

| Distribution Information  | Deal Information  |
|---|---|
| 1. Distribution Summary   | Deal Name: Residential Asset Mtge Products, 2007-RZ1        |
| 2. Factor Summary   | Asset Type: Mortgage Asset-Backed Pass-Through Certificates |
| 3. Components Information <i>(Not Applicable)</i>                             |   |
| 4. Interest Summary   | Closing Date: 02/22/2007                                    |
| 5. Other Income Detail  | First Distribution Date: 03/25/2007                         |
| 6. Interest Shortfalls, Compensation and Expenses                             | Determination Date: 11/20/2007                              |
| 7. Prepayment Interest and Basis Risk/Net WAC Shortfall Amounts               | Distribution Date: 11/26/2007                               |
| 8. Collateral Summary   | Record Date:  |
| 9. Repurchase Information   | Book-Entry: 11/21/2007                                      |
| 10. Loan Status Report (Delinquencies)  | Definitive: 10/31/2007                                      |
| 11. Deal Delinquencies (30 Day Buckets)                                       | Trustee: Lasalle Bank, Na.                                  |
| 12. Loss Mitigation and Servicing Modifications                               | Main Telephone: 312-904-6709                                |
| 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) : 40477,40478                                       |
| 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, 2007-RZ1

November 26, 2007

## 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                | 74923PAA1 | 144,127,000.00        | 98,762,948.31                          | 4.94250000          | 3,561,645.59           | 433,898.55            | 3,995,544.14                       | 0.00           | 0.00          | 0.00              | 95,201,302.72  |
| A-2                | 74923PAB9 | 92,532,000.00         | 92,532,000.00                          | 5.03250000          | 0.00                   | 413,926.48            | 413,926.48                         | 0.00           | 0.00          | 0.00              | 92,532,000.00  |
| A-3                | 74923PAC7 | 20,635,000.00         | 20,635,000.00                          | 5.12250000          | 0.00                   | 93,958.03             | 93,958.03                          | 0.00           | 0.00          | 0.00              | 20,635,000.00  |
| M-1S               | 74923PAD5 | 13,613,000.00         | 13,613,000.00                          | 5.13250000          | 0.00                   | 62,105.53             | 62,105.53                          | 0.00           | 0.00          | 0.00              | 13,613,000.00  |
| M-2S               | 74923PAE3 | 12,489,000.00         | 12,489,000.00                          | 5.15250000          | 0.00                   | 57,199.62             | 57,199.62                          | 0.00           | 0.00          | 0.00              | 12,489,000.00  |
| M-3S               | 74923PAF0 | 8,100,000.00          | 8,100,000.00                           | 5.22250000          | 0.00                   | 37,602.00             | 37,602.00                          | 0.00           | 0.00          | 0.00              | 8,100,000.00   |
| M-4                | 74923PAG8 | 5,105,000.00          | 5,105,000.00                           | 5.37250000          | 0.00                   | 24,379.21             | 24,379.21                          | 0.00           | 0.00          | 0.00              | 5,105,000.00   |
| M-5                | 74923PAH6 | 6,296,000.00          | 6,296,000.00                           | 5.47250000          | 0.00                   | 30,626.54             | 30,626.54                          | 0.00           | 0.00          | 0.00              | 6,296,000.00   |
| M-6                | 74923PAJ2 | 4,765,000.00          | 4,765,000.00                           | 5.55250000          | 0.00                   | 23,517.92             | 23,517.92                          | 0.00           | 0.00          | 0.00              | 4,765,000.00   |
| M-7                | 74923PAK9 | 4,595,000.00          | 4,595,000.00                           | 6.37250000          | 0.00                   | 26,028.12             | 26,028.12                          | 0.00           | 0.00          | 0.00              | 4,595,000.00   |
| M-8                | 74923PAL7 | 3,063,000.00          | 3,063,000.00                           | 7.37250000          | 0.00                   | 20,072.86             | 20,072.86                          | 0.00           | 0.00          | 0.00              | 3,063,000.00   |
| M-9                | 74923PAM5 | 4,424,000.00          | 4,424,000.00                           | 7.37250000          | 0.00                   | 28,991.95             | 28,991.95                          | 0.00           | 0.00          | 0.00              | 4,424,000.00   |
| M-10               | 74923PAN3 | 4,595,000.00          | 4,595,000.00                           | 7.37250000          | 0.00                   | 30,112.57             | 30,112.57                          | 0.00           | 0.00          | 0.00              | 4,595,000.00   |
| B                  | 74923PAP8 | 4,935,000.00          | 4,935,000.00                           | 7.37250000          | 0.00                   | 32,340.70             | 32,340.70                          | 0.00           | 0.00          | 0.00              | 4,935,000.00   |
| SB                 | 74923PAQ6 | 11,062,661.94         | 11,060,941.51                          | 0.00000000          | 0.00                   | 577,080.62            | 577,080.62                         | 0.00           | 0.00          | 0.00              | 11,060,941.51  |
| R                  |           | 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>340,336,661.94</b> | <b>294,970,889.82</b>                  |                     | <b>3,561,645.59</b>    | <b>1,891,840.70</b>   | <b>5,453,486.29</b>                | <b>0.00</b>    | <b>0.00</b>   | <b>0.00</b>       | <b>291,409,244.23</b>                                  |

## Statement to Certificateholder

Residential Asset Mtge Products, 2007-RZ1  
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### 2. Factor Summary

