

U.S. Securities and Exchange Commission
Washington, D.C. 20549



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FORM SE

FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS
BY ELECTRONIC FILERS

Residential Asset Mortgage Products, Inc.
Exact Name of Registrant as Specified in Charter

0001099391
Registrant CIK Number

For 5/28/03
Current Report on Form 8-K 2003-RS4

333-104662
SEC File Number of Registration Statement

Electronic Report, Schedule or Registration Statement
of Which the Documents Are a Part (give period of report)

Name of Person Filing the Document
(if Other than the Registrant)

SIGNATURES

Filings Made By the Registrant:

The Registrant has duly caused this form to be signed on its behalf by the undersigned, thereunto duly authorized in the City of Minneapolis, State of Minnesota, on the 27th day of May, 2003.

Residential Asset Mortgage Products, Inc.
(Registrant)

By:

Michael Mead
Vice President

PROCESSED

MAY 29 2003

THOMSON
FINANCIAL

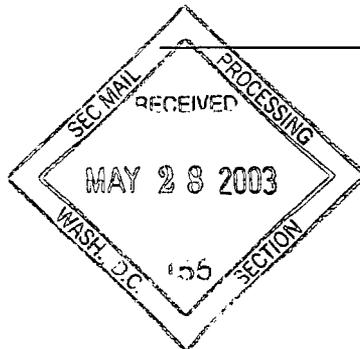
Filings Made by Person Other Than the Registrant:

After reasonable inquiry and to the best of my knowledge and belief, I certify on _____, 2003, that the information set forth in this statement is true and complete.

By: _____

(Name)

(Title)



NOTICE(Continued)

IN ACCORDANCE WITH RULE 202 OF REGULATION S-T, THIS EXHIBIT IS BEING FILED IN PAPER PURSUANT TO A CONTINUING HARDSHIP EXEMPTION.

EXHIBIT INDEX

EXHIBIT NO.	DESCRIPTION	FORMAT
99.1	Computational Materials	P*

* The Computational Materials have been filed on paper pursuant to a continuing hardship exemption from certain electronic requirements.

RAMP Series 2003-RS4 Trust

Mortgage Asset-Backed Pass-Through Certificates, Series 2003-RS4

\$1,115,000,000 (Approximate)

Subject to Revision

May 19, 2003 –Computational Materials

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The analysis in this report is based on collateral information provided by Residential Funding Corporation (the "Seller"). The information contained herein is qualified in its entirety by the information in the prospectus and prospectus supplement for this transaction. The information contained herein is preliminary as of the date hereof, supersedes any previous such information delivered to you and will be superseded by any such information subsequently delivered and ultimately by the final prospectus and prospectus supplement relating to the securities and any other information subsequently filed with the Securities and Exchange Commission. These materials are subject to change, completion or amendment from time to time without notice, and JPMorgan is under no obligation to keep you advised of such changes. These materials have been provided to you for informational purposes only and may not be relied upon by you in evaluating the merits of investing in the securities described herein. Any investment decision with respect to the securities should be made by you based solely upon the information contained in the final prospectus and prospectus supplement relating to the securities. You should consult your own counsel, accountant and other advisors as to the legal, tax, business, financial and related aspects of a purchase of these securities.

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JPMORGAN

New Issue Computational Materials

\$1,115,000,000 (Approximate)

RAMP Series 2003-RS4 Trust

Issuer

Residential Asset Mortgage Products, Inc.

Depositor

Residential Funding Corporation

Master Servicer

**Mortgage Asset-Backed Pass-Through Certificates,
Series 2003-RS4**

May 19, 2003

Expected Timing:	Pricing Date:	On or about May [23], 2003
	Settlement Date:	On or about May [30], 2003
	First Payment Date:	June 25, 2003

Structure:	Group I:	\$500.0 million surety structure
	Group II:	\$615.0 million surety structure
	Rating Agencies:	Moody's and Standard & Poor's

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Structural Summary
May 19, 2003
RAMP Series 2003-RS4 Trust
\$1,115,000,000 (Approximate)
Subject to Revision

Characteristics of the Certificates (1), (2), (3)

Class	Amount (\$)	Ratings (S&P/Moody's)	Bond Type	Pmt. Delay (days)	Interest Accrual Basis	W/A Life (yrs.) To Call / To Mat.	Pmt. Window (mos.) to Call / # of mos. to Mat.	Exp. Mat. to Call / to Mat.	Final Scheduled Maturity
A-1-1 ⁽⁴⁾	\$168,600,000	AAA / Aaa	Seq Fltr ⁽⁵⁾	0	Actual/360	0.90 / 0.90	1 - 20 / 20	1/05 / 1/05	November 2020
A-1-2 ⁽⁴⁾	54,800,000	AAA / Aaa	Seq Fxd ⁽⁶⁾	24	30/360	2.00 / 2.00	20 - 28 / 9	9/05 / 9/05	July 2024
A-1-3 ⁽⁴⁾	91,200,000	AAA / Aaa	Seq Fxd ⁽⁶⁾	24	30/360	3.00 / 3.00	28 - 46 / 19	3/07 / 3/07	November 2028
A-1-4 ⁽⁴⁾	79,400,000	AAA / Aaa	Seq Fxd ⁽⁶⁾	24	30/360	5.00 / 5.00	46 - 80 / 35	1/10 / 1/10	September 2031
A-1-5 ⁽⁴⁾	56,000,000	AAA / Aaa	Seq Fxd ^(7,8)	24	30/360	8.31 / 10.65	80 - 103 / 24	12/11 / 10/21	May 2033
A-1-6 ⁽⁴⁾	50,000,000	AAA / Aaa	Seq Fxd - NAS ⁽⁸⁾	24	30/360	6.44 / 6.57	37 - 103 / 67	12/11 / 8/21	March 2033
A-II-A ⁽⁴⁾	400,000,000	AAA / Aaa	Fltr ^(7,9)	0	Actual/360	2.85 / 3.09	1 - 96 / 96	5/11 / 11/20	May 2033
A-II-B ⁽⁴⁾	215,000,000	AAA / Aaa	Fltr ^(7,9)	0	Actual/360	2.86 / 3.09	1 - 96 / 96	5/11 / 12/20	May 2033
Total	\$1,115,000,000								

(1) Class sizes subject to a 10% variance.

(2) Pricing Prepayment Speed Assumption:

Group I Loans: 23% HEP (2.3% CPR in month 1, building to 23% CPR by month 10, and remaining constant at 23% CPR thereafter)

Group II Loans: 25% HEP (2.5% CPR in month 1, building to 25% CPR by month 10, and remaining constant at 25% CPR thereafter)

(3) Each Certificate is illustrated as priced to both (i) the 10% optional call of the related Loan Group and (ii) to the maturity of the related Loan Group.

(4) Ambac will guarantee timely principal and interest, subject to certain limitations, as described herein.

(5) The lesser of (i) one-month LIBOR plus the related margin and (ii) the Group I Net WAC Cap

(6) The pass-through rate on the Class A-1-2, Class A-1-3 and Class A-1-4 Certificates will be equal to the related fixed rate per annum.

(7) If the 10% optional call for the Group I Loans is not exercised, the coupon on the Class A-1-5 Certificates will increase by 0.50% per annum on the second distribution date after the first possible optional call date. Likewise, if the 10% optional call for Loan Group II is not exercised, the margins on the Class A-II-A and Class A-II-B Certificates will double on the second distribution date after the first possible optional call date.

(8) The pass-through rates on the Class A-1-5 and Class A-1-6 Certificates will be equal to the related fixed rate per annum, subject to the Group I Net WAC Cap.

(9) The least of (i) one-month LIBOR plus the related margin, (ii) the Group II Net WAC Cap and (iii) 14.00% per annum.

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**Computational Materials for
RAMP Series 2003-RS4 Trust**

Issuer: RAMP Series 2003-RS4 Trust.

Certificates: The Class A-I-1 through Class A-I-6 Certificates (collectively, the "Class A-I Certificates"), are backed by first lien, fixed-rate mortgage loans (the "Group I Loans").

The Class A-II-A Certificates are backed by first lien, adjustable-rate mortgage loans with original principal balances that may conform to either Freddie Mac or Fannie Mae guidelines (the "Group II-A Loans").

The Class A-II-B Certificates (together with the Class A-II-A Certificates, the "Class A-II Certificates") are backed by first lien, adjustable-rate mortgage loans with original principal balances that may or may not conform to either Freddie Mac or Fannie Mae guidelines (the "Group II-B Loans").

The Class A-I Certificates and Class A-II Certificates are referred to together as the "Class A Certificates".

Underwriters: J.P. Morgan Securities Inc., Bear, Stearns & Co., Inc., Citigroup Global Markets Inc. and Residential Funding Securities Corporation.

Depositor: Residential Asset Mortgage Products, Inc. ("RAMP").

Trustee: JPMorgan Chase Bank.

Master Servicer: Residential Funding Corporation (the "Seller", "Master Servicer" or "RFC"), an indirect wholly-owned subsidiary of GMAC Mortgage Group, Inc.

Subservicer: Primary servicing will be provided by HomeComings Financial Network, Inc. ("HomeComings") with respect to approximately 95.58% of the Group I Loans, approximately 100.00% of the Group II-A Loans and approximately 99.65% of the Group II-B Loans. HomeComings is a wholly-owned subsidiary of Residential Funding Corporation.

Certificate Insurer: Ambac Assurance Corporation ("Ambac"), rated Aaa by Moody's and AAA by Standard & Poor's.

Statistical Calculation Date: May 1, 2003. The weighted average mortgage loan characteristics presented herein are not expected to materially change at closing.

Cut-Off Date: May 1, 2003.

Settlement Date: On or about May 30, 2003.

Distribution Dates: 25th of each month (or the next business day if such day is not a business day) commencing in June 2003.

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Computational Materials for RAMP Series 2003-RS4 Trust

Form of Certificates:	Book-entry form through DTC, Clearstream and Euroclear.
Minimum Denominations:	\$25,000 and integral multiples of \$1 in excess thereof.
ERISA Considerations:	It is expected that the Class A Certificates will be ERISA eligible as of the Closing Date. However, investors should consult with their counsel with respect to the consequences under ERISA and the Internal Revenue Code of an ERISA Plan's acquisition and ownership of such Certificates.
Legal Investment:	The Certificates will not constitute "mortgage-related securities" for purposes of the Secondary Mortgage Market Enhancement Act of 1984.
Tax Status:	One or more REMIC elections.
Collateral Description:	<p>Two groups: Group I (fixed) and Group II (adjustable). The Group II Loans will be comprised of two sub-groups: the Group II-A Loans and Group II-B Loans.</p> <ul style="list-style-type: none">• Group I Loans will consist of first lien, fixed-rate mortgage loans with an aggregate principal balance of approximately \$500,055,071 as of the Cut-off Date.• Group II-A Loans will consist of first lien, adjustable-rate mortgage loans with original principal balances that may conform to either Freddie Mac or Fannie Mae guidelines with an aggregate principal balance of approximately \$400,013,627 as of the Cut-off Date.• Group II-B Loans will consist of first lien, adjustable-rate mortgage loans with original principal balances that may or may not conform to either Freddie Mac or Fannie Mae guidelines with an aggregate principal balance of approximately \$215,181,860 as of the Cut-off Date.
Prepayment Assumption:	<p>Group I – 23% HEP (2.3% CPR in month 1, building to 23% CPR by month 10, and remaining constant at 23% CPR thereafter).</p> <p>Group II – 25% HEP (2.5% CPR in month 1, building to 25% CPR by month 10, and remaining constant at 25% CPR thereafter).</p>
Optional Call:	If the aggregate principal balance of either the Group I Loans or Group II Loans falls below 10% of the original principal balance of the respective group ("Optional Call Date"), the Master Servicer may terminate the trust with respect to that loan group. However, no termination of the trust with respect to either loan group will be permitted if the Certificate Insurer can show a reasonable probability that it would result in a draw on the Policy, unless the Certificate Insurer consents. The optional calls are independent of each other.

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Computational Materials for RAMP Series 2003-RS4 Trust

The Negotiated Conduit Asset Program:

The mortgage loans included in the trust were acquired and evaluated under Residential Funding's "Negotiated Conduit Asset Program" or NCA program. The NCA program includes mortgage loans that do not meet the guidelines for Residential Funding's standard securitization programs. Examples include mortgage loans with greater debt-to-income ratios, mortgage loans with a combination of higher LTV for reduced documentation type, or mortgage loans with a combination of higher LTV for the credit grade.

Residential Funding's standard programs are identified as follows:

- Jumbo A program, under which Residential Funding purchases "A quality," non-conforming mortgage loans, which are then securitized under the RFMSI shelf. An example of an NCA program loan includes, but is not limited to, a mortgage loan made to a borrower with a higher total debt-to-income ratio than that allowed by Residential Funding's "Jumbo A" program.
- Expanded Criteria program, under which Residential Funding purchases mortgage loans to "A quality" borrowers whose collateral characteristics differ from conforming and jumbo guidelines, which are then securitized under the RALI shelf. An example of an NCA program loan includes, but is not limited to, a mortgage loan where the combination of loan-to-value ratio, credit score and documentation type do not meet Residential Funding's "Expanded Criteria" program guidelines.
- Home Solution program, under which Residential Funding purchases first lien "A-quality" mortgage loans with LTV's up to 107, which are then securitized under the RAMP-RZ shelf. An example of an NCA program loan includes, but is not limited to, a loan made to a borrower who does not meet reserve requirements of the program or total debt-to-income exceeds underwriting guidelines of Residential Funding's "Home Solution" program.
- AlterNet program, under which Residential Funding purchases mortgage loans with characteristics that do not meet traditional "A quality" credit requirements, which are then securitized under the RASC shelf. An example of an NCA program loan includes, but is not limited to, a mortgage loan with a higher loan-to-value ratio than the credit grade within Residential Funding's "Alternet" program guidelines allow.

In addition, the NCA program includes mortgage loans, identified as "Seasoned Loans," that were included in mortgage pools previously securitized by affiliates of Residential Funding. These mortgage loans may not conform to Residential Funding's current underwriting criteria or documentation requirements.

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**Computational Materials for
RAMP Series 2003-RS4 Trust**

Credit Enhancement:

A. Ambac Wrap (“The Policy”).

Ambac will guarantee: (a) interest on the Class A Certificates at the related Pass-Through Rates, (b) the amount of any losses allocated to the Class A Certificates not covered by excess cash flow or overcollateralization and (c) the payment of principal on the Class A Certificates by no later than the May 2033 distribution date. The Policy will not guarantee any interest shortfalls relating to the Relief Act, prepayment interest shortfalls or basis risk shortfalls.

B. Overcollateralization (“OC”).

	Group I	Group II
Initial (% Orig.)	0.00%	0.00%
OC Target (% Orig.)	[2.50%]	[9.75%]
Stepdown OC Target (% Current)	[5.00%] ⁽¹⁾	[19.50%] ⁽¹⁾
OC Floor (% Orig.)	0.50%	0.50%
OC Holiday	[None]	[None]

(1) Subject to certain trigger events as specified in the underlying documents.

C. Cross-collateralization.

The trust provides for cross-collateralization through the application of excess cash flow generated by one loan group to cover losses and to fund the required level of OC in the non-related loan group to the extent not covered by the excess cash flow for the non-related loan group.

D. Excess Spread.

- Group I: Initially equal to approximately 386 bps per annum.
- Group II: Initially equal to approximately 620 bps per annum.

E. One-Month LIBOR Cap

The trust will include a One-Month LIBOR Cap for the Distribution Date in June 2003 through the Distribution Date in May 2005 with a strike price of [2.31]%. Payments from the One-Month LIBOR Cap, if any, will be used to reimburse the certificate insurer and to cover certain losses and interest shortfalls on the Class A-II Certificates only.

Priority of Payments:

Payments to the holders of the Certificates will be made from the available amount from each loan group generally as follows:

- (1) Distribution of interest to the related and non-related Class A Certificates;
- (2) Distribution of principal to the related Class A Certificates, in the priority described herein;
- (3) Distribution of principal to the related Class A Certificates, and subsequently, to the non-related Class A Certificates, to cover some realized losses;
- (4) Reimbursement to the certificate insurer for prior draws made on the certificate guaranty insurance policy;
- (5) Distribution of additional principal to the related Class A Certificates, and subsequently, to the non-related Class A Certificates, from the excess interest on the related mortgage loans, until the required level of overcollateralization is reached;

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Computational Materials for RAMP Series 2003-RS4 Trust

- (6) Payment to the related Class A Certificates and subsequently, to the non-related Class A Certificates in respect of prepayment interest shortfalls;
- (7) To the extent provided in the prospectus supplement, payment to the Class A-II Certificates in respect of any Group II Basis Risk Shortfall Carry-Forward Amount to the extent not covered by the One-Month LIBOR Cap or the Yield Maintenance Agreement; and
- (8) Distribution of any remaining funds to the non-offered certificates.

Interest Accrual Period:

Classes A-I-2 through Class A-I-6: the calendar month preceding the current Distribution Date on a 30/360 basis.

Class A-I-1 and Class A-II Certificates: from and including the preceding Distribution Date (for the first accrual period, the closing date) up to but excluding the current Distribution Date on an actual/360 basis.

Pass-Through Rates:

Group I Pass-Through Rates:

- On each Distribution Date, the Class A-I-1 Pass-Through Rate will be a per annum rate equal to the lesser of (x) One-Month LIBOR plus ___% (the "Class A-I-1 Margin"), and (y) the Class A-I-1 Net WAC Cap.
- On each Distribution Date, for the Class A-I-2, Class A-I-3 and Class A-I-4 Certificates, interest will accrue at a fixed rate equal to their respective fixed rate coupons.
- On each Distribution Date, for the Class A-I-5 and Class A-I-6 Certificates, interest will accrue at a fixed rate, equal to the lesser of (a) the respective fixed rate coupon and (b) the Group I Net WAC Cap Rate.
- The fixed rate coupon on the Class A-I-5 Certificates will increase by 0.50% per annum for any Distribution Date on and after the second Distribution Date after the first possible Optional Call Date.

Group II Pass-Through Rates:

- The Class A-II-A Pass-Through Rate will be a per annum rate equal to the least of (x) with respect to any Distribution Date which occurs prior to the second Distribution Date after the first Optional Call Date, One-Month LIBOR plus ___% (the "Class A-II-A Margin"), and for any Distribution Date thereafter, One-Month LIBOR plus 2 times the Class A-II-A Margin, (y) 14%, and (z) the Group II Net WAC Cap.
- The Class A-II-B Pass-Through Rate will be a per annum rate equal to the least of (x) with respect to any Distribution Date which occurs prior to the second Distribution Date after the first Optional Call Date, One-Month LIBOR plus ___% (the "Class A-II-B Margin"), and for any Distribution Date thereafter, One-Month LIBOR plus 2 times the Class A-II-B Margin, (y) 14%, and (z) the Group II Net WAC Cap.

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**Computational Materials for
RAMP Series 2003-RS4 Trust**

- Group I Net WAC Cap Rate:** For any distribution date, a per annum rate equal to the weighted average of the Net Mortgage Rates of the Group I Loans as of the end of the calendar month immediately preceding the month in which such distribution date occurs.
- Class A-I-1 Net WAC Cap:** The product of (x) the Group I Net WAC Cap and (y) a fraction, the numerator of which is 30 and the denominator of which is the actual number of days in the related interest accrual period.
- Group II Net WAC Cap:** With respect to any Distribution Date and the Group II Certificates, the product of (x) the weighted average of the Net Mortgage Rates of the Group II Loans, and (y) a fraction, the numerator of which is 30 and the denominator of which is the actual number of days in the related interest accrual period.
- For any Distribution Date on which the Pass-Through Rate on the Class A-II Certificates is limited to the Group II Net WAC Cap Rate, the resulting shortfall will carry forward with interest, thereon, subject to a maximum of 14% (the "Group II Basis Risk Shortfall Carry-Forward Amount").
- Weighted Average Monthly Fees:** Master servicing fee and sub-servicing fee of approximately:
0.324% for Group I
0.520% for Group II
The Policy premium for the related Class A Certificates as stated in the underlying documents.
- Net Mortgage Rate:** With respect to any mortgage loan, the mortgage rate minus (a) the master servicing fee, (b) the sub-servicing fee and (c) the rate at which the premium for The Policy accrues.
- Compensating Interest:** With respect to each loan group, the Master Servicer will be required to cover prepayment interest shortfalls in full up to the lesser of (a) one-twelfth of 0.125% of the stated principal balance of the mortgage loans in that loan group immediately preceding that Distribution Date, and (b) the sum of the Master Servicing Fee payable to the Master Servicer plus reinvestment income for such distribution date with respect to that loan group. Excess Cash Flow may also be available to cover prepayment interest shortfalls, subject to the priority of distribution for Excess Cash Flow.
- Advances:** The Master Servicer will advance delinquent principal and interest to the extent the advance is recoverable from future collections on the loan.

