

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

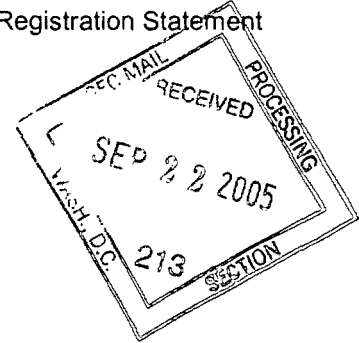
0001099391
Registrant CIK Number



FOR 9/21/05
Current Report on Form 8-K 2005-EFC4
Electronic Report, Schedule or Registration Statement
of Which the Documents Are a Part (give period of report)

333-125485
SEC File Number of Registration Statement

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 21st day of September 2005.

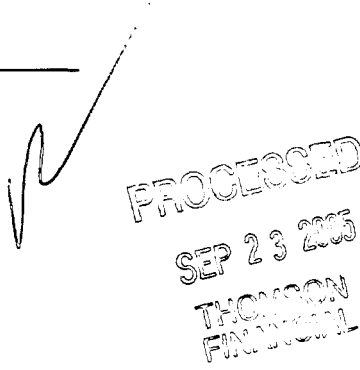
Residential Asset Mortgage Products, Inc.
(Registrant)

By: [Signature]
Name: Joseph Orning
Title: Vice President

Filings Made by Person Other Than the Registrant:

After reasonable inquiry and to the best of my knowledge and belief, I certify on _____, 2005, that the information set forth in this statement is true and complete.

By: _____
(Name)
(Title)



[Signature]

period	30/360 EXCESS SPREAD
1	3.02
2	2.37
3	2.49
4	2.36
5	2.36
6	2.74
7	2.35
8	2.47
9	2.33
10	2.46
11	2.32
12	2.31
13	2.42
14	2.28
15	2.39
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18	2.60
19	2.18
20	2.30
21	2.15
22	2.26
23	2.11
24	4.18
25	4.30
26	4.14
27	4.27
28	4.13
29	4.13
30	4.33
31	4.05
32	4.19
33	4.06
34	4.21
35	4.06
36	4.43
37	4.21
38	3.87
39	4.05
40	3.89
41	3.87
42	4.42
43	3.93
44	4.07
45	3.90
46	4.04

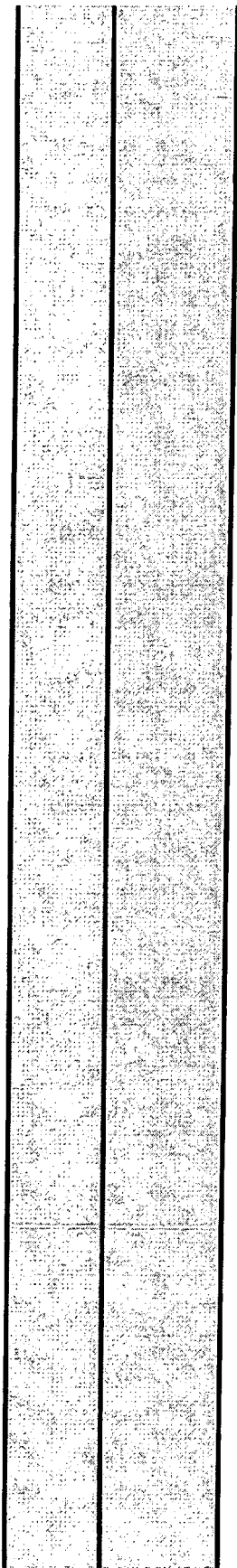
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57	3.85
58	4.00
59	3.82
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61	3.99
62	3.81
63	3.96
64	3.79
65	3.77
66	4.28
67	3.78
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97	3.61
98	3.46

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113	3.74
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143	5.18
144	5.31
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148	5.61
149	5.70
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208	7.93
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212	7.89
213	7.88
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215	7.86
216	7.85
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218	7.83
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221	7.81
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292	7.33



period	30/360 EXCESS SPREAD
	-
1	3.02
2	2.38
3	2.50
4	2.37
5	2.37
6	2.73
7	2.34
8	2.45
9	2.31
10	2.41
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12	2.24
13	2.34
14	2.19
15	2.28
16	2.13
17	2.10
18	2.45
19	2.04
20	2.14
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22	2.08
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24	3.94
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32	4.47
33	4.35
34	4.52
35	4.36
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37	4.03
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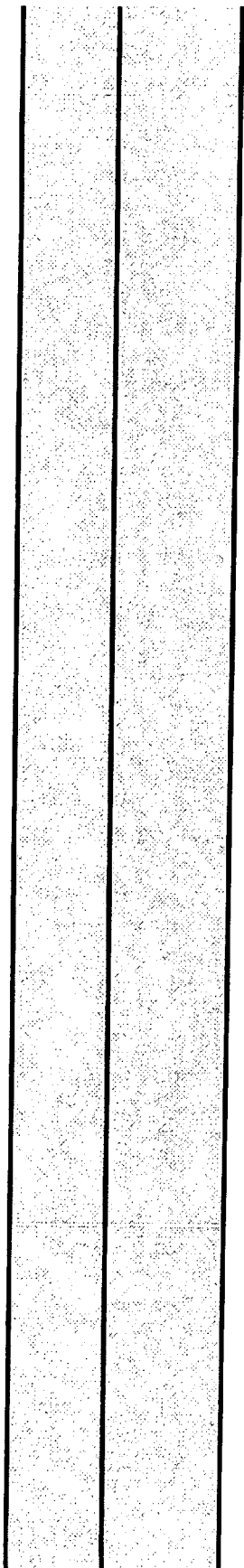
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61	3.82
62	3.61
63	3.79
64	3.58
65	3.56
66	4.16
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292	7.49



period	30/360 EXCESS SPREAD
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4	2.50
5	2.55
6	2.74
7	2.53
8	2.52
9	2.56
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12	2.46
13	2.40
14	2.47
15	2.40
16	2.48
17	2.48
18	2.37
19	2.47
20	2.39
21	2.44
22	2.35
23	2.35
24	3.66
25	3.74
26	3.52
27	3.62
28	3.44
29	3.42
30	4.40
31	4.05
32	4.19
33	4.08
34	4.28
35	4.10
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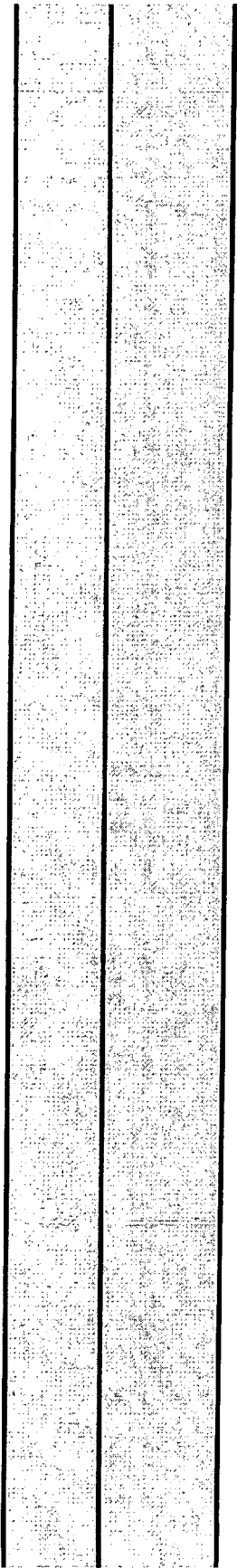
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291	7.67
292	7.66



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

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

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 the issuer of the securities nor any of its affiliates prepared, provided, approved or verified any statistical or numerical information presented herein, although that information may be based in part on loan level data provided by the issuer or its affiliates.

Investors are urged to read the base prospectus and the prospectus supplement and other relevant documents filed or to be filed with the Securities and Exchange Commission because they contain important information. Such documents may be obtained without charge at the Securities and Exchange Commission's website. Once available, the base prospectus and prospectus supplement may be obtained without charge by contacting the Residential Funding Securities Corporation trading desk at (301) 664-6900.

This communication does not contain all information that is required to be included in the base prospectus and the prospectus supplement.

The information in this communication is preliminary and is subject to completion or change.

The information in this communication supersedes information contained in any prior similar communication relating to these securities.

This communication is not an offer to sell or a solicitation of an offer to buy these securities in any state where such offer, solicitation or sale is not permitted.

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.

a market in the securities referred to herein.

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.

M1

	FWD	FWD+100	FWD+200	FWD+300
Price = 100				
Disc Margin to call	45	45	45	45
WAL to call	3.45	3.45	3.45	3.46
Disc Margin to maturity	45	45	45	45
WAL to Maturity	3.45	3.45	3.45	3.46

Total Collat Loss (Collat Maturity) 44,270,488.32 (5.95%) 44,304,601.96 (5.96%) 44,330,783.59 (5.96%) 44,346,939.66 (5.96%)

Shock(bps)	0bp	100bp	200bp	300bp
LIBOR_1MO	3.789000 ...	4.789000 ...	5.789000 ...	6.789000 ...
LIBOR_6MO	4.010000 ...	5.010000 ...	6.010000 ...	7.010000 ...
Prepay (1F)	100 *CHYNE_FRM	100 *CHYNE_FRM	100 *CHYNE_FRM	100 *CHYNE_FRM
Prepay (1A)	100 *CHYNE_ARM_21MTR	100 *CHYNE_ARM_21MTR	100 *CHYNE_ARM_21MTR	100 *CHYNE_ARM_21MTR
Default	600 *CHYNE_DFLT	600 *CHYNE_DFLT	600 *CHYNE_DFLT	600 *CHYNE_DFLT
Loss Severity	100%	100%	100%	100%
Servicer Advances	100%	100%	100%	100%
Liquidation Lag	12	12	12	12

M2

	FWD	FWD+100	FWD+200	FWD+300
Price = 100				
Disc Margin to call	47	47	47	47
WAL to call	3.94	3.94	3.95	3.97
Disc Margin to maturity	47	47	47	47
WAL to Maturity	3.94	3.94	3.95	3.97

Total Collat Loss (Collat Maturity) 44,270,488.32 (5.95%) 44,304,601.96 (5.96%) 44,330,783.59 (5.96%) 44,346,939.66 (5.96%)

Shock(bps)	0bp	100bp	200bp	300bp
LIBOR_1MO	3.789000 ...	4.789000 ...	5.789000 ...	6.789000 ...
LIBOR_6MO	4.010000 ...	5.010000 ...	6.010000 ...	7.010000 ...
Prepay (1F)	100 *CHYNE_FRM	100 *CHYNE_FRM	100 *CHYNE_FRM	100 *CHYNE_FRM

Prepay (1A) 100 *CHYNE_ARM_21MTR 100 *CHYNE_ARM_21MTR 100 *CHYNE_ARM_21MTR 100 *CHYNE_ARM_21MTR
 Default 600 *CHYNE_DFLT 600 *CHYNE_DFLT 600 *CHYNE_DFLT 600 *CHYNE_DFLT
 Loss Severity 100% 100% 100% 100%
 Servicer Advances 100% 100% 100% 100%
 Liquidation Lag 12 12 12 12

M3

	FWD	FWD+100	FWD+200	FWD+300
Price = 100				
Disc Margin to call	50	50	50	50
WAL to call	4.41	4.42	4.44	4.47
Disc Margin to maturity	50	50	50	50
WAL to Maturity	4.41	4.42	4.44	4.47

Total Collat Loss (Collat Maturity) 44,270,488.32 (5.95%) 44,304,601.96 (5.96%) 44,330,783.59 (5.96%) 44,346,939.66 (5.96%)

Shock(bps) 0bp 100bp 200bp 300bp
 LIBOR_1MO 3.789000 ... 4.789000 ... 5.789000 ... 6.789000 ...
 LIBOR_6MO 4.010000 ... 5.010000 ... 6.010000 ... 7.010000 ...
 Prepay (1F) 100 *CHYNE_FRM 100 *CHYNE_FRM 100 *CHYNE_FRM 100 *CHYNE_FRM
 Prepay (1A) 100 *CHYNE_ARM_21MTR 100 *CHYNE_ARM_21MTR 100 *CHYNE_ARM_21MTR 100 *CHYNE_ARM_21MTR
 Default 600 *CHYNE_DFLT 600 *CHYNE_DFLT 600 *CHYNE_DFLT 600 *CHYNE_DFLT
 Loss Severity 100% 100% 100% 100%
 Servicer Advances 100% 100% 100% 100%
 Liquidation Lag 12 12 12 12

TRIGGERS FAILING
 6% CUM LOSS
 WA MONTHS TO RESE121 MONTH

PERIOD	1 MO LIBOR	6 MO LIBOR	ARM_21MTR	CHYNE_FRM	ARM PREPAY ASSUMPTION	FIXED PREPAY ASSUMPTION	ORIGMDR	DEFAULT RAMP
1	3.789000	4.010000	25.0000	2.0000	0.0000000000000000	0.0000000000000000		
2	3.868784	4.068986	25.0000	3.0714	0.0000000000000000	0.0000000000000000		
3	3.962672	4.121987	25.0000	4.1429	0.0000000000000000	0.0000000000000000		
4	4.022917	4.166522	25.0000	5.2143	0.0000000000000000	0.0000000000000000		
5	4.121015	4.191755	25.0000	6.2857	0.0000000000000000	0.0000000000000000		
6	4.097074	4.204460	25.0000	7.3571	0.0000000000000000	0.0000000000000000		
7	4.137052	4.225283	25.0000	8.4286	0.0083333333333333	0.0083333333333333		
8	4.181457	4.246274	25.0000	9.5000	0.0083333333333333	0.0083333333333333		
9	4.225352	4.268112	25.0000	10.5714	0.0083333333333333	0.0083333333333333		
10	4.171720	4.290841	25.0000	11.6429	0.0083333333333333	0.0083333333333333		
11	4.195939	4.330748	25.0000	12.7143	0.0083333333333333	0.0083333333333333		
12	4.219856	4.374139	25.0000	13.7857	0.0083333333333333	0.0083333333333333		
13	4.260819	4.420357	35.0000	14.8571	0.0083333333333333	0.0083333333333333		
14	4.310204	4.465572	35.0000	15.9286	0.0083333333333333	0.0083333333333333		
15	4.359352	4.507193	35.0000	17.0000	0.0083333333333333	0.0083333333333333		
16	4.406945	4.543873	35.0000	17.0000	0.0083333333333333	0.0083333333333333		
17	4.451661	4.574264	35.0000	17.0000	0.0083333333333333	0.0083333333333333		
18	4.492181	4.597020	35.0000	17.0000	0.0083333333333333	0.0083333333333333		
19	4.527184	4.610794	35.0000	17.0000	0.0200000000000000	0.0200000000000000		
20	4.555352	4.614622	35.0000	17.0000	0.0200000000000000	0.0200000000000000		
21	4.575363	4.609204	35.0000	17.0000	0.0200000000000000	0.0200000000000000		
22	4.585899	4.595963	60.0000	17.0000	0.0200000000000000	0.0200000000000000		
23	4.585639	4.576692	60.0000	17.0000	0.0200000000000000	0.0200000000000000		
24	4.573265	4.553553	60.0000	17.0000	0.0200000000000000	0.0200000000000000		
25	4.549719	4.529073	60.0000	17.0000	0.0200000000000000	0.0200000000000000		
26	4.523458	4.505766	58.1818	17.0000	0.0200000000000000	0.0200000000000000		
27	4.497414	4.484854	56.3636	17.0000	0.0200000000000000	0.0200000000000000		
28	4.472440	4.467202	54.5455	17.0000	0.0200000000000000	0.0200000000000000		

29	4.449388	4.453678	52.7273	17.0000	0.02000000000000
30	4.429110	4.445150	50.9091	17.0000	0.02000000000000
31	4.412458	4.442484	49.0909	17.0000	0.02000000000000
32	4.400283	4.446272	47.2727	17.0000	0.02000000000000
33	4.393438	4.455945	45.4545	17.0000	0.02000000000000
34	4.392776	4.470493	43.6364	17.0000	0.02000000000000
35	4.399147	4.488727	41.8182	17.0000	0.02000000000000
36	4.413404	4.509280	40.0000	17.0000	0.02000000000000
37	4.434776	4.530606	40.0000	17.0000	0.02000000000000
38	4.457265	4.551254	40.0000	17.0000	0.02000000000000
39	4.479134	4.570759	40.0000	17.0000	0.02000000000000
40	4.500180	4.588913	40.0000	17.0000	0.02000000000000
41	4.520202	4.605511	40.0000	17.0000	0.02000000000000
42	4.538999	4.620348	40.0000	17.0000	0.02000000000000
43	4.556369	4.633219	40.0000	17.0000	0.01333333333333
44	4.572111	4.643994	40.0000	17.0000	0.01333333333333
45	4.586022	4.652874	40.0000	17.0000	0.01333333333333
46	4.597902	4.660170	40.0000	17.0000	0.01333333333333
47	4.607549	4.666234	40.0000	17.0000	0.01333333333333
48	4.614761	4.671455	40.0000	17.0000	0.01333333333333
49	4.619799	4.676259	40.0000	17.0000	0.01333333333333
50	4.624379	4.681037	40.0000	17.0000	0.01333333333333
51	4.628969	4.685886	40.0000	17.0000	0.01333333333333
52	4.633593	4.690832	40.0000	17.0000	0.01333333333333
53	4.638276	4.695900	40.0000	17.0000	0.01333333333333
54	4.643041	4.701114	40.0000	17.0000	0.01333333333333
55	4.647914	4.706500	40.0000	17.0000	0.00833333333333
56	4.652918	4.712078	40.0000	17.0000	0.00833333333333
57	4.658078	4.717850	40.0000	17.0000	0.00833333333333
58	4.663419	4.723811	40.0000	17.0000	0.00833333333333
59	4.668963	4.729956	40.0000	17.0000	0.00833333333333
60	4.674737	4.736278	40.0000	17.0000	0.00833333333333
61	4.680738	4.742767	40.0000	17.0000	0.00833333333333
62	4.686882	4.749416	40.0000	17.0000	0.00833333333333
63	4.693157	4.756236	40.0000	17.0000	0.00833333333333
64	4.699579	4.763241	40.0000	17.0000	0.00833333333333
65	4.706161	4.770445	40.0000	17.0000	0.00833333333333

66	4.712917	4.777862	40.0000	17.0000	0.00833333333333
67	4.719862	4.785508	40.0000	17.0000	0.00500000000000
68	4.727008	4.793394	40.0000	17.0000	0.00500000000000
69	4.734371	4.801526	40.0000	17.0000	0.00500000000000
70	4.741964	4.809905	40.0000	17.0000	0.00500000000000
71	4.749801	4.818534	40.0000	17.0000	0.00500000000000
72	4.757897	4.827415	40.0000	17.0000	0.00500000000000
73	4.766254	4.836548	40.0000	17.0000	0.00500000000000
74	4.774842	4.845935	40.0000	17.0000	0.00500000000000
75	4.783662	4.855585	40.0000	17.0000	0.00500000000000
76	4.792724	4.865509	40.0000	17.0000	0.00500000000000
77	4.802038	4.875717	40.0000	17.0000	0.00500000000000
78	4.811614	4.886221	40.0000	17.0000	0.00500000000000
79	4.821464	4.897031	40.0000	17.0000	0.00416666666667
80	4.831598	4.908127	40.0000	17.0000	0.00416666666667
81	4.842026	4.919367	40.0000	17.0000	0.00416666666667
82	4.852759	4.930566	40.0000	17.0000	0.00416666666667
83	4.863807	4.941536	40.0000	17.0000	0.00416666666667
84	4.875181	4.952078	40.0000	17.0000	0.00416666666667
85	4.886712	4.961982	40.0000	17.0000	0.00416666666667
86	4.897682	4.971064	40.0000	17.0000	0.00416666666667
87	4.907877	4.979252	40.0000	17.0000	0.00416666666667
88	4.917255	4.986507	40.0000	17.0000	0.00416666666667
89	4.925779	4.992786	40.0000	17.0000	0.00416666666667
90	4.933407	4.998051	40.0000	17.0000	0.00416666666667
91	4.940100	5.002259	40.0000	17.0000	0.00416666666667
92	4.945817	5.005432	40.0000	17.0000	0.00416666666667
93	4.950520	5.007843	40.0000	17.0000	0.00416666666667
94	4.954168	5.009842	40.0000	17.0000	0.00416666666667
95	4.956722	5.011792	40.0000	17.0000	0.00416666666667
96	4.958141	5.014075	40.0000	17.0000	0.00416666666667
97	4.958749	5.017085	40.0000	17.0000	0.00416666666667
98	4.959989	5.021171	40.0000	17.0000	0.00416666666667
99	4.962268	5.026444	40.0000	17.0000	0.00416666666667
100	4.965634	5.032956	40.0000	17.0000	0.00416666666667
101	4.970139	5.040758	40.0000	17.0000	0.00416666666667
102	4.975832	5.049901	40.0000	17.0000	0.00416666666667

103	4.982763	5.060436	40.0000	17.0000	0.0000000000000000
104	4.990982	5.072357	40.0000	17.0000	0.0000000000000000
105	5.000540	5.085420	40.0000	17.0000	0.0000000000000000
106	5.011485	5.099311	40.0000	17.0000	0.0000000000000000
107	5.023870	5.113703	40.0000	17.0000	0.0000000000000000
108	5.037742	5.128259	40.0000	17.0000	0.0000000000000000
109	5.052812	5.142625	40.0000	17.0000	0.0000000000000000
110	5.067737	5.156494	40.0000	17.0000	0.0000000000000000
111	5.082157	5.169784	40.0000	17.0000	0.0000000000000000
112	5.096047	5.182469	40.0000	17.0000	0.0000000000000000
113	5.109381	5.194522	40.0000	17.0000	0.0000000000000000
114	5.122135	5.205919	40.0000	17.0000	0.0000000000000000
115	5.134283	5.216633	40.0000	17.0000	0.0000000000000000
116	5.145801	5.226614	40.0000	17.0000	0.0000000000000000
117	5.156662	5.235716	40.0000	17.0000	0.0000000000000000
118	5.166841	5.243762	40.0000	17.0000	0.0000000000000000
119	5.176314	5.250572	40.0000	17.0000	0.0000000000000000
120	5.185056	5.255960	40.0000	17.0000	0.0000000000000000
121	5.192900	5.259736	40.0000	17.0000	0.0000000000000000
122	5.199247	5.261731	40.0000	17.0000	0.0000000000000000
123	5.203907	5.261865	40.0000	17.0000	0.0000000000000000
124	5.206827	5.260084	40.0000	17.0000	0.0000000000000000
125	5.207952	5.256335	40.0000	17.0000	0.0000000000000000
126	5.207231	5.250563	40.0000	17.0000	0.0000000000000000
127	5.204609	5.242714	40.0000	17.0000	0.0000000000000000
128	5.200034	5.232887	40.0000	17.0000	0.0000000000000000
129	5.193453	5.221804	40.0000	17.0000	0.0000000000000000
130	5.184813	5.210367	40.0000	17.0000	0.0000000000000000
131	5.174060	5.199503	40.0000	17.0000	0.0000000000000000
132	5.161141	5.190168	40.0000	17.0000	0.0000000000000000
133	5.146905	5.183344	40.0000	17.0000	0.0000000000000000
134	5.134955	5.179890	40.0000	17.0000	0.0000000000000000
135	5.126286	5.180068	40.0000	17.0000	0.0000000000000000
136	5.121009	5.183989	40.0000	17.0000	0.0000000000000000
137	5.119232	5.191766	40.0000	17.0000	0.0000000000000000
138	5.121065	5.203510	40.0000	17.0000	0.0000000000000000
139	5.126617	5.219334	40.0000	17.0000	0.0000000000000000

140	5.135998	5.239126	40.0000	17.0000	0.0000000000000000
141	5.149317	5.261855	40.0000	17.0000	0.0000000000000000
142	5.166684	5.286232	40.0000	17.0000	0.0000000000000000
143	5.188208	5.310931	40.0000	17.0000	0.0000000000000000
144	5.213998	5.334586	40.0000	17.0000	0.0000000000000000
145	5.242839	5.355792	40.0000	17.0000	0.0000000000000000
146	5.269461	5.373336	40.0000	17.0000	0.0000000000000000
147	5.292445	5.386881	40.0000	17.0000	0.0000000000000000
148	5.311682	5.396313	40.0000	17.0000	0.0000000000000000
149	5.327061	5.401519	40.0000	17.0000	0.0000000000000000
150	5.338472	5.402387	40.0000	17.0000	0.0000000000000000
151	5.345805	5.398803	40.0000	17.0000	0.0000000000000000
152	5.348950	5.390871	40.0000	17.0000	0.0000000000000000
153	5.347796	5.379565	40.0000	17.0000	0.0000000000000000
154	5.342233	5.366106	40.0000	17.0000	0.0000000000000000
155	5.332152	5.351747	40.0000	17.0000	0.0000000000000000
156	5.317442	5.337772	40.0000	17.0000	0.0000000000000000
157	5.299257	5.325500	40.0000	17.0000	0.0000000000000000
158	5.282602	5.316066	40.0000	17.0000	0.0000000000000000
159	5.268806	5.309767	40.0000	17.0000	0.0000000000000000
160	5.257953	5.306687	40.0000	17.0000	0.0000000000000000
161	5.250126	5.306910	40.0000	17.0000	0.0000000000000000
162	5.245406	5.310522	40.0000	17.0000	0.0000000000000000
163	5.243878	5.317608	40.0000	17.0000	0.0000000000000000
164	5.245623	5.328096	40.0000	17.0000	0.0000000000000000
165	5.250725	5.341285	40.0000	17.0000	0.0000000000000000
166	5.259267	5.356296	40.0000	17.0000	0.0000000000000000
167	5.271331	5.372230	40.0000	17.0000	0.0000000000000000
168	5.287001	5.388164	40.0000	17.0000	0.0000000000000000
169	5.305444	5.403152	40.0000	17.0000	0.0000000000000000
170	5.323039	5.416383	40.0000	17.0000	0.0000000000000000
171	5.338835	5.427654	40.0000	17.0000	0.0000000000000000
172	5.352785	5.436916	40.0000	17.0000	0.0000000000000000
173	5.364840	5.444123	40.0000	17.0000	0.0000000000000000
174	5.374955	5.449224	40.0000	17.0000	0.0000000000000000
175	5.383082	5.452172	40.0000	17.0000	0.0000000000000000
176	5.389174	5.452984	40.0000	17.0000	0.0000000000000000

177	5.393184	5.451943	40.0000	17.0000	0.0000000000000000
178	5.395065	5.449404	40.0000	17.0000	0.0000000000000000
179	5.394770	5.445733	40.0000	17.0000	0.0000000000000000
180	5.392251	5.441303	40.0000	17.0000	0.0000000000000000
181	5.387847	5.436495	40.0000	17.0000	0.0000000000000000
182	5.383066	5.431635	40.0000	17.0000	0.0000000000000000
183	5.378290	5.426792	40.0000	17.0000	0.0000000000000000
184	5.373526	5.421970	40.0000	17.0000	0.0000000000000000
185	5.368775	5.417172	40.0000	17.0000	0.0000000000000000
186	5.364043	5.412403	40.0000	17.0000	0.0000000000000000
187	5.359334	5.407666	40.0000	17.0000	0.0000000000000000
188	5.354649	5.402965	40.0000	17.0000	0.0000000000000000
189	5.349995	5.398304	40.0000	17.0000	0.0000000000000000
190	5.345373	5.393688	40.0000	17.0000	0.0000000000000000
191	5.340789	5.389120	40.0000	17.0000	0.0000000000000000
192	5.336246	5.384604	40.0000	17.0000	0.0000000000000000
193	5.331748	5.380145	40.0000	17.0000	0.0000000000000000
194	5.327300	5.375745	40.0000	17.0000	0.0000000000000000
195	5.322904	5.371411	40.0000	17.0000	0.0000000000000000
196	5.318566	5.367144	40.0000	17.0000	0.0000000000000000
197	5.314288	5.362949	40.0000	17.0000	0.0000000000000000
198	5.310075	5.358831	40.0000	17.0000	0.0000000000000000
199	5.305931	5.354792	40.0000	17.0000	0.0000000000000000
200	5.301859	5.350837	40.0000	17.0000	0.0000000000000000
201	5.297863	5.346971	40.0000	17.0000	0.0000000000000000
202	5.293947	5.343197	40.0000	17.0000	0.0000000000000000
203	5.290115	5.339519	40.0000	17.0000	0.0000000000000000
204	5.286371	5.335941	40.0000	17.0000	0.0000000000000000
205	5.282719	5.332469	40.0000	17.0000	0.0000000000000000
206	5.279164	5.329105	40.0000	17.0000	0.0000000000000000
207	5.275709	5.325853	40.0000	17.0000	0.0000000000000000
208	5.272359	5.322717	40.0000	17.0000	0.0000000000000000
209	5.269117	5.319700	40.0000	17.0000	0.0000000000000000
210	5.265988	5.316805	40.0000	17.0000	0.0000000000000000
211	5.262974	5.314035	40.0000	17.0000	0.0000000000000000
212	5.260077	5.311394	40.0000	17.0000	0.0000000000000000
213	5.257300	5.308888	40.0000	17.0000	0.0000000000000000

214	5.254647	5.306523	40.0000	17.0000	0.0000000000000000
215	5.252121	5.304308	40.0000	17.0000	0.0000000000000000
216	5.249727	5.302248	40.0000	17.0000	0.0000000000000000
217	5.247470	5.300350	40.0000	17.0000	0.0000000000000000
218	5.245366	5.298619	40.0000	17.0000	0.0000000000000000
219	5.243422	5.297051	40.0000	17.0000	0.0000000000000000
220	5.241641	5.295639	40.0000	17.0000	0.0000000000000000
221	5.240027	5.294377	40.0000	17.0000	0.0000000000000000
222	5.238585	5.293258	40.0000	17.0000	0.0000000000000000
223	5.237309	5.292275	40.0000	17.0000	0.0000000000000000
224	5.236161	5.291429	40.0000	17.0000	0.0000000000000000
225	5.235134	5.290755	40.0000	17.0000	0.0000000000000000
226	5.234232	5.290297	40.0000	17.0000	0.0000000000000000
227	5.233457	5.290099	40.0000	17.0000	0.0000000000000000
228	5.232812	5.290209	40.0000	17.0000	0.0000000000000000
229	5.232341	5.290671	40.0000	17.0000	0.0000000000000000
230	5.232203	5.291500	40.0000	17.0000	0.0000000000000000
231	5.232445	5.292581	40.0000	17.0000	0.0000000000000000
232	5.233075	5.293766	40.0000	17.0000	0.0000000000000000
233	5.234099	5.294900	40.0000	17.0000	0.0000000000000000
234	5.235525	5.295830	40.0000	17.0000	0.0000000000000000
235	5.237209	5.296398	40.0000	17.0000	0.0000000000000000
236	5.238552	5.296485	40.0000	17.0000	0.0000000000000000
237	5.239397	5.296131	40.0000	17.0000	0.0000000000000000
238	5.239735	5.295418	40.0000	17.0000	0.0000000000000000
239	5.239559	5.294432	40.0000	17.0000	0.0000000000000000
240	5.238860	5.293257	40.0000	17.0000	0.0000000000000000
241	5.237716	5.291981	40.0000	17.0000	0.0000000000000000
242	5.236473	5.290677	40.0000	17.0000	0.0000000000000000
243	5.235216	5.289360	40.0000	17.0000	0.0000000000000000
244	5.233945	5.288031	40.0000	17.0000	0.0000000000000000
245	5.232662	5.286691	40.0000	17.0000	0.0000000000000000
246	5.231367	5.285339	40.0000	17.0000	0.0000000000000000
247	5.230060	5.283976	40.0000	17.0000	0.0000000000000000
248	5.228742	5.282604	40.0000	17.0000	0.0000000000000000
249	5.227414	5.281221	40.0000	17.0000	0.0000000000000000
250	5.226075	5.279830	40.0000	17.0000	0.0000000000000000

251	5.224726	5.278430	40.0000	17.0000	0.0000000000000000
252	5.223368	5.277021	40.0000	17.0000	0.0000000000000000
253	5.222001	5.275605	40.0000	17.0000	0.0000000000000000
254	5.220626	5.274181	40.0000	17.0000	0.0000000000000000
255	5.219243	5.272751	40.0000	17.0000	0.0000000000000000
256	5.217853	5.271314	40.0000	17.0000	0.0000000000000000
257	5.216456	5.269871	40.0000	17.0000	0.0000000000000000
258	5.215052	5.268423	40.0000	17.0000	0.0000000000000000
259	5.213643	5.266971	40.0000	17.0000	0.0000000000000000
260	5.212228	5.265514	40.0000	17.0000	0.0000000000000000
261	5.210808	5.264053	40.0000	17.0000	0.0000000000000000
262	5.209384	5.262588	40.0000	17.0000	0.0000000000000000
263	5.207955	5.261121	40.0000	17.0000	0.0000000000000000
264	5.206523	5.259652	40.0000	17.0000	0.0000000000000000
265	5.205088	5.258180	40.0000	17.0000	0.0000000000000000
266	5.203650	5.256707	40.0000	17.0000	0.0000000000000000
267	5.202210	5.255233	40.0000	17.0000	0.0000000000000000
268	5.200769	5.253759	40.0000	17.0000	0.0000000000000000
269	5.199326	5.252285	40.0000	17.0000	0.0000000000000000
270	5.197883	5.250811	40.0000	17.0000	0.0000000000000000
271	5.196439	5.249338	40.0000	17.0000	0.0000000000000000
272	5.194996	5.247867	40.0000	17.0000	0.0000000000000000
273	5.193553	5.246397	40.0000	17.0000	0.0000000000000000
274	5.192112	5.244931	40.0000	17.0000	0.0000000000000000
275	5.190672	5.243467	40.0000	17.0000	0.0000000000000000
276	5.189235	5.242006	40.0000	17.0000	0.0000000000000000
277	5.187800	5.240550	40.0000	17.0000	0.0000000000000000
278	5.186368	5.239098	40.0000	17.0000	0.0000000000000000
279	5.184940	5.237651	40.0000	17.0000	0.0000000000000000
280	5.183516	5.236209	40.0000	17.0000	0.0000000000000000
281	5.182097	5.234773	40.0000	17.0000	0.0000000000000000
282	5.180682	5.233344	40.0000	17.0000	0.0000000000000000
283	5.179273	5.231921	40.0000	17.0000	0.0000000000000000
284	5.177871	5.230506	40.0000	17.0000	0.0000000000000000
285	5.176474	5.229098	40.0000	17.0000	0.0000000000000000
286	5.175085	5.227699	40.0000	17.0000	0.0000000000000000
287	5.173702	5.226309	40.0000	17.0000	0.0000000000000000

288	5.172328	5.224928	40.0000	17.0000	0.0000000000000000
289	5.170962	5.223556	40.0000	17.0000	0.0000000000000000
290	5.169605	5.222195	40.0000	17.0000	0.0000000000000000
291	5.168258	5.220845	40.0000	17.0000	0.0000000000000000
292	5.166920	5.219506	40.0000	17.0000	0.0000000000000000
293	5.165592	5.218179	40.0000	17.0000	0.0000000000000000
294	5.164276	5.216864	40.0000	17.0000	0.0000000000000000
295	5.162970	5.215561	40.0000	17.0000	0.0000000000000000
296	5.161676	5.214272	40.0000	17.0000	0.0000000000000000
297	5.160395	5.212997	40.0000	17.0000	0.0000000000000000
298	5.159126	5.211736	40.0000	17.0000	0.0000000000000000
299	5.157870	5.210489	40.0000	17.0000	0.0000000000000000
300	5.156627	5.209257	40.0000	17.0000	0.0000000000000000
301	5.155399	5.208041	40.0000	17.0000	0.0000000000000000
302	5.154186	5.206842	40.0000	17.0000	0.0000000000000000
303	5.152987	5.205659	40.0000	17.0000	0.0000000000000000
304	5.151804	5.204492	40.0000	17.0000	0.0000000000000000
305	5.150637	5.203344	40.0000	17.0000	0.0000000000000000
306	5.149487	5.202213	40.0000	17.0000	0.0000000000000000
307	5.148353	5.201102	40.0000	17.0000	0.0000000000000000
308	5.147237	5.200009	40.0000	17.0000	0.0000000000000000
309	5.146139	5.198935	40.0000	17.0000	0.0000000000000000
310	5.145059	5.197882	40.0000	17.0000	0.0000000000000000
311	5.143998	5.196849	40.0000	17.0000	0.0000000000000000
312	5.142957	5.195837	40.0000	17.0000	0.0000000000000000
313	5.141935	5.194847	40.0000	17.0000	0.0000000000000000
314	5.140933	5.193879	40.0000	17.0000	0.0000000000000000
315	5.139953	5.192933	40.0000	17.0000	0.0000000000000000
316	5.138993	5.192010	40.0000	17.0000	0.0000000000000000
317	5.138056	5.191110	40.0000	17.0000	0.0000000000000000
318	5.137140	5.190234	40.0000	17.0000	0.0000000000000000
319	5.136247	5.189383	40.0000	17.0000	0.0000000000000000
320	5.135378	5.188557	40.0000	17.0000	0.0000000000000000
321	5.134532	5.187755	40.0000	17.0000	0.0000000000000000
322	5.133710	5.186980	40.0000	17.0000	0.0000000000000000
323	5.132912	5.186231	40.0000	17.0000	0.0000000000000000
324	5.132140	5.185509	40.0000	17.0000	0.0000000000000000

325	5.131393	5.184815	40.0000	17.0000	0.0000000000000000
326	5.130672	5.184148	40.0000	17.0000	0.0000000000000000
327	5.129978	5.183510	40.0000	17.0000	0.0000000000000000
328	5.129311	5.182901	40.0000	17.0000	0.0000000000000000
329	5.128672	5.182320	40.0000	17.0000	0.0000000000000000
330	5.128061	5.181769	40.0000	17.0000	0.0000000000000000
331	5.127479	5.181248	40.0000	17.0000	0.0000000000000000
332	5.126924	5.180756	40.0000	17.0000	0.0000000000000000
333	5.126399	5.180296	40.0000	17.0000	0.0000000000000000
334	5.125902	5.179868	40.0000	17.0000	0.0000000000000000
335	5.125435	5.179473	40.0000	17.0000	0.0000000000000000
336	5.124998	5.179112	40.0000	17.0000	0.0000000000000000
337	5.124592	5.178787	40.0000	17.0000	0.0000000000000000
338	5.124220	5.178498	40.0000	17.0000	0.0000000000000000
339	5.123883	5.178243	40.0000	17.0000	0.0000000000000000
340	5.123582	5.178022	40.0000	17.0000	0.0000000000000000
341	5.123317	5.177831	40.0000	17.0000	0.0000000000000000
342	5.123088	5.177671	40.0000	17.0000	0.0000000000000000
343	5.122894	5.177537	40.0000	17.0000	0.0000000000000000
344	5.122726	5.177432	40.0000	17.0000	0.0000000000000000
345	5.122583	5.177360	40.0000	17.0000	0.0000000000000000
346	5.122465	5.177333	40.0000	17.0000	0.0000000000000000
347	5.122372	5.177358	40.0000	17.0000	0.0000000000000000
348	5.122305	5.177446	40.0000	17.0000	0.0000000000000000
349	5.122272	5.177605	40.0000	17.0000	0.0000000000000000
350	5.122308	5.177837	40.0000	17.0000	0.0000000000000000
351	5.122422	5.178119	40.0000	17.0000	0.0000000000000000
352	5.122614	5.178419	40.0000	17.0000	0.0000000000000000
353	5.122886	5.178703	40.0000	17.0000	0.0000000000000000
354	5.123238	5.178939	40.0000	17.0000	0.0000000000000000
355	5.123640	5.179094	40.0000	17.0000	0.0000000000000000
356	5.123964	5.179094	40.0000	17.0000	0.0000000000000000
357	5.124179	5.179094	40.0000	17.0000	0.0000000000000000
358	5.124282	5.179094	40.0000	17.0000	0.0000000000000000
359	5.124273	5.179094	40.0000	17.0000	0.0000000000000000
360	5.124150	5.179094	40.0000	17.0000	0.0000000000000000

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

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

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.

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This communication does not contain all information that is required to be included in the base prospectus and the prospectus supplement.

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a market in the securities referred to herein.

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TRIGGERS FAILING
12 MONTH LAG
40% SEVERITY, 100% SERVICER ADVANCING

PERIOD	1 MO LIBOR	6 MO LIBOR
1	3.789000	4.010000
2	3.868784	4.068986
3	3.962672	4.121987
4	4.022917	4.166522
5	4.121015	4.191755
6	4.097074	4.204460
7	4.137052	4.225283
8	4.181457	4.246274
9	4.225352	4.268112
10	4.171720	4.290841
11	4.195939	4.330748
12	4.219856	4.374139
13	4.260819	4.420357
14	4.310204	4.465572
15	4.359352	4.507193
16	4.406945	4.543873
17	4.451661	4.574264
18	4.492181	4.597020
19	4.527184	4.610794
20	4.555352	4.614622
21	4.575363	4.609204
22	4.585899	4.595963
23	4.585639	4.576692
24	4.573265	4.553553
25	4.549719	4.529073
26	4.523458	4.505766
27	4.497414	4.484854
28	4.472440	4.467202
29	4.449388	4.453678
30	4.429110	4.445150
31	4.412458	4.442484
32	4.400283	4.446272
33	4.393438	4.455945
34	4.392776	4.470493
35	4.399147	4.488727
36	4.413404	4.509280
37	4.434776	4.530606
38	4.457265	4.551254
39	4.479134	4.570759
40	4.500180	4.588913
41	4.520202	4.605511
42	4.538999	4.620348
43	4.556369	4.633219

44	4.572111	4.643994
45	4.586022	4.652874
46	4.597902	4.660170
47	4.607549	4.666234
48	4.614761	4.671455
49	4.619799	4.676259
50	4.624379	4.681037
51	4.628969	4.685886
52	4.633593	4.690832
53	4.638276	4.695900
54	4.643041	4.701114
55	4.647914	4.706500
56	4.652918	4.712078
57	4.658078	4.717850
58	4.663419	4.723811
59	4.668963	4.729956
60	4.674737	4.736278
61	4.680738	4.742767
62	4.686882	4.749416
63	4.693157	4.756236
64	4.699579	4.763241
65	4.706161	4.770445
66	4.712917	4.777862
67	4.719862	4.785508
68	4.727008	4.793394
69	4.734371	4.801526
70	4.741964	4.809905
71	4.749801	4.818534
72	4.757897	4.827415
73	4.766254	4.836548
74	4.774842	4.845935
75	4.783662	4.855585
76	4.792724	4.865509
77	4.802038	4.875717
78	4.811614	4.886221
79	4.821464	4.897031
80	4.831598	4.908127
81	4.842026	4.919367
82	4.852759	4.930566
83	4.863807	4.941536
84	4.875181	4.952078
85	4.886712	4.961982
86	4.897682	4.971064
87	4.907877	4.979252
88	4.917255	4.986507
89	4.925779	4.992786
90	4.933407	4.998051
91	4.940100	5.002259
92	4.945817	5.005432
93	4.950520	5.007843
94	4.954168	5.009842
95	4.956722	5.011792

96	4.958141	5.014075
97	4.958749	5.017085
98	4.959989	5.021171
99	4.962268	5.026444
100	4.965634	5.032956
101	4.970139	5.040758
102	4.975832	5.049901
103	4.982763	5.060436
104	4.990982	5.072357
105	5.000540	5.085420
106	5.011485	5.099311
107	5.023870	5.113703
108	5.037742	5.128259
109	5.052812	5.142625
110	5.067737	5.156494
111	5.082157	5.169784
112	5.096047	5.182469
113	5.109381	5.194522
114	5.122135	5.205919
115	5.134283	5.216633
116	5.145801	5.226614
117	5.156662	5.235716
118	5.166841	5.243762
119	5.176314	5.250572
120	5.185056	5.255960
121	5.192900	5.259736
122	5.199247	5.261731
123	5.203907	5.261865
124	5.206827	5.260084
125	5.207952	5.256335
126	5.207231	5.250563
127	5.204609	5.242714
128	5.200034	5.232887
129	5.193453	5.221804
130	5.184813	5.210367
131	5.174060	5.199503
132	5.161141	5.190168
133	5.146905	5.183344
134	5.134955	5.179890
135	5.126286	5.180068
136	5.121009	5.183989
137	5.119232	5.191766
138	5.121065	5.203510
139	5.126617	5.219334
140	5.135998	5.239126
141	5.149317	5.261855
142	5.166684	5.286232
143	5.188208	5.310931
144	5.213998	5.334586
145	5.242839	5.355792
146	5.269461	5.373336
147	5.292445	5.386881

148	5.311682	5.396313
149	5.327061	5.401519
150	5.338472	5.402387
151	5.345805	5.398803
152	5.348950	5.390871
153	5.347796	5.379565
154	5.342233	5.366106
155	5.332152	5.351747
156	5.317442	5.337772
157	5.299257	5.325500
158	5.282602	5.316066
159	5.268806	5.309767
160	5.257953	5.306687
161	5.250126	5.306910
162	5.245406	5.310522
163	5.243878	5.317608
164	5.245623	5.328096
165	5.250725	5.341285
166	5.259267	5.356296
167	5.271331	5.372230
168	5.287001	5.388164
169	5.305444	5.403152
170	5.323039	5.416383
171	5.338835	5.427654
172	5.352785	5.436916
173	5.364840	5.444123
174	5.374955	5.449224
175	5.383082	5.452172
176	5.389174	5.452984
177	5.393184	5.451943
178	5.395065	5.449404
179	5.394770	5.445733
180	5.392251	5.441303
181	5.387847	5.436495
182	5.383066	5.431635
183	5.378290	5.426792
184	5.373526	5.421970
185	5.368775	5.417172
186	5.364043	5.412403
187	5.359334	5.407666
188	5.354649	5.402965
189	5.349995	5.398304
190	5.345373	5.393688
191	5.340789	5.389120
192	5.336246	5.384604
193	5.331748	5.380145
194	5.327300	5.375745
195	5.322904	5.371411
196	5.318566	5.367144
197	5.314288	5.362949
198	5.310075	5.358831
199	5.305931	5.354792

200	5.301859	5.350837
201	5.297863	5.346971
202	5.293947	5.343197
203	5.290115	5.339519
204	5.286371	5.335941
205	5.282719	5.332469
206	5.279164	5.329105
207	5.275709	5.325853
208	5.272359	5.322717
209	5.269117	5.319700
210	5.265988	5.316805
211	5.262974	5.314035
212	5.260077	5.311394
213	5.257300	5.308888
214	5.254647	5.306523
215	5.252121	5.304308
216	5.249727	5.302248
217	5.247470	5.300350
218	5.245366	5.298619
219	5.243422	5.297051
220	5.241641	5.295639
221	5.240027	5.294377
222	5.238585	5.293258
223	5.237309	5.292275
224	5.236161	5.291429
225	5.235134	5.290755
226	5.234232	5.290297
227	5.233457	5.290099
228	5.232812	5.290209
229	5.232341	5.290671
230	5.232203	5.291500
231	5.232445	5.292581
232	5.233075	5.293766
233	5.234099	5.294900
234	5.235525	5.295830
235	5.237209	5.296398
236	5.238552	5.296485
237	5.239397	5.296131
238	5.239735	5.295418
239	5.239559	5.294432
240	5.238860	5.293257
241	5.237716	5.291981
242	5.236473	5.290677
243	5.235216	5.289360
244	5.233945	5.288031
245	5.232662	5.286691
246	5.231367	5.285339
247	5.230060	5.283976
248	5.228742	5.282604
249	5.227414	5.281221
250	5.226075	5.279830
251	5.224726	5.278430

252	5.223368	5.277021
253	5.222001	5.275605
254	5.220626	5.274181
255	5.219243	5.272751
256	5.217853	5.271314
257	5.216456	5.269871
258	5.215052	5.268423
259	5.213643	5.266971
260	5.212228	5.265514
261	5.210808	5.264053
262	5.209384	5.262588
263	5.207955	5.261121
264	5.206523	5.259652
265	5.205088	5.258180
266	5.203650	5.256707
267	5.202210	5.255233
268	5.200769	5.253759
269	5.199326	5.252285
270	5.197883	5.250811
271	5.196439	5.249338
272	5.194996	5.247867
273	5.193553	5.246397
274	5.192112	5.244931
275	5.190672	5.243467
276	5.189235	5.242006
277	5.187800	5.240550
278	5.186368	5.239098
279	5.184940	5.237651
280	5.183516	5.236209
281	5.182097	5.234773
282	5.180682	5.233344
283	5.179273	5.231921
284	5.177871	5.230506
285	5.176474	5.229098
286	5.175085	5.227699
287	5.173702	5.226309
288	5.172328	5.224928
289	5.170962	5.223556
290	5.169605	5.222195
291	5.168258	5.220845
292	5.166920	5.219506
293	5.165592	5.218179
294	5.164276	5.216864
295	5.162970	5.215561
296	5.161676	5.214272
297	5.160395	5.212997
298	5.159126	5.211736
299	5.157870	5.210489
300	5.156627	5.209257
301	5.155399	5.208041
302	5.154186	5.206842
303	5.152987	5.205659

304	5.151804	5.204492
305	5.150637	5.203344
306	5.149487	5.202213
307	5.148353	5.201102
308	5.147237	5.200009
309	5.146139	5.198935
310	5.145059	5.197882
311	5.143998	5.196849
312	5.142957	5.195837
313	5.141935	5.194847
314	5.140933	5.193879
315	5.139953	5.192933
316	5.138993	5.192010
317	5.138056	5.191110
318	5.137140	5.190234
319	5.136247	5.189383
320	5.135378	5.188557
321	5.134532	5.187755
322	5.133710	5.186980
323	5.132912	5.186231
324	5.132140	5.185509
325	5.131393	5.184815
326	5.130672	5.184148
327	5.129978	5.183510
328	5.129311	5.182901
329	5.128672	5.182320
330	5.128061	5.181769
331	5.127479	5.181248
332	5.126924	5.180756
333	5.126399	5.180296
334	5.125902	5.179868
335	5.125435	5.179473
336	5.124998	5.179112
337	5.124592	5.178787
338	5.124220	5.178498
339	5.123883	5.178243
340	5.123582	5.178022
341	5.123317	5.177831
342	5.123088	5.177671
343	5.122894	5.177537
344	5.122726	5.177432
345	5.122583	5.177360
346	5.122465	5.177333
347	5.122372	5.177358
348	5.122305	5.177446
349	5.122272	5.177605
350	5.122308	5.177837
351	5.122422	5.178119
352	5.122614	5.178419
353	5.122886	5.178703
354	5.123238	5.178939
355	5.123640	5.179094

356	5.123964	5.179094
357	5.124179	5.179094
358	5.124282	5.179094
359	5.124273	5.179094
360	5.124150	5.179094

M3

	FWD LIBOR	FWD LIBOR + 200
B.E. CDR	22.15	21.93
Severity	40	40
Advance % of P&I	100	100
Recover Months After Default	12	12

M4

	FWD LIBOR	FWD LIBOR + 200
B.E. CDR	19.33	19.06
Severity	40	40
Advance % of P&I	100	100
Recover Months After Default	12	12

M5

	FWD LIBOR	FWD LIBOR + 200
B.E. CDR	16.79	16.48
Severity	40	40
Advance % of P&I	100	100
Recover Months After Default	12	12

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

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

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 the issuer of the securities nor any of its affiliates prepared, provided, approved or verified any statistical or numerical information presented herein, although that information may be based in part on loan level data provided by the issuer or its affiliates.

Investors are urged to read the base prospectus and the prospectus supplement and other relevant documents filed or to be filed with the Securities and Exchange Commission because they contain important information. Such documents may be obtained without charge at the Securities and Exchange Commission's website. Once available, the base prospectus and prospectus supplement may be obtained without charge by contacting the Residential Funding Securities Corporation trading desk at (301) 664-6900.

This communication does not contain all information that is required to be included in the base prospectus and the prospectus supplement.

The information in this communication is preliminary and is subject to completion or change.

The information in this communication supersedes information contained in any prior similar communication relating to these securities.

This communication is not an offer to sell or a solicitation of an offer to buy these securities in any state where such offer, solicitation or sale is not permitted.

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.

a market in the securities referred to herein.

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.