Amount /Original Amount per \$1000 unit)

| Class | CUSIP                  | Beginning Notional/<br>Principal Balance<br>Factor | Principal<br>Distribution<br>Factor | Interest Distribution<br>Factor | Total Distribution<br>Factor | Deferred<br>Interest<br>Factor | Interest Shortfall<br>Factor | Ending Notional/<br>Principal Balance<br>Factor |
|-------|------------------------|--|-------------------------------------|---------------------------------|------------------------------|--------------------------------|------------------------------|---|
| A-1   | 74923PAA1              | 685.24945576                                       | 24.71185545                         | 3.01052926                      | 27.72238470                  | 0.00000000                     | 0.00000000                   | 660.53760031                                    |
| A-2   | 74923PAB9              | 1,000.00000000                                     | 0.00000000                          | 4.47333333                      | 4.47333333                   | 0.00000000                     | 0.00000000                   | 1,000.00000000                                  |
| A-3   | 74923PAC7              | 1,000.00000000                                     | 0.00000000                          | 4.55333317                      | 4.55333317                   | 0.00000000                     | 0.00000000                   | 1,000.00000000                                  |
| M-1S  | 74923PAD5              | 1,000.00000000                                     | 0.00000000                          | 4.56222214                      | 4.56222214                   | 0.00000000                     | 0.00000000                   | 1,000.00000000                                  |
| M-2S  | 74923PAE3              | 1,000.00000000                                     | 0.00000000                          | 4.58000000                      | 4.58000000                   | 0.00000000                     | 0.00000000                   | 1,000.00000000                                  |
| M-3S  | 74923PAF0              | 1,000.00000000                                     | 0.00000000                          | 4.64222222                      | 4.64222222                   | 0.00000000                     | 0.00000000                   | 1,000.00000000                                  |
| M-4   | 74923PAG8              | 1,000.00000000                                     | 0.00000000                          | 4.77555534                      | 4.77555534                   | 0.00000000                     | 0.00000000                   | 1,000.00000000                                  |
| M-5   | 74923PAH6              | 1,000.00000000                                     | 0.00000000                          | 4.86444409                      | 4.86444409                   | 0.00000000                     | 0.00000000                   | 1,000.00000000                                  |
| M-6   | 74923PAJ2              | 1,000.00000000                                     | 0.00000000                          | 4.93555509                      | 4.93555509                   | 0.00000000                     | 0.00000000                   | 1,000.00000000                                  |
| M-7   | 74923PAK9              | 1,000.00000000                                     | 0.00000000                          | 5.66444396                      | 5.66444396                   | 0.00000000                     | 0.00000000                   | 1,000.00000000                                  |
| M-8   | 74923PAL7              | 1,000.00000000                                     | 0.00000000                          | 6.55333333                      | 6.55333333                   | 0.00000000                     | 0.00000000                   | 1,000.00000000                                  |
| M-9   | 74923PAM5              | 1,000.00000000                                     | 0.00000000                          | 6.55333409                      | 6.55333409                   | 0.00000000                     | 0.00000000                   | 1,000.00000000                                  |
| M-10  | 74923PAN3              | 1,000.00000000                                     | 0.00000000                          | 6.55333406                      | 6.55333406                   | 0.00000000                     | 0.00000000                   | 1,000.00000000                                  |
| B     | 74923PAP8              | 1,000.00000000                                     | 0.00000000                          | 6.55333333                      | 6.55333333                   | 0.00000000                     | 0.00000000                   | 1,000.00000000                                  |
| SB    | <sup>1</sup> 74923PAQ6 |  |                                     |                                 |                              |                                |                              |   |
| R     |                        | 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>          | 85.62381807% |
| <b>Group I-FIXED Factor :</b> | 92.06339849% |
| <b>Group I-ARM Factor :</b>   | 82.94870482% |

# Statement to Certificateholder

Residential Asset Mtge Products, 2007-RZ1  
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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         | 10/25/2007     | 11/25/2007 | Actual/360          | 98,762,948.31                        | 4.94250000        | 433,898.55              | 0.00          | 0.00              | 0.00                      | 0.00         | 433,898.55                                    | 0.00  |
| A-2         | 10/25/2007     | 11/25/2007 | Actual/360          | 92,532,000.00                        | 5.03250000        | 413,926.48              | 0.00          | 0.00              | 0.00                      | 0.00         | 413,926.48                                    | 0.00  |
| A-3         | 10/25/2007     | 11/25/2007 | Actual/360          | 20,635,000.00                        | 5.12250000        | 93,958.03               | 0.00          | 0.00              | 0.00                      | 0.00         | 93,958.03                                     | 0.00  |
| M-1S        | 10/25/2007     | 11/25/2007 | Actual/360          | 13,613,000.00                        | 5.13250000        | 62,105.53               | 0.00          | 0.00              | 0.00                      | 0.00         | 62,105.53                                     | 0.00  |
| M-2S        | 10/25/2007     | 11/25/2007 | Actual/360          | 12,489,000.00                        | 5.15250000        | 57,199.62               | 0.00          | 0.00              | 0.00                      | 0.00         | 57,199.62                                     | 0.00  |
| M-3S        | 10/25/2007     | 11/25/2007 | Actual/360          | 8,100,000.00                         | 5.22250000        | 37,602.00               | 0.00          | 0.00              | 0.00                      | 0.00         | 37,602.00                                     | 0.00  |
| M-4         | 10/25/2007     | 11/25/2007 | Actual/360          | 5,105,000.00                         | 5.37250000        | 24,379.21               | 0.00          | 0.00              | 0.00                      | 0.00         | 24,379.21                                     | 0.00  |
| M-5         | 10/25/2007     | 11/25/2007 | Actual/360          | 6,296,000.00                         | 5.47250000        | 30,626.54               | 0.00          | 0.00              | 0.00                      | 0.00         | 30,626.54                                     | 0.00  |
| M-6         | 10/25/2007     | 11/25/2007 | Actual/360          | 4,765,000.00                         | 5.55250000        | 23,517.92               | 0.00          | 0.00              | 0.00                      | 0.00         | 23,517.92                                     | 0.00  |
| M-7         | 10/25/2007     | 11/25/2007 | Actual/360          | 4,595,000.00                         | 6.37250000        | 26,028.12               | 0.00          | 0.00              | 0.00                      | 0.00         | 26,028.12                                     | 0.00  |
| M-8         | 10/25/2007     | 11/25/2007 | Actual/360          | 3,063,000.00                         | 7.37250000        | 20,072.86               | 0.00          | 0.00              | 0.00                      | 0.00         | 20,072.86                                     | 0.00  |
| M-9         | 10/25/2007     | 11/25/2007 | Actual/360          | 4,424,000.00                         | 7.37250000        | 28,991.95               | 0.00          | 0.00              | 0.00                      | 0.00         | 28,991.95                                     | 0.00  |
| M-10        | 10/25/2007     | 11/25/2007 | Actual/360          | 4,595,000.00                         | 7.37250000        | 30,112.57               | 0.00          | 0.00              | 0.00                      | 0.00         | 30,112.57                                     | 0.00  |
| B           | 10/25/2007     | 11/25/2007 | Actual/360          | 4,935,000.00                         | 7.37250000        | 32,340.70               | 0.00          | 0.00              | 0.00                      | 0.00         | 32,340.70                                     | 0.00  |
| SB          | 10/01/2007     | 10/31/2007 | Actual/360          | 11,060,941.51                        | 0.00000000        | 0.00                    | 0.00          | 0.00              | 0.00                      | 577,080.62   | 577,080.62                                    | 0.00  |
| Deal Totals |                |            |                     | 294,970,889.82                       |                   | 1,314,760.08            | 0.00          | 0.00              | 0.00                      | 577,080.62   | 1,891,840.70                                  | 0.00  |