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**Computational Materials for
RAMP Series 2003-RS4 Trust**

**Group I Principal
Distributions:**

Group I available principal will be distributed first to the Class A-I-6 Certificates in an amount equal to the Class A-I-6 Lockout Distribution Amount for that distribution date (refer to the underlying table). The remaining amounts will be paid to the Class A-I-1, Class A-I-2, Class A-I-3, Class A-I-4, Class A-I-5 and Class A-I-6 Certificates, in that order, until paid in full.

Class A-I-6

Pro Rata Distribution Amount: For any Distribution Date, an amount equal to the product of (x) a fraction, the numerator of which is the principal balance of the Class A-I-6 Certificates immediately prior to that Distribution Date and the denominator of which is the aggregate principal balance of the Class A-I Certificates immediately prior to that Distribution Date and (y) the Class A-I Principal Distribution Amount for that Distribution Date.

**Class A-I-6 Lockout
Distribution Amount:**

For any distribution date, the product of (x) the Class A-I-6 Lockout Percentage for that distribution date and (y) the Class A-I-6 Pro Rata Distribution Amount for that distribution date. In no event shall the Class A-I-6 Distribution Amount for a distribution date exceed the Group I Principal Distribution Amount for that distribution date.

Class A-I-6 Lockout Percentage

Distribution Dates	Lockout Percentage
June 2003 through and including May 2006	0%
June 2006 through and including May 2008	45%
June 2008 through and including May 2009	80%
June 2009 through and including May 2010	100%
June 2010 and thereafter	300%

Group I Required

Overcollateralization Amount: With respect to any Distribution Date and the Group I Loans, (a) if such Distribution Date is prior to the Group I Stepdown Date, [2.50]% of the aggregate principal balance of the Group I Loans as of the Cut-Off Date, or (b) if such Distribution Date is on or after the Group I Stepdown Date, the greater of (i) [5.00]% of the then current aggregate principal balance of the Group I Loans as of the end of the related Due Period and (ii) the Group I Overcollateralization Floor; provided, however, that in the event certain trigger events specified in the underlying documents are not satisfied, the Group I Required Overcollateralization Amount shall be such amount on the immediately preceding Distribution Date.

Group I Stepdown Date:

The Distribution Date which is the later to occur of (x) the Distribution Date in December 2005 and (y) the first Distribution Date on which the related overcollateralization amount immediately prior to that Distribution Date is equal to or greater than [5.00]% of the aggregate principal balance of the Group I Loans as of the end of the preceding due period.

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Computational Materials for RAMP Series 2003-RS4 Trust

Group II Principal Allocation Amount:

With respect to any Distribution Date, the sum of (a) the principal remittance amount for that Distribution Date on the Group II Loans and (b) the aggregate amount of realized losses on the Group II Loans in the calendar month preceding that Distribution Date, to the extent covered by excess cashflow for that distribution date; provided, that on any Distribution Date on which there is insufficient excess cashflow to cover all realized losses on the Group II Loans, in determining the Class A-II-A Principal Distribution Amount and Class A-II-B Principal Distribution Amount, the available excess cashflow will be allocated to the Class A-II-A Certificates and Class A-II-B Certificates, pro rata, based on the principal portion of realized losses on the Group II-A Loans and Group II-B Loans, respectively.

Class A-II-A Principal Distribution Amount:

With respect to any Distribution Date, the Group II available principal multiplied by a fraction, the numerator of which is the portion of the Group II Principal Allocation Amount related to the Group II-A Loans for such Distribution Date, and the denominator of which is the Group II Principal Allocation Amount with respect to all of the Group II Loans for such Distribution Date.

Class A-II-B Principal Distribution Amount:

With respect to any Distribution Date, the Group II available principal multiplied by a fraction, the numerator of which is the portion of the Group II Principal Allocation Amount related to the Group II-B Loans for such Distribution Date, and the denominator of which is the Group II Principal Allocation Amount with respect to all of the Group II Loans for such Distribution Date.

Group II Principal Distributions:

The Group II available principal will be distributed to the Class A-II Certificates as follows:

- The Class A-II-A Principal Distribution Amount will be paid to the Class A-II-A Certificates until the principal balance of the Class A-II-A Certificates has been reduced to zero and then to the Class A-II-B Certificates until the principal balance of the Class A-II-B Certificates has been reduced to zero.
- The Class A-II-B Principal Distribution Amount will be paid to the Class A-II-B Certificates until the principal balance of the Class A-II-B Certificates has been reduced to zero and then to the Class A-II-A Certificates until the principal balance of the Class A-II-A Certificates has been reduced to zero.

Group II Required Overcollateralization Amount:

With respect to any Distribution Date and the Group II Loans, (a) if such Distribution Date is prior to the Group II Stepdown Date, [9.75]% of the aggregate principal balance of the Group I Loans as of the Cut-Off Date, or (b) if such Distribution Date is on or after the Group II Stepdown Date, the greater of (i) [19.50]% of the then current aggregate principal balance of the Group II Loans as of the end of the related Due Period and (ii) the Group II Overcollateralization Floor; provided, however, that in the event certain trigger events specified in the underlying documents are not satisfied, the Group II Required Overcollateralization Amount shall be such amount on the immediately preceding Distribution Date.

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Computational Materials for RAMP Series 2003-RS4 Trust

**Group II Stepdown
Date:**

The later to occur of (x) the Distribution Date in December 2005 and (y) the first Distribution Date on which the Group II overcollateralization amount immediately prior to that Distribution Date is equal to or greater than [19.50]% of the aggregate stated principal balance of the Group II Loans as of the end of the preceding due period.

**Yield Maintenance
Agreement:**

On the Settlement Date, the Trustee will enter into a Yield Maintenance Agreement with [JPMorgan Chase Bank N.A.] (the "Counterparty") for the benefit of the Class A-II Certificates.

On each Distribution Date, payments under the Yield Maintenance Agreement will be made based on (x) a notional amount equal to the lesser of (a) the scheduled principal balance of the Group II Loans calculated as of the issuance date and based on the pricing speed assumption of 100% PPC and (b) the actual principal balance of the Group II Loans and (y) the positive excess of One-Month LIBOR over the related Monthly Strike Rate (as set forth below). In exchange for a fixed payment on the Settlement Date, the Counterparty will be obligated to make monthly payments to the Trustee when one-month LIBOR exceeds the strike rate beginning with the Distribution Date in June 2003. Such payments will be capped at their maximum amount when one-month LIBOR equals or exceeds [9.25]%. On each Distribution Date, payments on the Yield Maintenance Agreement will be used to cover the Group II Basis Risk Shortfall Carry-Forward Amount on the Class A-II Certificates. The Yield Maintenance Agreement will terminate after the Distribution Date in March 2005.

<u>Distribution Date</u>	<u>Notional Balance</u>	<u>Strike Rate %</u>
06/2003	615,000,000.00	8.710
07/2003	610,545,000.00	7.508
08/2003	604,736,000.00	7.256
09/2003	597,575,000.00	7.257
10/2003	589,095,000.00	7.511
11/2003	579,311,000.00	7.261
12/2003	568,250,000.00	7.514
01/2004	555,948,000.00	7.263
02/2004	542,446,000.00	7.264
03/2004	529,248,000.00	7.788
04/2004	516,369,000.00	7.267
05/2004	503,801,000.00	7.523
06/2004	491,536,000.00	7.271
07/2004	479,567,000.00	7.526
08/2004	467,887,000.00	7.275
09/2004	456,489,000.00	7.277
10/2004	445,366,000.00	7.532
11/2004	434,513,000.00	7.318
12/2004	423,923,000.00	7.574
01/2005	413,589,000.00	7.320
02/2005	403,504,000.00	7.321
03/2005	393,664,000.00	8.139

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**Computational Materials for
RAMP Series 2003-RS4 Trust**

RAMP Series 2003-RS4 – Collateral Characteristics (Group I Loans)

Summary Report

Shelf	Alternet Exceptions (Subprime) RASC	Expanded Criteria Exceptions (Alt-A) RALI	Home Solution Exceptions (1st Lien High LTV) RAMP-RZ	Jumbo A Exceptions RFMSI	Seasoned Loans	Total
Percent of Total	13.50%	79.39%	0.17%	6.81%	0.12%	100.00%
Principal Balance (\$)	\$67,515,880	\$397,000,316	\$869,612	\$34,047,169	\$622,094	\$500,055,071
Number of Loans	548	2,209	6	74	5	2,842
Average Balance (\$)	\$123,204	\$179,719	\$144,935	\$460,097	\$124,419	\$175,952
WA Mortgage Rate	8.50%	7.07%	8.22%	6.00%	6.80%	7.19%
WA Age (mos)	2	1	4	1	8	1
WA Remaining Term to Maturity (mos)	333	336	323	351	338	337
WA Credit Score	641	687	671	705	737	682
WA Original LTV *	89.98%	84.28%	98.02%	71.59%	78.75%	84.21%
Original LTV>80% w/MI	0.62%	88.92%	0.00%	32.99%	0.00%	71.21%
Purchase	40.70%	56.09%	53.45%	18.47%	92.17%	51.49%
Equity Refinance	50.08%	28.92%	46.55%	28.35%	7.83%	31.74%
Rate/Term Refinance	9.22%	14.98%	0.00%	53.18%	0.00%	16.76%
Prepayment Penalty	69.85%	39.49%	93.13%	8.77%	28.52%	41.58%
Serviced by HomeComings	100.00%	97.83%	100.00%	69.40%	100.00%	95.58%
Current	100.00%	99.95%	100.00%	100.00%	100.00%	99.96%
30 to 59 Days Delinquent	0.00%	0.05%	0.00%	0.00%	0.00%	0.04%
60 to 89 Days Delinquent	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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**Computational Materials for
RAMP Series 2003-RS4 Trust**

Credit Score Distribution of the Group I Loans

<u>Range of Credit Scores</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>Average Principal Balance</u>	<u>Weighted Average Original LTV</u>	<u>% of Principal Balance</u>
499 or less	1	\$43,598	\$43,598	32.00 %	0.01 %
500 to 519	2	114,174	57,087	66.10	0.02
520 to 539	7	463,982	66,283	76.96	0.09
540 to 559	9	657,882	73,098	88.02	0.13
560 to 579	40	4,048,450	101,211	88.68	0.81
580 to 599	57	8,467,709	148,556	84.55	1.69
600 to 619	166	23,474,679	141,414	85.03	4.69
620 to 639	366	59,574,389	162,772	87.57	11.91
640 to 659	434	72,661,225	167,422	85.77	14.53
660 to 679	454	85,097,018	187,438	82.35	17.02
680 to 699	391	73,224,348	187,275	84.29	14.64
700 to 719	304	58,809,796	193,453	83.05	11.76
720 to 739	243	46,593,305	191,742	83.02	9.32
740 to 759	176	29,806,141	169,353	85.70	5.96
760 or greater	185	36,340,215	196,434	81.31	7.27
Subtotal with Credit Scores:	2,835	\$499,376,911	\$176,147	84.23 %	99.86 %
<u>Not Available (1)</u>	<u>7</u>	<u>678,160</u>	<u>96,880</u>	<u>64.15</u>	<u>0.14</u>
Total:	2,842	\$500,055,071	\$175,952	84.21 %	100.00 %

(1) Group I Loans indicated as having a Credit Score that is "not available" include mortgage Loans where the Credit Score was not provided by the related seller and Group I Loans where no credit history can be obtained for the related mortgagor.

Original Mortgage Loan Principal Balances of the Group I Loans

<u>Original Mortgage Amount (\$)</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>Weighted Average Original LTV</u>	<u>Weighted Average FICO Score</u>	<u>% of Principal Balance</u>
100,000 or less	842	\$60,688,851	86.64 %	672	12.14 %
100,001 to 200,000	1,166	168,281,986	87.31	678	33.65
200,001 to 300,000	453	110,744,143	85.98	683	22.15
300,001 to 400,000	228	79,014,442	82.72	687	15.80
400,001 to 500,000	81	36,308,466	76.72	694	7.26
500,001 to 600,000	39	21,818,700	76.87	691	4.36
600,001 to 700,000	24	15,480,835	70.92	701	3.10
700,001 to 800,000	3	2,163,615	72.94	671	0.43
800,001 to 900,000	4	3,371,727	75.59	665	0.67
900,001 to 1,000,000	1	984,195	55.00	590	0.20
<u>1,100,001 to 1,200,000</u>	<u>1</u>	<u>1,198,110</u>	<u>60.00</u>	<u>692</u>	<u>0.24</u>
Total:	2,842	\$500,055,071	84.21 %	682	100.00 %

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**Computational Materials for
RAMP Series 2003-RS4 Trust**

Mortgage Rates of the Group I Loans

Mortgage Rate (%)	Number of Loans	Principal Balance	% of Principal Balance
5.000 to 5.499	21	\$3,959,915	0.79 %
5.500 to 5.999	151	37,533,779	7.51
6.000 to 6.499	431	100,882,658	20.17
6.500 to 6.999	470	83,855,841	16.77
7.000 to 7.499	504	78,453,169	15.69
7.500 to 7.999	512	92,657,689	18.53
8.000 to 8.499	301	49,982,881	10.00
8.500 to 8.999	201	26,704,163	5.34
9.000 to 9.499	83	10,157,820	2.03
9.500 to 9.999	89	9,053,205	1.81
10.000 to 10.499	38	3,401,022	0.68
10.500 to 10.999	27	2,452,247	0.49
11.000 to 11.499	9	551,524	0.11
11.500 to 11.999	2	235,926	0.05
<u>12.000 to 12.499</u>	<u>3</u>	<u>173,232</u>	<u>0.03</u>
Total:	2,842	\$500,055,071	100.00 %

Net Mortgage Rates of the Group I Loans

Net Mortgage Rate (%)	Number of Loans	Principal Balance	% of Principal Balance
4.500 to 4.999	22	\$4,127,951	0.83 %
5.000 to 5.499	150	36,630,754	7.33
5.500 to 5.999	431	102,035,656	20.40
6.000 to 6.499	464	82,282,681	16.45
6.500 to 6.999	525	81,741,935	16.35
7.000 to 7.499	501	91,149,931	18.23
7.500 to 7.999	336	53,706,119	10.74
8.000 to 8.499	172	23,446,773	4.69
8.500 to 8.999	92	11,380,121	2.28
9.000 to 9.499	82	7,923,506	1.58
9.500 to 9.999	39	3,561,661	0.71
10.000 to 10.499	16	1,225,237	0.25
10.500 to 10.999	8	584,540	0.12
<u>11.000 to 11.499</u>	<u>4</u>	<u>258,206</u>	<u>0.05</u>
Total:	2,842	\$500,055,071	100.00 %

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**Computational Materials for
RAMP Series 2003-RS4 Trust**

Original Loan-to-Value Ratios of the Group I Loans

<u>Original Loan-to-Value Ratio (%)</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>Average Principal Balance</u>	<u>Weighted Average FICO Score</u>	<u>% of Principal Balance</u>
0.01 to 50.00	63	\$11,204,384	\$177,847	702	2.24 %
50.01 to 55.00	30	6,987,951	232,932	688	1.40
55.01 to 60.00	37	8,513,294	230,089	700	1.70
60.01 to 65.00	67	15,868,986	236,851	687	3.17
65.01 to 70.00	102	22,565,424	221,230	678	4.51
70.01 to 75.00	157	33,145,069	211,115	672	6.63
75.01 to 80.00	620	127,503,655	205,651	691	25.50
80.01 to 85.00	140	22,302,977	159,307	677	4.46
85.01 to 90.00	521	86,200,649	165,452	680	17.24
90.01 to 95.00	681	111,623,730	163,912	672	22.32
95.01 to 100.00	407	51,827,854	127,341	684	10.36
<u>100.01 to 105.00</u>	<u>17</u>	<u>2,311,098</u>	<u>135,947</u>	<u>698</u>	<u>0.46</u>
Total:	2,842	\$500,055,071	\$175,952	682	100.00 %

Geographical Distribution of Mortgaged Properties of the Group I Loans

<u>State</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>% of Principal Balance</u>
California	298	\$83,417,666	16.68 %
Florida	340	47,880,671	9.58
New York	147	38,027,171	7.60
New Jersey	166	36,030,405	7.21
Illinois	155	29,868,757	5.97
Texas	156	20,377,461	4.08
Arizona	116	20,155,529	4.03
Virginia	87	16,943,284	3.39
Massachusetts	63	16,082,048	3.22
Washington	84	15,607,671	3.12
<u>Other (1)</u>	<u>1,230</u>	<u>175,664,409</u>	<u>35.13</u>
Total:	2,842	\$500,055,071	100.00 %

(1) Other includes states and the District of Columbia with less than 3.00% concentrations individually.

Mortgage Loan Purpose of the Group I Loans

<u>Loan Purpose</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>% of Principal Balance</u>
Purchase	1,515	\$257,499,048	51.49 %
Equity Refinance	928	158,739,686	31.74
<u>Rate/Term Refinance</u>	<u>399</u>	<u>83,816,336</u>	<u>16.76</u>
Total:	2,842	\$500,055,071	100.00 %

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**Computational Materials for
RAMP Series 2003-RS4 Trust**

Occupancy Types of the Group I Loans

<u>Occupancy</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>% of Principal Balance</u>
Primary Residence	2,243	\$422,679,703	84.53 %
Non Owner-occupied	540	64,974,621	12.99
<u>Second/Vacation</u>	<u>59</u>	<u>12,400,747</u>	<u>2.48</u>
Total:	2,842	\$500,055,071	100.00 %

Mortgaged Property Types of the Group I Loans

<u>Property Type</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>% of Principal Balance</u>
Single-family detached	1,905	\$311,254,786	62.24 %
Planned Unit Developments (detached)	382	86,236,418	17.25
Two- to four-family units	359	77,120,368	15.42
Condo Low-Rise (less than 5 stories)	139	17,827,784	3.57
Planned Unit Developments (attached)	26	3,740,012	0.75
Condo Mid-Rise (5 to 8 stories)	9	1,288,168	0.26
Manufactured Home	12	1,185,947	0.24
Condo High-Rise (9 stories or more)	4	670,358	0.13
Townhouse	5	525,354	0.11
<u>Leasehold</u>	<u>1</u>	<u>205,876</u>	<u>0.04</u>
Total:	2,842	\$500,055,071	100.00 %

Mortgage Loan Documentation Types of the Group I Loans

<u>Documentation Type</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>% of Principal Balance</u>
Reduced Documentation	1,843	\$337,013,010	67.40 %
<u>Full Documentation</u>	<u>999</u>	<u>163,042,061</u>	<u>32.60</u>
Total:	2,842	\$500,055,071	100.00 %

Prepayment Penalty Terms of the Group I Loans

<u>Prepayment Penalty Term</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>% of Principal Balance</u>
None	1,587	\$292,130,432	58.42 %
12 Months	407	81,892,809	16.38
24 Months	39	6,609,337	1.32
36 Months	543	72,487,781	14.50
48 Months	1	49,869	0.01
60 Months	259	45,009,836	9.00
<u>Other (1)</u>	<u>6</u>	<u>1,875,005</u>	<u>0.37</u>
Total:	2,842	\$500,055,071	100.00 %

(1) Not 0, 12, 24, 36, 48 or 60 months and not more than 60 months.