Triggers Failing
Run to Maturity
40, 50, 60 severity
Fwd Libor and Fwd Libor + 200
12 month lag
100% and 0% Servicer Advances

B/E Yield run to yield of -.001 with Price at 100
B/E CDR run to first \$10 aggregate loss

See attached for different prepay scenarios for 50 % Severity
M3, M4, M5 Bonds

	1 Month Libor	6MO Libor
10/25/2005	3.789	4.01
11/25/2005	3.868784	4.068986
12/25/2005	3.962672	4.121987
01/25/2006	4.022917	4.166522
02/25/2006	4.121015	4.191755
03/25/2006	4.097074	4.20446
04/25/2006	4.137052	4.225283
05/25/2006	4.181457	4.246274
06/25/2006	4.225352	4.268112
07/25/2006	4.17172	4.290841
08/25/2006	4.195939	4.330748
09/25/2006	4.219856	4.374139
10/25/2006	4.260819	4.420357
11/25/2006	4.310204	4.465572
12/25/2006	4.359352	4.507193
01/25/2007	4.406945	4.543873
02/25/2007	4.451661	4.574264
03/25/2007	4.492181	4.59702
04/25/2007	4.527184	4.610794
05/25/2007	4.555352	4.614622
06/25/2007	4.575363	4.609204
07/25/2007	4.585899	4.595963
08/25/2007	4.585639	4.576692
09/25/2007	4.573265	4.553553
10/25/2007	4.549719	4.529073
11/25/2007	4.523458	4.505766
12/25/2007	4.497414	4.484854
01/25/2008	4.47244	4.467202
02/25/2008	4.449388	4.453678
03/25/2008	4.42911	4.44515
04/25/2008	4.412458	4.442484
05/25/2008	4.400283	4.446272
06/25/2008	4.393438	4.455945
07/25/2008	4.392776	4.470493

08/25/2008	4.399147	4.488727
09/25/2008	4.413404	4.50928
10/25/2008	4.434776	4.530606
11/25/2008	4.457265	4.551254
12/25/2008	4.479134	4.570759
01/25/2009	4.50018	4.588913
02/25/2009	4.520202	4.605511
03/25/2009	4.538999	4.620348
04/25/2009	4.556369	4.633219
05/25/2009	4.572111	4.643994
06/25/2009	4.586022	4.652874
07/25/2009	4.597902	4.66017
08/25/2009	4.607549	4.666234
09/25/2009	4.614761	4.671455
10/25/2009	4.619799	4.676259
11/25/2009	4.624379	4.681037
12/25/2009	4.628969	4.685886
01/25/2010	4.633593	4.690832
02/25/2010	4.638276	4.6959
03/25/2010	4.643041	4.701114
04/25/2010	4.647914	4.7065
05/25/2010	4.652918	4.712078
06/25/2010	4.658078	4.71785
07/25/2010	4.663419	4.723811
08/25/2010	4.668963	4.729956
09/25/2010	4.674737	4.736278
10/25/2010	4.680738	4.742767
11/25/2010	4.686882	4.749416
12/25/2010	4.693157	4.756236
01/25/2011	4.699579	4.763241
02/25/2011	4.706161	4.770445
03/25/2011	4.712917	4.777862
04/25/2011	4.719862	4.785508
05/25/2011	4.727008	4.793394
06/25/2011	4.734371	4.801526
07/25/2011	4.741964	4.809905
08/25/2011	4.749801	4.818534
09/25/2011	4.757897	4.827415
10/25/2011	4.766254	4.836548
11/25/2011	4.774842	4.845935
12/25/2011	4.783662	4.855585
01/25/2012	4.792724	4.865509
02/25/2012	4.802038	4.875717
03/25/2012	4.811614	4.886221
04/25/2012	4.821464	4.897031
05/25/2012	4.831598	4.908127
06/25/2012	4.842026	4.919367
07/25/2012	4.852759	4.930566
08/25/2012	4.863807	4.941536
09/25/2012	4.875181	4.952078
10/25/2012	4.886712	4.961982
11/25/2012	4.897682	4.971064

12/25/2012	4.907877	4.979252
01/25/2013	4.917255	4.986507
02/25/2013	4.925779	4.992786
03/25/2013	4.933407	4.998051
04/25/2013	4.9401	5.002259
05/25/2013	4.945817	5.005432
06/25/2013	4.95052	5.007843
07/25/2013	4.954168	5.009842
08/25/2013	4.956722	5.011792
09/25/2013	4.958141	5.014075
10/25/2013	4.958749	5.017085
11/25/2013	4.959989	5.021171
12/25/2013	4.962268	5.026444
01/25/2014	4.965634	5.032956
02/25/2014	4.970139	5.040758
03/25/2014	4.975832	5.049901
04/25/2014	4.982763	5.060436
05/25/2014	4.990982	5.072357
06/25/2014	5.00054	5.08542
07/25/2014	5.011485	5.099311
08/25/2014	5.02387	5.113703
09/25/2014	5.037742	5.128259
10/25/2014	5.052812	5.142625
11/25/2014	5.067737	5.156494
12/25/2014	5.082157	5.169784
01/25/2015	5.096047	5.182469
02/25/2015	5.109381	5.194522
03/25/2015	5.122135	5.205919
04/25/2015	5.134283	5.216633
05/25/2015	5.145801	5.226614
06/25/2015	5.156662	5.235716
07/25/2015	5.166841	5.243762
08/25/2015	5.176314	5.250572
09/25/2015	5.185056	5.25596
10/25/2015	5.1929	5.259736
11/25/2015	5.199247	5.261731
12/25/2015	5.203907	5.261865
01/25/2016	5.206827	5.260084
02/25/2016	5.207952	5.256335
03/25/2016	5.207231	5.250563
04/25/2016	5.204609	5.242714
05/25/2016	5.200034	5.232887
06/25/2016	5.193453	5.221804
07/25/2016	5.184813	5.210367
08/25/2016	5.17406	5.199503
09/25/2016	5.161141	5.190168
10/25/2016	5.146905	5.183344
11/25/2016	5.134955	5.17989
12/25/2016	5.126286	5.180068
01/25/2017	5.121009	5.183989
02/25/2017	5.119232	5.191766
03/25/2017	5.121065	5.20351

04/25/2017	5.126617	5.219334
05/25/2017	5.135998	5.239126
06/25/2017	5.149317	5.261855
07/25/2017	5.166684	5.286232
08/25/2017	5.188208	5.310931
09/25/2017	5.213998	5.334586
10/25/2017	5.242839	5.355792
11/25/2017	5.269461	5.373336
12/25/2017	5.292445	5.386881
01/25/2018	5.311682	5.396313
02/25/2018	5.327061	5.401519
03/25/2018	5.338472	5.402387
04/25/2018	5.345805	5.398803
05/25/2018	5.34895	5.390871
06/25/2018	5.347796	5.379565
07/25/2018	5.342233	5.366106
08/25/2018	5.332152	5.351747
09/25/2018	5.317442	5.337772
10/25/2018	5.299257	5.3255
11/25/2018	5.282602	5.316066
12/25/2018	5.268806	5.309767
01/25/2019	5.257953	5.306687
02/25/2019	5.250126	5.30691
03/25/2019	5.245406	5.310522
04/25/2019	5.243878	5.317608
05/25/2019	5.245623	5.328096
06/25/2019	5.250725	5.341285
07/25/2019	5.259267	5.356296
08/25/2019	5.271331	5.37223
09/25/2019	5.287001	5.388164
10/25/2019	5.305444	5.403152
11/25/2019	5.323039	5.416383
12/25/2019	5.338835	5.427654
01/25/2020	5.352785	5.436916
02/25/2020	5.36484	5.444123
03/25/2020	5.374955	5.449224
04/25/2020	5.383082	5.452172
05/25/2020	5.389174	5.452984
06/25/2020	5.393184	5.451943
07/25/2020	5.395065	5.449404
08/25/2020	5.39477	5.445733
09/25/2020	5.392251	5.441303
10/25/2020	5.387847	5.436495
11/25/2020	5.383066	5.431635
12/25/2020	5.37829	5.426792
01/25/2021	5.373526	5.42197
02/25/2021	5.368775	5.417172
03/25/2021	5.364043	5.412403
04/25/2021	5.359334	5.407666
05/25/2021	5.354649	5.402965
06/25/2021	5.349995	5.398304
07/25/2021	5.345373	5.393688

08/25/2021	5.340789	5.38912
09/25/2021	5.336246	5.384604
10/25/2021	5.331748	5.380145
11/25/2021	5.3273	5.375745
12/25/2021	5.322904	5.371411
01/25/2022	5.318566	5.367144
02/25/2022	5.314288	5.362949
03/25/2022	5.310075	5.358831
04/25/2022	5.305931	5.354792
05/25/2022	5.301859	5.350837
06/25/2022	5.297863	5.346971
07/25/2022	5.293947	5.343197
08/25/2022	5.290115	5.339519
09/25/2022	5.286371	5.335941
10/25/2022	5.282719	5.332469
11/25/2022	5.279164	5.329105
12/25/2022	5.275709	5.325853
01/25/2023	5.272359	5.322717
02/25/2023	5.269117	5.3197
03/25/2023	5.265988	5.316805
04/25/2023	5.262974	5.314035
05/25/2023	5.260077	5.311394
06/25/2023	5.2573	5.308888
07/25/2023	5.254647	5.306523
08/25/2023	5.252121	5.304308
09/25/2023	5.249727	5.302248
10/25/2023	5.24747	5.30035
11/25/2023	5.245366	5.298619
12/25/2023	5.243422	5.297051
01/25/2024	5.241641	5.295639
02/25/2024	5.240027	5.294377
03/25/2024	5.238585	5.293258
04/25/2024	5.237309	5.292275
05/25/2024	5.236161	5.291429
06/25/2024	5.235134	5.290755
07/25/2024	5.234232	5.290297
08/25/2024	5.233457	5.290099
09/25/2024	5.232812	5.290209
10/25/2024	5.232341	5.290671
11/25/2024	5.232203	5.2915
12/25/2024	5.232445	5.292581
01/25/2025	5.233075	5.293766
02/25/2025	5.234099	5.2949
03/25/2025	5.235525	5.29583
04/25/2025	5.237209	5.296398
05/25/2025	5.238552	5.296485
06/25/2025	5.239397	5.296131
07/25/2025	5.239735	5.295418
08/25/2025	5.239559	5.294432
09/25/2025	5.23886	5.293257
10/25/2025	5.237716	5.291981
11/25/2025	5.236473	5.290677

12/25/2025	5.235216	5.28936
01/25/2026	5.233945	5.288031
02/25/2026	5.232662	5.286691
03/25/2026	5.231367	5.285339
04/25/2026	5.23006	5.283976
05/25/2026	5.228742	5.282604
06/25/2026	5.227414	5.281221
07/25/2026	5.226075	5.27983
08/25/2026	5.224726	5.27843
09/25/2026	5.223368	5.277021
10/25/2026	5.222001	5.275605
11/25/2026	5.220626	5.274181
12/25/2026	5.219243	5.272751
01/25/2027	5.217853	5.271314
02/25/2027	5.216456	5.269871
03/25/2027	5.215052	5.268423
04/25/2027	5.213643	5.266971
05/25/2027	5.212228	5.265514
06/25/2027	5.210808	5.264053
07/25/2027	5.209384	5.262588
08/25/2027	5.207955	5.261121
09/25/2027	5.206523	5.259652
10/25/2027	5.205088	5.25818
11/25/2027	5.20365	5.256707
12/25/2027	5.20221	5.255233
01/25/2028	5.200769	5.253759
02/25/2028	5.199326	5.252285
03/25/2028	5.197883	5.250811
04/25/2028	5.196439	5.249338
05/25/2028	5.194996	5.247867
06/25/2028	5.193553	5.246397
07/25/2028	5.192112	5.244931
08/25/2028	5.190672	5.243467
09/25/2028	5.189235	5.242006
10/25/2028	5.1878	5.24055
11/25/2028	5.186368	5.239098
12/25/2028	5.18494	5.237651
01/25/2029	5.183516	5.236209
02/25/2029	5.182097	5.234773
03/25/2029	5.180682	5.233344
04/25/2029	5.179273	5.231921
05/25/2029	5.177871	5.230506
06/25/2029	5.176474	5.229098
07/25/2029	5.175085	5.227699
08/25/2029	5.173702	5.226309
09/25/2029	5.172328	5.224928
10/25/2029	5.170962	5.223556
11/25/2029	5.169605	5.222195
12/25/2029	5.168258	5.220845
01/25/2030	5.16692	5.219506
02/25/2030	5.165592	5.218179
03/25/2030	5.164276	5.216864

04/25/2030	5.16297	5.215561
05/25/2030	5.161676	5.214272
06/25/2030	5.160395	5.212997
07/25/2030	5.159126	5.211736
08/25/2030	5.15787	5.210489
09/25/2030	5.156627	5.209257
10/25/2030	5.155399	5.208041
11/25/2030	5.154186	5.206842
12/25/2030	5.152987	5.205659
01/25/2031	5.151804	5.204492
02/25/2031	5.150637	5.203344
03/25/2031	5.149487	5.202213
04/25/2031	5.148353	5.201102
05/25/2031	5.147237	5.200009
06/25/2031	5.146139	5.198935
07/25/2031	5.145059	5.197882
08/25/2031	5.143998	5.196849
09/25/2031	5.142957	5.195837
10/25/2031	5.141935	5.194847
11/25/2031	5.140933	5.193879
12/25/2031	5.139953	5.192933
01/25/2032	5.138993	5.19201
02/25/2032	5.138056	5.19111
03/25/2032	5.13714	5.190234
04/25/2032	5.136247	5.189383
05/25/2032	5.135378	5.188557
06/25/2032	5.134532	5.187755
07/25/2032	5.13371	5.18698
08/25/2032	5.132912	5.186231
09/25/2032	5.13214	5.185509
10/25/2032	5.131393	5.184815
11/25/2032	5.130672	5.184148
12/25/2032	5.129978	5.18351
01/25/2033	5.129311	5.182901
02/25/2033	5.128672	5.18232
03/25/2033	5.128061	5.181769
04/25/2033	5.127479	5.181248
05/25/2033	5.126924	5.180756
06/25/2033	5.126399	5.180296
07/25/2033	5.125902	5.179868
08/25/2033	5.125435	5.179473
09/25/2033	5.124998	5.179112
10/25/2033	5.124592	5.178787
11/25/2033	5.12422	5.178498
12/25/2033	5.123883	5.178243
01/25/2034	5.123582	5.178022
02/25/2034	5.123317	5.177831
03/25/2034	5.123088	5.177671
04/25/2034	5.122894	5.177537
05/25/2034	5.122726	5.177432
06/25/2034	5.122583	5.17736
07/25/2034	5.122465	5.177333

08/25/2034	5.122372	5.177358
09/25/2034	5.122305	5.177446
10/25/2034	5.122272	5.177605
11/25/2034	5.122308	5.177837
12/25/2034	5.122422	5.178119
01/25/2035	5.122614	5.178419
02/25/2035	5.122886	5.178703
03/25/2035	5.123238	5.178939
04/25/2035	5.12364	5.179094
05/25/2035	5.123964	5.179094
06/25/2035	5.124179	5.179094
07/25/2035	5.124282	5.179094
08/25/2035	5.124273	5.179094
09/25/2035	5.12415	5.179094

Deal Name
Tranche, Ratings

NO PREPAY STRESS

Fwd LIBOR/Swap Shift Prepay Assumptions	Forward LIBOR 1.00x Base Case	+200bp 1.00x Base Case
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Loss Severity: 40%

Recovery Delay: 12 months

% Cum Loss Yield Break	18.6	18.8
CDR - Yield Break	23.7	24.0
% Cum Loss 1st \$ Principal Loss	17.8	17.7
CDR - 1st \$ Principal Loss	22.2	22.0

Loss Severity: 60%

Recovery Delay: 12 months

% Cum Loss Yield Break	19.5	19.5
CDR - Yield Break	14.5	14.5
% Cum Loss 1st \$ Principal Loss	18.5	18.3
CDR - 1st \$ Principal Loss	13.5	13.3

Loss Severity: 40%

Recovery Delay: 12 months. NO ADVANCE

% Cum Loss Yield Break	16.4	16.3
CDR - Yield Break	19.7	19.6
% Cum Loss 1st \$ Principal Loss	15.6	15.3
CDR - 1st \$ Principal Loss	18.4	17.9

Loss Severity: 60%

Recovery Delay: 12 months. NO ADVANCE

% Cum Loss Yield Break	17.7	17.6
CDR - Yield Break	12.8	12.7
% Cum Loss 1st \$ Principal Loss	16.8	16.4
CDR - 1st \$ Principal Loss	12.0	11.6

Fwd LIBOR/Swap Shift Prepay Assumptions	Forward LIBOR 1.00x Base Case	+200bp 0.50x Base Case	+200bp Fixed - 50% Floating - 100%
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Loss Severity: 50%

Recovery Delay: 12 months

% Cum Loss Yield Break	19.2	23.7	19.5
CDR - Yield Break	18.0	13.9	17.0
% Cum Loss 1st \$ Principal Loss	18.2	22.2	18.1
CDR - 1st \$ Principal Loss	16.8	12.5	15.3

Loss Severity: 50%

Recovery Delay: 12 months. NO ADVANCE

% Cum Loss Yield Break	17.1	21.0	17.3
CDR - Yield Break	15.5	11.4	14.4
% Cum Loss 1st \$ Principal Loss	16.3	19.5	15.9
CDR - 1st \$ Principal Loss	14.5	10.2	12.9

Average Life:	8.5	15.1	10.3
Window (Dates):	Jun12 - Aug35	Sep17 - Aug35	May13 - Aug35

Deal Name
Tranche, Ratings

NO PREPAY STRESS

	Fwd LIBOR/Swap Shift Prepay Assumptions	Forward LIBOR 1.00x Base Case	+200bp 1.00x Base Case
Loss Severity: 40%			
Recovery Delay: 12 months			
	% Cum Loss Yield Break	16.9	16.9
	CDR - Yield Break	20.6	20.7
	% Cum Loss 1st \$ Principal Loss	16.2	16.0
	CDR - 1st \$ Principal Loss	19.4	19.1
Loss Severity: 60%			
Recovery Delay: 12 months			
	% Cum Loss Yield Break	17.7	17.6
	CDR - Yield Break	12.8	12.7
	% Cum Loss 1st \$ Principal Loss	16.8	16.5
	CDR - 1st \$ Principal Loss	12.0	11.7
Loss Severity: 40%			
Recovery Delay: 12 months. NO ADVANCE			
	% Cum Loss Yield Break	14.8	14.7
	CDR - Yield Break	17.2	17.0
	% Cum Loss 1st \$ Principal Loss	14.2	13.8
	CDR - 1st \$ Principal Loss	16.2	15.6
Loss Severity: 60%			
Recovery Delay: 12 months. NO ADVANCE			
	% Cum Loss Yield Break	16.0	15.9
	CDR - Yield Break	11.3	11.2
	% Cum Loss 1st \$ Principal Loss	15.2	14.9
	CDR - 1st \$ Principal Loss	10.6	10.3

	Fwd LIBOR/Swap Shift Prepay Assumptions	Forward LIBOR 1.00x Base Case	+200bp 0.50x Base Case	+200bp Fixed - 50% Floating - 100%
Loss Severity: 50%				
Recovery Delay: 12 months				
	% Cum Loss Yield Break	17.4	22.0	14.6
	CDR - Yield Break	15.8	12.3	14.8
	% Cum Loss 1st \$ Principal Loss	16.5	20.7	16.3
	CDR - 1st \$ Principal Loss	14.8	11.2	13.3

Loss Severity: 50%

Recovery Delay: 12 months. NO ADVANCE

% Cum Loss Yield Break	15.6	19.4	15.6
CDR - Yield Break	13.7	10.1	12.5
% Cum Loss 1st \$ Principal Loss	14.8	18.2	14.4
CDR - 1st \$ Principal Loss	12.8	9.2	11.3

Average Life:	9.3	16.4	11.4
Window (Dates):	Feb13 - Aug35	Dec18 - Aug35	Apr14 - Aug35

15.73
12.276
14.717
13.612
10.094
12.472

14.773
11.139
13.272
12.768
9.165
11.216

Deal Name
Tranche, Ratings

NO PREPAY STRESS

	Fwd LIBOR/Swap Shift Prepay Assumptions	Forward LIBOR 1.00x Base Case	+200bp 1.00x Base Case
Loss Severity: 40%			
Recovery Delay: 12 months			
	% Cum Loss Yield Break	15.3	15.4
	CDR - Yield Break	18.0	18.1
	% Cum Loss 1st \$ Principal Loss	14.6	14.4
	CDR - 1st \$ Principal Loss	16.8	16.5

Loss Severity: 60%

Recovery Delay: 12 months			
	% Cum Loss Yield Break	16.0	15.9
	CDR - Yield Break	11.3	11.2
	% Cum Loss 1st \$ Principal Loss	15.2	14.9
	CDR - 1st \$ Principal Loss	10.6	10.3

Loss Severity: 40%

Recovery Delay: 12 months. NO ADVANCE			
	% Cum Loss Yield Break	13.4	13.3
	CDR - Yield Break	15.1	14.9
	% Cum Loss 1st \$ Principal Loss	12.7	12.4
	CDR - 1st \$ Principal Loss	14.1	13.6

Loss Severity: 60%

Recovery Delay: 12 months. NO ADVANCE			
	% Cum Loss Yield Break	14.6	14.4
	CDR - Yield Break	10.1	9.9
	% Cum Loss 1st \$ Principal Loss	13.8	13.3
	CDR - 1st \$ Principal Loss	9.4	9.0

	Fwd LIBOR/Swap Shift Prepay Assumptions	Forward LIBOR 1.00x Base Case	+200bp 0.50x Base Case	+200bp Fixed - 50% Floating - 100%
Loss Severity: 50%				
Recovery Delay: 12 months				
	% Cum Loss Yield Break	15.8	20.6	15.9
	CDR - Yield Break	13.9	11.1	12.9
	% Cum Loss 1st \$ Principal Loss	15.0	19.2	14.6
	CDR - 1st \$ Principal Loss	13.0	10.0	11.5

Loss Severity: 50%

Recovery Delay: 12 months. NO ADVANCE

% Cum Loss Yield Break	14.1	18.2	14.1
CDR - Yield Break	12.1	9.2	11.0
% Cum Loss 1st \$ Principal Loss	6.0	5.1	3.7
CDR - 1st \$ Principal Loss	11.3	8.3	9.8

Average Life:	9.8	17.0	12.0
Window (Dates):	Jul13 - Aug35	Jul19 - Aug35	Oct14 - Jul35

13.858
11.037
12.874
12.02
9.116
10.936

12.941
9.987
11.5
11.208
8.255
9.747

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

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a market in the securities referred to herein.

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Assumptions

55% Loss Severity
12 Month Recovery Lag
Servicer Advances 100% P&I
Failing Triggers
Run To Maturity

Forward Libor

	75% Pricing	100% Pricing	125% Pricing
CDR	6.13	6.06	6.08
CUM Loss	11	8.64	7.16
DM	445	461	475
WAL	15.72	12.3	9.92

Forward Libor +100

	75% Pricing	100% Pricing	125% Pricing
CDR	5.9	5.91	6.04
CUM Loss	10.66	8.45	7.12
DM	427	443	457
WAL	15.89	12.32	9.88

Forward Libor +200

	75% Pricing	100% Pricing	125% Pricing
CDR	5.74	5.88	6.16
CUM Loss	10.42	8.42	7.25
DM	403	407	417
WAL	16.02	12.44	9.91

Forward Libor +300

	75% Pricing	100% Pricing	125% Pricing
CDR	5.69	6.02	6.51
CUM Loss	10.35	8.6	7.62
DM	365	370	366
WAL	16.01	12.33	9.87

Assumptions

55% Loss Severity
12 Month Recovery Lag
Servicer Advances 100% P&I
Failing Triggers
Run To Maturity

Forward Libor

	75% Pricing	100% Pricing	125% Pricing
CDR	6.13	6.06	6.08
CUM Loss	11	8.64	7.16
DM	445	461	475
WAL	15.72	12.3	9.92

Forward Libor +100

	75% Pricing	100% Pricing	125% Pricing
CDR	5.9	5.91	6.04
CUM Loss	10.66	8.45	7.12
DM	427	443	457
WAL	15.89	12.32	9.88

Forward Libor +200

	75% Pricing	100% Pricing	125% Pricing
CDR	5.74	5.88	6.16
CUM Loss	10.42	8.42	7.25
DM	403	407	417
WAL	16.02	12.44	9.91

Forward Libor +300

	75% Pricing	100% Pricing	125% Pricing
CDR	5.69	6.02	6.51
CUM Loss	10.35	8.6	7.62
DM	365	370	366

WAL	16.01	12.33	9.87
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NO PREPAY STRESS	Prepay (1F)	23 HEP		
	Prepay (1A)	100 *RASC_PPC		
	Min 0			
Fwd LIBOR/Swap Shift	-200 bp	bp	200 bp	
Prepay	1.00x Base Case	1.00x Base Case	1.00x Base Case	
Recovery Delay: 12 months				
Loss Severity: 40%				
Recovery Delay: 12 months				
% Cum Loss Yield Break	21.22%	20.83%	21.17%	
CDR - Yield Break	29.08	28.20	28.92	
% Cum Loss 1st \$ Principal Loss	20.59%	19.75%	19.69%	
CDR - 1st \$ Principal Loss	27.72	25.98	25.85	
Loss Severity: 50%	Do NOT explicitly calc. Interpolate please			
Recovery Delay: 12 months				
% Cum Loss Yield Break	21.82%	21.38%	21.66%	
CDR - Yield Break	23.25	22.545	23.02	
% Cum Loss 1st \$ Principal Loss	21.08%	20.16%	20.01%	
CDR - 1st \$ Principal Loss	22.135	20.745	20.555	
Loss Severity: 60%				
Recovery Delay: 12 months				
% Cum Loss Yield Break	22.41%	21.92%	22.15%	
CDR - Yield Break	17.42	16.89	17.12	
% Cum Loss 1st \$ Principal Loss	21.57%	20.56%	20.32%	
CDR - 1st \$ Principal Loss	16.55	15.51	15.26	
Loss Severity: 40%				
Recovery Delay: 12 months. NO ADVANCE				
% Cum Loss Yield Break	19.04%	18.41%	18.54%	
CDR - Yield Break	24.60	23.38	23.60	
% Cum Loss 1st \$ Principal Loss	18.41%	17.36%	17.09%	
CDR - 1st \$ Principal Loss	23.39	21.45	20.96	
Loss Severity: 50%	Do NOT explicitly calc. Interpolate please			
Recovery Delay: 12 months. NO ADVANCE				
% Cum Loss Yield Break	19.85%	19.19%	19.29%	
CDR - Yield Break	20.11	19.155	19.285	
% Cum Loss 1st \$ Principal Loss	19.13%	18.02%	17.68%	
CDR - 1st \$ Principal Loss	19.105	17.565	17.13	
Loss Severity: 60%				
Recovery Delay: 12 months. NO ADVANCE				
% Cum Loss Yield Break	20.65%	19.97%	20.03%	
CDR - Yield Break	15.62	14.93	14.97	
% Cum Loss 1st \$ Principal Loss	19.84%	18.67%	18.27%	
CDR - 1st \$ Principal Loss	14.82	13.68	13.30	
PREPAY STRESS				
	Min 0			
Fwd LIBOR/Swap Shift	-200 bp	bp	200 bp	
Prepay	2.00x Base Case	1.00x Base Case	0.50x Base Case	
Loss Severity: 50%				
Recovery Delay: 12 months				
% Cum Loss Yield Break	18.08%	21.47%	26.15%	
CDR - Yield Break	30.94	21.13	16.44	
% Cum Loss 1st \$ Principal Loss	17.74%	20.23%	23.95%	
CDR - 1st \$ Principal Loss	30.29	19.42	14.12	
Loss Severity: 50%				
Recovery Delay: 12 months. NO ADVANCE				
% Cum Loss Yield Break	16.69%	19.31%	23.20%	
CDR - Yield Break	28.28	18.21	13.39	
% Cum Loss 1st \$ Principal Loss	16.37%	18.12%	21.06%	
CDR - 1st \$ Principal Loss	27.68	16.70	11.48	
Forward LIBOR Rates:				
Period:	Pmt Date	LIBOR_1MO Vect	LIBOR_6MO Vector	
	1 10/25/2005	3.789	4.01	
	2 11/25/2005	3.868784	4.068986	

3	12/25/2005	3.962672	4.121987
4	01/25/2006	4.022917	4.166522
5	02/25/2006	4.121015	4.191755
6	03/25/2006	4.097074	4.20446
7	04/25/2006	4.137052	4.225283
8	05/25/2006	4.181457	4.246274
9	06/25/2006	4.225352	4.268112
10	07/25/2006	4.17172	4.290841
11	08/25/2006	4.195939	4.330748
12	09/25/2006	4.219856	4.374139
13	10/25/2006	4.260819	4.420357
14	11/25/2006	4.310204	4.465572
15	12/25/2006	4.359352	4.507193
16	01/25/2007	4.406945	4.543873
17	02/25/2007	4.451661	4.574264
18	03/25/2007	4.492181	4.59702
19	04/25/2007	4.527184	4.610794
20	05/25/2007	4.555352	4.614622
21	06/25/2007	4.575363	4.609204
22	07/25/2007	4.585899	4.595963
23	08/25/2007	4.585639	4.576692
24	09/25/2007	4.573265	4.553553
25	10/25/2007	4.549719	4.529073
26	11/25/2007	4.523458	4.505766
27	12/25/2007	4.497414	4.484854
28	01/25/2008	4.47244	4.467202
29	02/25/2008	4.449388	4.453678
30	03/25/2008	4.42911	4.44515
31	04/25/2008	4.412458	4.442484
32	05/25/2008	4.400283	4.446272
33	06/25/2008	4.393438	4.455945
34	07/25/2008	4.392776	4.470493
35	08/25/2008	4.399147	4.488727
36	09/25/2008	4.413404	4.50928
37	10/25/2008	4.434776	4.530606
38	11/25/2008	4.457265	4.551254
39	12/25/2008	4.479134	4.570759
40	01/25/2009	4.50018	4.588913
41	02/25/2009	4.520202	4.605511
42	03/25/2009	4.538999	4.620348
43	04/25/2009	4.556369	4.633219
44	05/25/2009	4.572111	4.643994
45	06/25/2009	4.586022	4.652874
46	07/25/2009	4.597902	4.66017
47	08/25/2009	4.607549	4.666234
48	09/25/2009	4.614761	4.671455
49	10/25/2009	4.619799	4.676259
50	11/25/2009	4.624379	4.681037
51	12/25/2009	4.628969	4.685886
52	01/25/2010	4.633593	4.690832
53	02/25/2010	4.638276	4.6959
54	03/25/2010	4.643041	4.701114
55	04/25/2010	4.647914	4.7065
56	05/25/2010	4.652918	4.712078
57	06/25/2010	4.658078	4.71785
58	07/25/2010	4.663419	4.723811
59	08/25/2010	4.668963	4.729956
60	09/25/2010	4.674737	4.736278
61	10/25/2010	4.680738	4.742767
62	11/25/2010	4.686882	4.749416
63	12/25/2010	4.693157	4.756236
64	01/25/2011	4.699579	4.763241
65	02/25/2011	4.706161	4.770445
66	03/25/2011	4.712917	4.777862
67	04/25/2011	4.719862	4.785508
68	05/25/2011	4.727008	4.793394
69	06/25/2011	4.734371	4.801526
70	07/25/2011	4.741964	4.809905
71	08/25/2011	4.749801	4.818534
72	09/25/2011	4.757897	4.827415
73	10/25/2011	4.766254	4.836548
74	11/25/2011	4.774842	4.845935
75	12/25/2011	4.783662	4.855585
76	01/25/2012	4.792724	4.865509
77	02/25/2012	4.802038	4.875717
78	03/25/2012	4.811614	4.886221
79	04/25/2012	4.821464	4.897031
80	05/25/2012	4.831598	4.908127
81	06/25/2012	4.842026	4.919367
82	07/25/2012	4.852759	4.930566
83	08/25/2012	4.863807	4.941536
84	09/25/2012	4.875181	4.952078

85	10/25/2012	4.886712	4.961982
86	11/25/2012	4.897682	4.971064
87	12/25/2012	4.907877	4.979252
88	01/25/2013	4.917255	4.986507
89	02/25/2013	4.925779	4.992786
90	03/25/2013	4.933407	4.998051
91	04/25/2013	4.9401	5.002259
92	05/25/2013	4.945817	5.005432
93	06/25/2013	4.95052	5.007843
94	07/25/2013	4.954168	5.009842
95	08/25/2013	4.956722	5.011792
96	09/25/2013	4.958141	5.014075
97	10/25/2013	4.958749	5.017085
98	11/25/2013	4.959989	5.021171
99	12/25/2013	4.962268	5.026444
100	01/25/2014	4.965634	5.032956
101	02/25/2014	4.970139	5.040758
102	03/25/2014	4.975832	5.049901
103	04/25/2014	4.982763	5.060436
104	05/25/2014	4.990982	5.072357
105	06/25/2014	5.00054	5.08542
106	07/25/2014	5.011485	5.099311
107	08/25/2014	5.02387	5.113703
108	09/25/2014	5.037742	5.128259
109	10/25/2014	5.052812	5.142625
110	11/25/2014	5.067737	5.156494
111	12/25/2014	5.082157	5.169784
112	01/25/2015	5.096047	5.182469
113	02/25/2015	5.109381	5.194522
114	03/25/2015	5.122135	5.205919
115	04/25/2015	5.134283	5.216633
116	05/25/2015	5.145801	5.226614
117	06/25/2015	5.156662	5.235716
118	07/25/2015	5.166841	5.243762
119	08/25/2015	5.176314	5.250572
120	09/25/2015	5.185056	5.25596
121	10/25/2015	5.1929	5.259736
122	11/25/2015	5.199247	5.261731
123	12/25/2015	5.203907	5.261865
124	01/25/2016	5.206827	5.260084
125	02/25/2016	5.207952	5.256335
126	03/25/2016	5.207231	5.250563
127	04/25/2016	5.204609	5.242714
128	05/25/2016	5.200034	5.232887
129	06/25/2016	5.193453	5.221804
130	07/25/2016	5.184813	5.210367
131	08/25/2016	5.17406	5.199503
132	09/25/2016	5.161141	5.190168
133	10/25/2016	5.146905	5.183344
134	11/25/2016	5.134955	5.17989
135	12/25/2016	5.126286	5.180068
136	01/25/2017	5.121009	5.183989
137	02/25/2017	5.119232	5.191766
138	03/25/2017	5.121065	5.20351
139	04/25/2017	5.126617	5.219334
140	05/25/2017	5.135998	5.239126
141	06/25/2017	5.149317	5.261855
142	07/25/2017	5.166684	5.286232
143	08/25/2017	5.188208	5.310931
144	09/25/2017	5.213998	5.334586
145	10/25/2017	5.242839	5.355792
146	11/25/2017	5.269461	5.373336
147	12/25/2017	5.292445	5.386881
148	01/25/2018	5.311682	5.396313
149	02/25/2018	5.327061	5.401519
150	03/25/2018	5.338472	5.402387
151	04/25/2018	5.345805	5.398803
152	05/25/2018	5.34895	5.390871
153	06/25/2018	5.347796	5.379565
154	07/25/2018	5.342233	5.366106
155	08/25/2018	5.332152	5.351747
156	09/25/2018	5.317442	5.337772
157	10/25/2018	5.299257	5.3255
158	11/25/2018	5.282602	5.316066
159	12/25/2018	5.268806	5.309767
160	01/25/2019	5.257953	5.306687
161	02/25/2019	5.250126	5.30691
162	03/25/2019	5.245406	5.310522
163	04/25/2019	5.243878	5.317608
164	05/25/2019	5.245623	5.328096
165	06/25/2019	5.250725	5.341285
166	07/25/2019	5.259267	5.356296

167	08/25/2019	5.271331	5.37223
168	09/25/2019	5.287001	5.388164
169	10/25/2019	5.305444	5.403152
170	11/25/2019	5.323039	5.416383
171	12/25/2019	5.338835	5.427654
172	01/25/2020	5.352785	5.436916
173	02/25/2020	5.36484	5.444123
174	03/25/2020	5.374955	5.449224
175	04/25/2020	5.383082	5.452172
176	05/25/2020	5.389174	5.452984
177	06/25/2020	5.393184	5.451943
178	07/25/2020	5.395065	5.449404
179	08/25/2020	5.39477	5.445733
180	09/25/2020	5.392251	5.441303
181	10/25/2020	5.387847	5.436495
182	11/25/2020	5.383066	5.431635
183	12/25/2020	5.37829	5.426792
184	01/25/2021	5.373526	5.42197
185	02/25/2021	5.368775	5.417172
186	03/25/2021	5.364043	5.412403
187	04/25/2021	5.359334	5.407666
188	05/25/2021	5.354649	5.402965
189	06/25/2021	5.349995	5.398304
190	07/25/2021	5.345373	5.393688
191	08/25/2021	5.340789	5.38912
192	09/25/2021	5.336246	5.384604
193	10/25/2021	5.331748	5.380145
194	11/25/2021	5.3273	5.375745
195	12/25/2021	5.322904	5.371411
196	01/25/2022	5.318566	5.367144
197	02/25/2022	5.314288	5.362949
198	03/25/2022	5.310075	5.358831
199	04/25/2022	5.305931	5.354792
200	05/25/2022	5.301859	5.350837
201	06/25/2022	5.297863	5.346971
202	07/25/2022	5.293947	5.343197
203	08/25/2022	5.290115	5.339519
204	09/25/2022	5.286371	5.335941
205	10/25/2022	5.282719	5.332469
206	11/25/2022	5.279164	5.329105
207	12/25/2022	5.275709	5.325853
208	01/25/2023	5.272359	5.322717
209	02/25/2023	5.269117	5.3197
210	03/25/2023	5.265988	5.316805
211	04/25/2023	5.262974	5.314035
212	05/25/2023	5.260077	5.311394
213	06/25/2023	5.2573	5.308888
214	07/25/2023	5.254647	5.306523
215	08/25/2023	5.252121	5.304308
216	09/25/2023	5.249727	5.302248
217	10/25/2023	5.24747	5.30035
218	11/25/2023	5.245366	5.298619
219	12/25/2023	5.243422	5.297051
220	01/25/2024	5.241641	5.295639
221	02/25/2024	5.240027	5.294377
222	03/25/2024	5.238585	5.293258
223	04/25/2024	5.237309	5.292275
224	05/25/2024	5.236161	5.291429
225	06/25/2024	5.235134	5.290755
226	07/25/2024	5.234232	5.290297
227	08/25/2024	5.233457	5.290099
228	09/25/2024	5.232812	5.290209
229	10/25/2024	5.232341	5.290671
230	11/25/2024	5.232203	5.2915
231	12/25/2024	5.232445	5.292581
232	01/25/2025	5.233075	5.293766
233	02/25/2025	5.234099	5.2949
234	03/25/2025	5.235525	5.29583
235	04/25/2025	5.237209	5.296398
236	05/25/2025	5.238552	5.296485
237	06/25/2025	5.239397	5.296131
238	07/25/2025	5.239735	5.295418
239	08/25/2025	5.239559	5.294432
240	09/25/2025	5.23886	5.293257
241	10/25/2025	5.237716	5.291981
242	11/25/2025	5.236473	5.290677
243	12/25/2025	5.235216	5.28936
244	01/25/2026	5.233945	5.288031
245	02/25/2026	5.232662	5.286691
246	03/25/2026	5.231367	5.285339
247	04/25/2026	5.23006	5.283976
248	05/25/2026	5.228742	5.282604

249	06/25/2026	5.227414	5.281221
250	07/25/2026	5.226075	5.27983
251	08/25/2026	5.224726	5.27843
252	09/25/2026	5.223368	5.277021
253	10/25/2026	5.222001	5.275605
254	11/25/2026	5.220626	5.274181
255	12/25/2026	5.219243	5.272751
256	01/25/2027	5.217853	5.271314
257	02/25/2027	5.216456	5.269871
258	03/25/2027	5.215052	5.268423
259	04/25/2027	5.213643	5.266971
260	05/25/2027	5.212228	5.265514
261	06/25/2027	5.210808	5.264053
262	07/25/2027	5.209384	5.262588
263	08/25/2027	5.207955	5.261121
264	09/25/2027	5.206523	5.259652
265	10/25/2027	5.205088	5.25818
266	11/25/2027	5.20365	5.256707
267	12/25/2027	5.20221	5.255233
268	01/25/2028	5.200769	5.253759
269	02/25/2028	5.199326	5.252285
270	03/25/2028	5.197883	5.250811
271	04/25/2028	5.196439	5.249338
272	05/25/2028	5.194996	5.247867
273	06/25/2028	5.193553	5.246397
274	07/25/2028	5.192112	5.244931
275	08/25/2028	5.190672	5.243467
276	09/25/2028	5.189235	5.242006
277	10/25/2028	5.1878	5.24055
278	11/25/2028	5.186368	5.239098
279	12/25/2028	5.18494	5.237651
280	01/25/2029	5.183516	5.236209
281	02/25/2029	5.182097	5.234773
282	03/25/2029	5.180682	5.233344
283	04/25/2029	5.179273	5.231921
284	05/25/2029	5.177871	5.230506
285	06/25/2029	5.176474	5.229098
286	07/25/2029	5.175085	5.227699
287	08/25/2029	5.173702	5.226309
288	09/25/2029	5.172328	5.224928
289	10/25/2029	5.170962	5.223556
290	11/25/2029	5.169605	5.222195
291	12/25/2029	5.168258	5.220845
292	01/25/2030	5.16692	5.219506
293	02/25/2030	5.165592	5.218179
294	03/25/2030	5.164276	5.216864
295	04/25/2030	5.16297	5.215561
296	05/25/2030	5.161676	5.214272
297	06/25/2030	5.160395	5.212997
298	07/25/2030	5.159126	5.211736
299	08/25/2030	5.15787	5.210489
300	09/25/2030	5.156627	5.209257
301	10/25/2030	5.155399	5.208041
302	11/25/2030	5.154186	5.206842
303	12/25/2030	5.152987	5.205659
304	01/25/2031	5.151804	5.204492
305	02/25/2031	5.150637	5.203344
306	03/25/2031	5.149487	5.202213
307	04/25/2031	5.148353	5.201102
308	05/25/2031	5.147237	5.200009
309	06/25/2031	5.146139	5.198935
310	07/25/2031	5.145059	5.197882
311	08/25/2031	5.143998	5.196849
312	09/25/2031	5.142957	5.195837
313	10/25/2031	5.141935	5.194847
314	11/25/2031	5.140933	5.193879
315	12/25/2031	5.139953	5.192933
316	01/25/2032	5.138993	5.19201
317	02/25/2032	5.138056	5.19111
318	03/25/2032	5.13714	5.190234
319	04/25/2032	5.136247	5.189383
320	05/25/2032	5.135378	5.188557
321	06/25/2032	5.134532	5.187755
322	07/25/2032	5.13371	5.18698
323	08/25/2032	5.132912	5.186231
324	09/25/2032	5.13214	5.185509
325	10/25/2032	5.131393	5.184815
326	11/25/2032	5.130672	5.184148
327	12/25/2032	5.129978	5.18351
328	01/25/2033	5.129311	5.182901
329	02/25/2033	5.128672	5.18232
330	03/25/2033	5.128061	5.181769

331	04/25/2033	5.127479	5.181248
332	05/25/2033	5.126924	5.180756
333	06/25/2033	5.126399	5.180296
334	07/25/2033	5.125902	5.179868
335	08/25/2033	5.125435	5.179473
336	09/25/2033	5.124998	5.179112
337	10/25/2033	5.124592	5.178787
338	11/25/2033	5.124222	5.178498
339	12/25/2033	5.123883	5.178243
340	01/25/2034	5.123582	5.178022
341	02/25/2034	5.123317	5.177831
342	03/25/2034	5.123088	5.177671
343	04/25/2034	5.122894	5.177537
344	05/25/2034	5.122726	5.177432
345	06/25/2034	5.122583	5.17736
346	07/25/2034	5.122465	5.177333
347	08/25/2034	5.122372	5.177358
348	09/25/2034	5.122305	5.177446
349	10/25/2034	5.122272	5.177605
350	11/25/2034	5.122308	5.177837
351	12/25/2034	5.122422	5.178119
352	01/25/2035	5.122614	5.178419
353	02/25/2035	5.122886	5.178703
354	03/25/2035	5.123238	5.178939
355	04/25/2035	5.12364	5.179094
356	05/25/2035	5.123964	5.179094
357	06/25/2035	5.124179	5.179094
358	07/25/2035	5.124282	5.179094
359	08/25/2035	5.124273	5.179094
360	09/25/2035	5.12415	5.179094

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

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Neither the issuer of the securities nor any of its affiliates prepared, provided, approved or verified any statistical or numerical information presented herein, although that information may be based in part on loan level data provided by the issuer or its affiliates.

Investors are urged to read the base prospectus and the prospectus supplement and other relevant documents filed or to be filed with the Securities and Exchange Commission because they contain important information. Such documents may be obtained without charge at the Securities and Exchange Commission's website. Once available, the base prospectus and prospectus supplement may be obtained without charge by contacting the Residential Funding Securities Corporation trading desk at (301) 664-6900.

This communication does not contain all information that is required to be included in the base prospectus and the prospectus supplement.

The information in this communication is preliminary and is subject to completion or change.

The information in this communication supersedes information contained in any prior similar communication relating to these securities.

This communication is not an offer to sell or a solicitation of an offer to buy these securities in any state where such offer, solicitation or sale is not permitted.

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.

a market in the securities referred to herein.

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.

20% LIBOR NET WAC CAP SCHEDULE 50% PRICING

period	(1) ACT/360 NWAC	(2) ACT/360 NWAC
	-	-
1	7.42	23.08
2	6.23	21.81
3	6.43	21.91
4	6.23	21.56
5	6.23	21.37
6	6.89	21.81
7	6.23	20.87
8	6.43	20.76
9	6.23	20.19
10	6.43	20.01
11	6.23	19.37
12	6.23	18.92
13	6.43	18.69
14	6.23	18.06
15	6.43	17.86
16	6.23	17.26
17	6.23	16.88
18	6.89	17.17
19	6.23	16.15
20	6.43	16.01
21	6.23	15.46
22	6.43	15.34
23	6.23	14.49
24	8.36	16.02
25	8.63	15.75
26	8.35	14.96
27	8.63	14.77
28	8.35	14.23
29	8.35	13.98
30	9.67	15.07
31	9.05	14.21
32	9.35	14.28
33	9.04	14.06
34	9.34	14.39
35	9.04	13.91
36	10.10	14.80
37	10.43	10.43
38	10.09	10.09
39	10.43	10.43
40	10.09	10.09
41	10.08	10.08
42	12.06	12.06
43	10.89	10.89
44	11.25	11.25
45	10.89	10.89
46	11.25	11.25

- (1) Net WAC Cap without Cap cash flow
- (2) Net WAC Cap including Cap cash flow

47	10.88	10.88
48	11.00	11.00
49	11.36	11.36
50	10.99	10.99
51	11.35	11.35
52	10.98	10.98
53	10.98	10.98
54	12.28	12.28
55	11.09	11.09
56	11.45	11.45
57	11.08	11.08
58	11.45	11.45
59	11.07	11.07
60	11.07	11.07
61	11.44	11.44
62	11.06	11.06
63	11.43	11.43
64	11.06	11.06
65	11.05	11.05
66	12.23	12.23
67	11.04	11.04
68	11.41	11.41
69	11.04	11.04
70	11.40	11.40
71	11.03	11.03
72	11.03	11.03
73	11.39	11.39
74	11.02	11.02
75	11.38	11.38
76	11.01	11.01
77	11.01	11.01
78	11.76	11.76
79	11.00	11.00
80	11.36	11.36
81	10.99	10.99
82	11.36	11.36
83	10.98	10.98
84	10.98	10.98
85	11.34	11.34
86	10.97	10.97
87	11.34	11.34
88	10.97	10.97
89	10.96	10.96
90	12.13	12.13
91	10.95	10.95
92	11.32	11.32
93	10.95	10.95
94	11.31	11.31
95	10.94	10.94
96	10.93	10.93
97	11.30	11.30
98	10.93	10.93

99	11.29	11.29
100	10.92	10.92
101	10.92	10.92
102	12.08	12.08
103	10.91	10.91
104	11.27	11.27
105	10.90	10.90
106	11.26	11.26
107	10.89	10.89
108	10.89	10.89
109	11.25	11.25
110	10.88	10.88
111	11.24	11.24
112	10.87	10.87
113	10.87	10.87
114	12.03	12.03
115	10.86	10.86
116	11.22	11.22
117	10.85	10.85
118	11.21	11.21
119	10.84	10.84
120	10.84	10.84
121	11.20	11.20
122	10.83	10.83
123	11.19	11.19
124	10.82	10.82
125	10.82	10.82
126	11.56	11.56
127	10.81	10.81
128	11.17	11.17
129	10.80	10.80
130	11.16	11.16
131	10.79	10.79
132	10.79	10.79
133	11.15	11.15
134	10.78	10.78
135	11.14	11.14
136	10.77	10.77
137	10.77	10.77
138	11.92	11.92
139	10.76	10.76
140	11.12	11.12
141	10.75	10.75
142	11.11	11.11
143	10.74	10.74
144	10.74	10.74
145	11.09	11.09
146	10.73	10.73
147	11.09	11.09
148	10.72	10.72
149	10.72	10.72
150	11.86	11.86

151	10.71	10.71
152	11.06	11.06
153	10.70	10.70
154	11.06	11.06
155	10.70	10.70
156	10.69	10.69
157	11.04	11.04
158	10.68	10.68
159	11.03	11.03
160	10.67	10.67
161	10.67	10.67
162	11.81	11.81
163	10.66	10.66
164	11.01	11.01
165	10.65	10.65
166	11.00	11.00
167	10.65	10.65
168	10.64	10.64
169	10.99	10.99
170	10.63	10.63
171	10.98	10.98
172	10.62	10.62
173	10.62	10.62
174	11.35	11.35
175	10.61	10.61
176	10.96	10.96
177	10.60	10.60
178	10.95	10.95
179	10.59	10.59
180	10.59	10.59
181	10.94	10.94
182	10.58	10.58
183	10.93	10.93
184	10.57	10.57
185	10.57	10.57
186	11.69	11.69
187	10.56	10.56
188	10.91	10.91
189	10.55	10.55
190	10.90	10.90
191	10.54	10.54
192	10.54	10.54
193	10.88	10.88
194	10.53	10.53
195	10.87	10.87
196	10.52	10.52
197	10.51	10.51
198	11.63	11.63
199	10.50	10.50
200	10.85	10.85
201	10.50	10.50
202	10.84	10.84

203	10.49	10.49
204	10.48	10.48
205	10.83	10.83
206	10.47	10.47
207	10.82	10.82
208	10.46	10.46
209	10.46	10.46
210	11.57	11.57
211	10.45	10.45
212	10.79	10.79
213	10.44	10.44
214	10.78	10.78
215	10.43	10.43
216	10.43	10.43
217	10.77	10.77
218	10.42	10.42
219	10.76	10.76

SPEED

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period	(1) ACT/360 NWAC	(2) ACT/360 NWAC
	-	-
1	7.42	7.46
2	6.23	6.34
3	6.43	6.64
4	6.23	6.48
5	6.23	6.57
6	6.89	7.21
7	6.23	6.57
8	6.43	6.81
9	6.23	6.63
10	6.43	6.79
11	6.23	6.59
12	6.23	6.59
13	6.43	6.82
14	6.23	6.63
15	6.43	6.86
16	6.23	6.67
17	6.23	6.69
18	6.89	7.36
19	6.23	6.70
20	6.43	6.91
21	6.23	6.70
22	6.43	6.89
23	6.23	6.65
24	8.30	8.69
25	8.57	8.93
26	8.30	8.61
27	8.57	8.85
28	8.29	8.55
29	8.29	8.53
30	8.78	9.01
31	8.21	8.42
32	8.49	8.68
33	8.21	8.41
34	8.48	8.68
35	8.21	8.40
36	8.59	8.79
37	8.88	8.88
38	8.59	8.59
39	8.88	8.88
40	8.59	8.59
41	8.59	8.59
42	9.60	9.60
43	8.67	8.67
44	8.96	8.96
45	8.67	8.67
46	8.96	8.96

47	8.67	8.67
48	8.71	8.71
49	9.00	9.00
50	8.70	8.70
51	8.99	8.99
52	8.70	8.70
53	8.70	8.70
54	9.65	9.65
55	8.72	8.72
56	9.01	9.01
57	8.72	8.72
58	9.00	9.00
59	8.71	8.71
60	8.74	8.74
61	9.03	9.03
62	8.73	8.73
63	9.02	9.02
64	8.73	8.73
65	8.73	8.73
66	9.70	9.70
67	8.76	8.76
68	9.05	9.05
69	8.76	8.76
70	9.05	9.05
71	8.75	8.75
72	8.79	8.79
73	9.08	9.08
74	8.79	8.79
75	9.08	9.08
76	8.78	8.78
77	8.78	8.78
78	9.43	9.43
79	8.82	8.82
80	9.11	9.11
81	8.82	8.82
82	9.11	9.11
83	8.81	8.81
84	8.86	8.86
85	9.16	9.16
86	8.86	8.86
87	9.15	9.15
88	8.86	8.86
89	8.85	8.85
90	9.84	9.84
91	8.89	8.89
92	9.18	9.18
93	8.88	8.88
94	9.18	9.18
95	8.88	8.88
96	8.89	8.89
97	9.18	9.18
98	8.88	8.88

99	9.18	9.18
100	8.88	8.88
101	8.88	8.88
102	9.86	9.86
103	8.90	8.90
104	9.19	9.19
105	8.90	8.90
106	9.19	9.19
107	8.89	8.89
108	8.95	8.95
109	9.24	9.24
110	8.94	8.94
111	9.24	9.24
112	8.94	8.94
113	8.94	8.94
114	9.96	9.96
115	8.99	8.99
116	9.29	9.29
117	8.99	8.99
118	9.28	9.28
119	8.98	8.98
120	9.02	9.02
121	9.32	9.32
122	9.01	9.01
123	9.31	9.31
124	9.01	9.01
125	9.01	9.01
126	9.62	9.62
127	9.00	9.00
128	9.29	9.29
129	8.99	8.99
130	9.29	9.29
131	8.99	8.99
132	8.94	8.94
133	9.23	9.23
134	8.93	8.93
135	9.23	9.23
136	8.93	8.93
137	8.93	8.93
138	9.89	9.89
139	8.93	8.93
140	9.23	9.23
141	8.93	8.93
142	9.22	9.22
143	8.92	8.92
144	9.02	9.02
145	9.31	9.31
146	9.01	9.01
147	9.31	9.31
148	9.01	9.01
149	9.00	9.00
150	10.02	10.02

151	9.05	9.05
152	9.35	9.35
153	9.04	9.04
154	9.34	9.34
155	9.04	9.04
156	8.99	8.99
157	9.28	9.28
158	8.98	8.98
159	9.28	9.28
160	8.98	8.98
161	8.97	8.97
162	9.91	9.91
163	8.95	8.95
164	9.24	9.24
165	8.94	8.94
166	9.24	9.24
167	8.94	8.94
168	8.99	8.99
169	9.29	9.29
170	8.99	8.99
171	9.28	9.28
172	8.98	8.98
173	8.98	8.98
174	9.64	9.64
175	9.01	9.01
176	9.31	9.31
177	9.01	9.01
178	9.31	9.31
179	9.00	9.00
180	8.99	8.99
181	9.29	9.29
182	8.99	8.99
183	9.29	9.29
184	8.98	8.98
185	8.98	8.98
186	9.92	9.92
187	8.95	8.95
188	9.25	9.25
189	8.95	8.95
190	9.24	9.24
191	8.94	8.94
192	8.92	8.92
193	9.21	9.21
194	8.91	8.91
195	9.21	9.21
196	8.91	8.91
197	8.90	8.90
198	9.84	9.84
199	8.88	8.88
200	9.17	9.17
201	8.87	8.87
202	9.17	9.17

203	8.87	8.87
204	8.85	8.85
205	9.14	9.14
206	8.84	8.84
207	9.14	9.14
208	8.84	8.84
209	8.84	8.84
210	9.76	9.76
211	8.82	8.82
212	9.11	9.11
213	8.81	8.81
214	9.10	9.10
215	8.80	8.80
216	8.79	8.79
217	9.08	9.08
218	8.79	8.79
219	9.08	9.08
220	8.78	8.78
221	8.78	8.78
222	9.37	9.37
223	8.77	8.77
224	9.05	9.05
225	8.76	8.76
226	9.05	9.05
227	8.75	8.75
228	8.75	8.75
229	9.04	9.04
230	8.74	8.74
231	9.03	9.03
232	8.74	8.74
233	8.73	8.73
234	9.67	9.67
235	8.73	8.73
236	9.02	9.02
237	8.72	8.72
238	9.01	9.01
239	8.72	8.72
240	8.71	8.71
241	9.00	9.00
242	8.71	8.71
243	9.00	9.00
244	8.70	8.70
245	8.70	8.70
246	9.62	9.62
247	8.69	8.69
248	8.97	8.97
249	8.68	8.68
250	8.97	8.97
251	8.68	8.68
252	8.67	8.67
253	8.95	8.95
254	8.66	8.66

255	8.95	8.95
256	8.66	8.66
257	8.65	8.65
258	9.57	9.57
259	8.64	8.64
260	8.93	8.93
261	8.64	8.64
262	8.92	8.92
263	8.63	8.63
264	8.62	8.62
265	8.90	8.90
266	8.61	8.61
267	8.90	8.90
268	8.61	8.61
269	8.61	8.61
270	9.19	9.19
271	8.59	8.59
272	8.88	8.88
273	8.59	8.59
274	8.87	8.87
275	8.58	8.58
276	8.57	8.57
277	8.86	8.86
278	8.57	8.57
279	8.85	8.85
280	8.56	8.56
281	8.56	8.56
282	9.47	9.47
283	8.55	8.55
284	8.83	8.83
285	8.54	8.54
286	8.82	8.82
287	8.54	8.54
288	8.53	8.53
289	8.81	8.81
290	8.52	8.52
291	8.80	8.80
292	8.52	8.52
293	8.51	8.51
294	9.42	9.42
295	8.50	8.50
296	8.78	8.78
297	8.50	8.50
298	8.78	8.78

period	(1) ACT/360 NWAC	(2) ACT/360 NWAC
1	7.42	7.46
2	6.23	6.34
3	6.43	6.64
4	6.23	6.49
5	6.23	6.58
6	6.89	7.22
7	6.23	6.58
8	6.43	6.83
9	6.22	6.66
10	6.43	6.81
11	6.23	6.62
12	6.23	6.63
13	6.43	6.86
14	6.23	6.69
15	6.43	6.93
16	6.23	6.75
17	6.23	6.77
18	6.90	7.46
19	6.23	6.81
20	6.44	7.03
21	6.23	6.82
22	6.44	7.03
23	6.23	6.79
24	8.28	8.81
25	8.55	9.04
26	8.26	8.72
27	8.53	8.95
28	8.25	8.65
29	8.25	8.62
30	8.74	9.09
31	8.17	8.51
32	8.44	8.76
33	8.16	8.49
34	8.43	8.77
35	8.15	8.49
36	8.52	8.86
37	8.80	8.80
38	8.51	8.51
39	8.79	8.79
40	8.50	8.50
41	8.50	8.50
42	9.50	9.50
43	8.58	8.58
44	8.86	8.86
45	8.57	8.57
46	8.85	8.85

47	8.56	8.56
48	8.59	8.59
49	8.87	8.87
50	8.58	8.58
51	8.86	8.86
52	8.57	8.57
53	8.56	8.56
54	9.50	9.50
55	8.57	8.57
56	8.85	8.85
57	8.56	8.56
58	8.84	8.84
59	8.55	8.55
60	8.57	8.57
61	8.85	8.85
62	8.56	8.56
63	8.84	8.84
64	8.55	8.55
65	8.54	8.54
66	9.48	9.48
67	8.56	8.56
68	8.84	8.84
69	8.55	8.55
70	8.82	8.82
71	8.53	8.53
72	8.56	8.56
73	8.84	8.84
74	8.55	8.55
75	8.83	8.83
76	8.53	8.53
77	8.53	8.53
78	9.15	9.15
79	8.55	8.55
80	8.83	8.83
81	8.54	8.54
82	8.82	8.82
83	8.53	8.53
84	8.56	8.56
85	8.84	8.84
86	8.55	8.55
87	8.83	8.83
88	8.53	8.53
89	8.53	8.53
90	9.46	9.46
91	8.54	8.54
92	8.82	8.82
93	8.53	8.53
94	8.80	8.80
95	8.51	8.51
96	8.51	8.51
97	8.79	8.79
98	8.50	8.50

99	8.77	8.77
100	8.48	8.48
101	8.47	8.47
102	9.40	9.40
103	8.48	8.48
104	8.75	8.75
105	8.46	8.46
106	8.73	8.73
107	8.44	8.44
108	8.48	8.48
109	8.76	8.76
110	8.47	8.47
111	8.74	8.74
112	8.45	8.45
113	8.44	8.44
114	9.38	9.38
115	8.47	8.47
116	8.74	8.74
117	8.45	8.45
118	8.72	8.72
119	8.43	8.43
120	8.45	8.45
121	8.72	8.72
122	8.43	8.43
123	8.70	8.70
124	8.41	8.41
125	8.40	8.40
126	8.97	8.97
127	8.38	8.38
128	8.65	8.65
129	8.36	8.36
130	8.63	8.63
131	8.34	8.34
132	8.30	8.30
133	8.57	8.57
134	8.28	8.28
135	8.55	8.55
136	8.27	8.27
137	8.26	8.26
138	9.14	9.14
139	8.24	8.24
140	8.51	8.51
141	8.23	8.23
142	8.49	8.49
143	8.21	8.21
144	8.26	8.26
145	8.53	8.53
146	8.24	8.24
147	8.51	8.51
148	8.22	8.22
149	8.21	8.21
150	9.12	9.12

151	8.23	8.23
152	8.49	8.49
153	8.21	8.21
154	8.47	8.47
155	8.19	8.19
156	8.15	8.15
157	8.41	8.41
158	8.13	8.13
159	8.39	8.39
160	8.11	8.11
161	8.10	8.10
162	8.94	8.94
163	8.07	8.07
164	8.33	8.33
165	8.05	8.05
166	8.31	8.31
167	8.03	8.03
168	8.05	8.05
169	8.31	8.31
170	8.03	8.03
171	8.29	8.29
172	8.02	8.02
173	8.01	8.01
174	8.57	8.57
175	8.01	8.01
176	8.27	8.27
177	7.99	7.99
178	8.25	8.25
179	7.97	7.97
180	7.96	7.96
181	8.21	8.21
182	7.94	7.94
183	8.19	8.19
184	7.92	7.92
185	7.91	7.91
186	8.74	8.74
187	7.88	7.88
188	8.13	8.13
189	7.86	7.86
190	8.12	8.12
191	7.84	7.84
192	7.83	7.83
193	8.08	8.08
194	7.81	7.81
195	8.06	8.06
196	7.79	7.79
197	7.78	7.78
198	8.59	8.59
199	7.75	7.75
200	8.00	8.00
201	7.74	7.74
202	7.99	7.99

203	7.72	7.72
204	7.70	7.70
205	7.95	7.95
206	7.69	7.69
207	7.93	7.93
208	7.67	7.67
209	7.66	7.66
210	8.47	8.47
211	7.64	7.64
212	7.89	7.89
213	7.62	7.62
214	7.87	7.87
215	7.61	7.61
216	7.59	7.59
217	7.84	7.84
218	7.58	7.58
219	7.82	7.82
220	7.56	7.56
221	7.56	7.56
222	8.07	8.07
223	7.54	7.54
224	7.78	7.78
225	7.52	7.52
226	7.77	7.77
227	7.51	7.51
228	7.50	7.50
229	7.74	7.74
230	7.48	7.48
231	7.73	7.73
232	7.47	7.47
233	7.46	7.46
234	8.26	8.26
235	7.45	7.45
236	7.69	7.69
237	7.44	7.44
238	7.68	7.68
239	7.42	7.42
240	7.41	7.41
241	7.65	7.65
242	7.40	7.40
243	7.64	7.64
244	7.39	7.39
245	7.38	7.38
246	8.16	8.16
247	7.37	7.37
248	7.60	7.60
249	7.35	7.35
250	7.59	7.59
251	7.34	7.34
252	7.33	7.33
253	7.57	7.57
254	7.32	7.32

255	7.56	7.56
256	7.31	7.31
257	7.30	7.30
258	8.07	8.07
259	7.29	7.29
260	7.52	7.52
261	7.27	7.27
262	7.51	7.51
263	7.26	7.26
264	7.25	7.25
265	7.49	7.49
266	7.24	7.24
267	7.48	7.48
268	7.23	7.23
269	7.22	7.22
270	7.72	7.72
271	7.21	7.21
272	7.45	7.45
273	7.20	7.20
274	7.43	7.43
275	7.19	7.19
276	7.18	7.18
277	7.42	7.42
278	7.17	7.17
279	7.40	7.40
280	7.16	7.16
281	7.15	7.15
282	7.91	7.91
283	7.14	7.14
284	7.37	7.37
285	7.13	7.13
286	7.36	7.36
287	7.12	7.12
288	7.11	7.11
289	7.34	7.34
290	7.10	7.10
291	7.33	7.33
292	7.09	7.09
293	7.08	7.08
294	7.84	7.84
295	7.07	7.07
296	7.30	7.30
297	7.06	7.06
298	7.29	7.29

period	(1) ACT/360 NWAC	(2) ACT/360 NWAC
1	7.42	8.43
2	6.23	7.30
3	6.43	7.60
4	6.23	7.44
5	6.23	7.52
6	6.89	8.16
7	6.23	7.51
8	6.43	7.75
9	6.22	7.56
10	6.43	7.70
11	6.23	7.49
12	6.23	7.49
13	6.43	7.71
14	6.23	7.51
15	6.43	7.74
16	6.23	7.54
17	6.23	7.55
18	6.90	8.22
19	6.23	7.56
20	6.44	7.76
21	6.23	7.54
22	6.44	7.73
23	6.23	7.47
24	8.33	9.51
25	8.60	9.71
26	8.32	9.36
27	8.58	9.57
28	8.30	9.25
29	8.30	9.21
30	9.46	10.34
31	8.85	9.70
32	9.14	9.96
33	8.84	9.68
34	9.13	9.99
35	8.83	9.68
36	9.21	10.06
37	9.51	9.51
38	9.20	9.20
39	9.50	9.50
40	9.19	9.19
41	9.18	9.18
42	10.36	10.36
43	9.35	9.35
44	9.65	9.65
45	9.34	9.34
46	9.64	9.64

47	9.32	9.32
48	9.35	9.35
49	9.66	9.66
50	9.34	9.34
51	9.64	9.64
52	9.32	9.32
53	9.32	9.32
54	10.33	10.33
55	9.32	9.32
56	9.62	9.62
57	9.31	9.31
58	9.61	9.61
59	9.29	9.29
60	9.31	9.31
61	9.61	9.61
62	9.29	9.29
63	9.59	9.59
64	9.28	9.28
65	9.27	9.27
66	10.28	10.28
67	9.28	9.28
68	9.58	9.58
69	9.26	9.26
70	9.56	9.56
71	9.24	9.24
72	9.27	9.27
73	9.57	9.57
74	9.25	9.25
75	9.55	9.55
76	9.23	9.23
77	9.22	9.22
78	9.89	9.89
79	9.25	9.25
80	9.54	9.54
81	9.23	9.23
82	9.52	9.52
83	9.21	9.21
84	9.24	9.24
85	9.54	9.54
86	9.22	9.22
87	9.52	9.52
88	9.20	9.20
89	9.19	9.19
90	10.20	10.20
91	9.20	9.20
92	9.50	9.50
93	9.18	9.18
94	9.47	9.47
95	9.16	9.16
96	9.16	9.16
97	9.45	9.45
98	9.14	9.14

