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OMB APPROVAL
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FORM SE

FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS
BY ELECTRONIC FILERS

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

0001099391
Registrant CIK Number

FOR 10-14-05
Current Report on Form 8-K 2005-EFC5
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



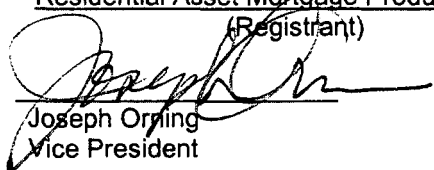
Name of Person Filing the Document
(if Other than the Registrant)

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 14th day of October 2005.

Residential Asset Mortgage Products, Inc.
(Registrant)

By: 
Name: Joseph Oring
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)



GEOGRAPHIC CONCENTRATION - TOP STATES

STATE	Total Assets	WA LTV	WA FDC	WA LTV	WA FDC	% of Portfolio	% of Assets
California	103,772,500	334,745	644	80,035	41,078	57.24	98.21
Massachusetts	54,091,769	235,008	632	82,878	41,728	34.11	25.43
Arizona	49,142,898	184,748	631	81,648	40,377	45.81	21.32
North Carolina	44,659,054	166,072	633	84,668	42,799	20.07	98.05
Virginia	44,085,727	148,320	630	84,755	42.5	23.89	96.42
Other	41,572,796	148,320	632	84,644	41.42	22.47	97.6
TOTAL	722,084,824	170,102	634	83,714	41.63	38.11	98.15

PRINCIPAL BALANCE

State	Total Assets	WA LTV	WA FDC	WA LTV	WA FDC	% of Portfolio	% of Assets
0 - 500K	7,531,288	612	96,574	41,714	11,801	11.80	16.53
500K - 1M	6,017,433	610	81,555	41,727	13,700	13.70	26.34
1M - 500K	48,174,333	645	83,346	42,431	48.3	34.37	44.61
500K - 2M	151,541,117	645	83,346	42,431	48.3	34.37	44.61
2M - 500K	12,563,210	648	83,307	41.3	81.65	23.08	22.33
500K - 1M		0.00%					
1M -		100.00%					
TOTAL	722,084,824	634	83,714	41.63	38.11	33.67	39.27

Principal Balance Average: 170,102 Min: 13,873.56 Max: 758,000.00

FOCUS/CONCENTRATION

Item Type	Total Assets	WA LTV	WA FDC	WA LTV	WA FDC	% of Portfolio	% of Assets
Full Job	510,779,150	6,98	160,157	674	84.76	41.56	31.46
Stated Income		0.00%					
Unstated Income	211,545,675	6.86	200,138	655	81.18	41.79	26.64
Net Income (Discount)		0.00%					
TOTAL	722,084,824	6.95	170,102	634	83.71	41.63	30.11

LIEN STATUS

Loan Status	Total Amount	% of Total	WA FICO	WA DT	WA DT	% of Total	% of Total	% of Total
First Lien	711,707,568	97.33%	634	41,611	30,535	33.67	98.16	100.00
Second Lien	10,377,237	1.42%	621	43,011	0.00	0.00	0.00	0.00
TOTAL	722,084,805	100.00%	634	41,633	30,535	33.67	98.16	100.00

OCCUPANCY TYPE

Occupancy Type	Total Amount	% of Total	WA FICO	WA DT	WA DT	% of Total	% of Total	% of Total
Primary Residence	704,823,000	97.61%	634	41,611	30,535	33.67	98.16	100.00
Investment	13,068,176	1.82%	621	43,011	0.00	0.00	0.00	0.00
Other	4,193,629	0.58%	634	49,011	30,535	33.67	98.16	100.00
TOTAL	722,084,805	100.00%	634	41,633	30,535	33.67	98.16	100.00

PREPAYMENT PENALTY

Prepayment Category	Total Amount	% of Total	WA FICO	WA DT	WA DT	% of Total	% of Total
0 Months	153,871,543	21.31%	634	41,611	30,535	33.67	98.16
1-3 Months	34,455,341	4.77%	634	41,611	30,535	33.67	98.16
4-6 Months	381,901,483	52.90%	634	41,611	30,535	33.67	98.16
7-12 Months	109,656,345	15.19%	634	41,611	30,535	33.67	98.16
13-24 Months	2,208,111	0.31%	634	41,611	30,535	33.67	98.16
TOTAL	722,084,805	100.00%	634	41,633	30,535	33.67	98.16

COLLATERAL DESCRIPTION BY LOAN GROUP

Loan Group	Total Amount	% of Total	WA FICO	WA DT	WA DT	% of Total	% of Total
Group 1	634	0.09%	634	41,611	30,535	33.67	98.16
Group 2	41,611	5.76%	634	41,611	30,535	33.67	98.16
Group 3	30,535	4.23%	634	41,611	30,535	33.67	98.16
Group 4	634	0.09%	634	41,611	30,535	33.67	98.16
Group 5	41,611	5.76%	634	41,611	30,535	33.67	98.16
Group 6	30,535	4.23%	634	41,611	30,535	33.67	98.16
TOTAL	722,084,805	100.00%	634	41,633	30,535	33.67	98.16

SECTION 21 LOANS

Section 21 Loans	Total Amount	% of Total	WA FICO	WA DT	WA DT	% of Total	% of Total
Section 21 Loans	0	0.00%	0	0	0	0.00	0.00
TOTAL	722,084,805	100.00%	634	41,633	30,535	33.67	98.16

OCCUPANCY TYPE

Occupancy Type	Total Balance Amount	WAC	WA Loan Balance	% Covered by Mortgage Int.	WA FICO	WA LTV	WA DTI	% ST/D FUD	% Owner Occ	% Cash-on-Hand
Primary Residence	216,569,126	6.492	218,512		657	83.62	41.82	88.98	100.00	45.31
Second Home	822,705	6.365	205,676		657	88.93	39.44	78.07	100.00	0.00
Investment										
Non-owner										
Other										
TOTAL	217,391,831	6.491	218,368		657	83.64	41.81	88.94	100.00	45.36

DOCUMENTATION TYPE

Doc Type	Total Balance Amount	WAC	WA Loan Balance	% Covered by Mortgage Int.	WA FICO	WA LTV	WA DTI	% ST/D FUD	% Owner Occ	% Cash-on-Hand
Full Doc	160,673,571	6.46	228,230		649	84.74	42.23	88.30	100.00	46.14
Stated Income										
Stated Assets										
Limited Verification of Income	56,718,260	6.57	272,684		680	80.52	40.60	90.73	100.00	43.16
No Income Disclosed										
Other										
TOTAL	217,391,831	6.49	218,368		657	83.64	41.81	88.94	100.00	45.36

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	255,269	2.46%	> 70.0	255,269	2.46%	51,054	10.41		566	99.75	48.03
575.01 - 600	4,111,756	39.62%	> 70.0	4,111,756	39.62%	32,633	10.71		590	99.47	43.64
600.01 - 620	2,085,124	20.09%	> 70.0	2,085,124	20.09%	34,752	10.31		610	99.47	41.91
620.01 - 650	1,723,579	16.61%	> 80.0	1,723,579	16.61%	40,083	10.29		633	99.39	43.00
650.01 - 680	1,175,865	11.33%	> 80.0	1,175,865	11.33%	43,551	9.83		662	99.17	41.61
680.01 - 700	492,865	4.75%	> 85.0	492,865	4.75%	61,608	9.31		691	100.00	44.59
700.01 - 750	427,128	4.12%	> 85.0	427,128	4.12%	53,391	9.64		726	98.82	40.44
750.01 - 800	105,672	1.02%	> 85.0	105,672	1.02%	52,836	9.27		789	100.00	46.99
800 +		0.00%	> 85.0		0.00%						
TOTAL	10,377,257	100.00%		10,377,257	100.00%	37,194	10.33		621	99.43	43.01
FICO: Average		616		561		789					
			Min:		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	52,853	0.51%	< 550		0.00%	26,427	10.51		623	98.94	15.87
20.001 - 25.00	186,531	1.80%	< 550		0.00%	31,088	10.56		610	100.00	24.18
25.001 - 30.00	518,775	5.00%	< 575		0.00%	32,423	10.20		640	99.69	28.22
30.001 - 35.00	890,583	8.58%	< 575		0.00%	37,108	10.29		628	99.10	34.17
35.001 - 40.00	1,824,019	17.58%	< 600	748,102	7.21%	35,077	10.44		611	99.51	38.23
40.001 - 45.00	2,137,218	20.60%	< 625	1,169,785	11.27%	36,849	10.26		624	99.02	42.88

TOTAL	10,377,257	100.00%	37,194	10.33		621	99.43	43.01	88.92	100.00	22.46
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DOCUMENTATION TYPE

Doc. Type	Total Balance Amount	% ^[2]	WA Loan Balance	WAC	% Covered by Mortgage Ins.	WA FICO	WA LTV	WA DTI	% SFD/PUD	% Owner Occ	% Cashout Refi
Full Doc	7,604,094	73.28%	34,881	10.35		606	99.35	43.12	90.17	100.00	25.11
Stated Income		0.00%									
Stated Assets		0.00%									
Limited Verification of Inc	2,773,163	26.72%	45,462	10.26		663	99.65	42.70	85.51	100.00	15.21
No Income Disclosed		0.00%									
Other		0.00%									
TOTAL	10,377,257	100.00%	37,194	10.33		621	99.43	43.01	88.92	100.00	22.46

% SFD/ PUD	% Owner Occ.	% Full Doc	% Cashout Refi
42.13	100.00	87.48	12.52
89.35	100.00	100.00	26.16
95.30	100.00	96.11	34.91
87.58	100.00	35.47	13.06
86.03	100.00	32.36	19.22
82.23	100.00	36.24	0.00
100.00	100.00	16.01	10.41
100.00	100.00	24.63	0.00
88.92	100.00	73.28	22.46

% SFD/ PUD	% Owner Occ.	% Full Doc	% Cashout Refi
100.00	100.00	100.00	0.00
82.33	100.00	75.94	22.76
92.06	100.00	63.88	12.63
100.00	100.00	65.82	34.36
89.33	100.00	77.59	12.65
89.68	100.00	72.95	34.60

83.79	100.00	72.34	21.43
94.04	100.00	77.70	15.18
100.00	100.00	100.00	0.00
88.92	100.00	73.28	22.46

% SFD/ PUD	% Owner Occ	% Full	% Cashout Ref
100.00	100.00	100.00	100.00
91.77	100.00	84.50	54.03
88.63	100.00	72.78	20.01
100.00	100.00	36.27	63.73
88.92	100.00	73.28	22.46

Doc Stat = full		Occ Stat = owner occupied					
		< 70	>= 70 / < 80	>= 80 / < 90	>= 90 / < 100	>= 100	
< 550		1.19245	1.97874	4.64689	2.60732	0.00000	
>= 550 / < 570		1.29559	1.59956	4.50623	4.10153	0.06522	
>= 570 / < 590		0.86536	1.47779	6.60081	4.01479	0.97550	
>= 590 / < 610		0.96872	1.64547	7.32840	3.49744	1.91602	
>= 610 / < 630		0.68635	1.64003	6.76923	2.76747	2.63299	
>= 630 / < 650		0.60976	1.20194	5.27306	2.33657	3.27312	
>= 650 / < 670		0.50595	0.82735	4.21355	1.55881	2.30784	
>= 670 / < 690		0.15535	0.50863	2.32039	0.71566	1.04429	
>= 690 / < 710		0.09811	0.18337	1.18033	1.02113	1.35261	
>= 710 / < 730		0.04381	0.03505	0.13897	0.10717	0.84361	
>= 730		0.00000	0.08594	0.37682	0.74281	1.16023	

Doc Stat = full		Occ Stat = not owner occupied	
		< 70	>= 70 / < 80
< 550		0.00000	0.00000
>= 550 / < 570		0.00000	0.00000
>= 570 / < 590		0.00000	0.00000
>= 590 / < 610		0.00000	0.00000
>= 610 / < 630		1.38136	2.37328
>= 630 / < 650		0.00000	0.00000
>= 650 / < 670		1.04254	6.98497
>= 670 / < 690		0.00000	0.00000
>= 690 / < 710		0.00000	0.00000
>= 710 / < 730		1.08163	5.18770

Doc Stat = not full		Occ Stat = owner occupied					
		< 70	>= 70 / < 80	>= 80 / < 90	>= 90 / < 100	>= 100	
< 550		0.39004	0.15981	0.29978	0.00000	0.00000	
>= 550 / < 570		0.16734	0.60693	2.54881	0.22405	0.00000	
>= 570 / < 590		1.26670	1.37096	4.16935	0.27487	0.00000	
>= 590 / < 610		0.59218	1.90042	4.23753	3.57229	0.05433	
>= 610 / < 630		1.18269	2.41435	7.31969	2.99356	0.17762	
>= 630 / < 650		0.22448	1.33160	12.82208	3.30752	0.52464	
>= 650 / < 670		0.72579	0.63758	12.44319	3.35454	0.76132	
>= 670 / < 690		0.23900	0.75699	9.18513	0.88515	0.29772	
>= 690 / < 710		0.03347	0.24511	4.63795	1.01326	0.26766	
>= 710 / < 730		0.00000	0.00000	4.29881	0.64520	0.29345	
>= 730		0.06701	0.24084	3.72587	0.72431	0.37999	

Doc Stat = not full		Occ Stat = not owner occupied	
		< 70	>= 70 / < 80
< 550			
>= 550 / < 570		3.55646	0.00000
>= 570 / < 590		0.00000	3.40808
>= 590 / < 610		1.85474	2.68516
>= 610 / < 630		0.00000	8.60315
>= 630 / < 650		0.00000	5.83230
>= 650 / < 670		1.89183	7.74752
>= 670 / < 690		1.85317	9.27165
>= 690 / < 710		0.00000	0.00000
>= 710 / < 730		0.00000	0.00000
>= 730			

>= 80 / < 90	>= 90 / < 100	>= 100
2.28020	0.00000	0.00000
1.23019	0.00000	0.00000
0.00000	3.67338	0.00000
3.98771	4.84356	0.00000
4.53900	4.33565	0.00000
4.36805	9.75622	0.00000
2.81069	6.25925	0.00000
4.64678	6.47416	0.00000
1.44000	13.13597	0.00000
4.12780	4.03991	0.00000

>= 80 / < 90	>= 90 / < 100	>= 100
0.00000	0.00000	0.00000
0.00000	0.00000	0.00000
17.21106	0.00000	0.00000
7.12220	1.25195	0.00000
11.85619	0.00000	0.00000
6.96362	2.06989	0.00000
4.65076	0.00000	0.00000
0.00000	2.17005	0.00000

Doc Stat = full					
Occ Stat = owner occupied					
	< 70	>= 70 / < 80	>= 80 / < 90	>= 90 / < 100	>= 100
< 550	0.00000	0.00000	0.15694	0.00000	0.00000
>= 550 / < 570					
>= 570 / < 590	0.61553	0.31928	1.88186	0.54054	0.14688
>= 590 / < 610	0.80847	1.56933	9.32382	2.80728	0.09442
>= 610 / < 630	0.59577	0.97947	11.80438	5.93425	1.67878
>= 630 / < 650	0.33733	1.76277	11.69493	4.48728	2.21493
>= 650 / < 670	0.66182	0.52604	9.32021	2.76053	1.60221
>= 670 / < 690	0.18858	0.45387	4.75004	1.63378	0.65606
>= 690 / < 710	0.18049	0.47027	2.25684	1.19391	1.96419
>= 710 / < 730	0.28194	0.09709	1.70787	0.87475	2.49852
>= 730	0.16803	0.16244	1.79860	1.67869	2.35907

Doc Stat = full		
Occ Stat = not owner occupied		
	< 70	>= 70 / < 80
< 550	0	0
>= 550 / < 570	0	0
>= 570 / < 590	0	0
>= 590 / < 610	0	0
>= 610 / < 630	0	0
>= 630 / < 650	0	0
>= 650 / < 670	0	0
>= 670 / < 690	0	0
>= 690 / < 710	0	0
>= 710 / < 730	0	0
>= 730	0	0

Doc Stat = not full					
Occ Stat = owner occupied					
	< 70	>= 70 / < 80	>= 80 / < 90	>= 90 / < 100	>= 100
< 550					
>= 550 / < 570	0.00000	0.00000	0.48662	0.00000	0.00000
>= 570 / < 590	0.00000	0.00000	0.36390	0.00000	0.00000
>= 590 / < 610	0.53157	0.56199	0.00000	0.40463	0.00000
>= 610 / < 630	0.00000	0.33190	3.25916	0.00000	0.00000
>= 630 / < 650	0.75108	0.00000	17.25407	3.41446	0.00000
>= 650 / < 670	0.61180	1.49423	17.94803	1.13984	0.00000
>= 670 / < 690	0.65235	1.16365	15.05176	0.27681	0.00000
>= 690 / < 710	0.00000	0.35791	11.57171	0.00000	0.35262
>= 710 / < 730	0.00000	0.00000	6.34691	0.00000	0.00000
>= 730	0.00000	0.21351	14.19392	1.26555	0.00000

Doc Stat = not full		
Occ Stat = not owner occupied		
	< 70	>= 70 / < 80
< 550	0	0
>= 550 / < 570	0	0
>= 570 / < 590	0	0
>= 590 / < 610	0	0
>= 610 / < 630	0	0
>= 630 / < 650	0	0
>= 650 / < 670	0	0
>= 670 / < 690	0	0
>= 690 / < 710	0	0
>= 710 / < 730	0	0
>= 730	0	0

35%	39%	< 600	144,977.61	3.77	7,517	0	571	37.21	82.57	89.51	0.00	99.22	83.58	16.42
40%	44%	< 625	152,623.81	9.00	7,290	0	588	42.03	82.82	88.98	0.00	99.81	83.37	16.63
45%	49%	< 650	168,650.01	20.25	7,101	0	608	47.22	84.02	88.40	0.02	98.94	75.50	24.50
50%	54%	< 675	172,238.26	9.71	7,018	0	608	50.86	84.06	88.00	0.06	98.61	80.76	19.24
55% max		< 700	198,209.53	0.74	7,165	0	586	55.09	82.76	85.77	0.00	97.28	100.00	0.00

LIMITED AND STATED DOC

FICO Low	FICO High	Current Balance	Percent of Current Balance	Wid Avg GWAC	% MI	Wid Avg FICO	Wid Avg DTI	Wid Avg LTV	% SFD	% PUD	% Owner Occ	% Full Doc	% Ltd Doc	% Stated Doc
500	524	211,324.56	0.18	6,645	0	540	39.09	72.40	100.00	0.00	100.00	0	100.00	
525	549	201,990.22	1.15	7,485	0	565	39.42	79.31	74.07	0.00	100.00	0	100.00	
575	599	202,649.18	2.02	7,161	0	588	39.03	78.40	85.61	0.00	98.33	0	100.00	
600	624	201,523.49	3.43	7,190	0	613	41.77	81.22	85.20	0.00	95.14	0	100.00	
625	649	190,230.76	6.90	6,955	0	638	42.79	81.81	87.93	0.11	97.96	0	100.00	
650	674	195,392.12	6.55	6,807	0	661	41.94	81.76	87.23	0.16	97.28	0	100.00	
675	699	210,624.77	4.20	6,625	0	686	41.70	80.52	90.07	0.00	96.62	0	100.00	
700	724	197,118.21	2.21	6,634	0	712	42.03	81.90	87.97	0.00	96.14	0	100.00	
725	749	230,987.28	1.50	6,507	0	736	44.05	82.37	80.95	0.00	100.00	0	100.00	
750	774	226,984.65	0.88	6,324	0	762	39.55	81.42	83.45	0.00	100.00	0	100.00	
775	799	181,242.22	0.20	6,245	0	784	36.45	82.48	100.00	0.00	100.00	0	100.00	
800 max		167,096.85	0.05	6,091	0	807	48.79	80.00	59.82	0.00	100.00	0	100.00	

IO LOANS

FICO Low	FICO High	Current Balance	Percent of Current Balance	Wid Avg GWAC	% MI	Wid Avg FICO	Wid Avg DTI	Wid Avg LTV	% SFD	% PUD	% Owner Occ	% Full Doc	% Ltd Doc	% Stated Doc
500	524	252,000.00	0.03	6.9	0	521	38	80	100	0	100	100	0	
525	549	276,000.00	0.04	5,990	0.00	564	47.00	80.00	100.00	0.00	100.00	0.00	100.00	
550	574	230,795.07	1.76	6,555	0.00	590	42.13	79.08	90.58	0.00	100.00	98.37	1.63	
575	599	211,348.37	6.00	6,641	0.00	612	41.45	83.87	92.99	0.00	100.00	96.22	3.78	
600	624	245,440.78	7.61	6,569	0.00	638	42.56	83.75	88.00	0.00	100.00	75.63	24.37	
625	649	244,469.36	5.72	6,428	0.00	660	42.06	82.19	89.52	0.00	100.00	67.60	32.40	

675	699	250,454.82	3.82	6,424	0.00	686	40.23	83.91	91.34	0.00	100.00	53.97	46.03
700	724	237,667.94	2.07	6,320	0.00	712	41.32	85.63	87.08	0.00	100.00	64.79	35.21
725	749	264,002.07	1.50	6,422	0.00	736	45.50	87.30	78.21	0.00	100.00	52.84	47.16
750	774	265,084.97	0.99	6,134	0.00	761	38.72	83.88	77.75	0.00	100.00	48.24	51.76
775	799	235,016.92	0.42	6,080	0.00	786	37.61	87.94	93.78	0.00	100.00	72.08	27.92
800 max		329,973.33	0.14	6,541	0.00	807	46.64	95.53	56.56	0.00	100.00	79.80	20.20

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 Info

% Int Only

4.66
0.00
0.52
13.37
33.61
37.60
27.99
35.84
38.45
40.63
53.74
41.97
93.05

% Int Only

22.82
0.00
18.54
12.65
37.84
3.19
27.68
36.38
25.10

% Int Only

0.00
0.00
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7.11
17.91
25.30
25.53
2.13

<u>% Int Only</u>	<u>% CA</u>	<u>% NY</u>	<u>% FL</u>
0.00	38.06	0.00	11.35
3.33	17.79	0.00	3.51
1.41	18.81	2.63	13.26
6.60	20.35	0.00	12.82
26.88	22.87	1.54	9.19
28.31	24.38	0.93	4.94
41.81	24.69	2.41	8.24
33.02	18.60	3.11	4.74
47.02	19.33	2.65	7.71
58.29	27.56	5.54	5.03
58.84	5.49	0.00	0.00
59.82	0.00	0.00	0.00

<u>% Int Only</u>	<u>% CA</u>	<u>% NY</u>	<u>% FL</u>
100	100	0	0
100.00	100.00	0.00	0.00
100.00	34.05	4.36	1.47
100.00	19.95	0.36	4.68
100.00	32.96	0.27	4.14
100.00	28.55	0.00	6.64

100.00	29.62	1.74	6.62
100.00	28.40	0.00	5.89
100.00	25.38	0.00	5.62
100.00	41.57	4.92	6.45
100.00	23.49	0.00	0.00
100.00	0.00	0.00	0.00



GMAC RFC

Supplemental Computational Materials

\$693,467,000 (Approximate)

RAMP Series 2005-EFC5 Trust

Issuer

EquiFirst Corporation

Originator

Residential Asset Mortgage Products, Inc.

Depositor

Residential Funding Corporation

Master Servicer

**Mortgage Asset-Backed Pass-Through Certificates,
Series 2005-EFC5**

October, 11 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 Summary

2005 RAMP EFCS

Interest Only

Aggregate Current Principal Balance:	\$217,391,830.88
Minimum Current Balance:	\$93,520.00
Maximum Current Balance:	\$712,000.00
Number of Mortgage Loans:	912
Average Current Principal Balance:	\$238,368.24
Weighted Average Original Loan-to-Value:	83.64
Minimum Original Loan-to-Value:	30.00
Maximum Original Loan-to-Value:	100.00
Weighted Average Mortgage Rate:	6.4914
Minimum Mortgage Rate:	5.20
Maximum Mortgage Rate:	9.10
WA Net Rate:	6.0417
Minimum Net Rate:	5.55
Maximum Net Rate:	4.78
Weighted Average Note Margin:	4.66
Minimum Note Margin:	3.24
Maximum Note Margin:	7.40
Weighted Average Maximum Rate:	12.48
Minimum Max Rate:	15.10
Maximum Max Rate:	11.20
Weighted Average Minimum Rate:	6.48
Minimum Min Rate:	5.20
Maximum Min Rate:	9.10
Weighted Average Term to Next Adjustment Date:	25
Minimum Average Term to Next Adjustment:	15
Maximum Average Term to Next Adjustment:	38
Weighted Average Remaining Term to Maturity:	359
Minimum Remaining Term:	351
Maximum Remaining Term:	360
NZWA Credit Score:	657
Minimum Non Zero Credit Score:	521
Maximum Credit Score:	811
Interest Only Percentage:	100.00
NZWA/Back-End-DTI:	41.81

Mortgage Type	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
2YR Hybrid IO	744	\$177,689,715	81.73%	\$238,603	656	83.48%
3YR Hybrid IO	141	\$34,031,134	15.65%	241,356	660	84.20%
FRM IO	27	\$5,690,882	2.62%	210,777	662	85.31%
Total:	912	\$217,391,831	100.00%	\$238,368	657	83.64%

Mortgage Type	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
520 - 539	1	\$252,000	0.12%	\$252,000	80.00%	80.00%
560 - 579	1	276,000	0.13%	276,000	80.00	80.00
580 - 599	55	12,893,729	5.84%	230,795	79.06	79.06
600 - 619	165	34,599,323	15.92%	209,893	83.82	83.82
620 - 639	177	39,051,422	17.96%	232,449	83.43	83.43
640 - 659	177	44,638,338	20.53%	252,194	83.56	83.56
660 - 679	116	28,365,289	13.05%	244,528	81.88	81.88
680 - 699	82	20,516,130	9.44%	250,197	84.59	84.59
700 - 719	53	12,345,905	5.68%	232,942	84.05	84.05
720 - 739	36	9,670,810	4.45%	268,634	89.39	89.39
740 - 759	27	6,411,550	2.95%	237,465	85.82	85.82
760 or Greater	31	8,571,534	3.94%	276,495	86.15	86.15
Total:	912	\$217,391,831	100.00%	\$238,368	657	83.64%

Mortgage Type	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
1 to 100,000	9	\$881,300	0.41%	\$97,922	657	82.24%
100,001 to 200,000	398	61,869,686	28.46%	155,451	652	84.09
200,001 to 300,000	287	70,315,007	32.34%	245,000	652	83.46
300,001 to 400,000	146	49,939,739	22.97%	342,653	664	83.37
400,001 to 500,000	54	24,128,604	11.10%	446,826	687	83.42
500,001 to 600,000	13	7,052,500	3.24%	542,500	659	86.43
600,001 to 700,000	4	2,492,995	1.15%	623,249	663	78.89
700,001 to 800,000	1	712,000	0.33%	712,000	674	80.00
Total:	912	\$217,391,831	100.00%	\$238,368	657	83.64%

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Confidential GMAC-RFC Information

Page 1 of 4

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 Servicing, Pricing Estimates and Other Information, which should be attached. Do not rely on this information from your sales representative.

GMAC-RFC Securities
Marketing Summary

2005 RAMP EFCs

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	18	\$6,172,314	2.84%	\$342,908	677	74.76%
5.000 - 5.499	131	33,714,470	15.51	257,362	666	80.65
5.500 - 5.999	268	63,860,082	29.38	236,284	660	82.43
6.000 - 6.499	290	70,448,740	32.41	242,927	654	83.96
6.500 - 6.999	138	29,242,387	13.45	215,018	650	86.70
7.000 - 7.499	52	10,780,703	4.96	207,321	648	91.08
7.500 - 7.999	15	2,785,435	1.28	185,698	628	96.08
8.000 - 8.499	1	236,000	0.11	236,000	589	100.00
8.500 - 8.999	1	151,700	0.07	151,700	601	100.00
Total:	912	\$217,391,831	100.00%	\$238,368	657	83.64%

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	20	\$6,608,714	3.04%	\$330,436	660	75.30%
5.500 - 5.999	169	43,881,850	20.19	259,656	668	80.50
6.000 - 6.499	250	57,685,827	26.54	230,743	658	82.19
6.500 - 6.999	307	74,474,275	34.26	242,587	653	84.41
7.000 - 7.499	102	21,455,631	9.87	210,349	646	88.59
7.500 - 7.999	50	10,581,848	4.87	211,637	648	90.77
8.000 - 8.499	12	2,315,985	1.07	192,989	631	96.99
8.500 - 8.999	1	236,000	0.11	236,000	589	100.00
9.000 - 9.499	1	151,700	0.07	151,700	601	100.00
Total:	912	\$217,391,831	100.00%	\$238,368	657	83.64%

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	5	\$970,875	0.45%	\$194,175	630	45.99%
50.1 - 55.0	2	511,000	0.24	255,500	650	53.78
55.1 - 60.0	5	1,734,000	0.80	346,800	663	59.28
60.1 - 65.0	10	2,759,234	1.27	275,923	629	63.32
65.1 - 70.0	14	3,377,995	1.55	241,285	649	69.37
70.1 - 75.0	25	6,401,750	2.94	256,070	636	74.35
75.1 - 80.0	527	122,256,468	56.24	231,986	658	79.91
80.1 - 85.0	57	14,898,453	6.85	261,378	637	84.46
85.1 - 90.0	99	26,032,584	11.97	262,955	646	89.69
90.1 - 95.0	60	15,243,556	7.01	254,059	655	94.65
95.1 - 100.0	106	23,205,919	10.67	214,870	688	99.87
Total:	912	\$217,391,831	100.00%	\$238,368	657	83.64%

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	5	\$970,875	0.45%	\$194,175	630	45.99%
50.1 - 55.0	2	511,000	0.24	255,500	650	53.78
55.1 - 60.0	5	1,734,000	0.80	346,800	663	59.26
60.1 - 65.0	10	2,759,234	1.27	275,923	629	63.32
65.1 - 70.0	14	3,377,995	1.55	241,285	649	69.37
70.1 - 75.0	25	6,401,750	2.94	256,070	636	74.35
75.1 - 80.0	57	17,574,504	8.08	254,703	645	79.45
80.1 - 85.0	57	14,898,453	6.85	261,376	637	84.46
85.1 - 90.0	108	29,558,099	13.60	273,688	646	86.53
90.1 - 95.0	85	22,532,291	10.36	265,086	659	89.91
95.1 - 100.0	532	117,073,631	53.85	220,063	668	83.93
Total:	912	\$217,391,831	100.00%	\$238,368	657	83.64%

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Oct 11, 2005 08:57

Confidential GMAC-RFC Information

GMAC-RFC Securities
Marketing Summary

2005 RAMP EFC5

Interest Only

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	189	\$62,262,678	28.84%	\$329,432	658	81.60%
Arizona	109	21,537,030	9.91	197,587	655	83.56
Maryland	71	19,512,449	8.98	274,823	660	85.28
Nevada	45	11,584,375	5.32	256,986	651	81.65
Florida	53	11,069,730	5.06	207,731	662	83.96
Washington	50	10,694,600	4.91	213,692	663	83.98
Virginia	47	10,531,844	4.84	224,082	658	84.84
Colorado	54	10,462,930	4.81	193,758	649	82.82
Illinois	48	9,764,164	4.49	203,420	654	87.07
Oregon	30	7,277,114	3.35	242,570	667	83.12
Other	216	42,784,918	19.68	198,078	654	85.54
Total:	912	\$217,391,831	100.00%	\$238,368	657	83.64%

Aggregate Loan Purpose	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
Purchase	420	\$96,359,379	44.33%	\$229,427	668	83.46%
Rate/Term Refinance	88	22,422,685	10.31	254,803	645	83.72
Equity Refinance	404	98,609,787	45.36	244,084	649	83.80
Total:	912	\$217,391,831	100.00%	\$238,368	657	83.64%

Aggregate Documentation	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
Full Documentation	704	\$160,673,571	73.91%	\$228,230	649	84.74%
Reduced Documentation	208	56,718,260	26.09	272,684	680	80.52
Total:	912	\$217,391,831	100.00%	\$238,368	657	83.64%