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**Computational Materials for
RAMP Series 2003-RS4 Trust**

RAMP Series 2003-RS4 – Collateral Characteristics (Group II-A Loans)

Summary Report

Shelf	Alternet Exceptions (Subprime) RASC	Expanded Criteria Exceptions (Alt-A) RALI	Jumbo A Exceptions RFMSI	Total
Percent of Total	94.50%	4.65%	0.85%	100.00%
Principal Balance (\$)	\$378,003,225	\$18,608,321	\$3,402,080	\$400,013,627
Number of Loans	2,709	84	18	2,811
Average Balance (\$)	\$139,536	\$221,528	\$189,004	\$142,303
WA Mortgage Rate	8.63%	6.77%	4.91%	8.52%
WA Age (mos)	2	2	1	2
WA Remaining Term to Maturity (mos)	358	358	359	358
WA Margin	8.09%	4.31%	2.32%	7.86%
WA Lifetime Cap	14.90%	12.80%	10.70%	14.77%
WA Next Rate Adj (mos)	25	41	51	26
WA Rate Reset Frequency (mos)	6	6	12	6
WA Credit Score	624	681	696	627
WA Original LTV	94.74%	82.24%	74.33%	93.98%
Original LTV > 80% w/ MI	0.00%	26.18%	0.00%	0.57%
Purchase	58.44%	51.81%	25.10%	57.85%
Equity Refinance	37.62%	31.74%	8.14%	37.10%
Rate/Term Refinance	3.94%	16.45%	66.77%	5.06%
Prepayment Penalty	88.96%	50.84%	0.00%	86.43%
Serviced by HomeComings	100.00%	100.00%	100.00%	100.00%
Current	99.70%	100.00%	100.00%	99.72%
30 to 59 Days Delinquent	0.30%	0.00%	0.00%	0.28%
60 to 89 Days Delinquent	0.00%	0.00%	0.00%	0.00%

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Credit Score Distribution of the Group II-A Loans

<u>Range of Credit Scores</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>Average Principal Balance</u>	<u>Weighted Average Original LTV</u>	<u>% of Principal Balance</u>
500 to 519	14	\$1,522,745	\$108,767	78.88 %	0.38 %
520 to 539	24	3,174,407	132,267	83.89	0.79
540 to 559	60	7,357,959	122,633	86.74	1.84
560 to 579	199	25,907,994	130,191	93.62	6.48
580 to 599	370	50,382,750	136,170	96.07	12.60
600 to 619	674	97,085,986	144,044	95.26	24.27
620 to 639	572	81,041,309	141,681	94.87	20.26
640 to 659	410	60,938,304	148,630	94.32	15.23
660 to 679	210	31,844,980	151,643	91.38	7.96
680 to 699	129	18,918,723	146,657	93.02	4.73
700 to 719	59	8,433,399	142,939	91.35	2.11
720 to 739	39	6,405,425	164,242	90.33	1.60
740 to 759	28	3,563,777	127,278	88.90	0.89
<u>760 or greater</u>	<u>23</u>	<u>3,435,870</u>	<u>149,386</u>	<u>83.07</u>	<u>0.86</u>
Total:	2,811	\$400,013,627	\$142,303	93.98 %	100.00 %

Original Mortgage Loan Principal Balances of the Group II-A Loans

<u>Original Mortgage Amount (\$)</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>Weighted Average Original LTV</u>	<u>Weighted Average FICO Score</u>	<u>% of Principal Balance</u>
100,000 or less	681	\$49,010,861	92.70 %	625	12.25 %
100,001 to 200,000	1,662	233,734,776	95.20	625	58.43
200,001 to 300,000	441	105,728,444	93.42	631	26.43
300,001 to 400,000	14	4,763,244	86.36	662	1.19
400,001 to 500,000	8	3,661,095	78.51	644	0.92
500,001 to 600,000	3	1,598,160	80.59	643	0.40
600,001 to 700,000	1	647,796	61.00	674	0.16
<u>800,001 to 900,000</u>	<u>1</u>	<u>869,251</u>	<u>65.00</u>	<u>663</u>	<u>0.22</u>
Total:	2,811	\$400,013,627	93.98 %	627	100.00 %

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Mortgage Rates of the Group II-A Loans

<u>Mortgage Rate (%)</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>% of Principal Balance</u>
4.000 to 4.499	1	\$242,872	0.06 %
4.500 to 4.999	10	1,872,701	0.47
5.000 to 5.499	16	4,030,175	1.01
5.500 to 5.999	12	2,803,085	0.70
6.000 to 6.499	10	2,366,185	0.59
6.500 to 6.999	57	11,647,378	2.91
7.000 to 7.499	144	22,306,910	5.58
7.500 to 7.999	527	79,454,897	19.86
8.000 to 8.499	409	58,856,954	14.71
8.500 to 8.999	752	104,430,410	26.11
9.000 to 9.499	388	50,289,491	12.57
9.500 to 9.999	308	39,881,913	9.97
10.000 to 10.499	103	12,298,378	3.07
10.500 to 10.999	46	6,198,101	1.55
11.000 to 11.499	21	2,525,061	0.63
11.500 to 11.999	6	594,911	0.15
<u>12.000 to 12.499</u>	<u>1</u>	<u>214,204</u>	<u>0.05</u>
Total:	2,811	\$400,013,627	100.00 %

Net Mortgage Rates of the Group II-A Loans

<u>Net Mortgage Rate (%)</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>% of Principal Balance</u>
3.500 to 3.999	2	\$400,472	0.10 %
4.000 to 4.499	11	2,059,694	0.51
4.500 to 4.999	14	3,685,583	0.92
5.000 to 5.499	12	2,803,085	0.70
5.500 to 5.999	10	2,366,185	0.59
6.000 to 6.499	80	15,010,068	3.75
6.500 to 6.999	275	42,873,730	10.72
7.000 to 7.499	487	71,700,722	17.92
7.500 to 7.999	553	77,601,662	19.40
8.000 to 8.499	642	88,530,211	22.13
8.500 to 8.999	387	51,343,294	12.84
9.000 to 9.499	196	24,339,947	6.08
9.500 to 9.999	96	11,464,842	2.87
10.000 to 10.499	31	3,934,664	0.98
10.500 to 10.999	13	1,618,405	0.40
11.000 to 11.499	1	66,859	0.02
<u>11.500 to 11.999</u>	<u>1</u>	<u>214,204</u>	<u>0.05</u>
Total:	2,811	\$400,013,627	100.00 %

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**Computational Materials for
RAMP Series 2003-RS4 Trust**

Original Loan-to-Value Ratios of the Group II-A Loans

Original Loan-to-Value Ratio (%)	Number of Loans	Principal Balance	Average Principal Balance	Weighted Average FICO Score	% of Principal Balance
0.01 to 50.00	6	\$482,419	\$80,403	649	0.12 %
50.01 to 55.00	1	260,000	260,000	744	0.06
55.01 to 60.00	2	271,355	135,678	733	0.07
60.01 to 65.00	18	3,758,876	208,826	654	0.94
65.01 to 70.00	24	4,186,469	174,436	625	1.05
70.01 to 75.00	40	7,019,029	175,476	649	1.75
75.01 to 80.00	92	14,564,272	158,307	654	3.64
80.01 to 85.00	104	12,928,508	124,313	607	3.23
85.01 to 90.00	492	71,723,336	145,779	627	17.93
90.01 to 95.00	891	127,739,891	143,367	623	31.93
95.01 to 100.00	1,140	156,921,737	137,651	629	39.23
<u>100.01 to 105.00</u>	<u>1</u>	<u>157,734</u>	<u>157,734</u>	<u>536</u>	<u>0.04</u>
Total:	2,811	\$400,013,627	\$142,303	627	100.00 %

Geographical Distribution of Mortgaged Properties of the Group II-A Loans

State	Number of Loans	Principal Balance	% of Principal Balance
California	212	\$44,496,507	11.12 %
Florida	289	39,413,497	9.85
Texas	182	24,754,536	6.19
Illinois	161	24,466,773	6.12
Colorado	112	20,564,157	5.14
North Carolina	146	19,324,061	4.83
Michigan	146	19,078,261	4.77
Arizona	118	16,968,879	4.24
Virginia	101	14,814,391	3.70
Ohio	130	14,393,216	3.60
<u>Other (1)</u>	<u>1,214</u>	<u>161,739,350</u>	<u>40.43</u>
Total:	2,811	\$400,013,627	100.00 %

(1) Other includes states and the District of Columbia with less than 3.00% concentrations individually.

Mortgage Loan Purpose of the Group II-A Loans

Loan Purpose	Number of Loans	Principal Balance	% of Principal Balance
Purchase	1,684	\$231,399,367	57.85 %
Equity Refinance	983	148,388,859	37.10
<u>Rate/Term Refinance</u>	<u>144</u>	<u>20,225,401</u>	<u>5.06</u>
Total:	2,811	\$400,013,627	100.00 %

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**Computational Materials for
RAMP Series 2003-RS4 Trust**

Occupancy Types of the Group II-A Loans

<u>Occupancy</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>% of Principal Balance</u>
Primary Residence	2,639	\$379,278,315	94.82 %
Non Owner-occupied	162	19,321,821	4.83
<u>Second/Vacation</u>	<u>10</u>	<u>1,413,491</u>	<u>0.35</u>
Total:	2,811	\$400,013,627	100.00 %

Mortgaged Property Types of the Group II-A Loans

<u>Property Type</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>% of Principal Balance</u>
Single-family detached	2,229	\$304,324,387	76.08 %
Planned Unit Developments (detached)	278	47,709,280	11.93
Two- to four-family units	125	22,623,100	5.66
Condo Low-Rise (less than 5 stories)	120	16,661,349	4.17
Planned Unit Developments (attached)	30	4,544,645	1.14
Townhouse	20	2,684,845	0.67
Condo High-Rise (9 stories or more)	5	1,020,373	0.26
Condo Mid-Rise (5 to 8 stories)	2	211,368	0.05
Leasehold	1	180,406	0.05
<u>Manufactured Home</u>	<u>1</u>	<u>53,873</u>	<u>0.01</u>
Total:	2,811	\$400,013,627	100.00 %

Mortgage Loan Documentation Types of the Group II-A Loans

<u>Documentation Type</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>% of Principal Balance</u>
Full Documentation	1,784	\$240,978,637	60.24 %
<u>Reduced Documentation</u>	<u>1,027</u>	<u>159,034,989</u>	<u>39.76</u>
Total:	2,811	\$400,013,627	100.00 %

Prepayment Penalty Terms of the Group II-A Loans

<u>Prepayment Penalty Term</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>% of Principal Balance</u>
None	369	\$54,291,068	13.57 %
12 Months	94	16,684,197	4.17
24 Months	1,504	219,002,478	54.75
36 Months	821	106,235,608	26.56
60 Months	2	428,555	0.11
<u>Other (1)</u>	<u>21</u>	<u>3,371,720</u>	<u>0.84</u>
Total:	2,811	\$400,013,627	100.00 %

(1) Not 0, 12, 24, 36 or 60 months and not more than 60 months.

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**Computational Materials for
RAMP Series 2003-RS4 Trust**

Index Types of the Group II-A Mortgage Loans

<u>Index Type</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>% of Principal Balance</u>
Libor - 6 Month	2,790	\$395,983,580	98.99 %
Libor - 1 Year	21	4,030,047	1.01
Total:	2,811	\$400,013,627	100.00 %

Maximum Mortgage Rates (%) of the Group II-A Loans

<u>Maximum Mortgage Rate (%)</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>% of Principal Balance</u>
9.000 to 9.999	1	\$269,600	0.07 %
10.000 to 10.999	15	2,683,033	0.67
11.000 to 11.999	32	7,746,412	1.94
12.000 to 12.999	39	8,425,321	2.11
13.000 to 13.999	412	62,892,392	15.72
14.000 to 14.999	1,200	172,919,973	43.23
15.000 to 15.999	802	106,079,192	26.52
16.000 to 16.999	231	28,519,330	7.13
17.000 to 17.999	74	9,646,456	2.41
18.000 to 18.999	5	831,919	0.21
Total:	2,811	\$400,013,627	100.00 %

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**Computational Materials for
RAMP Series 2003-RS4 Trust**

Next Interest Rate Adjustment Date of the Group II-A Loans

Next Interest Rate Adjustment Date	Number of Loans	Principal Balance	% of Principal Balance
September 2003	1	\$235,447	0.06 %
October 2003	3	431,468	0.11
June 2004	1	196,991	0.05
July 2004	1	135,854	0.03
August 2004	1	55,435	0.01
September 2004	5	556,464	0.14
October 2004	9	1,347,176	0.34
November 2004	24	3,297,208	0.82
December 2004	35	5,065,156	1.27
January 2005	66	9,653,944	2.41
February 2005	373	57,295,931	14.32
March 2005	746	105,177,274	26.29
April 2005	753	105,644,275	26.41
May 2005	66	8,505,523	2.13
October 2005	3	443,208	0.11
November 2005	1	203,245	0.05
December 2005	5	505,006	0.13
January 2006	10	1,505,324	0.38
February 2006	58	7,496,856	1.87
March 2006	270	36,353,514	9.09
April 2006	300	40,699,487	10.17
May 2006	27	3,577,274	0.89
November 2007	3	222,943	0.06
December 2007	2	480,750	0.12
February 2008	2	306,184	0.08
March 2008	21	5,116,562	1.28
April 2008	19	4,302,301	1.08
May 2008	3	538,400	0.13
April 2010	1	292,701	0.07
May 2010	1	260,000	0.06
<u>February 2013</u>	<u>1</u>	<u>111,723</u>	<u>0.03</u>
Total:	2,811	\$400,013,627	100.00 %

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**Computational Materials for
RAMP Series 2003-RS4 Trust**

Note Margin (%) of the Group II-A Loans

Note Margin (%)	Number of Loans	Principal Balance	% of Principal Balance
2.000 to 2.499	32	\$7,415,476	1.85 %
2.500 to 2.999	14	2,905,044	0.73
3.000 to 3.499	2	612,724	0.15
3.500 to 3.999	3	1,269,765	0.32
4.000 to 4.499	8	1,624,289	0.41
4.500 to 4.999	41	6,080,941	1.52
5.000 to 5.499	116	18,000,758	4.50
5.500 to 5.999	86	12,495,642	3.12
6.000 to 6.499	94	12,996,830	3.25
6.500 to 6.999	218	35,753,681	8.94
7.000 to 7.499	190	27,732,881	6.93
7.500 to 7.999	289	41,916,623	10.48
8.000 to 8.499	444	61,069,119	15.27
8.500 to 8.999	580	79,358,393	19.84
9.000 to 9.499	385	52,948,759	13.24
9.500 to 9.999	176	21,236,299	5.31
10.000 to 10.499	86	10,378,123	2.59
10.500 to 10.999	29	3,675,920	0.92
11.000 to 11.499	12	1,748,476	0.44
11.500 to 11.999	5	727,025	0.18
<u>12.500 to 12.999</u>	<u>1</u>	<u>66,859</u>	<u>0.02</u>
Total:	2,811	\$400,013,627	100.00 %

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**Computational Materials for
RAMP Series 2003-RS4 Trust**

RAMP Series 2003-RS4 – Collateral Characteristics (Group II-B Loans)

Summary Report

Shelf	Altneret Exceptions (Subprime) RASC	Expanded Criteria Exceptions (Alt-A) RALI	Jumbo A Exceptions RFMSI	Total
Percent of Total	91.56%	5.55%	2.89%	100.00%
Principal Balance (\$)	\$197,010,461	\$11,949,806	\$6,221,594	\$215,181,860
Number of Loans	1,395	47	15	1,457
Average Balance (\$)	\$141,226	\$254,251	\$414,773	\$147,688
WA Mortgage Rate	8.76%	6.38%	5.00%	8.52%
WA Age (mos)	2	2	1	2
WA Remaining Term to Maturity (mos)	358	358	359	358
WA Margin	8.10%	3.71%	2.25%	7.69%
WA Lifetime Cap	15.04%	12.33%	10.86%	14.77%
WA Next Rate Adj (mos)	25	45	56	27
WA Rate Reset Frequency (mos)	6	6	12	6
WA Credit Score	619	717	719	627
WA Original LTV	94.94%	81.65%	78.02%	93.71%
Original LTV > 80% w/ MI	0.00%	54.73%	100.00%	1.81%
Purchase	62.23%	59.79%	56.41%	61.93%
Equity Refinance	33.70%	30.79%	6.88%	32.76%
Rate/Term Refinance	4.07%	9.42%	36.71%	5.31%
Prepayment Penalty	84.69%	63.40%	0.00%	81.06%
Serviced by HomeComings	100.00%	100.00%	87.84%	99.65%
Current	99.72%	100.00%	100.00%	99.74%
30 to 59 Days Delinquent	0.28%	0.00%	0.00%	0.26%
60 to 89 Days Delinquent	0.00%	0.00%	0.00%	0.00%

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Credit Score Distribution of the Group II-B Loans

<u>Range of Credit Scores</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>Average Principal Balance</u>	<u>Weighted Average Original LTV</u>	<u>% of Principal Balance</u>
500 to 519	4	\$599,346	\$149,836	77.52 %	0.28 %
520 to 539	9	2,227,983	247,554	82.95	1.04
540 to 559	11	1,880,196	170,927	90.22	0.87
560 to 579	276	33,664,921	121,974	97.49	15.64
580 to 599	318	39,698,961	124,840	96.71	18.45
600 to 619	289	37,512,584	129,801	94.27	17.43
620 to 639	175	24,799,615	141,712	93.33	11.52
640 to 659	134	21,540,807	160,752	93.12	10.01
660 to 679	77	14,467,514	187,890	92.08	6.72
680 to 699	65	13,773,773	211,904	90.29	6.40
700 to 719	39	9,316,877	238,894	90.41	4.33
720 to 739	27	7,022,848	260,105	88.52	3.26
740 to 759	16	3,711,838	231,990	89.31	1.72
<u>760 or greater</u>	<u>17</u>	<u>4,964,598</u>	<u>292,035</u>	<u>83.43</u>	<u>2.31</u>
Total:	1,457	\$215,181,860	\$147,688	93.71 %	100.00 %

Original Mortgage Loan Principal Balances of the Group II-B Loans

<u>Original Mortgage Amount (\$)</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>Weighted Average Original LTV</u>	<u>Weighted Average FICO Score</u>	<u>% of Principal Balance</u>
100,000 or less	833	\$64,151,736	97.93 %	610	29.81 %
100,001 to 200,000	321	44,946,783	97.54	614	20.89
200,001 to 300,000	74	18,490,839	96.43	641	8.59
300,001 to 400,000	157	54,180,733	90.72	639	25.18
400,001 to 500,000	61	27,129,929	85.25	649	12.61
500,001 to 600,000	9	5,000,797	82.81	669	2.32
<u>600,001 to 700,000</u>	<u>2</u>	<u>1,281,044</u>	<u>56.92</u>	<u>680</u>	<u>0.60</u>
Total:	1,457	\$215,181,860	93.71 %	627	100.00 %

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**Computational Materials for
RAMP Series 2003-RS4 Trust**

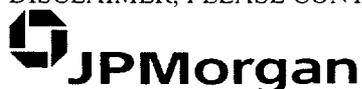
Mortgage Rates of the Group II-B Loans

Mortgage Rate (%)	Number of Loans	Principal Balance	% of Principal Balance
4.000 to 4.499	2	\$453,550	0.21 %
4.500 to 4.999	8	2,933,505	1.36
5.000 to 5.499	12	3,997,152	1.86
5.500 to 5.999	18	4,603,947	2.14
6.000 to 6.499	27	5,655,179	2.63
6.500 to 6.999	106	25,880,247	12.03
7.000 to 7.499	36	10,730,745	4.99
7.500 to 7.999	71	22,522,619	10.47
8.000 to 8.499	99	17,247,635	8.02
8.500 to 8.999	302	38,575,904	17.93
9.000 to 9.499	195	21,649,315	10.06
9.500 to 9.999	254	27,730,726	12.89
10.000 to 10.499	143	14,036,505	6.52
10.500 to 10.999	117	12,608,744	5.86
11.000 to 11.499	59	5,661,506	2.63
<u>11.500 to 11.999</u>	<u>8</u>	<u>894,582</u>	<u>0.42</u>
Total:	1,457	\$215,181,860	100.00 %

Net Mortgage Rates of the Group II-B Loans

Net Mortgage Rate (%)	Number of Loans	Principal Balance	% of Principal Balance
3.000 to 3.499	1	\$25,333	0.01 %
3.500 to 3.999	1	428,216	0.20
4.000 to 4.499	10	3,834,594	1.78
4.500 to 4.999	12	3,694,779	1.72
5.000 to 5.499	22	5,277,959	2.45
5.500 to 5.999	46	10,150,192	4.72
6.000 to 6.499	90	23,297,042	10.83
6.500 to 6.999	49	15,408,149	7.16
7.000 to 7.499	79	20,322,851	9.44
7.500 to 7.999	151	22,825,441	10.61
8.000 to 8.499	282	35,077,297	16.30
8.500 to 8.999	217	23,584,776	10.96
9.000 to 9.499	219	22,575,286	10.49
9.500 to 9.999	152	15,685,594	7.29
10.000 to 10.499	96	10,024,925	4.66
10.500 to 10.999	29	2,885,050	1.34
<u>11.000 to 11.499</u>	<u>1</u>	<u>84,375</u>	<u>0.04</u>
Total:	1,457	\$215,181,860	100.00 %

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Original Loan-to-Value Ratios of the Group II-B Loans

Original Loan-to-Value Ratio (%)	Number of Loans	Principal Balance	Weighted		% of Principal Balance
			Average Principal Balance	Average FICO Score	
0.01 to 50.00	2	\$594,305	\$297,152	677	0.28 %
50.01 to 55.00	3	1,169,327	389,776	724	0.54
55.01 to 60.00	3	664,505	221,502	688	0.31
60.01 to 65.00	7	2,162,538	308,934	645	1.00
65.01 to 70.00	6	1,293,097	215,516	683	0.60
70.01 to 75.00	13	5,153,697	396,438	644	2.40
75.01 to 80.00	45	15,573,698	346,082	675	7.24
80.01 to 85.00	31	9,697,576	312,825	616	4.51
85.01 to 90.00	109	29,795,155	273,350	640	13.85
90.01 to 95.00	317	40,495,256	127,745	616	18.82
95.01 to 100.00	911	106,879,461	117,321	618	49.67
<u>100.01 to 105.00</u>	<u>10</u>	<u>1,703,245</u>	<u>170,325</u>	<u>663</u>	<u>0.79</u>
Total:	1,457	\$215,181,860	\$147,688	627	100.00 %

Geographical Distribution of Mortgaged Properties of the Group II-B Loans

State	Number of Loans	Principal Balance	% of Principal Balance
California	124	\$39,782,887	18.49 %
Florida	119	16,668,692	7.75
Georgia	101	14,693,703	6.83
Texas	108	11,389,942	5.29
Illinois	74	9,605,683	4.46
Ohio	80	7,560,270	3.51
North Carolina	58	7,535,636	3.50
Arizona	44	7,468,178	3.47
<u>Other (1)</u>	<u>749</u>	<u>100,476,867</u>	<u>46.69</u>
Total:	1,457	\$215,181,860	100.00 %

(1) Other includes states and the District of Columbia with less than 3.00% concentrations individually.