99	9.43	9.43
100	9.11	9.11
101	9.10	9.10
102	10.09	10.09
103	9.10	9.10
104	9.40	9.40
105	9.08	9.08
106	9.37	9.37
107	9.06	9.06
108	9.10	9.10
109	9.39	9.39
110	9.07	9.07
111	9.36	9.36
112	9.05	9.05
113	9.04	9.04
114	10.04	10.04
115	9.06	9.06
116	9.35	9.35
117	9.04	9.04
118	9.32	9.32
119	9.01	9.01
120	9.03	9.03
121	9.32	9.32
122	9.00	9.00
123	9.29	9.29
124	8.98	8.98
125	8.97	8.97
126	9.57	9.57
127	8.94	8.94
128	9.22	9.22
129	8.91	8.91
130	9.20	9.20
131	8.89	8.89
132	8.84	8.84
133	9.13	9.13
134	8.82	8.82
135	9.10	9.10
136	8.80	8.80
137	8.78	8.78
138	9.72	9.72
139	8.77	8.77
140	9.04	9.04
141	8.74	8.74
142	9.02	9.02
143	8.72	8.72
144	8.77	8.77
145	9.05	9.05
146	8.74	8.74
147	9.02	9.02
148	8.72	8.72
149	8.71	8.71
150	9.66	9.66

151	8.71	8.71
152	8.99	8.99
153	8.69	8.69
154	8.96	8.96
155	8.66	8.66
156	8.62	8.62
157	8.89	8.89
158	8.59	8.59
159	8.87	8.87
160	8.57	8.57
161	8.55	8.55
162	9.44	9.44
163	8.52	8.52
164	8.79	8.79
165	8.49	8.49
166	8.76	8.76
167	8.47	8.47
168	8.49	8.49
169	8.76	8.76
170	8.46	8.46
171	8.73	8.73
172	8.44	8.44
173	8.43	8.43
174	9.02	9.02
175	8.43	8.43
176	8.69	8.69
177	8.40	8.40
178	8.67	8.67
179	8.38	8.38
180	8.36	8.36
181	8.63	8.63
182	8.33	8.33
183	8.60	8.60
184	8.31	8.31
185	8.30	8.30
186	9.16	9.16
187	8.26	8.26
188	8.52	8.52
189	8.24	8.24
190	8.50	8.50
191	8.21	8.21
192	8.19	8.19
193	8.45	8.45
194	8.17	8.17
195	8.43	8.43
196	8.14	8.14
197	8.13	8.13
198	8.98	8.98
199	8.10	8.10
200	8.36	8.36
201	8.08	8.08
202	8.34	8.34

203	8.06	8.06
204	8.04	8.04
205	8.29	8.29
206	8.01	8.01
207	8.27	8.27
208	7.99	7.99
209	7.98	7.98
210	8.82	8.82
211	7.95	7.95
212	8.21	8.21
213	7.93	7.93
214	8.19	8.19
215	7.91	7.91
216	7.90	7.90
217	8.15	8.15
218	7.88	7.88
219	8.13	8.13
220	7.86	7.86
221	7.85	7.85
222	8.37	8.37
223	7.82	7.82
224	8.07	8.07
225	7.80	7.80
226	8.05	8.05
227	7.78	7.78
228	7.77	7.77
229	8.02	8.02
230	7.75	7.75
231	8.00	8.00
232	7.73	7.73
233	7.72	7.72
234	8.54	8.54
235	7.71	7.71
236	7.95	7.95
237	7.69	7.69
238	7.94	7.94
239	7.67	7.67
240	7.66	7.66
241	7.91	7.91
242	7.64	7.64
243	7.89	7.89
244	7.63	7.63
245	7.62	7.62
246	8.42	8.42
247	7.60	7.60
248	7.84	7.84
249	7.58	7.58
250	7.82	7.82
251	7.56	7.56
252	7.55	7.55
253	7.80	7.80
254	7.54	7.54

255	7.78	7.78
256	7.52	7.52
257	7.51	7.51
258	8.31	8.31
259	7.49	7.49
260	7.74	7.74
261	7.48	7.48
262	7.72	7.72
263	7.46	7.46
264	7.45	7.45
265	7.69	7.69
266	7.44	7.44
267	7.68	7.68
268	7.42	7.42
269	7.41	7.41
270	7.92	7.92
271	7.40	7.40
272	7.64	7.64
273	7.38	7.38
274	7.62	7.62
275	7.37	7.37
276	7.36	7.36
277	7.60	7.60
278	7.35	7.35
279	7.58	7.58
280	7.33	7.33
281	7.32	7.32
282	8.10	8.10
283	7.31	7.31
284	7.55	7.55
285	7.29	7.29
286	7.53	7.53
287	7.28	7.28
288	7.27	7.27
289	7.51	7.51
290	7.26	7.26
291	7.49	7.49
292	7.24	7.24
293	7.24	7.24
294	8.00	8.00
295	7.22	7.22
296	7.46	7.46
297	7.21	7.21
298	7.44	7.44

period	(1) ACT/360 NWAC	(2) ACT/360 NWAC
	-	-
1	7.42	9.39
2	6.23	8.26
3	6.43	8.55
4	6.23	8.39
5	6.23	8.47
6	6.89	9.10
7	6.23	8.44
8	6.43	8.66
9	6.22	8.47
10	6.43	8.59
11	6.23	8.37
12	6.23	8.35
13	6.43	8.55
14	6.23	8.34
15	6.43	8.55
16	6.23	8.34
17	6.23	8.33
18	6.90	8.99
19	6.23	8.31
20	6.44	8.49
21	6.23	8.26
22	6.44	8.43
23	6.23	8.14
24	8.33	10.15
25	8.60	10.33
26	8.32	9.95
27	8.58	10.14
28	8.30	9.80
29	8.30	9.75
30	9.60	11.00
31	8.98	10.33
32	9.27	10.59
33	8.96	10.32
34	9.26	10.65
35	8.95	10.33
36	9.88	11.24
37	10.21	10.21
38	9.87	9.87
39	10.19	10.19
40	9.85	9.85
41	9.84	9.84
42	11.10	11.10
43	10.02	10.02
44	10.34	10.34
45	10.00	10.00
46	10.32	10.32

47	9.98	9.98
48	10.12	10.12
49	10.44	10.44
50	10.10	10.10
51	10.42	10.42
52	10.08	10.08
53	10.07	10.07
54	11.16	11.16
55	10.07	10.07
56	10.40	10.40
57	10.05	10.05
58	10.38	10.38
59	10.03	10.03
60	10.05	10.05
61	10.37	10.37
62	10.03	10.03
63	10.35	10.35
64	10.00	10.00
65	9.99	9.99
66	11.08	11.08
67	10.00	10.00
68	10.32	10.32
69	9.98	9.98
70	10.30	10.30
71	9.96	9.96
72	9.98	9.98
73	10.30	10.30
74	9.96	9.96
75	10.28	10.28
76	9.93	9.93
77	9.92	9.92
78	10.64	10.64
79	9.94	9.94
80	10.26	10.26
81	9.91	9.91
82	10.23	10.23
83	9.89	9.89
84	9.92	9.92
85	10.24	10.24
86	9.90	9.90
87	10.21	10.21
88	9.87	9.87
89	9.86	9.86
90	10.93	10.93
91	9.86	9.86
92	10.18	10.18
93	9.84	9.84
94	10.15	10.15
95	9.81	9.81
96	9.81	9.81
97	10.12	10.12
98	9.78	9.78

99	10.09	10.09
100	9.75	9.75
101	9.74	9.74
102	10.79	10.79
103	9.73	9.73
104	10.04	10.04
105	9.70	9.70
106	10.01	10.01
107	9.68	9.68
108	9.71	9.71
109	10.02	10.02
110	9.68	9.68
111	9.99	9.99
112	9.65	9.65
113	9.64	9.64
114	10.71	10.71
115	9.65	9.65
116	9.96	9.96
117	9.62	9.62
118	9.93	9.93
119	9.60	9.60
120	9.61	9.61
121	9.91	9.91
122	9.58	9.58
123	9.88	9.88
124	9.55	9.55
125	9.53	9.53
126	10.17	10.17
127	9.50	9.50
128	9.80	9.80
129	9.47	9.47
130	9.77	9.77
131	9.44	9.44
132	9.39	9.39
133	9.69	9.69
134	9.36	9.36
135	9.66	9.66
136	9.33	9.33
137	9.31	9.31
138	10.30	10.30
139	9.29	9.29
140	9.58	9.58
141	9.26	9.26
142	9.55	9.55
143	9.23	9.23
144	9.28	9.28
145	9.57	9.57
146	9.25	9.25
147	9.54	9.54
148	9.22	9.22
149	9.20	9.20
150	10.21	10.21

151	9.20	9.20
152	9.49	9.49
153	9.17	9.17
154	9.46	9.46
155	9.14	9.14
156	9.09	9.09
157	9.38	9.38
158	9.06	9.06
159	9.35	9.35
160	9.03	9.03
161	9.02	9.02
162	9.95	9.95
163	8.97	8.97
164	9.26	9.26
165	8.94	8.94
166	9.22	9.22
167	8.91	8.91
168	8.93	8.93
169	9.21	9.21
170	8.90	8.90
171	9.18	9.18
172	8.87	8.87
173	8.85	8.85
174	9.47	9.47
175	8.85	8.85
176	9.13	9.13
177	8.82	8.82
178	9.09	9.09
179	8.79	8.79
180	8.77	8.77
181	9.04	9.04
182	8.74	8.74
183	9.01	9.01
184	8.71	8.71
185	8.69	8.69
186	9.59	9.59
187	8.65	8.65
188	8.92	8.92
189	8.62	8.62
190	8.89	8.89
191	8.59	8.59
192	8.57	8.57
193	8.84	8.84
194	8.54	8.54
195	8.81	8.81
196	8.51	8.51
197	8.49	8.49
198	9.38	9.38
199	8.46	8.46
200	8.72	8.72
201	8.43	8.43
202	8.69	8.69

203	8.40	8.40
204	8.38	8.38
205	8.64	8.64
206	8.35	8.35
207	8.62	8.62
208	8.32	8.32
209	8.31	8.31
210	9.18	9.18
211	8.28	8.28
212	8.54	8.54
213	8.25	8.25
214	8.51	8.51
215	8.23	8.23
216	8.21	8.21
217	8.47	8.47
218	8.18	8.18
219	8.44	8.44
220	8.16	8.16
221	8.14	8.14
222	8.69	8.69
223	8.12	8.12
224	8.37	8.37
225	8.09	8.09
226	8.35	8.35
227	8.07	8.07
228	8.06	8.06
229	8.31	8.31
230	8.03	8.03
231	8.29	8.29
232	8.01	8.01
233	8.00	8.00
234	8.84	8.84
235	7.97	7.97
236	8.23	8.23
237	7.95	7.95
238	8.20	8.20
239	7.93	7.93
240	7.92	7.92
241	8.17	8.17
242	7.89	7.89
243	8.15	8.15
244	7.87	7.87
245	7.86	7.86
246	8.69	8.69
247	7.84	7.84
248	8.09	8.09
249	7.82	7.82
250	8.07	8.07
251	7.80	7.80
252	7.78	7.78
253	8.03	8.03
254	7.76	7.76

255	8.01	8.01
256	7.74	7.74
257	7.73	7.73
258	8.55	8.55
259	7.71	7.71
260	7.96	7.96
261	7.69	7.69
262	7.94	7.94
263	7.67	7.67
264	7.66	7.66
265	7.91	7.91
266	7.64	7.64
267	7.89	7.89
268	7.62	7.62
269	7.62	7.62
270	8.13	8.13
271	7.60	7.60
272	7.84	7.84
273	7.58	7.58
274	7.82	7.82
275	7.56	7.56
276	7.55	7.55
277	7.79	7.79
278	7.53	7.53
279	7.77	7.77
280	7.51	7.51
281	7.51	7.51
282	8.30	8.30
283	7.49	7.49
284	7.73	7.73
285	7.47	7.47
286	7.71	7.71
287	7.45	7.45
288	7.44	7.44
289	7.68	7.68
290	7.43	7.43
291	7.67	7.67
292	7.41	7.41
293	7.40	7.40
294	8.18	8.18
295	7.38	7.38
296	7.62	7.62
297	7.37	7.37
298	7.60	7.60

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

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

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 the issuer of the securities nor any of its affiliates prepared, provided, approved or verified any statistical or numerical information presented herein, although that information may be based in part on loan level data provided by the issuer or its affiliates.

Investors are urged to read the base prospectus and the prospectus supplement and other relevant documents filed or to be filed with the Securities and Exchange Commission because they contain important information. Such documents may be obtained without charge at the Securities and Exchange Commission's website. Once available, the base prospectus and prospectus supplement may be obtained without charge by contacting the Residential Funding Securities Corporation trading desk at (301) 664-6900.

This communication does not contain all information that is required to be included in the base prospectus and the prospectus supplement.

The information in this communication is preliminary and is subject to completion or change.

The information in this communication supersedes information contained in any prior similar communication relating to these securities.

This communication is not an offer to sell or a solicitation of an offer to buy these securities in any state where such offer, solicitation or sale is not permitted.

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.

a market in the securities referred to herein.

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.

period	(1) ACT/360 NWAC	(2) ACT/360 NWAC
1	7.42	10.56
2	6.23	9.34
3	6.43	9.53
4	6.23	9.29
5	6.23	9.25
6	6.89	9.88
7	6.23	9.15
8	6.43	9.30
9	6.23	9.02
10	6.43	9.15
11	6.23	8.86
12	6.23	8.77
13	6.43	8.89
14	6.23	8.59
15	6.43	8.72
16	6.23	8.43
17	6.23	8.36
18	6.89	8.95
19	6.23	8.21
20	6.43	8.35
21	6.23	8.07
22	6.43	8.22
23	6.23	7.88
24	8.36	9.89
25	8.63	10.06
26	8.35	9.67
27	8.63	9.86
28	8.35	9.52
29	8.35	9.47
30	9.67	10.75
31	9.05	10.08
32	9.35	10.33
33	9.04	10.05
34	9.34	10.35
35	9.04	10.01
36	10.10	11.04
37	10.43	10.43
38	10.09	10.09
39	10.43	10.43
40	10.09	10.09
41	10.08	10.08
42	11.58	11.58
43	10.46	10.46
44	10.80	10.80
45	10.45	10.45
46	10.79	10.79

- (1) Net WAC Cap without Cap cash flow
- (2) Net WAC Cap including Cap cash flow

47	10.44	10.44
48	10.56	10.56
49	10.91	10.91
50	10.55	10.55
51	10.90	10.90
52	10.55	10.55
53	10.54	10.54
54	11.71	11.71
55	10.58	10.58
56	10.93	10.93
57	10.57	10.57
58	10.92	10.92
59	10.56	10.56
60	10.56	10.56
61	10.91	10.91
62	10.55	10.55
63	10.90	10.90
64	10.55	10.55
65	10.54	10.54
66	11.67	11.67
67	10.54	10.54
68	10.89	10.89
69	10.53	10.53
70	10.88	10.88
71	10.52	10.52
72	10.52	10.52
73	10.87	10.87
74	10.51	10.51
75	10.86	10.86
76	10.51	10.51
77	10.50	10.50
78	11.23	11.23
79	10.50	10.50
80	10.84	10.84
81	10.49	10.49
82	10.84	10.84
83	10.48	10.48
84	10.48	10.48
85	10.83	10.83
86	10.47	10.47
87	10.82	10.82
88	10.47	10.47
89	10.46	10.46
90	11.58	11.58
91	10.46	10.46
92	10.80	10.80
93	10.45	10.45
94	10.79	10.79
95	10.44	10.44
96	10.44	10.44
97	10.78	10.78
98	10.43	10.43

99	10.78	10.78
100	10.43	10.43
101	10.42	10.42
102	11.53	11.53
103	10.41	10.41
104	10.76	10.76
105	10.41	10.41
106	10.75	10.75
107	10.40	10.40
108	10.40	10.40
109	10.74	10.74
110	10.39	10.39
111	10.73	10.73
112	10.38	10.38
113	10.38	10.38
114	11.49	11.49
115	10.37	10.37
116	10.71	10.71
117	10.36	10.36
118	10.71	10.71
119	10.36	10.36
120	10.35	10.35
121	10.70	10.70
122	10.35	10.35
123	10.69	10.69
124	10.34	10.34
125	10.34	10.34
126	11.04	11.04
127	10.33	10.33
128	10.67	10.67
129	10.32	10.32
130	10.66	10.66
131	10.31	10.31
132	10.31	10.31
133	10.65	10.65
134	10.30	10.30
135	10.64	10.64
136	10.29	10.29
137	10.29	10.29
138	11.39	11.39
139	10.28	10.28
140	10.62	10.62
141	10.28	10.28
142	10.62	10.62
143	10.27	10.27
144	10.27	10.27
145	10.60	10.60
146	10.26	10.26
147	10.60	10.60
148	10.25	10.25
149	10.25	10.25
150	11.34	11.34

151	10.24	10.24
152	10.58	10.58
153	10.23	10.23
154	10.57	10.57
155	10.22	10.22
156	10.22	10.22
157	10.56	10.56
158	10.21	10.21
159	10.55	10.55
160	10.20	10.20
161	10.20	10.20
162	11.29	11.29
163	10.19	10.19
164	10.53	10.53
165	10.19	10.19
166	10.52	10.52
167	10.18	10.18
168	10.17	10.17
169	10.51	10.51
170	10.17	10.17
171	10.50	10.50
172	10.16	10.16

period	(1) ACT/360 NWAC	(2) ACT/360 NWAC
	-	-
1	7.42	11.52
2	6.23	10.30
3	6.43	10.48
4	6.23	10.24
5	6.23	10.19
6	6.89	10.79
7	6.23	10.06
8	6.43	10.18
9	6.23	9.88
10	6.43	9.98
11	6.23	9.66
12	6.23	9.55
13	6.43	9.64
14	6.23	9.32
15	6.43	9.42
16	6.23	9.11
17	6.23	9.01
18	6.89	9.58
19	6.23	8.82
20	6.43	8.94
21	6.23	8.64
22	6.43	8.76
23	6.23	8.39
24	8.36	10.36
25	8.63	10.49
26	8.35	10.08
27	8.63	10.23
28	8.35	9.89
29	8.35	9.82
30	9.67	11.08
31	9.05	10.40
32	9.35	10.64
33	9.04	10.35
34	9.34	10.66
35	9.04	10.31
36	10.10	11.33
37	10.43	10.43
38	10.09	10.09
39	10.43	10.43
40	10.09	10.09
41	10.08	10.08
42	12.06	12.06
43	10.89	10.89
44	11.25	11.25
45	10.89	10.89
46	11.25	11.25

- (1) Net WAC Cap without Cap cash flow
- (2) Net WAC Cap including Cap cash flow

47	10.88	10.88
48	11.00	11.00
49	11.36	11.36
50	10.99	10.99
51	11.35	11.35
52	10.98	10.98
53	10.98	10.98
54	12.28	12.28
55	11.09	11.09
56	11.45	11.45
57	11.08	11.08
58	11.45	11.45
59	11.07	11.07
60	11.07	11.07
61	11.44	11.44
62	11.06	11.06
63	11.43	11.43
64	11.06	11.06
65	11.05	11.05
66	12.23	12.23
67	11.04	11.04
68	11.41	11.41
69	11.04	11.04
70	11.40	11.40
71	11.03	11.03
72	11.03	11.03
73	11.39	11.39
74	11.02	11.02
75	11.38	11.38
76	11.01	11.01
77	11.01	11.01
78	11.76	11.76
79	11.00	11.00
80	11.36	11.36
81	10.99	10.99
82	11.36	11.36
83	10.98	10.98
84	10.98	10.98
85	11.34	11.34
86	10.97	10.97
87	11.34	11.34
88	10.97	10.97
89	10.96	10.96
90	12.13	12.13
91	10.95	10.95
92	11.32	11.32
93	10.95	10.95
94	11.31	11.31
95	10.94	10.94
96	10.93	10.93
97	11.30	11.30
98	10.93	10.93

99	11.29	11.29
100	10.92	10.92
101	10.92	10.92
102	12.08	12.08
103	10.91	10.91
104	11.27	11.27
105	10.90	10.90
106	11.26	11.26
107	10.89	10.89
108	10.89	10.89
109	11.25	11.25
110	10.88	10.88
111	11.24	11.24
112	10.87	10.87
113	10.87	10.87
114	12.03	12.03
115	10.86	10.86
116	11.22	11.22
117	10.85	10.85
118	11.21	11.21
119	10.84	10.84
120	10.84	10.84
121	11.20	11.20
122	10.83	10.83
123	11.19	11.19
124	10.82	10.82
125	10.82	10.82
126	11.56	11.56
127	10.81	10.81
128	11.17	11.17
129	10.80	10.80
130	11.16	11.16
131	10.79	10.79
132	10.79	10.79
133	11.15	11.15
134	10.78	10.78
135	11.14	11.14
136	10.77	10.77
137	10.77	10.77
138	11.92	11.92
139	10.76	10.76
140	11.12	11.12
141	10.75	10.75
142	11.11	11.11
143	10.74	10.74
144	10.74	10.74
145	11.09	11.09
146	10.73	10.73
147	11.09	11.09
148	10.72	10.72
149	10.72	10.72
150	11.86	11.86

151	10.71	10.71
152	11.06	11.06
153	10.70	10.70
154	11.06	11.06
155	10.70	10.70
156	10.69	10.69
157	11.04	11.04
158	10.68	10.68
159	11.03	11.03
160	10.67	10.67
161	10.67	10.67
162	11.81	11.81
163	10.66	10.66
164	11.01	11.01
165	10.65	10.65
166	11.00	11.00
167	10.65	10.65
168	10.64	10.64
169	10.99	10.99
170	10.63	10.63
171	10.98	10.98
172	10.62	10.62

period	(1) ACT/360 NWAC	(2) ACT/360 NWAC
1	7.42	13.45
2	6.23	12.22
3	6.43	12.39
4	6.23	12.12
5	6.23	12.05
6	6.89	12.63
7	6.23	11.86
8	6.43	11.94
9	6.23	11.60
10	6.43	11.65
11	6.23	11.28
12	6.23	11.11
13	6.43	11.15
14	6.23	10.78
15	6.43	10.83
16	6.23	10.47
17	6.23	10.32
18	6.89	10.85
19	6.23	10.04
20	6.43	10.12
21	6.23	9.78
22	6.43	9.86
23	6.23	9.40
24	8.36	11.30
25	8.63	11.37
26	8.35	10.89
27	8.63	10.99
28	8.35	10.61
29	8.35	10.51
30	9.67	11.75
31	9.05	11.03
32	9.35	11.25
33	9.04	10.97
34	9.34	11.28
35	9.04	10.91
36	10.10	11.91
37	10.43	10.43
38	10.09	10.09
39	10.43	10.43
40	10.09	10.09
41	10.08	10.08
42	12.06	12.06
43	10.89	10.89
44	11.25	11.25
45	10.89	10.89
46	11.25	11.25

- (1) Net WAC Cap without Cap cash flow
- (2) Net WAC Cap including Cap cash flow

47	10.88	10.88
48	11.00	11.00
49	11.36	11.36
50	10.99	10.99
51	11.35	11.35
52	10.98	10.98
53	10.98	10.98
54	12.28	12.28
55	11.09	11.09
56	11.45	11.45
57	11.08	11.08
58	11.45	11.45
59	11.07	11.07
60	11.07	11.07
61	11.44	11.44
62	11.06	11.06
63	11.43	11.43
64	11.06	11.06
65	11.05	11.05
66	12.23	12.23
67	11.04	11.04
68	11.41	11.41
69	11.04	11.04
70	11.40	11.40
71	11.03	11.03
72	11.03	11.03
73	11.39	11.39
74	11.02	11.02
75	11.38	11.38
76	11.01	11.01
77	11.76	11.76
78	11.00	11.00
79	11.36	11.36
80	10.99	10.99
81	11.36	11.36
82	10.98	10.98
83	10.98	10.98
84	11.34	11.34
85	10.97	10.97
86	11.34	11.34
87	10.97	10.97
88	10.96	10.96
89	12.13	12.13
90	10.95	10.95
91	11.32	11.32
92	10.95	10.95
93	11.31	11.31
94	10.94	10.94
95	10.93	10.93
96	11.30	11.30
97	10.93	10.93
98	10.93	10.93

99	11.29	11.29
100	10.92	10.92
101	10.92	10.92
102	12.08	12.08
103	10.91	10.91
104	11.27	11.27
105	10.90	10.90
106	11.26	11.26
107	10.89	10.89
108	10.89	10.89
109	11.25	11.25
110	10.88	10.88
111	11.24	11.24
112	10.87	10.87
113	10.87	10.87
114	12.03	12.03
115	10.86	10.86
116	11.22	11.22
117	10.85	10.85
118	11.21	11.21
119	10.84	10.84
120	10.84	10.84
121	11.20	11.20
122	10.83	10.83
123	11.19	11.19
124	10.82	10.82
125	10.82	10.82
126	11.56	11.56
127	10.81	10.81
128	11.17	11.17
129	10.80	10.80
130	11.16	11.16
131	10.79	10.79
132	10.79	10.79
133	11.15	11.15
134	10.78	10.78
135	11.14	11.14
136	10.77	10.77
137	10.77	10.77
138	11.92	11.92
139	10.76	10.76
140	11.12	11.12
141	10.75	10.75
142	11.11	11.11
143	10.74	10.74
144	10.74	10.74
145	11.09	11.09
146	10.73	10.73
147	11.09	11.09
148	10.72	10.72
149	10.72	10.72
150	11.86	11.86

151	10.71	10.71
152	11.06	11.06
153	10.70	10.70
154	11.06	11.06
155	10.70	10.70
156	10.69	10.69
157	11.04	11.04
158	10.68	10.68
159	11.03	11.03
160	10.67	10.67
161	10.67	10.67
162	11.81	11.81
163	10.66	10.66
164	11.01	11.01
165	10.65	10.65
166	11.00	11.00
167	10.65	10.65
168	10.64	10.64
169	10.99	10.99
170	10.63	10.63
171	10.98	10.98
172	10.62	10.62

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

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

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.

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Investors are urged to read the base prospectus and the prospectus supplement and other relevant documents filed or to be filed with the Securities and Exchange Commission because they contain important information. Such documents may be obtained without charge at the Securities and Exchange Commission's website. Once available, the base prospectus and prospectus supplement may be obtained without charge by contacting the Residential Funding Securities Corporation trading desk at (301) 664-6900.

This communication does not contain all information that is required to be included in the base prospectus and the prospectus supplement.

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a market in the securities referred to herein.

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.

-----Original Message-----

From: Fry, Brendan
Sent: Friday, September 16, 2005 10:35 AM
To: Bosley, David
Subject: RAMP 2005-EFC4 Declaration Request

We are looking at the M1, M2, M3, M4, M5, M6, M8 and M9 all subject to credit and pricing.

1. I need Rating Agency Base Case (M10) expected loss #'s.

2. Collat Strat filled out.

<<RAMP 2005-EFC4 strat template.xls>>

3. Doc.Occup Strat Filled out. (Two tabs in file, they are for the quant guys and needs to be filled out for IO's and Non-IO's in respect to the entire collat pool) <<Doc.Occup.Stat.xls>> 4. Stress req

Can you please stress the X-tranche as a percent of the SDA curve using forward LIBOR and forward LIBOR +200, 45% and 55% loss severity, P&I Advancing, 12 month lag, to maturity failing the

Can you please stress the X-tranche as a percent of the SDA curve using forward LIBOR and forward LIBOR +200, 45% and 55% loss severity, P&I Advancing, 12 month lag, to maturity failing the

Jason Costa
Declaration Management & Research LLC
jcosta@declaration.com
w:(703) 749-8268
c:(240) 731-2997

Scenario Key	prepay	curve	loss severity	Scenario
	100	FWD	45LS	100_FWD_45LS
	100	FWD	55LS	100_FWD_55LS
	100	F+200	45LS	100_F+200_45LS
	100	F+200	55LS	100_F+200_55LS
	65	FWD	45LS	65_FWD_45LS
	65	FWD	55LS	65_FWD_55LS
	65	F+200	45LS	65_F+200_45LS
	65	F+200	55LS	65_F+200_55LS

Forward Rates LIBOR_1M LIBOR_6MO Vector +200 LIBOR_1M LIBOR_6MO Vector

3.789 4.01
3.868784 4.068986
3.962672 4.121987
4.022917 4.166522
4.121015 4.191755
4.097074 4.20446
4.137052 4.225283
4.181457 4.246274
4.225352 4.268112
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5.262974	5.314035	7.262974	7.314035
5.260077	5.311394	7.260077	7.311394
5.2573	5.308888	7.2573	7.308888
5.254647	5.306523	7.254647	7.306523
5.252121	5.304308	7.252121	7.304308
5.249727	5.302248	7.249727	7.302248
5.24747	5.30035	7.24747	7.30035
5.245366	5.298619	7.245366	7.298619
5.243422	5.297051	7.243422	7.297051
5.241641	5.295639	7.241641	7.295639
5.240027	5.294377	7.240027	7.294377
5.238585	5.293258	7.238585	7.293258

5.237309	5.292275	7.237309	7.292275
5.236161	5.291429	7.236161	7.291429
5.235134	5.290755	7.235134	7.290755
5.234232	5.290297	7.234232	7.290297
5.233457	5.290099	7.233457	7.290099
5.232812	5.290209	7.232812	7.290209
5.232341	5.290671	7.232341	7.290671
5.232203	5.2915	7.232203	7.2915
5.232445	5.292581	7.232445	7.292581
5.233075	5.293766	7.233075	7.293766
5.234099	5.2949	7.234099	7.2949
5.235525	5.29583	7.235525	7.29583
5.237209	5.296398	7.237209	7.296398
5.238552	5.296485	7.238552	7.296485
5.239397	5.296131	7.239397	7.296131
5.239735	5.295418	7.239735	7.295418
5.239559	5.294432	7.239559	7.294432
5.23886	5.293257	7.23886	7.293257
5.237716	5.291981	7.237716	7.291981
5.236473	5.290677	7.236473	7.290677
5.235216	5.28936	7.235216	7.28936
5.233945	5.288031	7.233945	7.288031
5.232662	5.286691	7.232662	7.286691
5.231367	5.285339	7.231367	7.285339
5.23006	5.283976	7.23006	7.283976
5.228742	5.282604	7.228742	7.282604
5.227414	5.281221	7.227414	7.281221
5.226075	5.27983	7.226075	7.27983
5.224726	5.27843	7.224726	7.27843
5.223368	5.277021	7.223368	7.277021
5.222001	5.275605	7.222001	7.275605
5.220626	5.274181	7.220626	7.274181
5.219243	5.272751	7.219243	7.272751
5.217853	5.271314	7.217853	7.271314
5.216456	5.269871	7.216456	7.269871
5.215052	5.268423	7.215052	7.268423
5.213643	5.266971	7.213643	7.266971

5.212228	5.265514	7.212228	7.265514
5.210808	5.264053	7.210808	7.264053
5.209384	5.262588	7.209384	7.262588
5.207955	5.261121	7.207955	7.261121
5.206523	5.259652	7.206523	7.259652
5.205088	5.25818	7.205088	7.25818
5.20365	5.256707	7.20365	7.256707
5.20221	5.255233	7.20221	7.255233
5.200769	5.253759	7.200769	7.253759
5.199326	5.252285	7.199326	7.252285
5.197883	5.250811	7.197883	7.250811
5.196439	5.249338	7.196439	7.249338
5.194996	5.247867	7.194996	7.247867
5.193553	5.246397	7.193553	7.246397
5.192112	5.244931	7.192112	7.244931
5.190672	5.243467	7.190672	7.243467
5.189235	5.242006	7.189235	7.242006
5.1878	5.24055	7.1878	7.24055
5.186368	5.239098	7.186368	7.239098
5.18494	5.237651	7.18494	7.237651
5.183516	5.236209	7.183516	7.236209
5.182097	5.234773	7.182097	7.234773
5.180682	5.233344	7.180682	7.233344
5.179273	5.231921	7.179273	7.231921
5.177871	5.230506	7.177871	7.230506
5.176474	5.229098	7.176474	7.229098
5.175085	5.227699	7.175085	7.227699
5.173702	5.226309	7.173702	7.226309
5.172328	5.224928	7.172328	7.224928
5.170962	5.223556	7.170962	7.223556
5.169605	5.222195	7.169605	7.222195
5.168258	5.220845	7.168258	7.220845
5.16692	5.219506	7.16692	7.219506
5.165592	5.218179	7.165592	7.218179
5.164276	5.216864	7.164276	7.216864
5.16297	5.215561	7.16297	7.215561
5.161676	5.214272	7.161676	7.214272

5.160395	5.212997	7.160395	7.212997
5.159126	5.211736	7.159126	7.211736
5.15787	5.210489	7.15787	7.210489
5.156627	5.209257	7.156627	7.209257
5.155399	5.208041	7.155399	7.208041
5.154186	5.206842	7.154186	7.206842
5.152987	5.205659	7.152987	7.205659
5.151804	5.204492	7.151804	7.204492
5.150637	5.203344	7.150637	7.203344
5.149487	5.202213	7.149487	7.202213
5.148353	5.201102	7.148353	7.201102
5.147237	5.200009	7.147237	7.200009
5.146139	5.198935	7.146139	7.198935
5.145059	5.197882	7.145059	7.197882
5.143998	5.196849	7.143998	7.196849
5.142957	5.195837	7.142957	7.195837
5.141935	5.194847	7.141935	7.194847
5.140933	5.193879	7.140933	7.193879
5.139953	5.192933	7.139953	7.192933
5.138993	5.19201	7.138993	7.19201
5.138056	5.19111	7.138056	7.19111
5.13714	5.190234	7.13714	7.190234
5.136247	5.189383	7.136247	7.189383
5.135378	5.188557	7.135378	7.188557
5.134532	5.187755	7.134532	7.187755
5.13371	5.18698	7.13371	7.18698
5.132912	5.186231	7.132912	7.186231
5.13214	5.185509	7.13214	7.185509
5.131393	5.184815	7.131393	7.184815
5.130672	5.184148	7.130672	7.184148
5.129978	5.18351	7.129978	7.18351
5.129311	5.182901	7.129311	7.182901
5.128672	5.18232	7.128672	7.18232
5.128061	5.181769	7.128061	7.181769
5.127479	5.181248	7.127479	7.181248
5.126924	5.180756	7.126924	7.180756
5.126399	5.180296	7.126399	7.180296

5.125902 5.179868
5.125435 5.179473
5.124998 5.179112
5.124592 5.178787
5.124222 5.178498
5.123883 5.178243
5.123582 5.178022
5.123317 5.177831
5.123088 5.177671
5.122894 5.177537
5.122726 5.177432
5.122583 5.17736
5.122465 5.177333
5.122372 5.177358
5.122305 5.177446
5.122272 5.177605
5.122308 5.177837
5.122422 5.178119
5.122614 5.178419
5.122886 5.178703
5.123238 5.178939
5.12364 5.179094
5.123964 5.179094
5.124179 5.179094
5.124282 5.179094
5.124273 5.179094
5.12415 5.179094

7.125902 7.179868
7.125435 7.179473
7.124998 7.179112
7.124592 7.178787
7.124222 7.178498
7.123883 7.178243
7.123582 7.178022
7.123317 7.177831
7.123088 7.177671
7.122894 7.177537
7.122726 7.177432
7.122583 7.17736
7.122465 7.177333
7.122372 7.177358
7.122305 7.177446
7.122272 7.177605
7.122308 7.177837
7.122422 7.178119
7.122614 7.178419
7.122886 7.178703
7.123238 7.178939
7.12364 7.179094
7.123964 7.179094
7.124179 7.179094
7.124282 7.179094
7.124273 7.179094
7.12415 7.179094

uest:

: triggers, 100% PPC. We need the % of SDA at first principal loss, month and year, WAL and cum loss.

: triggers, 65% PPC. We need the % of SDA at first principal loss, month and year, WAL and cum loss.

SDA Loss	100_FWD_45LS	100_FWD_58LS	100_FWD_6609	100_F+200_45LS	100_F+200_55LS	65_FWD_4_5LS	65_FWD_5_45LS	65_F+200_45LS	65_F+200_55LS
M1	9210	6609	9125	6519	6594	4785	6312	4880	4880
M2	5184	6870	5088	5147	3874	4902	3690	3690	3690
M3	4405	4313	4405	3378	4178	3204	2843	2843	2843
M4	3746	3879	3012	3662	3207	2517	2243	2243	2243
M5	3412	3236	3412	2679	2397	2833	2243	2243	2243
M6	2903	3589	2609	2074	1913	2284	1771	1771	1771
M8	2164	2718	2164	1782	2122	1714	1957	1957	1957
M9	1865	2228	1782	1714	1957	1562	1562	1562	1562

WAL	100_FWD_45LS	100_FWD_58LS	100_F+200_45LS	100_F+200_55LS	65_FWD_4_5LS	65_FWD_5_45LS	65_F+200_45LS	65_F+200_55LS
M1	4.88	5.78	4.91	5.83	7.42	9.32	7.70	9.84
M2	5.83	6.72	6.79	9.15	10.78	9.51	11.14	11.14
M3	7.10	8.11	7.19	8.22	11.42	12.85	11.87	13.27
M4	8.07	9.06	8.19	9.20	12.83	13.96	13.32	14.41
M5	8.74	9.62	8.88	9.78	13.53	14.42	14.02	14.88
M6	9.53	10.31	9.71	10.51	14.33	15.02	14.84	15.51
M8	11.19	11.78	11.40	11.99	16.13	16.53	16.87	17.27
M9	11.58	12.11	11.72	12.22	16.69	17.08	17.67	18.01

Cum Loss	100_FWD_45LS	100_FWD_58LS	100_F+200_45LS	100_F+200_55LS	65_FWD_4_5LS	65_FWD_5_45LS	65_F+200_45LS	65_F+200_55LS
M1	23.30%	23.73%	23.19%	23.54%	25.25%	26.12%	24.75%	25.49%
M2	20.03%	20.40%	19.87%	20.16%	22.26%	23.01%	21.69%	22.32%
M3	17.87%	18.29%	17.76%	18.03%	20.37%	21.04%	19.75%	20.32%
M4	16.31%	16.59%	16.08%	16.30%	18.84%	19.45%	18.16%	18.69%
M5	14.88%	14.93%	14.42%	14.62%	17.33%	17.89%	16.64%	17.11%
M6	13.22%	13.44%	12.93%	13.11%	15.97%	16.47%	15.26%	15.68%
M8	10.45%	10.61%	10.12%	10.25%	13.40%	13.83%	12.66%	13.01%
M9	9.21%	9.37%	8.90%	9.02%	12.28%	12.65%	11.54%	11.86%

Month 1st loss	100_FWD_45LS	100_FWD_58LS	100_F+200_45LS	100_F+200_55LS	65_FWD_4_5LS	65_FWD_5_45LS	65_F+200_45LS	65_F+200_55LS
M1	09/25/2015	02/25/2016	05/25/2015	12/25/2015	10/25/2015	12/25/2015	12/25/2015	01/25/2016
M2	07/25/2015	11/25/2015	10/25/2015	12/25/2015	11/25/2015	09/25/2015	12/25/2015	09/25/2015
M3	10/25/2015	12/25/2015	01/25/2016	01/25/2016	06/25/2015	08/25/2015	08/25/2015	07/25/2015
M4	11/25/2015	01/25/2016	01/25/2016	05/25/2015	04/25/2015	01/25/2015	01/25/2015	09/25/2015
M5	09/25/2015	06/25/2015	09/25/2015	11/25/2015	04/25/2015	04/25/2015	06/25/2015	05/25/2015
M6	06/25/2015	10/25/2015	01/25/2016	02/25/2016	01/25/2015	01/25/2015	06/25/2015	06/25/2015
M8	10/25/2015	12/25/2015	07/25/2015	02/25/2021	02/25/2015	01/25/2015	06/25/2015	06/25/2015
M9	05/25/2021	08/25/2019	10/25/2018	05/25/2021	02/25/2015	02/25/2015	08/25/2015	06/25/2015

100_FWD_45LS	100_FWD_55LS	100_F+200_45LS	100_F+200_55LS	65_FWD_4_5LS	65_FWD_5_5LS	65_F+200_45LS	65_F+200_55LS
2021	1629	1944	1563	1882	1528	1759	1427
SDA Loss							
M10							

100_FWD_45LS	100_FWD_55LS	100_F+200_45LS	100_F+200_55LS	65_FWD_4_5LS	65_FWD_5_5LS	65_F+200_45LS	65_F+200_55LS
12.13	12.59	12.27	12.70	18.20	18.41	18.87	19.35
WAL							
M10							

100_FWD_45LS	100_FWD_55LS	100_F+200_45LS	100_F+200_55LS	65_FWD_4_5LS	65_FWD_5_5LS	65_F+200_45LS	65_F+200_55LS
8.20%	8.34%	7.94%	8.05%	11.17%	11.51%	10.59%	10.88%
Cum Loss							
M10							

100_FWD_45LS	100_FWD_55LS	100_F+200_45LS	100_F+200_55LS	65_FWD_4_5LS	65_FWD_5_5LS	65_F+200_45LS	65_F+200_55LS
05/25/2020	03/25/2017	02/25/2017	02/25/2019	09/25/2015	05/25/2015	08/25/2021	10/25/2015
Month 1st loss							
M10							

RAMP 05-EFC2 Break-Even CDR Rates

Forward LEBOR Rates:

Period:	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															
Period:	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															
Rate:	3.789	3.86778	3.94618	4.02418	4.10218	4.18018	4.25818	4.33618	4.41418	4.49218	4.57018	4.64818	4.72618	4.80418	4.88218	4.96018	5.03818	5.11618	5.19418	5.27218	5.35018	5.42818	5.50618	5.58418	5.66218	5.74018	5.81818	5.89618	5.97418	6.05218	6.13018	6.20818	6.28618	6.36418	6.44218	6.52018	6.59818	6.67618	6.75418	6.83218	6.91018	6.98818	7.06618	7.14418	7.22218	7.30018	7.37818	7.45618	7.53418	7.61218	7.69018	7.76818	7.84618	7.92418	8.00218	8.08018	8.15818	8.23618	8.31418	8.39218	8.47018	8.54818	8.62618	8.70418	8.78218	8.86018	8.93818	9.01618	9.09418	9.17218	9.25018	9.32818	9.40618	9.48418	9.56218	9.64018	9.71818	9.79618	9.87418	9.95218	10.03018	10.10818	10.18618	10.26418	10.34218	10.42018	10.49818	10.57618	10.65418	10.73218	10.81018	10.88818	10.96618	11.04418	11.12218	11.20018	11.27818	11.35618	11.43418	11.51218	11.59018	11.66818	11.74618	11.82418	11.90218	11.98018	12.05818	12.13618	12.21418	12.29218	12.37018	12.44818	12.52618	12.60418	12.68218	12.76018	12.83818	12.91618	13.00018	13.07818	13.15618	13.23418	13.31218	13.39018	13.46818	13.54618	13.62418	13.70218	13.78018	13.85818	13.93618	14.01418	14.09218	14.17018	14.24818	14.32618	14.40418	14.48218	14.56018	14.63818	14.71618	14.79418	14.87218	14.95018	15.02818	15.10618	15.18418	15.26218	15.34018	15.41818	15.49618	15.57418	15.65218	15.73018	15.80818	15.88618	15.96418	16.04218	16.12018	16.19818	16.27618	16.35418	16.43218	16.51018	16.58818	16.66618	16.74418	16.82218	16.90018	16.97818	17.05618	17.13418	17.21218	17.29018	17.36818	17.44618	17.52418	17.60218	17.68018	17.75818	17.83618	17.91418	17.99218	18.07018	18.14818	18.22618	18.30418	18.38218	18.46018	18.53818	18.61618	18.69418	18.77218	18.85018	18.92818	19.00618	19.08418	19.16218	19.24018	19.31818	19.39618	19.47418	19.55218	19.63018	19.70818	19.78618	19.86418	19.94218	20.02018	20.09818	20.17618	20.25418	20.33218	20.41018	20.48818	20.56618	20.64418	20.72218	20.80018	20.87818	20.95618	21.03418	21.11218	21.19018	21.26818	21.34618	21.42418	21.50218	21.58018	21.65818	21.73618	21.81418	21.89218	21.97018	22.04818	22.12618	22.20418	22.28218	22.36018	22.43818	22.51618	22.59418	22.67218	22.75018	22.82818	22.90618	22.98418	23.06218	23.14018	23.21818	23.29618	23.37418	23.45218	23.53018	23.60818	23.68618	23.76418	23.84218	23.92018	24.00018	24.07818	24.15618	24.23418	24.31218	24.39018	24.46818	24.54618	24.62418	24.70218	24.78018	24.85818	24.93618	25.01418	25.09218	25.17018	25.24818	25.32618	25.40418	25.48218	25.56018	25.63818	25.71618	25.79418	25.87218	25.95018	26.02818	26.10618	26.18418	26.26218	26.34018	26.41818	26.49618	26.57418	26.65218	26.73018	26.80818	26.88618	26.96418	27.04218	27.12018	27.19818	27.27618	27.35418	27.43218	27.51018	27.58818	27.66618	27.74418	27.82218	27.90018	27.97818	28.05618	28.13418	28.21218	28.29018	28.36818	28.44618	28.52418	28.60218	28.68018	28.75818	28.83618	28.91418	28.99218	29.07018	29.14818	29.22618	29.30418	29.38218	29.46018	29.53818	29.61618	29.69418	29.77218	29.85018	29.92818	30.00618	30.08418	30.16218	30.24018	30.31818	30.39618	30.47418	30.55218	30.63018	30.70818	30.78618	30.86418	30.94218	31.02018	31.09818	31.17618	31.25418	31.33218	31.41018	31.48818	31.56618	31.64418	31.72218	31.80018	31.87818	31.95618	32.03418	32.11218	32.19018	32.26818	32.34618	32.42418	32.50218	32.58018	32.65818	32.73618	32.81418	32.89218	32.97018	33.04818	33.12618	33.20418	33.28218	33.36018	33.43818	33.51618	33.59418	33.67218	33.75018	33.82818	33.90618	33.98418	34.06218	34.14018	34.21818	34.29618	34.37418	34.45218	34.53018	34.60818	34.68618	34.76418	34.84218	34.92018	35.00018	35.07818	35.15618	35.23418	35.31218	35.39018	35.46818	35.54618	35.62418	35.70218	35.78018	35.85818	35.93618	36.01418	36.09218	36.17018	36.24818	36.32618	36.40418	36.48218	36.56018	36.63818	36.71618	36.79418	36.87218	36.95018	37.02818	37.10618	37.18418	37.26218	37.34018	37.41818	37.49618	37.57418	37.65218	37.73018	37.80818	37.88618	37.96418	38.04218	38.12018	38.19818	38.27618	38.35418	38.43218	38.51018	38.58818	38.66618	38.74418	38.82218	38.90018	38.97818	39.05618	39.13418	39.21218	39.29018	39.36818	39.44618	39.52418	39.60218	39.68018	39.75818	39.83618	39.91418	39.99218	40.07018	40.14818	40.22618	40.30418	40.38218	40.46018	40.53818	40.61618	40.69418	40.77218	40.85018	40.92818	41.00618	41.08418	41.16218	41.24018	41.31818	41.39618	41.47418	41.55218	41.63018	41.70818	41.78618	41.86418	41.94218	42.02018	42.09818	42.17618	42.25418	42.33218	42.41018	42.48818	42.56618	42.64418	42.72218	42.80018	42.87818	42.95618	43.03418	43.11218	43.19018	43.26818	43.34618	43.42418	43.50218	43.58018	43.65818	43.73618	43.81418	43.89218	43.97018	44.04818	44.12618	44.20418	44.28218	44.36018	44.43818	44.51618	44.59418	44.67218	44.75018	44.82818	44.90618	44.98418	45.06218	45.14018	45.21818	45.29618	45.37418	45.45218	45.53018	45.60818	45.68618	45.76418	45.84218	45.92018	46.00018	46.07818	46.15618	46.23418	46.31218	46.39018	46.46818	46.54618	46.62418	46.70218	46.78018	46.85818	46.93618	47.01418	47.09218	47.17018	47.24818	47.32618	47.40418	47.48218	47.56018	47.63818	47.71618	47.79418	47.87218	47.95018	48.02818	48.10618	48.18418	48.26218	48.34018	48.41818	48.49618	48.57418	48.65218	48.73018	48.80818	48.88618	48.96418	49.04218	49.12018	49.19818	49.27618	49.35418	49.43218	49.51018	49.58818	49.66618	49.74418	49.82218	49.90018	49.97818	50.05618	50.13418	50.21218	50.29018	50.36818	50.44618	50.52418	50.60218	50.68018	50.75818	50.83618	50.91418	50.99218	51.07018	51.14818	51.22618	51.30418	51.38218	51.46018	51.53818	51.61618	51.69418	51.77218	51.85018	51.92818	52.00618	52.08418	52.16218	52.24018	52.31818	52.39618	52.47418	52.55218	52.63018	52.70818	52.78618	52.86418	52.94218	53.02018	53.09818	53.17618	53.25418	53.33218	53.41018	53.48818	53.56618	53.64418	53.72218	53.80018	53.87818	53.95618	54.03418	54.11218	54.19018	54.26818	54.34618	54.42418	54.50218	54.58018	54.65818	54.73618	54.81418	54.89218	54.97018	55.04818	55.12618	55.20418	55.28218	55.36018	55.43818	55.51618	55.59418	55.67218	55.75018	55.82818	55.90618	55.98418	56.06218	56.14018	56.21818	56.29618	56.37418	56.45218	56.53018	56.60818	56.68618	56.76418	56.84218	56.92018	57.00018	57.07818	57.15618	57.23418	57.31218	57.39018	57.46818	57.54618	57.62418	57.70218	57.78018	57.85818	57.93618	58.01418	58.09218	58.17018	58.24818	58.32618	58.40418	58.48218	58.56018	58.63818	58.71618	58.79418	58.87218	58.95018	59.02818	59.10618	59.18418	59.26218	59.34018	59.41818	59.49618	59.57418	59.65218	59.73018	59.80818	59.88618	59.96418	60.04218	60.12018	60.19818	60.27618	60.35418	60.43218	60.51018	60.58818	60.66618	60.74418	60.82218	60.90018	60.97818	61.05618	61.13418	61.21218	61.29018	61.36818	61.44618	61.52418	61.60218	61.68018	61.75818	61.83618	61.91418	61.99218	62.07018	62.14818	62.22618	62.30418	62.38218	62.46018	62.53818	62.61618	62.69418	62.77218	62.85018	62.92818	63.00618	63.08418	63.16218	63.24018	63.31818	63.39618	63.47418	63.55218	63.63018	63.70818	63.78618	63.86418	63.94218	64.02018	64.09818	64.17618	64.25418	64.33218	64.41018	64.48818	64.56618	64.64418	64.72218	64.80018	64.87818	64.95618	65.03418	65.11218	65.19018	65.26818	65.34618	65.42418	65.50218	65.58018	65.65818	65.73618	65.81418	65.89218	65.97018	66.04818	66.12618	66.20418	66.28218	66.36018	66.43818	66.51618	66.59418	66.67218	66.75018	66.82818	66.90618	66.984

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

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

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.

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a market in the securities referred to herein.

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.

-----Original Message-----

From: Rosenfeld, W (Wendy) [mailto:Wendy.Rosenfeld@rabobank.com]
Sent: Thursday, August 18, 2005 8:45 AM
To: Groarke, Joseph
Subject: FW: General Assumptions for Rabo

Can you have these run

Please solve for the breakeven CDRs and show cum loss using the following assumptions:

- triggers fail
- 12-month lag
- new PPC for FRMs: 4% - 23% CPR months 1 - 12; 23% CPR months thereafter; 75% PPC; 100% PPC; 135% PPC
- new PPC for ARMs: 4% - 27% CPR months 1 - 12; 27% CPR months 13 - 22; 50% CPR months 23-27; 27% CPR month 28 and thereafter; 75% PPC; 100% PPC; 135% PPC
- Forward LIBOR; LIBOR flat months 1-12, spike 400
- **Loss severity 40% and 65%** REVISED

Also, please provide the excess spread assumptions and the WAL for each scenario.

Please let me know if you have any questions.