Aggregate Occupancy	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
Primary Residence	908	\$216,569,126	99.62%	\$238,512	657	83.62%
Second/Vacation	4	822,705	0.38	205,676	657	88.93
Total:	912	\$217,391,831	100.00%	\$238,368	657	83.64%

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	797	\$193,336,344	88.94%	\$242,583	655	83.39%
Townhouse	44	9,063,119	4.17	205,980	669	85.77
Condo-Low Rise(Less than 5 stories)	64	12,863,968	5.92	201,000	671	85.47
Two-to-four family units	6	1,971,520	0.91	328,587	671	86.88
Leasehold	1	154,850	0.07	154,850	613	95.00
Total:	912	\$217,391,831	100.00%	\$238,368	657	83.64%

Aggregate Prepayment Penalty Term	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
0	168	\$42,491,743	19.55%	\$252,927	657	84.66%
12	45	10,585,615	4.87	235,236	661	83.72
24	582	137,491,056	63.25	238,239	656	83.42
30	2	402,300	0.19	201,150	665	87.96
36	115	26,421,117	12.15	229,749	662	83.07
Total:	912	\$217,391,831	100.00%	\$238,368	657	83.64%

Back End DTI	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
8 - 10	2	\$339,705	0.16%	\$169,853	640	92.66%
11 - 15	2	756,000	0.35	378,000	640	80.00
16 - 20	8	2,134,574	0.98	266,822	697	82.40
21 - 25	16	3,503,385	1.61	218,962	654	79.23
26 - 30	52	13,249,748	6.09	254,803	656	82.64
31 - 35	93	20,887,867	9.61	224,801	660	82.22
36 - 40	166	38,356,551	17.64	231,064	653	83.28
41 - 45	227	53,854,678	24.77	237,245	661	83.62
46 - 50	321	77,027,843	35.43	239,962	656	84.67
51 - 55	25	7,281,380	3.35	291,255	652	83.11
Total:	912	\$217,391,831	100.00%	\$238,368	657	83.64%

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Oct 11, 2005 08:57

Confidential GMAC-RFC Information

GMAC-RFC Securities
Marketing Summary

2005 RAMP EFCS

Interest Only

Aggregate IO Term	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
24	2	\$477,600	0.22%	\$238,800	730	80.00%
60	910	\$216,914,231	99.78%	\$238,367	657	83.65%
Total:	912	\$217,391,831	100.00%	\$238,368	657	83.64%

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	14	\$4,245,535	2.01%	\$303,253	664	77.96%
3.500 - 3.999	89	\$22,250,094	10.51%	\$250,001	680	79.24%
4.000 - 4.499	243	\$9,749,468	4.50%	\$40,121	659	81.33%
4.500 - 4.999	285	\$9,658,268	4.44%	\$33,713	653	83.00%
5.000 - 5.499	160	\$6,706,740	3.08%	\$41,917	652	87.56%
5.500 - 5.999	67	\$3,414,194	1.57%	\$50,958	650	91.52%
6.000 - 6.499	17	\$1,170,195	0.54%	\$68,828	628	92.46%
6.500 - 6.999	6	\$749,200	0.35%	\$124,833	630	92.80%
7.000 - 7.499	4	\$187,300	0.09%	\$46,825	607	91.95%
Total:	885	\$211,700,849	100.00%	\$239,210	657	83.60%

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	188	\$50,010,864	23.62%	\$268,875	668	79.82%
12.000 - 12.999	545	\$29,615,239	13.99%	\$54,328	635	83.48%
13.000 - 13.999	141	\$9,520,196	4.50%	\$67,647	647	89.34%
14.000 - 14.999	12	\$2,403,050	1.14%	\$200,254	624	97.10%
15.000 - 15.999	1	\$151,700	0.07%	\$151,700	601	100.00%
Total:	885	\$211,700,849	100.00%	\$239,210	657	83.60%

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	185	\$49,750,049	23.50%	\$268,919	670	79.79%
6.000 - 6.999	546	\$29,875,854	14.13%	\$54,328	635	83.48%
7.000 - 7.999	141	\$9,520,196	4.50%	\$67,647	647	89.34%
8.000 - 8.999	12	\$2,403,050	1.14%	\$200,254	624	97.10%
9.000 - 9.999	1	\$151,700	0.07%	\$151,700	601	100.00%
Total:	885	\$211,700,849	100.00%	\$239,210	657	83.60%

Next Interest Rate Change Date	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
2007-01	1	\$624,995	0.30%	\$624,995	658	70.00%
2007-04	1	\$220,000	0.10%	\$220,000	655	85.00%
2007-06	1	\$300,000	0.14%	\$300,000	628	65.00%
2007-07	12	\$2,872,621	1.36%	\$239,385	654	87.93%
2007-08	34	\$7,739,012	3.66%	\$227,618	657	86.56%
2007-09	687	\$159,807,036	75.49%	\$239,591	657	83.45%
2007-10	28	\$6,106,050	2.88%	\$218,073	632	80.57%
2008-01	1	\$260,615	0.12%	\$260,615	636	86.00%
2008-08	12	\$2,648,190	1.25%	\$220,682	654	84.20%
2008-09	127	\$30,887,329	14.59%	\$243,207	661	84.07%
2008-10	1	\$235,000	0.11%	\$235,000	639	100.00%
Total:	885	\$211,700,849	100.00%	\$239,210	657	83.60%

This information was prepared by Residential Pricing Securities Corporation in its capacity as underwriter. This information should be considered only after reading the Statement Regarding Assumptions on a 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.

Oct 11, 2005 08:57

Confidential GMAC-RFC Information



GMAC RFC

Supplemental Computational Materials

\$693,467,000 (Approximate)

RAMP Series 2005-EFC5 Trust

Issuer

EquiFirst Corporation

Originator

Residential Asset Mortgage Products, Inc.

Depositor

Residential Funding Corporation

Master Servicer

**Mortgage Asset-Backed Pass-Through Certificates,
Series 2005-EFC5**

October, 11 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 Summary

2005 RAMP EFCS

2nd Lien Behind First

Aggregate Current Principal Balance: \$239,638,408.83
 Minimum Current Balance: \$44,200.00
 Maximum Current Balance: \$712,000.00
 Number of Mortgage Loans: 1,342
 Average Current Principal Balance: \$178,568.11
 Weighted Average Original Loan-to-Value: 80.04
 Minimum Original Loan-to-Value: 59.00
 Maximum Original Loan-to-Value: 90.00
 Weighted Average Mortgage Rate: 6.5139
 Minimum Mortgage Rate: 5.20
 Maximum Mortgage Rate: 10.20
 WA Net Rate: 6.0812
 Maximum Net Rate: 9.78
 Minimum Net Rate: 4.78
 Weighted Average Note Margin: 4.65
 Minimum Note Margin: 3.24
 Maximum Note Margin: 8.16
 Weighted Average Maximum Rate: 12.49
 Maximum Max Rate: 16.20
 Minimum Max Rate: 11.20
 Weighted Average Minimum Rate: 6.49
 Minimum Min Rate: 5.20
 Maximum Min Rate: 10.20
 Weighted Average Term to Next Adjustment Date: 24
 Minimum Average Term to Next Adjustment: 18
 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: 653
 Minimum Non Zero Credit Score: 520
 Maximum Credit Score: 811
 Interest Only Percentage: 43.88
 NZWA/Back-End-DTI: 42.91

Mortgage Type	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
2YR Hybrid	721	\$112,065,938	46.76%	\$155,431	647	80.14%
2YR Hybrid IO	397	92,195,722	38.47	232,231	659	78.99
3YR Hybrid	76	10,808,028	4.51	142,224	648	80.27
3YR Hybrid IO	53	11,018,140	4.60	207,908	672	79.98
FRM	87	12,081,482	5.04	138,868	649	79.27
FRM IO	8	1,487,100	0.61	183,388	663	80.00
Total:	1342	\$239,638,409	100.00%	\$178,568	653	80.04%

Aggregate Credit Scores	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Orig LTV
520 - 539	8	\$1,183,615	0.49%	\$145,452	86.31%
540 - 559	11	1,108,141	0.46	100,740	81.96
560 - 579	6	899,422	0.42	166,570	85.15
580 - 599	159	21,821,690	9.11	137,243	80.15
600 - 619	196	29,082,510	12.13	148,278	79.88
620 - 639	262	45,055,922	18.80	171,969	79.87
640 - 659	241	45,560,444	19.01	189,047	79.97
660 - 679	191	38,128,423	15.91	199,625	79.93
680 - 699	112	23,603,787	9.85	210,748	79.97
700 - 719	57	11,245,940	4.69	197,297	80.13
720 - 739	40	9,041,189	3.77	226,030	79.94
740 - 759	28	5,763,947	2.41	205,855	80.13
760 or Greater	31	7,083,379	2.96	228,496	80.00
Total:	1342	\$239,638,409	100.00%	\$178,568	80.04%

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	265	\$21,193,947	8.84%	\$79,977	629	80.14%
100,001 to 200,000	654	95,814,331	39.98	146,505	646	80.04
200,001 to 300,000	277	67,033,724	27.97	241,999	655	80.04
300,001 to 400,000	105	36,424,858	15.20	346,803	674	80.04
400,001 to 500,000	36	16,271,549	6.79	451,887	671	79.97
500,001 to 600,000	4	2,168,000	0.91	547,000	660	80.00
700,001 to 800,000	1	712,000	0.30	712,000	674	80.00
Total:	1342	\$239,638,409	100.00%	\$178,568	653	80.04%

Lien Position	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
First Lien	1342	\$239,638,409	100.00%	\$178,568	653	80.04%
Total:	1342	\$239,638,409	100.00%	\$178,568	653	80.04%

This information was prepared by Residential Funding Services Corporation in its capacity as underwriter. This information should be considered only after reading the Summary Prospectus 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 Summary Prospectus. You may obtain a copy of the Summary Prospectus from your sales representative.

Confidential GMAC-RFC Information

Oct 11, 2005 09:02

GMAC-RFC Securities
Marketing Summary

2nd Lien Behind First

2005 RAMP EFCs

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	18	\$4,770,763	1.99%	\$265,042	687	80.00%
5.000 - 5.499	153	34,880,407	14.55	227,846	687	79.96
5.500 - 5.999	349	68,398,245	27.71	190,253	659	79.98
6.000 - 6.499	438	80,344,036	33.53	184,275	652	79.95
6.500 - 6.999	275	38,442,391	16.04	139,791	640	79.96
7.000 - 7.499	74	10,390,916	4.34	140,418	638	80.39
7.500 - 7.999	28	3,254,036	1.38	125,155	607	82.32
8.000 - 8.499	5	637,183	0.27	127,437	572	82.28
8.500 - 8.999	4	365,733	0.15	91,433	539	87.34
9.000 - 9.499	1	130,500	0.05	130,500	525	90.00
9.500 - 9.999	1	44,200	0.02	44,200	619	85.00
Total:	1342	\$239,638,409	100.00%	\$178,568	653	80.04%

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	20	\$5,534,363	2.31%	\$276,718	683	80.00%
5.500 - 5.999	206	45,564,946	19.01	221,169	670	79.93
6.000 - 6.499	340	63,998,194	26.71	188,230	660	80.01
6.500 - 6.999	461	82,762,116	34.54	179,527	648	79.94
7.000 - 7.499	222	28,325,098	12.24	132,095	638	79.94
7.500 - 7.999	63	6,791,072	3.66	139,362	632	80.57
8.000 - 8.499	18	2,382,505	0.99	132,361	600	82.70
8.500 - 8.999	6	749,883	0.31	124,947	575	83.44
9.000 - 9.499	3	267,003	0.11	89,001	534	86.35
9.500 - 9.999	2	229,230	0.10	114,615	537	90.00
10.000 - 10.499	1	44,200	0.02	44,200	619	85.00
Total:	1342	\$239,638,409	100.00%	\$178,568	653	80.04%

Original LTV Ratio (%)	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
55.1 - 60.0	1	\$174,798	0.07%	\$174,798	554	59.00%
60.1 - 65.0	2	279,742	0.12	139,871	625	64.26
65.1 - 70.0	1	150,337	0.06	150,337	637	70.00
70.1 - 75.0	6	656,300	0.27	109,383	655	74.34
75.1 - 80.0	1303	234,547,479	97.88	180,006	654	79.97
80.1 - 85.0	14	1,902,354	0.79	135,862	588	84.80
85.1 - 90.0	15	1,927,398	0.80	128,493	579	90.00
Total:	1342	\$239,638,409	100.00%	\$178,568	653	80.04%

CLTV Ratio (%)	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
70.1 - 75.0	1	\$174,798	0.07%	\$174,798	554	59.00%
80.1 - 85.0	2	282,337	0.12	141,168	632	73.74
85.1 - 90.0	16	4,797,925	2.00	299,870	644	79.76
90.1 - 95.0	79	15,743,568	6.57	199,286	639	81.32
95.1 - 100.0	1244	218,639,760	91.24	175,755	654	79.98
Total:	1342	\$239,638,409	100.00%	\$178,568	653	80.04%

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	133	\$41,690,922	17.40%	\$313,466	668	79.93%
Illinois	88	15,252,749	6.36	173,327	653	80.42
Florida	73	13,069,491	5.45	179,034	654	79.72
Maryland	54	12,944,644	5.40	239,716	651	80.05
Virginia	60	12,313,024	5.14	205,217	648	79.97
Arizona	56	10,948,626	4.57	195,511	661	80.00
Washington	60	10,386,102	4.33	173,102	657	79.86
Colorado	56	10,132,040	4.23	180,929	643	80.00
Nevada	35	8,860,688	3.69	252,876	657	80.00
Pennsylvania	56	8,043,111	3.36	143,627	643	79.54
Other	671	96,007,046	40.06	143,081	647	80.14
Total:	1342	\$239,638,409	100.00%	\$178,568	653	80.04%

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 Assurances on its 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. This map, outline a copy of the Statement from your sales representative.

Oct 11, 2005 09:02

Confidential GMAC-RFC Information

GMAC-RFC Securities
Marketing Summary
 2nd Lien, Behind First

2005 RAMP EFC5

Aggregate Loan Purpose	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
Purchase	975	\$171,545,808	71.59%	\$175,944	655	80.10%
Rate/Term Refinance	65	11,799,625	4.92	181,533	631	78.73
Equity Refinance	302	56,282,877	23.49	180,401	651	78.92
Total:	1342	\$239,638,409	100.00%	\$178,568	653	80.04%

Aggregate Documentation	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
Full Documentation	825	\$133,847,252	55.90%	\$162,360	635	80.06%
Reduced Documentation	517	105,691,157	44.10	204,432	676	80.00
Total:	1342	\$239,638,409	100.00%	\$178,568	653	80.04%

Aggregate Occupancy	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
Primary Residence	1336	\$239,030,159	99.75%	\$178,915	653	80.02%
Non-Owner Occupied	6	608,250	0.25	101,375	651	85.38
Total:	1342	\$239,638,409	100.00%	\$178,568	653	80.04%

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	1173	\$208,636,209	87.06%	\$177,865	653	80.02%
Townhouse	53	9,485,164	3.96	178,965	653	80.06
Condo-Low-Rise(Less than 5 stories)	88	15,261,032	6.37	173,421	664	79.95
Two-to-four family units	28	6,255,873	2.61	223,428	641	80.81
Total:	1342	\$239,638,409	100.00%	\$178,568	653	80.04%

Aggregate Prepayment Penalty Term	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
0	322	\$56,528,289	23.59%	\$175,554	652	80.11%
12	73	14,927,456	6.23	204,486	658	80.05
24	794	144,104,133	60.13	181,491	653	80.06
30	2	422,330	0.18	211,195	601	62.77
36	151	23,656,181	9.87	156,663	656	79.69
Total:	1342	\$239,638,409	100.00%	\$178,568	653	80.04%

Back End DTI	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
1 - 5	1	\$22,960	0.05%	\$22,960	632	80.00%
6 - 10	2	389,963	0.16	194,982	630	71.55
11 - 15	1	389,600	0.16	389,600	675	80.00
16 - 20	7	1,380,896	0.58	197,242	691	80.00
21 - 25	21	3,609,808	1.51	171,896	647	80.04
26 - 30	51	9,654,583	4.03	189,308	648	80.22
31 - 35	118	18,932,879	7.90	160,448	651	80.13
36 - 40	224	36,902,030	15.40	164,741	653	80.11
41 - 45	342	59,888,581	24.99	175,113	657	80.06
46 - 50	537	100,527,060	41.95	187,201	652	79.89
51 - 55	37	7,636,250	3.19	206,385	644	80.06
56 - 60	1	204,000	0.09	204,000	680	80.00
Total:	1342	\$239,638,409	100.00%	\$178,568	653	80.04%

Aggregate IO Term	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
0	884	\$134,958,447	56.32%	\$152,668	647	80.07%
24	2	477,600	0.20	238,800	730	80.00
60	456	104,204,362	43.48	228,518	660	79.89
Total:	1342	\$239,638,409	100.00%	\$178,568	653	80.04%

Oct 11, 2005 09:02
 Confidential GMAC-RFC Information
 This information was prepared by Residential Funding Securities Corporation in its capacity as underwriter. This information should be considered only after reading the Securities Report 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.
 Page 3 of 4

GMAC-RFC Securities
Marketing Summary

2nd Lien Behind First

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	13	\$3,466,415	1.53%	\$266,801	681	80.00%
3.500 - 3.999	110	25,072,138	11.09	227,929	674	79.94
4.000 - 4.499	314	63,635,566	28.15	202,661	662	79.97
4.500 - 4.999	414	76,343,260	33.77	184,404	652	80.02
5.000 - 5.499	285	40,292,200	17.82	152,046	641	79.97
5.500 - 5.999	94	12,281,998	5.42	130,447	635	80.32
6.000 - 6.499	20	2,839,838	1.26	141,992	601	82.70
6.500 - 6.999	8	1,123,245	0.50	140,405	600	83.09
7.000 - 7.499	6	778,720	0.34	129,953	557	84.48
7.500 - 7.999	2	229,230	0.10	114,615	537	90.00
8.000 - 8.499	1	44,200	0.02	44,200	619	85.00
Total:	1247	\$226,089,826	100.00%	\$181,307	653	80.08%

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	217	\$49,972,658	22.10%	\$230,289	671	79.95%
12.000 - 12.999	756	139,361,414	61.64	184,340	653	80.00
13.000 - 13.999	248	33,429,458	14.78	134,786	635	80.21
14.000 - 14.999	20	2,765,864	1.23	138,293	590	83.27
15.000 - 15.999	5	496,233	0.22	99,247	535	88.04
16.000 - 16.999	1	44,200	0.02	44,200	619	85.00
Total:	1247	\$226,089,826	100.00%	\$181,307	653	80.08%

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	217	\$49,972,658	22.10%	\$230,289	671	79.95%
6.000 - 6.999	756	139,361,414	61.64	184,340	653	80.00
7.000 - 7.999	248	33,429,458	14.79	134,796	635	80.21
8.000 - 8.999	20	2,785,864	1.23	138,293	590	83.27
9.000 - 9.999	5	496,233	0.22	99,247	535	88.04
10.000 - 10.999	1	44,200	0.02	44,200	619	85.00
Total:	1247	\$226,089,826	100.00%	\$181,307	653	80.08%

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	\$91,189	0.04%	\$91,189	631	80.00%
2007-05	3	482,308	0.21	160,769	646	80.00
2007-06	6	786,218	0.35	131,370	616	80.00
2007-07	13	2,439,558	1.08	187,658	662	80.00
2007-08	115	16,632,549	7.36	144,631	643	79.95
2007-09	936	179,399,807	78.02	188,461	654	80.09
2007-10	44	7,428,030	3.29	168,819	640	80.00
2008-07	1	95,814	0.04	95,814	608	80.00
2008-08	19	3,073,833	1.36	161,781	649	80.38
2008-09	108	18,528,920	8.20	171,564	663	80.08
2008-10	1	129,600	0.06	129,600	646	80.00
Total:	1247	\$226,089,826	100.00%	\$181,307	653	80.08%

This information was prepared by Residential Funding Securities Corporation in its capacity as an underwriter. This information should be considered only after reading the Summary Regarding Assumptions as to Securities, Pricing Estimate and Other Information, which is located in the prospectus. You may obtain a copy of the prospectus from your sales representative.

Oct 11, 2005 09:02

Confidential GMAC-RFC Information

DATE	DESCRIPTION	AMOUNT	BALANCE	CHECK NO.	DATE	DESCRIPTION	AMOUNT	BALANCE	CHECK NO.
1/1/19	OPENING BALANCE		100.00						
1/5/19	DEPOSIT	50.00	150.00						
1/10/19	WITHDRAWAL	20.00	130.00	101	1/10/19	ATM	20.00	110.00	
1/15/19	DEPOSIT	30.00	140.00						
1/20/19	WITHDRAWAL	15.00	125.00	102	1/20/19	ATM	15.00	110.00	
1/25/19	DEPOSIT	40.00	150.00						
1/30/19	WITHDRAWAL	25.00	125.00	103	1/30/19	ATM	25.00	100.00	
2/5/19	DEPOSIT	60.00	160.00						
2/10/19	WITHDRAWAL	30.00	130.00	104	2/10/19	ATM	30.00	100.00	
2/15/19	DEPOSIT	50.00	150.00						
2/20/19	WITHDRAWAL	20.00	130.00	105	2/20/19	ATM	20.00	110.00	
2/25/19	DEPOSIT	40.00	150.00						
2/30/19	WITHDRAWAL	30.00	120.00	106	2/30/19	ATM	30.00	90.00	
3/5/19	DEPOSIT	70.00	160.00						
3/10/19	WITHDRAWAL	40.00	120.00	107	3/10/19	ATM	40.00	80.00	
3/15/19	DEPOSIT	50.00	130.00						
3/20/19	WITHDRAWAL	20.00	110.00	108	3/20/19	ATM	20.00	90.00	
3/25/19	DEPOSIT	60.00	150.00						
3/30/19	WITHDRAWAL	30.00	120.00	109	3/30/19	ATM	30.00	90.00	
4/5/19	DEPOSIT	80.00	170.00						
4/10/19	WITHDRAWAL	50.00	120.00	110	4/10/19	ATM	50.00	70.00	
4/15/19	DEPOSIT	60.00	130.00						
4/20/19	WITHDRAWAL	30.00	100.00	111	4/20/19	ATM	30.00	70.00	
4/25/19	DEPOSIT	70.00	140.00						
4/30/19	WITHDRAWAL	40.00	100.00	112	4/30/19	ATM	40.00	60.00	
5/5/19	DEPOSIT	90.00	190.00						
5/10/19	WITHDRAWAL	60.00	130.00	113	5/10/19	ATM	60.00	70.00	
5/15/19	DEPOSIT	80.00	210.00						
5/20/19	WITHDRAWAL	50.00	160.00	114	5/20/19	ATM	50.00	110.00	
5/25/19	DEPOSIT	70.00	230.00						
5/30/19	WITHDRAWAL	40.00	190.00	115	5/30/19	ATM	40.00	150.00	
6/5/19	DEPOSIT	100.00	290.00						
6/10/19	WITHDRAWAL	70.00	220.00	116	6/10/19	ATM	70.00	150.00	
6/15/19	DEPOSIT	90.00	310.00						
6/20/19	WITHDRAWAL	60.00	250.00	117	6/20/19	ATM	60.00	190.00	
6/25/19	DEPOSIT	80.00	330.00						
6/30/19	WITHDRAWAL	50.00	280.00	118	6/30/19	ATM	50.00	230.00	
7/5/19	DEPOSIT	110.00	390.00						
7/10/19	WITHDRAWAL	80.00	310.00	119	7/10/19	ATM	80.00	230.00	
7/15/19	DEPOSIT	100.00	410.00						
7/20/19	WITHDRAWAL	70.00	340.00	120	7/20/19	ATM	70.00	270.00	
7/25/19	DEPOSIT	90.00	430.00						
7/30/19	WITHDRAWAL	60.00	370.00	121	7/30/19	ATM	60.00	310.00	
8/5/19	DEPOSIT	120.00	490.00						
8/10/19	WITHDRAWAL	90.00	400.00	122	8/10/19	ATM	90.00	310.00	
8/15/19	DEPOSIT	110.00	510.00						
8/20/19	WITHDRAWAL	80.00	430.00	123	8/20/19	ATM	80.00	350.00	
8/25/19	DEPOSIT	100.00	530.00						
8/30/19	WITHDRAWAL	70.00	460.00	124	8/30/19	ATM	70.00	390.00	
9/5/19	DEPOSIT	130.00	590.00						
9/10/19	WITHDRAWAL	100.00	490.00	125	9/10/19	ATM	100.00	390.00	
9/15/19	DEPOSIT	120.00	610.00						
9/20/19	WITHDRAWAL	90.00	520.00	126	9/20/19	ATM	90.00	430.00	
9/25/19	DEPOSIT	110.00	630.00						
9/30/19	WITHDRAWAL	80.00	550.00	127	9/30/19	ATM	80.00	470.00	
10/5/19	DEPOSIT	140.00	690.00						
10/10/19	WITHDRAWAL	110.00	580.00	128	10/10/19	ATM	110.00	470.00	
10/15/19	DEPOSIT	130.00	710.00						
10/20/19	WITHDRAWAL	100.00	610.00	129	10/20/19	ATM	100.00	510.00	
10/25/19	DEPOSIT	120.00	730.00						
10/30/19	WITHDRAWAL	90.00	640.00	130	10/30/19	ATM	90.00	550.00	
11/5/19	DEPOSIT	150.00	790.00						
11/10/19	WITHDRAWAL	120.00	670.00	131	11/10/19	ATM	120.00	550.00	
11/15/19	DEPOSIT	140.00	810.00						
11/20/19	WITHDRAWAL	110.00	700.00	132	11/20/19	ATM	110.00	590.00	
11/25/19	DEPOSIT	130.00	830.00						
11/30/19	WITHDRAWAL	100.00	730.00	133	11/30/19	ATM	100.00	630.00	
12/5/19	DEPOSIT	160.00	890.00						
12/10/19	WITHDRAWAL	130.00	760.00	134	12/10/19	ATM	130.00	630.00	
12/15/19	DEPOSIT	150.00	910.00						
12/20/19	WITHDRAWAL	120.00	790.00	135	12/20/19	ATM	120.00	670.00	
12/25/19	DEPOSIT	140.00	930.00						
12/30/19	WITHDRAWAL	110.00	820.00	136	12/30/19	ATM	110.00	710.00	
1/5/20	DEPOSIT	170.00	990.00						
1/10/20	WITHDRAWAL	140.00	850.00	137	1/10/20	ATM	140.00	710.00	
1/15/20	DEPOSIT	160.00	1010.00						
1/20/20	WITHDRAWAL	130.00	880.00	138	1/20/20	ATM	130.00	750.00	
1/25/20	DEPOSIT	150.00	1030.00						
1/30/20	WITHDRAWAL	120.00	910.00	139	1/30/20	ATM	120.00	790.00	
2/5/20	DEPOSIT	180.00	1090.00						
2/10/20	WITHDRAWAL	150.00	940.00	140	2/10/20	ATM	150.00	790.00	
2/15/20	DEPOSIT	170.00	1110.00						
2/20/20	WITHDRAWAL	140.00	970.00	141	2/20/20	ATM	140.00	830.00	
2/25/20	DEPOSIT	160.00	1130.00						
2/30/20	WITHDRAWAL	130.00	1000.00	142	2/30/20	ATM	130.00	870.00	
3/5/20	DEPOSIT	190.00	1190.00						
3/10/20	WITHDRAWAL	160.00	1030.00	143	3/10/20	ATM	160.00	870.00	
3/15/20	DEPOSIT	180.00	1210.00						
3/20/20	WITHDRAWAL	150.00	1060.00	144	3/20/20	ATM	150.00	910.00	
3/25/20	DEPOSIT	170.00	1230.00						
3/30/20	WITHDRAWAL	140.00	1090.00	145	3/30/20	ATM	140.00	950.00	
4/5/20	DEPOSIT	200.00	1290.00						
4/10/20	WITHDRAWAL	170.00	1120.00	146	4/10/20	ATM	170.00	950.00	
4/15/20	DEPOSIT	190.00	1310.00						
4/20/20	WITHDRAWAL	160.00	1150.00	147	4/20/20	ATM	160.00	990.00	
4/25/20	DEPOSIT	180.00	1330.00						
4/30/20	WITHDRAWAL	150.00	1180.00	148	4/30/20	ATM	150.00	1030.00	
5/5/20	DEPOSIT	210.00	1390.00						
5/10/20	WITHDRAWAL	180.00	1210.00	149	5/10/20	ATM	180.00	1030.00	
5/15/20	DEPOSIT	200.00	1410.00						
5/20/20	WITHDRAWAL	170.00	1240.00	150	5/20/20	ATM	170.00	1070.00	
5/25/20	DEPOSIT	190.00	1430.00						
5/30/20	WITHDRAWAL	160.00	1270.00	151	5/30/20	ATM	160.00	1110.00	
6/5/20	DEPOSIT	220.00	1490.00						
6/10/20	WITHDRAWAL	190.00	1300.00	152	6/10/20	ATM	190.00	1110.00	
6/15/20	DEPOSIT	210.00	1510.00						
6/20/20	WITHDRAWAL	180.00	1330.00	153	6/20/20	ATM	180.00	1150.00	
6/25/20	DEPOSIT	200.00	1530.00						
6/30/20	WITHDRAWAL	170.00	1360.00	154	6/30/20	ATM	170.00	1190.00	
7/5/20	DEPOSIT	230.00	1590.00						
7/10/20	WITHDRAWAL	200.00	1390.00	155	7/10/20	ATM	200.00	1190.00	
7/15/20	DEPOSIT	220.00	1610.00						
7/20/20	WITHDRAWAL	190.00	1420.00	156	7/20/20	ATM	190.00	1230.00	
7/25/20	DEPOSIT	210.00	1630.00						
7/30/20	WITHDRAWAL	180.00	1450.00	157	7/30/20	ATM	180.00	1270.00	
8/5/20	DEPOSIT	240.00	1690.00						
8/10/20	WITHDRAWAL	210.00	1480.00	158	8/10/20	ATM	210.00	1270.00	
8/15/20	DEPOSIT	230.00	1710.00						
8/20/20	WITHDRAWAL	200.00	1510.00	159	8/20/20	ATM	200.00	1310.00	
8/25/20	DEPOSIT	220.00	1730.00						
8/30/20	WITHDRAWAL	190.00	1540.00	160	8/30/20	ATM	190.00	1350.00	
9/5/20	DEPOSIT	250.00	1790.00						
9/10/20	WITHDRAWAL	220.00	1570.00	161	9/10/20	ATM	220.00	1350.00	
9/15/20	DEPOSIT	240.00	1810.00						
9/20/20	WITHDRAWAL	210.00	1600.00	162	9/20/20	ATM	210.00	1390.00	
9/25/20	DEPOSIT	230.00	1830.00						
9/30/20	WITHDRAWAL	200.00	1630.00	163	9/30/20	ATM	200.00	1430.00	
10/5/20	DEPOSIT	260.00	1890.00						
10/10/20	WITHDRAWAL	230.00	1660.00	164	10/10/20	ATM	230.00	1430.00	
10/15/20	DEPOSIT	250.00	1910.00						
10/20/20	WITHDRAWAL	220.00	1690.00	165	10/20/20	ATM	220.00	1470.00	
10/25/20	DEPOSIT	240.00	1930.00						
10/30/20	WITHDRAWAL	210.00	1720.00	166	10/30/20	ATM	210.00	1510.00	
11/5/20	DEPOSIT	270.00	1990.00						
11/10/20	WITHDRAWAL	240.00	1750.00	167	11/10/20	ATM	240.00	1510.00	
11/15/20	DEPOSIT	260.00	2010.00						
11/20/20	WITHDRAWAL	230.00	1780.00	168	11/20/20	ATM	230.00	1550.00	
11/25/20	DEPOSIT	250.00	2030.00						
11/30/20	WITHDRAWAL	220.00	1810.00	169	11/30/20	ATM	220.00	1590.00	
12/5/20	DEPOSIT	280.00	2090.00						
12/10/20	WITHDRAWAL	250.00	1840.00	170	12/10/20	ATM	250.00	1590.00	
12/15/20	DEPOSIT	270.00	2110.00						
12/20/20	WITHDRAWAL	240.00	1870.00	171	12/20/20	ATM	240.00	1630.00	
12/25/20	DEPOSIT	260.00	2130.00						
12/30/20	WITHDRAWAL	230.00	1900.00	172	12/30/20	ATM	230.00	1670.00	
1/5/21	DEPOSIT	290.00	2190.00						
1/									