Mortgage Loan Purpose of the Group II-B Loans

Loan Purpose	Number of Loans	Principal Balance	% of Principal Balance
Purchase	1,047	\$133,257,303	61.93 %
Equity Refinance	355	70,494,523	32.76
<u>Rate/Term Refinance</u>	<u>55</u>	<u>11,430,034</u>	<u>5.31</u>
Total:	1,457	\$215,181,860	100.00 %

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**Computational Materials for
RAMP Series 2003-RS4 Trust**

Occupancy Types of the Group II-B Loans

<u>Occupancy</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>% of Principal Balance</u>
Primary Residence	1,387	\$205,223,232	95.37 %
Non Owner-occupied	65	8,985,622	4.18
<u>Second/Vacation</u>	<u>5</u>	<u>973,006</u>	<u>0.45</u>
Total:	1,457	\$215,181,860	100.00 %

Mortgaged Property Types of the Group II-B Loans

<u>Property Type</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>% of Principal Balance</u>
Single-family detached	1,221	\$168,324,950	78.22 %
Planned Unit Developments (detached)	135	29,413,676	13.67
Condo Low-Rise (less than 5 stories)	52	8,834,555	4.11
Two- to four-family units	23	4,967,062	2.31
Planned Unit Developments (attached)	15	2,274,251	1.06
Townhouse	9	687,675	0.32
Condo Mid-Rise (5 to 8 stories)	1	368,393	0.17
<u>Condo High-Rise (9 stories or more)</u>	<u>1</u>	<u>311,297</u>	<u>0.14</u>
Total:	1,457	\$215,181,860	100.00 %

Mortgage Loan Documentation Types of the Group II-B Loans

<u>Documentation Type</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>% of Principal Balance</u>
Full Documentation	1,162	\$150,558,519	69.97 %
<u>Reduced Documentation</u>	<u>295</u>	<u>64,623,342</u>	<u>30.03</u>
Total:	1,457	\$215,181,860	100.00 %

Prepayment Penalty Terms of the Group II-B Loans

<u>Prepayment Penalty Term</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>% of Principal Balance</u>
None	213	\$40,755,745	18.94 %
12 Months	32	7,955,386	3.70
24 Months	680	101,800,023	47.31
36 Months	475	56,416,219	26.22
60 Months	51	6,716,198	3.12
<u>Other (1)</u>	<u>6</u>	<u>1,538,289</u>	<u>0.71</u>
Total:	1,457	\$215,181,860	100.00 %

(1) Not 0, 12, 24, 36 or 60 months and not more than 60 months.

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**Computational Materials for
RAMP Series 2003-RS4 Trust**

Index Types of the Group II-B Mortgage Loans

<u>Index Type</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>% of Principal Balance</u>
Treasury - 1 Year	1	\$25,333	0.01 %
Libor - 6 Month	1,439	208,179,005	96.75 %
<u>Libor - 1 Year</u>	<u>17</u>	<u>6,977,522</u>	<u>3.24</u>
Total:	1,457	\$215,181,860	100.00 %

Maximum Mortgage Rates (%) of the Group II-B Loans

<u>Maximum Mortgage Rate (%)</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>% of Principal Balance</u>
9.000 to 9.999	1	\$440,000	0.20 %
10.000 to 10.999	10	3,785,002	1.76
11.000 to 11.999	27	7,522,980	3.50
12.000 to 12.999	64	14,224,392	6.61
13.000 to 13.999	148	41,307,540	19.20
14.000 to 14.999	351	55,153,506	25.63
15.000 to 15.999	430	47,637,241	22.14
16.000 to 16.999	291	31,201,135	14.50
17.000 to 17.999	122	12,816,782	5.96
<u>18.000 to 18.999</u>	<u>13</u>	<u>1,093,282</u>	<u>0.51</u>
Total:	1,457	\$215,181,860	100.00 %

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**Computational Materials for
RAMP Series 2003-RS4 Trust**

Next Interest Rate Adjustment Date of the Group II-B Loans

Next Interest Rate Adjustment Date	Number of Loans	Principal Balance	% of Principal Balance
February 2004	1	\$25,333	0.01 %
July 2004	1	540,415	0.25
August 2004	1	68,848	0.03
September 2004	2	236,041	0.11
October 2004	3	277,865	0.13
November 2004	7	2,009,812	0.93
December 2004	11	2,378,833	1.11
January 2005	32	8,025,587	3.73
February 2005	123	18,098,032	8.41
March 2005	352	48,009,005	22.31
April 2005	483	68,681,441	31.92
May 2005	34	4,634,748	2.15
November 2005	1	57,806	0.03
December 2005	1	311,297	0.14
January 2006	4	605,419	0.28
February 2006	35	5,675,106	2.64
March 2006	148	19,346,871	8.99
April 2006	165	22,722,584	10.56
May 2006	11	2,383,907	1.11
December 2007	1	161,223	0.07
March 2008	11	2,594,730	1.21
April 2008	18	4,209,960	1.96
May 2008	6	2,506,550	1.16
February 2010	1	482,933	0.22
March 2010	3	385,264	0.18
April 2010	1	398,498	0.19
<u>May 2010</u>	<u>1</u>	<u>353,750</u>	<u>0.16</u>
Total:	1,457	\$215,181,860	100.00 %

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**Computational Materials for
RAMP Series 2003-RS4 Trust**

Note Margin (%) of the Group II-B Loans

Note Margin (%)	Number of Loans	Principal Balance	% of Principal Balance
less than 1.999	1	\$59,880	0.03 %
2.000 to 2.499	21	8,561,648	3.98
2.500 to 2.999	28	4,662,717	2.17
3.500 to 3.999	3	988,763	0.46
4.000 to 4.499	21	5,601,318	2.60
4.500 to 4.999	27	5,521,786	2.57
5.000 to 5.499	12	4,162,553	1.93
5.500 to 5.999	33	8,773,000	4.08
6.000 to 6.499	59	12,803,845	5.95
6.500 to 6.999	131	23,106,443	10.74
7.000 to 7.499	84	14,477,747	6.73
7.500 to 7.999	72	12,060,311	5.60
8.000 to 8.499	134	23,265,845	10.81
8.500 to 8.999	213	24,064,519	11.18
9.000 to 9.499	207	23,693,550	11.01
9.500 to 9.999	134	14,121,166	6.56
10.000 to 10.499	175	18,365,292	8.53
10.500 to 10.999	58	6,134,227	2.85
11.000 to 11.499	39	4,300,920	2.00
<u>11.500 to 11.999</u>	<u>5</u>	<u>456,332</u>	<u>0.21</u>
Total:	1,457	\$215,181,860	100.00 %

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Computational Materials for RAMP Series 2003-RS4 Trust

Group II Net WAC Cap Analysis ⁽¹⁾

Payment Date	Net WAC	Net WAC	Effective AFC with Yield	Payment Date	Net WAC	Net WAC	Effective AFC with Yield
	Cap (%) ⁽²⁾⁽³⁾	Cap Stress (%) ⁽²⁾⁽⁴⁾	Maintenance Agreement ⁽⁵⁾		Cap (%) ⁽²⁾⁽³⁾	Cap Stress (%) ⁽²⁾⁽⁴⁾	Maintenance Agreement ⁽⁵⁾
06-25-2003	9.024	9.024	9.563	06-25-2007	8.186	13.223	13.223
07-25-2003	7.821	7.821	9.563	07-25-2007	8.459	13.664	13.664
08-25-2003	7.570	7.570	9.563	08-25-2007	8.186	13.224	13.224
09-25-2003	7.571	7.571	9.563	09-25-2007	8.186	13.224	13.224
10-25-2003	7.824	7.824	9.563	10-25-2007	8.459	13.890	13.890
11-25-2003	7.572	7.574	9.563	11-25-2007	8.186	13.442	13.442
12-25-2003	7.825	7.828	9.563	12-25-2007	8.459	13.891	13.891
01-25-2004	7.574	7.576	9.563	01-25-2008	8.187	13.443	13.443
02-25-2004	7.575	7.577	9.563	02-25-2008	8.187	13.444	13.444
03-25-2004	8.099	8.102	9.563	03-25-2008	8.752	14.371	14.000
04-25-2004	7.578	7.581	9.563	04-25-2008	8.187	13.450	13.450
05-25-2004	7.832	7.836	9.563	05-25-2008	8.436	13.987	13.987
06-25-2004	7.581	7.585	9.563	06-25-2008	8.146	13.597	13.597
07-25-2004	7.836	7.840	9.563	07-25-2008	8.417	14.051	14.000
08-25-2004	7.585	7.589	9.563	08-25-2008	8.146	13.598	13.598
09-25-2004	7.587	7.590	9.563	09-25-2008	8.142	13.613	13.613
10-25-2004	7.842	7.845	9.563	10-25-2008	8.413	14.067	14.000
11-25-2004	7.593	7.632	9.563	11-25-2008	8.142	13.618	13.618
12-25-2004	7.847	7.887	9.563	12-25-2008	8.414	14.072	14.000
01-25-2005	7.595	7.633	9.563	01-25-2009	8.132	13.651	13.651
02-25-2005	7.595	7.634	9.563	02-25-2009	8.133	13.651	13.651
03-25-2005	8.410	8.453	9.563	03-25-2009	9.004	15.114	14.000
04-25-2005	8.210	9.625	9.625	04-25-2009	8.133	13.651	13.651
05-25-2005	8.482	9.966	9.966	05-25-2009	8.404	14.107	14.000
06-25-2005	8.209	9.645	9.645	06-25-2009	8.134	13.652	13.652
07-25-2005	8.484	9.968	9.968	07-25-2009	8.405	14.107	14.000
08-25-2005	8.211	9.647	9.647	08-25-2009	8.134	13.652	13.652
09-25-2005	8.212	9.648	9.648	09-25-2009	8.134	13.653	13.653
10-25-2005	8.486	10.725	10.725	10-25-2009	8.406	14.108	14.000
11-25-2005	8.214	10.396	10.396	11-25-2009	8.135	13.653	13.653
12-25-2005	8.488	10.743	10.743	12-25-2009	8.406	14.108	14.000
01-25-2006	8.215	10.398	10.398	01-25-2010	8.135	13.656	13.656
02-25-2006	8.216	10.399	10.399	02-25-2010	8.136	13.656	13.656
03-25-2006	9.096	11.513	11.513	03-25-2010	9.008	15.120	14.000
04-25-2006	8.188	11.784	11.784	04-25-2010	8.136	13.657	13.657
05-25-2006	8.457	12.202	12.202	05-25-2010	8.408	14.112	14.000
06-25-2006	8.184	11.809	11.809	06-25-2010	8.137	13.657	13.657
07-25-2006	8.457	12.203	12.203	07-25-2010	8.408	14.112	14.000
08-25-2006	8.184	11.809	11.809	08-25-2010	8.137	13.657	13.657
09-25-2006	8.184	11.810	11.810	09-25-2010	8.137	13.657	13.657
10-25-2006	8.457	13.240	13.240	10-25-2010	8.409	14.112	14.000
11-25-2006	8.185	12.815	12.815	11-25-2010	8.138	13.657	13.657
12-25-2006	8.458	13.243	13.243	12-25-2010	8.409	14.112	14.000
01-25-2007	8.185	12.816	12.816	01-25-2011	8.138	13.657	13.657
02-25-2007	8.185	12.816	12.816	02-25-2011	8.139	13.657	13.657
03-25-2007	9.062	14.190	14.000	03-25-2011	9.011	15.120	14.000
04-25-2007	8.185	13.213	13.213	04-25-2011	8.139	13.657	13.657
05-25-2007	8.458	13.663	13.663	05-25-2011	8.411	14.112	14.000

- (1) Net WAC Cap is capped at 14%
- (2) $\text{Net WAC Cap} = (\text{Group II Net Mortgage Interest}) / (\text{Aggregate Group II Loan Balance}) \times (360 / \text{Actual \# Days})$
- (3) Assumes no losses, 10% optional call, Pricing Prepayment Speed Assumption, and 6 month LIBOR, 12 month LIBOR and 1 Year CMT remain constant at 1.25%, 1.27 and 1.22%, respectively.
- (4) Assumes no losses, 10% optional call, Pricing Prepayment Speed Assumption, and 6 month LIBOR, 12 month LIBOR and 1 Year CMT each remain constant at 20%.
- (5) Assumes 1 month LIBOR and 12 month LIBOR each remain constant at 20%.

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**Computational Materials for
RAMP Series 2003-RS4 Trust**

Group I Sensitivity Analysis

To 10% Call

Fixed / Adjustable HEP	0.00% / 0.00%	11.50% / 12.50%	17.25% / 18.75%	23.00% / 25.00%	28.75% / 31.25%	34.50% / 37.50%
Class A-I-1						
DM @ 100.00 (ACT/360)	10	10	10	10	10	10
Avg. Life (yrs)	9.19	1.50	1.11	0.90	0.77	0.68
Mod. Duration (yrs)	8.51	1.50	1.11	0.90	0.77	0.69
Window	Jun03 - Nov19	Jun03 - Jun06	Jun03 - Jul05	Jun03 - Jan05	Jun03 - Oct04	Jun03 - Aug04
Class A-I-2						
Yield @ 100.00 (30/360)	2.349	2.315	2.296	2.279	2.261	2.244
Avg. Life (yrs)	18.59	3.74	2.58	2.00	1.64	1.39
Mod. Duration (yrs)	14.90	3.54	2.48	1.93	1.59	1.36
Window	Nov19 - Nov23	Jun06 - Oct07	Jul05 - May06	Jan05 - Sep05	Oct04 - Apr05	Aug04 - Dec04
Class A-I-3						
Yield @ 100.00 (30/360)	2.896	2.872	2.856	2.840	2.823	2.807
Avg. Life (yrs)	22.98	6.05	4.01	3.00	2.40	2.00
Mod. Duration (yrs)	16.56	5.46	3.73	2.83	2.29	1.92
Window	Nov23 - Jul28	Oct07 - Oct11	May06 - Aug08	Sep05 - Mar07	Apr05 - May06	Dec04 - Nov05
Class A-I-4						
Yield @ 100.00 (30/360)	3.950	3.937	3.924	3.908	3.892	3.875
Avg. Life (yrs)	26.75	11.38	7.25	5.00	3.86	3.11
Mod. Duration (yrs)	16.26	8.97	6.17	4.45	3.51	2.88
Window	Jul28 - Jul31	Oct11 - Mar18	Aug08 - Sep13	Mar07 - Jan10	May06 - May08	Nov05 - May07
Class A-I-5						
Yield @ 100.00(30/360)	5.114	5.105	5.097	5.086	5.072	5.058
Avg. Life (yrs)	28.46	15.49	11.23	8.31	6.26	4.96
Mod. Duration (yrs)	14.73	10.48	8.36	6.62	5.23	4.28
Window	Jul31 - Nov31	Mar18 - Dec18	Sep13 - Sep14	Jan10 - Dec11	May08 - Mar10	May07 - Dec08
Class A-I-6						
Yield @ 100.00(30/360)	4.130	4.115	4.111	4.107	4.102	4.095
Avg. Life (yrs)	14.24	7.95	7.08	6.44	5.75	5.02
Mod. Duration (yrs)	10.28	6.57	5.96	5.51	5.00	4.44
Window	Jun06 - Nov31	Jun06 - Dec18	Jun06 - Sep14	Jun06 - Dec11	Jun06 - Mar10	Jun06 - Dec08

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**Computational Materials for
RAMP Series 2003-RS4 Trust**

Group I Sensitivity Analysis

Fixed / Adjustable HEP	<i>To Maturity</i>					
	0.00% / 0.00%	11.50% / 12.50%	17.25% / 18.75%	23.00% / 25.00%	28.75% / 31.25%	34.50% / 37.50%
Class A-I-1						
DM @ 100.00 (ACT/360)	10	10	10	10	10	10
Avg. Life (yrs)	9.19	1.50	1.11	0.90	0.77	0.68
Mod. Duration (yrs)	8.51	1.50	1.11	0.90	0.77	0.69
Window	Jun03 - Nov19	Jun03 - Jun06	Jun03 - Jul05	Jun03 - Jan05	Jun03 - Oct04	Jun03 - Aug04
Class A-I-2						
Yield @ 100.00 (30/360)	2.349	2.315	2.296	2.279	2.261	2.244
Avg. Life (yrs)	18.59	3.74	2.58	2.00	1.64	1.39
Mod. Duration (yrs)	14.90	3.54	2.48	1.93	1.59	1.36
Window	Nov19 - Nov23	Jun06 - Oct07	Jul05 - May06	Jan05 - Sep05	Oct04 - Apr05	Aug04 - Dec04
Class A-I-3						
Yield @ 100.00 (30/360)	2.896	2.872	2.856	2.840	2.823	2.807
Avg. Life (yrs)	22.98	6.05	4.01	3.00	2.40	2.00
Mod. Duration (yrs)	16.56	5.46	3.73	2.83	2.29	1.92
Window	Nov23 - Jul28	Oct07 - Oct11	May06 - Aug08	Sep05 - Mar07	Apr05 - May06	Dec04 - Nov05
Class A-I-4						
Yield @ 100.00 (30/360)	3.950	3.937	3.924	3.908	3.892	3.875
Avg. Life (yrs)	26.75	11.38	7.25	5.00	3.86	3.11
Mod. Duration (yrs)	16.26	8.97	6.17	4.45	3.51	2.88
Window	Jul28 - Jul31	Oct11 - Mar18	Aug08 - Sep13	Mar07 - Jan10	May06 - May08	Nov05 - May07
Class A-I-5						
Yield @ 100.00 (30/360)	5.118	5.167	5.175	5.176	5.162	5.126
Avg. Life (yrs)	29.05	19.21	14.21	10.65	7.86	5.83
Mod. Duration (yrs)	14.87	11.90	9.80	7.94	6.23	4.86
Window	Jul31 - Apr33	Mar18 - Mar31	Sep13 - Aug26	Jan10 - Oct21	May08 - Mar18	May07 - Sep15
Class A-I-6						
Yield @ 100.00 (30/360)	4.130	4.115	4.111	4.108	4.105	4.103
Avg. Life (yrs)	14.24	7.97	7.12	6.57	6.17	5.88
Mod. Duration (yrs)	10.28	6.57	5.99	5.60	5.30	5.08
Window	Jun06 - Feb33	Jun06 - Dec30	Jun06 - May26	Jun06 - Aug21	Jun06 - Feb18	Jun06 - Jun15

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**Computational Materials for
RAMP Series 2003-RS4 Trust**

Group II Sensitivity Analysis

To 10% Call

Fixed / Adjustable HEP	0.00% /	11.50% /	17.25% /	23.00% /	28.75% /	34.50% /
	0.00%	12.50%	18.75%	25.00%	31.25%	37.50%

Class A-II-A

DM @ 100.00 (ACT/360)	31	31	31	31	31	31
Avg. Life (yrs)	18.36	5.47	3.77	2.85	2.28	1.88
Mod. Duration (yrs)	15.44	5.10	3.61	2.77	2.23	1.85
Window	Jun03 - Feb32	Jun03 - Dec18	Jun03 - Feb14	Jun03 - May11	Jun03 - Aug09	Jun03 - Jun08

Class A-II-B

DM @ 100.00 (ACT/360)	32	32	32	32	32	32
Avg. Life (yrs)	18.25	5.47	3.77	2.86	2.28	1.89
Mod. Duration (yrs)	15.34	5.10	3.61	2.77	2.23	1.86
Window	Jun03 - Feb32	Jun03 - Dec18	Jun03 - Feb14	Jun03 - May11	Jun03 - Aug09	Jun03 - Jun08

Group II Sensitivity Analysis

To Maturity

Fixed / Adjustable HEP	0.00% /	11.50% /	17.25% /	23.00% /	28.75% /	34.50% /
	0.00%	12.50%	18.75%	25.00%	31.25%	37.50%

Class A-II-A

DM @ 100.00 (ACT/360)	31	33	33	33	33	33
Avg. Life (yrs)	18.40	5.84	4.08	3.09	2.47	2.03
Mod. Duration (yrs)	15.47	5.38	3.85	2.97	2.40	1.99
Window	Jun03 - Mar33	Jun03 - Jan31	Jun03 - Dec25	Jun03 - Nov20	Jun03 - Mar17	Jun03 - Aug14

Class A-II-B

DM @ 100.00 (ACT/360)	32	34	34	34	34	34
Avg. Life (yrs)	18.29	5.84	4.08	3.09	2.47	2.04
Mod. Duration (yrs)	15.37	5.38	3.85	2.97	2.40	1.99
Window	Jun03 - Mar33	Jun03 - Jan31	Jun03 - Dec25	Jun03 - Dec20	Jun03 - Apr17	Jun03 - Aug14

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Syndicate/Sales Desk

	<u>Phone</u>
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Asset-Backed Trading

	<u>Phone</u>
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*Please Direct
All Questions and Orders to the:
Syndicate Desk*

*Brian McDonald (834-4154)
Randall Outlaw (834-4154)
Stacey Mitchell (834-4154)*

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RAMP Series 2003-RS4 Trust

Mortgage Asset-Backed Pass-Through Certificates, Series 2003-RS4

\$1,115,000,000 (Approximate)

Subject to Revision

May 19, 2003 –Computational Materials

Statement Regarding Assumptions as to Securities, Pricing Estimates and Other Information

The information herein has been provided solely by Residential Funding Securities Corporation ("RFSC") based on information with respect to the mortgage loans provided by Residential Funding Corporation ("RFC") and its affiliates. RFSC is a wholly owned subsidiary of RFC. Neither RFC nor any of its affiliates makes any representation as to the accuracy or completeness of the information herein.