## Current Index Rates

| Index Type        | Rate       | Classes  |
|-------------------|------------|--|
| LBTEL-SBD 25 -2BD | 4.87250000 | A-1, A-2, A-3, M-5, M-7, M-9, B, M-2S, M-3S, M-1S, M-10, M-8, M-6, M-4 |

## 5. Other Income Detail

| Class       | Prepayment Charges | Remaining Excess Cash Flow and OC Release Amount | Other Income Distribution |
|-------------|--------------------|--|---------------------------|
|             | (1)                | (2)  | (1) + (2) = (3)           |
| SB          | 23,931.46          | 553,149.16                                       | 577,080.62                |
| Deal Totals | 23,931.46          | 553,149.16                                       | 577,080.62                |

# Statement to Certificateholder

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## 6. Interest Shortfalls, Compensation and Expenses

|                    | Current<br>Prepayment<br>Interest Shortfall<br>Amount | Compensating<br>Interest | Net Prepayment<br>Interest Shortfall<br>Amount<br>(1) - (2)=(3) | Civil Relief<br>Act<br>Shortfall<br>Count | Civil Relief<br>Act<br>Shortfall<br>Amount | Compensation     |                    | Advances          |                    | Allowable<br>Expenses per<br>Governing<br>Documents | Non -<br>Recoverable<br>Advances |
|--------------------|---|--------------------------|---|---|--|------------------|--------------------|-------------------|--------------------|---|----------------------------------|
|                    | (1)   | (2)                      | (3)   |   |  | Subservicer      | Master<br>Servicer | Subservicer       | Master<br>Servicer |   |                                  |
| Group I-ARM        | 10,161.77   | 10,161.77                | 0.00  | 0   | 0.00                                       | 68,856.72        | 0.00               | 218,674.45        | 9,282.30           | 0.00  | 0.00                             |
| Group I-FIXED      | 887.30  | 887.30                   | 0.00  | 0   | 0.00                                       | 26,247.22        | 2,977.87           | 62,922.67         | 1,629.37           | 0.00  | 0.00                             |
| <b>Deal Totals</b> | <b>11,049.07</b>                                      | <b>11,049.07</b>         | <b>0.00</b>   | <b>0</b>                                  | <b>0.00</b>                                | <b>95,103.94</b> | <b>2,977.87</b>    | <b>281,597.12</b> | <b>10,911.67</b>   | <b>0.00</b>   | <b>0.00</b>                      |

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

### (A) Prepayment Interest Shortfall Amounts

| Class | Current<br>Period | Prior Unpaid | Prior Unpaid<br>Accrued Interest | Total Paid | Remaining Unpaid<br>(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-1S  | 0.00              | 0.00         | 0.00                             | 0.00       | 0.00                                    |
| M-2S  | 0.00              | 0.00         | 0.00                             | 0.00       | 0.00                                    |
| M-3S  | 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                                    |
| M-10  | 0.00              | 0.00         | 0.00                             | 0.00       | 0.00                                    |
| B     | 0.00              | 0.00         | 0.00                             | 0.00       | 0.00                                    |
| SB    | 0.00              | 0.00         | 0.00                             | 0.00       | 0.00                                    |
| R     | 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> |
|--------------------|-------------|-------------|-------------|-------------|-------------|

### (B) Basis Risk/Net WAC Shortfall Amounts

| Current Period<br>Uncompensated | Prior Unpaid | Prior Unpaid<br>Accrued<br>Interest | Total<br>Paid | Remaining Unpaid<br>(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                                    |
| 0.00                            | 0.00         | 0.00                                | 0.00          | 0.00                                    |

|             |             |             |             |             |
|-------------|-------------|-------------|-------------|-------------|
| <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> |
|-------------|-------------|-------------|-------------|-------------|

# Statement to Certificateholder

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## 8. Collateral Summary

### A. Loan Count and Balances

|               |                | Original<br>Loan Count/<br>Scheduled<br>Principal<br>Balance | Beginning<br>Loan Count/<br>Scheduled<br>Principal<br>Balance | Scheduled<br>Principal | Curtailments | Payoffs      | Matured<br>Loans | Repurchases | Beginning Aggregate<br>Scheduled<br>Principal Balance<br>of Liquidations/<br>Charge-offs | Ending Loan<br>Count/Scheduled<br>Principal Balance |
|---------------|----------------|--|---|------------------------|--------------|--------------|------------------|-------------|--|---|
| Group I-ARM   | Count          | 1,239  | 1,066   | N/A                    | 120          | 13           | 0                | 0           | 4  | 1,049   |
|               | Balance/Amount | 240,449,694.25   | 202,443,721.90  | 75,727.32              | 3,564.66     | 2,297,805.23 | N/A              | 0.00        | 616,717.56   | 199,449,907.13                                      |
| Group I-FIXED | Count          | 665  | 622   | N/A                    | 107          | 5            | 0                | 0           | 0  | 617   |
|               | Balance/Amount | 99,886,967.69  | 92,527,167.92   | 40,525.25              | 3,418.19     | 523,887.38   | N/A              | 0.00        | 0.00   | 91,959,337.10                                       |
| Deal Totals   | Count          | 1,904  | 1,688   | N/A                    | 227          | 18           | 0                | 0           | 4  | 1,666   |
|               | Balance/Amount | 340,336,661.94   | 294,970,889.82  | 116,252.57             | 6,982.85     | 2,821,692.61 | N/A              | 0.00        | 616,717.56   | 291,409,244.23                                      |