(%) & largest state code		
silent 2nd (%)	15.06	CA
5/10/10 (%)	33.67	
2/28/10/30 (%)	30.11	
5/10/10 (%)	99.78	
2/28/10/30 (%)	0.22	
10/15/10 (%)	657	
10/15/10 (%)	83.64	
10/15/10 (%)	41.81	
10/15/10 (%)	73.91	
10/15/10 (%)	44.33	

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**GMAC-RFC Securities
2005 RAMP EFC5
Modified First Look Report**

All records

All records									
Product	Current Rate	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV		
2YR Hybrid	5.000 - 5.499	12	\$2,763,415	0.38%	\$230,285	682	79.51%		
	5.500 - 5.999	152	\$31,458,459	4.36%	\$206,964	660	79.50%		
	6.000 - 6.499	307	\$58,398,915	8.09%	\$190,224	642	79.88%		
	6.500 - 6.999	616	\$109,874,388	15.22%	\$178,368	629	82.25%		
	7.000 - 7.499	396	\$60,539,807	8.38%	\$152,878	619	84.11%		
	7.500 - 7.999	363	\$58,317,342	8.08%	\$160,654	600	87.62%		
	8.000 - 8.499	168	\$23,517,055	3.26%	\$139,982	591	89.92%		
	8.500 - 8.999	159	\$19,771,562	2.74%	\$124,349	582	92.66%		
	9.000 - 9.499	51	\$5,453,080	0.76%	\$106,923	568	91.19%		
	9.500 - 9.999	31	\$2,900,731	0.40%	\$93,572	574	91.21%		
	10.000 - 10.499	4	\$239,205	0.03%	\$59,801	576	91.78%		
	10.500 - 10.999	2	\$151,040	0.02%	\$75,520	578	79.47%		
	5.000 - 5.499	16	\$5,338,219	0.74%	\$333,639	680	75.71%		
	5.500 - 5.999	133	\$35,038,540	4.85%	\$263,448	667	80.35%		
	6.000 - 6.499	206	\$47,782,257	6.62%	\$231,953	657	81.86%		
6.500 - 6.999	252	\$60,925,327	8.44%	\$241,767	653	84.20%			
7.000 - 7.499	79	\$16,565,206	2.29%	\$209,686	645	88.14%			
7.500 - 7.999	45	\$9,465,415	1.31%	\$210,343	650	91.10%			
8.000 - 8.499	11	\$2,167,050	0.30%	\$197,005	628	96.78%			
8.500 - 8.999	1	\$236,000	0.03%	\$236,000	589	100.00%			
9.000 - 9.499	1	\$151,700	0.02%	\$151,700	601	100.00%			
5.000 - 5.499	3	\$811,083	0.11%	\$270,361	645	75.85%			
5.500 - 5.999	35	\$6,748,273	0.93%	\$192,808	644	77.75%			
6.000 - 6.499	36	\$6,302,114	0.87%	\$175,059	660	82.45%			
2YR Hybrid IO									
3YR Hybrid									

	6.500 - 6.999	80	\$13,961,036	1.93%	\$174,513	635	81.59%
	7.000 - 7.499	44	\$6,603,062	0.91%	\$150,070	618	82.13%
	7.500 - 7.999	38	\$5,890,253	0.82%	\$155,007	605	85.50%
	8.000 - 8.499	16	\$1,974,580	0.27%	\$123,411	601	91.01%
	8.500 - 8.999	15	\$2,249,347	0.31%	\$149,956	559	88.15%
	9.000 - 9.499	1	\$67,500	0.01%	\$67,500	631	90.00%
	9.500 - 9.999	3	\$319,230	0.04%	\$106,410	561	92.26%
3YR Hybrid IO	5.000 - 5.499	4	\$1,270,495	0.18%	\$317,624	676	73.59%
	5.500 - 5.999	33	\$8,363,410	1.16%	\$253,437	672	81.17%
	6.000 - 6.499	37	\$8,405,570	1.16%	\$227,178	660	84.38%
	6.500 - 6.999	50	\$12,502,084	1.73%	\$250,042	656	85.49%
	7.000 - 7.499	16	\$3,341,575	0.46%	\$208,848	645	90.74%
	7.500 - 7.999	1	\$148,000	0.02%	\$148,000	636	80.00%
	5.500 - 5.999	15	\$2,425,577	0.34%	\$161,705	671	75.79%
	6.000 - 6.499	64	\$11,873,307	1.64%	\$185,520	644	77.26%
	6.500 - 6.999	155	\$26,701,754	3.70%	\$172,269	638	78.88%
	7.000 - 7.499	87	\$12,032,637	1.67%	\$138,306	620	80.22%
	7.500 - 7.999	107	\$14,070,082	1.95%	\$131,496	619	85.63%
	8.000 - 8.499	42	\$3,946,001	0.55%	\$93,952	613	84.98%
	8.500 - 8.999	39	\$3,801,371	0.53%	\$97,471	617	91.06%
	9.000 - 9.499	19	\$1,096,871	0.15%	\$57,730	613	94.16%
	9.500 - 9.999	50	\$2,296,664	0.32%	\$45,933	645	97.40%
	10.000 - 10.499	79	\$3,043,799	0.42%	\$38,529	610	99.09%
	10.500 - 10.999	108	\$3,788,573	0.52%	\$35,079	598	99.46%
	11.000 - 11.499	27	\$1,030,092	0.14%	\$38,152	620	99.83%
	11.500 - 11.999	7	\$213,302	0.03%	\$30,472	602	99.78%
	12.000 >=	2	\$61,487	0.01%	\$30,744	609	100.00%
	5.500 - 5.999	3	\$479,900	0.07%	\$159,967	662	80.00%
	6.000 - 6.499	7	\$1,498,000	0.21%	\$214,000	686	80.45%
	6.500 - 6.999	5	\$1,046,864	0.14%	\$209,373	669	83.83%
	7.000 - 7.499	7	\$1,548,850	0.21%	\$221,264	654	88.80%
	7.500 - 7.999	4	\$968,433	0.13%	\$242,108	630	89.24%
	8.000 - 8.499	1	\$148,935	0.02%	\$148,935	678	100.00%
Grand Total:		4245	\$722,084,824	100.00%	\$170,102	634	83.71%

10/11/2005 15:56

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GMAC RFC

Supplemental Computational Materials

\$693,467,000 (Approximate)

RAMP Series 2005-EFC5 Trust

Issuer

EquiFirst Corporation

Originator

Residential Asset Mortgage Products, Inc.

Depositor

Residential Funding Corporation

Master Servicer

**Mortgage Asset-Backed Pass-Through Certificates,
Series 2005-EFC5**

October, 11 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.

All records

Product	Current Rate	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
ARM							
	500 - 524	34	\$5,499,042	0.76%	\$161,737	522	79.86%
	525 - 549	177	\$29,398,255	4.07%	\$166,092	539	80.67%
	550 - 574	304	\$51,453,486	7.13%	\$169,255	563	82.13%
	575 - 599	474	\$77,007,959	10.66%	\$162,464	588	82.00%
	600 - 624	642	\$112,203,400	15.54%	\$174,772	612	84.20%
	625 - 649	676	\$130,669,414	18.10%	\$193,298	637	84.09%
	650 - 674	503	\$97,031,866	13.44%	\$192,906	661	83.56%
	675 - 699	256	\$53,275,031	7.38%	\$208,106	687	84.28%
	700 - 724	160	\$33,430,110	4.63%	\$208,938	711	86.60%
	725 - 749	98	\$21,064,434	2.92%	\$214,943	736	87.63%
	750 - 774	58	\$11,974,951	1.66%	\$206,465	762	84.77%
	775 - 799	29	\$5,566,782	0.77%	\$191,958	786	89.18%
	800 - 824	6	\$1,437,594	0.20%	\$239,599	807	91.51%
Total:		3417	\$630,012,324	87.25%	\$184,376	634	83.76%
Fixed							
	500 - 524	1	\$66,000	0.01%	\$66,000	520	52.00%
	525 - 549	19	\$2,427,361	0.34%	\$127,756	539	75.81%
	550 - 574	44	\$5,283,776	0.73%	\$120,086	566	79.63%
	575 - 599	183	\$12,761,557	1.77%	\$69,735	588	85.53%
	600 - 624	203	\$21,413,557	2.97%	\$105,486	613	83.24%
	625 - 649	161	\$18,557,984	2.57%	\$115,267	637	85.05%
	650 - 674	119	\$17,231,708	2.39%	\$144,804	660	81.84%
	675 - 699	77	\$11,547,668	1.60%	\$149,970	685	82.60%
	700 - 724	9	\$1,201,587	0.17%	\$133,510	711	91.50%
	725 - 749	10	\$1,475,630	0.20%	\$147,563	739	91.72%
	775 - 799	2	\$105,672	0.01%	\$52,836	789	100.00%
Total:		828	\$92,072,500	12.75%	\$111,199	631	83.42%
Grand Total:		4245	\$722,084,824	100.00%	\$170,102	634	83.71%

All records
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Description (expected bbg ticker)	Originator/ Source 1	Originator/ Source 2	Originator/ Source 3	Aggregate
Originator				Equifirst
Dealer Shelf				
Dealer				
Largest Servicer				Homecomings
FICO avg				629
FICO stdev				51
FICO < 500				0
FICO < 560				7.45
10th Percentile FICO				564
90th Percentile FICO				695
CLTV avg				83.71
CLTV >80%				77.42
SS CLTV (incl. silent second LTVs)				90.13
% With Silent 2nds				33.67
10th Percentile CLTV				75
90th Percentile CLTV				100
Full Doc %				70.73
Loan Bal avg (000s)				170,102.43
DTI %				41.63
DTI >45%				39.38
Purch %				40.16
Cash Out %				49.85
Fxd %				12.75
3 yr ARM >=				10.93
WAC				6.95
WAC stdev				1.21
1st Lien %				98.56
MI %				0
MI Insurer				
CA %				15.06

Sng Fam %	88.04
Invl Prop %	1.81
MH %	0.00
IO%	30.11
2yr IO%	0.07
IO non-full doc %	7.85
2-4 Family %	2.86
Prim Occ	97.33
<\$100K Bal %	9.71
2-yr Prepay Penalty %	52.89
Initial Target OC %	2.5
Total C/E% Aaa	22.25
Total C/E% Aa2	14.86
Total C/E% A2	9.06
Mth 37 Loss Trig	3.7
Moody's Base Case Loss	22.25
S&P single-B FF/LS	7.45 / 3
S&P single-B FF/LS	7.62 / 3.1

THE CARLISLE GROUP

**Selection Criteria: All records
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- 2. Documentation
- 3. Claim IO
- 4. Credit Score
- 5. Low Balance
- 6. Lien Position
- 7. CLTV
- 8. SS CLTV
- 9. Coupon ARM
- 10. Coupon Fixed
- 11. Top 20 Cities
- 12. Top 10 States

: 629
: 51
: 0.00000
: 7.44622
: 564
: 695
: 83.71415
: 77.41545
: 90.13
: 33.67
: 75.00000
: 100.00000
: 70.73118
: 170,102.43

: 41.62583
 : 39.37705
 : 40.16084
 : 49.85314
 : 12.75093
 : 10.93467
 : 6.94548
 : 1.20872
 : 98.56288
 : 0.00000
 :
 : 15.06369
 : 88.03946
 : 1.80937
 : 0.00000
 : 30.10613
 : 0.06614
 : 7.85479
 : 2.85757
 : 97.33275
 : 9.71162
 : 52.88873

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2. Documentation

Documentation	LTV	CLTV	SS CLTV	FICO	WAC	% BAL	PURCH%	INV PROP%
Full Documentation	83.57603	84.76251	89.82373	624	6.97967	70.73	37.09	1.5
Reduced Documentation	80.13361	81.18069	90.86664	656	6.86285	29.27	47.57	2.55
Total:	82.56847	83.71415	90.12898	634	6.94548	100	40.16	1.81

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<= 79,999.99	67.84132	88.66694	93.65269	616	8.55186	4.91	67.46	2.54
80,000.00 - 99,999.99	82.5748	84.01693	90.43784	623	7.41044	4.81	48.57	3.81
100,000.00 >=	83.3683	83.42894	89.92108	635	6.83345	90.29	38.23	1.66
Total:	82.56847	83.71415	90.12898	634	6.94548	100	40.16	1.81

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6. Lien Position

Lien Position	LTV	CLTV	SS CLTV	FICO	WAC	% BAL	PURCH%	INV PROP%
First Lien	83.48498	83.48498	89.99333	634	6.89616	98.56	39.66	1.84
Second Lien	19.71162	99.43207	99.43207	621	10.32811	1.44	74.66	0
Total:	82.56847	83.71415	90.12898	634	6.94548	100	40.16	1.81

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7. CLTV

CLTV	SS CLTV	FICO	WAC	% BAL	PURCH%	INV PROP%	1ST LIEN%	%W 2ND
80,000 - 84,999	94.53927	644	6.58498	43.49	57.31	0.78	100	73.47
85,000 - 89,999	85.78842	608	7.11535	10.28	13.46	3.22	100	2.04
90,000 - 94,999	90.25904	622	7.23764	13.97	22.95	4.29	99.83	2.08
95,000 - 100,999	98.2385	651	7.73971	17.67	49.81	0	92.06	7.94
101,000 >=	101	684	9.14831	0.01	36.27	0	0	100
Total:	93.55252	637	6.99468	85.41	44.86	1.49	98.32	39.65

10th Percentile: 80.00
90th Percentile: 100.00

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8. SS CLTV

SS CLTV	FICO	WAC	% BAL	PURCH%	INV PROP%	1ST LIEN%	%W 2ND	CA%
80.00 - 84.99	614	6.86987	11.56	18.33	2.83	100	0.16	14.21
85.00 - 89.99	610	7.08785	10.09	11.97	3.28	100	0.21	15.62
90.00 - 94.99	623	7.18913	14.47	21.81	3.85	99.84	5.32	16.69
95.00 - 100.99	653	6.94531	50.02	64.65	0.15	97.19	66.55	13.06
101.00 >=	684	9.14831	0.01	36.27	0	0	0	0
Total:	637	6.99307	86.15	45.07	1.49	98.33	39.15	14.12

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9. Coupon ARM

Coupon ARM	LTV	CLTV	SS CLTV	FICO	WAC	% BAL	PURCH%	INV PROP%
<= 7.999	82.97598	82.97598	90.55197	639	6.68542	79.05	42.84	1.68
8.000 - 8.999	91.31529	91.31529	92.04144	588	8.43918	6.91	38.64	3.88
9.000 - 9.999	91.37808	91.37808	91.76665	571	9.3816	1.23	54.38	3.37
10.000 - 10.999	87.01912	87.01912	88.15174	577	10.36653	0.05	44.96	0
Total:	83.75779	83.75779	90.68664	634	6.8647	87.25	42.67	1.87

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10. Coupon Fixed

Coupon Fixed	LTV	CLTV	SS CLTV	FICO	WAC	% BAL	PURCH%	INV PROP%
<= 7.999	80.40965	80.50351	84.08781	635	6.94295	10.06	14.57	1.24
8.000 - 8.999	84.27335	88.19161	89.08228	616	8.4815	1.09	32.6	4.5

9.000 - 9.999	46.3455	96.35235	96.35235	635	9.56359	0.47	60.89	0
10.000 - 10.999	23.85305	99.2969	99.2969	604	10.50718	0.95	72.79	0
11.000 - 11.999	19.84971	99.82626	99.82626	617	11.29157	0.17	76.35	0
12.000 - 12.999	20	100	100	609	12.14966	0.01	0	0
Total:	74.43046	83.41555	86.31996	631	7.49818	12.75	22.97	1.37

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11. Top 20 Cities

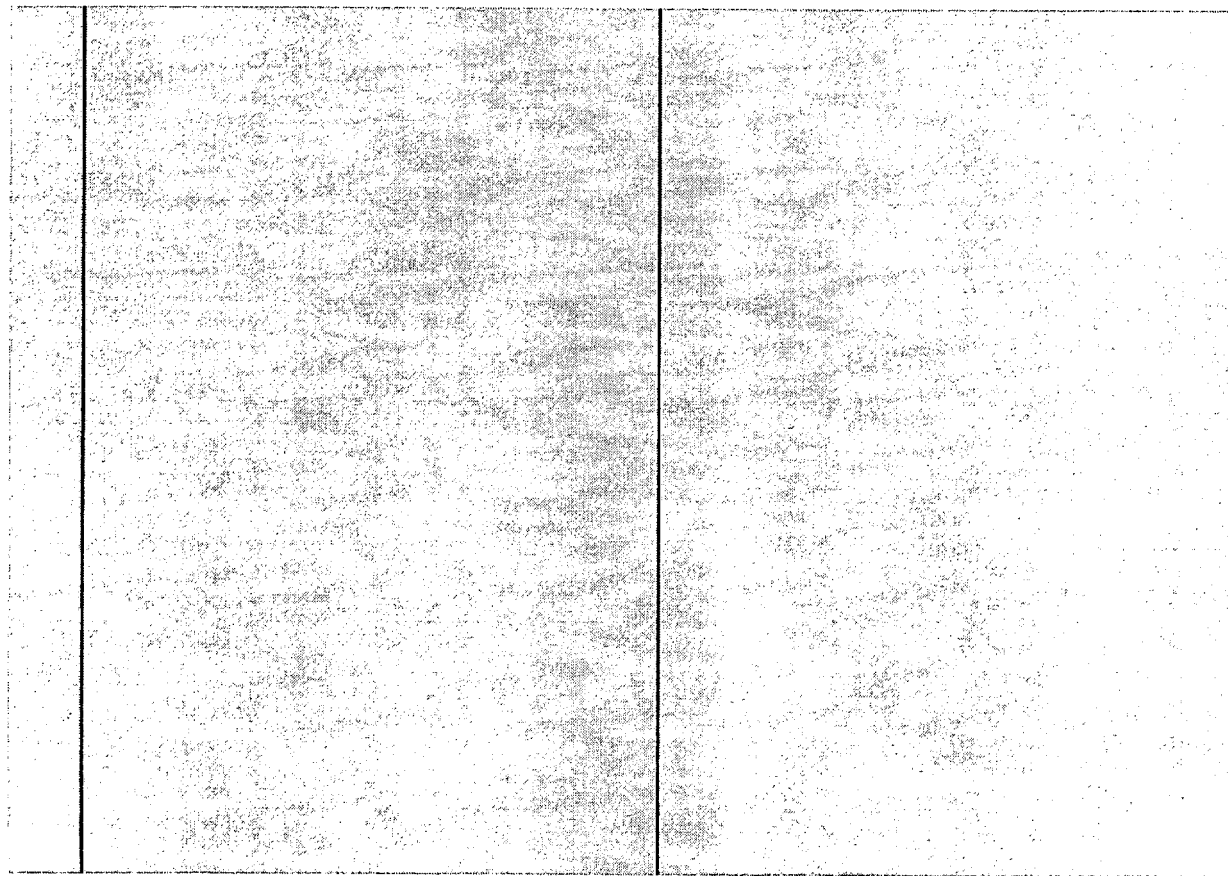
Top 20 Cities	% TOTAL	# LOANS	LOAN BAL	AVG LOAN BAL	WA LTV	% 2ND	WA FICO
CHICAGO IL	1.8904	73	13,650,500.65	186,993.16	81.7843	25.261	626
LAS VEGAS NV	1.7991	56	12,990,993.34	231,982.02	77.4274	42.6323	641
PHOENIX AZ	1.5514	65	11,202,567.60	172,347.19	81.7865	28.3518	639
MESA AZ	0.9488	38	6,851,188.48	180,294.43	81.9504	31.8693	636
VIRGINIA BEACH VA	0.7748	30	5,594,707.37	186,490.25	83.606	8.4365	631
MODESTO CA	0.7704	21	5,563,057.97	264,907.52	79.5009	35.733	644
PORTLAND OR	0.6566	22	4,741,361.35	215,516.43	82.6993	28.1911	651
BALTIMORE MD	0.5705	24	4,119,497.18	171,645.72	82.0413	22.3592	625
SACRAMENTO CA	0.5551	16	4,008,189.99	250,511.87	81.1611	21.8353	634
SAN DIEGO CA	0.5539	12	3,999,811.97	333,317.66	77.9392	59.5837	651
CHESAPEAKE VA	0.5375	20	3,881,440.35	194,072.02	85.8249	29.4736	655
PEORIA AZ	0.4925	17	3,556,444.13	209,202.60	79.555	21.8102	615
FRESNO CA	0.4327	16	3,124,801.50	195,300.09	78.0795	39.4905	649
RIVERSIDE CA	0.4175	9	3,014,379.17	334,931.02	76.2813	41.5708	625
NORFOLK VA	0.4165	25	3,007,223.44	120,288.94	81.6681	23.8653	628
ORLANDO FL	0.4124	17	2,978,153.05	175,185.47	80.409	45.1367	644
DENVER CO	0.4102	17	2,962,131.25	174,243.01	82.9615	49.5928	660
HAMPTON VA	0.408	21	2,946,385.64	140,304.08	86.5013	19.2714	631
UPPER MARLBORO MD	0.403	11	2,910,055.04	264,550.46	83.5484	23.5533	628
DETROIT MI	0.3965	33	2,862,965.64	86,756.53	85.5611	14.0965	626
Other	85.602	3,702	618,118,969.24	166,968.93	82.8006	34.1834	633
Total:	100	4,245	722,084,824.35	170,102.43	82.5685	33.6709	634

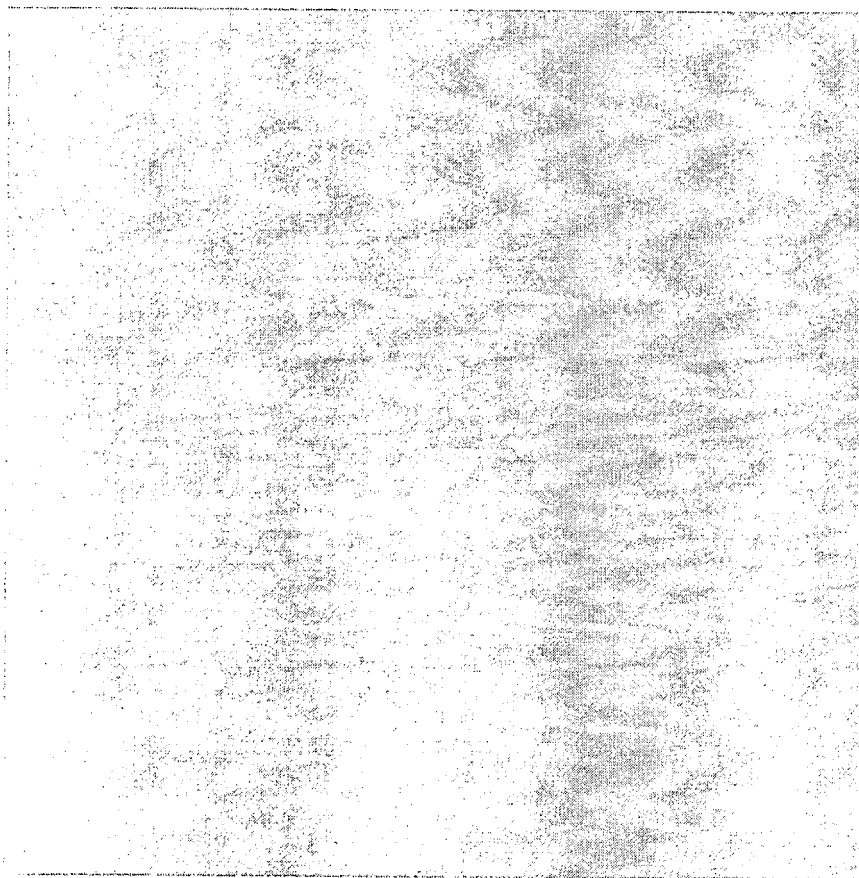
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12. Top 10 States

Top 10 States	% TOTAL	# LOANS	LOAN BAL	AVG LOAN BAL	WA LTV	% 2ND	WA FICO
California	15.0637	382	108,772,589.55	284,745.00	79.4148	38.9248	644
Maryland	7.4855	230	54,051,762.22	235,007.66	82.3097	24.1206	632
Arizona	6.8057	266	49,142,895.59	184,747.73	80.965	21.3165	631
Illinois	6.7387	293	48,659,053.92	166,071.86	84.0192	31.6155	633
Virginia	6.1053	260	44,085,727.43	169,560.49	83.8127	28.261	630
Florida	5.8752	259	42,424,061.10	163,799.46	80.9074	31.3088	630
New Jersey	4.2507	132	30,693,562.99	232,526.99	83.0667	14.8221	622
Pennsylvania	3.9188	206	28,297,252.22	137,365.30	84.9207	28.9503	623
Michigan	2.9462	160	21,273,931.33	132,962.07	86.1152	37.3947	641
Washington	2.9367	113	21,205,716.73	187,661.21	81.4328	52.6961	647
Other	37.8734	1,944	273,476,271.27	140,678.12	83.474	38.1998	632
Total:	100	4,245	722,084,824.35	170,102.43	82.5685	33.6709	634

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1ST LIEN%	%W	CA%	FULL%	IO%	DTI%	DTI>45%	MI
98.51	26.62	12.08	100	31.46	41.56	39.58	0
98.69	50.67	22.27	0	26.84	41.79	38.88	0
98.56	33.67	15.06	70.73	30.11	41.63	39.38	0

73.88	34.91	3.13	83.06	0	39.33	29.64	0
98.2	33.33	1.29	82.94	1.96	39.63	31.58	0
99.92	33.64	16.45	69.41	33.24	41.86	40.32	0
98.56	33.67	15.06	70.73	30.11	41.63	39.38	0

1ST LIEN%	%W	CA%	FULL%	IO%	DTI%	DTI>45%	MI
100	33.67	15.05	70.69	30.55	41.61	39.28	0
0	0	16.06	73.28	0	43.01	45.94	0
98.56	33.67	15.06	70.73	30.11	41.63	39.38	0

CA%	FULL%	IO%	DTI%	DTI>45%	MI
16.76	59.63	39.04	42.17	41.59	0
15.13	69.16	19.29	41.49	38.32	0
14.55	75.94	24.19	41.66	38.13	0
6.58	92.66	28.16	42.22	42.49	0
0	36.27	0	39.35	36.27	0
14.09	70.27	31.98	42.01	40.82	0

FULL%	IO%	DTI%	DTI>45%	% MI
70.81	22.48	40.05	32.19	0
69.06	19.65	41.44	38.11	0
75.02	26.9	41.69	38.78	0
68.73	37.9	42.68	44.18	0
36.27	0	39.35	36.27	0
70.1	31.84	42.01	40.95	0

1ST LIEN%	%W 2ND	CA%	FULL%	IO%	DTI%	DTI>45%	% MI
100	39.03	17.81	67.22	36.64	41.94	40.21	0
100	5.58	2.69	88.26	4.81	40.78	36.41	0
100	5.58	0	94.78	1.71	39.28	27.29	0
100	11.33	0	100	0	42.69	39.92	0
100	35.89	16.35	69.3	33.6	41.81	39.72	0

1ST LIEN%	%W 2ND	CA%	FULL%	IO%	DTI%	DTI>45%	% MI
99.88	18.19	5.8	82.03	7.63	40.15	35.6	0
95.02	4.62	1.67	73.71	1.89	39.59	38.25	0

37.35	0	10.22	61.87	0	41.39	41.8	0
5.33	0	12.02	86.71	0	42.52	43.49	0
0	0	22.61	56.03	0	44.73	61.66	0
0	0	0	50.34	0	46.03	50.34	0
88.73	16.58	6.29	80.55	6.18	40.39	37	0





GMAC RFC

Supplemental Computational Materials

\$693,467,000 (Approximate)

RAMP Series 2005-EFC5 Trust

Issuer

EquiFirst Corporation

Originator

Residential Asset Mortgage Products, Inc.

Depositor

Residential Funding Corporation

Master Servicer

**Mortgage Asset-Backed Pass-Through Certificates,
Series 2005-EFC5**

October, 11 2005

GMAC RFC Securities

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

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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.

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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.

Aggregate Current Principal Balance:	\$13,065,176.23
Minimum Current Balance:	\$48,450.00
Maximum Current Balance:	\$499,900.00
Number of Mortgage Loans:	90
Average Current Principal Balance:	\$145,168.62
Weighted Average Original Loan-to-Value:	81.26
Minimum Original Loan-to-Value:	45.00
Maximum Original Loan-to-Value:	90.00
Weighted Average Mortgage Rate:	7.4128
Minimum Mortgage Rate:	5.80
Maximum Mortgage Rate:	9.95
WA Net Rate:	6.8598
Maximum Net Rate:	9.40
Minimum Net Rate:	5.38
Weighted Average Note Margin:	5.56
Minimum Note Margin:	3.90
Maximum Note Margin:	8.05
Weighted Average Maximum Rate:	13.38
Maximum Max Rate:	15.95
Minimum Max Rate:	11.80
Weighted Average Minimum Rate:	7.38
Minimum Min Rate:	5.80
Maximum Min Rate:	9.85
Weighted Average Term to Next Adjustment Date:	24
Minimum Average Term to Next Adjustment:	18
Maximum Average Term to Next Adjustment:	35
Weighted Average Remaining Term to Maturity:	357
Minimum Remaining Term:	178
Maximum Remaining Term:	360
NZWA Credit Score:	658
Minimum Non Zero Credit Score:	531
Maximum Credit Score:	773
Interest Only Percentage:	0.00
NZWA/Back-End-DTI:	38.27

Lien Position	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to-Income Ratio	Weighted Average Credit Score	Weighted Original LTV
First Lien	90	\$13,065,176	100.00%	\$145,169	38.27	658	81.26%
Total:	90	\$13,065,176	100.00%	\$145,169	38.27	658	81.26%

This information was prepared by Residential Funding Services Corporation in its capacity as underwriter. This information should be considered only after reading the Statement Regarding Assumptions 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.

Oct 11, 2005 17:10

Confidential GMAC-RFC Information

GMAC-RFC Securities
 Copy of Marketing Summary
 Investment Properties

2005 RAMP EFC5

Mortgage Type	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to-Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
2YR Hybrid	70	\$10,690,511	81.82%	\$152,722	38.64	657	81.29%
3YR Hybrid	9	1,116,050	8.54	124,008	37.10	679	88.38
FRM	11	1,258,618	9.63	114,420	36.15	651	74.87
Total:	90	\$13,065,176	100.00%	\$145,169	38.27	658	81.28%

Aggregate Credit Scores	Number Of Loans	Principal Balance	% of Principal Balance	Debt-to-Income Ratio	Average Principal Balance	Weighted Average Orig LTV
520 - 539	1	\$5,973	0.43%	46.00	\$55,973	80.00%
540 - 559	2	213,400	1.63	22.84	106,700	82.79
560 - 579	1	70,380	0.54	44.00	70,380	90.00
580 - 599	7	674,425	5.16	39.50	96,348	81.34
600 - 619	8	1,239,873	9.49	31.29	154,984	80.79
620 - 639	17	2,194,342	16.80	38.01	129,079	80.78
640 - 659	16	2,428,092	18.58	40.57	151,758	82.36
660 - 679	13	1,682,863	12.88	40.28	129,451	77.61
680 - 699	14	2,415,680	18.48	41.55	172,549	84.74
700 - 719	4	982,300	7.52	39.30	245,576	79.31
720 - 739	2	283,000	1.94	31.86	126,500	84.57
740 - 759	4	771,839	5.91	31.53	192,860	79.27
760 or Greater	1	83,000	0.64	36.00	83,000	65.00
Total:	90	\$13,065,176	100.00%	38.27	\$145,169	81.28%

Aggregate Original Loan Balance	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to-Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
1 to 100,000	32	\$2,421,919	18.54%	\$75,685	35.78	649	80.59%
100,001 to 200,000	39	5,281,512	40.27	134,911	39.98	648	82.95
200,001 to 300,000	13	3,075,015	23.54	236,540	39.18	667	84.31
300,001 to 400,000	4	1,378,830	10.55	344,707	32.78	683	74.22
400,001 to 500,000	2	927,900	7.10	463,950	40.31	682	74.07
Total:	90	\$13,065,176	100.00%	\$145,169	38.27	658	81.28%

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 on the 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 the Statement. You may obtain a copy of the Statement from your sales representative.