The information herein is preliminary and supersedes any prior information and will be superseded by the prospectus supplement and by any other information subsequently filed with the Securities and Exchange Commissions (SEC). All assumptions and information in this report reflect RFSC's judgment as of this date and are subject to change. All analyses are based on certain assumptions noted herein and different assumptions could yield substantially different results. You are cautioned that there is no universally accepted method for analyzing financial instruments. You should review the assumptions; there may be differences between these assumptions and your actual business practices.

Further, RFSC does not guarantee any results and there is no guarantee as to the liquidity of the instruments involved in this analysis. The decision to adopt any strategy remains your responsibility. RFSC (or any of its affiliates) or their officers, directors, analysts or employees may have positions in securities, commodities or derivative instruments thereon referred to here, and may, as principal or agent, buy or sell such securities, commodities or derivative instruments.

In addition, RFSC may make a market in the securities referred to herein. Neither the information nor the assumptions reflected herein shall be construed to be, or constitute, an offer to sell or buy or a solicitation of an offer to sell or buy any securities, commodities or derivative instruments mentioned herein. No sale of any securities, commodities or derivative instruments should be consummated without the purchaser first having received a prospectus and, if required prospectus supplement.

Finally, RFSC has not addressed the legal, accounting and tax implications of the analysis with respect to you, and RFSC strongly urges you to seek advice from your counsel, accountant and tax advisor.

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RAMP Series 2003-RS4 Trust

Mortgage Asset-Backed Pass-Through Certificates, Series 2003-RS4

\$1,115,000,000 (Approximate)

Subject to Revision

May 19, 2003 –Computational Materials

New Issue Computational Materials

\$1,115,000,000 (Approximate)

RAMP Series 2003-RS4 Trust

Issuer

Residential Asset Mortgage Products, Inc.

Depositor

Residential Funding Corporation

Master Servicer

**Mortgage Asset-Backed Pass-Through Certificates,
Series 2003-RS4**

GMAC RFC Securities

Any transactions in the certificates will be effected through Residential Funding Securities Corporation.

May 19, 2003

Expected Timing:	Pricing Date:	On or about May [23], 2003
	Settlement Date:	On or about May [30], 2003
	First Payment Date:	June 25, 2003

Structure:	Group I:	\$500.0 million surety structure
	Group II:	\$615.0 million surety structure
	Rating Agencies:	Moody's and Standard & Poor's

Structural Summary
May 19, 2003
RAMP Series 2003-RS4 Trust
\$1,115,000,000 (Approximate)
Subject to Revision

Characteristics of the Certificates (1), (2), (3)

Class	Amount (\$)	Ratings (S&P/Moody's)	Bond Type	Pmt. Delay (days)	Interest Accrual Basis	W/A Life (yrs.) To Call / to Mat.	Pmt. Window (mos.) to Call / # of mos. to Mat.	Exp. Mat. to Call / to Mat.	Final Scheduled Maturity
A-1-1 ⁽¹⁾	\$168,600,000	AAA / Aaa	Seq Fltr ⁽⁵⁾	0	Actual/360	0.90 / 0.90	1 - 20 / 20	1/05 / 1/05	November 2020
A-1-2 ⁽⁴⁾	54,800,000	AAA / Aaa	Seq Fxd ⁽⁶⁾	24	30/360	2.00 / 2.00	20 - 28 / 9	9/05 / 9/05	July 2024
A-1-3 ⁽⁴⁾	91,200,000	AAA / Aaa	Seq Fxd ⁽⁶⁾	24	30/360	3.00 / 3.00	28 - 46 / 19	3/07 / 3/07	November 2028
A-1-4 ⁽⁴⁾	79,400,000	AAA / Aaa	Seq Fxd ⁽⁶⁾	24	30/360	5.00 / 5.00	46 - 80 / 35	1/10 / 1/10	September 2031
A-1-5 ⁽⁴⁾	56,000,000	AAA / Aaa	Seq Fxd ^(7,8)	24	30/360	8.31 / 10.65	80 - 103 / 24	12/11 / 10/21	May 2033
A-1-6 ⁽⁴⁾	50,000,000	AAA / Aaa	Seq Fxd - NAS ⁽⁸⁾	24	30/360	6.44 / 6.57	37 - 103 / 67	12/11 / 8/21	March 2033
A-II-A ⁽⁴⁾	400,000,000	AAA / Aaa	Fltr ^(7,9)	0	Actual/360	2.85 / 3.09	1 - 96 / 96	5/11 / 11/20	May 2033
A-II-B ⁽⁴⁾	215,000,000	AAA / Aaa	Fltr ^(7,9)	0	Actual/360	2.86 / 3.09	1 - 96 / 96	5/11 / 12/20	May 2033
Total	\$1,115,000,000								

(1) Class sizes subject to a 10% variance.

(2) Pricing Prepayment Speed Assumption:

Group I Loans: 23% HEP (2.3% CPR in month 1, building to 23% CPR by month 10, and remaining constant at 23% CPR thereafter)

Group II Loans: 25% HEP (2.5% CPR in month 1, building to 25% CPR by month 10, and remaining constant at 25% CPR thereafter)

(3) Each Certificate is illustrated as priced to both (i) the 10% optional call of the related Loan Group and (ii) to the maturity of the related Loan Group.

(4) Ambac will guarantee timely principal and interest, subject to certain limitations, as described herein.

(5) The lesser of (i) one-month LIBOR plus the related margin and (ii) the Group I Net WAC Cap

(6) The pass-through rate on the Class A-1-2, Class A-1-3 and Class A-1-4 Certificates will be equal to the related fixed rate per annum.

(7) If the 10% optional call for the Group I Loans is not exercised, the coupon on the Class A-1-5 Certificates will increase by 0.50% per annum on the second distribution date after the first possible optional call date. Likewise, if the 10% optional call for Loan Group II is not exercised, the margins on the Class A-II-A and Class A-II-B Certificates will double on the second distribution date after the first possible optional call date.

(8) The pass-through rates on the Class A-1-5 and Class A-1-6 Certificates will be equal to the related fixed rate per annum, subject to the Group I Net WAC Cap.

(9) The least of (i) one-month LIBOR plus the related margin, (ii) the Group II Net WAC Cap and (iii) 14.00% per annum.

GMAC RFC Securities

Computational Materials for RAMP Series 2003-RS4 Trust

Issuer:	RAMP Series 2003-RS4 Trust.
Certificates:	<p>The Class A-I-1 through Class A-I-6 Certificates (collectively, the "Class A-I Certificates"), are backed by first lien, fixed-rate mortgage loans (the "Group I Loans").</p> <p>The Class A-II-A Certificates are backed by first lien, adjustable-rate mortgage loans with original principal balances that may conform to either Freddie Mac or Fannie Mae guidelines (the "Group II-A Loans").</p> <p>The Class A-II-B Certificates (together with the Class A-II-A Certificates, the "Class A-II Certificates") are backed by first lien, adjustable-rate mortgage loans with original principal balances that may or may not conform to either Freddie Mac or Fannie Mae guidelines (the "Group II-B Loans").</p> <p>The Class A-I Certificates and Class A-II Certificates are referred to together as the "Class A Certificates".</p>
Underwriters:	J.P. Morgan Securities Inc., Bear, Stearns & Co., Inc., Citigroup Global Markets Inc. and Residential Funding Securities Corporation.
Depositor:	Residential Asset Mortgage Products, Inc. ("RAMP").
Trustee:	JPMorgan Chase Bank.
Master Servicer:	Residential Funding Corporation (the "Seller", "Master Servicer" or "RFC"), an indirect wholly-owned subsidiary of GMAC Mortgage Group, Inc.
Subservicer:	Primary servicing will be provided by HomeComings Financial Network, Inc. ("HomeComings") with respect to approximately 95.58% of the Group I Loans, approximately 100.00% of the Group II-A Loans and approximately 99.65% of the Group II-B Loans. HomeComings is a wholly-owned subsidiary of Residential Funding Corporation.
Certificate Insurer:	Ambac Assurance Corporation ("Ambac"), rated Aaa by Moody's and AAA by Standard & Poor's.
Statistical Calculation Date:	May 1, 2003. The weighted average mortgage loan characteristics presented herein are not expected to materially change at closing.
Cut-Off Date:	May 1, 2003.
Settlement Date:	On or about May 30, 2003.
Distribution Dates:	25th of each month (or the next business day if such day is not a business day) commencing in June 2003.

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GMAC RFC Securities

Computational Materials for RAMP Series 2003-RS4 Trust

Form of Certificates:	Book-entry form through DTC, Clearstream and Euroclear.
Minimum Denominations:	\$25,000 and integral multiples of \$1 in excess thereof.
ERISA Considerations:	It is expected that the Class A Certificates will be ERISA eligible as of the Closing Date. However, investors should consult with their counsel with respect to the consequences under ERISA and the Internal Revenue Code of an ERISA Plan's acquisition and ownership of such Certificates.
Legal Investment:	The Certificates will not constitute "mortgage-related securities" for purposes of the Secondary Mortgage Market Enhancement Act of 1984.
Tax Status:	One or more REMIC elections.
Collateral Description:	<p>Two groups: Group I (fixed) and Group II (adjustable). The Group II Loans will be comprised of two sub-groups: the Group II-A Loans and Group II-B Loans.</p> <ul style="list-style-type: none">• Group I Loans will consist of first lien, fixed-rate mortgage loans with an aggregate principal balance of approximately \$500,055,071 as of the Cut-off Date.• Group II-A Loans will consist of first lien, adjustable-rate mortgage loans with original principal balances that may conform to either Freddie Mac or Fannie Mae guidelines with an aggregate principal balance of approximately \$400,013,627 as of the Cut-off Date.• Group II-B Loans will consist of first lien, adjustable-rate mortgage loans with original principal balances that may or may not conform to either Freddie Mac or Fannie Mae guidelines with an aggregate principal balance of approximately \$215,181,860 as of the Cut-off Date.
Prepayment Assumption:	<p>Group I – 23% HEP (2.3% CPR in month 1, building to 23% CPR by month 10, and remaining constant at 23% CPR thereafter).</p> <p>Group II – 25% HEP (2.5% CPR in month 1, building to 25% CPR by month 10, and remaining constant at 25% CPR thereafter).</p>
Optional Call:	If the aggregate principal balance of either the Group I Loans or Group II Loans falls below 10% of the original principal balance of the respective group ("Optional Call Date"), the Master Servicer may terminate the trust with respect to that loan group. However, no termination of the trust with respect to either loan group will be permitted if the Certificate Insurer can show a reasonable probability that it would result in a draw on the Policy, unless the Certificate Insurer consents. The optional calls are independent of each other.

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The Negotiated Conduit Asset Program:

The mortgage loans included in the trust were acquired and evaluated under Residential Funding's "Negotiated Conduit Asset Program" or NCA program. The NCA program includes mortgage loans that do not meet the guidelines for Residential Funding's standard securitization programs. Examples include mortgage loans with greater debt-to-income ratios, mortgage loans with a combination of higher LTV for reduced documentation type, or mortgage loans with a combination of higher LTV for the credit grade.

Residential Funding's standard programs are identified as follows:

- Jumbo A program, under which Residential Funding purchases "A quality," non-conforming mortgage loans, which are then securitized under the RFMSI shelf. An example of an NCA program loan includes, but is not limited to, a mortgage loan made to a borrower with a higher total debt-to-income ratio than that allowed by Residential Funding's "Jumbo A" program.
- Expanded Criteria program, under which Residential Funding purchases mortgage loans to "A quality" borrowers whose collateral characteristics differ from conforming and jumbo guidelines, which are then securitized under the RALI shelf. An example of an NCA program loan includes, but is not limited to, a mortgage loan where the combination of loan-to-value ratio, credit score and documentation type do not meet Residential Funding's "Expanded Criteria" program guidelines.
- Home Solution program, under which Residential Funding purchases first lien "A-quality" mortgage loans with LTV's up to 107, which are then securitized under the RAMP-RZ shelf. An example of an NCA program loan includes, but is not limited to, a loan made to a borrower who does not meet reserve requirements of the program or total debt-to-income exceeds underwriting guidelines of Residential Funding's "Home Solution" program.
- AlterNet program, under which Residential Funding purchases mortgage loans with characteristics that do not meet traditional "A quality" credit requirements, which are then securitized under the RASC shelf. An example of an NCA program loan includes, but is not limited to, a mortgage loan with a higher loan-to-value ratio than the credit grade within Residential Funding's "Alternet" program guidelines allow.

In addition, the NCA program includes mortgage loans, identified as "Seasoned Loans," that were included in mortgage pools previously securitized by affiliates of Residential Funding. These mortgage loans may not conform to Residential Funding's current underwriting criteria or documentation requirements.

GMAC RFC Securities

Computational Materials for RAMP Series 2003-RS4 Trust

Credit Enhancement:

A. Ambac Wrap (“The Policy”).

Ambac will guarantee: (a) interest on the Class A Certificates at the related Pass-Through Rates, (b) the amount of any losses allocated to the Class A Certificates not covered by excess cash flow or overcollateralization and (c) the payment of principal on the Class A Certificates by no later than the May 2033 distribution date. The Policy will not guarantee any interest shortfalls relating to the Relief Act, prepayment interest shortfalls or basis risk shortfalls.

B. Overcollateralization (“OC”).

	Group I	Group II
Initial (% Orig.)	0.00%	0.00%
OC Target (% Orig.)	[2.50%]	[9.75%]
Stepdown OC Target (% Current)	[5.00%] ⁽¹⁾	[19.50%] ⁽¹⁾
OC Floor (% Orig.)	0.50%	0.50%
OC Holiday	[None]	[None]

(1) Subject to certain trigger events as specified in the underlying documents.

C. Cross-collateralization.

The trust provides for cross-collateralization through the application of excess cash flow generated by one loan group to cover losses and to fund the required level of OC in the non-related loan group to the extent not covered by the excess cash flow for the non-related loan group.

D. Excess Spread.

- Group I: Initially equal to approximately 386 bps per annum.
- Group II: Initially equal to approximately 620 bps per annum.

E. One-Month LIBOR Cap

The trust will include a One-Month LIBOR Cap for the Distribution Date in June 2003 through the Distribution Date in May 2005 with a strike price of [2.31]%. Payments from the One-Month LIBOR Cap, if any, will be used to reimburse the certificate insurer and to cover certain losses and interest shortfalls on the Class A-II Certificates only.

Priority of Payments:

Payments to the holders of the Certificates will be made from the available amount from each loan group generally as follows:

- (1) Distribution of interest to the related and non-related Class A Certificates;
- (2) Distribution of principal to the related Class A Certificates, in the priority described herein;
- (3) Distribution of principal to the related Class A Certificates, and subsequently, to the non-related Class A Certificates, to cover some realized losses;
- (4) Reimbursement to the certificate insurer for prior draws made on the certificate guaranty insurance policy;
- (5) Distribution of additional principal to the related Class A Certificates, and subsequently, to the non-related Class A Certificates, from the excess interest on the related mortgage loans, until the required level of overcollateralization is reached;
- (6) Payment to the related Class A Certificates and subsequently, to the non-related Class A Certificates in respect of prepayment interest shortfalls;

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GMAC RFC Securities

Computational Materials for RAMP Series 2003-RS4 Trust

- (7) To the extent provided in the prospectus supplement, payment to the Class A-II Certificates in respect of any Group II Basis Risk Shortfall Carry-Forward Amount to the extent not covered by the One-Month LIBOR Cap or the Yield Maintenance Agreement; and
- (8) Distribution of any remaining funds to the non-offered certificates.

Interest Accrual Period:

Classes A-I-2 through Class A-I-6: the calendar month preceding the current Distribution Date on a 30/360 basis.

Class A-I-1 and Class A-II Certificates: from and including the preceding Distribution Date (for the first accrual period, the closing date) up to but excluding the current Distribution Date on an actual/360 basis.

Pass-Through Rates:

Group I Pass-Through Rates:

- On each Distribution Date, the Class A-I-1 Pass-Through Rate will be a per annum rate equal to the lesser of (x) One-Month LIBOR plus ___% (the "Class A-I-1 Margin"), and (y) the Class A-I-1 Net WAC Cap.
- On each Distribution Date, for the Class A-I-2, Class A-I-3 and Class A-I-4 Certificates, interest will accrue at a fixed rate equal to their respective fixed rate coupons.
- On each Distribution Date, for the Class A-I-5 and Class A-I-6 Certificates, interest will accrue at a fixed rate, equal to the lesser of (a) the respective fixed rate coupon and (b) the Group I Net WAC Cap Rate.
- The fixed rate coupon on the Class A-I-5 Certificates will increase by 0.50% per annum for any Distribution Date on and after the second Distribution Date after the first possible Optional Call Date.

Group II Pass-Through Rates:

- The Class A-II-A Pass-Through Rate will be a per annum rate equal to the least of (x) with respect to any Distribution Date which occurs prior to the second Distribution Date after the first Optional Call Date, One-Month LIBOR plus ___% (the "Class A-II-A Margin"), and for any Distribution Date thereafter, One-Month LIBOR plus 2 times the Class A-II-A Margin, (y) 14%, and (z) the Group II Net WAC Cap.
- The Class A-II-B Pass-Through Rate will be a per annum rate equal to the least of (x) with respect to any Distribution Date which occurs prior to the second Distribution Date after the first Optional Call Date, One-Month LIBOR plus ___% (the "Class A-II-B Margin"), and for any Distribution Date thereafter, One-Month LIBOR plus 2 times the Class A-II-B Margin, (y) 14%, and (z) the Group II Net WAC Cap.

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GMAC RFC Securities

Computational Materials for RAMP Series 2003-RS4 Trust

- Group I Net WAC Cap Rate:** For any distribution date, a per annum rate equal to the weighted average of the Net Mortgage Rates of the Group I Loans as of the end of the calendar month immediately preceding the month in which such distribution date occurs.
- Class A-I-1 Net WAC Cap:** The product of (x) the Group I Net WAC Cap and (y) a fraction, the numerator of which is 30 and the denominator of which is the actual number of days in the related interest accrual period.
- Group II Net WAC Cap:** With respect to any Distribution Date and the Group II Certificates, the product of (x) the weighted average of the Net Mortgage Rates of the Group II Loans, and (y) a fraction, the numerator of which is 30 and the denominator of which is the actual number of days in the related interest accrual period.
- For any Distribution Date on which the Pass-Through Rate on the Class A-II Certificates is limited to the Group II Net WAC Cap Rate, the resulting shortfall will carry forward with interest, thereon, subject to a maximum of 14% (the "Group II Basis Risk Shortfall Carry-Forward Amount").
- Weighted Average Monthly Fees:** Master servicing fee and sub-servicing fee of approximately:
0.324% for Group I
0.520% for Group II
The Policy premium for the related Class A Certificates as stated in the underlying documents.
- Net Mortgage Rate:** With respect to any mortgage loan, the mortgage rate minus (a) the master servicing fee, (b) the sub-servicing fee and (c) the rate at which the premium for The Policy accrues.
- Compensating Interest:** With respect to each loan group, the Master Servicer will be required to cover prepayment interest shortfalls in full up to the lesser of (a) one-twelfth of 0.125% of the stated principal balance of the mortgage loans in that loan group immediately preceding that Distribution Date, and (b) the sum of the Master Servicing Fee payable to the Master Servicer plus reinvestment income for such distribution date with respect to that loan group. Excess Cash Flow may also be available to cover prepayment interest shortfalls, subject to the priority of distribution for Excess Cash Flow.
- Advances:** The Master Servicer will advance delinquent principal and interest to the extent the advance is recoverable from future collections on the loan.