### B. Weighted Averages

|               | Beginning<br>Weighted<br>Average<br>Gross<br>Mortgage<br>Rate | Ending<br>Weighted<br>Average<br>Gross<br>Mortgage<br>Rate | Ending<br>Weighted<br>Average<br>Remaining<br>Amortization<br>Term | Ending<br>Weighted<br>Average<br>Months to<br>Maturity | Beginning<br>Weighted<br>Average<br>Net<br>Mortgage<br>Rate | Ending<br>Weighted<br>Average<br>Net<br>Mortgage<br>Rate | Beginning<br>Weighted<br>Average<br>Unmodified<br>Net<br>Mortgage<br>Rate | Net<br>Weighted<br>Average<br>Cap Rate | Weighted<br>Average<br>Net Rate |
|---------------|---|--|--|--|---|--|---|--|---------------------------------|
| Group I-ARM   | 8.70446572  | 8.69499883   | 390.66   | 347.41   | 8.22484292  | 8.21554113   | 8.22484292  | 7.60147511                             | 8.15877379                      |
| Group I-FIXED | 8.37298558  | 8.37318455   | 360.49   | 344.99   | 7.96639953  | 7.96662695   | 7.96639953  | 7.60147511                             | 8.15877379                      |
| Deal Totals   | 8.60048624  | 8.59344464   | 381.14   | 346.65   | 8.14377379  | 8.13699186   | 8.14377379  | N/A                                    | N/A                             |

### C. Constant Prepayment Rate

|             | 1 Month CPR | 3 Month CPR | 6 Month CPR | 12 Month CPR | Life CPR |
|-------------|-------------|-------------|-------------|--------------|----------|
| I-FIXED     | 6.63%       | 6.53%       | 5.42%       |              | 9.98%    |
| I-ARM       | 16.00%      | 10.33%      | 12.70%      |              | 21.73%   |
| Deal Totals | 13.16%      | 9.16%       | 10.49%      |              | 18.32%   |

**Statement to Certificateholder**

Residential Asset Mtge Products, 2007-RZ1

November 26, 2007

**9. Repurchases**

|                    |                          | <b>Breaches Of<br/>Representations<br/>and Warranties</b> | <b>ARM Conversions</b> | <b>Optional<br/>Repurchases of<br/>Defaulted Loans</b> | <b>Others</b> | <b>Total<br/>(1)+(2)+(3)+(4)=(5)</b> |
|--------------------|--------------------------|---|------------------------|--|---------------|--------------------------------------|
|                    |                          | (1)   | (2)                    | (3)  | (4)           | (5)                                  |
| Group I-ARM        | Count                    | 0   | 0                      | 0  | 0             | 0                                    |
|                    | Scheduled Balance        | 0.00  | 0.00                   | 0.00   | 0.00          | 0.00                                 |
| Group I-FIXED      | Count                    | 0   | 0                      | 0  | 0             | 0                                    |
|                    | Scheduled Balance        | 0.00  | 0.00                   | 0.00   | 0.00          | 0.00                                 |
| <b>Deal Totals</b> | <b>Count</b>             | <b>0</b>  | <b>0</b>               | <b>0</b>   | <b>0</b>      | <b>0</b>                             |
|                    | <b>Scheduled Balance</b> | <b>0.00</b>   | <b>0.00</b>            | <b>0.00</b>  | <b>0.00</b>   | <b>0.00</b>                          |