Oct 11, 2005 17:10
 Confidential GMAC-RFC Information

GMAC-RFC Securities
 Copy of Marketing Summary
 Investment Properties

Aggregate Net Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to-Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
5.000 - 5.499	1	\$228,750	1.75%	\$228,750	36.00	656	75.00%
5.500 - 5.999	4	741,111	5.67	185,278	38.59	714	74.99
6.000 - 6.499	15	2,776,852	21.25	185,123	38.35	683	78.76
6.500 - 6.999	23	3,826,308	29.29	166,361	39.24	658	81.78
7.000 - 7.499	20	2,512,193	19.23	125,610	37.73	650	81.66
7.500 - 7.999	11	1,339,021	10.25	121,729	38.34	642	84.51
8.000 - 8.499	10	1,080,815	8.27	108,081	33.28	617	82.74
8.500 - 8.999	2	327,600	2.51	163,800	46.03	671	90.00
9.000 - 9.499	4	232,528	1.78	58,132	40.27	574	87.59
Total:	90	\$13,065,176	100.00%	\$145,169	38.27	658	81.28%

Aggregate Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to-Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
5.500 - 5.999	1	\$228,750	1.75%	\$228,750	36.00	656	75.00%
6.000 - 6.499	6	1,085,811	8.31	180,969	39.06	698	79.75
6.500 - 6.999	18	3,463,849	26.44	191,881	37.81	681	77.93
7.000 - 7.499	19	2,868,535	22.09	151,923	39.27	655	83.23
7.500 - 7.999	22	2,616,121	21.57	129,096	36.73	647	80.45
8.000 - 8.499	9	1,004,882	7.69	111,654	35.76	642	85.30
8.500 - 8.999	10	1,287,200	9.85	128,720	36.97	623	85.39
9.000 - 9.499	1	67,500	0.52	67,500	50.00	631	90.00
9.500 - 9.999	4	232,528	1.78	58,132	40.27	574	87.59
Total:	90	\$13,065,176	100.00%	\$145,169	38.27	658	81.28%

Original LTV Ratio (%)	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to-Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
0.1 - 50.0	1	\$102,000	0.78%	\$102,000	33.00	660	45.00%
55.1 - 60.0	2	205,916	1.56	102,958	50.57	642	57.97
60.1 - 65.0	3	354,750	2.72	118,250	44.74	645	64.77
65.1 - 70.0	7	1,634,552	12.51	233,507	37.50	695	69.57
70.1 - 75.0	8	1,506,156	11.53	167,351	33.26	648	74.44
75.1 - 80.0	18	2,545,374	19.48	141,410	39.43	639	79.92
80.1 - 85.0	16	2,081,756	15.93	130,110	37.62	652	85.00
85.1 - 90.0	34	4,634,672	35.47	136,314	38.89	664	89.80
Total:	90	\$13,065,176	100.00%	\$145,169	38.27	658	81.28%

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Confidential GMAC-RFC Information

GMAC-RFC Securities
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 Investment Properties

2005 RAMP EFC5

CLTV Ratio (%)	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
0.1 - 50.0	1	\$102,000	0.78%	\$102,000	33.00	680	45.00%
55.1 - 60.0	2	205,916	1.56	102,958	50.57	642	57.97
60.1 - 65.0	3	354,750	2.72	118,250	44.74	645	64.77
65.1 - 70.0	7	1,634,552	12.51	233,507	37.50	695	69.57
70.1 - 75.0	8	1,374,808	10.52	171,863	33.09	850	74.39
75.1 - 80.0	17	2,461,374	18.84	144,787	39.14	638	79.92
80.1 - 85.0	16	2,081,756	15.93	130,110	37.62	652	85.00
85.1 - 90.0	31	4,325,672	33.11	139,538	38.76	664	89.59
90.1 - 95.0	5	524,250	4.01	104,850	40.53	651	86.24
Total:	90	\$13,065,176	100.00%	\$145,169	38.27	658	81.28%

Aggregate State Distributions of Mortgaged Properties	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
Illinois	10	\$1,741,889	13.33%	\$174,189	43.89	639	80.34%
New Jersey	7	1,448,821	11.09	206,974	32.50	704	80.21
Virginia	9	1,058,567	8.10	117,619	38.12	647	82.73
Arizona	6	959,225	7.34	159,871	43.34	648	85.55
Pennsylvania	8	832,749	6.37	104,094	40.01	649	87.80
Michigan	9	829,758	6.35	92,195	38.76	641	76.88
California	4	813,580	6.23	203,386	43.04	664	85.42
Florida	5	783,100	5.94	152,620	26.35	628	81.56
Maryland	3	752,600	5.76	250,867	39.69	703	74.88
South Carolina	2	409,247	3.13	204,624	34.89	672	75.50
Other	27	3,455,672	26.45	127,988	37.97	651	81.09
Total:	90	\$13,065,176	100.00%	\$145,169	38.27	658	81.28%

Aggregate Loan Purpose	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
Purchase	38	\$5,622,942	43.04%	\$147,972	36.21	668	84.18%
Rate/Term Refinance	8	1,357,458	10.39	169,682	33.18	672	78.42
Equity Refinance	44	6,084,779	46.57	138,290	41.31	646	79.24
Total:	90	\$13,065,176	100.00%	\$145,169	38.27	658	81.28%

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Confidential GMAC-RFC Information

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2005 RAMP EFC5

	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
Aggregate Documentation							
Full Documentation	57	\$7,673,585	58.73%	\$134,624	38.94	661	84.57%
Reduced Documentation	33	5,391,591	41.27	163,382	40.16	654	76.59
Total:	90	\$13,065,176	100.00%	\$145,169	38.27	658	81.28%

	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
Aggregate Occupancy							
Non-Owner Occupied	90	\$13,065,176	100.00%	\$145,169	38.27	658	81.28%
Total:	90	\$13,065,176	100.00%	\$145,169	38.27	658	81.28%

	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
Aggregate Property Type							
Single-family detached	71	\$9,684,385	73.97%	\$136,118	38.03	650	81.44%
Townhouse	4	519,987	3.98	129,892	43.52	648	85.40
Condo-Low-Rise(Less than 5 stories)	3	566,403	4.34	188,801	24.56	712	89.44
Two-to-four family units	12	2,314,421	17.71	192,868	41.43	682	77.67
Total:	90	\$13,065,176	100.00%	\$145,169	38.27	658	81.28%

	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
Aggregate Prepayment Penalty Term							
0	25	\$4,764,221	36.47%	\$190,559	38.53	673	81.51%
12	6	1,232,889	9.44	205,481	41.05	663	77.32
24	44	5,293,751	40.52	120,313	37.99	644	82.66
36	15	1,774,316	13.58	118,288	36.46	657	79.27
Total:	90	\$13,065,176	100.00%	\$145,169	38.27	658	81.28%

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Confidential GMAC-RFC Information

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2005 RAMP EFCS

Back End DTI	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
1 - 5	1	\$83,230	0.64%	\$83,230	5.00	654	65.00%
6 - 10	1	72,000	0.55	72,000	10.00	672	90.00
11 - 15	2	216,000	1.65	108,000	14.54	642	80.00
16 - 20	9	954,448	7.31	159,075	18.60	627	84.21
21 - 25	3	336,112	2.57	112,037	22.00	620	77.38
26 - 30	8	1,155,082	8.84	144,385	27.90	698	77.70
31 - 35	11	1,650,004	12.63	150,000	32.36	667	80.84
36 - 40	12	1,983,904	15.18	165,325	37.48	663	79.97
41 - 45	16	2,579,701	19.74	161,231	43.54	656	84.95
46 - 50	23	3,069,418	23.49	133,453	48.13	655	79.30
51 - 55	7	965,277	7.39	137,897	52.35	648	83.24
Total:	90	\$13,065,176	100.00%	\$145,169	38.27	658	81.26%

Aggregate IO Term	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
0	90	\$13,065,176	100.00%	\$145,169	38.27	658	81.26%
Total:	90	\$13,065,176	100.00%	\$145,169	38.27	658	81.26%

Aggregate Note Margins	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
3.500 - 3.999	1	\$228,750	1.94%	\$228,750	36.00	656	75.00%
4.000 - 4.499	5	607,729	5.15	121,546	44.57	671	83.14
4.500 - 4.999	9	1,961,082	16.61	217,898	36.22	687	76.33
5.000 - 5.499	15	2,726,989	23.10	181,800	37.60	674	81.32
5.500 - 5.999	24	3,500,512	29.65	145,855	39.57	665	83.43
6.000 - 6.499	9	1,082,609	9.17	120,290	37.99	646	82.87
6.500 - 6.999	9	1,086,252	9.20	120,685	38.20	608	85.86
7.000 - 7.499	3	380,100	3.22	126,700	45.47	661	87.24
7.500 - 7.999	3	162,148	1.37	54,049	38.64	575	88.55
8.000 - 8.499	1	70,380	0.60	70,380	44.00	573	90.00
Total:	79	\$11,808,581	100.00%	\$149,450	38.49	659	81.96%

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Aggregate Maximum Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to-Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
11.000 - 11.999	1	\$228,750	1.94%	\$228,750	36.00	656	75.00%
12.000 - 12.999	23	4,232,413	35.85	184,018	38.62	686	78.68
13.000 - 13.999	35	5,108,761	43.27	145,965	39.41	653	82.97
14.000 - 14.999	15	1,836,609	16.40	128,107	35.47	625	86.34
15.000 - 15.999	5	300,028	2.54	60,006	42.46	567	88.13
Total:	79	\$11,806,561	100.00%	\$149,450	38.49	659	81.96%

Aggregate Minimum Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to-Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
5.000 - 5.999	1	\$228,750	1.94%	\$228,750	36.00	656	75.00%
6.000 - 6.999	23	4,232,413	35.85	184,018	38.62	686	78.68
7.000 - 7.999	35	5,108,761	43.27	145,965	39.41	653	82.97
8.000 - 8.999	15	1,836,609	16.40	128,107	35.47	625	86.34
9.000 - 9.999	5	300,028	2.54	60,006	42.46	567	88.13
Total:	79	\$11,806,561	100.00%	\$149,450	38.49	659	81.96%

Next Interest Rate Change Date	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to-Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
2007-04	1	\$398,082	3.37%	\$398,082	28.00	748	70.00%
2007-06	1	191,539	1.62	191,539	49.00	648	60.00
2007-07	4	704,090	5.96	176,022	36.20	679	86.50
2007-08	4	291,294	2.47	72,823	30.14	627	76.02
2007-09	55	8,467,706	71.72	153,958	39.57	654	81.47
2007-10	5	637,800	5.40	127,560	36.33	634	83.01
2008-09	9	1,116,050	9.45	124,008	37.10	679	86.38
Total:	79	\$11,806,561	100.00%	\$149,450	38.49	659	81.96%

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GMAC-RFC Securities
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 Investment Properties

2005 RAMP EFC5

Top 5 Cities	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
CHICAGO IL	6	\$1,099,139	8.41%	\$183,190	41.33	649	82.40%
BETHESDA MD	1	499,900	3.83	499,900	38.00	704	69.00
PRAIRIE VIEW IL	2	458,000	3.49	228,000	47.06	621	80.00
FORT LEE NJ	1	398,082	3.05	398,082	28.00	748	70.00
LAS VEGAS NV	1	367,500	2.81	367,500	50.00	686	70.00
Other	79	10,244,555	78.41	129,678	37.54	654	82.66
Total:	90	\$13,065,176	100.00%	\$145,169	38.27	658	81.28%

Top 5 Zip Codes	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
20814	1	\$499,900	3.83%	\$499,900	38.00	704	69.00%
60069	2	458,000	3.49	228,000	47.06	621	80.00
60830	1	428,000	3.28	428,000	43.00	656	80.00
07024	1	398,082	3.05	398,082	28.00	748	70.00
89108	1	367,500	2.81	367,500	50.00	686	70.00
Other	84	10,815,694	83.55	129,949	37.71	653	82.74
Total:	90	\$13,065,176	100.00%	\$145,169	38.27	658	81.28%

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Confidential GMAC-RFC Information



GMAC RFC

Supplemental Computational Materials

\$693,467,000 (Approximate)

RAMP Series 2005-EFC5 Trust

Issuer

EquiFirst Corporation

Originator

Residential Asset Mortgage Products, Inc.

Depositor

Residential Funding Corporation

Master Servicer

**Mortgage Asset-Backed Pass-Through Certificates,
Series 2005-EFC5**

October, 11 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
 Copy of Marketing Summary

Balance = \$50,000

Aggregate Current Principal Balance:	\$7,351,288.43
Minimum Current Balance:	\$13,873.98
Maximum Current Balance:	\$49,980.98
Number of Mortgage Loans:	239
Average Current Principal Balance:	\$30,758.53
Weighted Average Original Loan-to-Value:	97.28
Minimum Original Loan-to-Value:	33.00
Maximum Original Loan-to-Value:	101.00
Weighted Average Mortgage Rate:	10.2836
Minimum Mortgage Rate:	6.25
Maximum Mortgage Rate:	12.20
WA Net Rate:	6.7388
Maximum Net Rate:	11.65
Minimum Net Rate:	5.83
Weighted Average Note Margin:	6.27
Minimum Note Margin:	4.29
Maximum Note Margin:	8.16
Weighted Average Maximum Rate:	14.07
Maximum Max Rate:	16.20
Minimum Max Rate:	12.25
Weighted Average Minimum Rate:	8.07
Minimum Min Rate:	6.25
Maximum Min Rate:	10.20
Weighted Average Term to Next Adjustment Date:	25
Minimum Average Term to Next Adjustment:	22
Maximum Average Term to Next Adjustment:	34
Weighted Average Remaining Term to Maturity:	308
Minimum Remaining Term:	175
Maximum Remaining Term:	359
NZWA Credit Score:	613
Minimum Non Zero Credit Score:	533
Maximum Credit Score:	788
Interest Only Percentage:	0.00
NZWA Back-End-DTI:	42.07

Lien Position	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to-Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
First Lien	11	\$535,019	7.28%	\$48,638	37.64	607	69.69%
Second Lien	228	\$6,816,269	92.72	\$29,896	42.41	613	99.42
Total:	239	\$7,351,288	100.00%	\$30,759	42.07	613	97.26%

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GMAC-RFC Securities
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2005 RAMP EFCS

Balance - \$50,000

Mortgage Type	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to-Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
2YR Hybrid	4	\$188,525	2.56%	\$47,131	41.94	649	86.54%
3YR Hybrid	1	49,865	0.68	49,865	30.00	608	53.00
FRM	234	7,112,799	96.76	30,397	42.15	612	97.85
Total:	239	\$7,351,288	100.00%	\$30,759	42.07	613	97.26%

Aggregate Credit Scores	Number Of Loans	Principal Balance	% of Principal Balance	Debt-to-Income Ratio	Average Principal Balance	Weighted Average Orig. LTV
520 - 539	1	\$49,942	0.68%	33.00	\$49,942	69.00%
540 - 559	2	86,918	1.32	27.82	46,459	58.21
560 - 579	7	253,807	3.45	39.01	36,258	89.58
580 - 599	105	3,035,438	41.29	43.14	28,909	99.47
600 - 619	60	1,883,294	25.62	41.70	31,388	98.03
620 - 639	25	761,944	10.36	41.87	30,478	98.72
640 - 659	17	472,478	6.43	40.64	27,789	99.02
660 - 679	11	370,888	5.05	42.53	33,717	94.52
680 - 699	4	125,562	1.71	41.28	31,390	100.00
700 - 719	3	132,817	1.81	45.10	44,272	80.07
720 - 739	2	92,351	1.26	41.74	46,176	100.48
740 - 759	1	49,882	0.68	46.00	49,882	100.00
760 or Greater	1	26,029	0.35	50.00	26,029	100.00
Total:	239	\$7,351,288	100.00%	42.07	\$30,759	97.26%

Aggregate Original Loan Balance	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to-Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
1 to 100,000	239	\$7,351,288	100.00%	\$30,759	42.07	613	97.26%
Total:	239	\$7,351,288	100.00%	\$30,759	42.07	613	97.26%

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Balance - \$50,000

2005 RAMP EFC5

Aggregate Net Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to-Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
5.500 - 5.999	1	\$48,450	0.66%	\$48,450	44.00	663	85.00%
6.000 - 6.499	1	49,956	0.68	49,956	55.00	700	47.00
6.500 - 6.999	1	49,900	0.68	49,900	47.00	674	77.00
7.000 - 7.499	1	49,965	0.68	49,965	30.00	608	53.00
7.500 - 7.999	4	146,531	1.89	36,633	35.37	661	76.58
8.000 - 8.499	5	228,066	3.10	45,611	36.70	607	79.51
8.500 - 8.999	8	183,608	2.50	22,851	37.21	655	96.81
9.000 - 9.499	33	1,031,294	14.03	31,251	43.25	652	98.68
9.500 - 9.999	72	2,343,165	31.87	32,544	42.12	608	99.19
10.000 - 10.499	84	2,404,192	32.70	28,621	42.57	593	99.54
10.500 - 10.999	20	541,382	7.38	27,069	40.77	605	99.69
11.000 - 11.499	7	213,302	2.80	30,472	44.90	602	99.78
11.500 - 11.999	2	61,487	0.84	30,744	46.03	609	100.00
Total:	239	\$7,351,288	100.00%	\$30,759	42.07	613	97.26%

Aggregate Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to-Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
6.000 - 6.499	1	\$48,450	0.66%	\$48,450	44.00	663	85.00%
6.500 - 6.999	1	49,956	0.68	49,956	55.00	700	47.00
7.000 - 7.499	1	49,900	0.68	49,900	47.00	674	77.00
7.500 - 7.999	1	49,965	0.68	49,965	30.00	608	53.00
8.000 - 8.499	4	146,531	1.99	36,633	35.37	661	76.58
8.500 - 8.999	5	228,066	3.10	45,611	36.70	607	79.51
9.000 - 9.499	6	152,699	2.08	25,450	38.08	659	96.69
9.500 - 9.999	34	1,015,219	13.81	29,859	43.37	656	99.27
10.000 - 10.499	68	2,232,943	30.37	32,837	42.18	607	98.83
10.500 - 10.999	89	2,561,399	34.84	26,780	42.34	594	99.56
11.000 - 11.499	20	541,382	7.38	27,069	40.77	605	99.69
11.500 - 11.999	7	213,302	2.80	30,472	44.90	602	99.78
12.000 - 12.499	2	61,487	0.84	30,744	46.03	609	100.00
Total:	239	\$7,351,288	100.00%	\$30,759	42.07	613	97.26%

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2005 RAMP EFC5

Balance < \$30,000

Original LTV Ratio (%)	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
0.1 - 50.0	3	\$149,623	2.04%	\$49,874	34.35	604	42.66%
50.1 - 55.0	1	49,965	0.68	49,965	30.00	608	53.00
55.1 - 60.0	1	49,942	0.68	49,942	33.00	533	59.00
75.1 - 80.0	1	49,900	0.68	49,900	47.00	674	77.00
80.1 - 85.0	3	139,634	1.90	46,545	36.10	609	85.00
85.1 - 90.0	1	32,925	0.45	32,925	44.00	633	90.00
90.1 - 95.0	12	343,814	4.68	28,651	40.27	618	94.54
95.1 - 100.0	215	6,465,741	87.95	30,073	42.57	612	99.72
100.1 - 110.0	2	69,745	0.95	34,873	39.35	684	101.00
Total:	239	\$7,351,288	100.00%	\$30,759	42.07	613	97.26%

CLTV Ratio (%)	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
0.1 - 50.0	3	\$149,623	2.04%	\$49,874	34.35	604	42.66%
50.1 - 55.0	1	49,965	0.68	49,965	30.00	608	53.00
55.1 - 60.0	1	49,942	0.68	49,942	33.00	533	59.00
80.1 - 85.0	2	95,434	1.30	47,717	39.08	604	85.00
85.1 - 90.0	1	32,925	0.45	32,925	44.00	633	90.00
90.1 - 95.0	13	388,014	5.28	29,847	39.78	618	93.46
95.1 - 100.0	216	6,515,641	88.63	30,165	42.60	612	99.55
100.1 - 110.0	2	69,745	0.95	34,873	39.35	684	101.00
Total:	239	\$7,351,288	100.00%	\$30,759	42.07	613	97.26%

Aggregate State Distributions of Mortgaged Properties	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
Florida	20	\$617,796	8.40%	\$30,890	44.24	633	85.46%
Pennsylvania	15	463,689	6.31	30,913	43.77	627	98.24
North Carolina	14	436,426	5.94	31,173	44.45	598	99.63
Colorado	10	394,680	5.23	38,468	41.82	627	100.00
Texas	13	353,308	4.81	27,178	45.47	618	86.30
Virginia	10	343,092	4.68	34,369	36.60	592	92.48
Ohio	13	337,956	4.60	25,997	40.40	592	93.76
Indiana	11	304,580	4.14	27,687	41.08	600	98.31
Illinois	10	303,413	4.13	30,341	43.95	613	99.56
Nevada	7	300,922	4.09	42,989	40.05	620	99.20
Other	116	3,504,847	47.68	30,214	41.44	611	97.21
Total:	239	\$7,351,288	100.00%	\$30,759	42.07	613	97.26%

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 on its 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 the table appropriate.

Oct 11, 2005 17:08

Confidential GMAC-RFC Information

GMAC-RFC Securities
 Copy of Marketing Summary

Balance: \$30,000

Aggregate Loan Purpose	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to-Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
Purchase	178	\$5,289,991	71.96%	\$30,057	42.21	615	98.43%
Refin/Term Refinance	7	203,915	2.77	29,131	46.03	588	99.78
Equity Refinance	58	1,857,282	25.27	33,168	41.22	608	93.64
Total:	239	\$7,351,288	100.00%	\$30,759	42.07	613	97.26%

Aggregate Documentation	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to-Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
Full Documentation	195	\$5,972,088	81.24%	\$30,628	42.28	602	97.60%
Reduced Documentation	44	1,379,203	18.76	31,346	41.14	660	95.79
Total:	239	\$7,351,288	100.00%	\$30,759	42.07	613	97.26%

Aggregate Occupancy	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to-Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
Primary Residence	238	\$7,302,838	99.34%	\$30,684	42.05	612	97.34%
Non-Owner Occupied	1	48,450	0.66	48,450	44.00	663	85.00
Total:	239	\$7,351,288	100.00%	\$30,759	42.07	613	97.26%

Aggregate Property Type	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to-Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
Single-family detached	213	\$6,482,450	88.18%	\$30,434	41.97	612	97.40%
Townhouse	6	253,592	3.45	42,265	42.90	597	89.78
Condo-Low-Rise(Less than 5 stories)	14	420,041	5.71	30,003	41.81	618	100.00
Planned Unit Developments (detached)	1	40,774	0.55	40,774	50.00	659	100.00
Planned Unit Developments (attached)	3	89,539	1.22	29,848	43.28	645	100.00
Two-to-four family units	2	64,892	0.88	32,446	42.99	642	88.80
Total:	239	\$7,351,288	100.00%	\$30,759	42.07	613	97.26%

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, Expenses and Other Information, which should be attached. Do not act 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.

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Confidential GMAC-RFC Information

GMAC-RFC Securities
 Copy of Marketing Summary

Balance: \$50,000

Aggregate Prepayment Penalty Term	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to-Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
0	96	\$2,822,667	38.40%	\$29,403	42.87	609	98.00%
12	9	287,788	3.91	31,974	42.22	590	96.98
24	57	1,946,398	26.48	34,147	41.46	618	98.35
36	77	2,294,456	31.21	29,788	41.82	615	95.45
Total:	239	\$7,351,288	100.00%	\$30,759	42.07	613	97.26%

Back End DTI	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to-Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
11 - 15	1	\$28,142	0.38%	\$28,142	14.00	652	98.00%
16 - 20	1	24,711	0.34	24,711	18.00	590	100.00
21 - 25	7	236,464	3.22	33,781	23.72	596	85.85
26 - 30	16	491,057	6.68	30,691	28.35	623	89.62
31 - 35	23	759,237	10.31	32,967	33.83	607	95.82
36 - 40	43	1,232,577	16.77	28,685	38.19	603	98.70
41 - 45	47	1,402,738	19.08	29,845	42.93	618	98.60
46 - 50	82	2,532,883	34.46	30,888	48.29	616	99.20
51 - 55	19	644,469	8.77	33,919	52.17	608	95.34
Total:	239	\$7,351,288	100.00%	\$30,759	42.07	613	97.26%

Aggregate IO Term	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to-Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
0	239	\$7,351,288	100.00%	\$30,759	42.07	613	97.26%
Total:	239	\$7,351,288	100.00%	\$30,759	42.07	613	97.26%

Aggregate Note Margins	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to-Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
4.000 - 4.499	1	\$48,450	20.32%	\$48,450	44.00	663	85.00%
5.500 - 5.999	1	49,900	20.92	49,900	47.00	674	77.00
6.000 - 6.499	1	49,965	20.95	49,965	30.00	608	53.00
7.000 - 7.499	1	45,975	19.28	45,975	40.00	635	100.00
8.000 - 8.499	1	44,200	18.53	44,200	36.00	619	85.00
Total:	5	\$238,480	100.00%	\$47,858	39.44	640	79.51%

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Oct 11, 2005 17:08

Confidential GMAC-RFC Information

GMAC-RFC Securities
Copy of Marketing Summary

Balance - \$30,000

Aggregate Maximum Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to-Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
12.000 - 12.999	1	\$48,450	20.32%	\$48,450	44.00	663	85.00%
13.000 - 13.999	2	99,865	41.87	49,933	38.49	641	64.99
14.000 - 14.999	1	45,975	19.28	45,975	40.00	635	100.00
16.000 - 16.999	1	44,200	18.53	44,200	36.00	619	85.00
Total:	5	\$238,490	100.00%	\$47,698	39.44	640	79.51%

Aggregate Minimum Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to-Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
6.000 - 6.999	1	\$48,450	20.32%	\$48,450	44.00	663	85.00%
7.000 - 7.999	2	99,865	41.87	49,933	38.49	641	64.99
8.000 - 8.999	1	45,975	19.28	45,975	40.00	635	100.00
10.000 - 10.999	1	44,200	18.53	44,200	36.00	619	85.00
Total:	5	\$238,490	100.00%	\$47,698	39.44	640	79.51%

Next Interest Rate Change Date	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to-Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
2007-08	1	\$45,975	19.28%	\$45,975	40.00	635	100.00%
2007-09	3	142,550	59.77	47,517	42.57	653	82.20
2008-08	1	49,965	20.95	49,965	30.00	608	53.00
Total:	5	\$238,490	100.00%	\$47,698	39.44	640	79.51%

Top 5 Cities	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to-Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
LAS VEGAS NV	4	\$166,353	2.26%	\$41,588	35.16	598	100.00%
DETROIT MI	5	134,550	1.83	26,910	48.07	648	80.32
KISSIMMEE FL	3	117,806	1.60	39,269	48.01	665	100.00
OCALA FL	4	113,881	1.55	28,470	37.37	614	79.60
NORTH LAS VEGAS NV	2	94,678	1.29	47,339	44.43	628	97.45
Other	221	6,724,020	91.47	30,425	42.06	611	97.78
Total:	238	\$7,351,288	100.00%	\$30,759	42.07	613	97.26%

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Oct 11, 2005 17:08

Confidential GMAC-RFC Information

GMAC-RFC Securities
Copy of Marketing Summary

Balance - \$30,000

2005 RAMP EFC5

Top 5 Zip Codes	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to- Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
60229	2	\$89,528	1.22%	\$44,764	43.42	592	100.00%
60544	2	79,056	1.08	39,528	32.81	599	100.00
34743	2	78,856	1.07	39,428	48.04	686	100.00
48219	2	75,791	1.03	37,895	53.64	661	65.07
60139	2	74,898	1.02	37,449	49.41	663	100.00
Other	229	6,953,160	94.56	30,363	41.91	611	97.48
Total:	239	\$7,351,288	100.00%	\$30,759	42.07	613	97.26%

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 a Securities Pricing Estimator and Other Information, which should be submitted to you before you receive and review of this Statement. You may obtain a copy of the Statement from your sales representative.

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Confidential GMAC-RFC Information



GMAC RFC

Supplemental Computational Materials

\$693,467,000 (Approximate)

RAMP Series 2005-EFC5 Trust

Issuer

EquiFirst Corporation

Originator

Residential Asset Mortgage Products, Inc.

Depositor

Residential Funding Corporation

Master Servicer

**Mortgage Asset-Backed Pass-Through Certificates,
Series 2005-EFC5**

October, 11 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
Copy of Marketing Summary
 Fixed Rate Mortgages

Aggregate Current Principal Balances: \$92,072,499.99
 Minimum Current Balance: \$13,873.96
 Maximum Current Balance: \$479,561.35
 Number of Mortgage Loans: 828
 Average Current Principal Balances: \$111,198.67
 Weighted Average Original Loan-to-Value: 83.42
 Minimum Original Loan-to-Value: 29.00
 Maximum Original Loan-to-Value: 101.00
 Weighted Average Mortgage Rate: 7.4882
 Minimum Mortgage Rate: 5.60
 Maximum Mortgage Rate: 12.20
 WA Net Rate: 7.1004
 Minimum Net Rate: 11.65
 Maximum Net Rate: 5.30
 Weighted Average Note Margin: 0.00
 Minimum Note Margin: 0.00
 Maximum Note Margin: 0.00
 Weighted Average Maximum Rate: 0.00
 Minimum Max Rate: 0.00
 Maximum Max Rate: 0.00
 Weighted Average Minimum Rate: 0.00
 Minimum Min Rate: 0.00
 Maximum Min Rate: 0.00
 Weighted Average Term to Next Adjustment Date: 0
 Minimum Average Term to Next Adjustment: 0
 Maximum Average Term to Next Adjustment: 0
 Weighted Average Remaining Term to Maturity: 345
 Minimum Remaining Term: 119
 Maximum Remaining Term: 359
 NZWA Credit Score: 631
 Minimum Non Zero Credit Score: 520
 Maximum Credit Score: 789
 Interest Only Percentage: 6.18
 NZWA/Back-End-DTI: 40.39

Lien Position	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to-Income Ratio	Weighted Average Credit Score	Weighted Original LTV
First Lien	549	\$81,695,243	88.73%	\$148,807	40.08	632	81.38%
Second Lien	279	10,377,257	11.27	37,194	43.01	621	89.43
Total:	828	\$92,072,500	100.00%	\$111,199	40.39	631	83.42%

This information was prepared by Residential Funding Services 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.