GMAC RFC Securities

Computational Materials for RAMP Series 2003-RS4 Trust

Group I Principal Distributions:

Group I available principal will be distributed first to the Class A-I-6 Certificates in an amount equal to the Class A-I-6 Lockout Distribution Amount for that distribution date (refer to the underlying table). The remaining amounts will be paid to the Class A-I-1, Class A-I-2, Class A-I-3, Class A-I-4, Class A-I-5 and Class A-I-6 Certificates, in that order, until paid in full.

Class A-I-6

Pro Rata Distribution Amount: For any Distribution Date, an amount equal to the product of (x) a fraction, the numerator of which is the principal balance of the Class A-I-6 Certificates immediately prior to that Distribution Date and the denominator of which is the aggregate principal balance of the Class A-I Certificates immediately prior to that Distribution Date and (y) the Class A-I Principal Distribution Amount for that Distribution Date.

Class A-I-6 Lockout Distribution Amount:

For any distribution date, the product of (x) the Class A-I-6 Lockout Percentage for that distribution date and (y) the Class A-I-6 Pro Rata Distribution Amount for that distribution date. In no event shall the Class A-I-6 Distribution Amount for a distribution date exceed the Group I Principal Distribution Amount for that distribution date.

Class A-I-6 Lockout Percentage

Distribution Dates	Lockout Percentage
June 2003 through and including May 2006	0%
June 2006 through and including May 2008	45%
June 2008 through and including May 2009	80%
June 2009 through and including May 2010	100%
June 2010 and thereafter	300%

Group I Required

Overcollateralization Amount: With respect to any Distribution Date and the Group I Loans, (a) if such Distribution Date is prior to the Group I Stepdown Date, [2.50]% of the aggregate principal balance of the Group I Loans as of the Cut-Off Date, or (b) if such Distribution Date is on or after the Group I Stepdown Date, the greater of (i) [5.00]% of the then current aggregate principal balance of the Group I Loans as of the end of the related Due Period and (ii) the Group I Overcollateralization Floor; provided, however, that in the event certain trigger events specified in the underlying documents are not satisfied, the Group I Required Overcollateralization Amount shall be such amount on the immediately preceding Distribution Date.

Group I Stepdown Date:

The Distribution Date which is the later to occur of (x) the Distribution Date in December 2005 and (y) the first Distribution Date on which the related overcollateralization amount immediately prior to that Distribution Date is equal to or greater than [5.00]% of the aggregate principal balance of the Group I Loans as of the end of the preceding due period.

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GMAC RFC Securities

Computational Materials for RAMP Series 2003-RS4 Trust

Group II Principal Allocation Amount:

With respect to any Distribution Date, the sum of (a) the principal remittance amount for that Distribution Date on the Group II Loans and (b) the aggregate amount of realized losses on the Group II Loans in the calendar month preceding that Distribution Date, to the extent covered by excess cashflow for that distribution date; provided, that on any Distribution Date on which there is insufficient excess cashflow to cover all realized losses on the Group II Loans, in determining the Class A-II-A Principal Distribution Amount and Class A-II-B Principal Distribution Amount, the available excess cashflow will be allocated to the Class A-II-A Certificates and Class A-II-B Certificates, pro rata, based on the principal portion of realized losses on the Group II-A Loans and Group II-B Loans, respectively.

Class A-II-A Principal Distribution Amount:

With respect to any Distribution Date, the Group II available principal multiplied by a fraction, the numerator of which is the portion of the Group II Principal Allocation Amount related to the Group II-A Loans for such Distribution Date, and the denominator of which is the Group II Principal Allocation Amount with respect to all of the Group II Loans for such Distribution Date.

Class A-II-B Principal Distribution Amount:

With respect to any Distribution Date, the Group II available principal multiplied by a fraction, the numerator of which is the portion of the Group II Principal Allocation Amount related to the Group II-B Loans for such Distribution Date, and the denominator of which is the Group II Principal Allocation Amount with respect to all of the Group II Loans for such Distribution Date.

Group II Principal Distributions:

The Group II available principal will be distributed to the Class A-II Certificates as follows:

- The Class A-II-A Principal Distribution Amount will be paid to the Class A-II-A Certificates until the principal balance of the Class A-II-A Certificates has been reduced to zero and then to the Class A-II-B Certificates until the principal balance of the Class A-II-B Certificates has been reduced to zero.
- The Class A-II-B Principal Distribution Amount will be paid to the Class A-II-B Certificates until the principal balance of the Class A-II-B Certificates has been reduced to zero and then to the Class A-II-A Certificates until the principal balance of the Class A-II-A Certificates has been reduced to zero.

Group II Required Overcollateralization Amount:

With respect to any Distribution Date and the Group II Loans, (a) if such Distribution Date is prior to the Group II Stepdown Date, [9.75]% of the aggregate principal balance of the Group I Loans as of the Cut-Off Date, or (b) if such Distribution Date is on or after the Group II Stepdown Date, the greater of (i) [19.50]% of the then current aggregate principal balance of the Group II Loans as of the end of the related Due Period and (ii) the Group II Overcollateralization Floor; provided, however, that in the event certain trigger events specified in the underlying documents are not satisfied, the Group II Required Overcollateralization Amount shall be such amount on the immediately preceding Distribution Date.

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Computational Materials for RAMP Series 2003-RS4 Trust

Group II Stepdown Date:

The later to occur of (x) the Distribution Date in December 2005 and (y) the first Distribution Date on which the Group II overcollateralization amount immediately prior to that Distribution Date is equal to or greater than [19.50]% of the aggregate stated principal balance of the Group II Loans as of the end of the preceding due period.

Yield Maintenance Agreement:

On the Settlement Date, the Trustee will enter into a Yield Maintenance Agreement with [JPMorgan Chase Bank N.A.] (the "Counterparty") for the benefit of the Class A-II Certificates.

On each Distribution Date, payments under the Yield Maintenance Agreement will be made based on (x) a notional amount equal to the lesser of (a) the scheduled principal balance of the Group II Loans calculated as of the issuance date and based on the pricing speed assumption of 100% PPC and (b) the actual principal balance of the Group II Loans and (y) the positive excess of One-Month LIBOR over the related Monthly Strike Rate (as set forth below). In exchange for a fixed payment on the Settlement Date, the Counterparty will be obligated to make monthly payments to the Trustee when one-month LIBOR exceeds the strike rate beginning with the Distribution Date in June 2003. Such payments will be capped at their maximum amount when one-month LIBOR equals or exceeds [9.25]%. On each Distribution Date, payments on the Yield Maintenance Agreement will be used to cover the Group II Basis Risk Shortfall Carry-Forward Amount on the Class A-II Certificates. The Yield Maintenance Agreement will terminate after the Distribution Date in March 2005.

<u>Distribution Date</u>	<u>Notional Balance</u>	<u>Strike Rate %</u>
06/2003	615,000,000.00	8.710
07/2003	610,545,000.00	7.508
08/2003	604,736,000.00	7.256
09/2003	597,575,000.00	7.257
10/2003	589,095,000.00	7.511
11/2003	579,311,000.00	7.261
12/2003	568,250,000.00	7.514
01/2004	555,948,000.00	7.263
02/2004	542,446,000.00	7.264
03/2004	529,248,000.00	7.788
04/2004	516,369,000.00	7.267
05/2004	503,801,000.00	7.523
06/2004	491,536,000.00	7.271
07/2004	479,567,000.00	7.526
08/2004	467,887,000.00	7.275
09/2004	456,489,000.00	7.277
10/2004	445,366,000.00	7.532
11/2004	434,513,000.00	7.318
12/2004	423,923,000.00	7.574
01/2005	413,589,000.00	7.320
02/2005	403,504,000.00	7.321
03/2005	393,664,000.00	8.139

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RAMP Series 2003-RS4 – Collateral Characteristics (Group I Loans)

Summary Report

Shelf	Alternet Exceptions (Subprime) RASC	Expanded Criteria Exceptions (Alt-A) RALI	Home Solution Exceptions (1st Lien High LTV) RAMP-RZ	Jumbo A Exceptions RFMSI	Seasoned Loans	Total
Percent of Total	13.50%	79.39%	0.17%	6.81%	0.12%	100.00%
Principal Balance (\$)	\$67,515,880	\$397,000,316	\$869,612	\$34,047,169	\$622,094	\$500,055,071
Number of Loans	548	2,209	6	74	5	2,842
Average Balance (\$)	\$123,204	\$179,719	\$144,935	\$460,097	\$124,419	\$175,952
WA Mortgage Rate	8.50%	7.07%	8.22%	6.00%	6.80%	7.19%
WA Age (mos)	2	1	4	1	8	1
WA Remaining Term to Maturity (mos)	333	336	323	351	338	337
WA Credit Score	641	687	671	705	737	682
WA Original LTV *	89.98%	84.28%	98.02%	71.59%	78.75%	84.21%
Original LTV>80% w/MI	0.62%	88.92%	0.00%	32.99%	0.00%	71.21%
Purchase	40.70%	56.09%	53.45%	18.47%	92.17%	51.49%
Equity Refinance	50.08%	28.92%	46.55%	28.35%	7.83%	31.74%
Rate/Term Refinance	9.22%	14.98%	0.00%	53.18%	0.00%	16.76%
Prepayment Penalty	69.85%	39.49%	93.13%	8.77%	28.52%	41.58%
Serviced by HomeComings	100.00%	97.83%	100.00%	60.40%	100.00%	95.58%
Current	100.00%	99.95%	100.00%	100.00%	100.00%	99.96%
30 to 59 Days Delinquent	0.00%	0.05%	0.00%	0.00%	0.00%	0.04%
60 to 89 Days Delinquent	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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Credit Score Distribution of the Group I Loans

<u>Range of Credit Scores</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>Average Principal Balance</u>	<u>Weighted Average Original LTV</u>	<u>% of Principal Balance</u>
499 or less	1	\$43,598	\$43,598	32.00 %	0.01 %
500 to 519	2	114,174	57,087	66.10	0.02
520 to 539	7	463,982	66,283	76.96	0.09
540 to 559	9	657,882	73,098	88.02	0.13
560 to 579	40	4,048,450	101,211	88.68	0.81
580 to 599	57	8,467,709	148,556	84.55	1.69
600 to 619	166	23,474,679	141,414	85.03	4.69
620 to 639	366	59,574,389	162,772	87.57	11.91
640 to 659	434	72,661,225	167,422	85.77	14.53
660 to 679	454	85,097,018	187,438	82.35	17.02
680 to 699	391	73,224,348	187,275	84.29	14.64
700 to 719	304	58,809,796	193,453	83.05	11.76
720 to 739	243	46,593,305	191,742	83.02	9.32
740 to 759	176	29,806,141	169,353	85.70	5.96
760 or greater	185	36,340,215	196,434	81.31	7.27
Subtotal with Credit Scores:	2,835	\$499,376,911	\$176,147	84.23 %	99.86 %
Not Available (1)	7	678,160	96,880	64.15	0.14
Total:	2,842	\$500,055,071	\$175,952	84.21 %	100.00 %

(1) Group I Loans indicated as having a Credit Score that is "not available" include mortgage Loans where the Credit Score was not provided by the related seller and Group I Loans where no credit history can be obtained for the related mortgagor.

Original Mortgage Loan Principal Balances of the Group I Loans

<u>Original Mortgage Amount (\$)</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>Weighted Average Original LTV</u>	<u>Weighted Average FICO Score</u>	<u>% of Principal Balance</u>
100,000 or less	842	\$60,688,851	86.64 %	672	12.14 %
100,001 to 200,000	1,166	168,281,986	87.31	678	33.65
200,001 to 300,000	453	110,744,143	85.98	683	22.15
300,001 to 400,000	228	79,014,442	82.72	687	15.80
400,001 to 500,000	81	36,308,466	76.72	694	7.26
500,001 to 600,000	39	21,818,700	76.87	691	4.36
600,001 to 700,000	24	15,480,835	70.92	701	3.10
700,001 to 800,000	3	2,163,615	72.94	671	0.43
800,001 to 900,000	4	3,371,727	75.59	665	0.67
900,001 to 1,000,000	1	984,195	55.00	590	0.20
1,100,001 to 1,200,000	1	1,198,110	60.00	692	0.24
Total:	2,842	\$500,055,071	84.21 %	682	100.00 %

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Mortgage Rates of the Group I Loans

Mortgage Rate (%)	Number of Loans	Principal Balance	% of Principal Balance
5.000 to 5.499	21	\$3,959,915	0.79 %
5.500 to 5.999	151	37,533,779	7.51
6.000 to 6.499	431	100,882,658	20.17
6.500 to 6.999	470	83,855,841	16.77
7.000 to 7.499	504	78,453,169	15.69
7.500 to 7.999	512	92,657,689	18.53
8.000 to 8.499	301	49,982,881	10.00
8.500 to 8.999	201	26,704,163	5.34
9.000 to 9.499	83	10,157,820	2.03
9.500 to 9.999	89	9,053,205	1.81
10.000 to 10.499	38	3,401,022	0.68
10.500 to 10.999	27	2,452,247	0.49
11.000 to 11.499	9	551,524	0.11
11.500 to 11.999	2	235,926	0.05
<u>12.000 to 12.499</u>	<u>3</u>	<u>173,232</u>	<u>0.03</u>
Total:	2,842	\$500,055,071	100.00 %

Net Mortgage Rates of the Group I Loans

Net Mortgage Rate (%)	Number of Loans	Principal Balance	% of Principal Balance
4.500 to 4.999	22	\$4,127,951	0.83 %
5.000 to 5.499	150	36,630,754	7.33
5.500 to 5.999	431	102,035,656	20.40
6.000 to 6.499	464	82,282,681	16.45
6.500 to 6.999	525	81,741,935	16.35
7.000 to 7.499	501	91,149,931	18.23
7.500 to 7.999	336	53,706,119	10.74
8.000 to 8.499	172	23,446,773	4.69
8.500 to 8.999	92	11,380,121	2.28
9.000 to 9.499	82	7,923,506	1.58
9.500 to 9.999	39	3,561,661	0.71
10.000 to 10.499	16	1,225,237	0.25
10.500 to 10.999	8	584,540	0.12
<u>11.000 to 11.499</u>	<u>4</u>	<u>258,206</u>	<u>0.05</u>
Total:	2,842	\$500,055,071	100.00 %

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Original Loan-to-Value Ratios of the Group I Loans

<u>Original Loan-to-Value Ratio (%)</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>Average Principal Balance</u>	<u>Weighted Average FICO Score</u>	<u>% of Principal Balance</u>
0.01 to 50.00	63	\$11,204,384	\$177,847	702	2.24 %
50.01 to 55.00	30	6,987,951	232,932	688	1.40
55.01 to 60.00	37	8,513,294	230,089	700	1.70
60.01 to 65.00	67	15,868,986	236,851	687	3.17
65.01 to 70.00	102	22,565,424	221,230	678	4.51
70.01 to 75.00	157	33,145,069	211,115	672	6.63
75.01 to 80.00	620	127,503,655	205,651	691	25.50
80.01 to 85.00	140	22,302,977	159,307	677	4.46
85.01 to 90.00	521	86,200,649	165,452	680	17.24
90.01 to 95.00	681	111,623,730	163,912	672	22.32
95.01 to 100.00	407	51,827,854	127,341	684	10.36
<u>100.01 to 105.00</u>	<u>17</u>	<u>2,311,098</u>	<u>135,947</u>	<u>698</u>	<u>0.46</u>
Total:	2,842	\$500,055,071	\$175,952	682	100.00 %

Geographical Distribution of Mortgaged Properties of the Group I Loans

<u>State</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>% of Principal Balance</u>
California	298	\$83,417,666	16.68 %
Florida	340	47,880,671	9.58
New York	147	38,027,171	7.60
New Jersey	166	36,030,405	7.21
Illinois	155	29,868,757	5.97
Texas	156	20,377,461	4.08
Arizona	116	20,155,529	4.03
Virginia	87	16,943,284	3.39
Massachusetts	63	16,082,048	3.22
Washington	84	15,607,671	3.12
<u>Other (1)</u>	<u>1,230</u>	<u>175,664,409</u>	<u>35.13</u>
Total:	2,842	\$500,055,071	100.00 %

(1) Other includes states and the District of Columbia with less than 3.00% concentrations individually.

Mortgage Loan Purpose of the Group I Loans

<u>Loan Purpose</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>% of Principal Balance</u>
Purchase	1,515	\$257,499,048	51.49 %
Equity Refinance	928	158,739,686	31.74
<u>Rate/Term Refinance</u>	<u>399</u>	<u>83,816,336</u>	<u>16.76</u>
Total:	2,842	\$500,055,071	100.00 %

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Occupancy Types of the Group I Loans

<u>Occupancy</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>% of Principal Balance</u>
Primary Residence	2,243	\$422,679,703	84.53 %
Non Owner-occupied	540	64,974,621	12.99
<u>Second/Vacation</u>	<u>59</u>	<u>12,400,747</u>	<u>2.48</u>
Total:	2,842	\$500,055,071	100.00 %

Mortgaged Property Types of the Group I Loans

<u>Property Type</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>% of Principal Balance</u>
Single-family detached	1,905	\$311,254,786	62.24 %
Planned Unit Developments (detached)	382	86,236,418	17.25
Two- to four-family units	359	77,120,368	15.42
Condo Low-Rise (less than 5 stories)	139	17,827,784	3.57
Planned Unit Developments (attached)	26	3,740,012	0.75
Condo Mid-Rise (5 to 8 stories)	9	1,288,168	0.26
Manufactured Home	12	1,185,947	0.24
Condo High-Rise (9 stories or more)	4	670,358	0.13
Townhouse	5	525,354	0.11
<u>Leasehold</u>	<u>1</u>	<u>205,876</u>	<u>0.04</u>
Total:	2,842	\$500,055,071	100.00 %

Mortgage Loan Documentation Types of the Group I Loans

<u>Documentation Type</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>% of Principal Balance</u>
Reduced Documentation	1,843	\$337,013,010	67.40 %
<u>Full Documentation</u>	<u>999</u>	<u>163,042,061</u>	<u>32.60</u>
Total:	2,842	\$500,055,071	100.00 %

Prepayment Penalty Terms of the Group I Loans

<u>Prepayment Penalty Term</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>% of Principal Balance</u>
None	1,587	\$292,130,432	58.42 %
12 Months	407	81,892,809	16.38
24 Months	39	6,609,337	1.32
36 Months	543	72,487,781	14.50
48 Months	1	49,869	0.01
60 Months	259	45,009,836	9.00
<u>Other (1)</u>	<u>6</u>	<u>1,875,005</u>	<u>0.37</u>
Total:	2,842	\$500,055,071	100.00 %

(1) Not 0, 12, 24, 36, 48 or 60 months and not more than 60 months.