Thank,

Scenario Key:	prepayment	LIBOR	LS	Scenario	Name
	75	FWD	40	R1	R75_FWD_40
	75	FWD	65	R2	R75_FWD_65
	100	FWD	40	R3	R100_FWD_40
	100	FWD	65	R4	R100_FWD_65
	135	FWD	40	R5	R135_FWD_40

135	FWD	65	R135_FWD_65
75	spike	40	R75_spike_40
75	spike	65	R75_spike_65
100	spike	40	R100_spike_40
100	spike	65	R100_spike_65
135	spike	40	R135_spike_40
135	spike	65	R135_spike_65

R6
R7
R8
R9
R10
R11
R12

Prepayment Vectors
Per

	Value	Value
1	4	4
2	5.727273	6.090909
3	7.454545	8.181818
4	9.181818	10.27273
5	10.90909	12.36364
6	12.63636	14.45455
7	14.36364	16.54545
8	16.09091	18.63636
9	17.81818	20.72727
10	19.54545	22.81818
11	21.27273	24.90909
12	23	27
13	23	27
14	23	27
15	23	27
16	23	27
17	23	27
18	23	27
19	23	27
20	23	27
21	23	27
22	23	27
23	23	50
24	23	50
25	23	50
26	23	50
27	23	50

Forward rates

	LIBOR1M	LIBOR6M
10/25/2005	3.789	4.01
11/25/2005	3.868784	4.068986
12/25/2005	3.962672	4.121987
01/25/2006	4.022917	4.166522
02/25/2006	4.121015	4.191755
03/25/2006	4.097074	4.20446
04/25/2006	4.137052	4.225283
05/25/2006	4.181457	4.246274
06/25/2006	4.225352	4.268112
07/25/2006	4.17172	4.290841
08/25/2006	4.195939	4.330748
09/25/2006	4.219856	4.374139
10/25/2006	4.260819	4.420357
11/25/2006	4.310204	4.465572
12/25/2006	4.359352	4.507193
01/25/2007	4.406945	4.543873
02/25/2007	4.451661	4.574264
03/25/2007	4.492181	4.59702
04/25/2007	4.527184	4.610794
05/25/2007	4.555352	4.614622
06/25/2007	4.575363	4.609204
07/25/2007	4.585899	4.595963
08/25/2007	4.585639	4.576692
09/25/2007	4.573265	4.553553
10/25/2007	4.549719	4.529073
11/25/2007	4.523458	4.505766
12/25/2007	4.497414	4.484854

28	23	27	01/25/2008	4.47244	4.467202
29	23	27	02/25/2008	4.449388	4.453678
30	23	27	03/25/2008	4.42911	4.44515
31	23	27	04/25/2008	4.412458	4.442484
32	23	27	05/25/2008	4.400283	4.446272
33	23	27	06/25/2008	4.393438	4.455945
34	23	27	07/25/2008	4.392776	4.470493
35	23	27	08/25/2008	4.399147	4.488727
36	23	27	09/25/2008	4.413404	4.50928
37	23	27	10/25/2008	4.434776	4.530606
38	23	27	11/25/2008	4.457265	4.551254
39	23	27	12/25/2008	4.479134	4.570759
40	23	27	01/25/2009	4.50018	4.588913
41	23	27	02/25/2009	4.520202	4.605511
42	23	27	03/25/2009	4.538999	4.620348
43	23	27	04/25/2009	4.556369	4.633219
44	23	27	05/25/2009	4.572111	4.643994
45	23	27	06/25/2009	4.586022	4.652874
46	23	27	07/25/2009	4.597902	4.66017
47	23	27	08/25/2009	4.607549	4.666234
48	23	27	09/25/2009	4.614761	4.671455
49	23	27	10/25/2009	4.619799	4.676259
50	23	27	11/25/2009	4.624379	4.681037
51	23	27	12/25/2009	4.628969	4.685886
52	23	27	01/25/2010	4.633593	4.690832
53	23	27	02/25/2010	4.638276	4.6959
54	23	27	03/25/2010	4.643041	4.701114
55	23	27	04/25/2010	4.647914	4.7065
56	23	27	05/25/2010	4.652918	4.712078
57	23	27	06/25/2010	4.658078	4.71785
58	23	27	07/25/2010	4.663419	4.723811
59	23	27	08/25/2010	4.668963	4.729956
60	23	27	09/25/2010	4.674737	4.736278
61	23	27	10/25/2010	4.680738	4.742767
62	23	27	11/25/2010	4.686882	4.749416
63	23	27	12/25/2010	4.693157	4.756236
64	23	27	01/25/2011	4.699579	4.763241

65	23	27	02/25/2011	4.706161	4.770445
66	23	27	03/25/2011	4.712917	4.777862
67	23	27	04/25/2011	4.719862	4.785508
68	23	27	05/25/2011	4.727008	4.793394
69	23	27	06/25/2011	4.734371	4.801526
70	23	27	07/25/2011	4.741964	4.809905
71	23	27	08/25/2011	4.749801	4.818534
72	23	27	09/25/2011	4.757897	4.827415
73	23	27	10/25/2011	4.766254	4.836548
74	23	27	11/25/2011	4.774842	4.845935
75	23	27	12/25/2011	4.783662	4.855585
76	23	27	01/25/2012	4.792724	4.865509
77	23	27	02/25/2012	4.802038	4.875717
78	23	27	03/25/2012	4.811614	4.886221
79	23	27	04/25/2012	4.821464	4.897031
80	23	27	05/25/2012	4.831598	4.908127
81	23	27	06/25/2012	4.842026	4.919367
82	23	27	07/25/2012	4.852759	4.930566
83	23	27	08/25/2012	4.863807	4.941536
84	23	27	09/25/2012	4.875181	4.952078
85	23	27	10/25/2012	4.886712	4.961982
86	23	27	11/25/2012	4.897682	4.971064
87	23	27	12/25/2012	4.907877	4.979252
88	23	27	01/25/2013	4.917255	4.986507
89	23	27	02/25/2013	4.925779	4.992786
90	23	27	03/25/2013	4.933407	4.998051
91	23	27	04/25/2013	4.9401	5.002259
92	23	27	05/25/2013	4.945817	5.005432
93	23	27	06/25/2013	4.95052	5.007843
94	23	27	07/25/2013	4.954168	5.009842
95	23	27	08/25/2013	4.956722	5.011792
96	23	27	09/25/2013	4.958141	5.014075
97	23	27	10/25/2013	4.958749	5.017085
98	23	27	11/25/2013	4.959989	5.021171
99	23	27	12/25/2013	4.962268	5.026444
100	23	27	01/25/2014	4.965634	5.032956
101	23	27	02/25/2014	4.970139	5.040758

102	23	27	03/25/2014	4.975832	5.049901
103	23	27	04/25/2014	4.982763	5.060436
104	23	27	05/25/2014	4.990982	5.072357
105	23	27	06/25/2014	5.00054	5.08542
106	23	27	07/25/2014	5.011485	5.099311
107	23	27	08/25/2014	5.02387	5.113703
108	23	27	09/25/2014	5.03742	5.128259
109	23	27	10/25/2014	5.052812	5.142625
110	23	27	11/25/2014	5.067737	5.156494
111	23	27	12/25/2014	5.082157	5.169784
112	23	27	01/25/2015	5.096047	5.182469
113	23	27	02/25/2015	5.109381	5.194522
114	23	27	03/25/2015	5.122135	5.205919
115	23	27	04/25/2015	5.134283	5.216633
116	23	27	05/25/2015	5.145801	5.226614
117	23	27	06/25/2015	5.156662	5.235716
118	23	27	07/25/2015	5.166841	5.243762
119	23	27	08/25/2015	5.176314	5.250572
120	23	27	09/25/2015	5.185056	5.25596
121	23	27	10/25/2015	5.1929	5.259736
122	23	27	11/25/2015	5.199247	5.261731
123	23	27	12/25/2015	5.203907	5.261865
124	23	27	01/25/2016	5.206827	5.260084
125	23	27	02/25/2016	5.207952	5.256335
126	23	27	03/25/2016	5.207231	5.250563
127	23	27	04/25/2016	5.204609	5.242714
128	23	27	05/25/2016	5.200034	5.232887
129	23	27	06/25/2016	5.193453	5.221804
130	23	27	07/25/2016	5.184813	5.210367
131	23	27	08/25/2016	5.17406	5.199503
132	23	27	09/25/2016	5.161141	5.190168
133	23	27	10/25/2016	5.146905	5.183344
134	23	27	11/25/2016	5.134955	5.17989
135	23	27	12/25/2016	5.126286	5.180068
136	23	27	01/25/2017	5.121009	5.183989
137	23	27	02/25/2017	5.119232	5.191766
138	23	27	03/25/2017	5.121065	5.20351

139	23	27	04/25/2017	5.126617	5.219334
140	23	27	05/25/2017	5.135998	5.239126
141	23	27	06/25/2017	5.149317	5.261855
142	23	27	07/25/2017	5.166684	5.286232
143	23	27	08/25/2017	5.188208	5.310931
144	23	27	09/25/2017	5.213998	5.334586
145	23	27	10/25/2017	5.242839	5.355792
146	23	27	11/25/2017	5.269461	5.373336
147	23	27	12/25/2017	5.292445	5.386881
148	23	27	01/25/2018	5.311682	5.396313
149	23	27	02/25/2018	5.327061	5.401519
150	23	27	03/25/2018	5.338472	5.402387
151	23	27	04/25/2018	5.345805	5.398803
152	23	27	05/25/2018	5.34895	5.390871
153	23	27	06/25/2018	5.347796	5.379565
154	23	27	07/25/2018	5.342233	5.366106
155	23	27	08/25/2018	5.332152	5.351747
156	23	27	09/25/2018	5.317442	5.337772
157	23	27	10/25/2018	5.299257	5.3255
158	23	27	11/25/2018	5.282602	5.316066
159	23	27	12/25/2018	5.268806	5.309767
160	23	27	01/25/2019	5.257953	5.306687
161	23	27	02/25/2019	5.250126	5.30691
162	23	27	03/25/2019	5.245406	5.310522
163	23	27	04/25/2019	5.243878	5.317608
164	23	27	05/25/2019	5.245623	5.328096
165	23	27	06/25/2019	5.250725	5.341285
166	23	27	07/25/2019	5.259267	5.356296
167	23	27	08/25/2019	5.271331	5.37223
168	23	27	09/25/2019	5.287001	5.388164
169	23	27	10/25/2019	5.305444	5.403152
170	23	27	11/25/2019	5.323039	5.416383
171	23	27	12/25/2019	5.338835	5.427654
172	23	27	01/25/2020	5.352785	5.436916
173	23	27	02/25/2020	5.36484	5.444123
174	23	27	03/25/2020	5.374955	5.449224
175	23	27	04/25/2020	5.383082	5.452172

176	23	27	05/25/2020	5.389174	5.452984
177	23	27	06/25/2020	5.393184	5.451943
178	23	27	07/25/2020	5.395065	5.449404
179	23	27	08/25/2020	5.39477	5.445733
180	23	27	09/25/2020	5.392251	5.441303
181	23	27	10/25/2020	5.387847	5.436495
182	23	27	11/25/2020	5.383066	5.431635
183	23	27	12/25/2020	5.37829	5.426792
184	23	27	01/25/2021	5.373526	5.42197
185	23	27	02/25/2021	5.368775	5.417172
186	23	27	03/25/2021	5.364043	5.412403
187	23	27	04/25/2021	5.359334	5.407666
188	23	27	05/25/2021	5.354649	5.402965
189	23	27	06/25/2021	5.349995	5.398304
190	23	27	07/25/2021	5.345373	5.393688
191	23	27	08/25/2021	5.340789	5.38912
192	23	27	09/25/2021	5.336246	5.384604
193	23	27	10/25/2021	5.331748	5.380145
194	23	27	11/25/2021	5.3273	5.375745
195	23	27	12/25/2021	5.322904	5.371411
196	23	27	01/25/2022	5.318566	5.367144
197	23	27	02/25/2022	5.314288	5.362949
198	23	27	03/25/2022	5.310075	5.358831
199	23	27	04/25/2022	5.305931	5.354792
200	23	27	05/25/2022	5.301859	5.350837
201	23	27	06/25/2022	5.297863	5.346971
202	23	27	07/25/2022	5.293947	5.343197
203	23	27	08/25/2022	5.290115	5.339519
204	23	27	09/25/2022	5.286371	5.335941
205	23	27	10/25/2022	5.282719	5.332469
206	23	27	11/25/2022	5.279164	5.329105
207	23	27	12/25/2022	5.275709	5.325853
208	23	27	01/25/2023	5.272359	5.322717
209	23	27	02/25/2023	5.269117	5.3197
210	23	27	03/25/2023	5.265988	5.316805
211	23	27	04/25/2023	5.262974	5.314035
212	23	27	05/25/2023	5.260077	5.311394

213	23	27	06/25/2023	5.2573	5.308888
214	23	27	07/25/2023	5.254647	5.306523
215	23	27	08/25/2023	5.252121	5.304308
216	23	27	09/25/2023	5.249727	5.302248
217	23	27	10/25/2023	5.24747	5.30035
218	23	27	11/25/2023	5.245366	5.298619
219	23	27	12/25/2023	5.243422	5.297051
220	23	27	01/25/2024	5.241641	5.295639
221	23	27	02/25/2024	5.240027	5.294377
222	23	27	03/25/2024	5.238585	5.293258
223	23	27	04/25/2024	5.237309	5.292275
224	23	27	05/25/2024	5.236161	5.291429
225	23	27	06/25/2024	5.235134	5.290755
226	23	27	07/25/2024	5.234232	5.290297
227	23	27	08/25/2024	5.233457	5.290099
228	23	27	09/25/2024	5.232812	5.290209
229	23	27	10/25/2024	5.232341	5.290671
230	23	27	11/25/2024	5.232203	5.2915
231	23	27	12/25/2024	5.232445	5.292581
232	23	27	01/25/2025	5.233075	5.293766
233	23	27	02/25/2025	5.234099	5.2949
234	23	27	03/25/2025	5.235525	5.29583
235	23	27	04/25/2025	5.237209	5.296398
236	23	27	05/25/2025	5.238552	5.296485
237	23	27	06/25/2025	5.239397	5.296131
238	23	27	07/25/2025	5.239735	5.295418
239	23	27	08/25/2025	5.239559	5.294432
240	23	27	09/25/2025	5.23886	5.293257
241	23	27	10/25/2025	5.237716	5.291981
242	23	27	11/25/2025	5.236473	5.290677
243	23	27	12/25/2025	5.235216	5.28936
244	23	27	01/25/2026	5.233945	5.288031
245	23	27	02/25/2026	5.232662	5.286691
246	23	27	03/25/2026	5.231367	5.285339
247	23	27	04/25/2026	5.23006	5.283976
248	23	27	05/25/2026	5.228742	5.282604
249	23	27	06/25/2026	5.227414	5.281221

250	23	27	07/25/2026	5.226075	5.27983
251	23	27	08/25/2026	5.224726	5.27843
252	23	27	09/25/2026	5.223368	5.277021
253	23	27	10/25/2026	5.222001	5.275605
254	23	27	11/25/2026	5.220626	5.274181
255	23	27	12/25/2026	5.219243	5.272751
256	23	27	01/25/2027	5.217853	5.271314
257	23	27	02/25/2027	5.216456	5.269871
258	23	27	03/25/2027	5.215052	5.268423
259	23	27	04/25/2027	5.213643	5.266971
260	23	27	05/25/2027	5.212228	5.265514
261	23	27	06/25/2027	5.210808	5.264053
262	23	27	07/25/2027	5.209384	5.262588
263	23	27	08/25/2027	5.207955	5.261121
264	23	27	09/25/2027	5.206523	5.259652
265	23	27	10/25/2027	5.205088	5.25818
266	23	27	11/25/2027	5.20365	5.256707
267	23	27	12/25/2027	5.20221	5.255233
268	23	27	01/25/2028	5.200769	5.253759
269	23	27	02/25/2028	5.199326	5.252285
270	23	27	03/25/2028	5.197883	5.250811
271	23	27	04/25/2028	5.196439	5.249338
272	23	27	05/25/2028	5.194996	5.247867
273	23	27	06/25/2028	5.193553	5.246397
274	23	27	07/25/2028	5.192112	5.244931
275	23	27	08/25/2028	5.190672	5.243467
276	23	27	09/25/2028	5.189235	5.242006
277	23	27	10/25/2028	5.1878	5.24055
278	23	27	11/25/2028	5.186368	5.239098
279	23	27	12/25/2028	5.18494	5.237651
280	23	27	01/25/2029	5.183516	5.236209
281	23	27	02/25/2029	5.182097	5.234773
282	23	27	03/25/2029	5.180682	5.233344
283	23	27	04/25/2029	5.179273	5.231921
284	23	27	05/25/2029	5.177871	5.230506
285	23	27	06/25/2029	5.176474	5.229098
286	23	27	07/25/2029	5.175085	5.227699

287	23	27	08/25/2029	5.173702	5.226309
288	23	27	09/25/2029	5.172328	5.224928
289	23	27	10/25/2029	5.170962	5.223556
290	23	27	11/25/2029	5.169605	5.222195
291	23	27	12/25/2029	5.168258	5.220845
292	23	27	01/25/2030	5.16692	5.219506
293	23	27	02/25/2030	5.165592	5.218179
294	23	27	03/25/2030	5.164276	5.216864
295	23	27	04/25/2030	5.16297	5.215561
296	23	27	05/25/2030	5.161676	5.214272
297	23	27	06/25/2030	5.160395	5.212997
298	23	27	07/25/2030	5.159126	5.211736
299	23	27	08/25/2030	5.15787	5.210489
300	23	27	09/25/2030	5.156627	5.209257
301	23	27	10/25/2030	5.155399	5.208041
302	23	27	11/25/2030	5.154186	5.206842
303	23	27	12/25/2030	5.152987	5.205659
304	23	27	01/25/2031	5.151804	5.204492
305	23	27	02/25/2031	5.150637	5.203344
306	23	27	03/25/2031	5.149487	5.202213
307	23	27	04/25/2031	5.148353	5.201102
308	23	27	05/25/2031	5.147237	5.200009
309	23	27	06/25/2031	5.146139	5.198935
310	23	27	07/25/2031	5.145059	5.197882
311	23	27	08/25/2031	5.143998	5.196849
312	23	27	09/25/2031	5.142957	5.195837
313	23	27	10/25/2031	5.141935	5.194847
314	23	27	11/25/2031	5.140933	5.193879
315	23	27	12/25/2031	5.139953	5.192933
316	23	27	01/25/2032	5.138993	5.19201
317	23	27	02/25/2032	5.138056	5.19111
318	23	27	03/25/2032	5.13714	5.190234
319	23	27	04/25/2032	5.136247	5.189383
320	23	27	05/25/2032	5.135378	5.188557
321	23	27	06/25/2032	5.134532	5.187755
322	23	27	07/25/2032	5.13371	5.18698
323	23	27	08/25/2032	5.132912	5.186231

324	23	27	09/25/2032	5.13214	5.185509
325	23	27	10/25/2032	5.131393	5.184815
326	23	27	11/25/2032	5.130672	5.184148
327	23	27	12/25/2032	5.129978	5.18351
328	23	27	01/25/2033	5.129311	5.182901
329	23	27	02/25/2033	5.128672	5.18232
330	23	27	03/25/2033	5.128061	5.181769
331	23	27	04/25/2033	5.127479	5.181248
332	23	27	05/25/2033	5.126924	5.180756
333	23	27	06/25/2033	5.126399	5.180296
334	23	27	07/25/2033	5.125902	5.179868
335	23	27	08/25/2033	5.125435	5.179473
336	23	27	09/25/2033	5.124998	5.179112
337	23	27	10/25/2033	5.124592	5.178787
338	23	27	11/25/2033	5.12422	5.178498
339	23	27	12/25/2033	5.123883	5.178243
340	23	27	01/25/2034	5.123582	5.178022
341	23	27	02/25/2034	5.123317	5.177831
342	23	27	03/25/2034	5.123088	5.177671
343	23	27	04/25/2034	5.122894	5.177537
344	23	27	05/25/2034	5.122726	5.177432
345	23	27	06/25/2034	5.122583	5.17736
346	23	27	07/25/2034	5.122465	5.177333
347	23	27	08/25/2034	5.122372	5.177358
348	23	27	09/25/2034	5.122305	5.177446
349	23	27	10/25/2034	5.122272	5.177605
350	23	27	11/25/2034	5.122308	5.177837
351	23	27	12/25/2034	5.122422	5.178119
352	23	27	01/25/2035	5.122614	5.178419
353	23	27	02/25/2035	5.122886	5.178703
354	23	27	03/25/2035	5.123238	5.178939
355	23	27	04/25/2035	5.12364	5.179094
356	23	27	05/25/2035	5.123964	5.179094
357	23	27	06/25/2035	5.124179	5.179094
358	23	27	07/25/2035	5.124282	5.179094
359	23	27	08/25/2035	5.124273	5.179094
360	23	27	09/25/2035	5.12415	5.179094

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

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

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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.

a market in the securities referred to herein.

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.

Rich says they will want the below Stress runs on M6. Mike and Damuel and working on questions 1-7. #3 is done.

8. Breakevens stress runs, to first dollar of loss, for Class XX, showing BE CDRs, cum. losses, discount margins and WAL, assuming the following:

- a) 50% loss severity;
- b) 12 mo. lag;
- c) Servicer advances P&I;
- d) Failing triggers;
- e) Run to maturity at 75%, 100% and 125% of pricing speed; and,
- f) Four forward LIBOR scenarios: fwd LIBOR, fwd LIBOR+100, fwd LIBOR+200 and fwd LIBOR+300.

Results:

CDR	Rate Shock	bp	0	0	100	100	100	100	200	200	200	200	300	300	300
Prepay	HEP	17.25	23	28.75	23	28.75	23	28.75	17.25	17.25	17.25	17.25	23	23	28.75
Prepay	*RASC_PPC	75	100	125	100	125	100	125	75	75	75	75	100	100	125
Default	CDR	50	50	50	50	50	50	50	50	50	50	50	50	50	50
Severity	%	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Advance % of P&I		12	12	12	12	12	12	12	12	12	12	12	12	12	12
Recover Months After Default															

Price for Class M6	100.00000000	100.00000000	100.00000000	100.00000000	100.00000000	100.00000000	100.00000000	100.00000000	100.00000000	100.00000000	100.00000000	100.00000000	100.00000000	100.00000000	100.00000000
Default	10.53	11.38	12.23	13.09	13.94	14.79	15.64	16.49	17.34	18.19	19.04	19.89	20.74	21.59	22.44
CDR	10.53	11.38	12.23	13.09	13.94	14.79	15.64	16.49	17.34	18.19	19.04	19.89	20.74	21.59	22.44
Loss (Gilt Maturity)	13.09	13.94	14.79	15.64	16.49	17.34	18.19	19.04	19.89	20.74	21.59	22.44	23.29	24.14	25.00
WAL	13.09	13.94	14.79	15.64	16.49	17.34	18.19	19.04	19.89	20.74	21.59	22.44	23.29	24.14	25.00

Note for DM: M6 bond is structured at L+ 75, 1.5x step-up 2 months after call-eligible.

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RAMP 05-EFC4 Break-Even CDR Rates

	Scenario 1		Scenario 2	
	B/E CDR (1)	Total Debt Collateral Loss	B/E CDR (1)	Total Debt Collateral Loss
M2	16.00	21.05%	15.96	21.02%
M3	13.99	19.00%	13.91	18.92%
M4	12.46	17.21%	12.34	17.22%
M5	11.04	15.73%	10.99	15.57%
M6	9.81	14.28%	9.84	14.08%
M7	8.52	12.88%	8.41	12.48%
M8	7.60	11.50%	7.41	11.26%
M9	6.87	10.26%	6.72	10.07%
M10	6.02	9.37%	5.94	9.27%

(1) At the CDR rate indicated in the table above, there will be principal writedowns to the related class.

(2) Loss Severity applied to defaulted amount, not liquidation balance.

Assumptions:	Scenario 1	Scenario 2
LIBOR_1MO	fwd	fwd + 200
LIBOR_6MO	fwd	fwd + 200
Prepay (1F)	23 HEP	23 HEP
Prepay (1A)	100 *RASC_PPC	100 *RASC_PPC
Default		
Loss Severity	60%	60%
Servitor Advances	100%	100%
Liquidation Lag	6	6
Optional Redemption	Call (N)	Call (N)
Triggers	FAILING	FAILING

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Stress analysis for A1 Class:

Request:

run for me a stress analysis on the a1 tranche with the following assumptions

30cpr
 cdr 10, 20,40,60,80
 100% servicer advances, 12 mos liquidation lag, 60% loss severity

output
 yield, wal, principal window, principal writedown, total collateral loss
 (amount and %)

Results:

A1	100	100	100	100	100	100
Price	3.91	3.91	3.91	3.91	3.91	3.91
Yield	0.84	0.66	0.71	0.77	0.83	0.83
WAL	1.15	1.17	1.17	1.18	1.18	1.18
Principal Window	0.00(0.00%)	0.00(0.00%)	0.00(0.00%)	0.00(0.00%)	0.00(0.00%)	0.00(0.00%)
Principal Writedown	100,879,995.54 (13.56%)	170,150,364.62(22.87%)	259,979,012.74 (34.95%)	317,441,063.83 (42.67%)	360,666,243.12 (48.48%)	360,666,243.12 (48.48%)
Total Collat Loss (Collat Maturity)						
LIBOR_1MO	3.77188	3.77188	3.77188	3.77188	3.77188	3.77188
LIBOR_6MO	4.00688	4.00688	4.00688	4.00688	4.00688	4.00688
Prepay	30 CPR	30 CPR	30 CPR	30 CPR	30 CPR	30 CPR
No Prepays						

Lockout and Penalties
Prepay Penalty Haircut
Default
Loss Severity
Servicer Advances
Liquidation Lag
Optional Redemption

Include Penalties
0
10 CDR
60%
100%
12
Call (N)

Include Penalties
0
20 CDR
60%
100%
12
Call (N)

Include Penalties
0
40 CDR
60%
100%
12
Call (N)

Include Penalties
0
60 CDR
60%
100%
12
Call (N)

Include Penalties
0
80 CDR
60%
100%
12
Call (N)

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period	(1) ACT/360 NWAC	(2) ACT/360 NWAC
1	7.42	23.08
2	6.23	21.85
3	6.43	21.99
4	6.23	21.71
5	6.23	21.60
6	6.89	22.14
7	6.23	21.32
8	6.43	21.35
9	6.22	20.94
10	6.43	20.91
11	6.23	20.45
12	6.23	20.18
13	6.43	20.11
14	6.23	19.64
15	6.43	19.59
16	6.23	19.13
17	6.23	18.87
18	6.90	19.29
19	6.23	18.38
20	6.44	18.34
21	6.23	17.90
22	6.44	17.87
23	6.23	17.16
24	8.33	18.78
25	8.60	18.60
26	8.32	17.89
27	8.58	17.76
28	8.30	17.25
29	8.30	17.03
30	9.60	18.11
31	8.98	17.26
32	9.27	17.34
33	8.96	17.32
34	9.26	17.82
35	8.95	17.37
36	9.97	18.25
37	10.29	10.29
38	9.95	9.95
39	10.27	10.27
40	9.93	9.93
41	9.93	9.93
42	11.84	11.84
43	10.68	10.68
44	11.03	11.03
45	10.66	10.66
46	11.01	11.01

- (1) Net WAC Cap without Cap cash flow
- (2) Net WAC Cap including Cap cash flow

47	10.64	10.64
48	10.74	10.74
49	11.09	11.09
50	10.72	10.72
51	11.06	11.06
52	10.70	10.70
53	10.68	10.68
54	11.94	11.94
55	10.77	10.77
56	11.12	11.12
57	10.75	10.75
58	11.09	11.09
59	10.72	10.72
60	10.71	10.71
61	11.05	11.05
62	10.68	10.68
63	11.03	11.03
64	10.66	10.66
65	10.64	10.64
66	11.77	11.77
67	10.62	10.62
68	10.96	10.96
69	10.59	10.59
70	10.93	10.93
71	10.57	10.57
72	10.55	10.55
73	10.89	10.89
74	10.53	10.53
75	10.86	10.86
76	10.50	10.50
77	10.48	10.48
78	11.19	11.19
79	10.46	10.46
80	10.79	10.79
81	10.43	10.43
82	10.76	10.76
83	10.40	10.40
84	10.39	10.39
85	10.72	10.72
86	10.36	10.36
87	10.69	10.69
88	10.33	10.33
89	10.31	10.31
90	11.40	11.40
91	10.28	10.28
92	10.61	10.61
93	10.25	10.25
94	10.58	10.58
95	10.22	10.22
96	10.21	10.21
97	10.53	10.53
98	10.18	10.18

99	10.50	10.50
100	10.15	10.15
101	10.13	10.13
102	11.20	11.20
103	10.10	10.10
104	10.42	10.42
105	10.07	10.07
106	10.39	10.39
107	10.04	10.04
108	10.02	10.02
109	10.34	10.34
110	9.99	9.99
111	10.31	10.31
112	9.96	9.96
113	9.94	9.94
114	10.99	10.99
115	9.91	9.91
116	10.23	10.23
117	9.88	9.88
118	10.19	10.19
119	9.85	9.85
120	9.83	9.83
121	10.14	10.14
122	9.80	9.80
123	10.11	10.11
124	9.77	9.77
125	9.75	9.75
126	10.40	10.40
127	9.72	9.72
128	10.02	10.02
129	9.68	9.68
130	9.99	9.99
131	9.65	9.65
132	9.63	9.63
133	9.94	9.94
134	9.60	9.60
135	9.90	9.90
136	9.57	9.57
137	9.55	9.55
138	10.56	10.56
139	9.52	9.52
140	9.82	9.82
141	9.49	9.49
142	9.79	9.79
143	9.45	9.45
144	9.44	9.44
145	9.73	9.73
146	9.40	9.40
147	9.70	9.70
148	9.37	9.37
149	9.35	9.35
150	10.34	10.34

151	9.32	9.32
152	9.61	9.61
153	9.29	9.29
154	9.58	9.58
155	9.26	9.26
156	9.24	9.24
157	9.53	9.53
158	9.21	9.21
159	9.50	9.50
160	9.17	9.17
161	9.16	9.16
162	10.12	10.12
163	9.12	9.12
164	9.41	9.41
165	9.09	9.09
166	9.38	9.38
167	9.06	9.06
168	9.04	9.04
169	9.33	9.33
170	9.01	9.01
171	9.30	9.30
172	8.98	8.98
173	8.96	8.96
174	9.56	9.56
175	8.93	8.93
176	9.21	9.21
177	8.90	8.90
178	9.18	9.18
179	8.87	8.87
180	8.85	8.85
181	9.13	9.13
182	8.82	8.82
183	9.10	9.10
184	8.79	8.79
185	8.77	8.77
186	9.70	9.70
187	8.74	8.74
188	9.02	9.02
189	8.71	8.71
190	8.98	8.98
191	8.68	8.68
192	8.66	8.66
193	8.94	8.94
194	8.63	8.63
195	8.91	8.91
196	8.60	8.60

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1	3.789000	4.010000
2	3.868784	4.068986
3	3.962672	4.121987
4	4.022917	4.166522
5	4.121015	4.191755
6	4.097074	4.204460
7	4.137052	4.225283
8	4.181457	4.246274
9	4.225352	4.268112
10	4.171720	4.290841
11	4.195939	4.330748
12	4.219856	4.374139
13	4.260819	4.420357
14	4.310204	4.465572
15	4.359352	4.507193
16	4.406945	4.543873
17	4.451661	4.574264
18	4.492181	4.597020
19	4.527184	4.610794
20	4.555352	4.614622
21	4.575363	4.609204
22	4.585899	4.595963
23	4.585639	4.576692
24	4.573265	4.553553
25	4.549719	4.529073
26	4.523458	4.505766
27	4.497414	4.484854
28	4.472440	4.467202
29	4.449388	4.453678
30	4.429110	4.445150
31	4.412458	4.442484
32	4.400283	4.446272
33	4.393438	4.455945
34	4.392776	4.470493
35	4.399147	4.488727
36	4.413404	4.509280
37	4.434776	4.530606
38	4.457265	4.551254
39	4.479134	4.570759
40	4.500180	4.588913
41	4.520202	4.605511
42	4.538999	4.620348
43	4.556369	4.633219
44	4.572111	4.643994
45	4.586022	4.652874
46	4.597902	4.660170
47	4.607549	4.666234
48	4.614761	4.671455
49	4.619799	4.676259

50	4.624379	4.681037
51	4.628969	4.685886
52	4.633593	4.690832
53	4.638276	4.695900
54	4.643041	4.701114
55	4.647914	4.706500
56	4.652918	4.712078
57	4.658078	4.717850
58	4.663419	4.723811
59	4.668963	4.729956
60	4.674737	4.736278
61	4.680738	4.742767
62	4.686882	4.749416
63	4.693157	4.756236
64	4.699579	4.763241
65	4.706161	4.770445
66	4.712917	4.777862
67	4.719862	4.785508
68	4.727008	4.793394
69	4.734371	4.801526
70	4.741964	4.809905
71	4.749801	4.818534
72	4.757897	4.827415
73	4.766254	4.836548
74	4.774842	4.845935
75	4.783662	4.855585
76	4.792724	4.865509
77	4.802038	4.875717
78	4.811614	4.886221
79	4.821464	4.897031
80	4.831598	4.908127
81	4.842026	4.919367
82	4.852759	4.930566
83	4.863807	4.941536
84	4.875181	4.952078
85	4.886712	4.961982
86	4.897682	4.971064
87	4.907877	4.979252
88	4.917255	4.986507
89	4.925779	4.992786
90	4.933407	4.998051
91	4.940100	5.002259
92	4.945817	5.005432
93	4.950520	5.007843
94	4.954168	5.009842
95	4.956722	5.011792
96	4.958141	5.014075
97	4.958749	5.017085
98	4.959989	5.021171
99	4.962268	5.026444
100	4.965634	5.032956
101	4.970139	5.040758

102	4.975832	5.049901
103	4.982763	5.060436
104	4.990982	5.072357
105	5.000540	5.085420
106	5.011485	5.099311
107	5.023870	5.113703
108	5.037742	5.128259
109	5.052812	5.142625
110	5.067737	5.156494
111	5.082157	5.169784
112	5.096047	5.182469
113	5.109381	5.194522
114	5.122135	5.205919
115	5.134283	5.216633
116	5.145801	5.226614
117	5.156662	5.235716
118	5.166841	5.243762
119	5.176314	5.250572
120	5.185056	5.255960
121	5.192900	5.259736
122	5.199247	5.261731
123	5.203907	5.261865
124	5.206827	5.260084
125	5.207952	5.256335
126	5.207231	5.250563
127	5.204609	5.242714
128	5.200034	5.232887
129	5.193453	5.221804
130	5.184813	5.210367
131	5.174060	5.199503
132	5.161141	5.190168
133	5.146905	5.183344
134	5.134955	5.179890
135	5.126286	5.180068
136	5.121009	5.183989
137	5.119232	5.191766
138	5.121065	5.203510
139	5.126617	5.219334
140	5.135998	5.239126
141	5.149317	5.261855
142	5.166684	5.286232
143	5.188208	5.310931
144	5.213998	5.334586
145	5.242839	5.355792
146	5.269461	5.373336
147	5.292445	5.386881
148	5.311682	5.396313
149	5.327061	5.401519
150	5.338472	5.402387
151	5.345805	5.398803
152	5.348950	5.390871
153	5.347796	5.379565

154	5.342233	5.366106
155	5.332152	5.351747
156	5.317442	5.337772
157	5.299257	5.325500
158	5.282602	5.316066
159	5.268806	5.309767
160	5.257953	5.306687
161	5.250126	5.306910
162	5.245406	5.310522
163	5.243878	5.317608
164	5.245623	5.328096
165	5.250725	5.341285
166	5.259267	5.356296
167	5.271331	5.372230
168	5.287001	5.388164
169	5.305444	5.403152
170	5.323039	5.416383
171	5.338835	5.427654
172	5.352785	5.436916
173	5.364840	5.444123
174	5.374955	5.449224
175	5.383082	5.452172
176	5.389174	5.452984
177	5.393184	5.451943
178	5.395065	5.449404
179	5.394770	5.445733
180	5.392251	5.441303
181	5.387847	5.436495
182	5.383066	5.431635
183	5.378290	5.426792
184	5.373526	5.421970
185	5.368775	5.417172
186	5.364043	5.412403
187	5.359334	5.407666
188	5.354649	5.402965
189	5.349995	5.398304
190	5.345373	5.393688
191	5.340789	5.389120
192	5.336246	5.384604
193	5.331748	5.380145
194	5.327300	5.375745
195	5.322904	5.371411
196	5.318566	5.367144
197	5.314288	5.362949
198	5.310075	5.358831
199	5.305931	5.354792
200	5.301859	5.350837
201	5.297863	5.346971
202	5.293947	5.343197
203	5.290115	5.339519
204	5.286371	5.335941
205	5.282719	5.332469

206	5.279164	5.329105
207	5.275709	5.325853
208	5.272359	5.322717
209	5.269117	5.319700
210	5.265988	5.316805
211	5.262974	5.314035
212	5.260077	5.311394
213	5.257300	5.308888
214	5.254647	5.306523
215	5.252121	5.304308
216	5.249727	5.302248
217	5.247470	5.300350
218	5.245366	5.298619
219	5.243422	5.297051
220	5.241641	5.295639
221	5.240027	5.294377
222	5.238585	5.293258
223	5.237309	5.292275
224	5.236161	5.291429
225	5.235134	5.290755
226	5.234232	5.290297
227	5.233457	5.290099
228	5.232812	5.290209
229	5.232341	5.290671
230	5.232203	5.291500
231	5.232445	5.292581
232	5.233075	5.293766
233	5.234099	5.294900
234	5.235525	5.295830
235	5.237209	5.296398
236	5.238552	5.296485
237	5.239397	5.296131
238	5.239735	5.295418
239	5.239559	5.294432
240	5.238860	5.293257
241	5.237716	5.291981
242	5.236473	5.290677
243	5.235216	5.289360
244	5.233945	5.288031
245	5.232662	5.286691
246	5.231367	5.285339
247	5.230060	5.283976
248	5.228742	5.282604
249	5.227414	5.281221
250	5.226075	5.279830
251	5.224726	5.278430
252	5.223368	5.277021
253	5.222001	5.275605
254	5.220626	5.274181
255	5.219243	5.272751
256	5.217853	5.271314
257	5.216456	5.269871

258	5.215052	5.268423
259	5.213643	5.266971
260	5.212228	5.265514
261	5.210808	5.264053
262	5.209384	5.262588
263	5.207955	5.261121
264	5.206523	5.259652
265	5.205088	5.258180
266	5.203650	5.256707
267	5.202210	5.255233
268	5.200769	5.253759
269	5.199326	5.252285
270	5.197883	5.250811
271	5.196439	5.249338
272	5.194996	5.247867
273	5.193553	5.246397
274	5.192112	5.244931
275	5.190672	5.243467
276	5.189235	5.242006
277	5.187800	5.240550
278	5.186368	5.239098
279	5.184940	5.237651
280	5.183516	5.236209
281	5.182097	5.234773
282	5.180682	5.233344
283	5.179273	5.231921
284	5.177871	5.230506
285	5.176474	5.229098
286	5.175085	5.227699
287	5.173702	5.226309
288	5.172328	5.224928
289	5.170962	5.223556
290	5.169605	5.222195
291	5.168258	5.220845
292	5.166920	5.219506
293	5.165592	5.218179
294	5.164276	5.216864
295	5.162970	5.215561
296	5.161676	5.214272
297	5.160395	5.212997
298	5.159126	5.211736
299	5.157870	5.210489
300	5.156627	5.209257
301	5.155399	5.208041
302	5.154186	5.206842
303	5.152987	5.205659
304	5.151804	5.204492
305	5.150637	5.203344
306	5.149487	5.202213
307	5.148353	5.201102
308	5.147237	5.200009
309	5.146139	5.198935

310	5.145059	5.197882
311	5.143998	5.196849
312	5.142957	5.195837
313	5.141935	5.194847
314	5.140933	5.193879
315	5.139953	5.192933
316	5.138993	5.192010
317	5.138056	5.191110
318	5.137140	5.190234
319	5.136247	5.189383
320	5.135378	5.188557
321	5.134532	5.187755
322	5.133710	5.186980
323	5.132912	5.186231
324	5.132140	5.185509
325	5.131393	5.184815
326	5.130672	5.184148
327	5.129978	5.183510
328	5.129311	5.182901
329	5.128672	5.182320
330	5.128061	5.181769
331	5.127479	5.181248
332	5.126924	5.180756
333	5.126399	5.180296
334	5.125902	5.179868
335	5.125435	5.179473
336	5.124998	5.179112
337	5.124592	5.178787
338	5.124220	5.178498
339	5.123883	5.178243
340	5.123582	5.178022
341	5.123317	5.177831
342	5.123088	5.177671
343	5.122894	5.177537
344	5.122726	5.177432
345	5.122583	5.177360
346	5.122465	5.177333
347	5.122372	5.177358
348	5.122305	5.177446
349	5.122272	5.177605
350	5.122308	5.177837
351	5.122422	5.178119
352	5.122614	5.178419
353	5.122886	5.178703
354	5.123238	5.178939
355	5.123640	5.179094
356	5.123964	5.179094
357	5.124179	5.179094
358	5.124282	5.179094
359	5.124273	5.179094
	5.124150	5.179094

M3

	FWD LIBOR 50% SEV	FWD LIBOR 60% SEV
B.E. CDR	16.77	13.49
CUM LOSS	135,183,868.31 (18.17%)	137,372,315.92 (18.47%)
Severity	50	60
Advance % of P&I	100	100
Recover Months After Default	12	12

M8

	FWD LIBOR 50% SEV	FWD LIBOR 60% SEV
B.E. CDR	8.62	7.09
CUM LOSS	79,383,498.42 (10.67%)	80,513,944.51 (10.82%)
Severity	50	60
Advance % of P&I	100	100
Recover Months After Default	12	12

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

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

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 the issuer of the securities nor any of its affiliates prepared, provided, approved or verified any statistical or numerical information presented herein, although that information may be based in part on loan level data provided by the issuer or its affiliates.

Investors are urged to read the base prospectus and the prospectus supplement and other relevant documents filed or to be filed with the Securities and Exchange Commission because they contain important information. Such documents may be obtained without charge at the Securities and Exchange Commission's website. Once available, the base prospectus and prospectus supplement may be obtained without charge by contacting the Residential Funding Securities Corporation trading desk at (301) 664-6900.

This communication does not contain all information that is required to be included in the base prospectus and the prospectus supplement.

The information in this communication is preliminary and is subject to completion or change.

The information in this communication supersedes information contained in any prior similar communication relating to these securities.

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a market in the securities referred to herein.

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.



GMAC RFC

Supplemental Computational Materials

\$718,243,000 (Approximate)

RAMP Series 2005-EFC4 Trust

Issuer

EquiFirst Corporation

Originator

Residential Asset Mortgage Products, Inc.

Depositor

Residential Funding Corporation

Master Servicer

**Mortgage Asset-Backed Pass-Through Certificates,
Series 2005-EFC4**

September 16, 2005

GMAC RFC Securities

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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.

GMAC-RFC Securities
Marketing Report w/DTI
 All records.

2005 RAMP EFC4

Aggregate Current Principal Balance:	\$743,913,954.26
Minimum Current Balance:	\$14,900.02
Maximum Current Balance:	\$652,410.00
Number of Mortgage Loans:	4,475
Average Current Principal Balance:	\$166,237.76
Weighted Average Original Loan-to-Value:	84.11
Minimum Original Loan-to-Value:	21.00
Maximum Original Loan-to-Value:	100.00
Weighted Average Mortgage Rate:	6.9095
Minimum Mortgage Rate:	5.17
Maximum Mortgage Rate:	11.35
WA NRI Rate:	6.4344
Maximum Net Rate:	10.80
Minimum Net Rate:	4.62
Weighted Average Note Margin:	5.20
Minimum Note Margin:	3.46
Maximum Note Margin:	9.30
Weighted Average Maximum Rate:	12.83
Maximum Max Rate:	16.50
Minimum Max Rate:	11.17
Weighted Average Minimum Rate:	6.83
Minimum Min Rate:	5.17
Maximum Min Rate:	10.50
Weighted Average Term to Next Adjustment Date:	25
Minimum Average Term to Next Adjustment:	12
Maximum Average Term to Next Adjustment:	36
Weighted Average Remaining Term to Maturity:	358
Minimum Remaining Term:	118
Maximum Remaining Term:	360
NZWA Credit Score:	630
Minimum Non Zero Credit Score:	510
Maximum Credit Score:	817
Interest Only Percentage:	26.35
NZWA Back-End DTI:	41.91
Combined Loan-to-Value-Ratio:	90.49

Lien Position	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average DTI	Weighted Average Credit Score	Weighted Average Original LTV
First Lien	4220	\$734,185,061	98.69%	\$173,978	41.88	629	83.90%
Second Lien	255	9,728,893	1.31	38,153	43.54	635	99.71
Total:	4475	\$743,913,954	100.00%	\$166,238	41.91	630	84.11%

Mortgage Type	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average DTI	Weighted Average Credit Score	Weighted Average Original LTV
2/28	2498	\$397,721,238	53.46%	\$159,216	41.99	620	84.18%
2/28 IO	649	152,075,945	20.44	234,323	42.98	650	85.02
3/27	315	56,431,445	7.59	179,147	41.72	618	84.00
3/27 IO	162	37,391,502	5.03	230,812	40.89	662	85.19
Fixed	651	100,293,824	13.48	117,854	40.44	632	82.12
Total:	4475	\$743,913,954	100.00%	\$166,238	41.91	630	84.11%

Aggregate Credit Scores	Number Of Loans	Principal Balance	% of Principal Balance	Weighted Average DTI	Weighted Average Principal Balance	Weighted Average Orig LTV
500 - 519	1	\$81,414	0.01%	42.00%	\$81,414	21.00%
520 - 539	167	25,862,953	3.48	42.45	154,868	79.37
540 - 559	238	36,506,960	4.91	40.81	153,391	80.33
560 - 579	337	50,622,034	6.80	40.66	150,214	81.02
580 - 599	601	90,055,659	12.11	41.51	149,843	82.75
600 - 619	717	107,371,670	14.43	42.03	149,751	84.40
620 - 639	726	127,186,138	17.10	41.55	175,188	85.00
640 - 659	721	127,179,158	17.10	42.31	176,393	84.92
660 - 679	401	71,305,885	9.59	42.39	177,820	83.79
680 - 699	238	46,110,376	6.20	42.92	193,741	85.20
700 - 719	130	25,350,440	3.41	43.25	195,003	86.99
720 - 739	83	15,288,960	2.06	43.14	184,204	89.01
740 - 759	54	10,266,412	1.38	42.22	190,119	89.82
760 or Greater	61	10,725,894	1.44	38.99	175,834	90.08
Total:	4475	\$743,913,954	100.00%	41.91%	\$166,238	84.11%

Aggregate Original Loan Balance	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average DTI	Weighted Average Credit Score	Weighted Average Original LTV
1 to 100,000	1184	\$81,184,623	10.91%	\$68,568	40.07	617	86.17%
100,001 to 200,000	2024	299,587,685	40.27	148,018	41.40	626	83.87
200,001 to 300,000	838	200,609,197	26.97	239,390	42.74	633	83.78
300,001 to 400,000	305	104,068,005	13.99	341,207	43.03	636	84.32
400,001 to 500,000	91	40,516,860	5.45	445,240	42.07	645	83.17
500,001 to 600,000	31	16,692,175	2.24	538,457	42.42	643	82.78
600,001 to 700,000	2	1,255,410	0.17	627,705	42.20	684	90.00
Total:	4475	\$743,913,954	100.00%	\$166,238	41.91	630	84.11%

GMAC-RFC Securities
Marketing Report w/DTI

2005 RAMP EFC4

All records

Aggregate Net Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average DTI	Weighted Average Credit Score	Weighted Average Original LTV
4.500 - 4.999	40	\$10,996,527	1.48%	\$274,953	46.81	658	79.09%
5.000 - 5.499	348	78,961,749	10.61	226,902	42.58	653	80.15
5.500 - 5.999	746	156,726,582	21.07	210,089	42.01	644	80.60
6.000 - 6.499	1050	195,259,751	26.25	185,962	41.93	632	83.06
6.500 - 6.999	866	142,057,538	19.10	164,039	41.38	625	84.63
7.000 - 7.499	580	82,820,238	11.13	142,794	41.23	613	88.99
7.500 - 7.999	252	31,636,962	4.25	125,544	42.08	598	90.60
8.000 - 8.499	219	23,868,028	3.22	109,434	41.45	580	92.02
8.500 - 8.999	87	8,021,611	1.06	92,205	41.69	579	92.96
9.000 - 9.499	120	6,890,747	0.94	58,256	41.52	607	96.42
9.500 - 9.999	100	4,311,288	0.58	43,113	44.41	607	97.81
10.000 - 10.499	55	1,781,206	0.24	32,386	42.72	609	99.68
10.500 - 10.999	12	381,524	0.05	31,794	38.87	608	99.43
Total:	4475	\$743,913,954	100.00%	\$166,238	41.91	630	84.11%

Aggregate Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average DTI	Weighted Average Credit Score	Weighted Average Original LTV
5.000 - 5.499	50	\$13,023,908	1.75%	\$260,478	45.68	664	78.85%
5.500 - 5.999	438	100,908,148	13.56	230,384	42.51	655	80.35
6.000 - 6.499	677	138,277,022	18.59	204,250	42.21	643	80.69
6.500 - 6.999	1162	215,652,496	28.99	185,587	41.72	633	82.82
7.000 - 7.499	722	114,266,307	15.36	158,266	41.30	621	85.11
7.500 - 7.999	592	86,277,004	11.60	145,738	41.48	611	89.19
8.000 - 8.499	219	26,979,581	3.63	123,194	41.51	597	90.96
8.500 - 8.999	239	26,870,238	3.61	112,428	41.74	580	91.82
9.000 - 9.499	82	7,608,112	1.02	92,782	41.73	576	93.38
9.500 - 9.999	123	7,372,777	0.99	59,941	41.91	604	96.06
10.000 - 10.499	98	4,286,822	0.58	43,743	44.24	607	98.03
10.500 - 10.999	60	1,969,360	0.26	32,823	42.48	608	99.20
11.000 - 11.499	13	420,180	0.06	32,322	39.25	607	99.48
Total:	4475	\$743,913,954	100.00%	\$166,238	41.91	630	84.11%

This information was prepared by Residential Funding Securities Corporation in its capacity as underwriter. This information should be considered only after reading the Statement Regarding Attainment as to Securities, Pricing Estimate and Other Information, which should be attached. Do not rely on this information if you have not received and reviewed this Statement. You may obtain a copy of the Statement from your sales representative.

Sep 16, 2005 10:24

Confidential GMAC-RFC Information

GMAC-RFC Securities
Marketing Report w/DTI

All records

Original LTV Ratio (%)	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average DTI	Weighted Average Credit Score	Weighted Average Original LTV
0.1 - 50.0	54	\$6,174,653	0.83%	\$114,345	36.61	594	44.20%
50.1 - 55.0	33	5,581,833	0.75	169,146	36.29	607	53.13
55.1 - 60.0	42	6,059,559	0.81	144,275	36.82	604	58.56
60.1 - 65.0	61	12,310,103	1.65	201,805	40.91	597	63.22
65.1 - 70.0	132	24,311,427	3.27	184,177	37.92	599	66.88
70.1 - 75.0	174	31,497,727	4.23	181,021	40.61	603	74.05
75.1 - 80.0	1772	313,980,590	42.21	177,190	42.83	638	79.89
80.1 - 85.0	405	72,773,604	9.78	179,688	40.18	606	84.53
85.1 - 90.0	637	116,589,910	15.67	183,030	41.23	618	89.75
90.1 - 95.0	317	55,388,563	7.45	174,727	42.59	632	94.74
95.1 - 100.0	848	99,245,986	13.34	117,035	43.00	658	99.90
Total:	4475	\$743,913,954	100.00%	\$166,238	41.91	630	84.11%

CLTV Ratio (%)	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average DTI	Weighted Average Credit Score	Weighted Average Original LTV
0.1 - 50.0	54	\$6,174,653	0.83%	\$114,345	36.61	594	44.20%
50.1 - 55.0	33	5,581,833	0.75	169,146	36.29	607	53.13
55.1 - 60.0	42	6,059,559	0.81	144,275	36.82	604	58.56
60.1 - 65.0	61	12,310,103	1.65	201,805	40.91	597	63.22
65.1 - 70.0	130	23,980,958	3.22	184,469	38.21	599	68.87
70.1 - 75.0	169	30,523,407	4.10	180,612	40.57	601	74.03
75.1 - 80.0	424	74,014,246	9.95	174,562	41.12	606	79.59
80.1 - 85.0	385	71,581,835	9.62	181,220	40.25	606	84.52
85.1 - 90.0	635	119,771,018	16.10	186,616	41.33	619	89.34
90.1 - 95.0	392	68,651,071	9.23	175,130	42.59	631	92.07
95.1 - 100.0	2140	325,265,272	43.72	151,993	43.21	651	96.07
Total:	4475	\$743,913,954	100.00%	\$166,238	41.91	630	84.11%

This information was prepared by Residential Funding Securities Corporation in its capacity as underwriter. This information should be considered only after reading the Statement Regarding Assumptions as to Securities, Pricing Estimates and Other Information, which should be searched and reviewed and reviewed this Statement. You may obtain a copy of the Statement from your sales representative.

Sep 16, 2005 10:24

Confidential GMAC-RFC Information

GMAC-RFC Securities
Marketing Report w/DTI

All records

2005 RAMP EFC4

Aggregate State Distributions of Mortgaged Properties	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average DTI	Weighted Average Credit Score	Weighted Average Original LTV
California	419	\$117,217,878	15.76%	\$279,756	43.04	641	81.54%
Florida	329	54,626,385	7.34	166,038	42.58	627	83.03
New York	70	10,687,187	1.44	152,874	41.06	604	83.02
Texas	50	12,036,154	1.62	113,549	39.34	625	82.77
New Jersey	50	11,323,010	1.52	226,460	41.61	645	84.93
Georgia	145	21,495,964	2.89	148,248	41.42	631	87.43
Virginia	275	51,476,886	6.92	187,189	42.76	617	83.52
Alabama	71	7,415,517	1.00	104,444	40.62	614	88.27
Arkansas	16	1,487,837	0.20	92,990	38.70	659	92.04
Arizona	296	54,711,654	7.35	184,837	40.00	638	82.69
Colorado	117	21,499,648	2.89	183,757	43.23	632	84.88
Connecticut	33	6,094,931	0.82	184,695	43.01	623	82.23
Delaware	33	3,338,309	0.72	161,767	41.86	624	88.01
Idaho	29	3,765,652	0.51	129,850	40.02	629	82.69
Illinois	257	40,438,450	5.44	157,348	42.96	629	85.30
Indiana	131	12,393,245	1.67	94,605	39.76	618	88.82
Kentucky	65	6,967,019	0.94	107,185	39.37	618	87.92
Louisiana	15	1,964,648	0.26	130,977	43.86	599	87.99
Massachusetts	67	16,103,484	2.16	240,351	42.77	648	80.96
Maryland	257	58,671,282	7.89	228,293	41.79	623	82.72
Maine	48	6,479,359	0.87	134,987	41.15	644	82.73
Michigan	155	19,368,543	2.60	124,958	42.94	625	86.82
Minnesota	52	8,982,860	1.21	172,747	44.35	642	85.51
Missouri	86	9,919,335	1.33	115,341	40.55	623	86.09
Mississippi	10	1,258,539	0.17	125,854	42.53	630	91.08
North Carolina	165	19,115,060	2.57	115,849	41.36	622	86.28
Nebraska	14	1,749,254	0.24	124,947	44.00	617	91.45
New Hampshire	15	2,720,215	0.37	181,348	42.83	614	79.44
New Mexico	36	5,200,375	0.70	144,455	40.78	627	87.11
Nevada	95	19,541,693	2.63	205,702	42.04	635	81.34
Nevada	145	16,805,429	2.26	115,900	41.51	629	88.84
Ohio	46	5,280,023	0.71	115,001	41.65	620	84.78
Oklahoma	46	10,365,534	1.39	178,716	41.57	645	85.58
Oregon	58	27,392,617	3.68	126,233	38.81	620	85.58
Pennsylvania	217	3,102,899	0.42	182,523	40.80	628	80.26
Rhode Island	17	13,747,432	1.85	128,481	43.28	619	87.32
South Carolina	107	8,878,313	1.19	108,272	41.17	622	91.28
Tennessee	82	9,242,903	1.24	154,048	41.21	647	85.11
Utah	12	1,665,336	0.22	138,778	44.12	631	84.15
Vermont	95	17,288,671	2.32	181,986	41.77	637	83.54
Washington	99	11,577,957	1.56	116,949	42.01	615	88.01
Wisconsin	10	1,001,949	0.13	100,195	35.63	633	86.74
Wyoming	29	2,668,344	0.36	92,702	41.06	626	88.15
Iowa	31	3,444,347	0.46	111,108	43.26	610	81.04
Kansas	31	3,444,347	0.46	111,108	43.26	610	81.04
South Dakota	10	1,372,146	0.18	137,215	41.13	612	84.04
Total:	4475	\$743,913,954	100.00%	\$166,238	41.91	630	84.11%

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Sep 16, 2005 10:24

GMAC-RFC Securities
Marketing Report w/DTI

All records

2005 RAMP EFC4

Top 5 Zip Code Concentrations	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average DTI	Weighted Average Credit Score	Weighted Average Original LTV
23464	16	\$2,763,885	0.37%	\$172,743	40.25	597	78.31%
20772	9	2,398,384	0.32	268,487	41.79	614	82.27
20721	6	2,395,327	0.32	399,221	41.88	629	76.50
92335	8	2,135,729	0.29	266,966	42.57	657	83.08
23456	9	2,077,526	0.28	230,836	44.23	613	86.59
Other	4427	752,143,103	98.42	165,381	41.90	630	84.16
Total:	4475	\$743,913,954	100.00%	\$166,238	41.91	630	84.11%

Aggregate Loan Purpose	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average DTI	Weighted Average Credit Score	Weighted Average Original LTV
Purchase	2054	\$313,051,703	42.08%	\$152,411	42.72	647	85.53%
Rate/Term Refinance	155	24,223,134	3.26	156,278	41.56	620	85.75
Equity Refinance	2266	406,639,117	54.66	179,452	41.30	617	82.92
Total:	4475	\$743,913,954	100.00%	\$166,238	41.91	630	84.11%

Aggregate Documentation	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average DTI	Weighted Average Credit Score	Weighted Average Original LTV
Full Documentation	3529	\$561,528,972	75.48%	\$159,118	41.92	622	84.91%
Reduced Documentation	946	192,384,983	24.52	192,796	41.87	652	81.63
Total:	4475	\$743,913,954	100.00%	\$166,238	41.91	630	84.11%

Aggregate Occupancy	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average DTI	Weighted Average Credit Score	Weighted Average Original LTV
Primary Residence	4336	\$722,051,670	97.06%	\$166,525	41.94	629	84.18%
Second/Vacation	33	6,662,119	0.90	201,862	37.97	660	82.42
Non-Owner Occupied	106	15,200,165	2.04	143,398	42.10	648	81.61
Total:	4475	\$743,913,954	100.00%	\$166,238	41.91	630	84.11%

This information was prepared by Retailmenal Funding Securities Corporation in its capacity as underwriter. This information should be considered only after reading the Statement Regarding Accompanying to Securities, Pricing Estimate and Other Information, which should be attached and reviewed. You may obtain a copy of the Statement from your sales representative.

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GMAC-RFC Securities
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All records

Aggregate Property Type	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average DTI	Weighted Average Credit Score	Weighted Average Original LTV
Single-family detached	3968	\$658,515,522	88.52%	\$165,957	41.82	629	84.12%
Townhouse	160	26,048,507	3.50	162,803	42.43	633	85.76
Condo-Low-Rise(Less than 5 stories)	231	37,245,733	5.01	161,237	42.35	640	84.47
Condo High-Rise (more than 9 stories)	1	71,788	0.01	71,788	38.00	795	80.00
Planned Unit Developments (detached)	25	5,535,468	0.74	221,419	42.42	632	83.99
Planned Unit Developments (attached)	6	1,090,929	0.15	181,822	45.19	624	85.44
Two-to-four family units	80	14,412,820	1.94	180,160	44.02	638	81.17
Leasehold	4	993,186	0.13	248,296	32.98	601	63.04
Total:	4475	\$743,913,954	100.00%	\$166,238	41.91	630	84.11%

Aggregate Prepayment Penalty Term	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average DTI	Weighted Average Credit Score	Weighted Average Original LTV
0	1133	\$179,251,782	24.10%	\$158,210	41.76	627	84.13%
12	188	37,018,645	4.98	196,908	43.16	636	83.71
24	2311	394,815,108	53.07	170,842	42.21	629	84.52
30	8	1,732,461	0.23	216,558	37.98	642	85.14
36	835	131,095,958	17.62	157,001	40.89	633	82.94
Total:	4475	\$743,913,954	100.00%	\$166,238	41.91	630	84.11%

Aggregate IO Term	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average DTI	Weighted Average Credit Score	Weighted Average Original LTV
0	3635	\$547,858,347	73.65%	\$150,718	41.66	621	83.79%
60	840	196,055,608	26.35	233,400	42.60	653	85.01
Total:	4475	\$743,913,954	100.00%	\$166,238	41.91	630	84.11%

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Aggregate Note Margins	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average DTI	Weighted Average Credit Score	Weighted Average Original LTV
3.000 - 3.499	4	\$910,020	0.14%	\$227,505	48.20	659	78.67%
3.500 - 3.999	123	31,686,331	4.92	257,612	43.35	658	79.72
4.000 - 4.499	476	107,313,433	16.67	225,448	42.55	654	81.03
4.500 - 4.999	727	142,202,931	22.09	195,602	42.17	640	81.81
5.000 - 5.499	856	156,741,392	24.35	182,682	41.72	628	84.00
5.500 - 5.999	622	101,650,089	15.79	163,425	42.00	619	86.81
6.000 - 6.499	359	50,046,869	7.78	139,406	41.97	607	90.38
6.500 - 6.999	217	27,802,703	4.32	128,123	42.08	584	91.96
7.000 - 7.499	142	16,851,280	2.62	118,671	42.33	575	92.56
7.500 - 7.999	62	5,851,040	0.91	94,372	41.74	566	92.51
8.000 - 8.499	30	2,201,274	0.34	73,376	39.30	566	92.85
8.500 - 8.999	2	254,654	0.04	127,327	41.50	540	83.75
9.000 - 9.499	2	108,114	0.02	54,057	40.47	556	90.69
Total:	3624	\$643,620,131	100.00%	\$177,599	42.13	629	84.42%

Aggregate Maximum Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average DTI	Weighted Average Credit Score	Weighted Average Original LTV
11.000 - 11.999	472	\$110,454,300	17.16%	\$234,013	42.97	656	80.38%
12.000 - 12.999	1589	309,026,836	48.01	194,479	42.15	637	82.62
13.000 - 13.999	1077	168,078,331	26.11	156,062	41.55	614	87.78
14.000 - 14.999	369	45,322,817	7.04	122,826	42.37	583	92.03
15.000 - 15.999	111	10,311,990	1.60	92,901	41.24	569	93.29
16.000 - 16.999	6	425,855	0.07	70,976	40.03	559	87.28
Total:	3624	\$643,620,131	100.00%	\$177,599	42.13	629	84.42%

Aggregate Minimum Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average DTI	Weighted Average Credit Score	Weighted Average Original LTV
5.000 - 5.999	472	\$110,454,300	17.16%	\$234,013	42.97	656	80.38%
6.000 - 6.999	1588	308,826,136	47.98	194,475	42.15	637	82.61
7.000 - 7.999	1078	168,279,031	26.15	156,103	41.56	614	87.79
8.000 - 8.999	369	45,322,817	7.04	122,826	42.37	583	92.03
9.000 - 9.999	111	10,311,990	1.60	92,901	41.24	569	93.29
10.000 - 10.999	6	425,855	0.07	70,976	40.03	559	87.28
Total:	3624	\$643,620,131	100.00%	\$177,599	42.13	629	84.42%

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Confidential GMAC-RFC Information

GMAC-RFC Securities
Marketing Report w/DTI

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Next Interest Rate Change Date	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average DTI	Weighted Average Credit Score	Weighted Average Original LTV
2006-09	1	\$86,576	0.01%	\$86,576	47.00	623	70.00%
2007-01	1	57,775	0.01	57,775	40.00	581	100.00
2007-02	2	256,775	0.04	128,388	36.26	668	87.32
2007-04	6	1,383,645	0.21	230,607	36.39	600	88.83
2007-05	29	4,405,915	0.68	151,928	42.99	644	84.25
2007-06	84	13,988,308	2.17	166,647	42.52	617	84.06
2007-07	376	56,078,158	8.71	149,144	42.39	626	85.81
2007-08	2311	411,176,207	63.88	177,921	42.39	629	84.33
2007-09	338	62,491,867	9.71	184,867	41.34	628	83.68
2008-04	1	199,129	0.03	199,129	49.00	597	80.00
2008-05	2	637,803	0.10	318,902	44.00	639	89.59
2008-07	27	4,337,376	0.67	160,644	39.81	642	88.94
2008-08	368	73,046,526	11.35	198,496	41.47	637	84.40
2008-09	78	15,463,970	2.40	198,256	41.14	630	83.36
Total:	3624	\$643,620,131	100.00%	\$177,599	42.13	629	84.42%

Back End DTI	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average DTI	Weighted Average Credit Score	Weighted Average Original LTV
1 - 5	2	\$297,953	0.04%	\$148,977	3.44	603	73.87%
6 - 10	10	2,534,664	0.34	253,466	7.82	614	82.04
11 - 15	15	2,026,362	0.27	135,091	13.20	628	78.82
16 - 20	57	6,938,059	0.93	121,720	18.58	625	82.73
21 - 25	136	18,859,323	2.54	138,671	23.31	620	81.05
26 - 30	261	36,271,422	4.88	138,971	28.14	624	81.89
31 - 35	494	74,319,358	9.99	150,444	33.20	624	83.02
36 - 40	734	125,446,870	18.86	170,909	38.16	632	83.97
41 - 45	1032	177,389,682	23.85	171,869	43.09	632	84.62
46 - 50	1462	254,069,650	34.15	171,437	48.20	632	84.77
51 - 55	246	44,728,423	6.01	181,823	52.18	623	84.14
56 - 60	6	1,032,189	0.14	172,032	56.80	585	86.91
Total:	4475	\$743,913,954	100.00%	\$186,238	41.91	630	84.11%

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Confidential GMAC-RFC Information



GMAC RFC

Supplemental Computational Materials

\$718,243,000 (Approximate)

RAMP Series 2005-EFC4 Trust

Issuer

EquiFirst Corporation

Originator

Residential Asset Mortgage Products, Inc.

Depositor

Residential Funding Corporation

Master Servicer

**Mortgage Asset-Backed Pass-Through Certificates,
Series 2005-EFC4**

September 16, 2005

GMAC RFC Securities

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

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

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

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 the issuer of the securities nor any of its affiliates prepared, provided, approved or verified any statistical or numerical information presented herein, although that information may be based in part on loan level data provided by the issuer or its affiliates.

Investors are urged to read the base prospectus and the prospectus supplement and other relevant documents filed or to be filed with the Securities and Exchange Commission because they contain important information. Such documents may be obtained without charge at the Securities and Exchange Commission's website. Once available, the base prospectus and prospectus supplement may be obtained without charge by contacting the Residential Funding Securities Corporation trading desk at (301) 664-6900.

This communication does not contain all information that is required to be included in the base prospectus and the prospectus supplement.

The information in this communication is preliminary and is subject to completion or change.

The information in this communication supersedes information contained in any prior similar communication relating to these securities.

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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.