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Confidential GMAC-RFC Information

GMAC-RFC Securities
Copy of Marketing Summary
 Fixed Rate Mortgages

2005 RAMP EFC5

Mortgage Type	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to-Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
FRM	801	\$86,381,518	93.82%	\$107,842	40.36	829	83.29%
FRM IO	27	5,690,882	6.18	210,777	40.91	862	85.31
Total:	828	\$92,072,500	100.00%	\$111,199	40.39	831	83.42%

Aggregate Credit Scores	Number Of Loans	Principal Balance	% of Principal Balance	Debt-to-Income Ratio	Average Principal Balance	Weighted Average Orig LTV
520 - 539	8	\$873,489	0.95%	37.34	\$109,184	73.01%
540 - 559	17	2,172,028	2.36	40.09	127,766	75.83
560 - 579	54	6,721,515	7.30	41.48	124,473	80.41
580 - 599	168	10,771,682	11.70	41.44	64,117	86.44
600 - 619	182	15,532,898	16.87	38.74	95,882	83.65
620 - 639	139	16,812,020	18.26	41.19	120,950	83.23
640 - 659	125	16,396,662	17.61	40.85	131,173	84.34
660 - 679	78	11,655,689	12.66	40.04	149,432	81.11
680 - 699	56	8,353,628	9.07	39.16	149,172	83.53
700 - 719	7	897,141	0.97	38.45	128,163	88.57
720 - 739	8	1,189,451	1.29	40.03	148,681	94.98
740 - 759	4	590,625	0.64	48.97	147,656	89.50
760 or Greater	2	105,672	0.11	46.99	52,836	100.00
Total:	828	\$92,072,500	100.00%	40.39	\$111,199	83.42%

Aggregate Original Loan Balance	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to-Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
1 to 100,000	434	\$22,379,883	24.31%	\$51,567	40.41	820	86.64%
100,001 to 200,000	286	40,291,192	43.76	140,878	40.27	830	82.07
200,001 to 300,000	82	19,535,322	21.22	238,236	39.98	843	82.01
300,001 to 400,000	19	6,686,831	7.26	351,944	40.98	845	80.95
400,001 to 500,000	7	3,179,172	3.45	454,167	43.02	823	77.54
Total:	828	\$92,072,500	100.00%	\$111,199	40.39	831	83.42%

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Confidential GMAC-RFC Information

GMAC-RFC Securities
Copy of Marketing Summary
 Fixed Rate Mortgages

Aggregate Net Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to-Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
5.000 - 5.499	4	\$711,042	0.77%	\$177,761	31.67	643	74.74%
5.500 - 5.999	55	10,039,456	10.90	182,536	40.15	651	76.93
6.000 - 6.499	128	22,976,284	24.85	179,502	40.77	638	77.22
6.500 - 6.999	133	20,505,083	22.27	154,174	39.40	633	82.08
7.000 - 7.499	111	16,455,772	18.79	139,241	41.02	624	85.03
7.500 - 7.999	86	7,120,692	7.73	107,889	39.23	620	85.38
8.000 - 8.499	39	3,733,381	4.05	95,728	39.07	620	90.99
8.500 - 8.999	24	1,390,141	1.51	57,923	37.98	613	93.43
9.000 - 9.499	46	2,050,379	2.23	44,573	43.55	647	98.07
9.500 - 9.999	85	3,316,303	3.60	39,015	41.91	610	99.20
10.000 - 10.499	103	3,693,828	3.91	34,989	43.34	600	99.60
10.500 - 10.999	25	895,349	0.97	35,614	44.47	619	99.81
11.000 - 11.499	7	213,302	0.23	30,472	44.90	602	99.78
11.500 - 11.999	2	61,487	0.07	30,744	46.03	609	100.00
Total:	828	\$92,072,500	100.00%	\$111,199	40.39	631	83.42%

Aggregate Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to-Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
5.500 - 5.999	18	\$2,905,477	3.16%	\$161,415	37.38	669	76.48%
6.000 - 6.499	71	13,371,307	14.52	186,328	40.74	649	77.62
6.500 - 6.999	160	27,746,617	30.14	173,429	40.25	640	78.07
7.000 - 7.499	94	13,581,487	14.75	144,464	39.25	624	81.20
7.500 - 7.999	111	15,036,516	16.33	135,482	40.80	619	85.86
8.000 - 8.499	43	4,084,936	4.45	95,231	38.59	616	85.53
8.500 - 8.999	39	3,801,371	4.13	97,471	40.68	617	91.06
9.000 - 9.499	19	1,096,871	1.19	57,730	39.55	613	94.16
9.500 - 9.999	50	2,296,664	2.49	45,933	42.27	645	97.40
10.000 - 10.499	79	3,043,799	3.31	38,529	41.57	610	99.09
10.500 - 10.999	108	3,788,573	4.11	35,079	43.29	598	99.46
11.000 - 11.499	27	1,030,082	1.12	38,152	44.69	620	99.83
11.500 - 11.999	7	213,302	0.23	30,472	44.90	602	99.78
12.000 - 12.499	2	61,487	0.07	30,744	48.03	609	100.00
Total:	828	\$92,072,500	100.00%	\$111,199	40.39	631	83.42%

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Oct 11, 2005 17:13

Confidential GMAC-RFC Information

GMAC-RFC Securities
Copy of Marketing Summary
 Fixed Rate Mortgages

2005 RAMP EFCs

Original LTV Ratio (%)	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
0.1 - 50.0	13	\$1,481,358	1.61%	\$113,950	33.42	615	45.56%
50.1 - 55.0	7	1,170,380	1.27	167,187	40.06	635	53.04
55.1 - 60.0	12	1,489,868	1.62	124,156	40.58	611	58.23
60.1 - 65.0	13	1,957,985	2.13	150,814	35.45	621	62.90
65.1 - 70.0	28	4,428,482	4.81	158,089	35.71	617	69.06
70.1 - 75.0	49	7,625,639	8.28	155,629	39.50	619	73.63
75.1 - 80.0	193	27,561,851	29.93	142,808	40.59	637	79.77
80.1 - 85.0	75	12,535,568	13.61	167,141	40.99	621	84.35
85.1 - 90.0	86	13,760,235	14.94	160,003	40.26	642	89.58
90.1 - 95.0	38	3,993,763	4.34	105,099	38.29	640	94.84
95.1 - 100.0	312	15,999,427	17.38	51,280	43.19	630	99.85
100.1 - 110.0	2	69,745	0.08	34,873	39.35	684	101.00
Total:	828	\$92,072,500	100.00%	\$111,199	40.39	631	83.42%

GLTV Ratio (%)	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
0.1 - 50.0	13	\$1,481,358	1.61%	\$113,950	33.42	615	45.56%
50.1 - 55.0	7	1,170,380	1.27	167,187	40.06	635	53.04
55.1 - 60.0	11	1,315,070	1.43	119,552	38.67	619	58.13
60.1 - 65.0	12	1,751,985	1.90	145,999	38.56	620	62.77
65.1 - 70.0	28	4,428,482	4.81	158,089	35.71	617	69.06
70.1 - 75.0	48	7,588,982	8.24	158,103	39.90	617	73.45
75.1 - 80.0	102	14,695,742	15.86	143,194	39.19	624	79.63
80.1 - 85.0	76	12,667,568	13.76	166,079	41.04	621	84.28
85.1 - 90.0	88	13,760,235	14.94	160,003	40.26	642	89.58
90.1 - 95.0	41	4,745,807	5.15	115,751	37.67	640	91.67
95.1 - 100.0	402	28,489,168	30.94	70,869	42.66	640	91.11
100.1 - 110.0	2	69,745	0.08	34,873	39.35	684	101.00
Total:	828	\$92,072,500	100.00%	\$111,199	40.39	631	83.42%

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GMAC-RFC Securities
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 Fixed Rate Mortgages

Aggregate State Distributions of Mortgaged Properties	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to-Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
Pennsylvania	68	\$7,437,763	8.08%	\$109,379	39.29	623	85.22%
Maryland	34	7,120,637	7.73	209,431	39.25	636	83.45
Florida	80	7,028,745	7.63	117,146	39.64	627	79.31
Virginia	54	6,505,055	7.07	120,464	39.53	631	82.66
California	41	5,792,385	6.29	141,278	39.97	632	77.90
Illinois	45	5,645,025	6.13	125,445	42.11	637	82.61
Atronsa	37	5,491,358	5.98	148,415	40.08	635	81.01
Texas	47	4,925,798	5.35	104,804	42.49	631	80.09
Tennessee	26	2,916,038	3.17	112,185	39.51	620	87.33
Michigan	28	2,881,771	3.11	110,068	42.99	614	84.34
Other	390	36,347,828	39.48	93,200	40.57	633	85.40
Total:	828	\$92,072,500	100.00%	\$111,199	40.39	631	83.42%

Aggregate Loan Purpose	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to-Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
Purchase	320	\$21,145,208	22.97%	\$66,079	41.56	635	89.26%
Rate/Term Refinance	54	7,518,370	8.17	139,229	40.83	630	80.00
Equity Refinance	454	63,409,922	68.87	139,667	39.94	630	81.87
Total:	828	\$92,072,500	100.00%	\$111,199	40.39	631	83.42%

Aggregate Documentation	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to-Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
Full Documentation	673	\$74,163,710	80.55%	\$110,199	40.52	627	83.45%
Reduced Documentation	155	17,908,790	19.45	115,541	39.87	648	83.27
Total:	828	\$92,072,500	100.00%	\$111,199	40.39	631	83.42%

Aggregate Occupancy	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to-Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
Primary Residence	816	\$90,600,768	98.40%	\$111,030	40.49	631	83.51%
Second/Vacation	1	213,098	0.23	213,098	22.00	706	95.00
Non-Owner Occupied	11	1,258,616	1.37	114,420	36.15	651	74.87
Total:	828	\$92,072,500	100.00%	\$111,199	40.39	631	83.42%

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2005 RAMP EFCS

Fixed Rate Mortgages

Aggregate Property Type	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to-Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
Single-family detached	752	\$84,334,728	81.60%	\$112,147	40.31	631	83.47%
Townhouse	27	2,680,766	2.91	99,288	38.07	617	84.47
Condo-Low-Rise(Less than 5 stories)	29	2,600,248	2.82	89,664	42.72	630	82.28
Planned Unit Developments (detached)	1	40,774	0.04	40,774	50.00	659	100.00
Planned Unit Developments (attached)	3	89,538	0.10	29,846	43.28	645	100.00
Two-to-four family units	16	2,328,445	2.53	145,403	43.12	637	80.73
Total:	828	\$92,072,500	100.00%	\$111,199	40.39	631	83.42%

Aggregate Prepayment Penalty Term	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to-Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
0	213	\$21,142,525	22.96%	\$99,261	41.24	629	84.04%
12	28	3,152,735	3.42	112,598	42.69	645	88.14
24	76	3,998,869	4.34	52,617	41.41	636	94.44
30	5	1,007,721	1.09	201,544	37.55	669	92.99
36	506	62,770,650	68.18	124,053	39.97	630	82.11
Total:	828	\$92,072,500	100.00%	\$111,199	40.39	631	83.42%

Back End DTI	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to-Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
6 - 10	1	\$208,000	0.22%	\$208,000	9.00	637	64.00%
11 - 15	5	552,758	0.60	110,551	13.46	616	79.32
16 - 20	13	1,819,392	1.98	139,953	18.67	628	75.71
21 - 25	36	4,222,119	4.59	117,281	23.78	624	80.04
26 - 30	61	6,522,877	7.08	106,932	28.14	638	81.66
31 - 35	101	11,948,485	12.98	118,282	32.99	636	81.61
36 - 40	142	14,309,932	15.54	100,774	38.10	624	83.77
41 - 45	166	18,421,658	20.01	110,974	43.29	633	83.67
46 - 50	257	29,455,338	31.89	114,812	47.97	631	85.59
51 - 55	45	4,562,025	4.95	101,378	52.33	632	81.84
56 - 60	1	53,918	0.06	53,918	56.00	591	100.00
Total:	828	\$92,072,500	100.00%	\$111,199	40.39	631	83.42%

GMAC-RFC Securities
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 Fixed Rate Mortgages

2005 RAMP EFCS

Aggregate IO Term	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to-Income Ratio	Weighted Average Credit Score	Weighted Original LTV
0	801	\$66,381,516	93.82%	\$107,842	40.38	629	83.29%
60	27	5,690,982	6.16	210,777	40.91	662	85.31
Total:	828	\$92,072,500	100.00%	\$111,199	40.39	631	83.42%

Aggregate Note Margins

Aggregate Maximum Mortgage Rates

Aggregate Minimum Mortgage Rates

Next Interest Rate Change Date

Top 5 Cities	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to-Income Ratio	Weighted Average Credit Score	Weighted Original LTV
VIRGINIA BEACH VA	11	\$2,041,815	2.22%	\$185,620	38.63	602	76.82%
CHICAGO IL	7	1,197,238	1.30	171,034	41.94	647	82.48
HOUSTON TX	13	1,114,729	1.21	85,748	43.95	625	82.70
BEL AIR MD	5	973,394	1.06	194,679	33.39	625	83.47
LAS VEGAS NV	8	912,678	0.99	101,409	39.70	606	82.44
Other	763	85,832,646	93.22	109,620	40.45	632	83.56
Total:	828	\$92,072,500	100.00%	\$111,199	40.39	631	83.42%

Top 5 Zip Codes	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to-Income Ratio	Weighted Average Credit Score	Weighted Original LTV
21015	4	\$916,480	1.00%	\$229,120	32.91	627	82.44%
85254	2	876,854	0.95	439,477	45.45	584	75.00
80158	3	622,805	0.68	207,602	43.59	619	91.24
85323	3	608,100	0.66	202,700	42.97	658	81.74
21227	2	476,050	0.52	238,025	31.39	628	84.08
Other	814	88,570,111	96.20	108,808	40.43	632	83.46
Total:	828	\$92,072,500	100.00%	\$111,199	40.39	631	83.42%

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GMAC RFC

Supplemental Computational Materials

\$693,467,000 (Approximate)

RAMP Series 2005-EFC5 Trust

Issuer

EquiFirst Corporation

Originator

Residential Asset Mortgage Products, Inc.

Depositor

Residential Funding Corporation

Master Servicer

**Mortgage Asset-Backed Pass-Through Certificates,
Series 2005-EFC5**

October, 11 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.

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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
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Cash-Out Refinances

2005 RAMP EFC5

Aggregate Current Principal Balance: \$359,981,949.73
 Minimum Current Balance: \$15,855.16
 Maximum Current Balance: \$712,000.00
 Number of Mortgage Loans: 1,987
 Average Current Principal Balance: \$181,188.57
 Weighted Average Original Loan-to-Value: 82.93
 Minimum Original Loan-to-Value: 18.00
 Maximum Original Loan-to-Value: 101.00
 Weighted Average Mortgage Rate: 6.9730
 Minimum Mortgage Rate: 5.20
 Maximum Mortgage Rate: 12.20
 WA Net Rate: 6.5102
 Maximum Net Rate: 11.65
 Minimum Net Rate: 4.65
 Weighted Average Note Margin: 5.12
 Minimum Note Margin: 3.30
 Maximum Note Margin: 9.09
 Weighted Average Maximum Rate: 12.92
 Minimum Max Rate: 16.80
 Maximum Max Rate: 11.20
 Weighted Average Minimum Rate: 6.92
 Minimum Min Rate: 5.20
 Maximum Min Rate: 10.80
 Weighted Average Term to Next Adjustment Date: 25
 Minimum Average Term to Next Adjustment: 16
 Maximum Average Term to Next Adjustment: 35
 Weighted Average Remaining Term to Maturity: 357
 Minimum Remaining Term: 119
 Maximum Remaining Term: 360
 NZWA Credit Score: 625
 Minimum Non Zero Credit Score: 517
 Maximum Credit Score: 809
 Interest Only Percentage: 27.39
 NZWA/Back-End-DTI: 41.10

Lien Position	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to-Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
First Lien	1825	\$357,650,852	99.36%	\$185,793	41.09	625	82.83%
Second Lien	62	2,331,097	0.65	37,998	42.98	610	99.11
Total:	1987	\$359,981,950	100.00%	\$181,169	41.10	625	82.93%

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GMAC-RFC Securities
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 Cash-Out Refinances

2005 RAMP EFC5

Mortgage Type	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
2YR Hybrid	1004	\$176,216,620	48.95%	\$175,515	41.48	610	83.06%
2YR Hybrid IO	295	72,809,810	20.17	246,135	41.04	646	83.69
3YR Hybrid	144	25,922,854	7.20	180,020	41.57	623	81.85
3YR Hybrid IO	80	21,823,744	6.06	242,486	41.12	654	83.79
FRM	435	59,232,888	16.45	136,167	39.93	627	81.59
FRM IO	19	4,175,233	1.16	219,802	39.98	668	85.90
Total:	1987	\$359,981,950	100.00%	\$181,169	41.10	625	82.93%

Aggregate Credit Scores	Number Of Loans	Principal Balance	% of Principal Balance	Debt-to Income Ratio	Average Principal Balance	Weighted Average Orig LTV
500 - 519	1	\$339,035	0.09%	51.00	\$339,035	76.00%
520 - 538	78	11,701,043	3.25	40.18	150,013	78.78
540 - 559	141	23,598,490	6.56	41.17	167,365	78.98
560 - 578	192	32,939,857	9.15	41.39	171,562	79.89
580 - 599	284	41,905,143	11.64	40.49	158,732	81.66
600 - 619	330	57,189,666	15.89	40.15	173,302	83.98
620 - 639	317	58,954,805	16.38	41.20	185,977	82.78
640 - 659	257	50,187,156	13.94	42.09	195,281	84.36
660 - 679	186	36,766,316	10.21	41.11	197,679	83.24
680 - 699	109	21,829,693	6.06	40.92	200,272	84.14
700 - 719	53	11,101,534	3.08	42.99	209,463	86.92
720 - 739	31	6,649,065	1.85	42.73	214,486	90.68
740 - 759	13	3,297,062	0.92	41.75	253,620	91.55
760 or Greater	15	3,521,084	0.98	38.66	234,739	86.70
Total:	1987	\$359,981,950	100.00%	41.10	\$181,169	82.93%

Aggregate Original Loan Balance	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
1 to 100,000	368	\$26,903,504	7.47%	\$73,107	38.13	609	81.44%
100,001 to 200,000	950	141,137,382	39.21	148,568	41.03	620	83.27
200,001 to 300,000	449	108,718,343	30.20	242,134	41.38	625	82.53
300,001 to 400,000	152	51,874,433	14.41	341,279	41.67	633	83.60
400,001 to 500,000	58	25,728,788	7.15	443,600	42.36	641	82.77
500,001 to 600,000	8	4,300,000	1.19	537,500	39.50	643	86.21
600,001 to 700,000	1	607,500	0.17	607,500	41.00	668	75.00
700,001 to 800,000	1	712,000	0.20	712,000	48.00	674	80.00
Total:	1987	\$359,981,950	100.00%	\$181,169	41.10	625	82.93%

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GMAC-RFC Securities
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 Cash-Out Refinance

Aggregate Net Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to-Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
4.500 - 4.999	11	\$3,272,120	0.91%	\$297,485	45.62	675	72.91%
5.000 - 5.499	112	24,849,560	6.90	221,871	41.05	649	78.37
5.500 - 5.999	300	68,822,950	18.56	222,743	41.51	641	80.51
6.000 - 6.499	520	105,068,411	28.19	202,055	40.83	630	81.25
6.500 - 6.999	395	69,702,069	19.38	178,461	40.90	621	83.66
7.000 - 7.499	315	52,160,910	14.49	165,590	41.47	608	86.44
7.500 - 7.999	146	21,230,321	5.90	145,413	41.12	591	88.46
8.000 - 8.499	89	10,830,476	3.01	121,691	40.13	584	90.47
8.500 - 8.999	23	2,193,009	0.61	95,348	38.33	585	86.32
9.000 - 9.499	22	1,689,603	0.47	77,255	38.92	576	91.54
9.500 - 9.999	28	1,188,663	0.33	42,452	43.39	599	98.17
10.000 - 10.499	21	811,123	0.23	38,625	41.74	586	96.10
10.500 - 10.999	4	122,203	0.03	30,551	41.04	609	98.73
11.500 - 11.999	1	30,532	0.01	30,532	41.00	635	100.00
Total:	1987	\$359,981,950	100.00%	\$181,169	41.10	625	82.93%

Aggregate Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to-Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
5.000 - 5.499	9	\$2,950,120	0.82%	\$327,791	43.54	694	74.08%
5.500 - 5.999	153	34,520,694	9.59	225,625	41.12	654	78.74
6.000 - 6.499	300	65,021,227	18.06	216,737	41.07	639	79.99
6.500 - 6.999	584	117,251,206	32.57	200,773	40.88	631	82.12
7.000 - 7.499	300	51,000,632	14.17	170,002	41.38	615	83.67
7.500 - 7.999	317	52,390,121	14.55	165,269	41.44	606	86.22
8.000 - 8.499	124	18,059,913	5.02	145,644	41.48	588	88.26
8.500 - 8.999	99	12,484,094	3.47	126,102	40.25	584	90.87
9.000 - 9.499	21	1,988,291	0.55	94,681	39.91	574	86.59
9.500 - 9.999	26	2,163,131	0.60	83,197	38.48	580	85.46
10.000 - 10.499	23	947,887	0.26	41,213	42.44	600	98.34
10.500 - 10.999	25	994,975	0.28	39,799	43.08	597	98.22
11.000 - 11.499	5	179,117	0.05	35,823	41.03	603	95.13
12.000 - 12.499	1	30,532	0.01	30,532	41.00	635	100.00
Total:	1987	\$359,981,950	100.00%	\$181,169	41.10	625	82.93%

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GMAC-RFC Securities
Copy of Marketing Summary
 Cash-Out Refinances

Original LTV Ratio (%)	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
0.1 - 50.0	35	\$5,878,698	1.58%	\$162,191	36.18	602	44.69%
50.1 - 55.0	16	2,240,092	0.62	140,006	35.82	607	53.09
55.1 - 60.0	29	4,804,424	1.33	165,670	36.08	613	58.38
60.1 - 65.0	96	10,045,687	2.79	178,387	38.95	610	63.33
65.1 - 70.0	59	16,309,613	4.53	164,744	38.94	605	69.04
70.1 - 75.0	133	25,176,973	6.99	189,318	39.81	607	74.10
75.1 - 80.0	589	109,656,029	30.46	186,173	41.43	630	79.75
80.1 - 85.0	296	57,858,858	16.02	194,793	41.38	611	84.48
85.1 - 90.0	369	70,944,256	19.71	192,261	42.05	622	89.71
90.1 - 95.0	151	27,886,262	7.75	184,677	41.20	639	94.65
95.1 - 100.0	213	29,538,614	8.21	138,670	43.44	661	99.87
100.1 - 110.0	1	44,446	0.01	44,446	35.00	724	101.00
Total:	1987	\$359,981,950	100.00%	\$181,169	41.10	625	82.93%

CLTV Ratio (%)	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
0.1 - 50.0	35	\$5,878,698	1.58%	\$162,191	36.18	602	44.69%
50.1 - 55.0	16	2,240,092	0.62	140,006	35.82	607	53.09
55.1 - 60.0	29	4,804,424	1.33	165,670	36.08	613	58.38
60.1 - 65.0	55	9,839,687	2.73	178,903	39.17	610	63.31
65.1 - 70.0	98	16,169,277	4.49	164,891	36.86	604	69.03
70.1 - 75.0	132	25,060,578	6.86	189,653	39.84	607	74.10
75.1 - 80.0	291	54,223,784	15.06	186,336	39.74	609	79.51
80.1 - 85.0	296	57,423,195	15.95	193,997	41.38	610	84.44
85.1 - 90.0	378	73,580,746	20.44	195,693	42.11	622	89.38
90.1 - 95.0	189	32,632,705	9.07	193,093	40.87	643	92.40
95.1 - 100.0	489	78,298,320	21.75	160,115	43.33	654	97.51
100.1 - 110.0	1	44,446	0.01	44,446	35.00	724	101.00
Total:	1987	\$359,981,950	100.00%	\$181,169	41.10	625	82.93%

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Oct 11, 2005 17:11

Confidential GMAC-RFC Information

GMAC-RFC Securities
Copy of Marketing Summary

Cash-Out Refinance

2005 RAMP EFC5

Aggregate State Distributions of Mortgaged Properties	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to-Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
California	191	\$54,443,012	15.12%	\$285,042	41.31	630	79.51%
Maryland	152	36,194,580	10.05	238,122	40.84	622	81.89
Arizona	173	32,942,186	9.15	190,417	39.62	626	81.69
Illinois	152	27,073,294	7.52	178,114	42.29	623	83.49
Virginia	123	23,134,770	6.43	168,887	41.28	618	84.49
Florida	87	20,505,366	5.70	166,710	41.17	614	80.13
Pennsylvania	87	13,174,028	3.66	151,426	39.70	622	86.53
Michigan	50	12,215,113	3.39	140,404	42.29	640	86.11
Washington	50	10,287,443	2.85	205,349	40.07	633	84.13
Colorado	55	9,668,048	2.69	175,783	40.79	638	83.81
Other	780	120,364,133	33.44	154,313	41.32	622	84.30
Total:	1987	\$359,981,950	100.00%	\$181,169	41.10	625	82.93%

Aggregate Loan Purpose	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to-Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
Equity Refinance	1987	\$359,981,950	100.00%	\$181,169	41.10	625	82.93%
Total:	1987	\$359,981,950	100.00%	\$181,169	41.10	625	82.93%

Aggregate Documentation	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to-Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
Full Documentation	1540	\$265,393,252	73.72%	\$172,333	41.16	619	83.66%
Reduced Documentation	447	94,588,698	26.28	211,608	40.93	641	80.90
Total:	1987	\$359,981,950	100.00%	\$181,169	41.10	625	82.93%

Aggregate Occupancy	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to-Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
Primary Residence	1938	\$351,990,728	97.76%	\$181,626	41.10	624	83.02%
Second/Vacation	5	1,906,445	0.53	381,289	41.42	672	79.06
Non-Owner Occupied	44	6,084,779	1.69	136,290	41.31	646	79.24
Total:	1987	\$359,981,950	100.00%	\$181,169	41.10	625	82.93%

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Oct 11, 2005 17:11

Confidential GMAC-RFC Information

GMAC-RFC Securities
Copy of Marketing Summary
 Cash-Out Refinances

2005 RAMP EFC5

Aggregate Property Type	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to-Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
Single-family detached	1786	\$321,689,834	89.37%	\$180,123	40.97	624	82.98%
Townhouse	79	14,012,508	3.89	177,375	42.00	623	83.21
Condo-Low-Rise(Less than 5 stories)	74	13,780,702	3.83	186,228	41.14	631	83.81
Two-to-four family units	47	10,400,805	2.89	221,294	43.98	623	80.30
Leasehold	1	88,000	0.02	88,000	46.00	634	83.00
Total:	1987	\$359,981,950	100.00%	\$181,169	41.10	625	82.93%

Aggregate Prepayment Penalty Term	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to-Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
0	488	\$88,888,683	24.69%	\$182,149	41.29	620	82.67%
12	82	16,441,701	4.57	200,509	41.90	633	82.55
24	938	175,741,273	48.82	187,357	41.23	622	83.65
30	9	1,730,764	0.48	192,307	36.72	673	91.95
36	470	77,179,529	21.44	164,212	40.48	633	81.49
Total:	1987	\$359,981,950	100.00%	\$181,169	41.10	625	82.93%

Back End DTI	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to-Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
1 - 5	1	\$83,230	0.02%	\$83,230	5.00	654	85.00%
6 - 10	3	414,625	0.12	138,275	9.16	615	76.26
11 - 15	7	1,109,013	0.31	158,545	13.35	612	79.95
16 - 20	28	4,264,768	1.18	152,292	18.85	627	75.09
21 - 25	77	11,883,440	3.30	154,330	23.36	618	77.99
26 - 30	154	27,052,656	7.52	175,668	28.08	616	80.47
31 - 35	232	38,476,346	10.69	165,846	32.99	624	81.36
36 - 40	339	60,084,875	16.69	177,183	36.26	621	82.43
41 - 45	450	84,083,551	23.36	188,852	43.10	632	83.27
46 - 50	596	112,832,823	31.34	189,317	48.09	627	84.96
51 - 55	98	19,164,324	5.32	195,554	52.76	604	82.86
56 - 60	2	551,700	0.15	275,850	56.00	738	89.45
Total:	1987	\$359,981,950	100.00%	\$181,169	41.10	625	82.93%

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Confidential GMAC-RFC Information

GMAC-RFC Securities
 Copy of Marketing Summary
 Cash-Out Refinances

Aggregate IO Term	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to-Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
0	1583	\$261,372,162	72.61%	\$165,112	41.14	615	82.61%
24	1	125,600	0.03	125,600	39.00	80.00	80.00
60	403	98,484,187	27.38	244,378	41.01	649	83.81
Total:	1987	\$359,981,950	100.00%	\$181,169	41.10	625	82.93%

Aggregate Note Margins	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to-Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
3.000 - 3.499	3	\$763,720	0.26%	\$254,573	44.55	645	80.59%
3.500 - 3.999	56	12,408,702	4.18	221,584	42.78	669	78.19
4.000 - 4.499	222	51,079,605	17.22	230,088	41.17	644	79.53
4.500 - 4.999	372	80,249,281	27.06	215,724	41.27	633	81.72
5.000 - 5.499	342	65,822,788	22.19	192,484	41.07	621	83.56
5.500 - 5.999	243	42,542,345	14.34	175,071	41.29	610	85.69
6.000 - 6.499	154	25,489,505	8.59	165,386	42.15	589	88.07
6.500 - 6.999	87	12,596,417	4.25	144,786	42.24	581	90.86
7.000 - 7.499	34	3,744,288	1.28	110,128	38.58	572	90.26
7.500 - 7.999	13	1,189,075	0.40	91,467	37.80	568	87.28
8.000 - 8.499	5	566,250	0.19	111,250	38.25	559	86.55
8.500 - 8.999	1	83,800	0.03	83,800	49.00	572	70.00
9.000 - 9.499	1	57,240	0.02	57,240	40.00	587	95.00
Total:	1533	\$296,573,028	100.00%	\$193,459	41.35	623	83.16%

Aggregate Maximum Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to-Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
11.000 - 11.999	152	\$35,547,088	11.99%	\$233,882	41.58	656	78.45%
12.000 - 12.999	714	151,571,976	51.11	212,288	41.06	632	81.91
13.000 - 13.999	460	80,700,130	27.21	175,435	41.94	608	85.31
14.000 - 14.999	176	25,629,884	8.64	145,824	41.14	583	88.83
15.000 - 15.999	28	2,909,160	0.98	103,899	39.21	570	86.69
16.000 - 16.999	3	214,790	0.07	71,597	41.85	584	81.11
Total:	1533	\$296,573,028	100.00%	\$193,459	41.35	623	83.16%

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Oct 11, 2005 17:11

Confidential GMAC-RFC Information

GMAC-RFC Securities
Copy of Marketing Summary
 Cash-Out Refinance

2005 RAMP EFCs

Aggregate Minimum Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
5.000 - 5.999	152	\$35,547,088	11.99%	\$233,862	41.58	656	78.45%
6.000 - 6.999	714	151,571,976	51.11	212,286	41.06	632	81.91
7.000 - 7.999	460	80,700,130	27.21	175,435	41.94	608	85.31
8.000 - 8.999	178	25,629,884	8.64	145,624	41.14	593	89.93
9.000 - 9.999	28	2,909,160	0.98	103,899	39.21	570	86.68
10.000 - 10.999	3	214,790	0.07	71,597	41.85	564	81.11
Total:	1533	\$296,573,028	100.00%	\$193,459	41.35	623	83.16%

Next Interest Rate Change Date	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
2007-02	1	\$188,231	0.06%	\$188,231	49.00	580	80.00%
2007-04	1	80,680	0.03	80,680	42.00	600	90.00
2007-06	6	1,337,697	0.45	222,949	44.23	583	78.42
2007-07	20	4,181,886	1.41	209,094	42.13	627	88.09
2007-08	80	14,118,327	4.76	156,870	41.68	627	86.50
2007-09	1175	227,884,335	76.77	193,774	41.28	621	82.98
2007-10	6	1,235,275	0.42	205,879	42.80	610	83.44
2008-07	2	344,125	0.12	172,063	49.62	593	93.45
2008-08	16	3,349,873	1.13	209,367	44.34	653	85.80
2008-09	216	44,052,500	14.85	203,947	41.07	636	82.42
Total:	1533	\$296,573,028	100.00%	\$193,459	41.35	623	83.16%

Top 5 Cities	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
CHICAGO IL	43	\$8,549,165	2.37%	\$198,818	42.13	615	80.76%
PHOENIX AZ	39	6,841,099	1.90	175,413	39.62	625	82.28
LAS VEGAS NV	25	6,086,640	1.69	243,468	40.53	623	75.00
MESA AZ	21	3,768,516	1.05	179,453	40.24	635	83.67
VIRGINIA BEACH VA	16	3,373,667	0.99	196,549	41.66	618	80.37
Other	1841	331,167,642	91.99	179,882	41.12	625	83.17
Total:	1987	\$359,981,950	100.00%	\$181,169	41.10	625	82.93%

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Confidential GMAC-RFC Information

GMAC-RFC Securities
Copy of Marketing Summary
 Cash-Out Refinances

2005 RAMP EFC5

Top 5 Zip Codes	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Debt-to- Income Ratio	Weighted Average Credit Score	Weighted Average Original LTV
21703	6	\$2,188,600	0.80%	\$361,600	40.85	617	81.79%
23320	7	1,638,679	0.46	234,240	38.58	663	87.79
85323	8	1,586,200	0.44	198,275	42.38	632	78.47
94808	4	1,513,750	0.42	378,438	40.94	639	82.74
85242	8	1,482,835	0.41	185,329	43.21	663	86.75
Other	1954	351,590,086	97.67	179,934	41.10	624	82.82
Total:	1987	\$359,981,950	100.00%	\$181,169	41.10	625	82.93%