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RAMP Series 2003-RS4 – Collateral Characteristics (Group II-A Loans)

Summary Report

Shelf	Alternet Exceptions (Subprime) RASC	Expanded Criteria Exceptions (Alt-A) RALI	Jumbo A Exceptions RFMSI	Total
Percent of Total	94.50%	4.65%	0.85%	100.00%
Principal Balance (\$)	\$378,003,225	\$18,608,321	\$3,402,080	\$400,013,627
Number of Loans	2,709	84	18	2,811
Average Balance (\$)	\$139,536	\$221,528	\$189,004	\$142,303
WA Mortgage Rate	8.63%	6.77%	4.91%	8.52%
WA Age (mos)	2	2	1	2
WA Remaining Term to Maturity (mos)	358	358	359	358
WA Margin	8.09%	4.31%	2.32%	7.86%
WA Lifetime Cap	14.90%	12.80%	10.70%	14.77%
WA Next Rate Adj (mos)	25	41	51	26
WA Rate Reset Frequency (mos)	6	6	12	6
WA Credit Score	624	681	696	627
WA Original LTV	94.74%	82.24%	74.33%	93.98%
Original LTV > 80% w/ MI	0.00%	26.18%	0.00%	0.57%
Purchase	58.44%	51.81%	25.10%	57.85%
Equity Refinance	37.62%	31.74%	8.14%	37.10%
Rate/Term Refinance	3.94%	16.45%	66.77%	5.06%
Prepayment Penalty	88.96%	50.84%	0.00%	86.43%
Serviced by HomeComings	100.00%	100.00%	100.00%	100.00%
Current	99.70%	100.00%	100.00%	99.72%
30 to 59 Days Delinquent	0.30%	0.00%	0.00%	0.28%
60 to 89 Days Delinquent	0.00%	0.00%	0.00%	0.00%

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Credit Score Distribution of the Group II-A Loans

<u>Range of Credit Scores</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>Average Principal Balance</u>	<u>Weighted Average Original LTV</u>	<u>% of Principal Balance</u>
500 to 519	14	\$1,522,745	\$108,767	78.88 %	0.38 %
520 to 539	24	3,174,407	132,267	83.89	0.79
540 to 559	60	7,357,959	122,633	86.74	1.84
560 to 579	199	25,907,994	130,191	93.62	6.48
580 to 599	370	50,382,750	136,170	96.07	12.60
600 to 619	674	97,085,986	144,044	95.26	24.27
620 to 639	572	81,041,309	141,681	94.87	20.26
640 to 659	410	60,938,304	148,630	94.32	15.23
660 to 679	210	31,844,980	151,643	91.38	7.96
680 to 699	129	18,918,723	146,657	93.02	4.73
700 to 719	59	8,433,399	142,939	91.35	2.11
720 to 739	39	6,405,425	164,242	90.33	1.60
740 to 759	28	3,563,777	127,278	88.90	0.89
<u>760 or greater</u>	<u>23</u>	<u>3,435,870</u>	<u>149,386</u>	<u>83.07</u>	<u>0.86</u>
Total:	2,811	\$400,013,627	\$142,303	93.98 %	100.00 %

Original Mortgage Loan Principal Balances of the Group II-A Loans

<u>Original Mortgage Amount (\$)</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>Weighted Average Original LTV</u>	<u>Weighted Average FICO Score</u>	<u>% of Principal Balance</u>
100,000 or less	681	\$49,010,861	92.70 %	625	12.25 %
100,001 to 200,000	1,662	233,734,776	95.20	625	58.43
200,001 to 300,000	441	105,728,444	93.42	631	26.43
300,001 to 400,000	14	4,763,244	86.36	662	1.19
400,001 to 500,000	8	3,661,095	78.51	644	0.92
500,001 to 600,000	3	1,598,160	80.59	643	0.40
600,001 to 700,000	1	647,796	61.00	674	0.16
<u>800,001 to 900,000</u>	<u>1</u>	<u>869,251</u>	<u>65.00</u>	<u>663</u>	<u>0.22</u>
Total:	2,811	\$400,013,627	93.98 %	627	100.00 %

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Mortgage Rates of the Group II-A Loans

<u>Mortgage Rate (%)</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>% of Principal Balance</u>
4.000 to 4.499	1	\$242,872	0.06 %
4.500 to 4.999	10	1,872,701	0.47
5.000 to 5.499	16	4,030,175	1.01
5.500 to 5.999	12	2,803,085	0.70
6.000 to 6.499	10	2,366,185	0.59
6.500 to 6.999	57	11,647,378	2.91
7.000 to 7.499	144	22,306,910	5.58
7.500 to 7.999	527	79,454,897	19.86
8.000 to 8.499	409	58,856,954	14.71
8.500 to 8.999	752	104,430,410	26.11
9.000 to 9.499	388	50,289,491	12.57
9.500 to 9.999	308	39,881,913	9.97
10.000 to 10.499	103	12,298,378	3.07
10.500 to 10.999	46	6,198,101	1.55
11.000 to 11.499	21	2,525,061	0.63
11.500 to 11.999	6	594,911	0.15
<u>12.000 to 12.499</u>	<u>1</u>	<u>214,204</u>	<u>0.05</u>
Total:	2,811	\$400,013,627	100.00 %

Net Mortgage Rates of the Group II-A Loans

<u>Net Mortgage Rate (%)</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>% of Principal Balance</u>
3.500 to 3.999	2	\$400,472	0.10 %
4.000 to 4.499	11	2,059,694	0.51
4.500 to 4.999	14	3,685,583	0.92
5.000 to 5.499	12	2,803,085	0.70
5.500 to 5.999	10	2,366,185	0.59
6.000 to 6.499	80	15,010,068	3.75
6.500 to 6.999	275	42,873,730	10.72
7.000 to 7.499	487	71,700,722	17.92
7.500 to 7.999	553	77,601,662	19.40
8.000 to 8.499	642	88,530,211	22.13
8.500 to 8.999	387	51,343,294	12.84
9.000 to 9.499	196	24,339,947	6.08
9.500 to 9.999	96	11,464,842	2.87
10.000 to 10.499	31	3,934,664	0.98
10.500 to 10.999	13	1,618,405	0.40
11.000 to 11.499	1	66,859	0.02
<u>11.500 to 11.999</u>	<u>1</u>	<u>214,204</u>	<u>0.05</u>
Total:	2,811	\$400,013,627	100.00 %

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Original Loan-to-Value Ratios of the Group II-A Loans

<u>Original Loan-to-Value Ratio (%)</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>Average Principal Balance</u>	<u>Weighted Average FICO Score</u>	<u>% of Principal Balance</u>
0.01 to 50.00	6	\$482,419	\$80,403	649	0.12 %
50.01 to 55.00	1	260,000	260,000	744	0.06
55.01 to 60.00	2	271,355	135,678	733	0.07
60.01 to 65.00	18	3,758,876	208,826	654	0.94
65.01 to 70.00	24	4,186,469	174,436	625	1.05
70.01 to 75.00	40	7,019,029	175,476	649	1.75
75.01 to 80.00	92	14,564,272	158,307	654	3.64
80.01 to 85.00	104	12,928,508	124,313	607	3.23
85.01 to 90.00	492	71,723,336	145,779	627	17.93
90.01 to 95.00	891	127,739,891	143,367	623	31.93
95.01 to 100.00	1,140	156,921,737	137,651	629	39.23
<u>100.01 to 105.00</u>	<u>1</u>	<u>157,734</u>	<u>157,734</u>	<u>536</u>	<u>0.04</u>
Total:	2,811	\$400,013,627	\$142,303	627	100.00 %

Geographical Distribution of Mortgaged Properties of the Group II-A Loans

<u>State</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>% of Principal Balance</u>
California	212	\$44,496,507	11.12 %
Florida	289	39,413,497	9.85
Texas	182	24,754,536	6.19
Illinois	161	24,466,773	6.12
Colorado	112	20,564,157	5.14
North Carolina	146	19,324,061	4.83
Michigan	146	19,078,261	4.77
Arizona	118	16,968,879	4.24
Virginia	101	14,814,391	3.70
Ohio	130	14,393,216	3.60
<u>Other (1)</u>	<u>1,214</u>	<u>161,739,350</u>	<u>40.43</u>
Total:	2,811	\$400,013,627	100.00 %

(1) Other includes states and the District of Columbia with less than 3.00% concentrations individually.

Mortgage Loan Purpose of the Group II-A Loans

<u>Loan Purpose</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>% of Principal Balance</u>
Purchase	1,684	\$231,399,367	57.85 %
Equity Refinance	983	148,388,859	37.10
<u>Rate/Term Refinance</u>	<u>144</u>	<u>20,225,401</u>	<u>5.06</u>
Total:	2,811	\$400,013,627	100.00 %

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Occupancy Types of the Group II-A Loans

<u>Occupancy</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>% of Principal Balance</u>
Primary Residence	2,639	\$379,278,315	94.82 %
Non Owner-occupied	162	19,321,821	4.83
<u>Second/Vacation</u>	<u>10</u>	<u>1,413,491</u>	<u>0.35</u>
Total:	2,811	\$400,013,627	100.00 %

Mortgaged Property Types of the Group II-A Loans

<u>Property Type</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>% of Principal Balance</u>
Single-family detached	2,229	\$304,324,387	76.08 %
Planned Unit Developments (detached)	278	47,709,280	11.93
Two- to four-family units	125	22,623,100	5.66
Condo Low-Rise (less than 5 stories)	120	16,661,349	4.17
Planned Unit Developments (attached)	30	4,544,645	1.14
Townhouse	20	2,684,845	0.67
Condo High-Rise (9 stories or more)	5	1,020,373	0.26
Condo Mid-Rise (5 to 8 stories)	2	211,368	0.05
Leasehold	1	180,406	0.05
<u>Manufactured Home</u>	<u>1</u>	<u>53,873</u>	<u>0.01</u>
Total:	2,811	\$400,013,627	100.00 %

Mortgage Loan Documentation Types of the Group II-A Loans

<u>Documentation Type</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>% of Principal Balance</u>
Full Documentation	1,784	\$240,978,637	60.24 %
<u>Reduced Documentation</u>	<u>1,027</u>	<u>159,034,989</u>	<u>39.76</u>
Total:	2,811	\$400,013,627	100.00 %

Prepayment Penalty Terms of the Group II-A Loans

<u>Prepayment Penalty Term</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>% of Principal Balance</u>
None	369	\$54,291,068	13.57 %
12 Months	94	16,684,197	4.17
24 Months	1,504	219,002,478	54.75
36 Months	821	106,235,608	26.56
60 Months	2	428,555	0.11
<u>Other (1)</u>	<u>21</u>	<u>3,371,720</u>	<u>0.84</u>
Total:	2,811	\$400,013,627	100.00 %

(1) Not 0, 12, 24, 36 or 60 months and not more than 60 months.

Index Types of the Group II-A Mortgage Loans

<u>Index Type</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>% of Principal Balance</u>
Libor - 6 Month	2,790	\$395,983,580	98.99 %
Libor - 1 Year	21	4,030,047	1.01
Total:	2,811	\$400,013,627	100.00 %

Maximum Mortgage Rates (%) of the Group II-A Loans

<u>Maximum Mortgage Rate (%)</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>% of Principal Balance</u>
9.000 to 9.999	1	\$269,600	0.07 %
10.000 to 10.999	15	2,683,033	0.67
11.000 to 11.999	32	7,746,412	1.94
12.000 to 12.999	39	8,425,321	2.11
13.000 to 13.999	412	62,892,392	15.72
14.000 to 14.999	1,200	172,919,973	43.23
15.000 to 15.999	802	106,079,192	26.52
16.000 to 16.999	231	28,519,330	7.13
17.000 to 17.999	74	9,646,456	2.41
18.000 to 18.999	5	831,919	0.21
Total:	2,811	\$400,013,627	100.00 %

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GMAC RFC Securities**Computational Materials for
RAMP Series 2003-RS4 Trust****Next Interest Rate Adjustment Date of the Group II-A Loans**

<u>Next Interest Rate Adjustment Date</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>% of Principal Balance</u>
September 2003	1	\$235,447	0.06 %
October 2003	3	431,468	0.11
June 2004	1	196,991	0.05
July 2004	1	135,854	0.03
August 2004	1	55,435	0.01
September 2004	5	556,464	0.14
October 2004	9	1,347,176	0.34
November 2004	24	3,297,208	0.82
December 2004	35	5,065,156	1.27
January 2005	66	9,653,944	2.41
February 2005	373	57,295,931	14.32
March 2005	746	105,177,274	26.29
April 2005	753	105,644,275	26.41
May 2005	66	8,505,523	2.13
October 2005	3	443,208	0.11
November 2005	1	203,245	0.05
December 2005	5	505,006	0.13
January 2006	10	1,505,324	0.38
February 2006	58	7,496,856	1.87
March 2006	270	36,353,514	9.09
April 2006	300	40,699,487	10.17
May 2006	27	3,577,274	0.89
November 2007	3	222,943	0.06
December 2007	2	480,750	0.12
February 2008	2	306,184	0.08
March 2008	21	5,116,562	1.28
April 2008	19	4,302,301	1.08
May 2008	3	538,400	0.13
April 2010	1	292,701	0.07
May 2010	1	260,000	0.06
<u>February 2013</u>	<u>1</u>	<u>111,723</u>	<u>0.03</u>
Total:	2,811	\$400,013,627	100.00 %

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GMAC RFC Securities**Computational Materials for
RAMP Series 2003-RS4 Trust****Note Margin (%) of the Group II-A Loans**

Note Margin (%)	Number of Loans	Principal Balance	% of Principal Balance
2.000 to 2.499	32	\$7,415,476	1.85 %
2.500 to 2.999	14	2,905,044	0.73
3.000 to 3.499	2	612,724	0.15
3.500 to 3.999	3	1,269,765	0.32
4.000 to 4.499	8	1,624,289	0.41
4.500 to 4.999	41	6,080,941	1.52
5.000 to 5.499	116	18,000,758	4.50
5.500 to 5.999	86	12,495,642	3.12
6.000 to 6.499	94	12,996,830	3.25
6.500 to 6.999	218	35,753,681	8.94
7.000 to 7.499	190	27,732,881	6.93
7.500 to 7.999	289	41,916,623	10.48
8.000 to 8.499	444	61,069,119	15.27
8.500 to 8.999	580	79,358,393	19.84
9.000 to 9.499	385	52,948,759	13.24
9.500 to 9.999	176	21,236,299	5.31
10.000 to 10.499	86	10,378,123	2.59
10.500 to 10.999	29	3,675,920	0.92
11.000 to 11.499	12	1,748,476	0.44
11.500 to 11.999	5	727,025	0.18
<u>12.500 to 12.999</u>	<u>1</u>	<u>66,859</u>	<u>0.02</u>
Total:	2,811	\$400,013,627	100.00 %

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RAMP Series 2003-RS4 – Collateral Characteristics (Group II-B Loans)**Summary Report**

Shelf	Alternet Exceptions (Subprime) RASC	Expanded Criteria Exceptions (Alt-A) RALI	Jumbo A Exceptions RFMSI	Total
Percent of Total	91.56%	5.55%	2.89%	100.00%
Principal Balance (\$)	\$197,010,461	\$11,949,806	\$6,221,594	\$215,181,860
Number of Loans	1,395	47	15	1,457
Average Balance (\$)	\$141,226	\$254,251	\$414,773	\$147,688
WA Mortgage Rate	8.76%	6.38%	5.00%	8.52%
WA Age (mos)	2	2	1	2
WA Remaining Term to Maturity (mos)	358	358	359	358
WA Margin	8.10%	3.71%	2.25%	7.69%
WA Lifetime Cap	15.04%	12.33%	10.86%	14.77%
WA Next Rate Adj (mos)	25	45	56	27
WA Rate Reset Frequency (mos)	6	6	12	6
WA Credit Score	619	717	719	627
WA Original LTV	94.94%	81.65%	78.02%	93.71%
Original LTV > 80% w/ MI	0.00%	54.73%	100.00%	1.81%
Purchase	62.23%	59.79%	56.41%	61.93%
Equity Refinance	33.70%	30.79%	6.88%	32.76%
Rate/Term Refinance	4.07%	9.42%	36.71%	5.31%
Prepayment Penalty	84.69%	63.40%	0.00%	81.06%
Serviced by HomeComings	100.00%	100.00%	87.84%	99.65%
Current	99.72%	100.00%	100.00%	99.74%
30 to 59 Days Delinquent	0.28%	0.00%	0.00%	0.26%
60 to 89 Days Delinquent	0.00%	0.00%	0.00%	0.00%

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Credit Score Distribution of the Group II-B Loans

<u>Range of Credit Scores</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>Average Principal Balance</u>	<u>Weighted Average Original LTV</u>	<u>% of Principal Balance</u>
500 to 519	4	\$599,346	\$149,836	77.52 %	0.28 %
520 to 539	9	2,227,983	247,554	82.95	1.04
540 to 559	11	1,880,196	170,927	90.22	0.87
560 to 579	276	33,664,921	121,974	97.49	15.64
580 to 599	318	39,698,961	124,840	96.71	18.45
600 to 619	289	37,512,584	129,801	94.27	17.43
620 to 639	175	24,799,615	141,712	93.33	11.52
640 to 659	134	21,540,807	160,752	93.12	10.01
660 to 679	77	14,467,514	187,890	92.08	6.72
680 to 699	65	13,773,773	211,904	90.29	6.40
700 to 719	39	9,316,877	238,894	90.41	4.33
720 to 739	27	7,022,848	260,105	88.52	3.26
740 to 759	16	3,711,838	231,990	89.31	1.72
<u>760 or greater</u>	<u>17</u>	<u>4,964,598</u>	<u>292,035</u>	<u>83.43</u>	<u>2.31</u>
Total:	1,457	\$215,181,860	\$147,688	93.71 %	100.00 %

Original Mortgage Loan Principal Balances of the Group II-B Loans

<u>Original Mortgage Amount (\$)</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>Weighted Average Original LTV</u>	<u>Weighted Average FICO Score</u>	<u>% of Principal Balance</u>
100,000 or less	833	\$64,151,736	97.93 %	610	29.81 %
100,001 to 200,000	321	44,946,783	97.54	614	20.89
200,001 to 300,000	74	18,490,839	96.43	641	8.59
300,001 to 400,000	157	54,180,733	90.72	639	25.18
400,001 to 500,000	61	27,129,929	85.25	649	12.61
500,001 to 600,000	9	5,000,797	82.81	669	2.32
<u>600,001 to 700,000</u>	<u>2</u>	<u>1,281,044</u>	<u>56.92</u>	<u>680</u>	<u>0.60</u>
Total:	1,457	\$215,181,860	93.71 %	627	100.00 %

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Mortgage Rates of the Group II-B Loans

<u>Mortgage Rate (%)</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>% of Principal Balance</u>
4.000 to 4.499	2	\$453,550	0.21 %
4.500 to 4.999	8	2,933,505	1.36
5.000 to 5.499	12	3,997,152	1.86
5.500 to 5.999	18	4,603,947	2.14
6.000 to 6.499	27	5,655,179	2.63
6.500 to 6.999	106	25,880,247	12.03
7.000 to 7.499	36	10,730,745	4.99
7.500 to 7.999	71	22,522,619	10.47
8.000 to 8.499	99	17,247,635	8.02
8.500 to 8.999	302	38,575,904	17.93
9.000 to 9.499	195	21,649,315	10.06
9.500 to 9.999	254	27,730,726	12.89
10.000 to 10.499	143	14,036,505	6.52
10.500 to 10.999	117	12,608,744	5.86
11.000 to 11.499	59	5,661,506	2.63
<u>11.500 to 11.999</u>	<u>8</u>	<u>894,582</u>	<u>0.42</u>
Total:	1,457	\$215,181,860	100.00 %

Net Mortgage Rates of the Group II-B Loans

<u>Net Mortgage Rate (%)</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>% of Principal Balance</u>
3.000 to 3.499	1	\$25,333	0.01 %
3.500 to 3.999	1	428,216	0.20
4.000 to 4.499	10	3,834,594	1.78
4.500 to 4.999	12	3,694,779	1.72
5.000 to 5.499	22	5,277,959	2.45
5.500 to 5.999	46	10,150,192	4.72
6.000 to 6.499	90	23,297,042	10.83
6.500 to 6.999	49	15,408,149	7.16
7.000 to 7.499	79	20,322,851	9.44
7.500 to 7.999	151	22,825,441	10.61
8.000 to 8.499	282	35,077,297	16.30
8.500 to 8.999	217	23,584,776	10.96
9.000 to 9.499	219	22,575,286	10.49
9.500 to 9.999	152	15,685,594	7.29
10.000 to 10.499	96	10,024,925	4.66
10.500 to 10.999	29	2,885,050	1.34
<u>11.000 to 11.499</u>	<u>1</u>	<u>84,375</u>	<u>0.04</u>
Total:	1,457	\$215,181,860	100.00 %

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Original Loan-to-Value Ratios of the Group II-B Loans

<u>Original Loan-to-Value Ratio (%)</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>Average Principal Balance</u>	<u>Weighted Average FICO Score</u>	<u>% of Principal Balance</u>
0.01 to 50.00	2	\$594,305	\$297,152	677	0.28 %
50.01 to 55.00	3	1,169,327	389,776	724	0.54
55.01 to 60.00	3	664,505	221,502	688	0.31
60.01 to 65.00	7	2,162,538	308,934	645	1.00
65.01 to 70.00	6	1,293,097	215,516	683	0.60
70.01 to 75.00	13	5,153,697	396,438	644	2.40
75.01 to 80.00	45	15,573,698	346,082	675	7.24
80.01 to 85.00	31	9,697,576	312,825	616	4.51
85.01 to 90.00	109	29,795,155	273,350	640	13.85
90.01 to 95.00	317	40,495,256	127,745	616	18.82
95.01 to 100.00	911	106,879,461	117,321	618	49.67
<u>100.01 to 105.00</u>	<u>10</u>	<u>1,703,245</u>	<u>170,325</u>	<u>663</u>	<u>0.79</u>
Total:	1,457	\$215,181,860	\$147,688	627	100.00 %

Geographical Distribution of Mortgaged Properties of the Group II-B Loans

<u>State</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>% of Principal Balance</u>
California	124	\$39,782,887	18.49 %
Florida	119	16,668,692	7.75
Georgia	101	14,693,703	6.83
Texas	108	11,389,942	5.29
Illinois	74	9,605,683	4.46
Ohio	80	7,560,270	3.51
North Carolina	58	7,535,636	3.50
Arizona	44	7,468,178	3.47
<u>Other (1)</u>	<u>749</u>	<u>100,476,867</u>	<u>46.69</u>
Total:	1,457	\$215,181,860	100.00 %

(1) Other includes states and the District of Columbia with less than 3.00% concentrations individually.