# Statement to Certificateholder

Residential Asset Mtge Products, 2007-RZ1

November 26, 2007

## 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>   | 1,466                | 252,292,914.89        | 4            | 641,119.14          | 0            | 0.00                | 0            | 0.00                | 0.00                | 1,470          | 252,934,034.03        |
| <b>30 days</b>   | 67                   | 12,259,753.64         | 1            | 180,000.00          | 0            | 0.00                | 0            | 0.00                | 0.00                | 68             | 12,439,753.64         |
| <b>60 days</b>   | 33                   | 7,431,811.21          | 0            | 0.00                | 0            | 0.00                | 0            | 0.00                | 0.00                | 33             | 7,431,811.21          |
| <b>90 days</b>   | 16                   | 3,135,905.01          | 2            | 218,646.97          | 11           | 2,830,693.14        | 0            | 0.00                | 0.00                | 29             | 6,185,245.12          |
| <b>120 days</b>  | 6                    | 1,282,665.96          | 0            | 0.00                | 13           | 2,675,347.24        | 2            | 212,526.66          | 213,153.11          | 21             | 4,170,539.86          |
| <b>150 days</b>  | 7                    | 1,728,876.51          | 3            | 385,409.17          | 9            | 1,841,309.91        | 1            | 84,583.53           | 84,782.81           | 20             | 4,040,179.12          |
| <b>180 days</b>  | 0                    | 0.00                  | 2            | 290,638.17          | 10           | 1,499,466.67        | 2            | 285,605.28          | 286,490.87          | 14             | 2,075,710.12          |
| <b>181+ days</b> | 0                    | 0.00                  | 0            | 0.00                | 6            | 1,098,407.05        | 5            | 1,033,564.08        | 1,035,402.80        | 11             | 2,131,971.13          |
| <b>Total</b>     | <b>1,595</b>         | <b>278,131,927.22</b> | <b>12</b>    | <b>1,715,813.45</b> | <b>49</b>    | <b>9,945,224.01</b> | <b>10</b>    | <b>1,616,279.55</b> | <b>1,619,829.59</b> | <b>1,666</b>   | <b>291,409,244.23</b> |
| <b>Current</b>   | 88.00%               | 86.58%                | 0.24%        | 0.22%               | 0.00%        | 0.00%               | 0.00%        | 0.00%               | 0.00%               | 88.24%         | 86.80%                |
| <b>30 days</b>   | 4.02%                | 4.21%                 | 0.06%        | 0.06%               | 0.00%        | 0.00%               | 0.00%        | 0.00%               | 0.00%               | 4.08%          | 4.27%                 |
| <b>60 days</b>   | 1.98%                | 2.55%                 | 0.00%        | 0.00%               | 0.00%        | 0.00%               | 0.00%        | 0.00%               | 0.00%               | 1.98%          | 2.55%                 |
| <b>90 days</b>   | 0.96%                | 1.08%                 | 0.12%        | 0.08%               | 0.66%        | 0.97%               | 0.00%        | 0.00%               | 0.00%               | 1.74%          | 2.12%                 |
| <b>120 days</b>  | 0.36%                | 0.44%                 | 0.00%        | 0.00%               | 0.78%        | 0.92%               | 0.12%        | 0.07%               | 0.07%               | 1.26%          | 1.43%                 |
| <b>150 days</b>  | 0.42%                | 0.59%                 | 0.18%        | 0.13%               | 0.54%        | 0.63%               | 0.06%        | 0.03%               | 0.03%               | 1.20%          | 1.39%                 |
| <b>180 days</b>  | 0.00%                | 0.00%                 | 0.12%        | 0.10%               | 0.60%        | 0.51%               | 0.12%        | 0.10%               | 0.10%               | 0.84%          | 0.71%                 |
| <b>181+ days</b> | 0.00%                | 0.00%                 | 0.00%        | 0.00%               | 0.36%        | 0.38%               | 0.30%        | 0.35%               | 0.36%               | 0.66%          | 0.73%                 |
| <b>Total</b>     | <b>95.74%</b>        | <b>95.44%</b>         | <b>0.72%</b> | <b>0.59%</b>        | <b>2.94%</b> | <b>3.41%</b>        | <b>0.60%</b> | <b>0.55%</b>        | <b>0.56%</b>        | <b>100.00%</b> | <b>100.00%</b>        |



Statement to Certificateholder

Residential Asset Mtge Products, 2007-RZ1  
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| Group<br>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        | 900                  | 169,000,546.56    | 1          | 260,558.66        | 0           | 0.00              | 0     | 0.00              | 0.00           | 901   | 169,261,105.22    |
| 30 days        | 48                   | 8,854,459.27      | 1          | 180,000.00        | 0           | 0.00              | 0     | 0.00              | 0.00           | 49    | 9,034,459.27      |
| 60 days        | 24                   | 5,897,151.52      | 0          | 0.00              | 0           | 0.00              | 0     | 0.00              | 0.00           | 24    | 5,897,151.52      |
| 90 days        | 12                   | 2,271,731.70      | 2          | 218,646.97        | 7           | 2,088,321.72      | 0     | 0.00              | 0.00           | 21    | 4,578,700.39      |
| 120 days       | 6                    | 1,282,665.96      | 0          | 0.00              | 12          | 2,609,683.79      | 1     | 127,870.41        | 128,320.07     | 19    | 4,020,220.16      |
| 150 days       | 5                    | 1,430,348.22      | 1          | 193,924.66        | 8           | 1,678,113.62      | 0     | 0.00              | 0.00           | 14    | 3,302,386.50      |
| 180 days       | 0                    | 0.00              | 2          | 290,638.17        | 8           | 994,097.00        | 2     | 285,605.28        | 286,490.87     | 12    | 1,570,340.45      |
| 181+ days      | 0                    | 0.00              | 0          | 0.00              | 4           | 751,979.54        | 5     | 1,033,564.08      | 1,035,402.80   | 9     | 1,785,543.62      |
| Total          | 995                  | 188,736,903.23    | 7          | 1,143,768.46      | 39          | 8,122,195.67      | 8     | 1,447,039.77      | 1,450,213.74   | 1,049 | 199,449,907.13    |

  

|           |        |        |       |       |       |       |       |       |       |         |         |
|-----------|--------|--------|-------|-------|-------|-------|-------|-------|-------|---------|---------|
| Current   | 85.80% | 84.73% | 0.10% | 0.13% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 85.89%  | 84.86%  |
| 30 days   | 4.58%  | 4.44%  | 0.10% | 0.09% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 4.67%   | 4.53%   |
| 60 days   | 2.29%  | 2.96%  | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 2.29%   | 2.96%   |
| 90 days   | 1.14%  | 1.14%  | 0.19% | 0.11% | 0.67% | 1.05% | 0.00% | 0.00% | 0.00% | 2.00%   | 2.30%   |
| 120 days  | 0.57%  | 0.64%  | 0.00% | 0.00% | 1.14% | 1.31% | 0.10% | 0.06% | 0.06% | 1.81%   | 2.02%   |
| 150 days  | 0.48%  | 0.72%  | 0.10% | 0.10% | 0.76% | 0.84% | 0.00% | 0.00% | 0.00% | 1.33%   | 1.66%   |
| 180 days  | 0.00%  | 0.00%  | 0.19% | 0.15% | 0.76% | 0.50% | 0.19% | 0.14% | 0.14% | 1.14%   | 0.79%   |
| 181+ days | 0.00%  | 0.00%  | 0.00% | 0.00% | 0.38% | 0.38% | 0.48% | 0.52% | 0.52% | 0.86%   | 0.90%   |
| Total     | 94.85% | 94.63% | 0.67% | 0.57% | 3.72% | 4.07% | 0.76% | 0.73% | 0.73% | 100.00% | 100.00% |