GMAC-RFC Securities
Marketing Report w/DTI
1st Liens with Seconds behind them

2005 RAMP EFC4

Aggregate Current Principal Balance:	\$245,433,285.44
Minimum Current Balance:	\$50,005.00
Maximum Current Balance:	\$592,000.00
Number of Mortgage Loans:	1,393
Average Current Principal Balance:	\$176,190.44
Weighted Average Original Loan-to-Value:	80.02
Minimum Original Loan-to-Value:	42.00
Maximum Original Loan-to-Value:	95.00
Weighted Average Mortgage Rate:	6.4678
Minimum Mortgage Rate:	5.17
Maximum Mortgage Rate:	10.15
WA Net Rate:	6.0307
Maximum Net Rate:	9.60
Minimum Net Rate:	4.62
Weighted Average Note Margin:	4.79
Minimum Note Margin:	3.46
Maximum Note Margin:	8.19
Weighted Average Maximum Rate:	12.42
Minimum Max Rate:	15.90
Maximum Max Rate:	11.17
Weighted Average Minimum Rate:	6.42
Minimum Min Rate:	5.17
Maximum Min Rate:	9.90
Weighted Average Term to Next Adjustment Date:	24
Minimum Average Term to Next Adjustment:	19
Maximum Average Term to Next Adjustment:	36
Weighted Average Remaining Term to Maturity:	359
Minimum Remaining Term:	178
Maximum Remaining Term:	360
NZWA Credit Score:	647
Minimum Non Zero Credit Score:	524
Maximum Credit Score:	805
Interest Only Percentage:	40.04
NZWA Back-End DTI:	43.26
Combined Loan-to-Value-Ratio:	99.37

Lien Position	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average DTI	Weighted Average Credit Score	Weighted Average Original LTV
First Lien	1393	\$245,433,285	100.00%	\$176,190	43.26	647	80.02%
Total:	1393	\$245,433,285	100.00%	\$176,190	43.26	647	80.02%

GMAC-RFC Securities
Marketing Report w/DTI

1st Licens with Seconds behind them

2005 RAMP EFC4

Mortgage Type	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average DTI	Weighted Average Credit Score	Weighted Average Original LTV
2/28	765	\$116,400,452	47.43%	\$152,157	43.29	644	80.12%
2/28 IO	340	80,828,161	32.93	237,730	43.59	649	80.00
3/27	72	11,558,135	4.71	160,530	44.32	643	79.99
3/27 IO	71	15,430,838	6.29	217,336	42.60	660	79.90
Fixed	145	21,215,699	8.64	146,315	41.73	647	79.65
Total:	1393	\$245,433,285	100.00%	\$176,190	43.26	647	80.02%

Aggregate Credit Scores	Number Of Loans	Principal Balance	% of Principal Balance	Weighted Average DTI	Weighted Average Principal Balance	Weighted Average Orig LTV
520 - 539	8	\$1,082,446	0.44%	38.32%	\$135,306	81.83%
540 - 559	14	1,325,677	0.54	39.60	94,691	84.00
560 - 579	6	485,128	0.20	41.98	80,855	89.85
580 - 599	168	23,602,913	9.62	44.27	140,494	80.01
600 - 619	245	36,115,581	14.72	43.11	147,411	79.93
620 - 639	257	46,066,739	18.77	42.88	179,248	80.09
640 - 659	278	53,328,738	21.73	43.33	191,830	79.92
660 - 679	189	38,282,651	15.60	42.66	202,554	80.00
680 - 699	108	21,915,383	8.93	43.77	206,749	79.85
700 - 719	58	11,327,781	4.62	44.08	195,307	79.85
720 - 739	31	6,059,857	2.47	44.14	195,479	79.87
740 - 759	19	3,653,551	1.49	42.65	192,292	80.00
760 or Greater	14	2,186,821	0.89	41.92	155,201	80.00
Total:	1393	\$245,433,285	100.00%	43.26%	\$176,190	80.02%

Aggregate Original Loan Balance	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average DTI	Weighted Average Credit Score	Weighted Average Original LTV
1 to 100,000	283	\$22,729,226	9.26%	\$80,315	41.90	626	80.56%
100,001 to 200,000	699	102,743,428	41.86	146,986	42.60	643	79.98
200,001 to 300,000	265	63,892,817	26.03	241,105	44.27	652	80.01
300,001 to 400,000	99	33,767,957	13.76	341,090	44.43	653	80.00
400,001 to 500,000	31	13,719,903	5.59	442,578	42.20	660	79.46
500,001 to 600,000	16	6,579,955	3.50	536,247	44.39	654	80.00
Total:	1393	\$245,433,285	100.00%	\$176,190	43.26	647	80.02%

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GMAC-RFC Securities
Marketing Report w/DTI

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2005 RAMP EFC4

Aggregate Net Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average DTI	Weighted Average Credit Score	Weighted Average Original LTV
4.500 - 4.999	28	\$7,683,712	3.13%	\$274,418	47.66	664	79.99%
5.000 - 5.499	182	39,188,050	15.97	215,374	44.15	660	79.96
5.500 - 5.999	360	72,768,523	29.65	202,135	43.48	653	80.00
6.000 - 6.499	423	72,157,022	29.40	170,584	43.21	643	79.96
6.500 - 6.999	285	41,163,973	16.77	144,421	43.22	637	79.88
7.000 - 7.499	78	8,985,870	3.66	115,203	40.91	619	80.13
7.500 - 7.999	20	1,945,142	0.79	97,257	39.60	605	82.02
8.000 - 8.499	6	630,352	0.26	105,059	35.33	555	84.01
8.500 - 8.999	8	672,666	0.27	84,083	39.39	589	85.64
9.000 - 9.499	2	163,724	0.07	81,862	35.06	534	90.00
9.500 - 9.999	1	68,251	0.03	68,251	26.00	592	90.00
Total:	1393	\$245,433,285	100.00%	\$176,190	43.26	647	80.02%

Aggregate Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average DTI	Weighted Average Credit Score	Weighted Average Original LTV
5.000 - 5.499	33	\$8,642,927	3.52%	\$261,907	46.17	667	79.99%
5.500 - 5.999	237	52,882,000	21.55	223,131	44.01	661	79.97
6.000 - 6.499	340	65,756,120	26.79	193,400	43.66	651	79.99
6.500 - 6.999	457	77,060,847	31.40	168,623	43.01	642	79.97
7.000 - 7.499	224	30,186,007	12.30	134,759	42.09	630	79.78
7.500 - 7.999	72	8,018,483	3.27	111,368	41.41	618	80.46
8.000 - 8.499	13	1,351,909	0.55	103,993	35.07	592	82.43
8.500 - 8.999	8	831,725	0.34	103,966	38.33	589	83.04
9.000 - 9.499	6	471,293	0.19	78,549	35.83	544	88.05
9.500 - 9.999	2	163,724	0.07	81,862	35.06	534	90.00
10.000 - 10.499	1	68,251	0.03	68,251	26.00	592	90.00
Total:	1393	\$245,433,285	100.00%	\$176,190	43.26	647	80.02%

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Confidential GMAC-RFC Information

GMAC-RFC Securities
Marketing Report w/DTI

2005 RAMP EFC4

1st Liens with Seconds behind them

Original LTV Ratio (%)	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average DTI	Weighted Average Credit Score	Weighted Average Original LTV
0.1 - 50.0	1	\$100,721	0.04%	\$100,721	40.00	652	42.00%
55.1 - 60.0	1	119,901	0.05	119,901	36.00	556	56.00
65.1 - 70.0	2	330,469	0.13	165,234	16.93	561	69.50
70.1 - 75.0	6	1,351,669	0.56	230,278	41.95	652	73.69
75.1 - 80.0	1348	239,966,344	97.77	178,017	43.36	648	79.98
80.1 - 85.0	11	1,399,552	0.57	127,232	38.82	587	84.16
85.1 - 90.0	20	1,862,367	0.76	93,118	40.04	573	90.00
90.1 - 95.0	4	272,262	0.11	68,066	44.47	611	93.88
Total:	1393	\$245,433,285	100.00%	\$176,190	43.26	647	80.02%

CLTV Ratio (%)	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average DTI	Weighted Average Credit Score	Weighted Average Original LTV
0.1 - 50.0	1	\$100,721	0.04%	\$100,721	40.00	652	42.00%
55.1 - 60.0	1	119,901	0.05	119,901	36.00	556	56.00
70.1 - 75.0	1	407,349	0.17	407,349	42.00	605	71.00
80.1 - 85.0	1	207,783	0.08	207,783	55.00	630	80.00
85.1 - 90.0	18	5,043,476	2.05	280,193	43.22	636	80.11
90.1 - 95.0	79	13,534,770	5.51	171,326	42.62	628	81.16
95.1 - 100.0	1292	226,019,286	92.09	174,938	43.30	648	79.99
Total:	1393	\$245,433,285	100.00%	\$176,190	43.26	647	80.02%

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Confidential GMAC-RFC Information

GMAC-RFC Securities
Marketing Report w/DTI

See Items with Second's behind them.

2005 RAMP EFC4

Aggregate State Distributions of Mortgaged Properties	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average DTI	Weighted Average Credit Score	Weighted Average Original LTV
California	165	\$51,156,365	20.84%	\$310,039	43.79	661	79.94%
Florida	82	14,431,380	5.88	175,992	42.67	655	79.36
New York	21	3,193,330	1.30	152,063	42.23	621	80.19
Texas	42	5,584,976	2.28	132,976	39.96	637	80.00
New Jersey	16	3,358,932	1.37	209,933	43.85	650	80.00
Georgia	51	8,059,171	3.28	158,023	40.84	643	80.00
Virginia	55	11,282,501	4.60	205,136	44.66	642	80.06
Alabama	23	2,528,962	1.03	109,868	42.26	618	80.73
Arkansas	1	60,723	0.02	60,723	48.00	649	85.00
Arizona	88	16,345,031	6.66	185,739	43.17	655	79.84
Colorado	70	12,761,326	5.20	182,305	44.09	636	80.00
Connecticut	12	2,504,358	1.02	208,696	45.01	635	80.00
Delaware	7	1,041,307	0.42	148,758	44.85	646	80.00
Idaho	11	1,593,757	0.65	144,887	44.13	630	80.00
Illinois	81	12,143,780	4.95	149,923	43.35	647	80.03
Indiana	40	3,891,111	1.59	97,278	41.74	626	80.57
Kentucky	23	2,705,291	1.10	117,621	39.74	620	81.24
Louisiana	3	446,650	0.18	148,863	39.71	610	80.00
Massachusetts	28	6,218,104	2.53	222,075	43.50	663	80.00
Maryland	38	9,581,068	3.90	252,133	46.16	646	79.97
Maine	12	1,390,733	0.57	115,894	43.83	640	81.19
Michigan	47	6,088,570	2.48	129,544	43.58	627	80.11
Minnesota	23	4,223,458	1.72	183,629	45.67	645	80.04
Missouri	32	3,756,932	1.53	117,404	42.62	639	80.00
Mississippi	3	401,951	0.16	133,984	36.27	612	80.00
North Carolina	43	5,034,084	2.05	117,072	42.74	636	80.16
Nebraska	4	403,496	0.16	100,874	45.81	617	79.73
New Hampshire	5	946,024	0.39	189,205	46.15	650	80.00
New Mexico	13	1,611,082	0.66	123,929	42.18	620	81.12
Nevada	28	6,490,175	2.64	231,792	44.78	646	80.00
Ohio	41	5,098,296	2.08	124,349	41.26	637	80.33
Oklahoma	21	2,205,144	0.90	105,007	41.90	641	79.84
Oregon	17	3,016,795	1.23	177,459	44.17	670	80.00
Pennsylvania	62	8,091,661	3.30	130,511	41.77	635	80.11
Rhode Island	5	1,059,236	0.43	211,847	41.51	649	80.00
South Carolina	38	5,496,874	2.22	143,602	43.88	630	80.42
Tennessee	2	257,862	0.11	128,931	20.09	593	74.70
Utah	32	4,876,419	1.99	152,388	42.66	655	80.00
Vermont	4	533,975	0.22	133,494	44.74	648	80.00
Washington	47	8,539,279	3.48	181,687	42.78	654	80.30
Wisconsin	22	3,062,527	1.25	139,206	43.19	639	79.79
Wyoming	4	438,171	0.18	109,543	31.74	623	80.00
Iowa	10	969,293	0.39	96,929	40.25	637	79.69
Kansas	16	1,962,280	0.80	122,641	43.57	632	80.28
South Dakota	5	632,665	0.26	126,573	44.75	637	80.00
Total:	1393	\$245,433,285	100.00%	\$176,190	43.26	647	80.02%

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Confidential GMAC-RFC Information

GMAC-RFC Securities
Marketing Report w/DTI

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2005 RAMP EFC4

Top 5 Zip Code Concentrations	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average DTI	Weighted Average Credit Score	Weighted Average Original LTV
92707	3	\$1,068,000	0.44%	\$356,000	42.52	650	80.00%
95121	2	910,400	0.37	455,200	35.61	650	80.00
98270	5	897,268	0.37	179,454	38.30	637	80.00
80018	4	868,597	0.35	217,149	39.04	622	80.00
92335	3	836,600	0.34	278,833	41.60	675	80.00
Other	1376	2,40,852,220	98.13	175,038	43.33	647	80.02
Total:	1393	\$245,433,285	100.00%	\$176,190	43.26	647	80.02%

Aggregate Loan Purpose	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average DTI	Weighted Average Credit Score	Weighted Average Original LTV
Purchase	1017	\$175,447,281	71.48%	\$172,515	43.29	650	80.07%
Rate/Term Refinance	35	5,827,369	2.37	166,496	43.28	635	80.12
Equity Refinance	341	64,158,635	26.14	188,148	43.17	639	79.86
Total:	1393	\$245,433,285	100.00%	\$176,190	43.26	647	80.02%

Aggregate Documentation	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average DTI	Weighted Average Credit Score	Weighted Average Original LTV
Full Documentation	985	\$162,852,474	66.35%	\$165,332	43.46	634	80.06%
Reduced Documentation	408	82,580,812	33.65	202,404	42.87	671	79.93
Total:	1393	\$245,433,285	100.00%	\$176,190	43.26	647	80.02%

Aggregate Occupancy	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average DTI	Weighted Average Credit Score	Weighted Average Original LTV
Primary Residence	1385	\$244,237,970	99.51%	\$176,345	43.28	647	80.02%
Second/Vacation	1	166,062	0.07	166,062	3.00	583	69.00
Non-Owner Occupied	7	1,029,253	0.42	147,036	45.84	639	82.19
Total:	1393	\$245,433,285	100.00%	\$176,190	43.26	647	80.02%

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GMAC-RFC Securities
Marketing Report w/DTI
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Aggregate Property Type	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average DTI	Weighted Average Credit Score	Weighted Average Original LTV
Single-family detached	1232	\$217,595,793	88.66%	\$176,620	43.24	646	80.02%
Townhouse	48	7,597,223	3.10	158,275	44.07	642	79.95
Condo-Low-Rise(Less than 5 stories)	85	14,748,224	6.01	173,509	43.15	650	80.07
Planned Unit Developments (detached)	11	2,457,817	1.00	223,438	41.99	647	80.00
Two-to-four family units	16	2,901,529	1.18	181,346	44.30	662	80.00
Leasehold	1	132,700	0.05	132,700	48.00	629	80.00
Total:	1393	\$245,433,285	100.00%	\$176,190	43.26	647	80.02%

Aggregate Prepayment Penalty Term	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average DTI	Weighted Average Credit Score	Weighted Average Original LTV
0	308	\$49,652,728	20.23%	\$161,210	43.41	644	80.05%
12	61	12,643,332	5.15	207,268	43.80	658	80.00
24	802	144,802,366	59.00	180,552	43.28	646	80.07
30	3	625,388	0.25	208,463	36.96	644	80.00
36	219	37,709,471	15.36	172,189	42.80	648	79.77
Total:	1393	\$245,433,285	100.00%	\$176,190	43.26	647	80.02%

Aggregate IO Term	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average DTI	Weighted Average Credit Score	Weighted Average Original LTV
0	972	\$147,158,687	59.96%	\$151,398	43.12	644	80.04%
60	421	98,274,598	40.04	233,431	43.47	651	79.98
Total:	1393	\$245,433,285	100.00%	\$176,190	43.26	647	80.02%

GMAC-RFC Securities
Marketing Report w/DTI

Listed with Seconds behind them

2005 RAMP EFC4

Aggregate Note Margins	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average DTI	Weighted Average Credit Score	Weighted Average Original LTV
3.000 - 3.499	3	\$668,800	0.30%	\$222,933	50.00	674	80.00%
3.500 - 3.999	77	19,809,999	8.84	257,273	44.91	658	79.99
4.000 - 4.499	253	53,958,598	24.07	213,275	43.82	659	79.95
4.500 - 4.999	355	65,700,518	29.30	185,072	43.74	648	79.99
5.000 - 5.499	360	58,942,789	26.29	163,730	42.72	639	79.97
5.500 - 5.999	154	20,408,582	9.10	132,523	42.32	630	80.10
6.000 - 6.499	25	2,755,422	1.23	110,217	42.13	615	80.64
6.500 - 6.999	7	735,892	0.32	103,699	38.96	569	87.05
7.000 - 7.499	8	763,481	0.34	95,435	35.50	564	83.52
7.500 - 7.999	4	319,781	0.14	79,945	36.01	549	91.37
8.000 - 8.499	2	163,724	0.07	81,862	35.06	534	90.00
Total:	1248	\$224,217,586	100.00%	\$179,662	43.40	647	80.05%

Aggregate Maximum Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average DTI	Weighted Average Credit Score	Weighted Average Original LTV
11.000 - 11.999	265	\$60,249,371	26.87%	\$227,356	44.38	662	79.97%
12.000 - 12.999	729	131,741,979	58.76	180,716	43.36	646	79.98
13.000 - 13.999	232	30,163,679	13.45	130,016	42.01	625	80.11
14.000 - 14.999	15	1,519,443	0.68	101,296	39.39	562	85.03
15.000 - 15.999	7	543,114	0.24	77,588	34.04	543	90.00
Total:	1248	\$224,217,586	100.00%	\$179,662	43.40	647	80.05%

Aggregate Minimum Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average DTI	Weighted Average Credit Score	Weighted Average Original LTV
5.000 - 5.999	265	\$60,249,371	26.87%	\$227,356	44.38	662	79.97%
6.000 - 6.999	729	131,741,979	58.76	180,716	43.36	646	79.98
7.000 - 7.999	232	30,163,679	13.45	130,016	42.01	625	80.11
8.000 - 8.999	15	1,519,443	0.68	101,296	39.39	562	85.03
9.000 - 9.999	7	543,114	0.24	77,588	34.04	543	90.00
Total:	1248	\$224,217,586	100.00%	\$179,662	43.40	647	80.05%

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Confidential GMAC-RFC Information

GMAC-RFC Securities
Marketing Report w/DTI

2005 RAMP EFC4

List Loans with Seconds behind them

Next Interest Rate Change Date	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average DTI	Weighted Average Credit Score	Weighted Average Original LTV
2007-04	1	\$229,184	0.10%	\$229,184	37.00	654	80.00%
2007-05	8	1,776,668	0.79	222,083	45.57	667	80.00
2007-06	39	6,082,556	2.71	155,963	42.79	632	80.45
2007-07	149	22,956,647	10.24	154,071	43.30	638	80.19
2007-08	795	144,876,988	64.61	182,235	43.61	647	80.02
2007-09	113	21,306,570	9.50	188,554	42.29	646	80.18
2008-07	6	1,017,212	0.45	169,555	44.79	642	80.00
2008-08	117	22,204,201	9.90	189,779	43.15	654	79.93
2008-09	20	3,767,560	1.88	188,378	44.09	648	80.00
Total:	1248	\$224,217,586	100.00%	\$179,662	43.40	647	80.05%

Back End DTI	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average DTI	Weighted Average Credit Score	Weighted Average Original LTV
1 - 5	2	\$297,953	0.12%	\$148,977	3.44	603	73.87%
6 - 10	2	288,240	0.12	144,120	9.00	633	80.00
11 - 15	2	277,704	0.11	138,852	14.00	632	80.00
16 - 20	12	1,682,976	0.69	140,248	18.86	654	80.00
21 - 25	23	3,569,244	1.45	155,185	23.72	644	80.32
26 - 30	54	6,964,666	2.85	129,346	28.27	651	80.17
31 - 35	116	17,405,852	7.09	150,050	33.35	640	80.08
36 - 40	218	40,007,386	16.30	183,520	38.25	651	79.98
41 - 45	337	61,127,649	24.91	181,388	43.16	647	79.94
46 - 50	546	97,764,868	39.83	179,057	48.18	646	80.07
51 - 55	79	15,721,487	6.41	199,006	52.16	648	80.03
56 - 60	2	305,239	0.12	152,620	56.00	616	80.00
Total:	1393	\$245,433,285	100.00%	\$176,190	43.26	647	80.02%

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Confidential GMAC-RFC Information



GMAC RFC

Supplemental Computational Materials

\$718,243,000 (Approximate)

RAMP Series 2005-EFC4 Trust

Issuer

EquiFirst Corporation

Originator

Residential Asset Mortgage Products, Inc.

Depositor

Residential Funding Corporation

Master Servicer

**Mortgage Asset-Backed Pass-Through Certificates,
Series 2005-EFC4**

September 16, 2005

GMAC RFC Securities

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

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

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

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 the issuer of the securities nor any of its affiliates prepared, provided, approved or verified any statistical or numerical information presented herein, although that information may be based in part on loan level data provided by the issuer or its affiliates.

Investors are urged to read the base prospectus and the prospectus supplement and other relevant documents filed or to be filed with the Securities and Exchange Commission because they contain important information. Such documents may be obtained without charge at the Securities and Exchange Commission's website. Once available, the base prospectus and prospectus supplement may be obtained without charge by contacting the Residential Funding Securities Corporation trading desk at (301) 664-6900.

This communication does not contain all information that is required to be included in the base prospectus and the prospectus supplement.

The information in this communication is preliminary and is subject to completion or change.

The information in this communication supersedes information contained in any prior similar communication relating to these securities.

This communication is not an offer to sell or a solicitation of an offer to buy these securities in any state where such offer, solicitation or sale is not permitted.

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.

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.

GMAC-RFC Securities Marketing Report

2005 RAMP EFC4

Interest Only

Aggregate Current Principal Balance:	\$196,055,607.56
Minimum Current Balance:	\$80,800.00
Maximum Current Balance:	\$652,410.00
Number of Mortgage Loans:	840
Average Current Principal Balance:	\$233,399.53
Weighted Average Original Loan-to-Value:	85.01
Minimum Original Loan-to-Value:	48.00
Maximum Original Loan-to-Value:	100.00
Weighted Average Mortgage Rate:	6.4288
Minimum Mortgage Rate:	5.20
Maximum Mortgage Rate:	9.05
WA Net Rate:	5.9763
Maximum Net Rate:	8.50
Minimum Net Rate:	4.65
Weighted Average Note Margin:	4.78
Minimum Note Margin:	3.49
Maximum Note Margin:	7.46
Weighted Average Maximum Rate:	12.41
Maximum Max Rate:	15.05
Minimum Max Rate:	11.20
Weighted Average Minimum Rate:	6.41
Maximum Min Rate:	5.20
Minimum Min Rate:	9.05
Weighted Average Term to Next Adjustment Date:	25
Maximum Average Term to Next Adjustment:	19
Minimum Average Term to Next Adjustment:	36
Weighted Average Remaining Term to Maturity:	359
Minimum Remaining Term:	355
Maximum Remaining Term:	360
NZWA Credit Score:	653
Minimum Non Zero Credit Score:	534
Maximum Credit Score:	803
Interest Only Percentage:	100.00
NZWA Back-End DTI:	42.60
Combined Loan-to-Value-Ratio:	94.75

Lien Position	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
First Lien	840	\$196,055,608	100.00%	\$233,400	653	85.01%
Total:	840	\$196,055,608	100.00%	\$233,400	653	85.01%

Mortgage Type	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
2/28 IO	649	\$152,075,945	77.57%	\$234,323	650	85.02%
3/27 IO	162	37,391,502	19.07	230,812	662	85.19
Fixed	29	6,568,160	3.36	227,178	655	83.69
Total:	840	\$196,055,608	100.00%	\$233,400	653	85.01%

Aggregate Credit Scores	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Orig LTV
520 - 539	1	\$278,000	0.14%	\$278,000	63.00%
560 - 570	2	364,000	0.19	182,000	80.00
580 - 599	42	10,039,380	5.12	239,033	80.78
600 - 619	145	29,633,644	15.11	204,370	83.54
620 - 639	167	38,453,447	19.61	230,260	85.90
640 - 659	189	46,309,584	23.62	245,024	84.37
660 - 679	123	29,362,428	14.98	238,719	84.13
680 - 699	68	16,687,080	8.51	245,398	84.57
700 - 719	39	10,075,295	5.14	258,341	87.85
720 - 739	31	7,241,630	3.69	233,601	90.57
740 - 759	18	4,108,595	2.10	228,255	92.83
760 or Greater	15	3,502,525	1.75	233,502	90.89
Total:	840	\$196,055,608	100.00%	\$233,400	85.01%

Aggregate Original Loan Balance	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
1 to 100,000	10	\$953,300	0.49%	\$95,330	621	80.99%
100,001 to 200,000	377	58,956,295	30.07	156,383	650	85.33
200,001 to 300,000	272	66,173,182	33.75	243,284	653	85.29
300,001 to 400,000	128	44,377,330	22.64	346,698	653	84.62
400,001 to 500,000	35	15,687,590	8.00	448,217	658	84.07
500,001 to 600,000	16	8,652,500	4.41	540,781	662	84.05
600,001 to 700,000	2	1,255,410	0.64	627,705	684	90.00
Total:	840	\$196,055,608	100.00%	\$233,400	653	85.01%

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Confidential GMAC-RFC Information

GMAC-RFC Securities
Marketing Report

2005 RAMP EFC4

Interest Only

Aggregate Net Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
4.500 - 4.999	23	\$7,214,040	3.69%	\$313,654	665	79.73%
5.000 - 5.499	149	36,819,230	18.78	247,109	662	81.57
5.500 - 5.999	255	61,784,933	31.51	242,294	656	82.55
6.000 - 6.499	233	53,633,249	27.36	230,186	652	86.13
6.500 - 6.999	111	23,577,367	12.03	212,409	642	89.38
7.000 - 7.499	54	10,411,889	5.31	192,813	631	96.48
7.500 - 7.999	9	1,389,400	0.71	155,378	622	95.82
8.000 - 8.499	5	951,500	0.49	190,300	618	100.00
8.500 - 8.999	1	265,000	0.14	265,000	616	100.00
Total:	840	\$196,055,608	100.00%	\$233,400	653	85.01%

Aggregate Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
5.000 - 5.499	28	\$7,942,140	4.05%	\$283,648	668	79.83%
5.500 - 5.999	194	49,307,502	25.15	254,162	661	81.53
6.000 - 6.499	222	52,417,441	26.74	236,115	654	82.58
6.500 - 6.999	249	57,231,787	29.19	229,647	651	86.40
7.000 - 7.499	80	16,402,662	8.37	205,033	639	91.23
7.500 - 7.999	55	10,712,726	5.46	194,777	633	97.11
8.000 - 8.499	6	824,850	0.42	137,475	609	97.15
8.500 - 8.999	5	951,500	0.49	190,300	618	100.00
9.000 - 9.499	1	265,000	0.14	265,000	616	100.00
Total:	840	\$196,055,608	100.00%	\$233,400	653	85.01%

Original LTV Ratio (%)	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
0.1 - 50.0	1	\$215,000	0.11%	\$215,000	617	48.00%
50.1 - 55.0	3	642,611	0.33	214,204	661	52.11
55.1 - 60.0	2	325,000	0.17	162,500	639	58.17
60.1 - 65.0	4	1,163,000	0.59	290,750	604	63.71
65.1 - 70.0	11	2,577,800	1.31	234,345	632	69.43
70.1 - 75.0	12	2,610,600	1.33	217,550	639	74.50
75.1 - 80.0	471	110,298,688	56.26	234,180	649	79.94
80.1 - 85.0	49	12,985,710	6.42	256,872	646	84.50
85.1 - 90.0	78	19,614,148	10.00	251,463	656	89.64
90.1 - 95.0	67	15,639,680	7.98	233,428	655	94.84
95.1 - 100.0	142	30,392,370	15.50	213,960	672	99.84
Total:	840	\$196,055,608	100.00%	\$233,400	653	85.01%

CLTV Ratio (%)	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
0.1 - 50.0	1	\$215,000	0.11%	\$215,000	617	48.00%
50.1 - 55.0	3	642,611	0.33	214,204	661	52.11
55.1 - 60.0	2	325,000	0.17	162,500	639	58.17
60.1 - 65.0	4	1,163,000	0.59	290,750	604	63.71
65.1 - 70.0	11	2,577,800	1.31	234,345	632	69.43
70.1 - 75.0	11	2,429,000	1.24	220,818	638	74.54
75.1 - 80.0	52	12,335,690	6.29	237,225	633	79.60
80.1 - 85.0	49	12,566,710	6.42	256,872	646	84.50
85.1 - 90.0	84	21,566,548	11.00	256,745	655	88.70
90.1 - 95.0	94	21,490,328	10.96	228,621	651	90.75
95.1 - 100.0	529	120,723,920	61.58	228,212	657	84.99
Total:	840	\$196,055,608	100.00%	\$233,400	653	85.01%

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Confidential GMAC-RFC Information

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GMAC-RFC Securities Marketing Report

2005 RAMP EFC4

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Aggregate State Distributions of Mortgaged Properties	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Original LTV
California	198	\$64,439,949	32.87%	\$325,454	655	82.70%
Florida	38	8,500,110	4.34	223,687	654	85.25
New York	1	396,000	0.20	396,000	639	80.00
Texas	7	1,470,330	0.75	210,447	636	81.63
New Jersey	5	1,018,990	0.52	203,798	638	100.00
Georgia	23	3,764,179	1.92	163,660	647	90.74
Virginia	34	8,666,951	4.42	254,910	652	85.87
Alabama	4	612,000	0.31	153,000	644	89.48
Arkansas	1	124,000	0.06	124,000	776	100.00
Arizona	119	22,876,637	11.67	192,241	654	84.62
Colorado	70	13,673,460	6.97	195,335	642	84.27
Connecticut	4	649,000	0.33	162,250	646	84.47
Delaware	7	1,449,675	0.74	207,096	640	95.11
Idaho	5	907,455	0.46	181,491	638	77.30
Illinois	20	4,316,445	2.20	215,822	642	88.68
Indiana	2	335,920	0.17	167,960	641	80.00
Kentucky	4	705,500	0.36	176,375	662	87.98
Louisiana	1	143,000	0.07	143,000	601	100.00
Massachusetts	6	1,265,598	0.65	210,933	699	92.72
Maryland	62	17,026,790	8.68	274,626	660	88.03
Michigan	20	3,664,740	1.87	183,237	643	84.71
Minnesota	13	2,751,040	1.40	211,618	652	85.50
Missouri	7	1,311,080	0.67	187,297	648	89.53
Mississippi	2	352,620	0.18	176,310	672	90.20
North Carolina	10	1,624,750	0.83	162,475	652	93.05
New Hampshire	2	328,100	0.17	164,050	628	80.51
New Mexico	5	860,450	0.44	172,090	663	89.19
Nevada	36	8,781,216	4.48	243,923	646	82.58
Ohio	23	3,624,045	1.85	157,567	652	89.98
Oklahoma	2	360,800	0.18	180,400	633	91.06
Oregon	18	3,321,110	1.69	184,506	659	88.15
Pennsylvania	9	1,657,760	0.85	184,196	648	86.94
Rhode Island	2	384,500	0.20	192,250	632	80.28
South Carolina	11	2,105,764	1.07	191,433	644	85.58
Tennessee	1	318,000	0.16	318,000	638	100.00
Utah	16	2,836,325	1.45	177,270	654	83.89
Washington	37	7,317,860	3.73	197,780	664	84.12
Wisconsin	8	1,214,660	0.62	151,832	641	90.71
Wyoming	1	136,800	0.07	136,800	689	90.00
Kansas	6	762,000	0.39	127,000	641	82.99
Total:	840	\$196,055,608	100.00%	\$233,400	653	85.01%

Aggregate Loan Purpose	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Original LTV
Purchase	400	\$92,870,036	47.37%	\$232,175	659	84.87%
Rate/Term Refinance	33	7,002,975	3.57	212,211	648	86.68
Equity Refinance	407	96,182,596	49.06	236,321	647	85.02
Total:	840	\$196,055,608	100.00%	\$233,400	653	85.01%

Aggregate Documentation	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Original LTV
Full Documentation	737	\$166,334,268	84.84%	\$225,691	650	85.69%
Reduced Documentation	103	29,721,340	15.16	288,557	670	81.16
Total:	840	\$196,055,608	100.00%	\$233,400	653	85.01%

Aggregate Occupancy	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Original LTV
Primary Residence	839	\$195,673,708	99.81%	\$233,223	653	84.99%
Second/Vacation	1	381,900	0.19	381,900	649	95.00
Total:	840	\$196,055,608	100.00%	\$233,400	653	85.01%

Aggregate Property Type	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Original LTV
Single-family detached	741	\$172,695,560	88.08%	\$233,057	651	84.65%
Townhouse	36	8,359,205	4.26	232,200	658	89.33
Condo-Low-Rise(Less than 5 stories)	55	12,678,908	6.47	230,526	666	87.29
Planned Unit Developments (detached)	6	1,770,765	0.90	295,128	656	83.96
Planned Unit Developments (attached)	1	284,750	0.15	284,750	642	85.00
Two-to-four family units	1	266,400	0.14	266,400	687	80.00
Total:	840	\$196,055,608	100.00%	\$233,400	653	85.01%

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Confidential GMAC-RFC Information

GMAC-RFC Securities
Marketing Report
 Interest Only

2005 RAMP EFC4

Aggregate Prepayment Penalty Term	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
0	132	\$30,323,201	15.47%	\$228,721	655	87.81%
12	48	12,498,230	6.37	260,380	658	85.27
24	514	119,441,248	60.92	232,376	650	84.53
36	146	33,792,929	17.24	231,458	657	84.08
Total:	840	\$196,055,608	100.00%	\$233,400	653	85.01%

Aggregate ID Term	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
60	840	\$196,055,608	100.00%	\$233,400	653	85.01%
Total:	840	\$196,055,608	100.00%	\$233,400	653	85.01%

Aggregate Note Margins	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
3.000 - 3.499	2	\$456,800	0.24%	\$228,400	737	80.00%
3.500 - 3.999	67	18,480,480	9.75	275,828	660	80.56
4.000 - 4.499	204	51,298,433	27.08	251,468	661	82.08
4.500 - 4.999	235	54,708,820	28.88	232,803	653	83.96
5.000 - 5.499	179	39,791,369	21.00	222,298	646	86.44
5.500 - 5.999	79	16,547,417	8.73	209,461	642	93.28
6.000 - 6.499	32	5,840,880	3.08	182,527	637	97.66
6.500 - 6.999	9	1,577,549	0.83	175,283	613	99.59
7.000 - 7.499	4	764,700	0.40	191,175	630	97.38
Total:	811	\$189,467,447	100.00%	\$233,622	653	85.05%

Aggregate Maximum Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
11.000 - 11.999	221	\$57,142,443	30.16%	\$258,563	662	81.30%
12.000 - 12.999	451	104,931,577	55.38	232,664	652	84.71
13.000 - 13.999	127	25,352,078	13.38	199,623	637	93.83
14.000 - 14.999	11	1,776,350	0.94	161,486	614	98.68
15.000 - 15.999	1	265,000	0.14	265,000	616	100.00
Total:	811	\$189,467,447	100.00%	\$233,622	653	85.05%

Aggregate Minimum Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
5.000 - 5.999	221	\$57,142,443	30.16%	\$258,563	662	81.30%
6.000 - 6.999	451	104,730,877	55.28	232,735	652	84.70
7.000 - 7.999	128	25,552,778	13.49	199,631	638	93.80
8.000 - 8.999	11	1,776,350	0.94	161,486	614	98.68
9.000 - 9.999	1	265,000	0.14	265,000	616	100.00
Total:	811	\$189,467,447	100.00%	\$233,622	653	85.05%

Next Interest Rate Change Date	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
2007-04	1	\$360,000	0.19%	\$360,000	599	90.00%
2007-05	7	1,651,310	0.87	235,901	672	82.33
2007-06	11	2,494,960	1.32	226,815	631	80.92
2007-07	52	12,856,358	6.79	247,238	646	85.90
2007-08	496	116,054,457	61.25	233,981	650	84.97
2007-09	82	18,658,860	9.85	227,547	660	85.41
2008-07	8	1,567,279	0.83	195,910	656	87.27
2008-08	124	29,132,423	15.38	234,939	667	85.77
2008-09	30	6,691,800	3.53	223,060	644	82.16
Total:	811	\$189,467,447	100.00%	\$233,622	653	85.05%

Back End DTI	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
6 - 10	1	\$153,840	0.08%	\$153,840	629	80.00%
11 - 15	1	228,600	0.12	228,600	659	90.00
16 - 20	7	1,489,900	0.76	212,843	654	83.42
21 - 25	16	3,587,250	1.83	224,203	633	82.97
26 - 30	37	8,030,870	4.10	217,051	667	83.19
31 - 35	68	14,863,640	7.49	215,939	656	86.06
36 - 40	140	32,942,157	16.80	235,301	660	85.57
41 - 45	224	53,212,139	27.14	237,554	652	85.53
46 - 50	303	71,060,117	36.24	234,522	650	84.78
51 - 55	43	10,666,895	5.44	248,067	647	82.90
Total:	840	\$196,055,608	100.00%	\$233,400	653	85.01%

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Confidential GMAC-RFC Information



GMAC RFC

Supplemental Computational Materials

\$718,243,000 (Approximate)

RAMP Series 2005-EFC4 Trust

Issuer

EquiFirst Corporation

Originator

Residential Asset Mortgage Products, Inc.

Depositor

Residential Funding Corporation

Master Servicer

**Mortgage Asset-Backed Pass-Through Certificates,
Series 2005-EFC4**

September 16, 2005

GMAC RFC Securities

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

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

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

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 the issuer of the securities nor any of its affiliates prepared, provided, approved or verified any statistical or numerical information presented herein, although that information may be based in part on loan level data provided by the issuer or its affiliates.

Investors are urged to read the base prospectus and the prospectus supplement and other relevant documents filed or to be filed with the Securities and Exchange Commission because they contain important information. Such documents may be obtained without charge at the Securities and Exchange Commission's website. Once available, the base prospectus and prospectus supplement may be obtained without charge by contacting the Residential Funding Securities Corporation trading desk at (301) 664-6900.

This communication does not contain all information that is required to be included in the base prospectus and the prospectus supplement.

The information in this communication is preliminary and is subject to completion or change.

The information in this communication supersedes information contained in any prior similar communication relating to these securities.

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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.

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.

GMAC-RFC Securities Marketing Report

1st Liens with Seconds behind them

2005 RAMP EFC4

Aggregate Current Principal Balance: \$245,433,285.44
 Minimum Current Balance: \$50,005.00
 Maximum Current Balance: \$592,000.00
 Number of Mortgage Loans: 1,393
 Average Current Principal Balance: \$176,190.44
 Weighted Average Original Loan-to-Value: 80.02
 Minimum Original Loan-to-Value: 42.00
 Maximum Original Loan-to-Value: 95.00
 Weighted Average Mortgage Rate: 6.4678
 Minimum Mortgage Rate: 5.17
 Maximum Mortgage Rate: 10.15
 WA Net Rate: 6.0307
 Maximum Net Rate: 9.60
 Minimum Net Rate: 4.62
 Weighted Average Note Margin: 4.79
 Minimum Note Margin: 3.46
 Maximum Note Margin: 8.19
 Weighted Average Maximum Rate: 12.42
 Minimum Max Rate: 15.90
 Weighted Average Minimum Rate: 6.42
 Minimum Min Rate: 5.17
 Maximum Min Rate: 9.90
 Weighted Average Term to Next Adjustment Date: 24
 Minimum Average Term to Next Adjustment: 19
 Maximum Average Term to Next Adjustment: 36
 Weighted Average Remaining Term to Maturity: 359
 Minimum Remaining Term: 178
 Maximum Remaining Term: 360
 NZWA Credit Score: 647
 Minimum Non Zero Credit Score: 524
 Maximum Credit Score: 805
 Interest Only Percentage: 40.04
 NZWA Back-End DTI: 43.26
 Combined Loan-to-Value-Ratio: 99.37

	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
Lien Position	1393	\$245,433,285	100.00%	\$176,190	647	80.02%
First Lien	1393	\$245,433,285	100.00%	\$176,190	647	80.02%
Total:	1393	\$245,433,285	100.00%	\$176,190	647	80.02%

Mortgage Type	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
2/28	765	\$116,400,452	47.43%	\$152,157	644	80.12%
2/28 IO	340	80,828,161	32.93	237,730	649	80.00
3/27	72	11,558,135	4.71	160,530	643	79.99
3/27 IO	71	15,430,838	6.29	217,338	660	79.90
Fixed	145	21,215,699	8.64	146,315	647	79.65
Total:	1393	\$245,433,285	100.00%	\$176,190	647	80.02%

Aggregate Credit Scores	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Orig LTV
520 - 539	8	\$1,082,448	0.44%	\$135,306	81.83%
540 - 559	14	1,325,677	0.54	94,691	84.00
560 - 579	6	485,128	0.20	80,855	89.85
580 - 599	168	23,602,913	9.62	140,494	80.01
600 - 619	245	36,115,581	14.72	147,411	79.93
620 - 639	257	46,066,739	18.77	179,248	80.09
640 - 659	278	53,328,738	21.73	191,830	79.92
660 - 679	189	38,282,651	15.60	202,554	80.00
680 - 699	106	21,915,393	8.93	206,749	79.85
700 - 719	58	11,327,791	4.62	195,307	79.95
720 - 739	31	6,059,857	2.47	195,479	79.87
740 - 759	19	3,653,551	1.49	192,292	80.00
760 or Greater	14	2,168,821	0.89	156,201	80.00
Total:	1393	\$245,433,285	100.00%	\$176,190	80.02%

Aggregate Original Loan Balance	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
1 to 100,000	283	\$22,729,228	9.26%	\$80,315	626	80.56%
100,001 to 200,000	699	102,743,428	41.86	146,886	643	79.98
200,001 to 300,000	265	63,892,817	26.03	241,105	652	80.01
300,001 to 400,000	99	33,767,957	13.76	341,090	653	80.00
400,001 to 500,000	31	13,719,903	5.59	442,578	660	79.46
500,001 to 600,000	16	8,579,955	3.50	536,247	654	80.00
Total:	1393	\$245,433,285	100.00%	\$176,190	647	80.02%

GMAC-RFC Securities Marketing Report

1st Liens with Seconds behind them

2005 RAMP EFC4

Aggregate Net Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
4.500 - 4.999	28	\$7,683,712	3.13%	\$274,418	664	79.99%
5.000 - 5.499	182	39,198,050	15.97	215,374	660	79.96
5.500 - 5.999	360	72,768,523	29.65	202,135	653	80.00
6.000 - 6.499	423	72,157,022	29.40	170,584	643	79.96
6.500 - 6.999	285	41,159,973	16.77	144,421	637	79.88
7.000 - 7.499	78	8,985,870	3.66	115,203	619	80.13
7.500 - 7.999	20	1,945,142	0.78	97,257	605	82.02
8.000 - 8.499	6	630,352	0.26	105,059	555	84.01
8.500 - 8.999	8	672,866	0.27	84,083	589	85.64
9.000 - 9.499	2	163,724	0.07	81,862	534	90.00
9.500 - 9.999	1	68,251	0.03	68,251	582	90.00
Total:	1393	\$245,433,285	100.00%	\$176,190	647	80.02%

Aggregate Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
5.000 - 5.499	33	\$8,642,927	3.52%	\$261,907	667	79.99%
5.500 - 5.999	237	52,882,000	21.55	223,131	661	79.97
6.000 - 6.499	340	65,756,120	26.79	193,400	651	79.99
6.500 - 6.999	457	77,060,847	31.40	168,623	642	79.97
7.000 - 7.499	224	30,186,007	12.30	134,759	630	79.78
7.500 - 7.999	72	8,018,483	3.27	111,368	618	80.46
8.000 - 8.499	13	1,351,909	0.55	103,993	582	82.43
8.500 - 8.999	8	831,725	0.34	103,966	589	83.04
9.000 - 9.499	6	471,293	0.19	78,549	544	88.05
9.500 - 9.999	2	163,724	0.07	81,862	534	90.00
10.000 - 10.499	1	68,251	0.03	68,251	582	90.00
Total:	1393	\$245,433,285	100.00%	\$176,190	647	80.02%

Original LTV Ratio (%)	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
0.1 - 50.0	1	\$100,721	0.04%	\$100,721	652	42.00%
55.1 - 60.0	1	119,901	0.05	119,901	556	56.00
65.1 - 70.0	2	330,469	0.13	165,234	561	69.50
70.1 - 75.0	6	1,381,669	0.56	230,278	652	73.69
75.1 - 80.0	1348	239,966,344	97.77	178,017	648	79.98
80.1 - 85.0	11	1,399,552	0.57	127,232	587	84.16
85.1 - 90.0	20	1,862,367	0.76	93,118	573	90.00
90.1 - 95.0	4	272,262	0.11	68,066	611	93.88
Total:	1393	\$245,433,285	100.00%	\$176,190	647	80.02%

CLTV Ratio (%)	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
0.1 - 50.0	1	\$100,721	0.04%	\$100,721	652	42.00%
55.1 - 60.0	1	119,901	0.05	119,901	556	56.00
70.1 - 75.0	1	407,349	0.17	407,349	605	71.00
80.1 - 85.0	18	5,043,476	2.05	280,193	636	80.11
85.1 - 90.0	79	13,534,770	5.51	171,326	628	81.16
95.1 - 100.0	1292	226,019,286	92.09	174,938	648	79.99
Total:	1393	\$245,433,285	100.00%	\$176,190	647	80.02%

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Confidential GMAC-RFC Information

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GMAC-RFC Securities Marketing Report

1st Liens with Seconds behind them

2005 RAMP EFC4

Aggregate State Distributions of Mortgaged Properties	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
California	165	\$51,158,365	20.84%	\$310,039	661	79.94%
Florida	82	14,431,380	5.86	175,992	655	79.36
New York	21	3,193,330	1.30	152,063	621	80.19
Texas	42	5,584,976	2.28	132,976	637	80.00
New Jersey	16	3,358,932	1.37	209,933	650	80.00
Georgia	51	8,059,171	3.28	158,023	643	80.00
Virginia	55	11,282,501	4.60	205,136	642	80.06
Alabama	23	2,526,962	1.03	109,868	618	80.73
Arkansas	1	60,723	0.02	60,723	649	85.00
Arizona	88	16,345,031	6.66	185,739	655	79.84
Colorado	70	12,761,326	5.20	182,305	636	80.00
Connecticut	12	2,504,358	1.02	208,696	635	80.00
Delaware	7	1,041,307	0.42	148,758	646	80.00
Idaho	11	1,593,757	0.65	144,887	630	80.00
Illinois	81	12,143,780	4.95	149,923	647	80.03
Indiana	40	3,891,111	1.59	97,278	626	80.57
Kentucky	23	2,705,291	1.10	117,621	620	81.24
Louisiana	3	446,650	0.18	148,883	610	80.00
Massachusetts	28	6,218,104	2.53	222,075	653	80.00
Maryland	38	9,581,088	3.90	252,133	646	79.97
Maine	12	1,390,733	0.57	115,894	640	81.19
Michigan	47	6,088,570	2.48	129,544	627	80.11
Minnesota	23	4,223,458	1.72	183,629	645	80.04
Missouri	32	3,756,932	1.53	117,404	639	80.00
Mississippi	3	401,951	0.16	133,984	612	80.00
North Carolina	43	5,034,084	2.05	117,072	636	80.16
Nebraska	4	403,496	0.16	100,874	617	79.73
New Hampshire	5	846,024	0.39	189,205	650	80.00
New Mexico	13	1,611,082	0.66	123,929	620	81.12
Nevada	28	8,490,175	3.41	231,792	646	80.00
Ohio	41	5,098,296	2.08	124,349	637	80.33
Oklahoma	21	2,205,144	0.90	105,007	641	79.84
Oregon	17	3,016,795	1.23	177,459	670	80.00
Pennsylvania	62	8,091,661	3.30	130,511	635	80.11
Rhode Island	5	1,059,236	0.43	211,847	649	80.00
South Carolina	38	5,456,874	2.22	143,602	630	80.42
Tennessee	2	297,862	0.11	128,931	593	74.70
Utah	32	4,876,419	1.99	152,388	655	80.00
Vermont	4	8,539,279	3.48	181,687	654	80.30
Washington	47	3,062,527	1.25	139,206	639	79.79
Wisconsin	22	438,171	0.18	109,543	623	80.00
Wyoming	4	969,293	0.39	96,929	637	79.69
Iowa	10	1,862,260	0.80	122,641	632	80.28
Kansas	16	632,655	0.26	126,573	637	80.00
South Dakota	5					
Total:	1393	\$245,433,285	100.00%	\$176,190	647	80.02%

Aggregate Loan Purpose	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
Purchase	1017	\$175,447,281	71.48%	\$172,515	650	80.07%
Rate/Term Refinance	35	5,827,369	2.37	166,496	635	80.12
Equity Refinance	341	64,158,635	26.14	188,148	639	79.86
Total:	1393	\$245,433,285	100.00%	\$176,190	647	80.02%

Aggregate Documentation	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
Full Documentation	985	\$162,852,474	66.35%	\$165,332	634	80.06%
Reduced Documentation	408	82,580,812	33.65	202,404	671	79.93
Total:	1393	\$245,433,285	100.00%	\$176,190	647	80.02%

Aggregate Occupancy	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
Primary Residence	1385	\$244,237,970	99.51%	\$176,345	647	80.02%
Second/Vacation	1	166,062	0.07	166,062	583	69.00
Non-Owner Occupied	7	1,029,253	0.42	147,036	639	82.19
Total:	1393	\$245,433,285	100.00%	\$176,190	647	80.02%

Aggregate Property Type	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
Single-family detached	1232	\$217,595,793	88.66%	\$176,620	646	80.02%
Townhouse	48	7,597,223	3.10	158,275	642	79.95
Condo-Low-Rise(Less than 5 stories)	85	14,748,224	6.01	173,509	650	80.07
Planned Unit Developments (detached)	11	2,457,817	1.00	223,438	647	80.00
Two-to-four family units	16	2,901,529	1.18	181,346	662	80.00
Leasehold	1	132,700	0.05	132,700	629	80.00
Total:	1393	\$245,433,285	100.00%	\$176,190	647	80.02%

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Confidential GMAC-RFC Information

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**GMAC-RFC Securities
Marketing Report**

1st Liens with Seconds behind them

2005 RAMP EFC4

Aggregate Prepayment Penalty Term	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
0	308	\$49,652,728	20.23%	\$161,210	644	80.05%
12	81	12,642,332	5.15	207,268	658	80.00
24	802	144,802,366	59.00	180,552	648	80.07
30	3	625,388	0.25	208,463	644	80.00
36	219	37,709,471	15.36	172,189	648	79.77
Total:	1393	\$245,433,285	100.00%	\$176,190	647	80.02%

Aggregate IO Term	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
0	972	\$147,458,687	59.96%	\$151,398	644	80.04%
60	421	98,274,598	40.04	233,431	651	79.98
Total:	1393	\$245,433,285	100.00%	\$176,190	647	80.02%

Aggregate Note Margins	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
3.000 - 3.499	3	\$668,800	0.30%	\$222,933	674	80.00%
3.500 - 3.999	77	19,809,999	8.84	257,273	658	79.99
4.000 - 4.499	253	53,958,598	24.07	213,275	659	79.95
4.500 - 4.999	355	65,700,518	29.30	185,072	648	79.99
5.000 - 5.499	360	58,942,789	26.29	163,730	639	79.97
5.500 - 5.999	154	20,408,582	9.10	132,523	630	80.10
6.000 - 6.499	25	2,755,422	1.23	110,217	615	80.64
6.500 - 6.999	7	725,892	0.32	103,699	589	87.05
7.000 - 7.499	8	763,481	0.34	95,435	564	83.52
7.500 - 7.999	4	319,781	0.14	79,945	549	91.37
8.000 - 8.499	2	163,724	0.07	81,862	534	90.00
Total:	1248	\$224,217,586	100.00%	\$179,662	647	80.05%

Aggregate Maximum Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
11.000 - 11.999	265	\$60,249,371	26.87%	\$227,356	662	79.97%
12.000 - 12.999	729	131,741,979	58.76	180,716	646	79.98
13.000 - 13.999	232	30,163,679	13.45	130,016	625	80.11
14.000 - 14.999	15	1,519,443	0.68	101,296	562	85.03
15.000 - 15.999	7	543,114	0.24	77,588	543	90.00
Total:	1248	\$224,217,586	100.00%	\$179,662	647	80.05%

Aggregate Minimum Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
5.000 - 5.999	265	\$60,249,371	26.87%	\$227,356	662	79.97%
6.000 - 6.999	729	131,741,979	58.76	180,716	646	79.98
7.000 - 7.999	232	30,163,679	13.45	130,016	625	80.11
8.000 - 8.999	15	1,519,443	0.68	101,296	562	85.03
9.000 - 9.999	7	543,114	0.24	77,588	543	90.00
Total:	1248	\$224,217,586	100.00%	\$179,662	647	80.05%

Next Interest Rate Change Date	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
2007-04	1	\$229,184	0.10%	\$229,184	654	80.00%
2007-05	8	1,776,668	0.79	222,083	667	80.00
2007-06	39	6,082,556	2.71	155,963	632	80.45
2007-07	149	22,956,647	10.24	154,071	638	80.19
2007-08	795	144,876,988	64.61	182,235	647	80.02
2007-09	113	21,306,570	9.50	188,554	646	80.18
2008-07	6	1,017,212	0.45	169,535	642	80.00
2008-08	117	22,204,201	9.90	189,779	654	79.93
2008-09	20	3,767,560	1.68	188,378	648	80.00
Total:	1248	\$224,217,586	100.00%	\$179,662	647	80.05%

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Confidential GMAC-RFC Information

GMAC-RFC Securities

Marketing Report

List Loans with Seconds behind them

2005 RAMP EFC4

Back End DTI	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
1 - 5	2	\$287,953	0.12%	\$148,977	603	73.87%
6 - 10	2	288,240	0.12	144,120	633	80.00
11 - 15	2	277,704	0.11	138,852	632	80.00
16 - 20	12	1,682,976	0.69	140,248	654	80.00
21 - 25	23	3,569,244	1.45	155,185	644	80.32
26 - 30	54	6,984,688	2.85	129,346	651	80.17
31 - 35	116	17,405,852	7.09	150,050	640	80.08
36 - 40	218	40,007,386	16.30	183,520	651	79.98
41 - 45	337	61,127,649	24.91	181,388	647	79.94
46 - 50	546	97,764,869	39.83	179,057	646	80.07
51 - 55	79	15,721,467	6.41	199,006	648	80.03
56 - 60	2	305,239	0.12	152,620	616	80.00
Total:	1393	\$245,433,285	100.00%	\$176,190	647	80.02%

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Confidential GMAC-RFC Information



GMAC RFC

Supplemental Computational Materials

\$718,243,000 (Approximate)

RAMP Series 2005-EFC4 Trust

Issuer

EquiFirst Corporation

Originator

Residential Asset Mortgage Products, Inc.

Depositor

Residential Funding Corporation

Master Servicer

**Mortgage Asset-Backed Pass-Through Certificates,
Series 2005-EFC4**

September 16, 2005

GMAC RFC Securities

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

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

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

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 the issuer of the securities nor any of its affiliates prepared, provided, approved or verified any statistical or numerical information presented herein, although that information may be based in part on loan level data provided by the issuer or its affiliates.

Investors are urged to read the base prospectus and the prospectus supplement and other relevant documents filed or to be filed with the Securities and Exchange Commission because they contain important information. Such documents may be obtained without charge at the Securities and Exchange Commission's website. Once available, the base prospectus and prospectus supplement may be obtained without charge by contacting the Residential Funding Securities Corporation trading desk at (301) 664-6900.

This communication does not contain all information that is required to be included in the base prospectus and the prospectus supplement.

The information in this communication is preliminary and is subject to completion or change.

The information in this communication supersedes information contained in any prior similar communication relating to these securities.

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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.

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.

GMAC-RFC Securities
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 All records

Top 5 Zip Code	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
23464	16	\$2,763,885	0.37%	\$172,743	597	78.31%
20772	9	2,398,384	0.32	266,487	614	82.27
20721	6	2,395,327	0.32	399,221	629	76.50
92335	8	2,135,729	0.28	266,966	657	83.08
23456	9	2,077,526	0.28	230,836	613	86.59
Other	4427	732,143,103	98.42	165,381	630	84.16
Total:	4475	\$743,913,854	100.00%	\$166,238	630	84.11%

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Sep 16, 2005 09:12

Confidential GMAC-RFC Information



GMAC RFC

Supplemental Computational Materials

\$718,243,000 (Approximate)

RAMP Series 2005-EFC4 Trust

Issuer

EquiFirst Corporation

Originator

Residential Asset Mortgage Products, Inc.

Depositor

Residential Funding Corporation

Master Servicer

**Mortgage Asset-Backed Pass-Through Certificates,
Series 2005-EFC4**

September 16, 2005

GMAC RFC Securities

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Neither the issuer of the securities nor any of its affiliates prepared, provided, approved or verified any statistical or numerical information presented herein, although that information may be based in part on loan level data provided by the issuer or its affiliates.

Investors are urged to read the base prospectus and the prospectus supplement and other relevant documents filed or to be filed with the Securities and Exchange Commission because they contain important information. Such documents may be obtained without charge at the Securities and Exchange Commission's website. Once available, the base prospectus and prospectus supplement may be obtained without charge by contacting the Residential Funding Securities Corporation trading desk at (301) 664-6900.

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The information in this communication supersedes information contained in any prior similar communication relating to these securities.

This communication is not an offer to sell or a solicitation of an offer to buy these securities in any state where such offer, solicitation or sale is not permitted.

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.

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.