Mortgage Loan Purpose of the Group II-B Loans

<u>Loan Purpose</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>% of Principal Balance</u>
Purchase	1,047	\$133,257,303	61.93 %
Equity Refinance	355	70,494,523	32.76
<u>Rate/Term Refinance</u>	<u>55</u>	<u>11,430,034</u>	<u>5.31</u>
Total:	1,457	\$215,181,860	100.00 %

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Occupancy Types of the Group II-B Loans

<u>Occupancy</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>% of Principal Balance</u>
Primary Residence	1,387	\$205,223,232	95.37 %
Non Owner-occupied	65	8,985,622	4.18
<u>Second/Vacation</u>	<u>5</u>	<u>973,006</u>	<u>0.45</u>
Total:	1,457	\$215,181,860	100.00 %

Mortgaged Property Types of the Group II-B Loans

<u>Property Type</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>% of Principal Balance</u>
Single-family detached	1,221	\$168,324,950	78.22 %
Planned Unit Developments (detached)	135	29,413,676	13.67
Condo Low-Rise (less than 5 stories)	52	8,834,555	4.11
Two- to four-family units	23	4,967,062	2.31
Planned Unit Developments (attached)	15	2,274,251	1.06
Townhouse	9	687,675	0.32
Condo Mid-Rise (5 to 8 stories)	1	368,393	0.17
<u>Condo High-Rise (9 stories or more)</u>	<u>1</u>	<u>311,297</u>	<u>0.14</u>
Total:	1,457	\$215,181,860	100.00 %

Mortgage Loan Documentation Types of the Group II-B Loans

<u>Documentation Type</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>% of Principal Balance</u>
Full Documentation	1,162	\$150,558,519	69.97 %
<u>Reduced Documentation</u>	<u>295</u>	<u>64,623,342</u>	<u>30.03</u>
Total:	1,457	\$215,181,860	100.00 %

Prepayment Penalty Terms of the Group II-B Loans

<u>Prepayment Penalty Term</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>% of Principal Balance</u>
None	213	\$40,755,745	18.94 %
12 Months	32	7,955,386	3.70
24 Months	680	101,800,023	47.31
36 Months	475	56,416,219	26.22
60 Months	51	6,716,198	3.12
<u>Other (1)</u>	<u>6</u>	<u>1,538,289</u>	<u>0.71</u>
Total:	1,457	\$215,181,860	100.00 %

(1) Not 0, 12, 24, 36 or 60 months and not more than 60 months.

Index Types of the Group II-B Mortgage Loans

<u>Index Type</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>% of Principal Balance</u>
Treasury - 1 Year	1	\$25,333	0.01 %
Libor - 6 Month	1,439	208,179,005	96.75 %
<u>Libor - 1 Year</u>	<u>17</u>	<u>6,977,522</u>	<u>3.24</u>
Total:	1,457	\$215,181,860	100.00 %

Maximum Mortgage Rates (%) of the Group II-B Loans

<u>Maximum Mortgage Rate (%)</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>% of Principal Balance</u>
9.000 to 9.999	1	\$440,000	0.20 %
10.000 to 10.999	10	3,785,002	1.76
11.000 to 11.999	27	7,522,980	3.50
12.000 to 12.999	64	14,224,392	6.61
13.000 to 13.999	148	41,307,540	19.20
14.000 to 14.999	351	55,153,506	25.63
15.000 to 15.999	430	47,637,241	22.14
16.000 to 16.999	291	31,201,135	14.50
17.000 to 17.999	122	12,816,782	5.96
<u>18.000 to 18.999</u>	<u>13</u>	<u>1,093,282</u>	<u>0.51</u>
Total:	1,457	\$215,181,860	100.00 %

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GMAC RFC Securities**Computational Materials for
RAMP Series 2003-RS4 Trust****Next Interest Rate Adjustment Date of the Group II-B Loans**

<u>Next Interest Rate Adjustment Date</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>% of Principal Balance</u>
February 2004	1	\$25,333	0.01 %
July 2004	1	540,415	0.25
August 2004	1	68,848	0.03
September 2004	2	236,041	0.11
October 2004	3	277,865	0.13
November 2004	7	2,009,812	0.93
December 2004	11	2,378,833	1.11
January 2005	32	8,025,587	3.73
February 2005	123	18,098,032	8.41
March 2005	352	48,009,005	22.31
April 2005	483	68,681,441	31.92
May 2005	34	4,634,748	2.15
November 2005	1	57,806	0.03
December 2005	1	311,297	0.14
January 2006	4	605,419	0.28
February 2006	35	5,675,106	2.64
March 2006	148	19,346,871	8.99
April 2006	165	22,722,584	10.56
May 2006	11	2,383,907	1.11
December 2007	1	161,223	0.07
March 2008	11	2,594,730	1.21
April 2008	18	4,209,960	1.96
May 2008	6	2,506,550	1.16
February 2010	1	482,933	0.22
March 2010	3	385,264	0.18
April 2010	1	398,498	0.19
<u>May 2010</u>	<u>1</u>	<u>353,750</u>	<u>0.16</u>
Total:	1,457	\$215,181,860	100.00 %

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Note Margin (%) of the Group II-B Loans

Note Margin (%)	Number of Loans	Principal Balance	% of Principal Balance
less than 1.999	1	\$59,880	0.03 %
2.000 to 2.499	21	8,561,648	3.98
2.500 to 2.999	28	4,662,717	2.17
3.500 to 3.999	3	988,763	0.46
4.000 to 4.499	21	5,601,318	2.60
4.500 to 4.999	27	5,521,786	2.57
5.000 to 5.499	12	4,162,553	1.93
5.500 to 5.999	33	8,773,000	4.08
6.000 to 6.499	59	12,803,845	5.95
6.500 to 6.999	131	23,106,443	10.74
7.000 to 7.499	84	14,477,747	6.73
7.500 to 7.999	72	12,060,311	5.60
8.000 to 8.499	134	23,265,845	10.81
8.500 to 8.999	213	24,064,519	11.18
9.000 to 9.499	207	23,693,550	11.01
9.500 to 9.999	134	14,121,166	6.56
10.000 to 10.499	175	18,365,292	8.53
10.500 to 10.999	58	6,134,227	2.85
11.000 to 11.499	39	4,300,920	2.00
<u>11.500 to 11.999</u>	<u>5</u>	<u>456,332</u>	<u>0.21</u>
Total:	1,457	\$215,181,860	100.00 %

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Group II Net WAC Cap Analysis ⁽¹⁾

<u>Payment Date</u>	<u>Net WAC Cap (%) ⁽²⁾⁽³⁾</u>	<u>Net WAC Cap Stress (%) ⁽²⁾⁽⁴⁾</u>	<u>Effective AFC with Yield Maintenance Agreement (5)</u>	<u>Payment Date</u>	<u>Net WAC Cap (%) ⁽²⁾⁽³⁾</u>	<u>Net WAC Cap Stress (%) ⁽²⁾⁽⁴⁾</u>	<u>Effective AFC with Yield Maintenance Agreement (5)</u>
06-25-2003	9.024	9.024	9.563	06-25-2007	8.186	13.223	13.223
07-25-2003	7.821	7.821	9.563	07-25-2007	8.459	13.664	13.664
08-25-2003	7.570	7.570	9.563	08-25-2007	8.186	13.224	13.224
09-25-2003	7.571	7.571	9.563	09-25-2007	8.186	13.224	13.224
10-25-2003	7.824	7.824	9.563	10-25-2007	8.459	13.890	13.890
11-25-2003	7.572	7.574	9.563	11-25-2007	8.186	13.442	13.442
12-25-2003	7.825	7.828	9.563	12-25-2007	8.459	13.891	13.891
01-25-2004	7.574	7.576	9.563	01-25-2008	8.187	13.443	13.443
02-25-2004	7.575	7.577	9.563	02-25-2008	8.187	13.444	13.444
03-25-2004	8.099	8.102	9.563	03-25-2008	8.752	14.371	14.000
04-25-2004	7.578	7.581	9.563	04-25-2008	8.187	13.450	13.450
05-25-2004	7.832	7.836	9.563	05-25-2008	8.436	13.987	13.987
06-25-2004	7.581	7.585	9.563	06-25-2008	8.146	13.597	13.597
07-25-2004	7.836	7.840	9.563	07-25-2008	8.417	14.051	14.000
08-25-2004	7.585	7.589	9.563	08-25-2008	8.146	13.598	13.598
09-25-2004	7.587	7.590	9.563	09-25-2008	8.142	13.613	13.613
10-25-2004	7.842	7.845	9.563	10-25-2008	8.413	14.067	14.000
11-25-2004	7.593	7.632	9.563	11-25-2008	8.142	13.618	13.618
12-25-2004	7.847	7.887	9.563	12-25-2008	8.414	14.072	14.000
01-25-2005	7.595	7.633	9.563	01-25-2009	8.132	13.651	13.651
02-25-2005	7.595	7.634	9.563	02-25-2009	8.133	13.651	13.651
03-25-2005	8.410	8.453	9.563	03-25-2009	9.004	15.114	14.000
04-25-2005	8.210	9.625	9.625	04-25-2009	8.133	13.651	13.651
05-25-2005	8.482	9.966	9.966	05-25-2009	8.404	14.107	14.000
06-25-2005	8.209	9.645	9.645	06-25-2009	8.134	13.652	13.652
07-25-2005	8.484	9.968	9.968	07-25-2009	8.405	14.107	14.000
08-25-2005	8.211	9.647	9.647	08-25-2009	8.134	13.652	13.652
09-25-2005	8.212	9.648	9.648	09-25-2009	8.134	13.653	13.653
10-25-2005	8.486	10.725	10.725	10-25-2009	8.406	14.108	14.000
11-25-2005	8.214	10.396	10.396	11-25-2009	8.135	13.653	13.653
12-25-2005	8.488	10.743	10.743	12-25-2009	8.406	14.108	14.000
01-25-2006	8.215	10.398	10.398	01-25-2010	8.135	13.656	13.656
02-25-2006	8.216	10.399	10.399	02-25-2010	8.136	13.656	13.656
03-25-2006	9.096	11.513	11.513	03-25-2010	9.008	15.120	14.000
04-25-2006	8.188	11.784	11.784	04-25-2010	8.136	13.657	13.657
05-25-2006	8.457	12.202	12.202	05-25-2010	8.408	14.112	14.000
06-25-2006	8.184	11.809	11.809	06-25-2010	8.137	13.657	13.657
07-25-2006	8.457	12.203	12.203	07-25-2010	8.408	14.112	14.000
08-25-2006	8.184	11.809	11.809	08-25-2010	8.137	13.657	13.657
09-25-2006	8.184	11.810	11.810	09-25-2010	8.137	13.657	13.657
10-25-2006	8.457	13.240	13.240	10-25-2010	8.409	14.112	14.000
11-25-2006	8.185	12.815	12.815	11-25-2010	8.138	13.657	13.657
12-25-2006	8.458	13.243	13.243	12-25-2010	8.409	14.112	14.000
01-25-2007	8.185	12.816	12.816	01-25-2011	8.138	13.657	13.657
02-25-2007	8.185	12.816	12.816	02-25-2011	8.139	13.657	13.657
03-25-2007	9.062	14.190	14.000	03-25-2011	9.011	15.120	14.000
04-25-2007	8.185	13.213	13.213	04-25-2011	8.139	13.657	13.657
05-25-2007	8.458	13.663	13.663	05-25-2011	8.411	14.112	14.000

- (1) Net WAC Cap is capped at 14%
- (2) $\text{Net WAC Cap} = (\text{Group II Net Mortgage Interest}) / (\text{Aggregate Group II Loan Balance}) \times (360 / \text{Actual \# Days})$
- (3) Assumes no losses, 10% optional call, Pricing Prepayment Speed Assumption, and 6 month LIBOR, 12 month LIBOR and 1 Year CMT remain constant at 1.25%, 1.27 and 1.22%, respectively.
- (4) Assumes no losses, 10% optional call, Pricing Prepayment Speed Assumption, and 6 month LIBOR, 12 month LIBOR and 1 Year CMT each remain constant at 20%.
- (5) Assumes 1 month LIBOR and 12 month LIBOR each remain constant at 20%.

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Group I Sensitivity Analysis

To 10% Call

Fixed / Adjustable HEP	0.00% / 0.00%	11.50% / 12.50%	17.25% / 18.75%	23.00% / 25.00%	28.75% / 31.25%	34.50% / 37.50%
Class A-I-1						
DM @ 100.00 (ACT/360)	10	10	10	10	10	10
Avg. Life (yrs)	9.19	1.50	1.11	0.90	0.77	0.68
Mod. Duration (yrs)	8.51	1.50	1.11	0.90	0.77	0.69
Window	Jun03 - Nov19	Jun03 - Jun06	Jun03 - Jul05	Jun03 - Jan05	Jun03 - Oct04	Jun03 - Aug04
Class A-I-2						
Yield @ 100.00 (30/360)	2.349	2.315	2.296	2.279	2.261	2.244
Avg. Life (yrs)	18.59	3.74	2.58	2.00	1.64	1.39
Mod. Duration (yrs)	14.90	3.54	2.48	1.93	1.59	1.36
Window	Nov19 - Nov23	Jun06 - Oct07	Jul05 - May06	Jan05 - Sep05	Oct04 - Apr05	Aug04 - Dec04
Class A-I-3						
Yield @ 100.00 (30/360)	2.896	2.872	2.856	2.840	2.823	2.807
Avg. Life (yrs)	22.98	6.05	4.01	3.00	2.40	2.00
Mod. Duration (yrs)	16.56	5.46	3.73	2.83	2.29	1.92
Window	Nov23 - Jul28	Oct07 - Oct11	May06 - Aug08	Sep05 - Mar07	Apr05 - May06	Dec04 - Nov05
Class A-I-4						
Yield @ 100.00 (30/360)	3.950	3.937	3.924	3.908	3.892	3.875
Avg. Life (yrs)	26.75	11.38	7.25	5.00	3.86	3.11
Mod. Duration (yrs)	16.26	8.97	6.17	4.45	3.51	2.88
Window	Jul28 - Jul31	Oct11 - Mar18	Aug08 - Sep13	Mar07 - Jan10	May06 - May08	Nov05 - May07
Class A-I-5						
Yield @ 100.00(30/360)	5.114	5.105	5.097	5.086	5.072	5.058
Avg. Life (yrs)	28.46	15.49	11.23	8.31	6.26	4.96
Mod. Duration (yrs)	14.73	10.48	8.36	6.62	5.23	4.28
Window	Jul31 - Nov31	Mar18 - Dec18	Sep13 - Sep14	Jan10 - Dec11	May08 - Mar10	May07 - Dec08
Class A-I-6						
Yield @ 100.00(30/360)	4.130	4.115	4.111	4.107	4.102	4.095
Avg. Life (yrs)	14.24	7.95	7.08	6.44	5.75	5.02
Mod. Duration (yrs)	10.28	6.57	5.96	5.51	5.00	4.44
Window	Jun06 - Nov31	Jun06 - Dec18	Jun06 - Sep14	Jun06 - Dec11	Jun06 - Mar10	Jun06 - Dec08

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Group I Sensitivity Analysis

Fixed / Adjustable HEP	<i>To Maturity</i>					
	0.00% / 0.00%	11.50% / 12.50%	17.25% / 18.75%	23.00% / 25.00%	28.75% / 31.25%	34.50% / 37.50%
Class A-I-1						
DM @ 100.00 (ACT/360)	10	10	10	10	10	10
Avg. Life (yrs)	9.19	1.50	1.11	0.90	0.77	0.68
Mod. Duration (yrs)	8.51	1.50	1.11	0.90	0.77	0.69
Window	Jun03 - Nov19	Jun03 - Jun06	Jun03 - Jul05	Jun03 - Jan05	Jun03 - Oct04	Jun03 - Aug04
Class A-I-2						
Yield @ 100.00 (30/360)	2.349	2.315	2.296	2.279	2.261	2.244
Avg. Life (yrs)	18.59	3.74	2.58	2.00	1.64	1.39
Mod. Duration (yrs)	14.90	3.54	2.48	1.93	1.59	1.36
Window	Nov19 - Nov23	Jun06 - Oct07	Jul05 - May06	Jan05 - Sep05	Oct04 - Apr05	Aug04 - Dec04
Class A-I-3						
Yield @ 100.00 (30/360)	2.896	2.872	2.856	2.840	2.823	2.807
Avg. Life (yrs)	22.98	6.05	4.01	3.00	2.40	2.00
Mod. Duration (yrs)	16.56	5.46	3.73	2.83	2.29	1.92
Window	Nov23 - Jul28	Oct07 - Oct11	May06 - Aug08	Sep05 - Mar07	Apr05 - May06	Dec04 - Nov05
Class A-I-4						
Yield @ 100.00 (30/360)	3.950	3.937	3.924	3.908	3.892	3.875
Avg. Life (yrs)	26.75	11.38	7.25	5.00	3.86	3.11
Mod. Duration (yrs)	16.26	8.97	6.17	4.45	3.51	2.88
Window	Jul28 - Jul31	Oct11 - Mar18	Aug08 - Sep13	Mar07 - Jan10	May06 - May08	Nov05 - May07
Class A-I-5						
Yield @ 100.00 (30/360)	5.118	5.167	5.175	5.176	5.162	5.126
Avg. Life (yrs)	29.05	19.21	14.21	10.65	7.86	5.83
Mod. Duration (yrs)	14.87	11.90	9.80	7.94	6.23	4.86
Window	Jul31 - Apr33	Mar18 - Mar31	Sep13 - Aug26	Jan10 - Oct21	May08 - Mar18	May07 - Sep15
Class A-I-6						
Yield @ 100.00 (30/360)	4.130	4.115	4.111	4.108	4.105	4.103
Avg. Life (yrs)	14.24	7.97	7.12	6.57	6.17	5.88
Mod. Duration (yrs)	10.28	6.57	5.99	5.60	5.30	5.08
Window	Jun06 - Feb33	Jun06 - Dec30	Jun06 - May26	Jun06 - Aug21	Jun06 - Feb18	Jun06 - Jun15

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Group II Sensitivity Analysis

To 10% Call

Fixed / Adjustable HEP	0.00% /	11.50% /	17.25% /	23.00% /	28.75% /	34.50% /
	0.00%	12.50%	18.75%	25.00%	31.25%	37.50%

Class A-II-A

DM @ 100.00 (ACT/360)	31	31	31	31	31	31
Avg. Life (yrs)	18.36	5.47	3.77	2.85	2.28	1.88
Mod. Duration (yrs)	15.44	5.10	3.61	2.77	2.23	1.85
Window	Jun03 - Feb32	Jun03 - Dec18	Jun03 - Feb14	Jun03 - May11	Jun03 - Aug09	Jun03 - Jun08

Class A-II-B

DM @ 100.00 (ACT/360)	32	32	32	32	32	32
Avg. Life (yrs)	18.25	5.47	3.77	2.86	2.28	1.89
Mod. Duration (yrs)	15.34	5.10	3.61	2.77	2.23	1.86
Window	Jun03 - Feb32	Jun03 - Dec18	Jun03 - Feb14	Jun03 - May11	Jun03 - Aug09	Jun03 - Jun08

Group II Sensitivity Analysis

To Maturity

Fixed / Adjustable HEP	0.00% /	11.50% /	17.25% /	23.00% /	28.75% /	34.50% /
	0.00%	12.50%	18.75%	25.00%	31.25%	37.50%

Class A-II-A

DM @ 100.00 (ACT/360)	31	33	33	33	33	33
Avg. Life (yrs)	18.40	5.84	4.08	3.09	2.47	2.03
Mod. Duration (yrs)	15.47	5.38	3.85	2.97	2.40	1.99
Window	Jun03 - Mar33	Jun03 - Jan31	Jun03 - Dec25	Jun03 - Nov20	Jun03 - Mar17	Jun03 - Aug14

Class A-II-B

DM @ 100.00 (ACT/360)	32	34	34	34	34	34
Avg. Life (yrs)	18.29	5.84	4.08	3.09	2.47	2.04
Mod. Duration (yrs)	15.37	5.38	3.85	2.97	2.40	1.99
Window	Jun03 - Mar33	Jun03 - Jan31	Jun03 - Dec25	Jun03 - Dec20	Jun03 - Apr17	Jun03 - Aug14

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