# Statement to Certificateholder

Residential Asset Mtge Products, 2007-RZ1

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| Group<br>I-FIXED | Current / Delinquent |                      | Bankruptcy |                   | Foreclosure |                     | REO      |                   |                   | Total      |                      |
|------------------|----------------------|----------------------|------------|-------------------|-------------|---------------------|----------|-------------------|-------------------|------------|----------------------|
|                  | Count                | Scheduled Balance    | Count      | Scheduled Balance | Count       | Scheduled Balance   | Count    | Scheduled Balance | Actual Balance    | Count      | Scheduled Balance    |
| <b>Current</b>   | 566                  | 83,292,368.33        | 3          | 380,560.48        | 0           | 0.00                | 0        | 0.00              | 0.00              | 569        | 83,672,928.81        |
| <b>30 days</b>   | 19                   | 3,405,294.37         | 0          | 0.00              | 0           | 0.00                | 0        | 0.00              | 0.00              | 19         | 3,405,294.37         |
| <b>60 days</b>   | 9                    | 1,534,659.69         | 0          | 0.00              | 0           | 0.00                | 0        | 0.00              | 0.00              | 9          | 1,534,659.69         |
| <b>90 days</b>   | 4                    | 864,173.31           | 0          | 0.00              | 4           | 742,371.42          | 0        | 0.00              | 0.00              | 8          | 1,606,544.73         |
| <b>120 days</b>  | 0                    | 0.00                 | 0          | 0.00              | 1           | 65,663.45           | 1        | 84,656.25         | 84,833.04         | 2          | 150,319.70           |
| <b>150 days</b>  | 2                    | 298,528.29           | 2          | 191,484.51        | 1           | 163,196.29          | 1        | 84,583.53         | 84,782.81         | 6          | 737,792.62           |
| <b>180 days</b>  | 0                    | 0.00                 | 0          | 0.00              | 2           | 505,369.67          | 0        | 0.00              | 0.00              | 2          | 505,369.67           |
| <b>181+ days</b> | 0                    | 0.00                 | 0          | 0.00              | 2           | 346,427.51          | 0        | 0.00              | 0.00              | 2          | 346,427.51           |
| <b>Total</b>     | <b>600</b>           | <b>89,395,023.99</b> | <b>5</b>   | <b>572,044.99</b> | <b>10</b>   | <b>1,823,028.34</b> | <b>2</b> | <b>169,239.78</b> | <b>169,615.85</b> | <b>617</b> | <b>91,959,337.10</b> |

  

|                  |               |               |              |              |              |              |              |              |              |                |                |
|------------------|---------------|---------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|----------------|----------------|
| <b>Current</b>   | 91.73%        | 90.58%        | 0.49%        | 0.41%        | 0.00%        | 0.00%        | 0.00%        | 0.00%        | 0.00%        | 92.22%         | 90.99%         |
| <b>30 days</b>   | 3.08%         | 3.70%         | 0.00%        | 0.00%        | 0.00%        | 0.00%        | 0.00%        | 0.00%        | 0.00%        | 3.08%          | 3.70%          |
| <b>60 days</b>   | 1.46%         | 1.67%         | 0.00%        | 0.00%        | 0.00%        | 0.00%        | 0.00%        | 0.00%        | 0.00%        | 1.46%          | 1.67%          |
| <b>90 days</b>   | 0.65%         | 0.94%         | 0.00%        | 0.00%        | 0.65%        | 0.81%        | 0.00%        | 0.00%        | 0.00%        | 1.30%          | 1.75%          |
| <b>120 days</b>  | 0.00%         | 0.00%         | 0.00%        | 0.00%        | 0.16%        | 0.07%        | 0.16%        | 0.09%        | 0.09%        | 0.32%          | 0.16%          |
| <b>150 days</b>  | 0.32%         | 0.32%         | 0.32%        | 0.21%        | 0.16%        | 0.18%        | 0.16%        | 0.09%        | 0.09%        | 0.97%          | 0.80%          |
| <b>180 days</b>  | 0.00%         | 0.00%         | 0.00%        | 0.00%        | 0.32%        | 0.55%        | 0.00%        | 0.00%        | 0.00%        | 0.32%          | 0.55%          |
| <b>181+ days</b> | 0.00%         | 0.00%         | 0.00%        | 0.00%        | 0.32%        | 0.38%        | 0.00%        | 0.00%        | 0.00%        | 0.32%          | 0.38%          |
| <b>Total</b>     | <b>97.24%</b> | <b>97.21%</b> | <b>0.81%</b> | <b>0.62%</b> | <b>1.62%</b> | <b>1.98%</b> | <b>0.32%</b> | <b>0.18%</b> | <b>0.18%</b> | <b>100.00%</b> | <b>100.00%</b> |