GMAC-RFC Securities
Marketing Report for FRM

2nd Lien, In Pool

Aggregate Current Principal Balance:	\$9,728,893.08
Minimum Current Balance:	\$14,900.02
Maximum Current Balance:	\$149,675.33
Number of Mortgage Loans:	255
Average Current Principal Balance:	\$38,152.52
Weighted Average Original Loan-to-Value:	99.71
Minimum Original Loan-to-Value:	90.00
Maximum Original Loan-to-Value:	100.00
Weighted Average Mortgage Rate:	10.0731
Minimum Mortgage Rate:	8.35
Maximum Mortgage Rate:	11.35
WA Net Rate:	9.5231
Maximum Net Rate:	10.80
Minimum Net Rate:	7.80
Weighted Average Remaining Term to Maturity:	327
Minimum Remaining Term:	176
Maximum Remaining Term:	358
NZWA Credit Score:	635
Minimum Non Zero Credit Score:	557
Maximum Credit Score:	766
Interest Only Percentage:	0.00
NZWA Back-End DTI:	43.54
Combined Loan-to-Value-Ratio:	99.71

Aggregate Credit Scores	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Orig LTV
540 - 559	1	\$22,091	0.23%	\$22,091	99.00%
560 - 579	1	19,504	0.20	19,504	100.00
580 - 599	48	1,475,071	15.16	30,731	99.54
600 - 619	80	2,855,661	29.35	35,696	99.90
620 - 639	25	1,051,627	10.81	42,065	99.59
640 - 659	53	2,334,701	24.00	44,051	99.74
660 - 679	25	908,388	9.34	36,336	99.54
680 - 699	10	566,191	5.82	56,619	99.42
700 - 719	6	302,081	3.10	50,347	100.00
720 - 739	4	132,435	1.36	33,109	99.44
740 - 759	1	16,606	0.17	16,606	100.00
760 or Greater	1	44,537	0.46	44,537	100.00
Total:	255	\$9,728,893	100.00%	\$38,153	99.71%

Aggregate Original Loan Balance	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Original LTV
1 to 100,000	250	\$9,129,731	93.64%	\$36,519	99.72%
100,001 to 200,000	5	599,162	6.16	119,832	99.60
Total:	255	\$9,728,893	100.00%	\$38,153	99.71%

Aggregate Net Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Original LTV
7.500 - 7.999	2	\$123,936	1.27%	\$61,968	100.00%
8.000 - 8.499	15	645,596	6.64	43,040	99.70
8.500 - 8.999	9	473,731	4.87	52,637	98.25
9.000 - 9.499	70	2,730,837	28.07	39,012	99.91
9.500 - 9.999	92	3,592,063	36.92	39,044	99.78
10.000 - 10.499	55	1,781,206	18.31	32,386	99.68
10.500 - 10.999	12	381,524	3.92	31,794	99.43
Total:	255	\$9,728,893	100.00%	\$38,153	99.71%

Lien Position	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Original LTV
Second Lien	255	\$9,728,893	100.00%	\$38,153	99.71%
Total:	255	\$9,728,893	100.00%	\$38,153	99.71%

Mortgage Type	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Original LTV
Fixed	255	\$9,728,893	100.00%	\$38,153	99.71%
Total:	255	\$9,728,893	100.00%	\$38,153	99.71%

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GMAC-RFC Securities
Marketing Report for FRM

2005 RAMP EFC4

2nd Liens in Pool

Aggregate Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
8.000 - 8.499	2	\$123,938	1.27%	\$61,968	680	100.00%
8.500 - 8.999	15	645,596	6.64	43,040	665	99.70
9.000 - 9.499	9	473,731	4.87	52,637	651	98.25
9.500 - 9.999	69	2,703,945	27.79	39,188	665	99.91
10.000 - 10.499	88	3,442,486	35.38	39,119	619	99.77
10.500 - 10.999	59	1,919,020	19.72	32,526	610	99.70
11.000 - 11.499	13	420,180	4.32	32,322	607	99.48
Total:	255	\$9,728,893	100.00%	\$38,153	635	99.71%

Original LTV Ratio (%)	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
85.1 - 90.0	2	\$42,851	0.44%	\$21,425	656	90.00%
90.1 - 95.0	4	111,038	1.14	27,760	625	94.43
95.1 - 100.0	249	9,575,004	98.42	38,454	635	99.81
Total:	255	\$9,728,893	100.00%	\$38,153	635	99.71%

CLTV Ratio (%)	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
85.1 - 90.0	2	\$42,851	0.44%	\$21,425	656	90.00%
90.1 - 95.0	4	111,038	1.14	27,760	625	94.43
95.1 - 100.0	249	9,575,004	98.42	38,454	635	99.81
Total:	255	\$9,728,893	100.00%	\$38,153	635	99.71%

Aggregate State Distributions of Mortgaged Properties	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
California	28	\$1,953,211	20.08%	\$69,758	648	99.84%
Florida	15	479,410	4.93	31,961	636	99.38
New York	5	135,860	1.40	27,172	608	100.00
Texas	6	113,824	1.17	18,971	633	99.45
New Jersey	1	30,683	0.32	30,683	694	100.00
Georgia	9	425,727	4.38	47,303	641	99.23
Virginia	6	307,996	3.17	51,333	630	99.36
Alabama	3	110,581	1.14	36,860	609	100.00
Arizona	18	575,808	5.92	31,989	631	99.06
Colorado	9	502,843	5.17	55,871	635	99.85
Connecticut	1	28,688	0.29	28,688	613	100.00
Delaware	2	54,555	0.56	27,277	659	97.12
Idaho	2	52,403	0.54	26,201	669	100.00
Illinois	16	562,866	5.79	35,179	647	99.70
Indiana	12	279,580	2.87	23,288	618	100.00
Kentucky	3	56,688	0.58	18,896	618	100.00
Maryland	9	414,960	4.27	46,107	654	100.00
Michigan	11	299,598	3.08	27,235	632	99.72
Minnesota	4	135,330	1.39	33,833	646	100.00
Missouri	4	111,435	1.15	27,859	595	99.87
North Carolina	18	506,333	5.20	28,130	610	99.83
New Mexico	1	26,699	0.27	26,699	612	100.00
Nevada	11	600,458	6.17	54,587	641	99.88
Ohio	11	279,223	2.87	25,384	623	100.00
Oklahoma	2	45,839	0.47	22,919	638	100.00
Oregon	2	75,822	0.78	37,911	616	100.00
Pennsylvania	6	223,550	2.30	37,258	631	100.00
Rhode Island	2	97,837	1.01	48,919	660	98.73
South Carolina	5	148,063	1.52	29,613	631	100.00
Utah	4	145,979	1.50	36,495	600	100.00
Washington	10	458,577	4.71	45,858	623	99.52
Wisconsin	1	308,576	3.17	28,052	621	100.00
Wyoming	1	28,887	0.30	28,887	615	97.00
Iowa	2	43,332	0.45	21,666	606	100.00
Kansas	4	81,826	0.84	20,457	636	100.00
South Dakota	1	25,856	0.27	25,856	662	100.00
Total:	255	\$9,728,893	100.00%	\$38,153	635	99.71%

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Confidential GMAC-RFC Information
 Page 2 of 3

GMAC-RFC Securities
Marketing Report for FRM

2005 RAMP EFC4

2nd Lien in Pool

Top 5 Zip Code Concentrations	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
80651	1	\$149,675	1.54%	\$149,675	659	100.00%
89117	2	135,357	1.39	67,679	676	100.00
91381	1	121,220	1.25	121,220	634	98.00
92111	1	114,869	1.18	114,869	648	100.00
93551	1	109,771	1.13	109,771	705	100.00
Other	249	9,095,000	93.52	36,538	633	99.71
Total:	255	\$9,728,893	100.00%	\$38,153	635	99.71%

Aggregate Loan Purpose	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
Purchase	192	\$7,153,971	73.53%	\$37,260	638	99.76%
Rate/Term Refinance	4	89,887	0.92	22,472	658	99.00
Equity Refinance	59	2,485,035	25.54	42,119	624	99.58
Total:	255	\$9,728,893	100.00%	\$38,153	635	99.71%

Aggregate Documentation	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
Full Documentation	171	\$6,053,278	62.22%	\$35,399	617	99.79%
Reduced Documentation	84	3,675,615	37.78	43,757	664	99.57
Total:	255	\$9,728,893	100.00%	\$38,153	635	99.71%

Aggregate Occupancy	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
Primary Residence	255	\$9,728,893	100.00%	\$38,153	635	99.71%
Total:	255	\$9,728,893	100.00%	\$38,153	635	99.71%

Aggregate Property Type	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
Single-family detached	217	\$8,440,548	86.76%	\$38,897	635	99.68%
Townhouse	13	451,649	4.64	34,742	631	99.77
Condo-Low-Rise(Less than 5 stories)	18	585,669	6.02	32,537	630	99.89
Planned Unit Developments (detached)	1	73,705	0.76	73,705	616	100.00
Planned Unit Developments (attached)	1	16,691	0.17	16,691	659	100.00
Two-to-four family units	5	160,632	1.65	32,126	648	100.00
Total:	255	\$9,728,893	100.00%	\$38,153	635	99.71%

Aggregate Prepayment Penalty Term	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
0	105	\$3,667,866	37.70%	\$34,932	634	99.74%
12	12	484,013	4.98	40,334	645	99.74
24	63	3,016,732	31.01	47,885	638	99.59
36	75	2,560,282	26.32	34,137	630	99.79
Total:	255	\$9,728,893	100.00%	\$38,153	635	99.71%

Aggregate IO Term	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
0	255	\$9,728,893	100.00%	\$38,153	635	99.71%
Total:	255	\$9,728,893	100.00%	\$38,153	635	99.71%

Back End DTI	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
16 - 20	3	\$77,714	0.80%	\$25,905	612	100.00%
21 - 25	4	152,596	1.57	38,149	649	100.00
26 - 30	8	232,975	2.39	29,122	632	99.56
31 - 35	24	768,142	7.90	32,006	627	99.68
36 - 40	40	1,421,268	14.61	35,532	647	99.48
41 - 45	36	2,294,091	23.58	40,247	630	99.75
46 - 50	97	3,833,558	39.40	39,521	637	99.69
51 - 55	22	948,549	9.75	43,116	627	100.00
Total:	255	\$9,728,893	100.00%	\$38,153	635	99.71%

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Sep 16, 2005 09:06

Confidential GMAC-RFC Information



GMAC RFC

Supplemental Computational Materials

\$718,243,000 (Approximate)

RAMP Series 2005-EFC4 Trust
Issuer

EquiFirst Corporation
Originator

Residential Asset Mortgage Products, Inc.
Depositor

Residential Funding Corporation
Master Servicer

**Mortgage Asset-Backed Pass-Through Certificates,
Series 2005-EFC4**

September 16, 2005

GMAC RFC Securities

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

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

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

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 the issuer of the securities nor any of its affiliates prepared, provided, approved or verified any statistical or numerical information presented herein, although that information may be based in part on loan level data provided by the issuer or its affiliates.

Investors are urged to read the base prospectus and the prospectus supplement and other relevant documents filed or to be filed with the Securities and Exchange Commission because they contain important information. Such documents may be obtained without charge at the Securities and Exchange Commission's website. Once available, the base prospectus and prospectus supplement may be obtained without charge by contacting the Residential Funding Securities Corporation trading desk at (301) 664-6900.

This communication does not contain all information that is required to be included in the base prospectus and the prospectus supplement.

The information in this communication is preliminary and is subject to completion or change.

The information in this communication supersedes information contained in any prior similar communication relating to these securities.

This communication is not an offer to sell or a solicitation of an offer to buy these securities in any state where such offer, solicitation or sale is not permitted.

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.

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.

GMAC-RFC Securities Declaration

All records

2005 RAMP EFC4

Aggregate Current Principal Balance: \$743,913,954.26
 Minimum Current Balance: \$14,900.02
 Maximum Current Balance: \$652,410.00
 Number of Mortgage Loans: 4,475
 Average Current Principal Balance: \$166,237.76
 Weighted Average Original Loan-to-Value: 84.11
 Minimum Original Loan-to-Value: 21.00
 Maximum Original Loan-to-Value: 100.00
 Weighted Average Mortgage Rate: 6.8095
 Minimum Mortgage Rate: 5.17
 Maximum Mortgage Rate: 11.35
 WA Net Rate: 6.4344
 Maximum Net Rate: 10.80
 Minimum Net Rate: 4.62
 Weighted Average Note Margin: 5.20
 Minimum Note Margin: 3.46
 Maximum Note Margin: 9.30
 Weighted Average Maximum Rate: 12.83
 Minimum Max Rate: 10.50
 Maximum Max Rate: 11.17
 Weighted Average Minimum Rate: 6.83
 Minimum Min Rate: 5.17
 Maximum Min Rate: 10.50
 Weighted Average Term to Next Adjustment Date: 25
 Minimum Average Term to Next Adjustment: 12
 Maximum Average Term to Next Adjustment: 36
 Weighted Average Remaining Term to Maturity: 358
 Minimum Remaining Term: 116
 Maximum Remaining Term: 360
 NZWA Credit Score: 630
 Minimum Non Zero Credit Score: 510
 Maximum Credit Score: 817

Lien Position	Loan Numbers	Balance	WAC	WARM	FICO	% Owner		DTI	2nd Lien	IO Percentage	IO Seconds	% Full	
						SF	Out						
First Lien	4220	734,185,061.18	6.87	357.96	629.46	97.93	88.54	55.05	41.88	0.00	26.70	33.43	75.66
Second Lien	255	9,729,893.08	10.07	327.30	634.65	100.00	86.76	25.54	43.54	100.00	0.00	0.00	62.22
Total:	4475	743,913,954.26	6.91	357.56	629.52	97.96	88.52	54.66	41.91	1.31	26.35	33.43	75.48

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Confidential GMAC-RFC Information

GMAC-RFC Securities Declaration
All records

2005 RAMP EFC4

Mortgage Type	Loan Numbers	Balance	WAC	WARM	FICO	Owner Occ	SF	Cash Out	DTI	2nd Lien	Percentage	IO	Silent Seconds	% Full
2/28 Hybrid Arm	3147	549,797,183.28	6.87	358.92	628.06	97.78	88.15	51.02	42.26	0.00	27.66	35.87	73.94	
3/27 Hybrid Arm	477	93,822,947.23	6.63	359.07	635.83	98.48	86.88	64.30	41.39	0.00	39.85	28.77	82.13	
FRM	851	100,293,823.75	7.39	348.69	631.62	98.44	92.10	65.59	40.44	9.70	6.57	23.43	77.74	
Total:	4475	743,913,954.26	6.91	357.56	629.52	97.96	88.52	54.66	41.91	1.31	26.35	33.43	75.48	

Aggregate Credit Scores	Loan Numbers	Balance	WAC	WARM	FICO	Owner Occ	SF	Cash Out	DTI	2nd Lien	Percentage	IO	Silent Seconds	% Full
500 - 519	1	81,414.09	6.70	358.00	510.00	100.00	100.00	100.00	42.00	0.00	0.00	0.00	0.00	100.00
520 - 539	167	25,862,953.44	8.00	358.45	530.02	99.80	88.91	77.85	42.45	0.00	1.07	4.19	98.44	
540 - 559	238	36,506,959.74	7.48	357.76	549.93	99.46	88.64	75.80	40.81	0.06	0.00	3.63	97.32	
560 - 579	337	50,622,034.35	7.37	357.67	569.66	97.67	91.88	77.91	40.66	0.04	0.72	0.96	87.97	
580 - 599	601	90,055,659.26	7.15	356.66	589.25	98.26	89.69	63.15	41.51	1.64	11.15	26.65	86.50	
600 - 619	717	107,371,670.38	6.97	357.06	609.18	98.16	89.22	59.27	42.03	2.86	27.60	34.56	84.10	
620 - 639	726	127,186,137.98	6.85	358.13	629.30	98.48	88.76	55.29	41.55	0.83	30.23	36.52	84.10	
640 - 659	721	127,179,158.32	6.73	357.31	648.80	97.86	89.06	51.55	42.31	1.84	36.41	42.72	67.34	
660 - 679	401	71,305,885.36	6.59	357.95	668.85	97.86	86.88	42.79	42.39	1.27	41.18	54.38	58.28	
680 - 699	238	48,110,375.81	6.55	358.31	688.76	98.49	85.80	36.71	42.92	1.23	36.19	48.12	60.94	
700 - 719	130	25,350,439.79	6.41	357.73	708.36	96.38	85.38	30.27	43.25	1.19	39.74	45.22	53.14	
720 - 739	83	15,288,960.05	6.32	359.01	727.59	98.99	83.81	21.65	43.14	0.87	47.37	39.98	67.75	
740 - 759	54	10,266,411.79	6.52	358.75	748.92	97.03	91.65	25.81	42.22	0.16	40.02	35.65	61.36	
760 or Greater	61	10,725,893.90	6.43	358.83	783.05	90.17	78.14	17.22	38.99	0.42	32.65	20.47	67.80	
Total:	4475	743,913,954.26	6.91	357.56	629.52	97.96	88.52	54.66	41.91	1.31	26.35	33.43	75.48	

Aggregate Original Loan Balance	Loan Numbers	Balance	WAC	WARM	FICO	Owner Occ	SF	Cash Out	DTI	2nd Lien	Percentage	IO	Silent Seconds	% Full
1 to 100,000	1184	81,184,622.74	7.92	350.95	616.88	96.07	90.06	38.95	40.07	11.25	1.17	31.54	85.01	
100,001 to 200,000	2024	299,387,684.50	6.97	358.24	625.58	98.38	89.04	54.97	41.40	0.20	19.68	34.36	81.22	
200,001 to 300,000	838	200,609,196.84	6.69	358.40	632.77	97.85	87.17	58.27	42.74	0.00	32.99	31.85	72.88	
300,001 to 400,000	305	104,068,004.80	6.64	358.40	635.51	98.99	89.30	56.98	43.03	0.00	42.64	32.45	66.54	
400,001 to 500,000	91	40,516,860.01	6.49	358.96	645.34	95.63	81.22	57.65	42.07	0.00	38.72	33.86	53.29	
500,001 to 600,000	31	16,692,175.37	6.29	358.65	642.96	100.00	100.00	61.00	42.42	0.00	51.84	51.40	52.69	
600,001 to 700,000	2	1,255,410.00	6.20	359.00	683.66	100.00	100.00	48.03	42.20	0.00	100.00	0.00	100.00	
Total:	4475	743,913,954.26	6.91	357.56	629.52	97.96	88.52	54.66	41.91	1.31	26.35	33.43	75.48	

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Sep 16, 2005 10:58

Confidential GMAC-RFC Information

GMAC-RFC Securities Declaration
All results

Aggregate Net Mortgage Rates	Loan Numbers	Balance	WAC	WARM	FICO	Owner Occ	%	SF	Cash Out	DTI	2nd Lien	Percentage	IO	Silent Seconds	% Full
4.500 - 4.999	40	10,998,527.49	5.31	358.85	657.67	100.00	85.90	51.15	46.81	0.00	0.00	65.59	69.86	95.60	
5.000 - 5.489	348	78,961,749.40	5.76	358.96	652.97	99.13	90.57	52.37	42.58	0.00	0.00	46.63	49.64	82.10	
5.500 - 5.999	746	156,728,582.28	6.21	358.63	644.20	99.15	86.29	54.04	42.01	0.00	0.00	39.42	46.43	73.92	
6.000 - 6.499	1050	195,259,750.64	6.72	358.35	631.89	98.12	86.87	54.85	41.93	0.00	0.00	27.47	36.95	71.82	
6.500 - 6.999	866	142,057,538.50	7.19	357.60	624.95	97.99	89.55	57.50	41.38	0.00	0.00	16.60	28.97	70.13	
7.000 - 7.499	580	82,820,238.30	7.72	355.39	612.67	95.12	89.81	59.00	41.23	0.00	0.00	12.57	10.85	77.80	
7.500 - 7.999	252	31,636,962.23	8.23	357.86	586.20	94.99	93.48	55.78	42.08	0.39	0.39	4.42	6.17	81.94	
8.000 - 8.499	219	23,966,028.32	8.75	357.88	580.10	97.43	92.53	52.87	41.45	2.69	2.69	3.97	2.70	95.55	
8.500 - 8.999	87	6,021,811.22	9.25	357.06	579.26	96.46	92.47	46.01	41.89	5.91	5.91	3.30	8.91	90.93	
9.000 - 9.499	120	6,990,747.49	9.76	343.69	606.84	99.25	88.77	29.20	41.52	39.06	0.00	0.00	3.84	71.29	
9.500 - 9.999	100	4,311,288.35	10.26	338.53	607.44	98.42	89.02	29.58	44.41	83.32	0.00	0.00	9.49	87.03	
10.000 - 10.499	55	1,781,205.78	10.72	309.02	609.37	100.00	89.62	21.16	42.72	100.00	0.00	0.00	0.00	62.99	
10.500 - 10.999	12	381,524.28	11.20	306.13	607.82	100.00	81.48	47.89	38.87	100.00	0.00	0.00	0.00	48.63	
Total:	4475	743,913,954.26	6.91	357.56	629.52	97.96	88.52	54.66	41.91	1.31	1.31	26.35	33.43	75.48	

Aggregate Mortgage Rates	Loan Numbers	Balance	WAC	WARM	FICO	Owner Occ	%	SF	Cash Out	DTI	2nd Lien	Percentage	IO	Silent Seconds	% Full
5.000 - 5.499	50	13,023,908.33	5.33	358.87	664.48	94.75	89.82	44.43	45.68	0.00	0.00	60.98	66.36	93.61	
5.500 - 5.999	438	100,908,147.51	5.81	358.71	654.80	100.00	90.53	53.70	42.51	0.00	0.00	48.86	52.41	81.07	
6.000 - 6.499	677	138,277,021.78	6.26	358.76	642.84	98.79	86.39	52.63	42.21	0.00	0.00	37.91	47.55	72.41	
6.500 - 6.999	1162	215,652,496.38	6.76	357.93	632.90	98.16	86.70	55.39	41.72	0.00	0.00	26.54	35.73	70.82	
7.000 - 7.499	722	114,268,306.64	7.23	357.47	620.94	97.86	89.22	57.31	41.30	0.00	0.00	14.35	26.42	71.27	
7.500 - 7.999	592	86,277,004.37	7.72	356.22	610.58	95.53	89.54	60.51	41.48	0.00	0.00	12.42	9.29	78.39	
8.000 - 8.499	219	26,979,580.50	8.23	358.41	596.69	94.27	92.31	54.43	41.51	0.46	0.46	3.06	5.03	82.92	
8.500 - 8.999	239	26,870,238.20	8.72	357.96	579.86	96.95	92.31	53.47	41.74	2.40	2.40	3.54	3.17	95.03	
9.000 - 9.499	82	7,608,111.66	9.23	358.96	576.13	100.00	90.96	44.94	41.73	6.23	6.23	3.48	6.61	94.01	
9.500 - 9.999	123	7,372,776.86	9.73	344.95	604.15	96.17	89.35	32.63	41.91	36.67	0.00	0.00	3.51	71.83	
10.000 - 10.499	98	4,286,822.38	10.24	338.53	607.33	98.41	89.96	27.36	44.24	80.30	0.00	0.00	6.08	86.95	
10.500 - 10.999	60	1,969,359.79	10.69	311.88	607.91	100.00	88.43	25.71	42.48	97.44	0.00	0.00	0.00	66.52	
11.000 - 11.499	13	420,179.56	11.18	310.81	607.01	100.00	83.18	43.48	39.25	100.00	0.00	0.00	0.00	53.35	
Total:	4475	743,913,954.26	6.91	357.56	629.52	97.96	88.52	54.66	41.91	1.31	1.31	26.35	33.43	75.48	

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Original LTV Ratio (%)	Loan Numbers	Balance	WAC	WARM	FICO	Owner Occ	SF	Cash Out	DTI	2nd Lien	IO Percentage	Silent Seconds	%Full
0.1 - 50.0	54	6,174,652.59	6.92	346.75	593.90	98.22	85.33	88.06	36.61	0.00	3.48	1.63	76.46
50.1 - 55.0	33	5,561,832.77	6.53	358.84	606.71	95.35	87.92	80.98	38.29	0.00	11.51	0.00	71.93
55.1 - 60.0	42	6,059,558.61	6.67	351.37	604.15	94.30	85.13	93.76	36.82	0.00	5.36	1.98	77.04
60.1 - 65.0	61	12,310,103.33	6.60	356.72	597.11	98.17	89.53	95.51	40.91	0.00	9.45	0.00	69.20
65.1 - 70.0	132	24,311,426.67	6.55	356.88	598.80	96.96	87.65	85.94	37.92	0.00	10.60	1.36	76.61
70.1 - 75.0	174	31,497,727.12	6.71	357.60	603.49	96.00	86.76	83.20	40.61	0.00	8.29	4.39	72.00
75.1 - 80.0	1772	313,980,569.97	6.52	358.44	637.93	98.86	88.44	88.29	42.83	0.00	35.13	76.43	68.75
80.1 - 85.0	405	72,773,604.35	6.94	357.93	605.76	95.84	91.47	82.62	40.18	0.00	17.30	1.92	73.48
85.1 - 90.0	637	116,589,909.91	7.18	358.00	617.60	95.89	88.36	72.41	41.23	0.04	16.82	1.60	74.07
90.1 - 95.0	317	55,388,563.13	7.40	357.63	632.01	99.59	90.39	67.72	42.59	0.20	28.24	0.49	91.57
95.1 - 100.0	848	99,245,985.81	7.76	355.20	657.81	100.00	86.82	30.10	43.00	9.65	30.61	0.00	92.60
Total:	4475	743,913,954.26	6.91	357.56	629.52	97.96	88.52	54.66	41.91	1.31	26.35	33.43	75.48

CLTV Ratio (%)	Loan Numbers	Balance	WAC	WARM	FICO	Owner Occ	SF	Cash Out	DTI	2nd Lien	IO Percentage	Silent Seconds	%Full
0.1 - 50.0	54	6,174,652.59	6.92	346.75	593.90	98.22	85.33	88.06	36.61	0.00	3.48	1.63	76.46
50.1 - 55.0	33	5,561,832.77	6.53	358.84	606.71	95.35	87.92	80.98	38.29	0.00	11.51	0.00	71.93
55.1 - 60.0	42	6,059,558.61	6.67	351.37	604.15	94.30	85.13	93.76	36.82	0.00	5.36	1.98	77.04
60.1 - 65.0	61	12,310,103.33	6.60	356.72	597.11	98.17	89.53	95.51	40.91	0.00	9.45	0.00	69.20
65.1 - 70.0	130	23,980,957.97	6.52	356.87	599.42	96.92	87.48	86.44	36.21	0.00	10.75	0.00	76.29
70.1 - 75.0	169	30,523,406.83	6.71	357.55	601.30	95.87	88.59	85.86	40.57	0.00	7.96	1.33	73.29
75.1 - 80.0	424	74,014,246.22	6.76	357.45	606.17	95.19	88.32	77.57	41.12	0.00	16.67	0.00	77.01
80.1 - 85.0	395	71,581,834.92	6.94	357.91	606.20	96.21	91.33	84.06	40.25	0.00	17.58	0.29	73.26
85.1 - 90.0	635	119,771,016.34	7.14	358.02	619.05	96.05	88.49	71.98	41.33	0.04	18.01	4.21	72.48
90.1 - 95.0	392	68,651,071.01	7.28	357.97	631.25	98.62	90.37	63.25	42.59	0.16	31.30	19.75	87.57
95.1 - 100.0	2140	325,265,271.67	6.84	357.63	651.10	99.86	87.92	26.17	43.21	2.94	37.12	71.60	74.58
Total:	4475	743,913,954.26	6.91	357.56	629.52	97.96	88.52	54.66	41.91	1.31	26.35	33.43	75.48

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Aggregate State Distributions of Mortgaged Properties	Loan Numbers	Balance	WAC	WARM	FICO	Owner Occ	SF	Cash Out	DTI	2nd Lien	IO Percentage	Silent Seconds	%Full
California	419	117,217,678.35	6.38	358.70	640.58	98.55	90.60	58.60	43.04	1.67	54.97	44.38	61.87
Maryland	257	58,671,282.10	6.81	358.30	623.37	99.66	73.35	75.28	41.79	0.71	29.02	16.45	79.77
Arizona	296	54,711,653.86	6.62	358.46	638.26	98.87	97.10	61.24	40.00	1.05	41.81	30.19	79.33
Florida	329	54,626,385.25	6.86	357.07	628.89	98.63	85.65	57.17	42.58	0.88	15.56	26.65	68.31
Virginia	275	51,476,865.71	7.01	357.13	617.48	98.32	82.55	65.28	42.76	0.60	16.84	22.05	79.16
Illinois	257	40,438,449.79	6.89	357.30	628.73	98.52	80.67	61.77	42.96	1.39	10.67	30.45	72.14
Pennsylvania	217	27,392,616.66	7.19	355.64	619.99	99.03	90.84	41.74	38.81	0.82	6.05	29.78	87.15
Colorado	117	21,489,547.73	6.81	357.90	632.43	98.57	91.04	58.10	43.23	2.34	63.60	60.78	88.70
Georgia	145	21,495,964.00	7.18	358.64	631.28	98.52	97.19	48.06	41.42	1.98	17.51	38.25	76.14
Nevada	95	19,541,693.05	6.60	358.92	634.55	95.30	95.49	46.22	42.04	3.07	44.94	34.26	74.38
Other	2068	278,841,797.76	7.19	356.94	627.52	97.42	90.41	46.75	41.61	1.33	15.30	34.81	78.73
Total:	4475	743,913,954.26	6.91	357.56	629.52	97.96	88.52	54.66	41.91	1.31	26.35	33.43	75.48

Aggregate Loan Purpose	Loan Numbers	Balance	WAC	WARM	FICO	Owner Occ	SF	Cash Out	DTI	2nd Lien	IO Percentage	Silent Seconds	%Full
Purchase	2054	313,051,703.44	6.90	358.12	646.81	97.84	86.66	0.00	42.72	2.29	29.67	57.35	70.74
Rate/Term Refinance	155	24,223,133.76	7.05	355.94	620.17	99.63	88.51	0.00	41.56	0.37	28.91	24.15	87.88
Equity Refinance	2268	406,639,117.06	6.90	357.23	616.77	97.95	89.95	100.00	41.30	0.61	23.65	15.87	78.39
Total:	4475	743,913,954.26	6.91	357.56	629.52	97.96	88.52	54.66	41.91	1.31	26.35	33.43	75.48

Aggregate Documentation	Loan Numbers	Balance	WAC	WARM	FICO	Owner Occ	SF	Cash Out	DTI	2nd Lien	IO Percentage	Silent Seconds	%Full
Full Documentation	3529	561,528,971.59	6.93	357.49	622.08	98.08	88.64	56.77	41.92	1.08	29.62	29.32	100.00
Reduced Documentation	946	182,384,982.67	6.85	357.78	652.44	97.57	88.14	48.17	41.87	2.02	16.30	46.21	0.00
Total:	4475	743,913,954.26	6.91	357.56	629.52	97.96	88.52	54.66	41.91	1.31	26.35	33.43	75.48

Aggregate Occupancy	Loan Numbers	Balance	WAC	WARM	FICO	Owner Occ	SF	Cash Out	DTI	2nd Lien	IO Percentage	Silent Seconds	%Full
Primary Residence	4336	722,051,670.33	6.90	357.54	628.85	100.00	88.98	54.93	41.94	1.35	27.10	34.29	75.59
Second/Vacation	33	6,662,118.94	6.74	358.68	659.84	100.00	70.93	24.94	37.97	0.00	5.73	2.49	74.15
Non-Owner Occupied	106	15,200,164.99	7.30	358.03	648.08	0.00	74.54	54.91	42.10	0.00	0.00	6.77	70.87
Total:	4475	743,913,954.26	6.91	357.56	629.52	97.96	88.52	54.66	41.91	1.31	26.35	33.43	75.48

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Aggregate Property Type	Loan Numbers	Balance	WAC	WARM	FICO	Owner % Occ	SF	Cash Out	DTI	2nd Lien	IO Percentage	Silent Seconds	% Full
Single-family detached	3968	658,515,522.29	6.92	357.46	628.61	98.28	100.00	55.55	41.82	1.28	26.22	33.47	75.59
Townhouse	160	26,048,507.37	6.93	358.23	632.82	98.74	0.00	53.06	42.43	1.73	32.09	29.68	77.85
Condo-Low-Rise(Less than 5 stories)	231	37,245,733.46	6.75	358.16	640.39	98.14	0.00	40.05	42.35	1.57	34.04	40.23	70.97
Condo-High-Rise (more than 5 stories)	1	71,788.07	7.30	358.00	795.00	0.00	0.00	0.00	38.00	0.00	0.00	0.00	100.00
Planned Unit Developments (detached)	25	5,535,468.26	6.58	359.04	631.69	95.93	0.00	36.11	42.42	1.33	31.99	45.00	73.66
Planned Unit Developments (attached)	6	1,090,929.00	6.81	357.46	624.18	100.00	0.00	98.47	45.19	1.53	26.10	0.00	98.47
Two-to-four family units	80	14,412,820.28	6.99	358.59	637.95	82.28	0.00	60.26	44.02	1.11	1.85	20.36	76.78
Leasehold	4	993,185.53	6.71	358.78	600.51	100.00	0.00	36.34	32.58	0.00	0.00	13.36	78.09
Total:	4475	743,913,954.26	6.91	357.56	629.52	97.96	88.52	54.66	41.91	1.31	26.35	33.43	75.48

Aggregate Prepayment Penalty Term	Loan Numbers	Balance	WAC	WARM	FICO	Owner % Occ	SF	Cash Out	DTI	2nd Lien	IO Percentage	Silent Seconds	% Full
0	1133	179,251,782.31	7.12	357.22	627.02	97.41	81.19	54.25	41.76	2.05	16.92	28.28	74.93
12	188	37,018,644.89	6.95	358.27	636.32	98.30	86.84	51.92	43.16	1.31	33.76	34.61	66.81
24	2311	394,815,107.64	6.83	358.76	628.68	98.04	90.15	51.64	42.21	0.76	30.25	36.96	74.22
30	8	1,732,460.98	7.27	357.99	642.13	100.00	100.00	60.97	37.98	0.00	0.00	36.10	71.96
36	835	131,095,958.44	6.86	354.21	633.41	98.33	93.94	65.03	40.89	1.95	25.78	29.34	82.53
Total:	4475	743,913,954.26	6.91	357.56	629.52	97.96	88.52	54.66	41.91	1.31	26.35	33.43	75.48

Aggregate IO Term	Loan Numbers	Balance	WAC	WARM	FICO	Owner % Occ	SF	Cash Out	DTI	2nd Lien	IO Percentage	Silent Seconds	% Full
0	3635	547,858,346.70	7.08	357.05	621.20	97.23	88.88	56.67	41.66	1.78	0.00	27.35	72.13
60	840	196,055,607.56	6.43	358.98	652.78	100.00	88.08	49.06	42.60	0.00	100.00	50.13	84.84
Total:	4475	743,913,954.26	6.91	357.56	629.52	97.96	88.52	54.66	41.91	1.31	26.35	33.43	75.48

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Aggregate Note Margins	Loan Numbers	Balance	WAC	WARM	FICO	Owner Occ	SF	Cash Out	DTI	2nd Lien	Percentage	IO	Silent Seconds	%Full
3.000 - 3.499	4	910,020.39	5.19	358.23	659.28	100.00	100.00	26.51	49.20	0.00	50.20	50.20	73.49	100.00
3.500 - 3.999	123	31,686,331.29	5.50	359.04	658.26	97.84	91.43	49.61	43.35	0.00	58.32	58.32	62.52	86.40
4.000 - 4.499	476	107,313,433.18	5.94	359.09	654.41	99.81	88.45	52.86	42.55	0.00	47.80	47.80	50.28	77.01
4.500 - 4.999	727	147,202,930.97	6.40	359.03	639.66	98.87	85.11	50.75	42.17	0.00	38.47	38.47	46.20	71.58
5.000 - 5.499	858	156,741,391.56	6.66	358.95	627.63	97.95	87.83	51.58	41.72	0.00	25.39	25.39	37.61	69.48
5.500 - 5.999	622	101,650,088.84	7.33	358.82	618.79	96.44	88.14	57.14	42.00	0.00	16.28	16.28	20.08	70.19
6.000 - 6.499	359	50,046,868.97	7.83	358.83	606.63	95.22	89.39	59.38	41.97	0.00	11.67	11.67	5.51	80.41
6.500 - 6.999	217	27,802,703.02	8.33	358.73	584.10	94.90	90.90	56.34	42.08	0.00	5.87	5.87	2.61	92.00
7.000 - 7.499	142	16,851,279.99	8.80	358.66	574.59	94.82	89.76	49.82	42.33	0.00	4.54	4.54	4.53	97.83
7.500 - 7.999	62	5,851,040.38	9.39	358.66	566.43	98.59	95.13	41.26	41.74	0.00	0.00	0.00	5.47	98.79
8.000 - 8.499	30	2,201,274.00	9.82	358.73	563.00	97.63	90.60	33.07	39.30	0.00	0.00	0.00	7.44	97.67
8.500 - 8.999	2	254,653.90	10.09	358.25	540.24	100.00	100.00	24.98	41.50	0.00	0.00	0.00	0.00	100.00
9.000 - 9.499	2	108,114.02	10.07	354.33	555.86	100.00	100.00	100.00	40.47	0.00	0.00	0.00	0.00	100.00
Total:	3624	643,620,130.51	6.83	358.94	629.20	97.88	87.96	52.96	42.13	0.00	29.44	29.44	34.84	75.13

Aggregate Maximum Mortgage Rates	Loan Numbers	Balance	WAC	WARM	FICO	Owner Occ	SF	Cash Out	DTI	2nd Lien	Percentage	IO	Silent Seconds	%Full
11.000 - 11.999	472	110,454,300.35	5.75	358.99	655.75	98.38	90.32	52.01	42.97	0.00	51.73	51.73	54.55	81.95
12.000 - 12.999	1589	303,026,836.37	6.56	358.98	636.57	98.32	85.94	51.80	42.15	0.00	33.96	33.96	42.63	69.53
13.000 - 13.999	1077	169,078,331.36	7.44	358.89	614.42	96.67	88.47	56.60	41.55	0.00	15.08	15.08	17.95	74.89
14.000 - 14.999	369	45,322,817.34	8.48	358.85	583.35	95.49	93.26	51.73	42.37	0.00	3.92	3.92	3.35	91.98
15.000 - 15.999	111	10,311,990.38	9.40	358.68	569.18	98.69	91.32	41.92	41.24	0.00	2.57	2.57	5.27	98.82
16.000 - 16.999	6	425,854.71	10.13	358.65	558.66	100.00	100.00	26.76	40.03	0.00	0.00	0.00	0.00	100.00
Total:	3624	643,620,130.51	6.83	358.94	629.20	97.88	87.96	52.96	42.13	0.00	29.44	29.44	34.84	75.13

Aggregate Minimum Mortgage Rates	Loan Numbers	Balance	WAC	WARM	FICO	Owner Occ	SF	Cash Out	DTI	2nd Lien	Percentage	IO	Silent Seconds	%Full
5.000 - 5.999	472	110,454,300.35	5.75	358.99	655.75	98.38	90.32	52.01	42.97	0.00	51.73	51.73	54.55	81.95
6.000 - 6.999	1588	308,626,136.37	6.56	358.98	636.54	98.32	85.93	51.94	42.15	0.00	33.91	33.91	42.66	69.51
7.000 - 7.999	1078	168,279,031.36	7.44	358.89	614.49	96.67	88.48	56.53	41.56	0.00	15.18	15.18	17.92	74.92
8.000 - 8.999	369	45,322,817.34	8.48	358.85	583.35	95.49	93.26	51.73	42.37	0.00	3.92	3.92	3.35	91.98
9.000 - 9.999	111	10,311,990.38	9.40	358.68	569.18	98.69	91.32	41.92	41.24	0.00	2.57	2.57	5.27	98.82
10.000 - 10.999	6	425,854.71	10.13	358.65	558.66	100.00	100.00	26.76	40.03	0.00	0.00	0.00	0.00	100.00
Total:	3624	643,620,130.51	6.83	358.94	629.20	97.88	87.96	52.96	42.13	0.00	29.44	29.44	34.84	75.13

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Sept 16, 2005 10:58

Confidential GMAC-RFC Information

GMAC-RFC Securities Declaration
All records

Next Interest Rate Change Date	Loan Numbers	Balance	WAC	WARM	FICO	Owner Occ	%	SF	Cash Out	DTI	2nd Lien	Percentage	IO	Percentage	IO	Seconds	% Full
2006-09	1	86,576.29	6.80	348.00	623.00	100.00	100.00	100.00	100.00	47.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
2007-01	1	57,774.61	9.70	352.00	581.00	100.00	100.00	100.00	100.00	40.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
2007-02	2	256,775.24	7.12	353.00	667.81	100.00	100.00	100.00	53.63	36.26	0.00	0.00	0.00	0.00	0.00	0.00	100.00
2007-04	6	1,383,644.81	6.99	355.00	599.51	100.00	100.00	73.07	63.28	36.39	0.00	26.02	37.48	16.56	83.44	83.44	83.44
2007-05	29	4,405,915.00	6.63	356.02	644.09	98.59	98.59	95.26	46.63	42.99	0.00	0.00	37.48	40.32	70.06	70.06	70.06
2007-06	84	13,988,308.25	7.01	357.00	616.68	96.19	96.19	89.98	49.98	42.52	0.00	17.82	37.48	43.45	78.17	78.17	78.17
2007-07	376	56,078,157.73	7.11	358.00	626.22	98.12	98.12	88.47	40.20	42.39	0.00	22.93	37.48	40.94	77.83	77.83	77.83
2007-08	2311	411,176,206.87	6.85	359.00	628.57	97.67	97.67	87.61	51.54	42.39	0.00	28.22	35.23	35.23	74.22	74.22	74.22
2007-09	338	62,491,987.26	6.75	360.00	628.44	98.44	98.44	90.74	57.62	41.34	0.00	29.86	34.09	34.09	67.56	67.56	67.56
2008-04	1	199,129.26	6.75	355.00	597.00	100.00	100.00	100.00	0.00	49.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
2008-05	2	637,803.05	7.14	356.00	638.76	100.00	100.00	100.00	20.61	44.00	0.00	0.00	0.00	0.00	0.00	0.00	20.61
2008-07	27	4,337,376.36	7.03	358.00	642.10	100.00	100.00	85.43	51.77	39.81	0.00	36.13	23.45	23.45	77.43	77.43	77.43
2008-08	388	73,046,525.78	6.61	359.00	636.67	96.30	96.30	87.75	62.58	41.47	0.00	39.88	30.40	30.40	82.75	82.75	82.75
2008-09	78	15,463,970.00	6.59	360.00	630.15	98.78	98.78	82.32	78.25	41.14	0.00	43.27	24.36	24.36	82.64	82.64	82.64
Total:	3624	643,620,130.51	6.83	358.94	629.20	97.88	97.88	87.96	52.96	42.13	0.00	29.44	34.84	34.84	75.13	75.13	75.13

Back End DTI	Loan Numbers	Balance	WAC	WARM	FICO	Owner Occ	%	SF	Cash Out	DTI	2nd Lien	Percentage	IO	Percentage	IO	Seconds	% Full
1 - 5	2	297,953.10	7.54	357.89	602.92	100.00	100.00	100.00	55.73	3.44	0.00	0.00	0.00	0.00	0.00	100.00	100.00
6 - 10	10	2,534,663.99	7.15	358.72	614.49	76.15	76.15	100.00	58.21	7.82	0.00	0.00	6.07	11.37	13.70	95.56	95.56
11 - 15	15	2,026,361.69	7.06	351.84	627.63	92.60	92.60	97.16	77.94	13.20	0.00	11.28	21.47	24.53	77.94	77.94	77.94
16 - 20	57	6,938,058.89	7.04	356.25	624.78	100.00	100.00	93.74	50.60	18.58	1.12	21.47	19.02	19.08	83.75	83.75	83.75
21 - 25	136	18,859,322.71	6.97	357.09	620.03	97.69	97.69	91.90	60.88	23.31	0.81	0.64	22.14	19.38	79.49	79.49	79.49
26 - 30	261	36,271,422.31	6.97	356.28	624.49	97.68	97.68	88.80	65.85	28.14	1.03	1.03	19.76	23.66	74.07	74.07	74.07
31 - 35	494	74,319,357.61	6.92	357.22	624.33	98.91	98.91	89.47	64.08	33.20	1.13	1.13	26.26	32.26	69.94	69.94	69.94
36 - 40	734	125,446,869.81	6.91	357.74	631.81	98.77	98.77	87.71	56.07	38.16	1.29	30.00	30.00	34.91	73.02	73.02	73.02
41 - 45	1032	177,388,681.87	6.93	357.94	631.56	98.17	98.17	88.34	53.07	43.09	1.29	27.97	27.97	35.07	76.87	76.87	76.87
46 - 50	1482	254,069,650.34	6.89	357.41	631.57	97.93	97.93	86.65	50.64	46.20	1.51	23.85	23.85	35.91	85.13	85.13	85.13
51 - 55	246	44,728,422.93	6.77	358.52	623.03	94.84	94.84	86.05	51.77	52.18	2.12	23.85	23.85	35.91	85.13	85.13	85.13
56 - 60	6	1,032,189.01	7.56	359.00	585.08	100.00	100.00	70.43	59.97	56.80	0.00	0.00	0.00	29.57	100.00	100.00	100.00
Total:	4475	743,913,954.26	6.91	357.56	629.52	97.96	97.96	88.52	54.86	41.91	1.31	26.36	26.36	33.43	75.48	75.48	75.48

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GMAC RFC

Supplemental Computational Materials

\$718,243,000 (Approximate)

RAMP Series 2005-EFC4 Trust

Issuer

EquiFirst Corporation

Originator

Residential Asset Mortgage Products, Inc.

Depositor

Residential Funding Corporation

Master Servicer

**Mortgage Asset-Backed Pass-Through Certificates,
Series 2005-EFC4**

September 16, 2005

GMAC RFC Securities

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

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

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

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 the issuer of the securities nor any of its affiliates prepared, provided, approved or verified any statistical or numerical information presented herein, although that information may be based in part on loan level data provided by the issuer or its affiliates.

Investors are urged to read the base prospectus and the prospectus supplement and other relevant documents filed or to be filed with the Securities and Exchange Commission because they contain important information. Such documents may be obtained without charge at the Securities and Exchange Commission's website. Once available, the base prospectus and prospectus supplement may be obtained without charge by contacting the Residential Funding Securities Corporation trading desk at (301) 664-6900.

This communication does not contain all information that is required to be included in the base prospectus and the prospectus supplement.

The information in this communication is preliminary and is subject to completion or change.

The information in this communication supersedes information contained in any prior similar communication relating to these securities.

This communication is not an offer to sell or a solicitation of an offer to buy these securities in any state where such offer, solicitation or sale is not permitted.

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.

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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.

GMAC-RFC Securities
Marketing Report w/DTI
 Interest Only

2005 RAMP EFC4

Aggregate Current Principal Balance:	\$196,055,607.56
Minimum Current Balance:	\$60,800.00
Maximum Current Balance:	\$652,410.00
Number of Mortgage Loans:	840
Average Current Principal Balance:	\$233,399.53
Weighted Average Original Loan-to-Value:	85.01
Minimum Original Loan-to-Value:	48.00
Maximum Original Loan-to-Value:	100.00
Weighted Average Mortgage Rate:	6.4288
Minimum Mortgage Rate:	5.20
Maximum Mortgage Rate:	9.05
WA Net Rate:	5.9763
Maximum Net Rate:	8.50
Minimum Net Rate:	4.65
Weighted Average Note Margin:	4.78
Minimum Note Margin:	3.49
Maximum Note Margin:	7.46
Weighted Average Maximum Rate:	12.41
Maximum Max Rate:	15.05
Minimum Max Rate:	11.20
Weighted Average Minimum Rate:	6.41
Minimum Min Rate:	5.20
Maximum Min Rate:	9.05
Weighted Average Term to Next Adjustment Date:	25
Minimum Average Term to Next Adjustment:	19
Maximum Average Term to Next Adjustment:	36
Weighted Average Remaining Term to Maturity:	359
Minimum Remaining Term:	355
Maximum Remaining Term:	360
NZWA Credit Score:	653
Minimum Non Zero Credit Score:	534
Maximum Credit Score:	803
Interest Only Percentage:	100.00
NZWA Back-End DTI:	42.60
Combined Loan-to-Value-Ratio:	94.75

Lien Position	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average DTI	Weighted Average Credit Score	Weighted Average Original LTV
First Lien	840	\$196,055,608	100.00%	\$233,400	42.60	653	85.01%
Total:	840	\$196,055,608	100.00%	\$233,400	42.60	653	85.01%

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Confidential GMAC-RFC Information

GMAC-RFC Securities
Marketing Report w/DTI

2005 RAMP EFC4

Interest Only

Mortgage Type	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average DTI	Weighted Average Credit Score	Weighted Average Original LTV
2/28 IO	649	\$152,075,945	77.57%	\$234,323	42.98	650	85.02%
3/27 IO	162	37,391,502	19.07	230,812	40.89	662	85.19
Fixed	29	6,598,160	3.36	227,178	43.63	655	83.69
Total:	840	\$196,055,608	100.00%	\$233,400	42.60	653	85.01%

Aggregate Credit Scores	Number Of Loans	Principal Balance	% of Principal Balance	Weighted Average DTI	Weighted Average Principal Balance	Weighted Average Orig LTV
520 - 539	1	\$278,000	0.14%	45.00%	\$278,000	63.00%
560 - 579	2	364,000	0.19	41.57	182,000	80.00
580 - 599	42	10,039,390	5.12	44.89	239,033	80.78
600 - 619	145	29,633,644	15.11	42.99	204,370	83.54
620 - 639	167	38,453,447	19.61	42.26	230,260	85.90
640 - 659	189	46,309,584	23.62	42.30	245,024	84.37
660 - 679	123	29,362,428	14.98	42.16	238,719	84.13
680 - 699	68	16,687,080	8.51	43.39	245,398	84.57
700 - 719	39	10,075,295	5.14	42.99	258,341	87.85
720 - 739	31	7,241,630	3.69	44.20	233,601	90.57
740 - 759	18	4,108,595	2.10	39.81	228,255	82.83
760 or Greater	15	3,502,525	1.79	39.33	233,502	90.89
Total:	840	\$196,055,608	100.00%	42.60%	\$233,400	85.01%

Aggregate Original Loan Balance	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average DTI	Weighted Average Credit Score	Weighted Average Original LTV
1 to 100,000	10	\$953,300	0.49%	\$95,330	44.36	621	80.99%
100,001 to 200,000	377	58,956,295	30.07	156,383	41.79	650	85.33
200,001 to 300,000	272	66,173,182	33.75	243,284	42.84	653	85.29
300,001 to 400,000	128	44,377,330	22.64	346,698	43.07	653	84.62
400,001 to 500,000	35	15,687,590	8.00	448,217	42.01	658	84.07
500,001 to 600,000	16	8,652,500	4.41	540,781	44.82	662	84.05
600,001 to 700,000	2	1,255,410	0.64	627,705	42.20	684	90.00
Total:	840	\$196,055,608	100.00%	\$233,400	42.60	653	85.01%

This information was prepared by RetailMort Funding Securities Corporation in its capacity as underwriter. This information should be considered only after reading the Statement Regarding Assumptions on Securities, Pricing Estimates and Other Information, which should be attached. Do not use or rely on this information if you have not received and reviewed this Statement. You may obtain a copy of the Statement from your sales representative.

Sep 16, 2005 10:27

Confidential GMAC-RFC Information

GMAC-RFC Securities
Marketing Report w/DTI

Interest Only

Aggregate Net Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average DTI	Weighted Average Credit Score	Weighted Average Original LTV
4.500 - 4.999	23	\$7,214,040	3.68%	\$313,654	46.67	665	79.73%
5.000 - 5.499	149	36,819,230	18.78	247,109	42.15	662	81.57
5.500 - 5.999	255	61,784,933	31.51	242,294	43.06	658	82.55
6.000 - 6.499	233	53,633,249	27.36	230,186	42.01	652	86.13
6.500 - 6.999	111	23,577,367	12.03	212,409	41.86	642	89.38
7.000 - 7.499	54	10,411,889	5.31	192,813	43.03	631	96.48
7.500 - 7.999	9	1,396,400	0.71	153,378	41.72	622	95.52
8.000 - 8.499	5	951,500	0.49	190,300	47.05	618	100.00
8.500 - 8.999	1	265,000	0.14	265,000	46.00	618	100.00
Total:	840	\$196,055,608	100.00%	\$233,400	42.60	653	85.01%

Aggregate Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average DTI	Weighted Average Credit Score	Weighted Average Original LTV
5.000 - 5.499	28	\$7,942,140	4.05%	\$283,648	45.31	668	79.83%
5.500 - 5.999	194	49,307,502	25.15	254,162	42.34	661	81.53
6.000 - 6.499	222	52,417,441	26.74	236,115	43.18	654	82.56
6.500 - 6.999	249	57,231,767	29.19	229,847	42.04	651	86.40
7.000 - 7.499	80	16,402,662	8.37	205,033	42.00	639	91.23
7.500 - 7.999	55	10,712,726	5.46	194,777	42.36	633	97.11
8.000 - 8.499	6	824,850	0.42	137,475	44.06	609	97.15
8.500 - 8.999	5	951,500	0.49	190,300	47.05	618	100.00
9.000 - 9.499	1	265,000	0.14	265,000	46.00	618	100.00
Total:	840	\$196,055,608	100.00%	\$233,400	42.60	653	85.01%

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Sep 16, 2005 10:27

Confidential GMAC-RFC Information

GMAC-RFC Securities
Marketing Report w/DTI

Interest Only

Original LTV Ratio (%)	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average DTI	Weighted Average Credit Score	Weighted Average Original LTV
0.1 - 50.0	1	\$215,000	0.11%	\$215,000	30.00	617	48.00%
50.1 - 55.0	3	642,611	0.33	214,204	42.88	661	52.11
55.1 - 60.0	2	325,000	0.17	162,500	37.68	639	58.17
60.1 - 65.0	4	1,163,000	0.59	290,750	40.30	604	63.71
65.1 - 70.0	11	2,577,800	1.31	234,345	39.87	632	69.43
70.1 - 75.0	12	2,610,600	1.33	217,550	38.90	639	74.50
75.1 - 80.0	471	110,296,688	56.26	234,180	43.49	649	79.94
80.1 - 85.0	49	12,586,710	6.42	256,072	38.28	646	84.50
85.1 - 90.0	78	19,614,148	10.00	251,463	40.59	656	89.64
90.1 - 95.0	67	15,639,680	7.98	233,428	42.34	655	94.84
95.1 - 100.0	142	30,982,370	15.50	213,860	42.96	672	99.84
Total:	840	\$196,055,608	100.00%	\$233,400	42.60	653	85.01%

CLTV Ratio (%)	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average DTI	Weighted Average Credit Score	Weighted Average Original LTV
0.1 - 50.0	1	\$215,000	0.11%	\$215,000	30.00	617	48.00%
50.1 - 55.0	3	642,611	0.33	214,204	42.88	661	52.11
55.1 - 60.0	2	325,000	0.17	162,500	37.68	639	58.17
60.1 - 65.0	4	1,163,000	0.59	290,750	40.30	604	63.71
65.1 - 70.0	11	2,577,800	1.31	234,345	39.87	632	69.43
70.1 - 75.0	11	2,429,000	1.24	220,818	38.29	638	74.54
75.1 - 80.0	52	12,335,690	6.29	237,225	43.63	633	79.60
80.1 - 85.0	49	12,586,710	6.42	256,072	39.28	646	84.50
85.1 - 90.0	84	21,585,548	11.00	256,745	41.07	655	88.70
90.1 - 95.0	94	21,490,328	10.96	228,621	42.55	651	90.75
95.1 - 100.0	529	120,723,920	61.58	226,212	43.33	657	84.99
Total:	840	\$196,055,608	100.00%	\$233,400	42.60	653	85.01%

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Confidential GMAC-RFC Information

GMAC-RFC Securities
Marketing Report w/DTI

2005 RAMP EFC4

Interest Only

Aggregate State Distributions of Mortgaged Properties	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average DTI	Weighted Average Credit Score	Weighted Average Original LTV
California	198	\$64,439,949	32.87%	\$325,454	43.25	655	82.70%
Florida	38	8,500,110	4.34	223,687	42.49	654	85.25
New York	1	396,000	0.20	396,000	50.00	639	80.00
Texas	7	1,470,330	0.75	210,047	37.27	636	81.63
New Jersey	5	1,018,990	0.52	203,798	43.34	638	100.00
Georgia	23	3,784,179	1.92	163,660	39.16	647	90.74
Virginia	34	8,666,951	4.42	254,910	43.60	652	85.87
Alabama	4	612,000	0.31	153,000	41.46	644	89.48
Arkansas	1	124,000	0.06	124,000	37.00	776	100.00
Arizona	119	22,876,637	11.67	192,241	41.37	654	84.62
Colorado	70	13,673,460	6.97	195,335	42.88	642	84.27
Connecticut	4	649,000	0.33	162,250	47.40	646	84.47
Delaware	7	1,449,675	0.74	207,096	44.53	640	95.11
Idaho	5	907,455	0.46	181,491	40.86	638	77.30
Illinois	20	4,316,445	2.20	215,822	43.20	642	88.68
Indiana	2	335,920	0.17	167,960	46.31	641	80.00
Kentucky	4	705,500	0.36	176,375	42.55	662	87.98
Louisiana	1	143,000	0.07	143,000	50.00	601	100.00
Massachusetts	6	1,265,598	0.65	210,933	44.84	699	92.72
Maryland	62	17,026,790	8.68	274,626	41.33	660	88.03
Michigan	20	3,664,740	1.87	183,237	42.49	643	84.71
Minnesota	13	2,751,040	1.40	211,618	42.85	652	85.50
Missouri	7	1,311,080	0.67	187,297	40.93	648	89.53
Mississippi	2	352,620	0.18	176,310	49.51	672	90.20
North Carolina	10	1,624,750	0.83	162,475	42.64	652	93.05
New Hampshire	2	328,100	0.17	164,050	44.96	629	80.51
New Mexico	5	860,450	0.44	172,090	41.85	663	89.19
Nevada	36	8,781,216	4.48	243,923	44.35	646	82.58
Ohio	23	3,624,045	1.85	157,567	42.12	652	89.98
Oklahoma	2	360,800	0.18	180,400	50.21	633	91.06
Oregon	18	3,321,110	1.69	184,506	43.42	659	88.15
Pennsylvania	9	1,657,760	0.85	184,196	37.59	648	86.94
Rhode Island	2	384,500	0.20	192,250	40.71	632	80.28
South Carolina	11	2,105,764	1.07	191,433	41.78	644	85.58
Tennessee	1	318,000	0.16	318,000	48.00	638	100.00
Utah	16	2,896,325	1.45	177,270	43.25	654	83.89
Washington	37	7,317,860	3.73	197,780	41.97	664	84.12
Wisconsin	8	1,214,660	0.62	151,832	42.00	641	90.71
Wyoming	1	136,800	0.07	136,800	35.00	689	90.00
Kansas	6	762,000	0.39	127,000	39.22	641	82.99
Total:	840	\$196,055,608	100.00%	\$233,400	42.60	653	85.01%

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Sep 16, 2005 10:27

Confidential GMAC-RFC Information

GMAC-RFC Securities
Marketing Report w/DTI

2005 RAMP EFC4

Interest Only

Top 5 Zip Code Concentrations	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average DTI	Weighted Average Credit Score	Weighted Average Original LTV
95843	4	\$1,370,300	0.70%	\$342,575	44.51	640	82.46%
92335	4	1,083,960	0.55	270,990	45.22	661	82.24
92707	3	1,068,000	0.54	356,000	42.52	650	80.00
92571	4	1,062,390	0.54	265,598	46.72	655	80.00
85027	5	1,053,420	0.54	210,684	48.15	617	77.90
Other	820	190,417,538	97.12	232,217	42.52	653	85.13
Total:	840	\$196,055,608	100.00%	\$233,400	42.60	653	85.01%

Aggregate Loan Purpose	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average DTI	Weighted Average Credit Score	Weighted Average Original LTV
Purchase	400	\$92,870,036	47.37%	\$232,175	43.74	659	84.87%
Rate/Term Refinance	33	7,002,975	3.57	212,211	41.63	648	86.68
Equity Refinance	407	96,182,596	49.06	236,321	41.57	647	85.02
Total:	840	\$196,055,608	100.00%	\$233,400	42.60	653	85.01%

Aggregate Documentation	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average DTI	Weighted Average Credit Score	Weighted Average Original LTV
Full Documentation	737	\$166,334,288	84.84%	\$225,691	42.88	650	85.69%
Reduced Documentation	103	29,721,340	15.16	288,557	41.04	670	81.16
Total:	840	\$196,055,608	100.00%	\$233,400	42.60	653	85.01%

Aggregate Occupancy	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average DTI	Weighted Average Credit Score	Weighted Average Original LTV
Primary Residence	839	\$195,673,708	99.81%	\$233,223	42.62	653	84.99%
Second/Vacation	1	381,900	0.19	381,900	36.00	648	95.00
Total:	840	\$196,055,608	100.00%	\$233,400	42.60	653	85.01%

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Sep 16, 2005 10:27

Confidential GMAC-RFC Information

GMAC-RFC Securities
Marketing Report w/DTI

2005 RAMP EFC4

Interest Only

Aggregate Property Type	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average DTI	Weighted Average Credit Score	Weighted Average Original LTV
Single-family detached	741	\$172,695,580	88.08%	\$233,057	42.51	651	84.65%
Townhouse	36	8,359,205	4.28	232,200	43.92	658	89.33
Condo-Low-Rise(Less than 5 stories)	55	12,678,908	6.47	230,526	43.16	666	87.29
Planned Unit Developments (detached)	6	1,770,765	0.90	295,128	40.21	656	83.96
Planned Unit Developments (attached)	1	284,750	0.15	284,750	48.00	642	85.00
Two-to-four family units	1	266,400	0.14	266,400	45.00	687	80.00
Total:	840	\$196,055,608	100.00%	\$233,400	42.60	653	85.01%

Aggregate Prepayment Penalty Term	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average DTI	Weighted Average Credit Score	Weighted Average Original LTV
0	132	\$30,323,201	15.47%	\$229,721	41.87	655	87.81%
12	48	12,496,230	6.37	260,380	43.61	658	85.27
24	514	119,441,248	60.92	232,376	42.85	650	84.53
36	146	33,792,929	17.24	231,458	42.03	657	84.08
Total:	840	\$196,055,608	100.00%	\$233,400	42.60	653	85.01%

Aggregate IO Term	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average DTI	Weighted Average Credit Score	Weighted Average Original LTV
60	840	\$196,055,608	100.00%	\$233,400	42.60	653	85.01%
Total:	840	\$196,055,608	100.00%	\$233,400	42.60	653	85.01%

Aggregate Note Margins	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average DTI	Weighted Average Credit Score	Weighted Average Original LTV
3.000 - 3.499	2	\$456,800	0.24%	\$228,400	50.00	737	80.00%
3.500 - 3.999	67	18,460,460	9.17%	275,828	43.73	660	80.56
4.000 - 4.499	204	51,299,433	27.08	251,468	42.23	661	82.08
4.500 - 4.999	235	54,708,820	28.88	232,803	43.01	653	83.96
5.000 - 5.499	179	39,791,369	21.00	222,298	41.69	646	86.44
5.500 - 5.999	79	16,547,417	8.73	205,461	42.14	642	93.28
6.000 - 6.499	32	5,840,860	3.08	182,527	43.50	637	97.66
6.500 - 6.999	9	1,577,549	0.83	175,283	44.06	613	99.59
7.000 - 7.499	4	764,700	0.40	191,175	45.50	630	97.38
Total:	811	\$189,467,447	100.00%	\$233,622	42.57	653	85.05%

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Sep 16, 2005 10:27

Confidential GMAC-RFC Information

GMAC-RFC Securities
Marketing Report w/DTI
Interest Only

Aggregate Maximum Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average DTI	Weighted Average Credit Score	Weighted Average Original LTV
11.000 - 11.999	221	\$57,142,443	30.16%	\$258,563	42.74	662	81.30%
12.000 - 12.999	451	104,931,577	55.38	232,664	42.53	652	84.71
13.000 - 13.999	127	25,352,078	13.38	199,623	42.09	637	93.83
14.000 - 14.999	11	1,776,350	0.94	161,486	45.66	614	98.68
15.000 - 15.999	1	265,000	0.14	265,000	46.00	616	100.00
Total:	811	\$189,467,447	100.00%	\$233,622	42.57	653	85.05%

Aggregate Minimum Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average DTI	Weighted Average Credit Score	Weighted Average Original LTV
5.000 - 5.999	221	\$57,142,443	30.16%	\$258,563	42.74	662	81.30%
6.000 - 6.999	450	104,730,877	55.28	232,735	42.52	652	84.70
7.000 - 7.999	128	25,552,778	13.49	199,631	42.15	638	93.80
8.000 - 8.999	11	1,776,350	0.94	161,486	45.66	614	98.68
9.000 - 9.999	1	265,000	0.14	265,000	46.00	616	100.00
Total:	811	\$189,467,447	100.00%	\$233,622	42.57	653	85.05%

Next Interest Rate Change Date	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average DTI	Weighted Average Credit Score	Weighted Average Original LTV
2007-04	1	\$360,000	0.19%	\$360,000	46.00	599	90.00%
2007-05	7	1,651,310	0.87	235,901	42.94	672	82.33
2007-06	11	2,494,960	1.32	226,815	40.41	631	80.92
2007-07	52	12,856,358	6.79	247,238	42.50	646	85.90
2007-08	486	116,054,457	61.25	233,981	43.13	650	84.97
2007-09	82	18,668,860	9.85	227,547	42.64	660	85.41
2008-07	8	1,567,279	0.83	195,910	36.19	656	87.27
2008-08	124	29,132,423	15.36	234,939	41.58	667	85.77
2008-09	30	6,691,800	3.53	223,060	39.02	644	82.16
Total:	811	\$189,467,447	100.00%	\$233,622	42.57	653	85.05%

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Sep 16, 2005 10:27

Confidential GMAC-RFC Information

GMAC-RFC Securities
Marketing Report w/DTI
 Interest Only

2005 RAMP EFC4

Back End DTI	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average DTI	Weighted Average Credit Score	Weighted Average Original LTV
6 - 10	1	\$153,840	0.08%	\$153,840	9.00	629	80.00%
11 - 15	1	228,600	0.12	228,600	12.00	659	90.00
16 - 20	7	1,489,900	0.76	212,843	18.10	654	83.42
21 - 25	16	3,587,250	1.83	224,203	23.81	633	82.97
26 - 30	37	8,030,870	4.10	217,051	27.92	667	83.19
31 - 35	68	14,683,840	7.48	215,939	33.23	658	86.06
36 - 40	140	32,942,157	16.80	235,301	38.07	680	85.57
41 - 45	224	53,212,139	27.14	237,554	43.14	652	85.53
46 - 50	303	71,060,117	36.24	234,522	48.12	650	84.78
51 - 55	43	10,666,895	5.44	248,067	52.02	647	82.90
Total:	840	\$196,055,608	100.00%	\$233,400	42.60	653	85.01%

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Sep 16, 2005 10:27

Confidential GMAC-RFC Information



GMAC RFC

Supplemental Computational Materials

\$718,243,000 (Approximate)

RAMP Series 2005-EFC4 Trust

Issuer

EquiFirst Corporation

Originator

Residential Asset Mortgage Products, Inc.