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Confidential GMAC-RFC Information

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 Summary

2005 RAMP EFC5

All records

Aggregate Current Principal Balance: \$722,084,824.35
 Minimum Current Balance: \$13,873.96
 Maximum Current Balance: \$750,000.00
 Number of Mortgage Loans: 4,245
 Average Current Principal Balance: \$170,102.43
 Weighted Average Original Loan-to-Value: 83.71
 Minimum Original Loan-to-Value: 18.00
 Maximum Original Loan-to-Value: 101.00
 Weighted Average Mortgage Rate: 6.9455
 Minimum Mortgage Rate: 5.20
 Maximum Mortgage Rate: 12.20
 WA Net Rate: 6.4807
 Maximum Net Rate: 11.65
 Minimum Net Rate: 4.65
 Weighted Average Note Margin: 5.05
 Minimum Note Margin: 3.24
 Maximum Note Margin: 9.09
 Weighted Average Maximum Rate: 12.86
 Minimum Max Rate: 16.80
 Maximum Max Rate: 11.20
 Weighted Average Minimum Rate: 6.87
 Minimum Min Rate: 5.20
 Maximum Min Rate: 10.80
 Weighted Average Term to Next Adjustment Date: 24
 Minimum Average Term to Next Adjustment: 13
 Maximum Average Term to Next Adjustment: 36
 Weighted Average Remaining Term to Maturity: 357
 Minimum Remaining Term: 119
 Maximum Remaining Term: 360
 NZWA Credit Score: 634
 Minimum Non Zero Credit Score: 517
 Maximum Credit Score: 811
 Interest Only Percentage: 30.11
 NZWA/Back-End-DTI: 41.63

Lien Position	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
First Lien	3866	\$711,707,568	98.56%	\$179,452	634	83.46%
Second Lien	278	10,377,257	1.44	37,194	621	99.43
Total:	4245	\$722,084,824	100.00%	\$170,102	634	83.71%

Mortgage Type	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
Fixed	828	\$82,072,500	12.75%	\$111,199	631	83.42%
ARM	3417	630,012,324	87.25	184,376	634	83.76
Total:	4245	\$722,084,824	100.00%	\$170,102	634	83.71%

Aggregate Credit Scores	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
500 - 519	1	\$339,035	0.05%	\$339,035	78.00%	78.00%
520 - 539	122	18,542,829	2.57	151,969	80.16	80.16
540 - 559	209	34,886,363	4.83	166,920	80.57	80.57
560 - 579	321	53,132,578	7.36	165,522	82.32	82.32
580 - 599	583	76,996,833	10.66	132,070	82.52	82.52
600 - 619	876	105,472,046	14.61	156,024	84.12	84.12
620 - 639	691	118,589,215	16.42	171,576	83.36	83.36
640 - 659	607	111,319,922	15.42	183,394	84.73	84.73
660 - 679	408	76,475,808	10.59	187,441	82.86	82.86
680 - 699	255	50,103,637	6.94	196,485	84.49	84.49
700 - 719	141	28,132,211	3.90	199,519	86.35	86.35
720 - 739	97	20,718,334	2.87	213,591	88.39	88.39
740 - 759	63	12,791,682	1.77	203,043	86.96	86.96
760 or Greater	71	14,614,533	2.02	205,838	86.72	86.72
Total:	4245	\$722,084,824	100.00%	\$170,102	634	83.71%

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	1072	\$72,426,155	10.03%	\$67,562	619	85.87%
100,001 to 200,000	1895	279,368,685	38.69	147,423	629	83.98
200,001 to 300,000	841	204,387,548	28.31	243,029	635	82.90
300,001 to 400,000	312	107,054,044	14.83	343,122	644	83.53
400,001 to 500,000	103	48,287,073	6.41	449,389	650	82.88
500,001 to 600,000	16	8,608,325	1.19	538,020	641	85.57
600,001 to 700,000	4	2,492,995	0.35	623,249	663	78.89
700,001 to 800,000	2	1,462,000	0.20	731,000	664	77.44
Total:	4245	\$722,084,824	100.00%	\$170,102	634	83.71%

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Oct 6, 2005 14:49

Confidential GMAC-RFC Information

GMAC-RFC Securities Marketing Summary

2005 RAMP EFCs

All records

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	34	\$9,668,612	1.34%	\$284,312	674	76.14%
5.000 - 5.499	279	64,324,161	8.91	230,553	660	79.62
5.500 - 5.999	677	141,511,738	19.60	209,028	652	81.09
6.000 - 6.499	1059	206,465,586	28.59	194,963	639	82.09
6.500 - 6.999	783	130,988,186	18.14	167,288	628	84.03
7.000 - 7.499	554	87,581,599	12.13	158,090	612	87.67
7.500 - 7.999	283	38,073,597	5.27	134,535	600	89.81
8.000 - 8.499	194	22,831,881	3.16	117,890	593	91.69
8.500 - 8.999	80	7,552,371	1.05	94,405	584	91.65
9.000 - 9.499	74	4,610,801	0.64	62,308	606	95.12
9.500 - 9.999	89	3,555,508	0.49	39,850	608	98.70
10.000 - 10.499	105	3,754,668	0.52	35,761	589	98.79
10.500 - 10.999	25	895,349	0.12	35,814	619	99.81
11.000 - 11.499	7	213,302	0.03	30,472	602	99.78
11.500 - 11.999	2	61,487	0.01	30,744	609	100.00
Total:	4245	\$722,084,824	100.00%	\$170,102	634	83.71%

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	35	\$10,183,212	1.41%	\$290,949	677	76.49%
5.500 - 5.999	371	84,514,159	11.70	227,801	663	79.77
6.000 - 6.499	657	134,260,163	18.59	204,353	650	80.77
6.500 - 6.999	1156	225,011,453	31.16	194,310	639	82.52
7.000 - 7.499	629	100,631,136	13.94	159,988	625	84.47
7.500 - 7.999	558	88,859,625	12.31	159,246	609	87.54
8.000 - 8.499	238	31,753,620	4.40	133,419	597	89.89
8.500 - 8.999	214	26,058,280	3.61	121,768	585	92.10
9.000 - 9.499	72	6,789,151	0.94	94,016	577	91.86
9.500 - 9.999	84	5,516,625	0.76	65,674	603	93.85
10.000 - 10.499	83	3,283,004	0.45	39,564	608	96.56
10.500 - 10.999	110	3,939,613	0.55	35,815	598	98.70
11.000 - 11.499	27	1,030,092	0.14	38,152	620	99.83
11.500 - 11.999	7	213,302	0.03	30,472	602	99.78
12.000 - 12.499	2	61,487	0.01	30,744	609	100.00
Total:	4245	\$722,084,824	100.00%	\$170,102	634	83.71%

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	42	\$6,607,071	0.91%	\$157,311	603	44.43%
50.1 - 55.0	21	3,233,057	0.45	153,955	616	53.17
55.1 - 60.0	37	6,066,222	0.84	164,492	610	58.46
60.1 - 65.0	70	12,628,940	1.75	180,413	609	63.41
65.1 - 70.0	127	22,879,488	3.17	180,153	611	69.15
70.1 - 75.0	181	33,852,641	4.69	187,031	610	74.15
75.1 - 80.0	1736	313,426,030	43.41	180,545	644	79.86
80.1 - 85.0	419	78,969,870	11.07	190,859	605	84.52
85.1 - 90.0	578	109,959,721	15.23	190,242	621	89.73
90.1 - 95.0	280	49,036,714	6.79	175,131	633	94.75
95.1 - 100.0	752	84,335,323	11.68	112,148	662	99.90
100.1 - 110.0	2	69,745	0.01	34,873	684	101.00
Total:	4245	\$722,084,824	100.00%	\$170,102	634	83.71%

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	42	\$6,607,071	0.91%	\$157,311	603	44.43%
50.1 - 55.0	21	3,233,057	0.45	153,955	616	53.17
55.1 - 60.0	36	5,911,424	0.82	164,206	612	58.45
60.1 - 65.0	68	12,349,188	1.71	181,608	608	63.39
65.1 - 70.0	126	22,729,153	3.15	180,390	611	69.15
70.1 - 75.0	178	33,371,139	4.62	189,609	609	74.07
75.1 - 80.0	433	78,878,552	10.92	182,166	613	79.53
80.1 - 85.0	407	78,349,852	10.85	192,506	606	84.47
85.1 - 90.0	579	112,830,249	15.63	194,871	623	89.30
90.1 - 95.0	359	64,780,282	8.97	180,446	634	91.48
95.1 - 100.0	1996	302,975,103	41.96	151,791	657	85.52
100.1 - 110.0	2	69,745	0.01	34,873	684	101.00
Total:	4245	\$722,084,824	100.00%	\$170,102	634	83.71%

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 in its Securities. Pricing, Earnings 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 file a copy of the Statement from your user's computer.

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Confidential GMAC-RFC Information

GMAC-RFC Securities Marketing Summary

2005 RAMP EFCs

All records

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	382	\$108,772,690	15.06%	\$284,745	644	80.64%
Maryland	230	54,051,762	7.49	235,008	632	82.88
Arizona	266	49,142,886	6.81	184,748	631	81.65
Illinois	293	48,659,054	6.74	168,072	633	84.70
Virginia	280	44,085,727	6.11	169,560	630	84.75
Florida	259	42,424,081	5.88	163,789	630	82.19
New Jersey	132	30,893,983	4.25	232,527	622	83.72
Pennsylvania	206	28,297,252	3.92	137,365	623	86.37
Michigan	160	21,273,931	2.95	132,962	641	86.87
Washington	113	21,205,717	2.94	187,661	647	83.05
Other	1944	273,478,271	37.87	140,678	632	84.90
Total:	4245	\$722,084,824	100.00%	\$170,102	634	83.71%

Aggregate Loan Purpose	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
Purchase	1880	\$289,995,300	40.16%	\$154,253	649	84.76%
Rate/Term Refinance	378	72,107,575	9.99	190,761	618	83.41
Equity Refinance	1987	359,981,950	49.85	181,169	625	82.83
Total:	4245	\$722,084,824	100.00%	\$170,102	634	83.71%

Aggregate Documentation	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
Full Documentation	3188	\$510,739,150	70.73%	\$160,157	624	84.76%
Reduced Documentation	1056	211,345,675	29.27	200,138	656	81.18
Total:	4245	\$722,084,824	100.00%	\$170,102	634	83.71%

Aggregate Occupancy	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
Primary Residence	4130	\$702,825,030	97.33%	\$170,176	633	83.75%
Second/Vacation	25	6,194,018	0.86	247,785	658	84.68
Non-Owner Occupied	90	13,065,776	1.81	145,169	658	81.28
Total:	4245	\$722,084,824	100.00%	\$170,102	634	83.71%

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	3755	\$635,719,569	88.04%	\$169,299	632	83.76%
Townhouse	162	27,723,814	3.84	171,135	635	83.85
Condo-Low-Rise(Less than 5 stories)	221	37,633,193	5.20	169,833	655	84.55
Planned Unit Developments (detached)	1	40,774	0.01	40,774	659	100.00
Planned Unit Developments (attached)	3	89,539	0.01	29,846	645	100.00
Two-to-four family units	100	20,634,085	2.86	206,341	631	80.54
Leasehold	3	343,850	0.05	114,617	612	82.40
Total:	4245	\$722,084,824	100.00%	\$170,102	634	83.71%

Aggregate Prepayment Penalty Term	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
0	1149	\$183,871,543	26.65%	\$168,731	630	83.88%
12	178	34,455,341	4.77	193,569	644	82.82
24	2160	381,901,483	52.89	170,806	633	84.06
30	11	2,200,111	0.30	200,010	668	92.08
36	747	109,656,345	15.19	148,798	638	82.32
Total:	4245	\$722,084,824	100.00%	\$170,102	634	83.71%

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	\$208,190	0.03%	\$103,095	641	82.02%
6 - 10	9	1,225,498	0.17	136,166	646	85.12
11 - 15	14	2,650,951	0.37	189,354	614	84.53
16 - 20	52	7,758,875	1.07	149,203	634	79.48
21 - 25	135	19,967,416	2.75	147,166	623	80.25
26 - 30	279	44,784,756	6.20	160,447	628	81.71
31 - 35	452	70,351,587	9.74	155,645	632	82.60
36 - 40	736	119,515,429	16.55	162,385	639	83.42
41 - 45	984	171,408,736	23.74	174,196	639	84.20
46 - 50	1393	247,907,788	34.33	177,967	637	84.73
51 - 55	185	35,587,781	4.93	192,366	605	82.77
56 - 60	4	840,118	0.12	210,030	680	84.70
Total:	4245	\$722,084,824	100.00%	\$170,102	634	83.71%

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 read in conjunction with the prospectus for this offering. You may obtain a copy of the Statement from your sales representative.

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Confidential GMAC-RFC Information

GMAC-RFC Securities Marketing Summary

2005 RAMP EFCs

All reports

Aggregate IO Term	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
0	3333	\$504,692,983	69.89%	\$151,423	624	83.75%
24	2	477,600	0.07	238,800	750	80.00
60	910	216,914,231	30.04	238,367	657	83.65
Total:	4245	\$722,084,824	100.00%	\$170,102	634	83.71%

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	20	\$5,599,442	0.89%	\$279,972	674	78.29%
3.500 - 3.999	170	38,704,575	6.14	227,674	674	78.85
4.000 - 4.499	558	121,507,222	19.29	217,755	654	80.53
4.500 - 4.999	648	170,178,640	27.01	200,662	643	82.22
5.000 - 5.499	714	128,287,775	20.38	179,647	630	83.96
5.500 - 5.999	486	80,678,750	12.81	166,006	616	87.21
6.000 - 6.499	295	44,778,287	7.11	151,784	596	89.12
6.500 - 6.999	176	24,350,226	3.87	138,354	584	91.98
7.000 - 7.499	101	11,464,408	1.62	113,509	577	92.22
7.500 - 7.999	35	3,256,366	0.52	93,039	568	91.30
8.000 - 8.499	11	950,014	0.15	86,365	574	90.32
8.500 - 8.999	2	221,371	0.04	110,568	577	87.29
9.000 - 9.499	1	57,240	0.01	57,240	587	95.00
Total:	3417	\$630,012,324	100.00%	\$184,376	634	83.76%

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	388	\$91,791,894	14.57%	\$236,577	665	79.51%
12.000 - 12.999	1584	318,151,892	50.50	200,853	643	82.29
13.000 - 13.999	982	160,870,659	25.53	163,819	617	86.31
14.000 - 14.999	371	50,004,602	7.94	134,763	588	81.31
15.000 - 15.999	86	8,803,232	1.40	102,363	571	91.39
16.000 - 16.999	8	390,245	0.06	65,041	577	87.02
Total:	3417	\$630,012,324	100.00%	\$184,376	634	83.76%

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	387	\$91,531,279	14.53%	\$236,515	665	79.50%
6.000 - 6.999	1585	318,412,307	50.54	200,891	643	82.29
7.000 - 7.999	982	160,870,659	25.53	163,819	617	86.31
8.000 - 8.999	371	50,004,602	7.94	134,783	588	91.31
9.000 - 9.999	86	8,803,232	1.40	102,363	571	91.39
10.000 - 10.999	6	390,245	0.06	65,041	577	87.02
Total:	3417	\$630,012,324	100.00%	\$184,376	634	83.76%

Next Interest Rate Change Date	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
2006-11	1	\$127,571	0.02%	\$127,571	580	100.00%
2007-01	1	624,995	0.10	624,995	658	70.00
2007-02	2	454,598	0.07	227,298	557	82.93
2007-03	1	193,558	0.03	193,558	590	87.00
2007-04	5	1,088,440	0.17	217,688	658	76.72
2007-05	5	1,105,446	0.18	221,089	638	91.27
2007-06	21	3,435,394	0.55	163,590	593	82.34
2007-07	51	9,117,087	1.45	178,766	639	87.35
2007-08	251	38,631,523	6.13	148,013	630	85.88
2007-09	2940	477,180,272	75.74	187,666	634	83.68
2007-10	117	19,095,841	3.03	163,212	619	82.29
2008-01	1	260,615	0.04	260,615	636	86.00
2008-07	4	630,868	0.10	157,717	586	88.85
2008-08	37	6,528,701	1.04	176,451	647	84.39
2008-09	363	70,034,127	11.12	192,931	642	82.92
2008-10	7	1,503,300	0.24	214,757	635	88.80
Total:	3417	\$630,012,324	100.00%	\$184,376	634	83.76%

This information was prepared by Residential Funding Services Corporation in its capacity as underwriter. This information should be considered only after reading the Statement Regarding Assumptions as a condition of sale. 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.

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 Confidential GMAC-RFC Information

GMAC-RFC Securities

Dynamic

All records

**Selection Criteria: All records
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1. FICO LTV

FICO LTV	% Total	Avg Balance	FICO	DTI	LTV	GWAC	% SFD	% PUD	% OO	% Investor	% 2F	% Full	% Limited	% No Doc MI	% IO
FICO 500-524 and LTV > 65	0.75	163,940.67	522	42.69109	80.25738	7.90527	87.57773	0	100	0	4.47778	100	0	0	4.658
FICO 525-574 and LTV > 65	11.27	163,033.95	555	41.62465	83.48456	7.67699	88.78009	0	98.04731	0.41762	4.13691	89.67739	10.32261	0	0.33926
FICO 575-599 and LTV > 65	11.62	134,290.67	588	41.86184	84.28866	7.34464	90.10043	0	99.34574	0.57508	1.61891	84.53436	15.46564	0	13.27119
FICO 600-619 and LTV > 70	13.55	154,604.07	609	41.20073	85.80667	7.06612	91.6239	0	98.84138	1.15862	2.28355	84.04819	15.95181	0	34.20108
FICO 620-639 and LTV > 70	15.47	171,019.62	630	42.03444	84.70188	6.87953	89.12132	0.0212	97.56207	1.76827	2.19361	70.87231	29.12769	0	33.98983
FICO 640-659 and LTV > 70	14.76	183,143.43	649	42.48566	85.73026	6.86161	86.62313	0.10005	96.53663	2.20293	3.79268	61.07798	38.92202	0	40.01635
FICO 660-679 and LTV > 80	3.44	171,106.86	667	41.55275	93.18816	7.06681	88.07609	0	93.79876	2.7122	2.26313	73.22338	26.77662	0	29.15318
FICO 680-699 and LTV > 80	2.83	185,491.20	690	41.03668	92.63638	6.92256	87.59986	0	85.71496	9.29216	1.87116	81.23103	18.76897	0	34.39242
FICO 700-724 and LTV > 80	2.32	199,372.21	711	41.83523	95.72543	6.61119	82.20644	0	94.36924	2.88047	2.7326	79.59462	20.40538	0	38.44595
FICO 725-749 and LTV > 80	1.62	201,837.91	736	43.70128	95.79147	6.56421	78.39665	0	96.2777	2.6075	0	79.12156	20.87844	0	41.90713

FICO > 750 and LTV > 90	0.87	173,929.31	779	41.77533	98.5422	6.75084	68.45294	0	94.44698	0	6.86741	87.84839	12.15161	0	55.4312
Total:	78.49	163,896.81	622	41.8659	86.17256	7.0954	88.41017	0.02299	97.34419	1.70014	2.73921	77.39759	22.60241	0	27.31601

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2. LTV DTI

LTV DTI	%Total	Avg Balance	FICO	DTI	LTV	GWAC	SFD	% PUD	% OO	% Investor	% 2F	% Full	% Limited	% No Doc	% MI	% IO
70 - 79	1.06	213,436.18	599	51.40297	74.44062	6.57985	79.16583	0	91.60296	6.04466	17.56426	71.09787	28.90213	0	0	14.51449
80 - 84	5.27	189,187.32	640	50.69166	80.1359	6.45892	86.119	0	100	0	4.65611	71.37953	28.62047	0	0	37.83917
85 - 89	1.34	182,798.40	589	51.82133	85.35672	7.22329	85.70937	0	92.38903	7.61097	9.08008	73.7807	26.2193	0	0	3.19457
90 - 94	2.07	222,867.46	608	51.60632	90.19224	7.21432	96.57918	0	96.38463	3.61537	1.59555	84.51824	15.48176	0	0	27.68401
95 - 99	0.73	188,867.35	636	51.20627	95.6224	7.4111	96.04787	0	93.42509	0	3.95213	85.52083	14.47917	0	0	36.37757
100 max	1.42	103,690.87	653	50.44484	100	8.1788	91.04047	0.3972	100	0	0.58772	91.97751	8.02249	0	0	25.09715
Total:	11.89	177,447.25	626	51.04394	85.29158	6.9515	88.46896	0.04748	97.35676	2.02793	5.24825	77.24226	22.75774	0	0	28.46568

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3. DTI FICO

DTI FICO	%Total	Avg Balance	FICO	DTI	LTV	GWAC	SFD	% PUD	% OO	% Investor	% 2F	% Full	% Limited	% No Doc	% MI	% IO
DTI 20-29 and FICO < 550	0.62	136,086.32	535	26.00897	76.14	7.754	90.80369	0	100	0	0	89.26381	10.73619	0	0	0
DTI 30-34 and FICO < 600	2.36	137,346.83	569	32.1031	80.39	7.566	87.6829	0	98.78516	1.21484	3.35103	84.94967	15.05033	0	0	11.15906
DTI 35-39 and FICO < 675	12.4	159,081.68	615	37.32072	83.47	7.098	90.37542	0	97.68889	1.30624	2.27522	72.83363	27.16637	0	0	28.49825
DTI 40-44 and FICO < 675	17.1	163,532.06	616	42.16247	83.68	7.075	88.81461	0.05335	97.7512	1.10972	1.96875	73.1809	26.8191	0	0	25.90536
DTI 45-49 and FICO < 700	29.02	175,938.63	627	47.1722	84.04	6.948	87.23788	0.0113	97.92906	1.3861	3.45205	70.34305	29.65695	0	0	29.46219
DTI 50-54 and FICO < 750	11.38	177,161.97	622	50.82275	84.09	6.93	87.88321	0.0496	97.70978	2.07033	5.42513	77.17661	22.82339	0	0	28.21158
DTI >=55 and FICO < 750	0.76	189,228.03	589	55.08973	82.71	7.162	86.11771	0	97.34311	2.65689	11.2582	99.08966	0.91034	0	0	2.07741
Total:	73.65	168,339.52	619	44.33459	83.67	7.029	88.26494	0.0245	97.85228	1.41017	3.26263	73.40191	26.59809	0	0	27.16318

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4. Limited and Stated Doc

Limited and Stated Doc	% Total	Avg Balance	FICO	DTI	LTV	GWAC	% SFD	% PUD	% OO	% Investor	% 2F	% Full	% Limited	% No Doc	% MI	% IO
525 - 574	1.32	203,181.83	562	39.37981	78.39243	7.374	77.51487	0	100	0	6.23881	0	100	0	0	2.89019
575 - 599	2.02	202,649.18	588	39.0276	78.40036	7.161	85.60765	0	95.58453	1.67401	3.00749	0	100	0	0	1.4146
600 - 619	2.46	206,331.85	609	41.01736	82.23856	7.259	87.22415	0	97.01529	2.42116	7.6785	0	100	0	0	7.2149
620 - 639	4.78	183,763.39	630	42.66901	80.912	6.982	87.54678	0.06853	95.73696	4.01122	4.68485	0	100	0	0	13.19183
640 - 659	5.93	198,172.64	649	42.64422	82.29534	6.918	85.21942	0.24913	95.87336	2.20165	5.31704	0	100	0	0	36.35901
660 - 679	4.61	198,200.33	669	41.71824	80.9769	6.723	89.37559	0	95.31988	2.50605	2.84733	0	100	0	0	30.76124
680 - 699	3.3	211,041.65	689	41.90677	80.73525	6.613	90.34372	0	92.97393	3.93398	1.90829	0	100	0	0	39.65878
700 - 724	2.21	197,118.21	712	42.03022	81.90369	6.634	87.9724	0	94.58619	3.8637	2.21072	0	100	0	0	33.01807
725 - 749	1.5	230,987.28	736	44.0494	82.36613	6.507	80.9529	0	100	0	1.02428	0	100	0	0	47.02115
750 >=	1.13	214,202.67	768	39.37375	81.54753	6.301	85.42706	0	100	0	1.64961	0	100	0	0	58.44735
Total:	29.27	200,137.95	656	41.78523	81.18069	6.863	86.67669	0.06166	95.97276	2.55108	3.89249	0	100	0	0	26.83673

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5. High LTV Loans

High LTV Loans	% Total	Avg Balance	FICO	DTI	LTV	GWAC	% SFD	% PUD	% OO	% Investor	% 2F	% Full	% Limited	% No Doc	% MI	% IO
80.00 - 89.99	53.77	183,045.40	637	42.03843	81.24	6.686	87.45	0	98.17	1.25	3.02	61.45	38.55	0	0	35.27
90.00 - 94.99	13.97	188,488.62	622	41.65797	90.03	7.238	92.09	0	93.87	4.29	1.56	75.94	24.06	0	0	24.19
95.00 - 99.99	6.66	160,874.34	633	41.45191	92.81	7.584	86.62	0	97.41	0	2.32	89.43	10.57	0	0	30.14
100.00 >=	11.02	113,005.92	662	42.68771	91.29	7.835	87.54	0.16	100	0	1.23	94.57	5.43	0	0	26.94
Total:	85.41	168,553.79	637	42.01423	84.87	6.995	88.16	0.02	97.64	1.49	2.5	70.27	29.73	0	0	31.98

Lien Position	%Total	Balance	FICO	DTI	LTV	GWAC	SFD	PUD	OO	Investor	2F	Full	Limited	Doc	MI	IO
525 - 574	0.04	51,053.86	566	48.02658	99.74956	10.408	42.12792	0	100	0	0	87,477.79	12,522.21		0	0
575 - 599	0.53	32,307.35	589	43.57057	99.43164	10.74	88.51521	0	100	0	2,013.85	100	0		0	0
600 - 619	0.33	35,067.83	609	42.23762	99.52763	10.313	95.88717	0	100	0	0	96,599.59	3,400.41		0	0
620 - 639	0.18	39,638.68	630	42.39585	99.23215	10.113	90.14325	1.86638	100	0	0	42,407.61	57,592.39		0	0
640 - 659	0.14	40,180.18	649	42.94191	99.54062	10.373	68.46336	10.61613	100	0	0	22,346.54	77,653.46		0	0
660 - 679	0.09	48,192.40	668	41.69948	99.04496	9.659	89.32094	0	100	0	0	36,641.88	63,358.12		0	0
680 - 699	0.07	61,608.11	691	44.58918	100	9.313	82.22995	0	100	0	17,770.05	36,242.5	63,757.5		0	0
700 - 724	0.03	50,033.24	713	41.44258	100.22208	9.87	100	0	100	0	0	30,129.99	69,870.01		0	0
725 - 749	0.03	56,748.67	738	39.55737	97.5896	9.438	100	0	100	0	0	24,631.89	75,368.11		0	0
750 >=	0.01	52,835.85	789	46.98528	100	9.267	100	0	100	0	0	73,276.53	26,723.47		0	0
Total:	1.44	37,194.47	621	43.0108	99.43207	10.328	87.66595	1.25576	100	0	1,583.81	73,276.53	26,723.47		0	0

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%	Seconds	Curr Bal
7.09375	5,410,042.26	
3.16948	81,353,941.87	
27.32191	83,931,666.46	
30.4384	97,864,376.41	
40.48605	111,675,809.31	
43.1505	106,589,474.41	
0	24,810,494.32	
0.74581	20,404,031.90	
2.33273	16,747,265.51	
0.6664	11,706,598.59	

0	6,261,455.21
26.0215	566,755,156.25

% Seconds	Curr Bal
0	7,683,702.69
78.85117	38,026,651.94
5.51331	9,688,315.20
1.59555	14,932,119.82
0	5,288,285.69
0	10,265,396.00
36.68319	85,884,471.34

% Seconds	Curr Bal
0	4,490,188.66
11.39026	17,031,007.32
29.05196	89,562,986.24
28.99115	123,466,702.73
39.85594	209,542,906.89
36.2502	82,203,152.87
7.00945	5,487,613.01
33.36787	531,784,557.72

% CA	% NY	% FL	% 28	% 3 27	% 5 25	Curr Bal
20.48343	0	4.55307	82.77753	12.55442	0	9,549,546.24
18.80932	2.63181	13.26235	86.27157	5.34586	0	14,590,740.62
20.01602	0	13.82067	80.7617	7.38816	0	17,744,539.40
19.74145	1.22741	11.49869	86.58968	4.22632	0	34,547,517.52
23.63855	1.45776	5.04111	81.57805	7.99057	0	42,805,290.82
26.61901	0.48051	6.53433	78.15396	12.47928	0	33,297,655.03
25.61444	3.06403	7.68099	80.47004	8.98675	0	23,847,705.89
18.59557	3.10649	4.7431	86.82028	10.51109	0	15,966,575.31
19.32597	2.64692	7.70697	88.05395	8.62818	0	10,856,402.14
22.50012	4.32448	3.93135	92.79037	6.23119	0	8,139,701.55
22.26758	1.63623	7.98417	83.20298	8.32332	0	211,345,674.52

% CA	% NY	% FL	% 28	% 3 27	% 5 25	Curr Bal
16.45	1.62	5.77	79.54	10.07	0	388,239,291.59
14.55	1.7	4.46	77.59	11.42	0	100,841,412.36
8.56	0	3.56	77.04	13.22	0	48,101,429.08
5.38	0.55	5.83	72.45	8.73	0	79,556,169.56
14.09	1.37	5.39	78.11	10.37	0	616,738,302.59

% CA	% NY	% FL	% 28	% 27	% 25	Curr Bal
100	0	0	0	0	100	252,000.00
100	0	0	0	0	100	276,000.00
34,04515	4,36042	1,47317	0	0	100	12,693,729.09
21,14346	0,44729	5,14728	0	0	100	34,599,323.02
28,28003	0,37899	4,37334	0,32163	0	99,67637	39,051,421.86
27,58194	0	3,89658	0	0	100	44,638,338.12
36,89807	0,52506	9,22492	0	0	100	28,365,289.24
27,21122	1,61434	5,0025	0	0	100	20,516,130.34
28,40147	0	5,88523	0	0	100	14,973,079.99
25,38141	0	5,62071	0	0	100	10,824,084.99
32,96511	3,14217	4,1241	3,14217	0	96,85783	11,202,434.23
28,64076	0,77686	5,06446	0,2197	0	99,7803	217,391,630.88

%	%	%	%	%	%	Curr

CA	NY	FL	28	27	25	Bal
47,36057	0	10,51152	0	0	0	255,269.29
10,2957	1,94276	1,38697	0	0	0	3,812,267.11
9,46999	1,41927	4,66192	0	0	0	2,384,612.52
20,00776	0	14,43921	0	0	0	1,268,437.81
12,72028	0	11,21382	0	0	0	1,004,504.46
31,90288	0	13,53304	0	0	0	626,501.17
53,9786	0	0	0	0	0	492,864.86
0	0	0	0	0	0	200,132.96
0	0	47,89526	0	0	0	226,994.66
75,36811	0	0	0	0	0	105,671.70
16,05759	1,03985	6,55449	0	0	0	10,377,266.54

assumptions as to Securities, Pricing Estimates and Other Information, which should be

City	56	12,990,993	1.80	6.62	355	87.5	641
LAS VEGAS NV	56	12,990,993	1.80	6.62	355	87.5	641
PHOENIX AZ	65	11,202,568	1.55	6.74	359	87.9	639
MESA AZ	38	6,851,188	0.95	6.07	356	88.95	636
VIRGINIA BEACH VA	30	5,894,707	0.77	7.05	349	85.28	631
MODESTO CA	21	5,963,058	0.77	6.55	359	87.66	644
PORTLAND OR	22	4,741,361	0.66	6.5	359	88.84	651
BALTIMORE MD	24	4,118,481	0.57	7.01	355	85.51	652
SACRAMENTO CA	16	4,006,199	0.58	6.25	359	85.51	651
SAN DIEGO CA	12	3,958,816	0.58	6.4	359	86.31	651
CHINA	3089	643,382,346	69.93	8.98	357	90.43	633
TOTAL	4,245	772,084,654	100.00	6.95	357	90.13	634

City	Loans	Balance (\$)	% of Balance	Rate (%)	% stated Debt/ye	% IO Loans Occupied	% non- owner Occupied	% Fico Less Than 600
LTV >= 90	1,031	133,441,782	18.26	7.71	3	28.61	0	14.79

J	MAX LTV	MIN FICO	STATED INC	MIN FICO	STATED INC
101	101	531			
543.69	543.69				

L Seasoning history: 1st: 1st 2nd: YES

M Excess spread?