# Statement to Certificateholder

Residential Asset Mtge Products, 2007-RZ1  
November 26, 2007

## 11. Delinquency Data

|           | Totals           |                      |           | Totals           |                      |           | Totals           |                      |           | Totals           |                      |            | Totals           |                      |
|-----------|------------------|----------------------|-----------|------------------|----------------------|-----------|------------------|----------------------|-----------|------------------|----------------------|------------|------------------|----------------------|
|           | Count<br>% Count | Balance<br>% Balance |           | Count<br>% Count | Balance<br>% Balance |           | Count<br>% Count | Balance<br>% Balance |           | Count<br>% Count | Balance<br>% Balance |            | Count<br>% Count | Balance<br>% Balance |
| 1 Month   | 68               | 12,439,753.64        | 13 Months | 0                | 0.00                 | 25 Months | 0                | 0.00                 | 37 Months | 0                | 0.00                 | 49 Months  | 0                | 0.00                 |
|           | 4.08%            | 4.27%                |           | 0.00%            | 0.00%                |           | 0.00%            | 0.00%                |           | 0.00%            | 0.00%                |            | 0.00%            | 0.00%                |
| 2 Months  | 33               | 7,431,811.21         | 14 Months | 0                | 0.00                 | 26 Months | 0                | 0.00                 | 38 Months | 0                | 0.00                 | 50 Months  | 0                | 0.00                 |
|           | 1.98%            | 2.55%                |           | 0.00%            | 0.00%                |           | 0.00%            | 0.00%                |           | 0.00%            | 0.00%                |            | 0.00%            | 0.00%                |
| 3 Months  | 29               | 6,185,245.12         | 15 Months | 0                | 0.00                 | 27 Months | 0                | 0.00                 | 39 Months | 0                | 0.00                 | 51 Months  | 0                | 0.00                 |
|           | 1.74%            | 2.12%                |           | 0.00%            | 0.00%                |           | 0.00%            | 0.00%                |           | 0.00%            | 0.00%                |            | 0.00%            | 0.00%                |
| 4 Months  | 21               | 4,170,539.86         | 16 Months | 0                | 0.00                 | 28 Months | 0                | 0.00                 | 40 Months | 0                | 0.00                 | 52 Months  | 0                | 0.00                 |
|           | 1.26%            | 1.43%                |           | 0.00%            | 0.00%                |           | 0.00%            | 0.00%                |           | 0.00%            | 0.00%                |            | 0.00%            | 0.00%                |
| 5 Months  | 20               | 4,040,179.12         | 17 Months | 0                | 0.00                 | 29 Months | 0                | 0.00                 | 41 Months | 0                | 0.00                 | 53 Months  | 0                | 0.00                 |
|           | 1.20%            | 1.39%                |           | 0.00%            | 0.00%                |           | 0.00%            | 0.00%                |           | 0.00%            | 0.00%                |            | 0.00%            | 0.00%                |
| 6 Months  | 14               | 2,075,710.12         | 18 Months | 0                | 0.00                 | 30 Months | 0                | 0.00                 | 42 Months | 0                | 0.00                 | 54 Months  | 0                | 0.00                 |
|           | 0.84%            | 0.71%                |           | 0.00%            | 0.00%                |           | 0.00%            | 0.00%                |           | 0.00%            | 0.00%                |            | 0.00%            | 0.00%                |
| 7 Months  | 11               | 2,131,971.13         | 19 Months | 0                | 0.00                 | 31 Months | 0                | 0.00                 | 43 Months | 0                | 0.00                 | 55 Months  | 0                | 0.00                 |
|           | 0.66%            | 0.73%                |           | 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, 2007-RZ1

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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 |
| 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              |

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## 13. Losses and Recoveries

### A. Current Cycle Realized Losses

| Current Period Realized Losses |                                       | Liquidations | Charge-Offs | Servicing Modifications | Bankruptcy Losses | Total      |
|--------------------------------|---------------------------------------|--------------|-------------|-------------------------|-------------------|------------|
| Group<br>I-ARM                 | Loss Count                            | 5            | 0           | 0                       | 0                 | 5          |
|                                | Beginning Aggregate Scheduled Balance | 616,717.56   | 0.00        | 0.00                    | 0.00              | 616,717.56 |
|                                | Principal Portion of Loss             | 122,520.97   | 0.00        | 0.00                    | 0.00              | 122,520.97 |
|                                | Interest Portion of Loss              | 2,623.65     | 0.00        | 0.00                    | 0.00              | 2,623.65   |
|                                | Total Realized Loss                   | 125,144.62   | 0.00        | 0.00                    | 0.00              | 125,144.62 |
| Group<br>I-FIXED               | Loss Count                            | 0            | 1           | 0                       | 0                 | 1          |
|                                | 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         | 25.13       | 0.00                    | 0.00              | 25.13      |
|                                | Total Realized Loss                   | 0.00         | 25.13       | 0.00                    | 0.00              | 25.13      |
| Deal<br>Totals                 | Loss Count                            | 5            | 1           | 0                       | 0                 | 6          |
|                                | Beginning Aggregate Scheduled Balance | 616,717.56   | 0.00        | 0.00                    | 0.00              | 616,717.56 |
|                                | Principal Portion of Loss             | 122,520.97   | 0.00        | 0.00                    | 0.00              | 122,520.97 |
|                                | Interest Portion of Loss              | 2,623.65     | 25.13       | 0.00                    | 0.00              | 2,648.78   |
|                                | Total Realized Loss                   | 125,144.62   | 25.13       | 0.00                    | 0.00              | 125,169.75 |

### B. Cumulative Realized Losses

| Cumulative Realized Losses |                     | Liquidations | Charge-Offs | Servicing Modifications | Bankruptcy Losses | Total      |
|----------------------------|---------------------|--------------|-------------|-------------------------|-------------------|------------|
| Group<br>I-ARM             | Loss Count          | 5            | 0           | 0                       | 0                 | 5          |
|                            | Total Realized Loss | 170,005.40   | 0.00        | 0.00                    | 0.00              | 170,005.40 |
| Group<br>I-FIXED           | Loss Count          | 1            | 1           | 0                       | 0                 | 2          |
|                            | Total Realized Loss | 32,587.39    | 126,401.00  | 0.00                    | 0.00              | 158,988.39 |
| Deal<br>Totals             | Loss Count          | 6            | 1           | 0                       | 0                 | 7          |
|                            | Total Realized Loss | 202,592.79   | 126,401.00  | 0.00                    | 0.00              | 328,993.79 |