Depositor

Residential Funding Corporation

Master Servicer

**Mortgage Asset-Backed Pass-Through Certificates,
Series 2005-EFC4**

Septemer 16, 2005

GMAC RFC Securities

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

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

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

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 the issuer of the securities nor any of its affiliates prepared, provided, approved or verified any statistical or numerical information presented herein, although that information may be based in part on loan level data provided by the issuer or its affiliates.

Investors are urged to read the base prospectus and the prospectus supplement and other relevant documents filed or to be filed with the Securities and Exchange Commission because they contain important information. Such documents may be obtained without charge at the Securities and Exchange Commission's website. Once available, the base prospectus and prospectus supplement may be obtained without charge by contacting the Residential Funding Securities Corporation trading desk at (301) 664-6900.

This communication does not contain all information that is required to be included in the base prospectus and the prospectus supplement.

The information in this communication is preliminary and is subject to completion or change.

The information in this communication supersedes information contained in any prior similar communication relating to these securities.

This communication is not an offer to sell or a solicitation of an offer to buy these securities in any state where such offer, solicitation or sale is not permitted.

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.

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.

GMAC-RFC Securities

Fortress
All records

2005 RAMP EFC4

Fortress Report	# of Loans	UPB	LTV	CLTV	FICO
IO No Second	419	\$97,781,009	90.05%	90.05%	655
IO Second not in Deal	419	97,982,568	79.98	99.41	651
IO Second in Deal	2	392,000	80.00	100.00	601
Non-IO No Second	2408	390,970,767	84.80	84.80	612
Non-IO Second in deal	5	566,304	80.00	100.00	635
Non-IO Second not in deal	967	146,592,383	80.04	99.33	644
Total:	4220	\$734,185,061	83.90%	90.37%	629

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Sep 16, 2005 16:45

Confidential GMAC-RFC Information

GMAC-RFC Securities
Fortress
All records

2005 RAMP EFC4

All records		FICO	ORIGINAL LTV	UPB
ARM	FIX			
ARM		575 or Less	74,999 or Less	18,506,032.52
			75,000 - 79,999	7,947,201.65
			80,000 - 84,999	18,649,704.48
			85,000 - 89,999	19,091,751.92
			90,000 - 94,999	22,286,345.48
		576 - 600	95,000 or More	5,463,422.10
			74,999 or Less	10,522,027.32
			75,000 - 79,999	6,903,482.51
			80,000 - 84,999	37,706,070.59
			85,000 - 89,999	12,183,103.33
			90,000 - 94,999	17,448,979.59
		601 - 625	95,000 or More	10,980,848.06
			74,999 or Less	7,749,924.83
			75,000 - 79,999	5,241,280.87
			80,000 - 84,999	90,707,049.15
			85,000 - 89,999	9,811,639.43
			90,000 - 94,999	20,633,705.97
		626 - 650	95,000 or More	25,749,723.73
			74,999 or Less	5,951,874.19
			75,000 - 79,999	3,473,703.08
			80,000 - 84,999	68,445,573.80
			85,000 - 89,999	10,015,893.71
			90,000 - 94,999	17,370,452.68
		651 - 675	95,000 or More	31,082,630.50
			74,999 or Less	3,986,136.50
			75,000 - 79,999	1,936,738.38
			80,000 - 84,999	54,718,746.95
			85,000 - 89,999	6,044,917.33
			90,000 - 94,999	7,684,860.29
		676 or More	95,000 or More	20,827,847.10
			74,999 or Less	2,119,537.42
			75,000 - 79,999	2,242,122.58
			80,000 - 84,999	60,043,167.36
			85,000 - 89,999	6,533,703.82
			90,000 - 94,999	11,139,311.67
Fixed		575 or Less	95,000 or More	32,416,619.52
			74,999 or Less	3,480,552.16
			75,000 - 79,999	1,251,864.55
			80,000 - 84,999	1,776,985.57
			85,000 - 89,999	1,205,527.74
			90,000 - 94,999	1,308,442.52
		576 - 600	95,000 or More	522,287.29
			74,999 or Less	2,862,338.11
			75,000 - 79,999	928,686.97
			80,000 - 84,999	3,038,378.20
			85,000 - 89,999	2,401,871.03
			90,000 - 94,999	546,912.11

Continued...

...continued		FICO	ORIGINAL LTV	UPB
ARM	FIX			
All records		601 - 625	95,000 or More	2,488,910.17
			74,999 or Less	4,464,074.53
			75,000 - 79,999	1,949,366.17
			80,000 - 84,999	6,383,359.23
			85,000 - 89,999	2,156,175.65
			90,000 - 94,999	2,635,663.03
		626 - 650	95,000 or More	4,939,061.65
			74,999 or Less	4,505,784.29
			75,000 - 79,999	1,366,378.56
			80,000 - 84,999	9,561,776.51
			85,000 - 89,999	2,320,977.18
			90,000 - 94,999	3,715,515.76
		651 - 675	95,000 or More	4,747,045.68
			74,999 or Less	3,179,692.79
			75,000 - 79,999	1,486,644.15
			80,000 - 84,999	5,702,042.45
			85,000 - 89,999	1,164,834.15
			90,000 - 94,999	1,410,066.19
		676 or More	95,000 or More	4,265,856.00
			74,999 or Less	443,633.76
			75,000 - 79,999	653,459.99
			80,000 - 84,999	5,243,466.87
			85,000 - 89,999	317,129.32
			90,000 - 94,999	1,648,977.35
			95,000 or More	4,250,086.07
Grand Total:				743,913,954.26

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SEP 16, 2005 16:22

Confidential GMAC-RFC Information

Doc Stat = full	
Occ Stat = not owner occupied	< 70
< 550	>= 70 / < 80
>= 550 / < 570	>= 80 / < 100
>= 570 / < 590	
>= 590 / < 610	
>= 610 / < 630	
>= 630 / < 650	
>= 650 / < 670	
>= 670 / < 690	
>= 690 / < 710	
>= 710 / < 730	
>= 730	

Doc Stat = not full	
Occ Stat = not owner occupied	< 70
< 550	>= 70 / < 80
>= 550 / < 570	>= 80 / < 100
>= 570 / < 590	
>= 590 / < 610	
>= 610 / < 630	
>= 630 / < 650	
>= 650 / < 670	
>= 670 / < 690	
>= 690 / < 710	
>= 710 / < 730	
>= 730	

Doc Stat = full	
Occ Stat = owner occupied	< 70
< 550	>= 70 / < 80
>= 550 / < 570	>= 80 / < 100
>= 570 / < 590	
>= 590 / < 610	
>= 610 / < 630	
>= 630 / < 650	
>= 650 / < 670	
>= 670 / < 690	
>= 690 / < 710	
>= 710 / < 730	
>= 730	

Doc Stat = not full	
Occ Stat = owner occupied	< 70
< 550	>= 70 / < 80
>= 550 / < 570	>= 80 / < 100
>= 570 / < 590	
>= 590 / < 610	
>= 610 / < 630	
>= 630 / < 650	
>= 650 / < 670	
>= 670 / < 690	
>= 690 / < 710	
>= 710 / < 730	
>= 730	

Non-IO	82.36965	83.78841	88.97058	621	7.08149	73.65	40.19	2.77	98.22	27.35	9.63	72.13	0	41.66
Other IO	85.00509	85.00509	94.74563	653	6.42881	26.35	47.37	0	100	50.13	32.87	84.84	100	42.6
Total:	83.06421	84.10906	90.49257	630	6.90948	100	42.08	2.04	98.69	33.43	15.76	75.48	26.35	41.91

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3. Credit Score

Credit Score	LTV	CLTV	SS CLTV	FICO	WAC	% BAL	PURCH%	INV PROP%	1ST LIEN%	%W 2ND	CA%	FULL%	IO%	DTI%
500 <=	79.82594	79.85388	80.26665	542	7.69535	8.39	18.3	0.4	99.96	3.86	10.72	97.79	0.45	41.49
560 <=	81.27768	82.12577	85.38607	582	7.23125	18.91	28.48	1.95	98.94	17.31	11.65	87.03	7.4	41.2
600 <=	83.38882	84.72133	91.47562	620	6.90624	31.53	38.88	1.66	98.33	35.63	13.47	79.01	29.03	41.77
640 <=	83.21074	84.51406	93.51984	656	6.67717	26.68	49.07	2.14	98.37	46.92	20.06	64.09	38.32	42.33
680 >=	86.29735	87.08605	95.37039	714	6.46883	14.48	67.72	3.76	99.01	42.32	21.08	60.8	38.52	42.57
Total:	83.06421	84.10906	90.49257	630	6.90948	100	42.08	2.04	98.69	33.43	15.76	75.48	26.35	41.91

10th Percentile: 562.00
90th Percentile: 689.00

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4. Low Balance

Low Balance	LTV	CLTV	SS CLTV	FICO	WAC	% BAL	PURCH%	INV PROP%	1ST LIEN%	%W 2ND	CA%	FULL%	IO%	DTI%
<= 79,999.99	72.2823	88.05098	92.43567	618	8.32938	5.75	63.3	4.98	80.27	29.73	2.67	82.87	50	39.56
80,000.00 >=	82.74743	84.21695	90.41228	616	7.47844	5.02	50.28	2.84	98.47	32.75	1.39	87.07	121	40.59
100,000.00 >=	83.77743	83.84875	90.37177	631	6.78586	89.22	40.25	1.81	99.91	33.69	17.41	74.35	29.47	42.13
Total:	83.06421	84.10906	90.49257	630	6.90948	100	42.08	2.04	98.69	33.43	15.76	75.48	26.35	41.91

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5. Lien Position

Lien Position	LTV	CLTV	SS CLTV	FICO	WAC	% BAL	PURCH%	INV PROP%	1ST LIEN%	%W 2ND	CA%	FULL%	IO%	DTI%
First Lien	83.90235	83.90235	90.37045	629	6.86755	98.69	41.66	2.07	100	33.43	15.7	75.66	26.7	41.88
Second Lien	19.81446	99.70835	99.70835	635	10.07314	1.31	73.53	0	0	0	20.08	62.22	0	43.54
Total:	83.06421	84.10906	90.49257	630	6.90948	100	42.08	2.04	98.69	33.43	15.76	75.48	26.35	41.91

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6. CLTV

CLTV	LTV	CLTV	SS CLTV	FICO	WAC	% BAL	PURCH%	INV PROP%	1ST LIEN%	%W 2ND	CA%	FULL%	IO%	DTI%
80.000 - 84.999	80.13371	80.13371	95.02776	638	6.52128	41.93	59.49	1.34	100	76.28	20.26	68.91	35.15	42.93
85.000 - 89.999	85.66552	85.66552	85.81095	609	7.0297	9.85	14.84	5.31	100	1.51	17.07	72.48	17.43	40.28
90.000 - 94.999	90.11066	90.11066	90.29351	616	7.21503	14.49	23.02	3.81	99.9	1.82	14.42	75.3	16.52	41.45
95.000 - 100.999	93.08629	98.29168	98.29745	650	7.64133	19.86	54.43	0	93.49	0.12	6.22	92.02	30.35	42.76
Total:	85.43132	86.64437	93.93151	634	6.95438	86.13	47.08	1.9	98.48	38.22	15.68	75.72	28.88	42.34

10th Percentile: 80.00
90th Percentile: 100.00

Top

7. SS CLTV

SS CLTV	FICO	WAC	% BAL	PURCH%	INV PROP%	1ST LIEN%	%W 2ND	CA%	FULL%	IO%	DTI%	DTI>45%	% MI
80.00 - 84.99	608	6.76744	9.98	21.07	4.78	100	0.28	17.45	77.71	17.08	41.57	38.55	0
85.00 - 89.99	609	7.02019	9.75	13.47	4.93	100	0.52	17.25	72.2	18.13	40.34	35.13	0
90.00 - 94.99	618	7.16751	15.07	23.58	3.6	99.91	5.69	15.63	73.7	18.18	41.57	39.63	0

95.00 - 100.99	648	6.91291	51.82	0.27	97.5	64.22	15.08	76.43	36.32	43.06	44.75	0
Total:	634	6.95254	86.62	1.89	98.49	39.5	15.69	75.63	28.9	42.32	42.07	0

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8. Coupon ARM

Coupon ARM	LTV	CLTV	SS CLTV	FICO	WAC	% BAL	PURCH%	INV PROP%	1ST LIEN%	%W 2ND	CA%	FULL%	IO%	DTI%
<= 7.999	83.67473	83.67473	91.0437	634	6.66001	78.98	43.59	1.95	100	37.81	18.93	73.4	31.9	42.13
8.000 - 8.999	92.03071	92.03071	92.39752	583	8.47584	6.09	45.77	4.51	100	3.35	0.88	91.98	3.92	42.37
9.000 - 9.999	93.2894	93.2894	93.55274	569	8.40407	1.39	54.77	1.31	100	5.27	0	98.82	2.57	41.24
10.000 - 10.999	87.27708	87.27708	87.27708	559	10.13488	0.06	73.24	0	100	0	0	100	0	40.03
Total:	84.41958	84.41958	91.17674	629	6.93414	86.52	43.94	2.12	100	34.84	17.34	75.13	29.44	42.13

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9. Coupon Fixed

Coupon Fixed	LTV	CLTV	SS CLTV	FICO	WAC	% BAL	PURCH%	INV PROP%	1ST LIEN%	%W 2ND	CA%	FULL%	IO%	DTI%
<= 7.999	79.26791	79.26791	84.02026	635	6.91515	10.87	24.97	1.45	100	25.22	4.53	79.98	8.15	40.33
8.000 - 8.999	80.78694	87.98371	89.60292	615	8.44546	11.15	31.22	3.75	90.98	8.56	3.38	72.92	0	37.66
9.000 - 9.999	43.54522	97.81292	98.10818	636	9.64757	0.63	61.9	0	31.94	6.16	16.26	48.95	0	43.11
10.000 - 10.999	25.64411	99.2121	99.27063	611	10.39954	0.78	72.84	1.17	8.04	14.56	15.53	79.1	0	43.95
11.000 - 11.999	19.4786	99.48434	99.48434	607	11.78431	0.06	56.52	0	0	0	0	53.95	0	39.25
Total:	74.36632	82.11634	86.10204	632	7.3929	13.48	30.13	1.56	90.3	23.43	5.6	77.74	6.57	40.44

Top

10. Top 20 Cities

Top 20 Cities	% TOTAL	# LOANS	LOAN BAL	AVG LOAN BAL	WA LTV	% 2ND	WA FICO
PHOENIX AZ	1.7541	80	13,049,064.94	163,113.31	82.4427	31.9286	629
LAS VEGAS NV	1.3938	53	10,368,698.35	195,635.82	78.4084	33.7561	635
VIRGINIA BEACH VA	1.3235	54	9,845,714.49	182,328.05	82.8529	9.0328	601
CHICAGO IL	1.2959	54	9,640,075.97	178,519.93	81.9872	22.506	630
MESA AZ	0.8311	37	6,182,509.45	167,094.85	85.0836	27.0628	653
SACRAMENTO CA	0.7204	20	5,358,895.28	267,944.76	80.019	44.3501	618
BALTIMORE MD	0.6921	32	5,148,559.31	160,892.48	83.1364	8.3327	616
MODESTO CA	0.671	18	4,991,325.38	277,295.85	83.7981	32.7653	642
GLENDALE AZ	0.6664	27	4,957,703.25	183,618.64	81.8972	24.108	635
BOWIE MD	0.5855	13	4,355,536.19	335,041.25	80.2433	13.1327	632
AURORA CO	0.5675	24	4,221,749.52	175,906.23	83.1318	62.4015	632
PEORIA AZ	0.5649	16	4,202,360.49	262,647.53	79.2091	12.6124	623
MIAMI FL	0.5385	19	4,005,881.32	210,835.86	79.1438	36.8235	646
ORLANDO FL	0.5218	22	3,881,912.22	176,450.56	83.7896	21.4466	644
NORTH LAS VEGAS NV	0.5022	17	3,736,018.59	219,765.80	80.6501	46.6292	648
UPPER MERIDEN CT	0.4746	13	3,530,355.31	271,565.79	81.9809	0	607
CHESAPEAKE VA	0.436	18	3,243,096.90	180,172.05	79.4478	19.9566	618
HYATTSVILLE MD	0.4025	13	2,994,378.86	230,336.84	82.6863	6.8067	608
CHANDLER AZ	0.4015	14	2,987,047.29	213,360.52	79.9313	46.1413	649
HAMPTON VA	0.395	20	2,938,807.35	146,940.87	87.5754	8.9429	603
Other	85.2618	3,914	634,274,263.80	162,177.80	83.2807	35.7651	630
Total	100	4,475	743,813,954.26	166,237.76	83.0642	34.3	630

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11. Top 10 States

Top 10 States	% TOTAL	# LOANS	LOAN BAL	AVG LOAN BAL	WA LTV	% 2ND	WA FICO
California	15.7569	419	117,217,678.35	279,755.80	80.2042	45.3085	641
Maryland	7.8868	257	58,671,282.10	228,292.93	82.1523	17.0373	623

Arizona	7,3546	296	54,711,653.86	184,836.67	81,8506	30,9273	638
Florida	7,3431	329	54,626,385.25	166,037.65	82,3275	27,2959	627
Virginia	6,9197	275	51,476,885.71	187,188.68	83,0496	22,5159	617
Illinois	5,4359	257	40,438,449.79	157,348.05	84,1904	31,4222	629
Pennsylvania	3,6822	217	27,392,616.66	126,233.26	84,9228	30,3557	620
Colorado	2,8901	117	21,499,547.73	183,756.82	83,0356	61,6951	632
Georgia	2,8696	145	21,495,964.00	148,248.03	85,8442	39,4721	631
Nevada	2,6269	95	19,541,693.05	205,702.03	78,8817	36,2846	635
Other	37,2142	2,068	276,841,797.76	133,869.34	84,5896	35,6785	628
Total:	100	4,475	743,913,954.26	166,237.76	83,0642	34.3	630

Top

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DTI>45%	%	MI
41.74	0	
35.87	0	
40.3	0	

DTI>45%	%	MI
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39.81	0
41.69	0
40.3	0

DTI>45%	% MI
38.99	0
37.78	0
39.9	0
43.24	0
39.85	0
40.3	0

DTI>45%	% MI
33.46	0
35.94	0
40.99	0
40.3	0

	%
DTI>45% MI	
40.19	0
49.15	0
40.3	0

	%
DTI>45% MI	
45.12	0
34.47	0
39.42	0
42	0
42.23	0

	%
DTP>45% MI	0
41.25	0
41.06	0
38.36	0
32.04	0
41.18	0

	%
DTP>45% MI	0
33.85	0
26.95	0
43.84	0
51.31	0
19.39	0
34.68	0

Cash Out Refi (COF) Below 70 LTV	14,615,578	28,519,261	5,155,321	
COF with LTV 70.01 to 75	6,735,163	16,093,433	3,377,721	
COF with LTV 75.01 to 80	16,908,082	85,036,781	18,264,521	
COF with LTV 80.01 to 85	8,321,978	40,962,872	10,841,290	
COF with LTV 85.01 to 90	9,515,835	61,233,505	13,673,557	
COF with LTV 90.01 to 95	3,220,020	29,306,235	4,983,722	
COF with LTV 95.01 to 100	6,466,103	19,374,058	4,034,081	
COF with LTV 100.01 plus Other				

Occupancy Status:				
Owner Occupied	97,753,347	533,020,587	91,277,736	
2nd Home	977,080	4,568,476	1,116,564	
Investment	1,563,397	12,208,120	1,428,647	
Other	0	0	0	

Loan Balance				
Below 50,000	6,304,916	988,543	49,961	
50,000.01 to 100,000	17,695,542	51,505,789	4,639,873	
100,000.01 to 150,000	19,502,701	101,002,184	13,432,509	
150,000.01 to 200,000	23,795,748	119,553,535	22,301,008	
200,000.01 to 400,000	27,818,470	233,890,122	42,968,609	
400,000.01 to 500,000	3,027,179	30,312,325	7,177,356	
500,000.01 to 600,000	2,149,268	11,892,276	2,650,631	
600,000.01 to 1,000,000	0	652,410	603,000	
1,000,000.01 and above				

Loan Term				
>30 Years	93,492,753	549,797,183	93,822,947	
30 Years	4,112,428	0	0	
20 Years	2,243,548	0	0	
15 Years	445,094	0	0	
Other				

Documentation Type				
Full Documentation	77,969,585	406,505,002	77,054,365	0

Limited Documentation	
Stated Docs with LTV below 70	
Stated Docs with LTV 70.01 to 75	
Stated Docs with LTV 75.01 to 80	
Stated Docs with LTV 80.01 to 85	
Stated Docs with LTV 85.01 to 90	
Stated Docs with LTV 90.01 to 100	
Stated Docs with LTV above 100.01	
Other	

2,803,707
2,115,886
6,568,448
2,040,307
3,955,285
531,568
4,309,037

10,213,755
5,386,089
83,551,466
14,472,936
23,101,043
3,912,589
2,654,303

870,813
1,316,923
8,013,907
2,785,884
3,173,428
223,108
384,498

Lien Status	
1st Lien	
Second Liens with LTV below 85	
Second Liens with LTV 85.01 to 90	
Second Liens with LTV 90.01 to 95	
Second Liens with LTV 95.01 to 100	
Second Liens with LTV above 100.01	

90,564,931
42,851
111,038
9,575,004

549,797,183
0
0
0

93,822,947
0
0
0

Interest Only	
Dollar of Mortgage Type	
Ave. FICO	
Ave. LTV	
% Stated Docs	
% Full Docs	

6,588,160
655
83.69
7.72
92.28

152,075,945
650
85.02
16.74
83.26

37,391,502
662
85.19
10.02
89.98

GMAC RFC Securities

2005 RASC EFC4

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Collateral Analysis

743.913.954.26

(deal as a whole)
Percent of
Current Balance

FICO Low	FICO High	LTV	GWAC	% MI	Wid Avg	FICO	DII	LTV	% SFD	% PUD	% Owner Occ	% Full Doc	% Stated Doc	% Int Only
500	524	> 65%	154,800.58	0.73	8.27	522	44.56	82.80	88.01	0.00	100.00	100.00	0.00	5,410,330.24
525	549	> 65%	152,888.68	4.36	7.84	0	0	0	0	0	0	0	0	32,412,309.72
550	574	> 65%	152,169.69	6.83	7.52	0	0	0	0	0	0	0	0	50,893,825.22
575	599	> 70%	148,097.30	12.60	7.23	0	0	0	0	0	0	0	0	93,739,238.23
600	624	> 70%	155,907.33	17.89	6.90	0	0	0	0	0	0	0	0	132,368,354.30
625	649	> 70%	176,801.84	20.77	6.81	0	0	0	0	0	0	0	0	154,175,083.05
650	674	> 80%	151,515.98	5.97	7.11	0	0	0	0	0	0	0	0	44,242,885.59
675	699	> 80%	176,897.23	3.11	6.98	0	0	0	0	0	0	0	0	23,145,026.95
700	724	> 80%	193,765.39	2.12	6.52	0	0	0	0	0	0	0	0	15,807,889.84
725	749	> 85%	180,272.92	0.7	6.99	0	0	0	0	0	0	0	0	7,954,888.65
750	774	> 85%	173,658.83	0.76	6.13	0	0	0	0	0	0	0	0	5,621,082.50
775	799	> 85%	183,886.77	0.40	6.44	0	0	0	0	0	0	0	0	2,974,220.35
800 max		> 85%	187,956.22	0.13	6.41	0	0	0	0	0	0	0	0	937,831.08
LTV Low	LTV High	DII	GWAC	% MI	Wid Avg	FICO	DII	LTV	% SFD	% PUD	% Owner Occ	% Full Doc	% Stated Doc	% Int Only
60%	64%	> 49.9%	204,787.16	0.17	6.33	0	603	50.75	62.18	66.84	0	100	70.8	29.2
65%	69%	> 49.9%	226,648.37	0.21	6.27	0	571	50.99	65.31	65.25	0.00	100.00	0.00	0
70%	74%	> 49.9%	222,857.61	0.54	6.42	0	599	50.68	71.63	68.62	0.00	91.04	77.59	22.41
75%	79%	> 49.9%	194,833.68	0.40	7.18	0	560	50.94	76.78	84.55	0.00	91.39	54.5	5.45
80%	84%	> 49.9%	190,310.64	7.24	6.35	0	635	50.92	80.19	86.49	0.02	97.89	76.40	23.60
85%	89%	> 49.9%	180,455.80	1.38	7.16	0	606	51.09	85.76	88.69	0.00	88.70	71.95	28.15
90%	94%	> 49.9%	182,023.72	1.84	7.31	0	615	51.10	90.35	90.35	0.00	90.89	80.47	19.53
95%	99%	> 49.9%	196,337.25	1.21	7.32	0	632	50.41	95.21	83.42	0.00	100.00	0.00	43.73
100% max		> 49.9%	115,509.99	2.00	7.75	0	654	51.06	100	82.21	2.08	100	92.49	7.51
DII Low	DII High	FICO	GWAC	% MI	Wid Avg	FICO	DII	LTV	% SFD	% PUD	% Owner Occ	% Full Doc	% Stated Doc	% Int Only
25%	24%	< 525	118,046.90	0.32	7.72	0	539	27.11	84.33	0.00	97.43	100.00	0.00	0.00
30%	29%	< 575	140,808.52	1.38	7.48	0	551	32.17	80.16	89.60	0.00	99.34	90.55	9.45
35%	39%	< 600	148,088.02	4.18	7.39	0	571	37.26	81.84	87.73	1.78	99.83	84.78	15.22
40%	44%	< 625	157,876.41	10.53	7.23	0	568	42.09	83.36	86.17	0.95	98.10	84.59	15.41
45%	49%	< 650	164,107.89	18.68	7.07	0	606	47.18	84.20	91.01	1.19	99.03	84.38	15.62
50%	54%	< 675	172,451.92	12.10	6.89	0	614	50.71	84.37	87.54	0.11	96.35	82.76	17.24
55% max	< 700		183,533.94	0.76	7.14	0	600	55.33	85.11	82.80	3.65	97.87	99.61	16.23

>= 80 / < 90	>= 90 / < 100	>= 100
0.56	0.48	0
1.28	2.69	0
9.55	2.85	0
3.42	2.32	0
5.78	8.47	0
4.60	5.04	0
2.58	3.87	0
4.43	6.21	0
1.31	2.63	0
0.00	1.46	0
9.79	1.41	0

>= 80 / < 90	>= 90 / < 100	>= 100
11.40	0.00	
12.00	0.00	
12.28	0.00	0
22.98	0.00	0
11.29	0.00	0
1.62	0.00	0
3.99	0.00	0
1.72	1.75	0

Doc Stat = full						
Occ Stat = owner occupied		< 70	>= 70 / < 80	>= 80 / < 90	>= 90 / < 100	>= 100
< 550		0.17	0.00	0.00	0.00	0.00
>= 550 / < 570						
>= 570 / < 590		0.21	0.20	1.93	0.00	0.11
>= 590 / < 610		0.26	0.84	8.70	2.03	0.47
>= 610 / < 630		0.34	0.58	11.43	3.78	2.92
>= 630 / < 650		0.12	1.12	14.33	4.51	3.51
>= 650 / < 670		0.36	0.57	10.89	2.67	2.83
>= 670 / < 690		0.18	0.29	6.56	1.86	1.80
>= 690 / < 710		0.00	0.00	2.49	1.03	1.47
>= 710 / < 730		0.00	0.25	1.17	1.30	1.72
>= 730		0.00	0.00	1.19	1.44	2.39

Doc Stat = full			
Occ Stat = not owner occupied		< 70	>= 70 / < 80
< 550			
>= 550 / < 570			
>= 570 / < 590			
>= 590 / < 610			
>= 610 / < 630			
>= 630 / < 650			
>= 650 / < 670			
>= 670 / < 690			
>= 690 / < 710			
>= 710 / < 730			
>= 730			

Doc Stat = not full						
Occ Stat = owner occupied		< 70	>= 70 / < 80	>= 80 / < 90	>= 90 / < 100	>= 100
< 550						
>= 550 / < 570						
>= 570 / < 590						
>= 590 / < 610						
>= 610 / < 630		0.00	0.00	3.47	0.83	
>= 630 / < 650		0.00	2.25	19.18	3.82	
>= 650 / < 670		1.16	2.16	22.03	1.65	
>= 670 / < 690		0.00	0.00	18.95	2.70	
>= 690 / < 710		0.00	0.71	7.19	0.00	
>= 710 / < 730		0.00	0.00	6.78	0.00	
>= 730		0.00	0.00	5.87	1.26	

Doc Stat = not full			
Occ Stat = not owner occupied		< 70	>= 70 / < 80
< 550			
>= 550 / < 570			
>= 570 / < 590			
>= 590 / < 610			
>= 610 / < 630			
>= 630 / < 650			
>= 650 / < 670			
>= 670 / < 690			
>= 690 / < 710			
>= 710 / < 730			
>= 730			

	average LTV	CLTV above 60%	CLTV above 65%	CLTV above 70%	% below 60%	% below 65%	% below 70%	ave DTI	DTI > 45%	DTI > 50%	DTI > 55%	CLTV > 80%
A	59.37	52.96	48.4	9.42	30.4	23.20	11.42	38.59	31.74	28.15	30.11	29808.9
FICO below 600	79.85	79.85	79.85	79.85	79.85	79.85	79.85	79.85	79.85	79.85	79.85	115073816.6
LTV above 65%	94.48	94.48	94.48	94.48	94.48	94.48	94.48	94.48	94.48	94.48	94.48	271224458.9
LTV above 60%	90.05	90.05	90.05	90.05	90.05	90.05	90.05	90.05	90.05	90.05	90.05	156036546.9
LTV above 55%	84.20	84.20	84.20	84.20	84.20	84.20	84.20	84.20	84.20	84.20	84.20	92457980.01
DTI > 40%	25.05	25.05	25.05	25.05	25.05	25.05	25.05	25.05	25.05	25.05	25.05	477219944.2
DTI > 45%	11.87	11.87	11.87	11.87	11.87	11.87	11.87	11.87	11.87	11.87	11.87	296830262.3
DTI > 50%	31.61	31.61	31.61	31.61	31.61	31.61	31.61	31.61	31.61	31.61	31.61	45760611.94

	average LTV	FICO < 650	FICO < 675	% below 60%	% below 65%	% below 70%	ave DTI	DTI > 45%	DTI > 50%	DTI > 55%	CLTV > 80%
B	81.63	81.63	81.63	81.63	81.63	81.63	81.63	81.63	81.63	81.63	81.63
DTI > 40%	25.05	25.05	25.05	25.05	25.05	25.05	25.05	25.05	25.05	25.05	25.05
DTI > 45%	11.87	11.87	11.87	11.87	11.87	11.87	11.87	11.87	11.87	11.87	11.87
DTI > 50%	31.61	31.61	31.61	31.61	31.61	31.61	31.61	31.61	31.61	31.61	31.61

Months to next reset (arms only)	Count	Balance (\$)	% of Balance	WAC	Remaining Term	WA CLTV	WA FICO
0-5	567	133,417,065	70.4%	6.46	359	95.2	649
6-11	82	18,558,860	9.8%	6.39	360	96.9	650
12-17	32	8,597,402	4.4%	6.31	360	97.4	644
18-23	30	6,591,893	3.2%	6.41	359	94.83	633
24-29	811	189,487,447	100.00%	6.41	359	94.83	633
30-35							
36-41							
42-47							
48-53							
54-59							
60							
Total:	811	189,487,447	100.00%	6.41	359	94.83	633

F Is DTI off current mortgage rate for IO Yes

Credit Grade	Count	Balance (\$)	% of Balance	WAC	Remaining Term	WA LTV	WA FICO
AA	2,308	395,361,106	57.7%	6.59	357	93.4	651
AA-	3,512	578,679,728	83.1%	6.78	359	87.8	607
A+	518	83,111,723	11.2%	6.68	358	88.3	593
A	296	45,746,709	6.4%	7.11	358	78.8	577
B	271	32,400,712	4.4%	7.51	358	60.1	552
C	156	22,065,321	3.0%	7.67	358	78.5	541
CM	781	127,564,528	18.1%	7.96	358	97.4	642
NC	4,473	743,933,854	100.00%	6.81	358	90.48	625

What are top 10 cities and average state for each LTV > 90% or Overall FICO	Loans	Balance (\$)	% of Balance	Rate (%)	Months	LTV	Score
PHOENIX AZ	80	11,046,044.84	1.25%	6.71	359	69.24	635
LAS VEGAS NV	53	10,306,698.35	1.39%	7.19	353	65.40	601
VIRGINIA BEACH VA	54	9,843,714.49	1.32%	6.74	359	67.42	630
CHICAGO IL	37	6,182,509.45	0.83%	6.68	359	90.84	653
MESA AZ	30	5,358,693.28	0.72%	6.29	359	61.15	618
IRVINE CA	25	4,444,444.44	0.61%	6.44	359	65.32	644
BAL TIMORE MD	18	4,091,325.36	0.67%	6.41	359	67.19	635
MODESTO CA	27	4,857,703.25	0.67%	6.73	359	62.87	632
GLENDALE AZ	13	4,355,538.19	0.59%	6.51	359	60.79	630
BOWIE MD	13	4,355,538.19	0.59%	6.51	359	60.79	630
Other	4,087	670,015,971.85	90.07%	6.83	358	90.49	630
Total:	4,475	743,933,934	100.00%	6.81	358	90.49	630

What % of loans are LTV above 80% and stated dec. ID, FICO below 600 or NCO?	Loans	Balance (\$)	% of Balance	Rate (%)	% stated Dec type	% IO Loans	% non-owner Occupied	% Fico Less Than 600
LTV > 90	1,165	154,631,543	21%	7.83	7.77	29.76	0.15	13.3
180.00 >=								

J What is max LTV to stated income and minimum FICO for stated income?
 MAX LTV, STATED INC. 100
 MIN FICO, STATED INC. 510

K What is min FICO for loans above 80% LTV
 Min Fico for LTV greater than 90 524

L Seasoning history - any over 3m? YES

M Excess spread? 302 bps

N What is available funds cap schedule at forwards + 200, fixed prepay at 50% CPR, ARM pay at 125% CPR

Deal Info	2005 BASC EFCA	RFC
Deal Name	Bloomberg Ticker: Subprime	Non
Asset Class:	100 Homecomings	Originators (6)
Truster:	1	%
Lead Manager(s):	2	Name
	3	%
	4	Name
	5	%
	6	Name
	7	%
	8	Name
	9	%
	10	Name
		100.00% Homecomings
		FICO by Originator
		630

FICO	# Loans	Deal Size Balance	%	WA Loan Balance	WAC	FICO	WLV	% DTI	Primary	SPAD	Full Doc	Interest only	WAC
NA			0.00%										
<500	10	1,710,332	0.23%	171,033	7.77%	520	79.78%	47.81%	100.00%	100.00%	100.00%	0.00%	0.00%
>500 <=540	173	26,375,310	3.55%	152,458	0.01%	531	79.61%	42.06%	99.80%	88.89%	77.41%	38.47%	1.05%
>540 <=560	239	37,064,129	4.97%	154,829	0.00%	551	80.28%	40.67%	97.96%	90.95%	75.75%	97.36%	0.00%
>560 <=580	353	53,900,111	7.19%	151,358	0.00%	571	81.03%	40.69%	96.02%	91.77%	76.27%	2.22%	0.00%
>580 <=600	606	90,893,844	12.22%	149,436	0.00%	591	82.84%	41.55%	98.01%	90.88%	61.26%	86.49%	12.77%
>600 <=620	712	106,967,302	14.38%	150,235	0.00%	610	84.36%	41.97%	97.89%	90.16%	61.40%	83.56%	27.25%
>620 <=640	740	129,956,648	17.39%	174,266	0.00%	630	85.17%	41.77%	98.35%	89.30%	74.33%	29.82%	0.00%
>640 <=660	692	122,290,416	16.44%	176,720	0.00%	650	84.74%	42.24%	96.81%	89.44%	51.77%	68.59%	37.08%
>660 <=680	396	70,316,790	9.45%	177,568	0.00%	669	83.83%	42.59%	97.11%	89.46%	42.92%	58.29%	41.70%
>680 <=700	237	47,037,359	6.32%	196,470	0.00%	690	85.27%	42.91%	93.26%	85.71%	35.75%	60.57%	36.21%
>700 <=750	233	44,349,046	5.96%	190,339	0.00%	721	88.44%	43.23%	95.91%	89.14%	28.50%	58.58%	41.62%
>750	82	14,512,667	1.95%	176,984	0.00%	776	89.60%	39.15%	97.57%	77.84%	21.85%	67.78%	35.94%
TOTAL	4,478	743,913,854	100.00%	1,042,338	0.14%	630	84.11%	41.91%	97.88%	88.21%	64.88%	76.48%	34.35%

Please fill out complete list of servicers and originators even if it is greater than ten.
 Cells in red font are calculations and should be left alone.
 Please put averages in gray cells at the bottom of each bucket.

FICO BUCKET													
FICO	# Loans	Deal Size Balance	%	WA Loan Balance	WAC	FICO	WLV	% DTI	Primary	SPAD	Full Doc	Interest only	WAC
NA			0.00%										
<500	10	1,710,332	0.23%	171,033	7.77%	520	79.78%	47.81%	100.00%	100.00%	100.00%	0.00%	0.00%
>500 <=540	173	26,375,310	3.55%	152,458	0.01%	531	79.61%	42.06%	99.80%	88.89%	77.41%	38.47%	1.05%
>540 <=560	239	37,064,129	4.97%	154,829	0.00%	551	80.28%	40.67%	97.96%	90.95%	75.75%	97.36%	0.00%
>560 <=580	353	53,900,111	7.19%	151,358	0.00%	571	81.03%	40.69%	96.02%	91.77%	76.27%	2.22%	0.00%
>580 <=600	606	90,893,844	12.22%	149,436	0.00%	591	82.84%	41.55%	98.01%	90.88%	61.26%	86.49%	12.77%
>600 <=620	712	106,967,302	14.38%	150,235	0.00%	610	84.36%	41.97%	97.89%	90.16%	61.40%	83.56%	27.25%
>620 <=640	740	129,956,648	17.39%	174,266	0.00%	630	85.17%	41.77%	98.35%	89.30%	74.33%	29.82%	0.00%
>640 <=660	692	122,290,416	16.44%	176,720	0.00%	650	84.74%	42.24%	96.81%	89.44%	51.77%	68.59%	37.08%
>660 <=680	396	70,316,790	9.45%	177,568	0.00%	669	83.83%	42.59%	97.11%	89.46%	42.92%	58.29%	41.70%
>680 <=700	237	47,037,359	6.32%	196,470	0.00%	690	85.27%	42.91%	93.26%	85.71%	35.75%	60.57%	36.21%
>700 <=750	233	44,349,046	5.96%	190,339	0.00%	721	88.44%	43.23%	95.91%	89.14%	28.50%	58.58%	41.62%
>750	82	14,512,667	1.95%	176,984	0.00%	776	89.60%	39.15%	97.57%	77.84%	21.85%	67.78%	35.94%
TOTAL	4,478	743,913,854	100.00%	1,042,338	0.14%	630	84.11%	41.91%	97.88%	88.21%	64.88%	76.48%	34.35%

FICO Mean: 626 Medi: 624 Standard Deviation: 50.31

LTV BUCKET													
LTV	# Loans	Deal Size Balance	%	WA Loan Balance	WAC	FICO	WLV	% DTI	Primary	SPAD	Full Doc	Interest only	WAC
<50	54	6,174,653	0.83%	114,345	6.92%	594	44.20%	36.61%	67.24%	85.33%	68.06%	76.46%	3.46%
>50 <=55	33	5,581,833	0.75%	169,146	6.53%	607	55.13%	38.29%	62.64%	91.09%	60.98%	71.93%	11.51%
>55 <=60	42	6,059,559	0.81%	144,275	6.67%	604	56.56%	38.92%	64.30%	85.13%	58.17%	77.94%	9.36%
>60 <=65	61	12,310,103	1.65%	201,805	6.60%	597	63.22%	40.91%	65.50%	69.53%	69.20%	69.20%	9.45%
>65 <=70	132	24,311,427	3.27%	184,177	6.55%	599	68.88%	37.92%	65.10%	88.24%	69.54%	76.61%	10.50%
>70 <=75	174	31,487,727	4.23%	181,021	6.71%	603	74.05%	40.61%	68.43%	85.76%	83.20%	72.00%	8.29%
>75 <=80	1,772	313,980,590	42.21%	177,190	6.52%	638	79.89%	42.83%	88.43%	89.50%	38.29%	68.75%	35.13%
>80 <=85	405	72,773,604	9.78%	179,688	6.94%	608	84.53%	40.18%	85.26%	92.13%	64.62%	73.46%	17.30%
>85 <=90	637	116,589,910	15.67%	183,030	7.18%	618	89.75%	41.23%	95.20%	89.72%	74.41%	74.07%	16.62%
>90 <=95	317	55,388,563	7.45%	174,727	7.40%	632	94.74%	42.59%	94.45%	80.61%	61.74%	61.51%	19.74%
>95 <=100	31	4,305,988	0.58%	138,903	7.85%	650	97.00%	43.00%	90.00%	89.92%	61.75%	61.85%	41.74%
>100	817	94,939,998	12.76%	116,206	7.75%	656	100.00%	43.00%	100.00%	100.00%	61.85%	61.85%	31.73%
TOTAL	4,478	743,913,854	100.00%	1,042,338	0.14%	630	84.11%	41.91%	97.88%	88.21%	64.88%	76.48%	34.35%

LTV Mean: 84.94 Medi: 90.49 Standard Deviation: 10.85 LTV =60: 39.89 % Silent Seconds: 34.3
 CLTV W/ Silent Seconds: 39.39

DTI	Deal Size		WA Loan		WAC		SALT		FICO		SALT		Primary		SPUD		Full Doc		Interest only
	# Loans	Balance	%	Balance	%	WAC	SPUD	FICO	SPUD	Full Doc	SPUD	Full Doc	SPUD	Full Doc	SPUD	Full Doc	SPUD	Full Doc	
<20	84	11,797,038	1.95%	140,441	7.08%	623	81.89%	14.96%	97.27%	95.83%	57.06%	86.25%	15.97%						
>20 <=35	136	18,859,323	2.54%	138,671	6.97%	620	81.05%	23.31%	93.22%	92.86%	60.85%	93.75%	19.02%						
>35 <=40	261	36,271,422	4.88%	138,971	6.97%	624	83.02%	28.14%	97.86%	88.60%	65.85%	79.45%	22.14%						
>40 <=45	494	74,319,358	9.99%	150,444	6.92%	632	83.97%	38.16%	98.56%	90.27%	64.05%	74.07%	19.76%						
>45 <=50	1,032	177,389,882	23.85%	171,969	6.93%	632	84.02%	43.09%	97.23%	89.19%	65.07%	65.94%	26.26%						
>50 <=55	1,482	254,069,650	34.15%	171,969	6.93%	632	84.02%	43.09%	97.23%	89.19%	65.07%	73.02%	30.00%						
>55 <=60	246	44,728,423	6.01%	181,823	6.77%	623	84.14%	48.20%	97.32%	89.57%	60.64%	76.07%	27.97%						
>60	6	1,032,189	0.14%	172,032	7.56%	585	86.91%	56.80%	100.00%	91.64%	59.97%	100.00%	0.00%						
TOTAL	4,478	743,913,864	100.00%	188,238	6.91%	630	84.11%	41.91%	97.06%	88.21%	64.88%	76.48%	28.39%						

DTI Mean: 41.41

Medi: 43

Standard Deviation: 8.16

Purpose	Deal Size		WA Loan		WAC		SALT		FICO		SALT		Primary		SPUD		Full Doc		Interest only
	# Loans	Balance	%	Balance	%	WAC	SPUD	FICO	SPUD	Full Doc	SPUD	Full Doc	SPUD	Full Doc	SPUD	Full Doc	SPUD	Full Doc	
Purchase	4,336	722,051,870	97.06%	166,525	6.90%	629	84.18%	41.84%	97.06%	89.86%	64.93%	75.59%	27.10%						
Refi (Cash out)	2,424	313,851,102	42.08%	152,111	6.90%	647	85.53%	43.74%	95.24%	87.80%	58.00%	70.74%	20.67%						
Refi (Rate term)	2,424	406,539,117	54.65%	179,452	6.90%	617	82.92%	41.30%	97.54%	90.71%	100.00%	78.39%	23.65%						
Consolidation	155	24,233,134	3.26%	156,278	7.05%	620	85.75%	41.56%	99.63%	88.51%	58.00%	87.88%	20.91%						
Other			0.00%																
TOTAL	4,478	743,913,864	100.00%	188,238	6.91%	630	84.11%	41.91%	97.06%	88.21%	64.88%	76.48%	28.39%						

Doc Type	Deal Size		WA Loan		WAC		SALT		FICO		SALT		Primary		SPUD		Full Doc		Interest only
	# Loans	Balance	%	Balance	%	WAC	SPUD	FICO	SPUD	Full Doc	SPUD	Full Doc	SPUD	Full Doc	SPUD	Full Doc	SPUD	Full Doc	
Primary (DOC)	4,336	722,051,870	97.06%	166,525	6.90%	629	84.18%	41.84%	97.06%	89.86%	64.93%	75.59%	27.10%						
Investment	106	15,200,165	2.04%	143,398	7.30%	648	81.61%	42.10%	0.00%	76.02%	54.91%	70.67%	0.00%						
2nd / Vacation	33	6,662,119	0.90%	201,882	6.74%	660	82.42%	37.97%	0.00%	70.93%	24.94%	74.15%	5.73%						
Rental			0.00%																
Other			0.00%																
TOTAL	4,478	743,913,864	100.00%	188,238	6.91%	630	84.11%	41.91%	97.06%	88.21%	64.88%	76.48%	28.39%						

Doc Type	Deal Size		WA Loan		WAC		SALT		FICO		SALT		Primary		SPUD		Full Doc		Interest only
	# Loans	Balance	%	Balance	%	WAC	SPUD	FICO	SPUD	Full Doc	SPUD	Full Doc	SPUD	Full Doc	SPUD	Full Doc	SPUD	Full Doc	
Full	3,529	561,528,972	75.48%	159,118	6.93%	622	84.91%	41.92%	97.20%	89.56%	56.77%	70.74%	20.67%						
Alternative			0.00%																
Limited	846	182,384,983	24.52%	192,796	6.85%	652	81.63%	41.87%	96.63%	88.95%	48.17%	70.74%	20.67%						
Stated			0.00%																
No Ratio			0.00%																
NINA			0.00%																
No Doc			0.00%																
Other			0.00%																
TOTAL	4,478	743,913,864	100.00%	188,238	6.91%	630	84.11%	41.91%	97.06%	88.21%	64.88%	76.48%	28.39%						

PROPERTY BUCKET														
Property Type	# Loans	Deal Size	WA Loan		WAC		PFO		% DT		Weighted Average Collateral Characteristics			
			Balance	%	WAC	WAC	PFO	PFO	MTV	MTV	Primary	SP/UD	Ref Cashout	Full Dec
Single Family	3,968	658,515,527	155,957	68.52%	6.92%	6.10%	629	84.12%	41.85%	97.55%	80.00%	55.55%	75.53%	26.22%
2-4 Unit	31	6,626,397	133,755	0.89%	6.62%	6.10%	630	84.23%	42.88%	96.69%	80.00%	46.38%	77.74%	31.00%
Townhouse	80	14,412,820	180,160	1.94%	6.99%	6.99%	638	81.17%	44.02%	82.28%	0.00%	60.26%	75.78%	1.85%
Condo	160	26,048,507	162,803	3.50%	6.92%	6.92%	633	85.76%	42.43%	98.74%	0.00%	53.06%	77.85%	32.05%
MH	231	37,245,133	161,237	5.01%	6.75%	6.75%	640	84.47%	42.35%	94.29%	0.00%	40.05%	70.97%	34.04%
Other	5	1,064,974	212,895	0.00%	6.75%	6.75%	614	84.19%	32.95%	46.33%	0.00%	33.89%	75.57%	0.00%
TOTAL	4,478	743,913,864	168,238	100.00%	6.81%	6.81%	630	84.11%	41.81%	97.06%	82.41%	54.86%	76.48%	28.35%

PRINCIPAL BUCKET														
UPB	# Loans	Deal Size	WA Loan		WAC		PFO		% DT		Weighted Average Collateral Characteristics			
			Balance	%	WAC	WAC	PFO	PFO	MTV	MTV	Primary	SP/UD	Ref Cashout	Full Dec
<50	229	7,343,419	32,067	0.99%	6.82%	6.10%	625	85.47%	40.92%	97.32%	84.67%	29.05%	75.13%	0.00%
50-99	423	27,012,796	83,860	3.63%	6.10%	6.10%	617	87.34%	39.23%	93.06%	69.58%	33.39%	69.32%	0.00%
100-149	532	46,828,407	88,023	6.29%	7.51%	7.51%	615	84.04%	40.44%	96.86%	91.95%	43.72%	89.36%	2.04%
150-199	568	64,390,831	113,364	8.68%	7.23%	7.23%	622	84.28%	40.87%	97.28%	89.30%	50.26%	82.08%	10.75%
200-249	507	69,546,563	137,173	9.35%	7.16%	7.16%	625	84.87%	41.20%	97.25%	89.11%	51.25%	82.78%	19.51%
250-299	949	165,650,291	222,771	22.27%	6.79%	6.79%	633	84.05%	41.69%	98.05%	89.77%	58.37%	80.23%	23.22%
300-349	558	124,341,827	222,835	16.71%	7.22%	7.22%	635	84.25%	42.10%	96.51%	89.35%	59.35%	75.31%	30.30%
350-399	280	76,267,370	272,633	10.25%	6.62%	6.62%	632	83.35%	42.81%	97.50%	89.14%	56.50%	68.92%	37.37%
400-449	195	62,913,376	322,633	8.46%	6.68%	6.68%	637	84.44%	43.43%	96.38%	90.38%	56.77%	65.38%	36.56%
450-499	110	41,154,629	374,133	5.53%	6.59%	6.59%	640	82.11%	41.95%	94.84%	82.80%	61.64%	46.82%	36.26%
500-549	58	24,635,291	3,317	3.31%	6.55%	6.55%	654	84.81%	42.27%	90.75%	81.70%	51.45%	63.33%	42.50%
550-599	33	15,881,569	481,260	2.13%	6.39%	6.39%	643	82.78%	42.42%	100.00%	100.00%	61.00%	52.69%	51.84%
600-649	31	16,692,175	538,457	2.24%	6.29%	6.29%	684	90.00%	42.20%	100.00%	100.00%	48.03%	100.00%	100.00%
650-699	2	1,255,410	627,705	0.17%	6.20%	6.20%	694	90.00%	42.20%	100.00%	100.00%	48.03%	100.00%	100.00%
TOTAL	4,478	743,913,864	168,238	100.00%	6.81%	6.81%	630	84.11%	41.81%	97.06%	82.41%	54.86%	76.48%	28.35%

Min 14,900 Max 652,410

In \$1,000

State Concentration Bucket*														
State	# Loans	Deal Size	WA Loan		WAC		PFO		% DT		Weighted Average Collateral Characteristics			
			Balance	%	WAC	WAC	PFO	PFO	MTV	MTV	Primary	SP/UD	Ref Cashout	Full Dec
CA	250	70,444,716	281,779	9.47%	6.41%	6.41%	642	81.35%	42.97%	99.32%	88.11%	55.03%	56.44%	54.45%
CA-S	257	58,671,282	228,293	7.89%	6.81%	6.81%	623	82.72%	41.79%	98.64%	75.38%	75.28%	79.77%	29.02%
MD	296	54,711,654	184,837	7.35%	6.69%	6.69%	638	82.69%	40.00%	96.31%	98.13%	61.24%	79.33%	41.81%
AZ	329	54,626,385	166,038	7.34%	6.96%	6.96%	627	83.03%	42.58%	97.51%	87.83%	57.17%	66.31%	15.56%
FL	275	51,476,886	187,189	6.92%	7.01%	7.01%	617	83.52%	42.76%	98.32%	84.83%	65.28%	79.15%	16.84%
VA	169	46,772,967	276,763	6.29%	6.29%	6.29%	638	81.83%	43.16%	97.13%	95.06%	59.18%	69.54%	55.77%
CA-N	257	40,438,450	157,348	5.44%	6.89%	6.89%	629	85.30%	42.96%	97.61%	81.24%	61.77%	72.14%	10.67%
IL	217	27,392,617	126,233	3.68%	7.19%	7.19%	620	85.59%	38.81%	98.82%	90.64%	41.74%	87.15%	6.05%
PA	117	21,499,548	163,757	2.89%	6.61%	6.61%	632	84.89%	43.23%	98.57%	91.04%	58.10%	88.70%	63.60%
CO	145	21,495,864	148,248	2.89%	7.16%	7.16%	631	87.43%	41.42%	93.55%	97.86%	48.06%	76.14%	17.51%
GA	95	19,541,693	205,702	2.63%	6.60%	6.60%	635	81.34%	42.04%	93.65%	96.98%	46.22%	74.38%	44.94%
NY	155	19,368,543	124,959	2.60%	7.37%	7.37%	625	86.82%	42.94%	96.09%	93.76%	55.66%	75.94%	18.92%
MI	165	19,115,060	115,849	2.57%	7.48%	7.48%	622	86.28%	41.36%	91.51%	96.49%	46.07%	77.46%	8.50%
NC	95	17,288,671	181,986	2.32%	6.60%	6.60%	637	83.54%	41.77%	98.53%	93.44%	57.16%	83.15%	42.33%
WA	145	16,805,429	115,900	2.26%	7.36%	7.36%	629	88.64%	41.51%	99.69%	93.79%	53.94%	80.06%	21.96%
OH	145	204,264,094	135,454	27.46%	7.16%	7.16%	627	85.42%	41.50%	96.05%	89.78%	44.50%	78.63%	12.79%
Other	1,508	743,913,864	168,238	100.00%	6.81%	6.81%	630	84.11%	41.81%	97.06%	82.41%	54.86%	76.48%	28.35%

* Fail in top 15 states only, combine the remaining in the 'Other' Bucket.

*Separate California and Non and Sum if possible

California Breakdown		Deal Size		WA Loan		Weighted Average Collateral Characteristics					
# Loans	Balance	%	WAC	FICO	SLTV	% DTI	Primary	SPAD	Net Cashout	Fall Doc	Interest only
169	46,772,962	6.29%	6.32%	638	81.83%	43.16%	97.13%	95.18%	59.18%	55.71%	54.45%
250	70,447,716	9.47%	6.41%	642	81.35%	42.97%	98.32%	88.11%	56.44%	61.87%	64.87%
419	117,221,678	16.76%	6.38%	641	81.14%	43.06%	88.48%	90.88%	58.89%	58.87%	64.87%

FIXED / FLOATING (U)		Deal Size		WA Loan		Weighted Average Collateral Characteristics						
Type	# Loans	Balance	%	WAC	FICO	SLTV	% DTI	Primary	SPAD	Net Cashout	Fall Doc	Interest only
Fixed	851	100,293,824	13.48%	7.35%	632	82.12%	40.44%	97.47%	92.46%	63.99%	77.74%	6.97%
Balloon	2,188	397,711,738	5.06%	7.03%	620	84.18%	41.96%	95.88%	89.80%	52.69%	70.37%	0.00%
2/28	315	56,431,445	0.73%	6.87%	618	84.00%	41.72%	95.49%	88.98%	68.65%	76.93%	0.00%
5/28	648	152,075,945	2.04%	6.45%	650	85.02%	42.96%	99.75%	90.05%	46.68%	83.26%	100.00%
3/27 IO	162	37,391,502	0.48%	6.27%	662	85.18%	40.86%	100.00%	85.78%	57.75%	89.96%	100.00%
5/25 IO			0.00%									
Other			0.00%									
TOTAL	4,478	743,913,854	100.00%	6.91%	630	84.11%	41.91%	97.06%	88.41%	64.66%	76.88%	28.33%

List all loan types and separate the 0 loans i.e. 2/28 and 2/28 IO should have separate rows.