N What is available funds cap schedule at forwards +200, fixed spread at 50% CPR, ARM pay at 100% CPR

O P2049 specify as part of the strat

second, second lens, M1

0

Property Type	PROPERTY BUCKET				Weighted Average Collateral Characteristics				Collateral Characteristics				
	# Loans	Deal Size	Balance	%	WAC	FICO	MLTY	% DTI	Primary	SP/100	Rec. Capex	Fail Dec.	Interest Only
Single Family	3,153		538,749,795	83.0%	6.12	612	83.0%	41.74%	99.35%	90.22%	27.25%	81.07%	30.0%
2-4 Unit	106		33,731,313	5.2%	6.13	613	83.0%	38.28%	95.93%	92.56%	29.44%	84.59%	0.00%
Condominium	182		33,731,313	5.2%	6.13	613	83.0%	39.51%	95.61%	90.87%	43.37%	81.57%	2.06%
Other	221		5,533,931	0.8%	6.15	615	83.0%	42.67%	98.78%	86.86%	48.54%	80.51%	13.85%
TOTAL	4,243		722,084,824	100.00%	6.12	612	82.40%	41.63%	97.33%	89.98%	45.84%	78.73%	30.11%

UPB	PRINCIPAL BUCKET				Weighted Average Collateral Characteristics				Collateral Characteristics				
	# Loans	Deal Size	Balance	%	WAC	FICO	MLTY	% DTI	Primary	SP/100	Rec. Capex	Fail Dec.	Interest Only
>50 <=75	243		7,551,298	1.05%	10.23%	612	96.52%	41.74%	99.35%	90.22%	27.25%	81.07%	30.0%
>75 <=100	345		22,043,220	3.05%	8.18%	613	86.67%	38.28%	95.93%	92.56%	29.44%	84.59%	0.00%
>100 <=125	484		42,831,837	5.9%	7.44%	624	83.45%	39.51%	95.61%	90.87%	43.37%	81.57%	2.06%
>125 <=150	895		58,715,433	8.1%	7.23%	624	83.45%	41.27%	95.66%	86.86%	48.54%	80.51%	13.85%
>150 <=200	872		68,124,761	9.4%	8.23%	624	84.01%	40.95%	97.80%	87.35%	49.14%	79.32%	19.79%
>200 <=250	505		151,555,891	20.9%	8.8%	632	84.01%	41.79%	98.26%	87.77%	51.92%	75.01%	25.44%
>250 <=300	336		112,557,575	15.6%	8.79%	632	83.12%	41.91%	99.14%	89.29%	51.94%	89.34%	31.69%
>300 <=350	203		91,845,972	12.7%	8.65%	639	82.57%	42.23%	99.53%	85.56%	51.17%	89.09%	37.85%
>350 <=400	109		40,975,919	5.67%	8.39%	639	83.82%	42.19%	96.54%	87.59%	51.74%	89.54%	45.55%
>400 <=450	48		24,315,572	3.37%	8.62%	651	83.40%	42.97%	96.29%	83.32%	43.17%	82.45%	49.42%
>450 <=500	16		8,653,235	1.19%	8.61%	649	82.24%	41.94%	99.24%	87.69%	64.1%	45.86%	52.59%
>500 <=700	4		2,492,595	0.35%	8.39%	663	78.89%	41.01%	100.00%	100.00%	49.73%	45.35%	74.47%
>700	2		1,462,330	0.20%	8.82%	659	73.00%	34.15%	100.00%	100.00%	28.37%	75.63%	159.00%
TOTAL	4,243		722,084,824	100.00%	8.34	634	83.77%	41.63%	97.33%	89.98%	45.84%	78.73%	30.11%

Min 13.5% Max 750,000

State	State Concentration Bucket				Weighted Average Collateral Characteristics				Collateral Characteristics				
	# Loans	Deal Size	Balance	%	WAC	FICO	MLTY	% DTI	Primary	SP/100	Rec. Capex	Fail Dec.	Interest Only
CA	231		67,035,984	9.28%	6.43%	644	82.20%	41.31%	97.10%	82.16%	47.25%	85.1%	35.1%
TX	230		48,051,862	6.66%	6.07%	632	81.65%	40.37%	97.59%	95.91%	67.03%	71.88%	23.10%
FL	228		48,051,862	6.66%	6.07%	633	84.75%	42.75%	96.42%	81.01%	55.54%	71.77%	20.07%
VA	260		49,095,727	6.81%	6.50%	630	84.75%	42.67%	97.05%	77.70%	52.48%	76.40%	23.89%
CA-N	151		41,682,695	5.77%	6.44%	643	81.34%	42.87%	97.18%	96.95%	48.13%	60.22%	25.95%
NJ	132		30,633,583	4.25%	6.99%	623	83.72%	42.43%	94.33%	79.90%	4.13%	71.53%	18.32%
PA	206		28,287,252	3.92%	7.33%	623	86.37%	40.32%	95.56%	91.09%	46.95%	77.53%	4.04%
MI	160		21,273,531	2.95%	6.47%	641	86.87%	42.14%	96.10%	95.46%	57.42%	71.21%	17.37%
WA	113		21,265,717	2.94%	6.54%	647	83.05%	40.65%	99.53%	96.34%	48.42%	77.64%	50.39%
HV	89		20,653,374	2.86%	6.64%	642	80.53%	41.50%	99.09%	89.81%	44.33%	56.50%	55.99%
CO	104		17,753,715	2.46%	6.61%	641	83.32%	40.75%	96.09%	90.80%	54.45%	73.99%	58.93%
GA	120		17,313,202	2.40%	6.96%	630	96.35%	42.39%	99.45%	97.65%	44.43%	67.3%	24.95%
MA	61		15,163,611	2.10%	6.99%	638	79.84%	43.67%	100.00%	55.92%	45.45%	59.64%	18.14%
Other	1,570		202,052,370	27.98%	7.24%	630	85.75%	41.29%	97.40%	92.29%	47.09%	77.47%	15.09%
TOTAL	4,243		722,084,824	100.00%	6.95%	634	83.71%	41.63%	97.33%	89.98%	45.84%	78.73%	30.11%

* Cell on top 15, state only, combine the remaining in the "Other" Bucket

*Separate Columns for Non and Special Loans

State	# Loans	Deal Size	WA Loan		Weighted Average Collateral Characteristics								
			Balance	%	WAC	FCO	SLTV	% DTI	SP/PPD	Ref Cashout	Fed Dec	Interest only	
California Breakdown													
CA North	151	276,048	41,682,995	38.32%	5.44%	543	81.34%	42.87%	97.18%	96.39%	54.56%	59.23%	54.72%
CA South	231	67,093,594	67,093,594	100.00%	6.44%	644	86.84%	42.03%	98.82%	91.38%	50.85%	68.73%	67.24%
TOTAL	382	109,772,690	109,772,690	100.00%									

Type	# Loans	Deal Size	WA Loan		Weighted Average Collateral Characteristics								
			Balance	%	WAC	FCO	SLTV	% DTI	SP/PPD	Ref Cashout	Fed Dec	Interest only	
Fixed	878	82,072,500	82,072,500	100.00%	7.50%	531	83.92%	40.39%	98.40%	91.47%	66.87%	60.55%	6.16%
Balloon	2,261	373,384,999	165,142	0.04%	7.08%	322	84.01%	41.85%	95.78%	87.00%	47.18%	68.31%	0.00%
2/28 IO	271	44,926,477	153,160	0.34%	6.97%	528	82.45%	41.32%	97.32%	85.90%	57.70%	74.99%	0.00%
3/28 IO	744	177,669,715	238,803	0.13%	5.50%	656	83.48%	41.96%	99.54%	89.91%	40.87%	71.82%	100.00%
5/28 IO	141	34,031,134	241,356	0.71%	5.40%	659	84.20%	41.14%	100.00%	82.72%	64.13%	81.33%	100.00%
Other													
TOTAL	4,245	722,064,824	722,064,824	100.00%	6.95%	634	83.71%	41.63%	97.33%	88.06%	49.88%	70.73%	30.11%

List all loan types and measures the IO loans in 278 and 279 IO should have separate rows

% of 30/40 Year Loans

0

% of 40 Year am Loans

0

Type	# Loans	Deal Size	WA Loan		Weighted Average Collateral Characteristics								
			Balance	%	WAC	FCO	SLTV	% DTI	SP/PPD	Ref Cashout	Fed Dec	Interest only	
Fixed	3,966	711,707,568	179,452	0.25%	6.90%	634	83.48%	41.61%	97.29%	88.04%	50.25%	70.69%	30.55%
Second	279	10,377,257	37,194	0.36%	10.33%	621	89.43%	43.01%	100.00%	88.92%	22.46%	73.28%	0.00%
Third													
Other													
TOTAL	4,245	722,084,824	722,084,824	100.00%	6.95%	634	83.71%	41.63%	97.33%	88.06%	49.88%	70.73%	30.11%

0

% of 30/40 Year Loans

0

% of 40 Year am Loans

0

Type	# Loans	Deal Size	WA Loan		Weighted Average Collateral Characteristics								
			Balance	%	WAC	FCO	SLTV	% DTI	SP/PPD	Ref Cashout	Fed Dec	Interest only	
None	1,148	193,871,543.38	169,731	0.09%	7.13%	630	83.88%	42.07%	96.81%	82.07%	45.65%	70.23%	21.82%
6 Months	178	34,455,241	193,569	0.27%	6.88%	644	82.82%	41.61%	92.51%	82.75%	47.72%	59.41%	30.72%
1 Year	2,160	381,901,483	176,806	0.05%	6.86%	633	84.06%	41.72%	97.75%	90.42%	48.02%	69.80%	36.00%
2 Year	747	109,655,245	146,796	0.13%	6.95%	636	82.32%	40.55%	98.11%	91.83%	70.38%	79.08%	24.09%
3 Year													
5 Year													
Other	11	2,200,111	200,010	0.03%	7.25%	668	92.08%	39.52%	100.00%	100.00%	78.87%	52.77%	18.29%
TOTAL	4,245	722,064,824	722,064,824	100.00%	6.95%	634	83.71%	41.63%	97.33%	88.06%	49.88%	70.73%	30.11%

0

% of 30/40 Year Loans

0

% of 40 Year am Loans

0

Type	# Loans	Deal Size	WA Loan		Weighted Average Collateral Characteristics								
			Balance	%	WAC	FCO	SLTV	% DTI	SP/PPD	Ref Cashout	Fed Dec	Interest only	
Libor - 6 Month	3,417	630,012,324	184,375	0.03%	6.86%	634	83.76%	41.81%	97.18%	87.52%	47.07%	69.30%	33.60%
Libor - 1 Year													
Treasury - 1 Year													
CMT - 1 Year													
Other													
TOTAL	3,417	630,012,324	630,012,324	100.00%	6.86%	634	83.76%	41.81%	97.18%	87.52%	47.07%	69.30%	33.60%

List all asset types

MORTGAGE RATE (MAC) BUCKET

Type	# Loans	Debt Size		WA Loan		Weighted Average		Confidential Characteristics		Full Doc	Interest only		
		Balance	%	Balance	%	WAC	FDCC	% LTV	% DTI			Primary	SPUD
>= 3.00													
>= 3.00 <= 3.50	55	14,360,517	0.00%	264,737	5.35%	672	77.09%	44.77%	100.00%	87.27%	30.51%	89.45%	56.23%
>= 3.50 <= 4.00	387	47,301,235	12.02%	226,101	5.36%	651	79.55%	41.93%	89.74%	89.03%	42.31%	75.92%	52.90%
>= 4.00 <= 4.50	1,746	153,196,277	42.12%	225,311	5.31%	651	81.22%	42.03%	96.13%	87.41%	47.59%	66.70%	41.74%
>= 4.50 <= 5.00	1,078	209,633,674	58.02%	189,862	7.28%	631	84.65%	41.85%	95.07%	88.07%	57.86%	58.06%	32.12%
>= 5.00 <= 5.50	559	164,458,959	45.14%	159,855	7.71%	608	88.07%	41.46%	96.74%	89.55%	59.37%	71.14%	7.07%
>= 5.50 <= 6.00	250	30,012,046	4.57%	132,045	6.22%	596	90.14%	40.69%	95.72%	87.79%	55.57%	63.25%	7.02%
>= 6.00 <= 6.50	189	22,392,465	3.10%	118,475	6.77%	583	92.00%	40.82%	95.65%	93.32%	46.62%	91.30%	1.05%
>= 6.50 <= 7.00	74	7,242,221	1.00%	92,845	9.29%	591	91.71%	39.30%	94.37%	94.16%	29.59%	91.72%	2.09%
>= 7.00 <= 7.50	89	4,610,801	0.64%	606	9.29%	606	95.12%	40.82%	94.96%	89.97%	35.86%	74.87%	0.00%
>= 7.50 <= 8.00	105	3,754,869	0.52%	35,761	1.02%	599	99.76%	43.43%	100.00%	89.73%	33.43%	69.51%	0.00%
>= 8.00 <= 8.50	23	895,349	0.12%	35,812	11.23%	619	99.81%	44.47%	100.00%	100.00%	13.65%	53.21%	0.00%
>= 8.50 <= 9.00	7	213,302	0.03%	30,472	11.72%	602	99.76%	44.90%	100.00%	100.00%	0.00%	76.55%	0.00%
>= 9.00 <= 9.50	2	61,487	0.01%	30,742	12.13%	609	100.00%	46.03%	100.00%	100.00%	49.66%	50.34%	0.00%
>= 9.50 <= 10.00													
>= 10.00 <= 10.50													
>= 10.50 <= 11.00													
>= 11.00 <= 11.50													
>= 11.50 <= 12.00													
>= 12.00 <= 12.50													
>= 12.50 <= 13.00													
>= 13.00 <= 13.50													
>= 13.50 <= 14.00													
TOTAL	4,245	727,084,824	100.00%	170,102	6.85%	634	83.71%	41.63%	97.33%	88.06%	48.85%	78.73%	30.11%

MARGIN (WAM) BUCKET

Type	# Loans	Debt Size		WA Loan		Weighted Average		Confidential Characteristics		Full Doc	Interest only		
		Balance	%	Balance	%	WAC	FDCC	% LTV	% DTI			Primary	SPUD
>= 2.00													
>= 2.00 <= 2.50	20	5,595,442	0.89%	279,972	5.31%	674	78.29%	44.82%	100.00%	70.60%	13.64%	97.73%	75.87%
>= 2.50 <= 3.00	151	43,280,760	6.97%	226,601	5.39%	671	79.03%	43.09%	89.47%	91.30%	32.53%	76.44%	57.57%
>= 3.00 <= 3.50	270	124,193,499	19.71%	177,853	5.62%	654	82.78%	42.09%	89.14%	84.97%	42.36%	66.65%	49.95%
>= 3.50 <= 4.00	378	176,833,333	27.04%	177,613	7.02%	658	84.20%	41.50%	96.21%	86.59%	50.05%	62.97%	39.03%
>= 4.00 <= 4.50	453	125,383,398	19.71%	166,277	7.53%	615	87.21%	41.81%	95.45%	86.03%	54.19%	67.81%	28.61%
>= 4.50 <= 5.00	266	44,888,823	7.13%	151,657	6.01%	596	89.21%	41.15%	97.20%	88.01%	56.94%	76.87%	6.04%
>= 5.00 <= 5.50	176	24,248,369	3.85%	137,763	6.51%	594	92.15%	40.89%	95.86%	84.34%	51.24%	83.58%	4.63%
>= 5.50 <= 6.00	93	10,537,837	1.67%	113,310	8.98%	577	92.08%	40.64%	92.26%	93.14%	32.09%	97.25%	7.11%
>= 6.00 <= 6.50	34	3,192,368	0.51%	93,893	9.58%	567	91.02%	38.98%	94.92%	95.86%	37.25%	96.17%	0.00%
>= 6.50 <= 7.00	11	960,014	0.15%	86,365	9.92%	574	90.32%	40.88%	92.59%	84.84%	58.55%	100.00%	0.00%
>= 7.00 <= 7.50	7	221,371	0.04%	110,645	9.80%	577	87.29%	43.24%	100.00%	100.00%	42.37%	100.00%	0.00%
>= 7.50 <= 8.00	1	57,240	0.01%	57,240	10.99%	567	95.00%	40.90%	100.00%	100.00%	100.00%	100.00%	0.00%
>= 8.00 <= 8.50													
>= 8.50 <= 9.00													
>= 9.00 <= 9.50													
>= 9.50 <= 10.00													
>= 10.00 <= 10.50													
>= 10.50 <= 11.00													
>= 11.00 <= 11.50													
>= 11.50 <= 12.00													
>= 12.00 <= 12.50													
>= 12.50 <= 13.00													
>= 13.00 <= 13.50													
>= 13.50 <= 14.00													
TOTAL	3,417	630,012,324	100.00%	184,376	6.84%	634	83.76%	41.81%	97.18%	87.62%	47.07%	85.30%	31.80%

Percentage of the deal based on FICO and LTV buckets	Deal Coverage									
	<65	>65 <=69	>69 <=73	>73 <=77	>77 <=81	>81 <=85	>85 <=89	>89 <=93	>93 <=97	>97 <=100
NA										
<500										
>500 <=650	0.09	0.15	0.20	0.44	0.43	1.41	1.15	1.45	0.02	0.00
>650 <=800	0.52	0.26	0.82	0.99	1.55	5.15	4.33	3.58	1.72	0.05
>800 <=950	0.34	0.04	0.31	0.53	1.07	7.04	2.01	3.44	1.75	0.10
>950 <=1100	0.11	0.12	0.32	0.35	0.65	10.48	1.69	2.95	1.16	0.19
>1100 <=1250	0.26	0.14	0.19	0.31	0.52	8.62	0.85	1.56	1.04	0.12
>1250 <=1400	0.04	0.01	0.04	0.25	0.24	4.78	0.74	1.32	0.35	0.07
>1400 <=1550	0.00	0.10	0.32	0.10	0.61	2.28	0.20	0.45	0.31	0.05
>1550 <=1700	0.00	0.00	0.30	0.08	0.52	1.25	0.05	0.59	0.21	0.00
>1700 <=1850	0.00	0.00	0.05	0.01	0.24	1.32	0.00	1.15	0.19	0.03
>1850 <=2000	0.00	0.00	0.00	0.00	0.11	3.05	0.00	5.00	0.03	0.05
>2000	0.00	0.00	0.00	0.00	0.11	3.05	0.00	5.00	0.03	0.05

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

Percentage of MI coverage based on FICO and LTV buckets	MI Coverage									
	<65	>65 <=69	>69 <=73	>73 <=77	>77 <=81	>81 <=85	>85 <=89	>89 <=93	>93 <=97	>97 <=100
NA										
<500										
>500 <=650										
>650 <=800										
>800 <=950										
>950 <=1100										
>1100 <=1250										
>1250 <=1400										
>1400 <=1550										
>1550 <=1700										
>1700 <=1850										
>1850 <=2000										
>2000										

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

2005 RAMP EFCS

GMAC RFC Securities

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.

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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.

	Rate	Forward	Forward	Forward	Forward	Forward
	Shock	0	200	0	200	200
	Pricing Speed	100	100	100	100	100
	Severity	45	45	55	55	55
	Cleanup call	N	N	N	N	N
	Trigger Override	Y	Y	Y	Y	Y
M3	%SDA	5325	5575	4071	4236	4236
	1st loss date	118	120	118	123	123
	WAL	7.37	7.21	8.30	8.18	8.18
	Cum Loss	16.96%	17.47%	17.27%	17.77%	17.77%
M6	%SDA	3365	3523	2650	2759	2759
	1st loss date	117	124	120	119	119
	WAL	9.83	9.74	10.52	10.52	10.52
	Cum Loss	12.29%	12.73%	12.49%	12.90%	12.90%
M7	%SDA	2827	2962	2247	2339	2339
	1st loss date	121	202	124	245	245
	WAL	10.40	10.33	10.99	11.00	11.00
	Cum Loss	10.75%	11.16%	10.92%	11.30%	11.30%

Date	LIBOR_1MO	LIBOR_6MO	Vector
11/25/2005	3.935	4.29	
12/25/2005	4.071648	4.381466	
	38742	4	4
02/25/2006	4.305758	4.513623	
03/25/2006	4.408719	4.556662	
04/25/2006	451.05%	458.91%	
05/25/2006	4.474032	4.611092	

06/25/2006	4.543245	4.644312
07/25/2006	4.588297	4.67027
38954	4.559204	5
38985	4.599807	4.723063
39015	4.639881	4.749488
39046	4.669585	4.771266
39076	4.696034	4.789531
39107	4.719203	4.804192
39138	4.73899	4.815143
39166	4.755293	4.822281
04/25/2007	4.76801	4.825501
05/25/2007	4.777039	4.824699
06/25/2007	4.782277	4.819879
07/25/2007	4.783623	4.811515
08/25/2007	4.780976	4.800286
09/25/2007	4.774232	4.786975
10/25/2007	4.763291	4.772467
11/25/2007	4.748688	4.757752
12/25/2007	4.733082	4.743818
01/25/2008	4.717571	4.731284
02/25/2008	4.702667	4.720672
03/25/2008	4.68888	4.712502
04/25/2008	4.676721	4.707296
05/25/2008	4.666701	4.705573
06/25/2008	4.659333	4.707696
07/25/2008	4.655125	4.713353
08/25/2008	4.654591	4.721978
09/25/2008	4.65824	4.732903
10/25/2008	4.666584	4.745353
11/25/2008	4.679195	4.758452
12/25/2008	4.692623	4.77138
01/25/2009	4.705881	4.783886
02/25/2009	4.718872	4.795869
03/25/2009	4.731497	4.807229
04/25/2009	4.743658	4.817865
05/25/2009	4.755257	4.827678
06/25/2009	4.766195	4.836592

07/25/2009	4.776374	4.844632
08/25/2009	4.785697	4.85186
09/25/2009	4.794064	4.858349
10/25/2009	4.801378	4.864185
11/25/2009	4.807685	4.869464
12/25/2009	4.813484	4.874272
01/25/2010	4.818885	4.878604
02/25/2010	4.823861	4.882431
03/25/2010	4.828384	4.885724
04/25/2010	4.832426	4.888457
05/25/2010	4.83596	4.890599
06/25/2010	4.838957	4.892153
07/25/2010	4.841389	4.893244
08/25/2010	4.84323	4.894036
09/25/2010	4.844451	4.894708
10/25/2010	4.845025	4.895447
11/25/2010	4.845098	4.896456
12/25/2010	4.845369	4.897916
01/25/2011	4.846049	4.899898
02/25/2011	4.847179	4.902445
03/25/2011	4.848801	4.905598
04/25/2011	4.850955	4.9094
05/25/2011	4.853682	4.913894
06/25/2011	4.857025	4.919091
07/25/2011	4.861025	4.924887
08/25/2011	4.865722	4.931137
09/25/2011	4.871158	4.937689
10/25/2011	4.877375	4.944379
11/25/2011	4.884242	4.951036
12/25/2011	4.891102	4.957507
01/25/2012	4.897774	4.963748
02/25/2012	4.904242	4.969744
03/25/2012	4.910493	4.975481
04/25/2012	4.916511	4.980942
05/25/2012	4.922282	4.986114
06/25/2012	4.927791	4.99099
07/25/2012	4.933023	4.995602

08/25/2012	4.937964	4.999993
09/25/2012	4.942599	5.004207
10/25/2012	4.946913	5.008294
11/25/2012	4.950944	5.012304
12/25/2012	4.954899	5.016282
01/25/2013	4.95883	5.020236
02/25/2013	4.962737	5.024166
03/25/2013	4.966621	5.028075
04/25/2013	4.970482	5.031961
05/25/2013	4.974321	5.035826
06/25/2013	4.978137	5.039677
07/25/2013	4.981933	5.04356
08/25/2013	4.985707	5.047527
09/25/2013	4.989461	5.051635
10/25/2013	4.993194	5.055941
11/25/2013	4.996957	5.060507
12/25/2013	5.000954	5.065385
01/25/2014	5.005247	5.070598
02/25/2014	5.009847	5.076157
03/25/2014	5.014768	5.082077
04/25/2014	5.020023	5.088371
05/25/2014	5.025624	5.09505
06/25/2014	5.031584	5.102119
07/25/2014	5.037915	5.109539
08/25/2014	5.044632	5.117261
09/25/2014	5.051745	5.125232
10/25/2014	5.059269	5.133398
11/25/2014	5.067156	5.141702
12/25/2014	5.07518	5.150096
01/25/2015	5.083281	5.158569
02/25/2015	5.091461	5.167121
03/25/2015	5.099718	5.175752
04/25/2015	5.108052	5.184462
05/25/2015	5.116463	5.193251
06/25/2015	5.124952	5.202093
07/25/2015	5.133517	5.21087
08/25/2015	5.142158	5.21943

09/25/2015	5.150876	5.227621
10/25/2015	5.159669	5.235283
11/25/2015	5.168398	5.242254
12/25/2015	5.176493	5.248389
01/25/2016	5.183789	5.253635
02/25/2016	5.190258	5.257965
03/25/2016	5.195872	5.261349
04/25/2016	5.200602	5.263759
05/25/2016	5.204421	5.265167
06/25/2016	5.2073	5.26559
07/25/2016	5.209212	5.265241
08/25/2016	5.210129	5.264387
09/25/2016	5.210022	5.263305
10/25/2016	5.208864	5.262277
11/25/2016	5.206906	5.261598
12/25/2016	5.205252	5.261521
01/25/2017	5.2042	5.262115
02/25/2017	5.203771	5.263404
03/25/2017	5.203989	5.265411
04/25/2017	5.204875	5.268158
05/25/2017	5.206453	5.271668
06/25/2017	5.208743	5.275933
07/25/2017	5.211769	5.280824
08/25/2017	5.215553	5.286176
09/25/2017	5.220117	5.291817
10/25/2017	5.225484	5.297573
11/25/2017	5.231498	5.303263
12/25/2017	5.237459	5.308732
01/25/2018	5.243186	5.313944
02/25/2018	5.248672	5.318891
03/25/2018	5.253908	5.323565
04/25/2018	5.258889	5.32796
05/25/2018	5.263607	5.332067
06/25/2018	5.268054	5.335894
07/25/2018	5.272224	5.339504
08/25/2018	5.27611	5.342973
09/25/2018	5.279705	5.346382

10/25/2018	5.283	5.349813
11/25/2018	5.286072	5.353352
12/25/2018	5.289239	5.35707
01/25/2019	5.292586	5.360986
02/25/2019	5.296121	5.365106
03/25/2019	5.299846	5.369436
04/25/2019	5.303769	5.37398
05/25/2019	5.307893	5.378745
06/25/2019	5.312225	5.383711
07/25/2019	5.316769	5.388766
08/25/2019	5.321531	5.39377
09/25/2019	5.326516	5.398581
10/25/2019	5.33173	5.40305
11/25/2019	5.337039	5.40703
12/25/2019	5.341891	5.41039
01/25/2020	5.346136	5.413092
02/25/2020	5.349759	5.415122
03/25/2020	5.352747	5.416465
04/25/2020	5.355083	5.417107
05/25/2020	5.356755	5.417032
06/25/2020	5.357748	5.416247
07/25/2020	5.358048	5.414849
08/25/2020	5.35764	5.412954
09/25/2020	5.35651	5.410685
10/25/2020	5.354644	5.408167
11/25/2020	5.352154	5.405526
12/25/2020	5.34954	5.402873
01/25/2021	5.34693	5.400229
02/25/2021	5.344327	5.397599
03/25/2021	5.341732	5.394985
04/25/2021	5.339149	5.392388
05/25/2021	5.336581	5.389813
06/25/2021	5.334028	5.387261
07/25/2021	5.331495	5.384734
08/25/2021	5.328984	5.382236
09/25/2021	5.326496	5.37977
10/25/2021	5.324035	5.377337

11/25/2021	5.321603	5.37494
12/25/2021	5.319203	5.372582
01/25/2022	5.316837	5.370266
02/25/2022	5.314507	5.367993
03/25/2022	5.312217	5.365767
04/25/2022	5.309969	5.36359
05/25/2022	5.307765	5.361464
06/25/2022	5.305608	5.359393
07/25/2022	5.303499	5.357378
08/25/2022	5.301442	5.355423
09/25/2022	5.299439	5.35353
10/25/2022	5.297493	5.351702
11/25/2022	5.295606	5.349942
12/25/2022	5.293782	5.348252
01/25/2023	5.292023	5.346635
02/25/2023	5.290332	5.345092
03/25/2023	5.288711	5.343625
04/25/2023	5.287163	5.342237
05/25/2023	5.285689	5.340928
06/25/2023	5.28429	5.339701
07/25/2023	5.282967	5.338561
08/25/2023	5.281723	5.337514
09/25/2023	5.28056	5.336564
10/25/2023	5.27948	5.335717
11/25/2023	5.278489	5.334979
12/25/2023	5.2776	5.334352
01/25/2024	5.276818	5.333832
02/25/2024	5.276147	5.33341
03/25/2024	5.275589	5.333078
04/25/2024	5.275146	5.332828
05/25/2024	5.274812	5.33265
06/25/2024	5.274546	5.332546
07/25/2024	5.274341	5.332548
08/25/2024	5.274198	5.3327
09/25/2024	5.274119	5.333046
10/25/2024	5.274105	5.333631
11/25/2024	5.274198	5.334499

12/25/2024	5.27456	5.335664
01/25/2025	5.275235	5.337008
02/25/2025	5.276229	5.338378
03/25/2025	5.277549	5.33962
04/25/2025	5.2792	5.340574
05/25/2025	5.281036	5.34108
06/25/2025	5.28245	5.341019
07/25/2025	5.283279	5.340441
08/25/2025	5.283516	5.339445
09/25/2025	5.28315	5.338129
10/25/2025	5.282172	5.336594
11/25/2025	5.280674	5.334941
12/25/2025	5.27906	5.333258
01/25/2026	5.277433	5.331562
02/25/2026	5.275792	5.329854
03/25/2026	5.274138	5.328134
04/25/2026	5.272472	5.326403
05/25/2026	5.270795	5.324661
06/25/2026	5.269106	5.322908
07/25/2026	5.267406	5.321146
08/25/2026	5.265696	5.319374
09/25/2026	5.263975	5.317594
10/25/2026	5.262246	5.315805
11/25/2026	5.260508	5.314009
12/25/2026	5.258761	5.312205
01/25/2027	5.257006	5.310394
02/25/2027	5.255244	5.308576
03/25/2027	5.253475	5.306753
04/25/2027	5.251699	5.304925
05/25/2027	5.249918	5.303092
06/25/2027	5.248131	5.301254
07/25/2027	5.246338	5.299412
08/25/2027	5.244542	5.297567
09/25/2027	5.242741	5.295719
10/25/2027	5.240936	5.293868
11/25/2027	5.239129	5.292016
12/25/2027	5.237319	5.290162

01/25/2028	5.235506	5.288307
02/25/2028	5.233692	5.286452
03/25/2028	5.231877	5.284597
04/25/2028	5.230061	5.282742
05/25/2028	5.228245	5.280889
06/25/2028	5.226429	5.279037
07/25/2028	5.224614	5.277186
08/25/2028	5.222801	5.275339
09/25/2028	5.220988	5.273494
10/25/2028	5.219178	5.271653
11/25/2028	5.217371	5.269816
12/25/2028	5.215567	5.267983
01/25/2029	5.213767	5.266155
02/25/2029	5.21197	5.264333
03/25/2029	5.210178	5.262517
04/25/2029	5.208392	5.260707
05/25/2029	5.206611	5.258904
06/25/2029	5.204836	5.257109
07/25/2029	5.203067	5.255321
08/25/2029	5.201306	5.253542
09/25/2029	5.199552	5.251772
10/25/2029	5.197806	5.250011
11/25/2029	5.196068	5.24826
12/25/2029	5.19434	5.246519
01/25/2030	5.192621	5.24479
02/25/2030	5.190911	5.243071
03/25/2030	5.189212	5.241365
04/25/2030	5.187525	5.239671
05/25/2030	5.185848	5.23799
06/25/2030	5.184183	5.236322
07/25/2030	5.182531	5.234668
08/25/2030	5.180891	5.233028
09/25/2030	5.179265	5.231403
10/25/2030	5.177652	5.229793
11/25/2030	5.176054	5.2282
12/25/2030	5.17447	5.226622
01/25/2031	5.172902	5.225062