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## C. Subsequent Recoveries

| Subsequent Recoveries |                             | Current Period | Cumulative |
|-----------------------|-----------------------------|----------------|------------|
| Group<br>I-ARM        | Subsequent Recoveries Count | 0              | 0          |
|                       | Subsequent Recoveries       | 0.00           | 0.00       |
|                       | Net Loss <sup>1</sup>       | 125,144.62     | 170,005.40 |
|                       | Net Loss % <sup>2</sup>     | 0.05%          | 0.07%      |
| Group<br>I-FIXED      | Subsequent Recoveries Count | 0              | 0          |
|                       | Subsequent Recoveries       | 0.00           | 0.00       |
|                       | Net Loss <sup>1</sup>       | 25.13          | 158,988.39 |
|                       | Net Loss % <sup>2</sup>     | 0.00%          | 0.16%      |
| Deal<br>Totals        | Subsequent Recoveries Count | 0              | 0          |
|                       | Subsequent Recoveries       | 0.00           | 0.00       |
|                       | Net Loss <sup>1</sup>       | 125,169.75     | 328,993.79 |
|                       | Net Loss % <sup>2</sup>     | 0.04%          | 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<br>I-FIXED        | Monthly Default Rate  | 0.00%   | 0.11%    | 0.05%    |           | 0.04 %       |
|                         | Constant Default Rate | 0.00%   | 1.28%    | 0.64%    |           | 0.43%        |
| Group<br>I-ARM          | Monthly Default Rate  | 0.30%   | 0.11%    | 0.06%    |           | 0.04 %       |
|                         | Constant Default Rate | 3.60%   | 1.32%    | 0.66%    |           | 0.44%        |
| Deal Totals             | Monthly Default Rate  | 0.21%   | 0.11%    | 0.05%    |           | 0.04 %       |
|                         | Constant Default Rate | 2.48%   | 1.30%    | 0.65%    |           | 0.44%        |

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

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## 14. Credit Enhancement Report

| Reserve Accounts            |        |                   | DEPOSITS            |                | WITHDRAWALS |          | Ending Balance |
|-----------------------------|--------|-------------------|---------------------|----------------|-------------|----------|----------------|
| Description                 | Source | Beginning Balance | Investment Earnings | Other Deposits | Draws       | Releases |                |
| Supplemental Interest Trust |        | 0.00              | 0.00                | 8,734.50       | 8,734.50    | 0.00     | 0.00           |
| Posted Collateral Account   |        | 0.00              | 0.00                | 0.00           | 0.00        | 0.00     | 0.00           |

## Hedge Agreements

| Description    | Provider              | Termination Date | Amount Received From Provider | Amount Paid to Provider |
|----------------|-----------------------|------------------|-------------------------------|-------------------------|
| Swap Agreement | Bank Of America, N.a. | 02/25/2012       | 1,205,206.31                  | 1,213,940.81            |

## 16. Overcollateralization Summary

|            | Prior Required Overcollateralization Amount | Beginning Overcollateralization Amount | Overcollateralization Increase/(Reduction) Amount | Ending Overcollateralization Amount | Current Required Overcollateralization Amount |
|------------|---|--|---|-------------------------------------|---|
| Deal Total | 11,060,941.51                               | 11,060,941.51                          | 0.00  | 11,060,941.51                       | 11,060,941.51                                 |

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## 17. Excess Cashflow, Overcollateralization and Derivative Amounts

| Excess Cashflow and Derivative Summary          |              |
|---|--------------|
| (1) Scheduled Unmodified Net Interest           | 2,005,500.64 |
| (2) Interest Losses                             | 2,648.78     |
| (3) Subsequent Recoveries                       | 0.00         |
| (4) Interest Adjustment Amount                  | 0.00         |
| (5) Credit Risk Management Fee                  | 3,687.14     |
| (6) Yield Maintenance/Swap Payment Amount - IN  | 0.00         |
| (7) Yield Maintenance/Swap Payment Amount - OUT | 8,734.50     |
| (8) Certificate Interest Amount                 | 1,314,760.09 |
| (9) OC Reduction Amount                         | 0.00         |
| (10) Excess Cashflow Prior to OC Provisions     | 675,670.13   |

| Overcollateralization and Derivative Amounts          |            |
|---|------------|
|   |            |
| Excess Cashflow Prior to OC Provisions                | 675,670.13 |
| (1) Unreimbursed Principal Portion of Realized Losses | 0.00       |
| (2) Principal Portion of Realized Losses              | 122,520.97 |
| (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         | 0.00       |
| (7) Relief Act Shortfall                              | 0.00       |
| (8) Unreimbursed Realized Losses                      | 0.00       |
| (9) Swap Termination Payment Amount                   | 0.00       |
| (10) To Class SB Certificates                         | 553,149.16 |



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## 18. Performance Tests

|   |                |
|---|----------------|
|   |                |
| Senior Balance Test   |                |
| Senior Certificate Beginning Balance - Actual Value   | 211,929,948.31 |
| Zero Balance  | 0.00           |
| Senior Certificate Beginning Balance = 0.00   | False          |
| Current Distribution Date >= Target Distribution  |                |
| Current Distribution Period   | 9              |
| StepDownTarget Distribution Period  | 37             |
| Current Distribution Date >= Target Distribution Date   | False          |
| Stepdown Date - Senior Enhancement Test   |                |
| Current Senior Enhancement Percent - Actual value   | 28.49633100%   |
| Specified Senior Enhancement Percent - Target value   | 48.80000000%   |
| 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                              | 6.85373000%    |
| Trigger Percentage  | 32.80000000%   |
| 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                                     | 0.09666700%   |
| 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.



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Cash Flow Received and Uses of Funds

| <i>Cash Flow Received</i>                                  | <i>Amount</i> |
|--|---------------|
| Principal and Interest Payments                            | 4,971,689.32  |
| Prepayment Premium   | 23,931.46     |
| Liquidation and Insurance Proceeds                         | 491,547.81    |
| Subsequent Recoveries                                      | 0.00          |
| Repurchase Proceeds  | 0.00          |
| Other Deposits/Adjustments (including Derivatives Payment) | 11,049.07     |
| Total Deposits   | 5,498,217.66  |
| <i>Uses of Funds</i>                                       | <i>Amount</i> |
| Transfer to Certificate Account                            | 5,453,486.29  |
| Reimbursed Advances and Expenses                           | 33,018.99     |
| Master Servicing Compensation                              | 2,977.87      |
| Derivatives Payment  | 8,734.50      |
| Total Withdrawals  | 5,498,217.65  |
| Ending Balance   | 0.00          |