LIEN BUCKET		Deal Size		WA Loan		Weighted Average Collateral Characteristics						
Type	# Loans	Balance	%	WAC	FICO	SLTV	% DTI	Primary	SPAD	Net Cashout	Fall Doc	Interest only
First	4,220	734,185,081	98.69%	6.87%	629	83.80%	41.86%	97.02%	89.43%	55.05%	75.66%	26.70%
Second	255	9,728,893	1.31%	10.07%	635	99.71%	43.54%	100.00%	87.69%	25.54%	62.22%	0.00%
Other			0.00%									
TOTAL	4,475	743,913,974	100.00%	6.91%	630	84.11%	41.91%	97.06%	88.41%	64.66%	76.88%	28.33%

PREPAYMENT BUCKET		Deal Size		WA Loan		Weighted Average Collateral Characteristics						
Type	# Loans	Balance	%	WAC	FICO	SLTV	% DTI	Primary	SPAD	Net Cashout	Fall Doc	Interest only
None	1,133	179,251,782	24.10%	7.12%	627	84.13%	41.76%	95.63%	82.11%	54.25%	74.93%	16.92%
6 Months	168	37,018,645	0.00%	6.95%	636	83.71%	43.16%	97.75%	88.34%	51.92%	66.81%	33.76%
1 Year	2,311	394,815,108	53.07%	6.83%	629	84.52%	42.21%	97.44%	91.21%	51.64%	74.22%	30.25%
2 Year	835	131,095,958	17.62%	6.86%	633	82.94%	40.89%	97.63%	94.15%	65.03%	82.53%	25.78%
3 Year			0.00%									
5 Year			0.00%									
Other	8	1,732,461	0.23%	7.27%	642	85.14%	37.98%	100.00%	100.00%	69.97%	71.96%	0.00%
TOTAL	4,478	743,913,954	100.00%	6.91%	630	84.11%	41.91%	97.06%	88.41%	64.66%	76.88%	28.33%

INDEX BUCKET		Deal Size		WA Loan		Weighted Average Collateral Characteristics						
Type	# Loans	Balance	%	WAC	FICO	SLTV	% DTI	Primary	SPAD	Net Cashout	Fall Doc	Interest only
Labor - 6 Month	3,624	643,620,131	100.00%	6.83%	629	84.42%	42.13%	97.00%	88.99%	52.86%	75.13%	29.44%
Labor - 1 Year			0.00%									
Treasury - 1 Year			0.00%									
CMT - 1 Year			0.00%									
Other			0.00%									
TOTAL	3,624	643,620,131	100.00%	6.83%	629	84.42%	42.13%	97.00%	88.99%	52.86%	75.13%	29.44%

List all loan types

MORTGAGE RATE (WAC) BUCKET													
Type	# Loans	Deal Size	WA Loan		WAC	FICO	SLTV	% DTI	Weighted Average Collateral Characteristics			Fall Doc	Interest only
			Balance	%					Primary	SP/POD	Ref Cashout		
<=2.00													
>2.00 <=2.50	72	18,366,034	255,084	0.00%	5.38%	663	79.56%	44.69%	96.28%	91.17%	47.86%	93.83%	60.52%
>2.50 <=3.00	466	105,926,831	227,311	14.24%	5.85%	654	80.20%	42.59%	99.32%	91.08%	52.16%	79.35%	47.06%
>3.00 <=3.50	743	149,822,540	201,645	20.14%	6.31%	642	80.72%	41.94%	97.73%	87.24%	55.47%	72.39%	36.84%
>3.50 <=4.00	1,103	202,824,624	183,985	27.26%	6.80%	632	83.18%	41.69%	96.59%	88.06%	54.23%	71.06%	25.60%
>4.00 <=4.50	748	118,589,448	158,542	15.94%	7.28%	619	85.39%	41.51%	96.55%	89.76%	59.46%	71.02%	14.18%
>4.50 <=5.00	533	75,899,942	142,401	10.20%	7.77%	610	89.35%	41.25%	95.42%	91.02%	57.39%	79.30%	11.95%
>5.00 <=5.50	227	27,941,017	123,089	3.76%	8.29%	593	90.83%	42.38%	94.48%	93.51%	56.76%	84.69%	2.95%
>5.50 <=6.00	113	23,391,746	109,820	3.14%	8.78%	560	92.25%	41.48%	96.50%	92.97%	51.64%	95.69%	4.07%
>6.00 <=6.50	63	6,987,066	92,615	1.03%	9.27%	576	93.20%	41.82%	98.92%	93.10%	46.98%	93.15%	3.45%
>6.50 <=7.00	120	6,980,747	58,256	0.84%	9.76%	607	96.42%	41.52%	99.25%	89.01%	29.20%	71.29%	0.00%
>7.00 <=7.50	100	4,311,288	43,113	0.58%	10.26%	607	97.81%	44.41%	98.42%	90.73%	87.03%	87.03%	0.00%
>7.50 <=8.00	55	1,781,206	32,386	0.24%	10.72%	609	99.68%	42.72%	100.00%	89.62%	21.16%	62.99%	0.00%
>8.00 <=8.50	12	381,524	31,794	0.05%	11.20%	608	99.43%	38.87%	100.00%	81.48%	47.85%	48.63%	0.00%
>8.50 <=9.00				0.00%									
>9.00 <=9.50				0.00%									
>9.50 <=10.00				0.00%									
>10.00 <=10.50				0.00%									
>10.50 <=11.00				0.00%									
>11.00 <=11.50				0.00%									
>11.50 <=12.00				0.00%									
>12.00 <=12.50				0.00%									
>12.50 <=13.00				0.00%									
>13.00				0.00%									
TOTAL	4,476	743,913,854	168,238	100.00%	6.91%	630	84.11%	41.91%	97.08%	89.41%	54.86%	78.48%	28.38%

MARGIN (WAM) BUCKET													
Type	# Loans	Deal Size	WA Loan		WAC	FICO	SLTV	% DTI	Weighted Average Collateral Characteristics			Fall Doc	Interest only
			Balance	%					Primary	SP/POD	Ref Cashout		
<=2.00													
>2.00 <=2.50	4	910,020	227,505	0.00%	5.19%	659	78.67%	49.20%	100.00%	100.00%	26.51%	100.00%	50.20%
>2.50 <=3.00	131	33,251,066	253,825	5.17%	5.51%	659	79.62%	43.26%	97.53%	92.61%	48.97%	85.66%	98.24%
>3.00 <=3.50	482	108,273,283	224,633	16.82%	5.94%	653	81.09%	42.56%	98.91%	90.39%	52.67%	77.45%	48.03%
>3.50 <=4.00	737	144,428,516	195,968	22.44%	6.41%	639	81.71%	42.16%	97.71%	86.47%	51.63%	71.00%	38.03%
>4.00 <=4.50	657	156,062,821	182,104	24.23%	6.87%	628	84.15%	41.75%	96.55%	88.40%	50.86%	69.49%	24.94%
>4.50 <=5.00	612	99,751,999	162,993	15.50%	7.35%	618	86.84%	41.90%	95.36%	88.68%	57.93%	70.43%	15.65%
>5.00 <=5.50	353	48,761,126	138,134	7.58%	7.85%	607	90.79%	42.15%	95.83%	89.59%	58.88%	80.93%	11.98%
>5.50 <=6.00	214	27,517,897	128,688	4.28%	8.33%	584	91.94%	42.06%	94.84%	91.65%	55.68%	92.36%	6.46%
>6.00 <=6.50	138	16,248,317	117,741	2.52%	8.83%	574	92.68%	42.20%	97.42%	90.42%	50.59%	97.75%	3.47%
>6.50 <=7.00	63	5,916,938	93,920	0.92%	9.39%	567	92.60%	41.84%	98.60%	95.19%	41.92%	98.81%	0.00%
>7.00 <=7.50	29	2,135,376	73,634	0.33%	9.84%	565	92.63%	38.97%	97.56%	90.31%	31.01%	97.60%	0.00%
>7.50 <=8.00	2	254,654	127,327	0.04%	10.09%	540	83.75%	41.50%	100.00%	100.00%	24.98%	100.00%	0.00%
>8.00 <=8.50			54,057	0.02%	10.07%	556	90.69%	40.47%	100.00%	100.00%	100.00%	100.00%	0.00%
>8.50 <=9.00				0.00%									
>9.00 <=9.50				0.00%									
>9.50 <=10.00				0.00%									
>10.00 <=10.50				0.00%									
>10.50 <=11.00				0.00%									
>11.00 <=11.50				0.00%									
>11.50 <=12.00				0.00%									
>12.00 <=12.50				0.00%									
>12.50 <=13.00				0.00%									
>13.00				0.00%									
TOTAL	3,424	643,826,131	177,489	100.00%	6.83%	628	84.42%	42.13%	97.08%	88.50%	54.86%	76.13%	28.24%

		Deal Coverage									
		Loan-to-Value (LTV)									
Percentage of the deal based on FICO and LTV buckets *		<=65	>65 <=69	>69 <=73	>73 <=76	>76 <=80	>80 <=84	>84 <=88	>88 <=92	>92 <=96	>96 <=100
NA											
	<=600	0.18%	0.12%	0.28%	0.54%	0.53%	1.40%	1.35%	1.49%	0.11%	
F	>600 <=650	0.69%	0.25%	0.77%	1.05%	1.62%	7.07%	3.54%	4.44%	1.68%	0.07%
I	>650 <=700	0.23%	0.09%	0.18%	0.66%	0.95%	7.58%	1.65%	3.20%	1.90%	0.07%
C	>700 <=750	0.25%	0.26%	0.14%	0.64%	0.35%	10.48%	1.55%	3.08%	1.65%	0.21%
O	>750 <=800	0.16%	0.09%	0.21%	0.32%	0.44%	8.12%	0.95%	1.41%	0.94%	0.08%
	>800 <=850	0.10%			0.06%	0.18%	4.36%	0.36%	1.01%	0.41%	1.22%
	>850 <=900					0.11%	1.84%	0.16%	0.52%	0.42%	0.91%
	>900 <=950					0.02%	0.82%	0.03%	0.12%	0.12%	0.02%
	>950 <=1000			0.07%		0.53%	0.12%	0.26%	0.26%	0.20%	0.69%
	>1000				0.02%	0.02%	0.03%	0.04%	0.04%	0.02%	0.06%

* This table should be filled out with the percentage of the deal corresponding to each cross LTV and FICO buckets

		MI Coverage									
		Loan-to-Value (LTV)									
Percentage of MI coverage based on FICO and LTV buckets *		<=65	>65 <=69	>69 <=73	>73 <=76	>76 <=80	>80 <=84	>84 <=88	>88 <=92	>92 <=96	>96 <=100
NA											
	<=600	0	0	0	0	0	0	0	0	0	0
	>600 <=650	0	0	0	0	0	0	0	0	0	0
	>650 <=700	0	0	0	0	0	0	0	0	0	0
	>700 <=750	0	0	0	0	0	0	0	0	0	0
	>750 <=800	0	0	0	0	0	0	0	0	0	0
	>800 <=850	0	0	0	0	0	0	0	0	0	0
	>850 <=900	0	0	0	0	0	0	0	0	0	0
	>900 <=950	0	0	0	0	0	0	0	0	0	0
	>950 <=1000	0	0	0	0	0	0	0	0	0	0
	>1000	0	0	0	0	0	0	0	0	0	0

* This table should be filled out with the percentage of MI corresponding to each cross LTV and FICO buckets

IO ONLY FICO BUCKET

Type	# Loans	Deal Size Balance	WA Loan Balance	Weighted Average Collateral Characteristics																		
				WAC	FICO	MLTV	LTV	Primary	SP/UD	Self Cashout	Fat Doc	LTV cap										
NA																						
<500																						
>500 <=520	1	278,000	278,000	6.25%	534	63.00%	45.00%	100.00%	100.00%	0.00%	100.00%	0.00%	100.00%								0.00%	
>520 <=540																						
>540 <=560																						
>560 <=580	5	1,190,000	238,000	6.33%	578	80.01%	46.74%	100.00%	100.00%	82.52%	59.50%	51.38%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	71.09%	
>580 <=600	51	11,603,388	227,517	6.59%	593	80.72%	43.87%	100.00%	100.00%	94.53%	51.38%	51.38%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	91.23%	
>600 <=620	140	29,153,216	208,237	6.63%	611	83.98%	42.82%	100.00%	100.00%	91.72%	51.31%	51.31%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	93.51%	
>620 <=640	189	38,454,037	217,539	6.55%	631	85.88%	42.68%	100.00%	100.00%	90.52%	52.00%	52.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	94.06%	
>640 <=660	185	45,347,809	245,123	6.38%	650	84.27%	42.08%	100.00%	100.00%	87.98%	50.20%	50.20%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	94.41%	
>660 <=680	122	29,319,633	240,325	6.36%	670	84.06%	42.47%	100.00%	100.00%	86.36%	50.20%	50.20%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	94.21%	
>680 <=700	88	17,033,000	250,485	6.24%	688	84.47%	43.28%	100.00%	100.00%	87.75%	33.49%	33.49%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	99.24%	
>700 <=730	16	16,460,060	242,896	6.20%	721	90.16%	43.10%	100.00%	100.00%	84.99%	31.37%	31.37%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	96.59%	
>730 <=750	33	3,418,465	248,859	6.32%	774	91.29%	38.59%	100.00%	100.00%	75.70%	39.68%	39.68%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	98.49%	
TOTAL	848	198,053,608	233,400	6.43%	653	85.01%	42.69%	95.81%	95.81%	89.13%	43.06%	43.06%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	84.26%	

IO ONLY PRINCIPAL BUCKET

Type	# Loans	Deal Size Balance	WA Loan Balance	Weighted Average Collateral Characteristics																		
				WAC	FICO	MLTV	LTV	Primary	SP/UD	Self Cashout	Fat Doc	LTV cap										
NA																						
<500																						
>500 <=75																						
>75 <=100	10	953,300	95,330	6.61%	621	80.99%	44.36%	100.00%	100.00%	81.03%	48.97%	48.97%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	
>100 <=500	812	185,194,388	228,072	6.45%	652	85.04%	42.49%	100.00%	100.00%	89.79%	48.15%	48.15%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	94.07%	
>500 <=600	16	8,652,500	540,781	6.03%	662	84.05%	44.83%	100.00%	100.00%	100.00%	68.10%	68.10%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	95.98%	
>600 <=700	2	1,258,410	627,705	6.20%	684	90.00%	42.20%	100.00%	100.00%	100.00%	48.03%	48.03%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	
TOTAL	840	198,053,608	233,400	6.43%	653	85.01%	42.69%	95.81%	95.81%	89.13%	43.06%	43.06%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	84.26%	

In \$1,000

GMAC-RFC Securities

FORTIS_MULT

All records

All records		
Credit Score	LTV	Percent
501 - 550	55.0000 <=	0.17861771
	55.0001 - 60.0000	0.1238116
	60.0001 - 65.0000	0.2801547
	65.0001 - 70.0000	0.5362758
	70.0001 - 75.0000	0.52846455
	75.0001 - 80.0000	1.39817105
	80.0001 - 85.0000	1.35414234
	85.0001 - 90.0000	1.49175277
	90.0001 - 95.0000	0.10561521
	95.0000 <=	0.68529093
551 - 600	55.0001 - 60.0000	0.2473764
	60.0001 - 65.0000	0.7690405
	65.0001 - 70.0000	1.0563267
	70.0001 - 75.0000	1.6182821
	75.0001 - 80.0000	7.06720276
	80.0001 - 85.0000	3.5373159
	85.0001 - 90.0000	4.44390134
	90.0001 - 95.0000	1.67804868
	95.0001 - 99.9999	0.06521065
	100.0000 >=	0.9961615
601 - 625	55.0000 <=	0.22955096
	55.0001 - 60.0000	0.08685386
	60.0001 - 65.0000	0.18225994
	65.0001 - 70.0000	0.66096622
	70.0001 - 75.0000	0.99273765
	75.0001 - 80.0000	7.58214885
80.0001 - 85.0000	1.69191884	
85.0001 - 90.0000	3.29525235	

626 - 650	90.0001 - 95.0000	1.89860025
	95.0001 - 99.9999	0.0717504
	100.0000 >=	2.45015714
	55.0000 <=	0.24575295
	55.0001 - 60.0000	0.26352806
	60.0001 - 65.0000	0.1377617
	65.0001 - 70.0000	0.64176171
	70.0001 - 75.0000	0.34540472
	75.0001 - 80.0000	10.47902495
	80.0001 - 85.0000	1.55318585
85.0001 - 90.0000	3.08173258	
90.0001 - 95.0000	1.65226637	
95.0001 - 99.9999	0.20744923	
100.0000 >=	3.24379967	
651 - 675	55.0000 <=	0.14429792
	55.0001 - 60.0000	0.09347985
	60.0001 - 65.0000	0.21338398
	65.0001 - 70.0000	0.31792291
	70.0001 - 75.0000	0.44117739
	75.0001 - 80.0000	8.11997666
	80.0001 - 85.0000	0.95021076
	85.0001 - 90.0000	1.41498471
	90.0001 - 95.0000	0.94056879
	95.0001 - 99.9999	0.07673504
100.0000 >=	2.39928616	
676 - 700	55.0000 <=	0.09684508
	55.0001 - 70.0000	0.05578952
	70.0001 - 75.0000	0.18360564
	75.0001 - 80.0000	4.35779113
	80.0001 - 85.0000	0.36005581
	85.0001 - 90.0000	1.00529015
	90.0001 - 95.0000	0.40540601
	95.0001 - 99.9999	0.1362532
	100.0000 >=	1.22103389
	70.0001 - 75.0000	0.1093392
701 - 725	75.0001 - 80.0000	1.83746471
	80.0001 - 85.0000	0.15560886

	85.0001 - 90.0000	0.51886768
	90.0001 - 95.0000	0.42066558
	100.0000 >=	0.90565496
726 - 750	70.0001 - 75.0000	0.01504279
	75.0001 - 80.0000	0.81856042
	80.0001 - 85.0000	0.03340436
	85.0001 - 90.0000	0.1192729
	90.0001 - 95.0000	0.11767605
	95.0001 - 99.9999	0.02143018
	100.0000 >=	0.88859509
751 - 799	60.0001 - 65.0000	0.07225001
	75.0001 - 80.0000	0.52663667
	80.0001 - 85.0000	0.11943713
	85.0001 - 90.0000	0.26007913
	90.0001 - 95.0000	0.2039521
	100.0000 >=	0.59561008
800 >=	75.0001 - 80.0000	0.01959631
	80.0001 - 85.0000	0.02722426
	85.0001 - 90.0000	0.04136578
	90.0001 - 95.0000	0.0227714
	100.0000 >=	0.06192997
	Grand Total:	100

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A This information was prepared by Residential Funding Securities Corporation in its capacity as underwriter. This information should be considered only after reading the Statement Regarding Assumptions as to Securities, Pricing Estimates and Other Information, which should be attached. Do not use or rely on this information if you have not received and reviewed this Statement. You may obtain a copy of the Statement from your sales representative.

NOTE: DATA IN THIS TABLE ARE CALCULATIONS

FIICO DISTRIBUTIONS

Collateral Call for Submarine Pool

FIICO	Total Balance Amount	WAC	WALoss Balance	% Covered by Mortgage Ins	WAFICO	WALTV	WADTI	% IO	% W/L	CLTV of Pledged amount	% Owner Doc	% Full Cash
FIICO A	11,797,018	8.1%	166,318	81.1%	61.0	84.109	41.905	26.355	32.991	90.4916	99.4111	97.9567
FIICO B	18,859,313	8.1%	180,749	81.1%	61.0	84.109	41.905	26.355	32.991	90.4916	99.4111	97.9567
FIICO C	36,271,472	8.1%	180,749	81.1%	61.0	84.109	41.905	26.355	32.991	90.4916	99.4111	97.9567
FIICO D	74,319,579	8.1%	180,749	81.1%	61.0	84.109	41.905	26.355	32.991	90.4916	99.4111	97.9567
FIICO E	123,444,870	8.1%	180,749	81.1%	61.0	84.109	41.905	26.355	32.991	90.4916	99.4111	97.9567
FIICO F	171,389,682	8.1%	180,749	81.1%	61.0	84.109	41.905	26.355	32.991	90.4916	99.4111	97.9567
FIICO G	254,009,450	8.1%	180,749	81.1%	61.0	84.109	41.905	26.355	32.991	90.4916	99.4111	97.9567
FIICO H	41,013,182	8.1%	180,749	81.1%	61.0	84.109	41.905	26.355	32.991	90.4916	99.4111	97.9567
FIICO I	743,913,934	8.1%	180,749	81.1%	61.0	84.109	41.905	26.355	32.991	90.4916	99.4111	97.9567
TOTAL	1,197,018	8.1%	180,749	81.1%	61.0	84.109	41.905	26.355	32.991	90.4916	99.4111	97.9567

DEBT TO INCOME DISTRIBUTION

DTI	Total Balance Amount	WAC	WALoss Balance	% Covered by Mortgage Ins	WAFICO	WALTV	WADTI	% IO	% W/L	CLTV of Pledged amount	% Owner Doc	% Full Cash
DTI A	11,797,018	8.1%	166,318	81.1%	61.0	84.109	41.905	26.355	32.991	90.4916	99.4111	97.9567
DTI B	18,859,313	8.1%	180,749	81.1%	61.0	84.109	41.905	26.355	32.991	90.4916	99.4111	97.9567
DTI C	36,271,472	8.1%	180,749	81.1%	61.0	84.109	41.905	26.355	32.991	90.4916	99.4111	97.9567
DTI D	74,319,579	8.1%	180,749	81.1%	61.0	84.109	41.905	26.355	32.991	90.4916	99.4111	97.9567
DTI E	123,444,870	8.1%	180,749	81.1%	61.0	84.109	41.905	26.355	32.991	90.4916	99.4111	97.9567
DTI F	171,389,682	8.1%	180,749	81.1%	61.0	84.109	41.905	26.355	32.991	90.4916	99.4111	97.9567
DTI G	254,009,450	8.1%	180,749	81.1%	61.0	84.109	41.905	26.355	32.991	90.4916	99.4111	97.9567
DTI H	41,013,182	8.1%	180,749	81.1%	61.0	84.109	41.905	26.355	32.991	90.4916	99.4111	97.9567
DTI I	743,913,934	8.1%	180,749	81.1%	61.0	84.109	41.905	26.355	32.991	90.4916	99.4111	97.9567
TOTAL	1,197,018	8.1%	180,749	81.1%	61.0	84.109	41.905	26.355	32.991	90.4916	99.4111	97.9567

LOAN-TO-VALUE (LTV) DISTRIBUTION

LTV	Total Balance Amount	WAC	WALoss Balance	% Covered by Mortgage Ins	WAFICO	WALTV	WADTI	% IO	% W/L	CLTV of Pledged amount	% Owner Doc	% Full Cash
LTV A	17,816,044	8.1%	180,749	81.1%	61.0	84.109	41.905	26.355	32.991	90.4916	99.4111	97.9567
LTV B	36,621,330	8.1%	180,749	81.1%	61.0	84.109	41.905	26.355	32.991	90.4916	99.4111	97.9567
LTV C	48,716,964	8.1%	180,749	81.1%	61.0	84.109	41.905	26.355	32.991	90.4916	99.4111	97.9567
LTV D	296,761,353	8.1%	180,749	81.1%	61.0	84.109	41.905	26.355	32.991	90.4916	99.4111	97.9567
LTV E	72,778,604	8.1%	180,749	81.1%	61.0	84.109	41.905	26.355	32.991	90.4916	99.4111	97.9567
LTV F	15,381,503	8.1%	180,749	81.1%	61.0	84.109	41.905	26.355	32.991	90.4916	99.4111	97.9567
LTV G	99,245,926	8.1%	180,749	81.1%	61.0	84.109	41.905	26.355	32.991	90.4916	99.4111	97.9567
LTV H	743,913,934	8.1%	180,749	81.1%	61.0	84.109	41.905	26.355	32.991	90.4916	99.4111	97.9567
TOTAL	1,197,018	8.1%	180,749	81.1%	61.0	84.109	41.905	26.355	32.991	90.4916	99.4111	97.9567

All balances in the collateral call schedule with respect to the LTV, FICO, DTI, and WAC are calculated on the main loan.

All balances in the Adjusted Balance column are calculated on the main loan.

All balances in the Adjusted Balance column are calculated on the main loan.

TOP 10 ORIGINATORS

Originator	WAC	WALoss Balance	% Covered by Mortgage Ins
Equifax Corporate	100.00%		

TOP 10 STRUCTURED

Structure	WAC	WALoss Balance	% Covered by Mortgage Ins
USA	100.00%		

TOP 10 INSTEAD OF NISA

Investor	WAC	WALoss Balance	% Covered by Mortgage Ins
Investor NISA			

GEOGRAPHIC CONCENTRATION - TOP STATES

STATE	Total Balance	WA Linn Balance	WA FICO	WA LTV	WA DT	% IO	% WI	% Owner Occ	% NINA/Qualified
California	117,317,678	2,797,756	643	81,538	43.64	54.97	43.64	98.55	38.33
Maryland	58,071,282	2,832,993	623	82,772	41.74	29.03	16.35	99.66	20.25
Arizona	54,911,654	1,843,337	638	82,689	41.51	41.51	26.42	98.63	31.69
Florida	44,626,385	1,669,938	617	83,524	42.76	16.84	21.92	98.32	20.84
Texas	41,110,089	1,403,866	628	85,456	41.65	18.31	35.03	97.55	21.18
TOTAL	743,913,954	166,238	630	84,109	41.91	26.35	31.99	97.90	24.52

PRINCIPAL BALANCE

Schedule	Principal Balance	Total Balance	WA Linn Balance	WA FICO	WA LTV	WA DT	% IO	% WI	% NINA/Qualified
0 - \$50K	7,343,419	699	635	93,491	40.79	6	0	24.67	
\$50 - \$100K	73,841,204	616	616	85,248	40	1.29	10.78	14.05	
\$100 - \$300K	500,196,881	633	633	83,836	41.94	25.03	33.31	22.12	
\$300 - \$500K	144,384,865	646	646	83,966	42.76	41.34	32.84	35.73	
\$500 - \$1M	17,947,395	609	609	83,181	42.4	55.2	47.81	44	
TOTAL	743,913,954	1,002	610	84,109	41.91	26.35	31.99	24.52	

Principal Balance Average: 166,237.76 Nins: 14,900.02 Max: 632,410.00

DOCUMENTATION TYPE

Doc Type	Total Balance	WA Linn Balance	WA FICO	WA LTV	WA DT	% IO	% WI	% Owner Occ	% NINA/Qualified
Full Doc	561,238,972	159,118	630	84,914	41.92	29.62	29.00	98.08	36.77
Shared Income	0.00%	6.93	6.93	622	84.914	41.92	29.62	98.08	36.77
Shared Assets	0.00%	192,796	632	81,632	41.87	10.3	45.28	97.57	48.17
Limited Verification of Income	0.00%	6.93	6.93	622	84.914	41.92	29.62	98.08	36.77
No Income Disclosed	0.00%	6.93	6.93	622	84.914	41.92	29.62	98.08	36.77
Other	0.00%	6.93	6.93	622	84.914	41.92	29.62	98.08	36.77
TOTAL	743,913,954	166,238	630	84,109	41.91	26.35	31.99	97.90	24.52

PROPERTY TYPE

Property Type	Total Balance Amount	WA Loan Balance	WA FICO	WA LTV	WA DTI	% IO	% W/ Pledged	% Owner Occ	% Cashout Ref	% RINA/Share
Single Family	658,315,521.29	165,937	639	84.12	41.82	26.22	33.04	96.23	55.55	24.41
PHD	6,626,397.26	213,755	630	84.23	42.88	31.09	29.17	96.60	46.33	22.36
Townhouse	26,048,500.37	162,800	633	83.76	42.43	32.09	29.17	95.74	53.96	22.15
2-4 Family	14,412,320.28	180,160	638	81.77	44.02	1.83	20.13	91.28	66.38	23.12
Condo	37,345,331.46	101,237	640	84.47	42.35	34.04	39.60	94.14	40.25	29.03
Other	1,064,931.60	212,995	614	64.19	32.95	0.00	12.46	93.26	33.59	20.43
TOTAL	743,913,594.76	166,238	630	84.11	41.91	26.35	31.99	97.96	54.56	24.52

PMI - PRIMARY MORTGAGE INSURANCE

Property Type	Total Balance Amount	WA Loan Balance	WA FICO	WA LTV	WA DTI	% IO	% W/ Pledged	% Owner Occ	% Cashout Ref	% RINA/Share
Single Family	658,315,521.29	165,937	639	84.12	41.82	26.22	33.04	96.23	55.55	24.41
PHD	6,626,397.26	213,755	630	84.23	42.88	31.09	29.17	96.60	46.33	22.36
Townhouse	26,048,500.37	162,800	633	83.76	42.43	32.09	29.17	95.74	53.96	22.15
2-4 Family	14,412,320.28	180,160	638	81.77	44.02	1.83	20.13	91.28	66.38	23.12
Condo	37,345,331.46	101,237	640	84.47	42.35	34.04	39.60	94.14	40.25	29.03
Other	1,064,931.60	212,995	614	64.19	32.95	0.00	12.46	93.26	33.59	20.43
TOTAL	743,913,594.76	166,238	630	84.11	41.91	26.35	31.99	97.96	54.56	24.52

LOAN PURPOSE

Loan Purpose	Total Balance Amount	WA FICO	WA LTV	WA DTI	% IO	% W/ Pledged	% Owner Occ	% Cashout Ref
Refinance - Cashout	406,039,117.06	617	82.917	41.3	21.65	15.78	97.95	51.40
Purchase	313,051,703.44	647	85.33	42.72	29.67	56.04	97.84	46.68
Refinance - Rate Term	24,223,133.76	639	85.749	41.56	28.91	24.06	99.63	57.75
Other	743,913,594.76	630	84.109	41.91	26.35	31.99	97.96	54.56
TOTAL	743,913,594.76	630	84.109	41.91	26.35	31.99	97.96	54.56

COLLATERAL TYPE - FINANCING

Product	Total Balance Amount	WA FICO	WA LTV	WA DTI	% IO	% W/ Pledged	% Owner Occ	% Cashout Ref
Fixed	100,293,824	632	82.12	40.44	6.37	21.15	98.44	63.39
Floating	197,731,235	620	84.16	41.89	0	20.37	96.03	52.40
228 3yr IO	12,073,943	639	85.02	42.98	100	53.15	100.00	46.68
328 5yr IO	56,311,445	618	84.00	41.72	0	20.48	97.47	65.65
327 3yr IO	37,391,502	662	85.19	40.89	100	41.27	100.00	37.75
327 5yr IO								
525								
525 5yr IO								
IO Other								
MTA								
241								
TOTAL	743,913,594	630	84.109	41.91	26.35	31.99	97.96	54.56

PERIOD ENDING 06/30/2009

LIENS STATUS

Loan Status	Total Balance Amount	W/L	W/L	W/L	W/L	W/L	W/L	W/L	W/L	W/L	W/L	W/L	W/L
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st Lien	714,178,978	81.88	81.88	81.88	81.88	81.88	81.88	81.88	81.88	81.88	81.88	81.88	81.88
2nd Lien	87,248,931	38.13	43.54	43.54	43.54	43.54	43.54	43.54	43.54	43.54	43.54	43.54	43.54
Other	743,913,954	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
TOTAL	1,665,218,610	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

SECURITY TYPE

Occupancy Type	Total Balance Amount	W/L	W/L	W/L	W/L	W/L	W/L	W/L	W/L	W/L	W/L	W/L	W/L
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Primary Residence	712,051,670	97.00%	6.29	84.177	41.938	27.1	33.83	54.91					
Second Home	6,662,119	0.00%	6.738	660	37,065	5.73	2.49	24.04					
Investment	15,200,165	2.00%	7.299	643	42,104	0	6.77	54.91					
Other	743,913,954	100.00%	8.909	84.109	41.955	26.35	32.99	54.66					
TOTAL	1,665,218,610	100.00%	28.035	133.879	125.006	39.63	103.99	144.52					

PREPAYMENT PENALTY

Prepayment Charge Term at Completion	Total Balance Amount	W/L	W/L	W/L	W/L	W/L	W/L	W/L	W/L	W/L	W/L	W/L	W/L
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
0 Months	179,251,382	24.10%	16.92										
6 Months	37,018,645	0.00%	33.76										
12 Months	194,815,108	51.07%	10.25										
24 Months	111,095,958	17.67%	25.78										
60 Months	1,732,461	0.21%	0										
Other	743,913,954	100.00%	26.33										
TOTAL	1,665,218,610	100.00%	103.99										

COLLATERAL DESCRIPTION BY LOAN GROUP

Loan Group	Loan Type	Bank	% of Total	W/L	W/L	W/L	W/L	W/L	W/L	W/L	W/L	W/L	W/L	W/L	W/L	W/L	W/L	W/L	W/L	
				100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Group 1	FFCP	8 month loan	100	8,909	0.54	359	1	5,203	4,717	3	17,832	25	13%							
Group 2																				
Group 3																				
Group 4																				
Group 5																				
Group 6																				
TOTAL																				

SECTION 31 LOANS

Section 31 Loans	Total Balance Amount	W/L	W/L	W/L	W/L	W/L	W/L	W/L	W/L	W/L	W/L	W/L	W/L
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Total	743,913,954	0											



GMAC RFC

Supplemental Computational Materials

\$718,243,000 (Approximate)

RAMP Series 2005-EFC4 Trust

Issuer

EquiFirst Corporation

Originator

Residential Asset Mortgage Products, Inc.

Depositor

Residential Funding Corporation

Master Servicer

**Mortgage Asset-Backed Pass-Through Certificates,
Series 2005-EFC4**

September 16, 2005

GMAC RFC Securities

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

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

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

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Neither the issuer of the securities nor any of its affiliates prepared, provided, approved or verified any statistical or numerical information presented herein, although that information may be based in part on loan level data provided by the issuer or its affiliates.

Investors are urged to read the base prospectus and the prospectus supplement and other relevant documents filed or to be filed with the Securities and Exchange Commission because they contain important information. Such documents may be obtained without charge at the Securities and Exchange Commission's website. Once available, the base prospectus and prospectus supplement may be obtained without charge by contacting the Residential Funding Securities Corporation trading desk at (301) 664-6900.

This communication does not contain all information that is required to be included in the base prospectus and the prospectus supplement.

The information in this communication is preliminary and is subject to completion or change.

The information in this communication supersedes information contained in any prior similar communication relating to these securities.

This communication is not an offer to sell or a solicitation of an offer to buy these securities in any state where such offer, solicitation or sale is not permitted.

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.

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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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Aggregate Current Principal Balance: \$182,384,982.67
 Minimum Current Balance: \$14,979.80
 Maximum Current Balance: \$558,732.50
 Number of Mortgage Loans: 946
 Average Current Principal Balance: \$192,795.96
 Weighted Average Original Loan-to-Value: 81.63
 Minimum Original Loan-to-Value: 22.00
 Maximum Original Loan-to-Value: 100.00
 Weighted Average Mortgage Rate: 6.8476
 Minimum Mortgage Rate: 5.35
 Maximum Mortgage Rate: 11.25
 WA Net Rate: 6.3980
 Maximum Net Rate: 10.70
 Minimum Net Rate: 4.93
 Weighted Average Note Margin: 5.10
 Minimum Note Margin: 3.64
 Maximum Note Margin: 8.04
 Weighted Average Maximum Rate: 12.73
 Minimum Max Rate: 15.75
 Maximum Max Rate: 11.35
 Weighted Average Minimum Rate: 6.73
 Minimum Min Rate: 5.35
 Maximum Min Rate: 9.75
 Weighted Average Term to Next Adjustment Date: 24
 Minimum Average Term to Next Adjustment: 19
 Maximum Average Term to Next Adjustment: 36
 Weighted Average Remaining Term to Maturity: 358
 Minimum Remaining Term: 176
 Maximum Remaining Term: 360
 NZWA Credit Score: 652
 Minimum Non Zero Credit Score: 536
 Maximum Credit Score: 805
 Interest Only Percentage: 16.30
 NZWA Back-End DTI: 41.87
 Combined Loan-to-Value-Ratio: 90.38

Mortgage Type	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
2/28	602	\$117,827,147	64.60%	\$195,726	649	81.37%
2/28 IO	86	25,465,035	13.96	296,105	669	81.23
3/27	59	13,020,757	7.14	220,691	643	82.84
3/27 IO	16	3,747,805	2.05	234,238	677	79.46
Fixed	183	22,324,239	12.24	121,950	652	83.16
Total:	946	\$182,384,983	100.00%	\$192,796	652	81.63%

Aggregate Credit Scores	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Orig LTV
520 - 539	1	\$403,137	0.22%	\$403,137	70.00%
540 - 559	3	977,094	0.54	325,698	79.43
560 - 579	31	6,087,879	3.34	196,363	76.54
580 - 599	59	12,160,219	6.67	206,105	80.21
600 - 619	78	17,069,290	9.36	218,837	81.58
620 - 639	151	32,162,105	17.63	212,994	81.50
640 - 659	228	41,537,354	22.77	182,181	81.37
660 - 679	168	29,747,882	16.31	177,071	81.65
680 - 699	95	18,008,812	9.87	189,566	83.10
700 - 719	64	11,879,582	6.51	185,618	83.10
720 - 739	26	4,830,891	2.70	189,650	82.26
740 - 759	22	3,967,437	2.18	180,338	84.08
760 or Greater	20	3,453,298	1.89	172,665	83.96
Total:	946	\$182,384,983	100.00%	\$192,796	81.63%

Aggregate Original Loan Balance	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
1 to 100,000	195	\$12,165,727	6.67%	\$62,388	657	85.71%
100,001 to 200,000	373	56,253,855	30.84	150,815	654	80.93
200,001 to 300,000	224	54,408,785	29.83	242,896	658	81.11
300,001 to 400,000	96	32,736,150	17.95	341,002	649	82.28
400,001 to 500,000	43	18,923,776	10.38	440,088	641	81.17
500,001 to 600,000	15	7,896,690	4.33	526,446	637	82.31
Total:	946	\$182,384,983	100.00%	\$192,796	652	81.63%

Lien Position	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
First Lien	862	\$178,709,367	97.98%	\$207,319	652	81.26%
Second Lien	84	3,675,615	2.02	43,757	664	99.57
Total:	946	\$182,384,983	100.00%	\$192,796	652	81.63%

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Aggregate Net Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
4.500 - 4.999	2	\$483,707	0.27%	\$241,854	683	80.00%
5.000 - 5.499	57	14,136,331	7.75	248,008	674	78.68
5.500 - 5.999	173	40,870,805	22.41	236,247	668	79.28
6.000 - 6.499	243	55,021,325	30.17	226,425	649	80.60
6.500 - 6.999	221	42,433,236	23.27	192,006	645	81.94
7.000 - 7.499	108	18,386,061	10.08	170,241	633	84.99
7.500 - 7.999	41	5,838,765	3.20	142,409	639	89.32
8.000 - 8.499	12	1,065,801	0.58	88,817	623	85.50
8.500 - 8.999	11	727,715	0.40	66,156	653	91.11
9.000 - 9.499	47	2,006,725	1.10	42,696	677	99.42
10.000 - 10.499	9	559,260	0.31	62,140	664	99.42
10.500 - 10.999	17	659,247	0.36	38,779	643	99.84
	5	196,004	0.11	39,201	628	99.21
Total:	946	\$182,384,983	100.00%	\$192,796	652	81.63%

Aggregate Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
5.000 - 5.499	3	\$832,122	0.46%	\$277,374	691	80.00%
5.500 - 5.999	80	19,102,865	10.47	238,786	674	79.13
6.000 - 6.499	181	38,155,291	20.92	236,986	669	79.69
6.500 - 6.999	284	62,930,234	34.50	221,585	649	80.20
7.000 - 7.499	176	32,830,470	18.00	186,537	642	82.65
7.500 - 7.999	108	18,642,106	10.22	172,612	627	85.08
8.000 - 8.499	31	4,608,413	2.53	148,658	637	86.38
8.500 - 8.999	16	1,334,904	0.73	83,432	648	86.38
9.000 - 9.499	8	455,827	0.25	56,978	647	96.98
9.500 - 9.999	48	2,077,240	1.14	43,276	673	99.29
10.000 - 10.499	9	559,260	0.31	62,140	664	99.42
10.500 - 10.999	17	659,247	0.36	38,779	643	99.84
	5	196,004	0.11	39,201	628	99.21
Total:	946	\$182,384,983	100.00%	\$192,796	652	81.63%

Original LTV Ratio (%)	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
0.1 - 50.0	10	\$1,453,494	0.80%	\$145,349	619	46.74%
50.1 - 55.0	9	1,566,682	0.86	174,076	632	53.67
55.1 - 60.0	9	1,391,181	0.76	154,576	640	57.93
60.1 - 65.0	15	3,791,108	2.08	252,741	620	63.50
65.1 - 70.0	27	5,685,810	3.12	210,586	613	69.29
70.1 - 75.0	44	8,818,898	4.84	200,429	624	74.32
75.1 - 80.0	486	98,133,822	53.81	201,921	666	79.93
80.1 - 85.0	83	19,298,126	10.58	232,520	617	84.55
85.1 - 90.0	135	30,229,757	16.57	223,824	643	89.76
90.1 - 95.0	29	4,667,265	2.56	160,940	676	94.92
95.1 - 100.0	99	7,347,839	4.03	74,221	685	99.89
Total:	946	\$182,384,983	100.00%	\$192,796	652	81.63%

CLTV Ratio (%)	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
0.1 - 50.0	10	\$1,453,494	0.80%	\$145,349	619	46.74%
50.1 - 55.0	9	1,566,682	0.86	174,076	632	53.67
55.1 - 60.0	9	1,391,181	0.76	154,576	640	57.93
60.1 - 65.0	15	3,791,108	2.08	252,741	620	63.50
65.1 - 70.0	27	5,685,810	3.12	210,586	613	69.29
70.1 - 75.0	41	8,152,378	4.47	198,838	619	74.27
75.1 - 80.0	85	17,017,883	9.33	200,210	639	79.68
80.1 - 85.0	82	19,138,126	10.49	233,392	618	84.58
85.1 - 90.0	142	32,959,857	18.07	232,112	644	88.90
90.1 - 95.0	43	8,534,648	4.68	198,480	671	88.21
95.1 - 100.0	483	82,693,814	45.34	171,209	673	81.73
Total:	946	\$182,384,983	100.00%	\$192,796	652	81.63%

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Aggregate State Distributions of Mortgaged Properties	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
California	159	\$44,933,465	24.64%	\$282,800	651	80.66%
Florida	100	17,312,179	9.49	173,122	651	81.18
New York	10	1,965,570	1.08	196,557	645	80.25
Texas	22	2,529,070	1.39	114,958	649	80.19
New Jersey	22	4,969,171	2.72	225,871	667	84.55
Georgia	32	5,129,686	2.81	160,303	664	82.74
Virginia	47	10,727,528	5.88	228,247	657	83.35
Alabama	6	703,691	0.39	117,282	663	84.03
Arkansas	2	188,476	0.10	94,238	643	76.96
Arizona	54	11,310,897	6.20	209,461	665	80.78
Colorado	12	2,429,495	1.33	202,495	653	80.46
Connecticut	5	1,280,375	0.70	256,075	658	78.03
Delaware	4	514,679	0.28	128,670	663	84.29
Idaho	5	586,340	0.32	117,668	655	83.08
Illinois	69	11,264,788	6.18	163,258	658	84.09
Indiana	11	1,237,463	0.68	112,497	655	81.73
Kentucky	9	1,417,807	0.78	157,534	630	82.48
Massachusetts	20	5,311,420	2.91	265,571	654	77.93
Maryland	49	11,870,208	6.51	242,249	641	81.82
Maine	14	2,253,283	1.24	160,949	656	77.06
Michigan	37	4,660,269	2.56	125,953	639	83.39
Minnesota	16	2,565,156	1.42	161,572	655	81.24
Missouri	12	1,576,367	0.86	131,364	659	86.08
Missouri	28	4,306,210	2.36	153,865	658	85.41
North Carolina	1	197,386	0.11	197,386	573	85.00
Nebraska	3	559,005	0.31	186,335	660	70.62
New Hampshire	6	1,289,113	0.71	214,852	631	89.01
New Mexico	27	5,007,189	2.75	185,451	648	80.49
Nevada	24	3,350,685	1.84	139,612	639	84.34
Ohio	9	1,110,661	0.61	123,407	648	78.76
Oklahoma	12	2,326,276	1.28	193,856	692	77.92
Oregon	25	3,520,768	1.93	140,831	647	82.78
Pennsylvania	7	1,241,753	0.68	177,393	637	80.66
Rhode Island	15	2,002,877	1.10	133,525	640	84.39
South Carolina	6	659,197	0.36	109,866	624	84.57
Tennessee	15	3,006,787	1.65	200,452	669	82.82
Utah	5	693,639	0.38	138,768	650	79.31
Vermont	15	2,912,645	1.60	194,176	627	77.69
Washington	16	1,607,075	0.88	100,442	644	82.42
Wisconsin	6	666,328	0.37	111,055	669	84.99
Iowa	6	525,735	0.29	87,622	664	76.96
Kansas	3	641,527	0.35	213,842	650	87.04
South Dakota						
Total:	946	\$182,384,983	100.00%	\$192,796	652	81.63%

Top 5 Zip Code Concentrations	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
90745	3	\$1,181,066	0.65%	\$393,689	630	81.89%
02155	3	1,076,190	0.59	359,397	652	76.41
92882	3	944,971	0.52	314,990	644	81.36
95361	2	918,927	0.50	459,464	635	85.60
20902	3	821,437	0.45	273,812	590	75.26
Other	932	177,440,392	97.29	190,387	653	81.67
Total:	946	\$182,384,983	100.00%	\$192,796	652	81.63%

Aggregate Loan Purpose	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
Purchase	515	\$91,584,690	50.22%	\$177,834	670	82.17%
Rate/Term Refinance	16	2,936,943	1.61	183,559	647	84.85
Equity Refinance	415	87,863,360	48.17	211,719	635	80.96
Total:	946	\$182,384,983	100.00%	\$192,796	652	81.63%

Aggregate Documentation	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
Reduced Documentation	946	\$182,384,983	100.00%	\$192,796	652	81.63%
Total:	946	\$182,384,983	100.00%	\$192,796	652	81.63%

Aggregate Occupancy	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
Primary Residence	908	\$176,235,099	96.63%	\$194,092	653	81.81%
Second/Vacation	10	1,722,140	0.94	172,214	635	74.23
Non-Owner Occupied	28	4,427,744	2.43	158,134	652	77.58
Total:	946	\$182,384,983	100.00%	\$192,796	652	81.63%

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Aggregate Property Type	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
Single-family detached	829	\$160,763,054	88.14%	\$193,924	652	81.74%
Townhouse	33	5,769,282	3.16	174,827	649	84.01
Condo-Low-Rise(Less than 5 stories)	63	10,813,353	5.93	171,841	660	81.41
Planned Unit Developments (detached)	6	1,438,142	0.80	243,024	668	83.37
Planned Unit Developments (attached)	1	16,891	0.01	16,891	659	100.00
Two-to-four family units	13	3,346,857	1.84	257,451	645	73.62
Leasehold	1	217,605	0.12	217,605	642	57.00
Total:	946	\$182,384,983	100.00%	\$192,796	652	81.63%

Aggregate Prepayment Penalty Term	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
0	248	\$44,931,390	24.64%	\$181,175	653	82.10%
12	57	12,287,890	6.74	215,577	658	82.13
24	502	101,775,737	55.80	202,741	653	81.26
30	2	485,847	0.27	242,924	624	85.48
36	137	22,904,119	12.56	167,183	648	82.04
Total:	946	\$182,384,983	100.00%	\$192,796	652	81.63%

Aggregate IO Term	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
0	843	\$152,663,643	83.70%	\$181,086	649	81.73%
60	103	29,721,340	16.30	288,557	670	81.16
Total:	946	\$182,384,983	100.00%	\$192,796	652	81.63%

Aggregate Note Margins	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
3.500 - 3.999	14	\$4,308,922	2.69%	\$307,780	676	79.18%
4.000 - 4.499	107	24,674,171	15.42	230,600	675	79.16
4.500 - 4.999	179	40,416,815	25.25	225,792	662	79.78
5.000 - 5.499	213	47,844,476	29.89	224,622	645	81.06
5.500 - 5.999	162	30,302,730	18.93	187,054	635	83.50
6.000 - 6.499	64	8,803,435	6.12	153,179	636	87.83
6.500 - 6.999	17	2,223,387	1.39	130,787	643	90.12
7.000 - 7.499	5	365,017	0.23	73,003	626	88.57
7.500 - 7.999	1	70,515	0.04	70,515	572	85.00
8.000 - 8.499	1	51,276	0.03	51,276	654	95.00
Total:	763	\$160,060,744	100.00%	\$209,778	653	81.42%

Aggregate Maximum Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
11.000 - 11.999	83	\$19,934,987	12.45%	\$240,181	675	79.17%
12.000 - 12.999	416	94,159,078	58.83	226,344	657	80.36
13.000 - 13.999	233	42,211,086	26.37	181,163	634	83.98
14.000 - 14.999	29	3,633,801	2.27	125,303	637	91.27
15.000 - 15.999	2	121,791	0.08	60,896	607	89.21
Total:	763	\$160,060,744	100.00%	\$209,778	653	81.42%

Aggregate Minimum Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
5.000 - 5.999	83	\$19,934,987	12.45%	\$240,181	675	79.17%
6.000 - 6.999	416	94,159,078	58.83	226,344	657	80.36
7.000 - 7.999	233	42,211,086	26.37	181,163	634	83.98
8.000 - 8.999	29	3,633,801	2.27	125,303	637	91.27
9.000 - 9.999	2	121,791	0.08	60,896	607	89.21
Total:	763	\$160,060,744	100.00%	\$209,778	653	81.42%

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Next Interest Rate Change Date	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
2007-04	1	\$229,184	0.14%	\$229,184	654	80.00%
2007-05	6	1,319,218	0.82	219,870	660	81.14
2007-06	16	3,056,457	1.91	191,029	652	80.82
2007-07	70	12,434,397	7.77	177,634	656	81.94
2007-08	507	105,980,851	66.21	209,035	653	81.38
2007-09	88	20,272,075	12.67	230,364	647	80.90
2008-05	1	506,362	0.32	506,362	647	90.00
2008-07	5	978,912	0.61	195,782	653	87.63
2008-08	56	12,599,328	7.87	224,968	651	81.85
2008-09	13	2,663,960	1.68	206,438	645	79.63
Total:	763	\$160,060,744	100.00%	\$209,778	653	81.42%

Back End DTI	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
11 - 15	1	\$89,948	0.05%	\$89,948	607	90.00%
16 - 20	11	1,530,578	0.84	139,143	655	78.63
21 - 25	22	3,063,277	1.88	139,331	641	80.84
26 - 30	51	7,437,643	4.08	145,836	662	78.60
31 - 35	108	19,268,546	10.56	178,412	639	79.25
36 - 40	184	37,711,326	20.68	204,953	650	81.23
41 - 45	235	47,856,796	26.24	203,646	655	82.37
46 - 50	304	58,771,517	32.22	193,327	657	82.64
51 - 55	30	6,653,352	3.65	221,778	640	80.93
Total:	946	\$182,384,983	100.00%	\$192,796	652	81.63%

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Scp 19, 2005 09:33

Confidential GMAC-RFC Information

OCCUPANCY TYPE

Occupancy Type	Total Balance Amount	%	WA Loan Balance	WAC	% Covered by Mortgage Ins.	WA FICO	WA LTV	WA DTI	% SFED/PUD	% Owner Occ	% Cashout Ref
Primary Residence	195,673,708	99.81%	233,223	6.43		653	84.99	42.62	89.11	100	49.15
Second Home Investment	381,900	0.19%	381,900	6.99		649	95.00	36.00	100	100	0.00
Non-owner		0.00%									
Other		0.00%									
TOTAL	196,055,608	100.00%	233,400	6.43		653	85.01	42.60	89.13	100	49.06

DOCUMENTATION TYPE

Doc Type	Total Balance Amount	%	WA Loan Balance	WAC	% Covered by Mortgage Ins.	WA FICO	WA LTV	WA DTI	% SFED/PUD	% Owner Occ	% Cashout Ref
Full Doc	166,334,268	84.84%	225,691	6.43		650	85.693	42.882	89.52	100	49.976
Stated Income		0.00%									
Stated Assets		0.00%									
Limited Verification of Income	29,721,340	15.16%	288,557	6.44		670	81.156	41.043	86.96	100	43.923
No Income Disclosed		0.00%									
Other		0.00%									
TOTAL	196,055,608	100.00%	233,400	6.43		653	85.005	42.603	89.13	100	49.059

FICO DISTRIBUTION

Note: Cells in red font are calculations

Collateral Cuts for Second Liens

FICO	Total Balance Amount	%[2]	LTV	Adjusted Balance[1]	Amount	%[2]	WA Loan Balance	WAC	% Covered Mortgage Ins.	WA FICO	WA LTV	WA DTI
FICO NA		0.00%	> 65.0			0.00%						
0 - 500		0.00%	> 65.0			0.00%						
500.01 - 550		0.00%	> 70.0			0.00%						
550.01 - 575	22,091	0.23%	> 70.0	22,091	22,091	0.23%	22,091	10.65		557	99.00%	42.00
575.01 - 600	1,620,954	16.66%	> 70.0	1,620,954	1,620,954	16.66%	30,584	10.73		590	99.58%	42.19
600.01 - 620	2,729,282	28.05%	> 70.0	2,729,282	2,729,282	28.05%	35,912	10.25		611	99.90%	44.84
620.01 - 650	2,101,006	21.60%	> 80.0	2,101,006	2,101,006	21.60%	42,020	10.10		638	99.76%	43.82
650.01 - 680	2,276,655	23.40%	> 80.0	2,276,655	2,276,655	23.40%	41,394	9.57		663	99.59%	42.53
680.01 - 700	513,203	5.28%	> 85.0	513,203	513,203	5.28%	57,023	9.61		688	99.36%	45.34
700.01 - 750	421,165	4.33%	> 85.0	421,165	421,165	4.33%	42,116	9.57		716	99.82%	42.79
750.01 - 800	44,537	0.46%	> 85.0	44,537	44,537	0.46%	44,537	9.75		766	100.00%	38.00
800 +		0.00%	> 85.0			0.00%						
TOTAL	9,728,893	100.00%		9,728,893	9,728,893	100.00%	38,153	10.07		635	99.71	43.54
FICO: Average				631	557	Max:	766					
FICO: Min				557		Max:						

DEBT-TO-INCOME (DTI) DISTRIBUTION

DTI	Total Balance Amount	%[2]	FICO	Adjusted Balance[1]	Amount	%[2]	WA Loan Balance	WAC	% Covered Mortgage Ins.	WA FICO	WA LTV	WA DTI
<= 20	77,714	0.80%	< 550			0.00%	25,905	10.47		612	100.00	18.52
20.001 - 25.00	152,596	1.57%	< 550			0.00%	38,149	9.41		649	100.00	23.89
25.001 - 30.00	232,975	2.39%	< 575			0.00%	29,122	10.32		632	99.56	28.06
30.001 - 35.00	768,142	7.90%	< 575			0.00%	32,006	10.32		627	99.68	33.65
35.001 - 40.00	1,421,268	14.61%	< 600	252,487	252,487	2.60%	35,532	10.06		647	99.48	37.70
40.001 - 45.00	2,294,091	23.58%	< 625	1,100,198	1,100,198	11.31%	40,247	10.15		630	99.75	42.98

TOTAL	9,728,893	100.00%	38,153	10.07		635	99.71	43.54	87.69	100.00	25.54
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DOCUMENTATION TYPE

Doc Type	Total Balance		WA Loan Balance	WAC	% Covered by Mortgage Ins.	WA FICO	WA LTV	WA DTI	% SFD/ PUD	% Owner Occ	% Cashout Refi
	Amount	%[2]									
Full Doc	6,053,278	62.22%	35,399	10.12		617	99.79	43.82	86.71	100.00	27.05
Stated Income		0.00%									
Stated Assets		0.00%									
Limited Verification of Incd	3,675,615	37.78%	43,757	9.99		664	99.57	43.07	89.30	100.00	23.06
No Income Disclosed		0.00%									
Other		0.00%									
TOTAL	9,728,893	100.00%	38,153	10.07		635	99.71	43.54	87.69	100.00	25.54

% SFD/ PUD	% Owner Occ.	% Full Doc	% Cashout Refi
100.00	100.00	100.00	0.00
88.29	100.00	97.53	34.00
88.91	100.00	100.00	25.61
83.52	100.00	46.75	34.11
87.40	100.00	25.38	22.76
94.02	100.00	23.25	0.00
90.12	100.00	9.88	0.00
100.00	100.00	0.00	0.00
87.69	100.00	62.22	25.54

% SFD/ PUD	% Owner Occ.	% Full Doc	% Cashout Refi
100.00	100.00	66.73	47.56
100.00	100.00	100.00	0.00
74.50	100.00	45.25	25.52
80.20	100.00	68.26	18.40
95.02	100.00	47.30	20.23
86.15	100.00	66.39	40.28

88.12	100.00	56.93	21.62
84.98	100.00	88.71	21.80
87.69	100.00	62.22	25.54

% SFD/ PUD	% Owner Occ	% Full Doc	% Cashout Refi
100.00	100.00	0.00	39.83
100.00	100.00	48.39	56.60
87.49	100.00	62.66	25.12
87.69	100.00	62.22	25.54

Please provide loan level data for the following attributes

FICO

LTV

Zip Code

Principal Balance

GMAC-RFC Securities
 2005 RAMP EFC4
 FICO

All records

Selection Criteria: All records
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1. FICO Aggregate
2. FICO IO
3. FICO REDUCED

1. FICO Aggregate

FICO Aggregate	LTV 0.01-65.00	LTV 65.01-75	LTV 75.01-85.00	LTV 85.01-95.00	LTV 95.01-100.00
500 - 524	0.12	0.10	0.45	0.17	0.00
525 - 549	0.44	0.93	2.14	1.29	0.00
550 - 574	0.84	1.20	2.93	2.70	0.00
575 - 599	0.87	1.47	7.35	3.26	1.04
600 - 624	0.51	1.61	9.22	5.39	2.35
625 - 649	0.58	1.07	12.04	4.69	3.57
650 - 674	0.49	0.76	9.33	2.40	2.52
675 - 699	0.12	0.24	4.72	1.42	1.37
700 - 724	0.00	0.07	2.17	1.03	0.89
725 - 749	0.00	0.06	0.91	0.22	0.85
750 - 774	0.05	0.00	0.41	0.23	0.52
775 - 799	0.03	0.00	0.27	0.25	0.15
800 >=	0.00	0.00	0.05	0.06	0.06
Total:	4.05	7.50	51.99	23.12	13.34

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2. FICO IO

FICO IO	LTV 0.01-65.00	LTV 65.01-75	LTV 75.01-85.00	LTV 85.01-95.00	LTV 95.01-100.00
525 - 549	0.14	0.00	0.00	0.00	0.00
550 - 574	0.00	0.00	0.11	0.00	0.00
575 - 599	0.22	0.18	4.21	0.50	0.10
600 - 624	0.19	0.65	12.62	4.20	2.52
625 - 649	0.10	0.95	17.56	5.36	3.69
650 - 674	0.39	0.87	15.04	3.32	3.13
675 - 699	0.15	0.00	7.63	1.85	1.62
700 - 724	0.00	0.00	3.54	1.27	1.98
725 - 749	0.00	0.00	1.14	0.50	1.42
750 - 774	0.00	0.00	0.55	0.28	0.78
775 - 799	0.00	0.00	0.29	0.59	0.26
800 >=	0.00	0.00	0.00	0.11	0.00
Total:	1.20	2.65	62.68	17.98	15.50

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3. FICO REDUCED

FICO REDUCED	LTV 0.01-65.00	LTV 65.01-75	LTV 75.01-85.00	LTV 85.01-95.00	LTV 95.01-100.00
525 - 549	0.00	0.33	0.30	0.00	0.00
550 - 574	0.43	0.88	1.28	0.00	0.00
575 - 599	0.89	1.02	4.39	1.23	0.02
600 - 624	0.91	2.81	4.64	5.00	0.00
625 - 649	1.03	1.08	16.94	5.44	0.61
650 - 674	0.90	1.15	18.15	3.08	1.32
675 - 699	0.24	0.51	8.96	2.38	0.82
700 - 724	0.00	0.00	5.67	1.37	0.46
725 - 749	0.00	0.18	2.09	0.16	0.58
750 - 774	0.00	0.00	1.25	0.07	0.18
775 - 799	0.11	0.00	0.64	0.41	0.03

800 >=	0.00	0.00	0.08	0.00	0.00
Total:	4.50	7.95	64.39	19.13	4.03

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