02/25/2031	5.171349	5.223518
03/25/2031	5.169813	5.221993
04/25/2031	5.168293	5.220485
05/25/2031	5.16679	5.218997
06/25/2031	5.165305	5.217527
07/25/2031	5.163838	5.216078
08/25/2031	5.16239	5.214648
09/25/2031	5.160961	5.21324
10/25/2031	5.159551	5.211852
11/25/2031	5.158162	5.210487
12/25/2031	5.156793	5.209143
01/25/2032	5.155444	5.207823
02/25/2032	5.154118	5.206525
03/25/2032	5.152813	5.205251
04/25/2032	5.151531	5.204002
05/25/2032	5.150272	5.202777
06/25/2032	5.149036	5.201577
07/25/2032	5.147824	5.200403
08/25/2032	5.146637	5.199254
09/25/2032	5.145474	5.198133
10/25/2032	5.144337	5.197039
11/25/2032	5.143225	5.195972
12/25/2032	5.14214	5.194934
01/25/2033	5.141082	5.193924
02/25/2033	5.140051	5.192944
03/25/2033	5.139048	5.191993
04/25/2033	5.138073	5.191071
05/25/2033	5.137127	5.190181
06/25/2033	5.13621	5.189321
07/25/2033	5.135322	5.188493
08/25/2033	5.134465	5.187697
09/25/2033	5.133638	5.186933
10/25/2033	5.132842	5.186204
11/25/2033	5.132077	5.185508
12/25/2033	5.131345	5.184847
01/25/2034	5.130647	5.184221
02/25/2034	5.129982	5.183629

03/25/2034	5.129352	5.183072
04/25/2034	5.128756	5.182549
05/25/2034	5.128196	5.182061
06/25/2034	5.127668	5.181606
07/25/2034	5.127172	5.181188
08/25/2034	5.12671	5.180811
09/25/2034	5.12628	5.180475
10/25/2034	5.125885	5.180186
11/25/2034	5.125527	5.179945
12/25/2034	5.125215	5.179754
01/25/2035	5.124952	5.179606
02/25/2035	5.124741	5.179492
03/25/2035	5.12458	5.179404
04/25/2035	5.124471	5.179332
05/25/2035	5.124404	5.179268
06/25/2035	5.124345	5.179268
07/25/2035	5.124285	5.179268
08/25/2035	5.124222	5.179268
09/25/2035	5.124158	5.179268
10/25/2035	5.124092	5.179268

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	% of total	Count	Balance (\$)	% of balance	WAC	Remaining Term	WA CLTV	WA FICO
FICO < 620	25.47	8182	6,692	21.8	5.35	351	70.95	658
FICO 620-649	14.6	3135	5,597	17.4	6.50	359	53.62	657
FICO 650-674	7.46	5724	5,501	17.2	6.52	360	91.26	632
FICO 675-699	11.05	5753	5,201	15.8	6.40	359	90.48	661
FICO 700-724	11.05	5753	5,201	15.8	7.30	350	105.00	639
Total:		885	211,700,849	100.00	6.48	359	87.99	637

	% of total	Count	Balance (\$)	% of balance	WAC	Remaining Term	WA CLTV	WA FICO
Non Gov't Occ	181	8120	776	0.36	7.00	2973	7.4129	17.01
Student Loans	2927	5119	1142	0.53	4.52	6107	67.45	6828
Loaner bank PM's	971	6537	3535	1.67	15.72	8100	56.83	79870
NO LTV's	3711	9354	5.98	0.00	0.24	7391	100.00	54914
Total:		885	211,700,849	100.00	6.48	359	87.99	637

	% of total	Count	Balance (\$)	% of balance	WAC	Remaining Term	WA CLTV	WA FICO
DTI < 45%	53.12	8199	24.26	11.45	11.79	70.00	69.55	69149
DTI 45-50%	33.71	6427	22.55	10.65	12.61	70.00	69.55	69149
DTI 50-55%	15.42	5901	11.79	5.57	12.61	71.10	68.59	69157
DTI > 55%	11.05	5753	8.70	4.06	12.61	67.07	57.35	68853
Total:		885	211,700,849	100.00	6.48	359	87.99	637

	% of total	Count	Balance (\$)	% of balance	WAC	Remaining Term	WA CLTV	WA FICO
Months to next reset (arms only)	0-5	1	624,955	0.30	5.35	351	70.95	658
6-11	12-17	715	170,938,570	80.72	6.50	359	53.62	657
18-23	24-29	29	6,366,655	3.01	6.52	360	91.26	632
30-35	36-41	139	31,555,519	15.01	6.40	359	90.48	661
42-47	48-53	1	235,000	0.11	7.30	350	105.00	639
54-59	60-65	1	235,000	0.11	7.30	350	105.00	639
Total:		885	211,700,849	100.00	6.48	359	87.99	637

Is DTI on current mortgage rate for (0) YES

	Count	Balance (\$)	% of balance	WAC	Remaining Term	WA CLTV	WA FICO
Ar	2111	40,085,854	19.00	6.64	351	91.23	653
Arms	615	101,852,679	48.10	7.48	359	87.48	658
Arms Exception	235	64,819,979	30.60	7.29	355.59	86.61	598
AX	181	25,045,393	11.80	7.00	353.27	83.55	613
C	172	27,121,736	12.80	7.62	357.94	80.8	567
CA	122	20,780,147	9.80	7.94	358.48	80.97	544
Total:	4,245	222,084,824	100.00	6.95	357.17	86.13	616

What are top 10 cities and mortgage status for each
 Top 10 Cities of Overall Pool
 CHICAGO IL
 Balance (\$)
 11,650,501
 Balance
 1.89
 wac
 6.60
 Remaining Term (months)
 359
 CLTV
 86.85
 FICO
 628

2134015014
 133447851
 8540305743
 -557444231
 7943248874
 184278896
 1595517323
 2113456745
 794295845
 217399835

City	Count	12,940-99J	1.80	6.62	359	87.5	641
LAS VEGAS NV	56	12,940-99J	1.80	6.62	359	87.5	641
PHOENIX AZ	65	11,202-366	1.55	6.74	359	87.5	639
MESA AZ	38	6,851,188	0.95	6.85	356	88.95	636
VIRGINIA BEACH VA	30	5,394,707	0.77	7.05	349	85.29	631
PROTESTO CA	21	5,393,058	0.77	6.55	359	88.84	644
BALTIMORE MD	24	4,741,381	0.66	6.55	359	88.84	651
BALTIMORE MD	24	4,741,381	0.66	7.01	355	86.51	625
SACRAMENTO CA	16	4,108,480	0.52	6.26	358	85.53	634
SAN DIEGO CA	12	3,999,812	0.55	6.98	357	89.31	651
Other	3988	549,352,948	89.93	6.98	357	89.31	651
Total:	4,243	722,084,024	100.00	6.95	357	90.13	654

What % of Loan is LTV above 50% and subject to a FICO below 600 or NDT?	Loans	Balance (\$)	% of Balance	Rate (%)	% stated DocType	% IO Loans	% non-source Occupied	% Fico Less Than 600
LTV >= 60	1,334	132,447,782	18.48	7.71	7.5	29.81	6	14.79

J. What is max LTV for stated income and max LTV for stated income?
 MAX LTV: STATED INC 101
 MIN LTV: STATED INC 531

K. What is max FICO for loans above 50% LTV?
 Min Fico for LTV greater than 50%: 619.10

L. Seasoning >= 60 days - any over 300? YES

M. Excess spread?

N. What is available funds cap schedule at fixed or ARM? 2000, fixed prepay at 50%, CPR, ARM pay at 125% CPR

Please specify as part of the cross-sell event

seconds, second lens, MFI

0

2005 RAMP EFC5

GMAC RFC Securities

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Period	Pmt Date	Excess spread static rates(2)	Excess Spread forward rates (3)
1	11/25/2005	2.40	2.40
2	12/25/2005	2.40	2.40
3	01/25/2006	2.26	2.26
4	02/25/2006	2.26	2.26
5	03/25/2006	2.66	2.66
6	04/25/2006	2.26	2.25
7	05/25/2006	2.39	2.38
8	06/25/2006	2.25	2.24
9	07/25/2006	2.38	2.36
10	08/25/2006	2.24	2.22
11	09/25/2006	2.24	2.21
12	10/25/2006	2.37	2.33
13	11/25/2006	2.23	2.19
14	12/25/2006	2.36	2.31
15	01/25/2007	2.22	2.16
16	02/25/2007	2.22	2.15
17	03/25/2007	2.62	2.54
18	04/25/2007	2.21	2.12
19	05/25/2007	2.34	2.24
20	06/25/2007	2.20	2.10
21	07/25/2007	2.33	2.22
22	08/25/2007	2.19	2.07
23	09/25/2007	2.19	2.06
24	10/25/2007	4.17	4.36
25	11/25/2007	4.02	4.19
26	12/25/2007	4.15	4.31
27	01/25/2008	4.00	4.14
28	02/25/2008	3.99	4.13
29	03/25/2008	4.27	4.42
30	04/25/2008	3.99	4.07
31	05/25/2008	4.12	4.21
32	06/25/2008	3.98	4.05

33	07/25/2008	4.11	4.19
34	08/25/2008	3.97	4.03
35	09/25/2008	3.96	4.01
36	10/25/2008	4.36	4.48
37	11/25/2008	4.21	4.31
38	12/25/2008	4.35	4.47
39	01/25/2009	4.21	4.33
40	02/25/2009	4.20	4.33
41	03/25/2009	4.62	4.76
42	04/25/2009	4.19	4.36
43	05/25/2009	4.32	4.50
44	06/25/2009	4.18	4.33
45	07/25/2009	4.31	4.47
46	08/25/2009	4.17	4.31
47	09/25/2009	4.16	4.30
48	10/25/2009	4.30	4.48
49	11/25/2009	4.16	4.32
50	12/25/2009	4.30	4.47
51	01/25/2010	4.16	4.31
52	02/25/2010	4.16	4.31
53	03/25/2010	4.58	4.75
54	04/25/2010	4.16	4.32
55	05/25/2010	4.31	4.47
56	06/25/2010	4.17	4.32
57	07/25/2010	4.31	4.47
58	08/25/2010	4.17	4.32
59	09/25/2010	4.18	4.33
60	10/25/2010	4.32	4.48
61	11/25/2010	4.14	3.82
62	12/25/2010	4.28	3.99
63	01/25/2011	4.15	3.83
64	02/25/2011	4.15	3.84
65	03/25/2011	4.57	4.34
66	04/25/2011	4.17	3.87
67	05/25/2011	4.31	4.04
68	06/25/2011	4.19	3.90
69	07/25/2011	4.33	4.07

70	08/25/2011	4.21	3.92
71	09/25/2011	4.22	3.94
72	10/25/2011	4.37	4.13
73	11/25/2011	4.25	3.99

- 1) "Excess spread percentage is defined as the net collateral interest plus less interest payments to the Class A and Class M Certificates at the
- (2) Assumes that LIBOR1M will be 3.94% and LIBOR6M will be 4.30%
- (3) Assumes that LIBOR1M and LIBOR6M will be as indicated on the attached table.

Net WAC Cap Rates, divided by the collateral balance, multiplied by 1200.

Period	Pmt Date	act/360 days	collateral Interest Less Penalty	Cash Flow OUT_LEG	CAP CASHFLOW Net Cash Flow	Bond Interest Capped	Optimal In #XSSPREAD	Excess collat balance	Excess Spread Base Case	Excess Spt 30/360
			137,512,052.56	0.00	1,305,143.16	80,566,333.62	0	Balance	30/360	30/360
0	10/26/2005		0	0	0	0	0	0		
1	11/25/2005	30	3,841,116.01	0.00	52,010.02	2,469,796.83	1,423,329.20	711,253,552.00	2.401387009	2.40
2	12/25/2005	30	3,823,214.14	0.00	50,857.22	2,458,775.09	1,415,296.27	707,991,528.91	2.3988835939	2.40
3	01/25/2006	31	3,796,921.54	0.00	52,090.36	2,522,608.86	1,326,403.04	703,174,059.40	2.263569918	2.26
4	02/25/2006	31	3,762,182.15	0.00	51,474.38	2,500,208.12	1,313,368.41	696,790,398.34	2.261859658	2.26
5	03/25/2006	28	3,718,990.84	0.00	45,797.34	2,236,922.04	1,527,866.14	688,839,244.65	2.661636053	2.66
6	04/25/2006	31	3,667,395.65	0.00	49,780.67	2,439,236.35	1,277,939.97	679,329,155.07	2.257415205	2.26
7	05/25/2006	30	3,607,631.21	0.00	47,136.35	2,324,455.17	1,330,312.39	668,294,891.59	2.368728222	2.39
8	06/25/2006	31	3,539,906.75	0.00	47,488.90	2,356,874.29	1,230,521.36	655,771,934.54	2.251736548	2.25
9	07/25/2006	30	3,464,430.05	0.00	44,641.25	2,234,808.96	1,274,262.34	641,799,028.95	2.382544596	2.38
10	08/25/2006	31	3,381,564.16	0.00	44,636.38	2,254,334.84	1,171,865.70	626,442,424.86	2.244801412	2.24
11	09/25/2006	31	3,292,516.72	0.00	43,033.38	2,196,572.39	1,138,977.71	609,920,039.07	2.240905634	2.24
12	10/25/2006	30	3,197,623.88	0.00	39,994.76	2,067,325.42	1,170,293.22	592,295,029.29	2.371034357	2.37
13	11/25/2006	31	3,105,474.84	0.00	39,687.04	2,075,126.00	1,070,035.88	575,180,738.57	2.232416647	2.23
14	12/25/2006	30	3,015,990.00	0.00	36,878.97	1,953,202.55	1,099,666.42	558,562,327.70	2.362493205	2.36
15	01/25/2007	31	2,929,092.09	0.00	36,589.27	1,960,615.79	1,005,065.57	542,425,389.62	2.223492313	2.22
16	02/25/2007	31	2,844,706.09	0.00	35,127.75	1,905,836.73	973,997.11	526,755,936.82	2.218857824	2.22
17	03/25/2007	28	2,762,759.16	0.00	30,458.16	1,677,051.66	1,116,165.66	511,540,389.07	2.618363712	2.62
18	04/25/2007	31	2,683,180.56	0.00	32,368.51	1,800,993.28	914,555.79	496,765,561.61	2.209225101	2.21
19	05/25/2007	30	2,605,901.63	0.00	30,064.51	1,695,598.65	940,367.49	482,418,653.53	2.339132162	2.34
20	06/25/2007	31	2,530,855.69	0.00	29,814.05	1,702,135.41	858,534.33	468,487,236.62	2.199080606	2.20
21	07/25/2007	30	2,457,978.01	0.00	27,685.93	1,602,700.65	882,963.29	454,959,244.51	2.328902997	2.33
22	08/25/2007	31	2,387,169.99	0.00	27,448.44	1,607,688.31	806,930.12	441,816,324.94	2.191671266	2.19
23	09/25/2007	31	2,264,030.37	0.00	25,311.34	1,524,206.68	765,135.03	418,838,516.75	2.192162371	2.19
24	10/25/2007	30	2,759,156.89	0.00	22,584.18	1,402,572.67	1,379,168.40	397,115,289.68	4.167560713	4.17
25	11/25/2007	31	2,614,851.47	0.00	21,516.83	1,374,931.59	1,261,436.71	376,643,145.38	4.01898739	4.02
26	12/25/2007	30	2,478,431.07	0.00	19,194.59	1,262,493.34	1,235,132.32	357,282,305.71	4.148424818	4.15
27	01/25/2008	31	2,349,477.47	0.00	18,279.40	1,238,049.48	1,129,707.39	338,974,929.84	3.999259971	4.00
28	02/25/2008	31	2,269,857.22	0.00	17,376.29	1,196,691.78	1,090,541.73	327,593,816.82	3.994733749	3.99
29	03/25/2008	29	2,192,974.19	0.00	15,448.41	1,082,117.78	1,126,304.82	316,601,407.26	4.268982238	4.27
30	04/25/2008	31	2,118,733.31	0.00	15,690.14	1,118,165.06	1,016,258.39	305,984,261.64	3.985532006	3.99
31	05/25/2008	30	2,047,042.85	0.00	14,422.71	1,046,032.32	1,015,433.24	295,729,408.96	4.120387933	4.12
32	06/25/2008	31	1,977,814.29	0.00	14,152.12	1,044,906.11	947,060.30	285,824,330.28	3.976121833	3.98

33	07/25/2008	30	1,910,962.18	0.00	13,001.12	977,554.15	946,409.15	276,256,942.92	4.11099525	4.11
34	08/25/2008	31	1,846,404.08	0.00	12,749.02	976,557.22	882,595.88	267,015,585.13	3.966491527	3.97
35	09/25/2008	31	1,784,338.58	0.00	12,094.26	944,119.01	852,313.83	258,089,001.39	3.96288331	3.96
36	10/25/2008	30	1,777,927.28	0.00	11,098.84	883,340.49	905,685.63	249,466,328.14	4.356590984	4.36
37	11/25/2008	31	1,717,887.01	0.00	10,871.60	882,537.12	846,221.49	241,142,448.38	4.211061946	4.21
38	12/25/2008	30	1,659,905.28	0.00	10,520.90	825,090.07	844,635.32	233,101,505.62	4.34815689	4.35
39	01/25/2009	31	1,603,910.74	0.00	10,871.60	825,090.07	789,692.27	225,333,750.65	4.205454004	4.21
40	02/25/2009	31	1,549,834.52	0.00	10,552.60	797,821.45	762,565.67	217,829,773.27	4.200889485	4.20
41	03/25/2009	28	1,497,610.17	0.00	9,118.81	696,819.16	809,909.82	210,580,490.49	4.61529832	4.62
42	04/25/2009	31	1,447,173.55	0.00	9,659.37	746,028.94	710,803.98	203,577,135.05	4.189884958	4.19
43	05/25/2009	30	1,398,462.76	0.00	8,944.17	698,170.11	709,236.82	196,811,244.40	4.324367678	4.32
44	06/25/2009	31	1,351,418.07	0.00	8,843.79	697,689.19	662,572.67	190,274,650.04	4.178629175	4.18
45	07/25/2009	30	1,305,981.81	0.00	8,189.95	652,974.69	661,197.07	183,959,467.21	4.313104925	4.31
46	08/25/2009	31	1,262,098.34	0.00	8,098.99	652,568.77	617,628.56	177,858,085.03	4.167110378	4.17
47	09/25/2009	31	1,219,713.96	0.00	7,751.15	630,779.46	596,685.65	171,963,156.87	4.163815046	4.16
48	10/25/2009	30	1,178,776.84	0.00	7,179.39	589,927.70	596,028.53	166,267,591.13	4.301705649	4.30
49	11/25/2009	31	1,139,236.95	0.00	7,100.94	589,120.62	557,217.27	160,764,542.35	4.159254984	4.16
50	12/25/2009	30	1,101,046.00	0.00	6,577.96	550,764.88	556,859.08	155,447,402.57	4.298756884	4.30
51	01/25/2010	31	1,064,157.41	0.00	6,506.90	549,613.63	521,050.68	150,309,793.09	4.159814229	4.16
52	02/25/2010	31	1,028,526.18	0.00	6,229.36	530,761.94	503,993.60	145,345,556.40	4.161065085	4.16
53	03/25/2010	28	994,108.92	0.00	5,386.88	462,944.83	536,550.97	140,548,748.49	4.581052275	4.58
54	04/25/2010	31	960,863.73	0.00	5,710.40	494,944.21	471,629.92	135,913,631.39	4.164084928	4.16
55	05/25/2010	30	928,750.16	0.00	5,291.50	462,518.07	471,523.59	131,434,666.00	4.305015756	4.31
56	06/25/2010	31	897,728.19	0.00	5,236.02	461,434.39	441,530.82	127,106,505.08	4.168449	4.17
57	07/25/2010	30	867,763.14	0.00	4,852.56	431,108.95	441,506.75	122,923,986.62	4.310046514	4.31
58	08/25/2010	31	838,815.65	0.00	4,802.31	430,060.68	413,557.28	118,882,127.37	4.174460425	4.17
59	09/25/2010	31	810,851.63	0.00	4,599.58	415,160.33	400,290.88	114,976,116.55	4.177815971	4.18
60	10/25/2010	30	783,833.96	0.00	4,263.56	387,830.78	400,266.74	111,200,779.53	4.319394972	4.32
61	11/25/2010	31	757,543.26	0.00	0.00	386,736.26	370,807.00	107,524,965.55	4.138279866	4.14
62	12/25/2010	30	732,149.83	0.00	0.00	361,121.73	371,028.10	103,973,246.62	4.282195031	4.28
63	01/25/2011	31	707,622.64	0.00	0.00	360,008.34	347,614.30	100,541,364.15	4.148910884	4.15
64	02/25/2011	31	683,931.76	0.00	0.00	347,301.01	336,630.75	97,225,207.42	4.154857683	4.15
65	03/25/2011	28	661,048.27	0.00	0.00	302,600.46	358,447.81	94,020,808.29	4.574916764	4.57
66	04/25/2011	31	638,944.29	0.00	0.00	323,156.42	315,787.87	90,924,336.31	4.167700963	4.17
67	05/25/2011	30	617,592.90	0.00	0.00	301,554.85	316,038.05	87,932,093.89	4.312937896	4.31
68	06/25/2011	31	596,968.13	0.00	0.00	300,277.30	296,690.83	85,040,511.61	4.186581069	4.19
69	07/25/2011	30	577,044.88	0.00	0.00	279,995.63	297,049.25	82,246,143.80	4.334052437	4.33

70	08/25/2011	31	557,798.97	0.00	278,748.19	279,050.78	79,545,664.18	4,209,669,244	4.21
71	09/25/2011	31	539,207.03	0.00	268,522.83	270,684.20	76,935,861.70	4,221,971,819	4.22
72	10/25/2011	30	521,246.53	0.00	250,229.25	271,017.28	74,413,636.52	4,370,445,408	4.37
73	11/25/2011	31	503,895.69	0.00	248,935.45	254,960.24	71,975,996.13	4,250,754,48	4.25

read	Couponcap Shortf	Bonds Accrued Interest
	75,053.55	80,661,387.16
	0	0
	2,722.80	2,472,519.63
	2,725.67	2,461,500.75
	4,099.51	2,526,708.37
	4,102.26	2,504,390.38
	0.00	2,236,922.04
	4,107.58	2,443,343.93
	2,738.62	2,327,193.80
	4,110.99	2,360,985.27
	2,740.50	2,237,549.46
	4,111.21	2,258,446.05
	4,109.56	2,200,681.95
	2,735.50	2,070,060.93
	4,103.50	2,079,229.50
	2,729.41	1,955,931.95
	4,097.37	1,964,713.16
	4,094.28	1,909,931.01
	0.00	1,677,051.66
	4,088.05	1,805,081.33
	2,713.87	1,698,312.52
	4,081.75	1,706,217.16
	2,707.54	1,605,408.19
	4,075.38	1,611,763.69
	4,058.21	1,528,264.88
	0	1,402,572.67
	0	1,374,931.59
	0	1,262,493.34
	0	1,238,049.48
	0	1,196,691.78
	0	1,082,117.78
	0	1,118,165.06
	0	1,046,032.32
	0	1,044,906.11

0	977,554.15
0	976,557.22
0	944,119.01
0	883,340.49
0	882,537.12
0	825,790.86
0	825,090.07
0	797,821.45
0	696,819.16
0	746,028.94
0	698,170.11
0	697,689.19
0	652,974.69
0	652,568.77
0	630,779.46
0	589,927.70
0	589,120.62
0	550,764.88
0	549,613.63
0	530,761.94
0	462,944.83
0	494,944.21
0	462,518.07
0	461,434.39
0	431,108.95
0	430,060.68
0	415,160.33
0	387,830.78
0	386,736.26
0	361,121.73
0	360,008.34
0	347,301.01
0	302,600.46
0	323,156.42
0	301,554.85
0	300,277.30
0	279,995.63

0	278,748.19
0	268,522.83
0	250,229.25
0	248,935.45

33	07/25/2008	30	1,979,429.30	0.00	116,305.81	1,131,843.46	963,891.65	276,318,705.77	4,185,999,557	4.19
34	08/25/2008	31	1,912,477.03	0.00	113,974.97	1,130,200.88	896,251.12	267,081,313.37	4,026,868,561	4.03
35	09/25/2008	31	1,848,149.41	0.00	108,611.82	1,093,040.50	863,720.73	258,158,360.37	4,014,841,412	4.01
36	10/25/2008	30	1,854,595.89	0.00	100,701.51	1,023,922.23	931,375.17	249,539,001.10	4,478,859,814	4.48
37	11/25/2008	31	1,791,874.14	0.00	100,163.04	1,025,041.48	866,995.70	241,219,381.15	4,313,064,875	4.31
38	12/25/2008	30	1,731,304.66	0.00	98,501.69	961,171.55	868,634.80	233,182,331.32	4,470,157,555	4.47
39	01/25/2009	31	1,672,812.80	0.00	103,386.59	962,334.91	813,864.48	225,418,122.07	4,332,559,277	4.33
40	02/25/2009	31	1,616,326.56	0.00	101,876.23	932,370.03	785,832.76	217,917,362.00	4,327,325,291	4.33
41	03/25/2009	28	1,561,783.12	0.00	89,313.33	815,860.75	835,235.70	210,670,986.05	4,757,574,162	4.76
42	04/25/2009	31	1,519,165.75	0.00	95,912.99	875,009.63	740,069.11	203,670,244.04	4,360,396,072	4.36
43	05/25/2009	30	1,467,936.85	0.00	89,964.19	820,203.85	737,697.19	196,907,587.15	4,495,695,879	4.50
44	06/25/2009	31	1,418,462.05	0.00	90,029.26	820,840.11	687,651.20	190,373,905.01	4,334,530,197	4.33
45	07/25/2009	30	1,370,680.62	0.00	84,299.48	769,226.46	685,753.64	184,061,330.68	4,470,816,14	4.47
46	08/25/2009	31	1,324,533.94	0.00	84,202.19	769,597.38	639,138.75	177,962,270.26	4,309,714,07	4.31
47	09/25/2009	31	1,279,969.17	0.00	81,306.43	744,644.88	616,630.72	172,069,393.32	4,300,339,821	4.30
48	10/25/2009	30	1,242,048.63	0.00	75,892.33	696,979.82	620,961.14	166,375,623.70	4,478,741,245	4.48
49	11/25/2009	31	1,200,295.36	0.00	75,560.76	696,445.46	579,410.66	160,874,596.27	4,321,955,163	4.32
50	12/25/2009	30	1,159,968.40	0.00	70,419.51	651,464.79	578,923.12	155,559,220.33	4,465,873,142	4.47
51	01/25/2010	31	1,121,018.43	0.00	70,049.26	650,429.69	540,638.00	150,423,132.07	4,312,937,718	4.31
52	02/25/2010	31	1,083,397.89	0.00	67,405.93	628,373.95	522,429.87	145,460,188.18	4,309,879,231	4.31
53	03/25/2010	28	1,047,062.44	0.00	58,560.43	548,249.69	557,373.18	140,664,458.19	4,754,916,946	4.75
54	04/25/2010	31	1,014,123.63	0.00	62,333.81	586,258.60	490,198.84	136,030,217.02	4,324,323,087	4.32
55	05/25/2010	30	980,146.59	0.00	57,969.02	547,894.85	490,220.76	131,552,138.67	4,471,724,428	4.47
56	06/25/2010	31	947,327.26	0.00	57,535.53	546,605.46	458,257.33	127,224,673.27	4,322,343,944	4.32
57	07/25/2010	30	915,625.72	0.00	53,453.05	510,614.93	458,463.84	123,042,670.61	4,471,266,799	4.47
58	08/25/2010	31	885,003.39	0.00	52,997.77	509,241.64	428,759.52	119,001,158.61	4,323,583,316	4.32
59	09/25/2010	31	855,423.48	0.00	50,822.85	491,406.46	414,839.87	115,095,337.19	4,325,178,206	4.33
60	10/25/2010	30	827,345.91	0.00	47,137.18	458,816.79	415,666.30	111,320,046.22	4,480,770,328	4.48
61	11/25/2010	31	799,538.17	0.00	0.00	457,240.44	342,297.73	107,646,621.13	3,815,934,89	3.82
62	12/25/2010	30	772,680.47	0.00	0.00	426,703.56	345,976.91	104,096,993.49	3,988,321,642	3.99
63	01/25/2011	31	746,739.96	0.00	0.00	425,157.54	321,582.42	100,666,921.97	3,833,423,099	3.83
64	02/25/2011	31	721,684.92	0.00	0.00	409,947.48	311,737.44	97,352,312.24	3,842,589,04	3.84
65	03/25/2011	28	697,485.16	0.00	0.00	357,025.14	340,460.02	94,149,211.84	4,339,409,922	4.34
66	04/25/2011	31	674,911.05	0.00	0.00	381,129.92	293,781.13	91,053,805.28	3,871,747,643	3.87
67	05/25/2011	30	652,305.11	0.00	0.00	355,561.65	296,743.46	88,062,532.75	4,043,628,327	4.04
68	06/25/2011	31	630,469.42	0.00	0.00	354,006.84	276,462.58	85,171,706.32	3,895,132,672	3.90
69	07/25/2011	30	609,377.41	0.00	0.00	330,074.38	279,303.03	82,377,893.55	4,068,611,39	4.07

	Bonds	
read	Couponcap Shortfl	Accrued Interest
	181,319.16	93,001,864.68
	0	0
	2,693.17	2,469,630.18
	3,505.90	2,537,221.41
	6,190.23	2,728,194.14
	6,342.25	2,718,249.90
	2,584.59	2,481,562.39
	7,916.96	2,768,339.63
	5,903.65	2,616,689.67
	8,375.80	2,692,396.49
	6,582.74	2,574,673.46
	8,596.21	2,582,986.24
	9,151.99	2,537,115.70
	6,883.47	2,405,136.94
	10,099.86	2,429,417.76
	7,332.88	2,296,639.30
	10,769.77	2,316,739.01
	11,035.47	2,260,115.29
	4,487.90	1,990,152.56
	11,421.33	2,146,601.20
	8,378.12	2,022,412.15
	11,603.76	2,033,111.48
	8,451.67	1,912,752.64
	11,571.50	1,918,838.70
	11,439.93	1,816,370.90
	0	1,662,824.53
	0	1,624,874.86
	0	1,486,947.82
	0	1,453,226.26
	0	1,400,304.28
	0	1,262,549.79
	0	1,301,204.06
	0	1,214,570.73
	0	1,211,183.14

0	1,131,843.46
0	1,130,200.88
0	1,093,040.50
0	1,023,922.23
0	1,025,041.48
0	961,171.55
0	962,334.91
0	932,370.03
0	815,860.75
0	875,009.63
0	820,203.85
0	820,840.11
0	769,226.46
0	769,597.38
0	744,644.88
0	696,979.82
0	696,445.46
0	651,464.79
0	650,429.69
0	628,373.95
0	548,249.69
0	586,258.60
0	547,894.85
0	546,605.46
0	510,614.93
0	509,241.64
0	491,406.46
0	458,816.79
0	457,240.44
0	426,703.56
0	425,157.54
0	409,947.48
0	357,025.14
0	381,129.92
0	355,561.65
0	354,006.84
0	330,074.38

0	328,606.54
0	316,579.21
0	295,076.88
0	293,632.23

Period	Pmt Date	Excess spread static rates(2)	Excess Spread forward rates (3)
1	11/25/2005	2.40	2.40
2	12/25/2005	2.40	2.40
3	01/25/2006	2.26	2.26
4	02/25/2006	2.26	2.26
5	03/25/2006	2.66	2.66
6	04/25/2006	2.26	2.25
7	05/25/2006	2.39	2.38
8	06/25/2006	2.25	2.24
9	07/25/2006	2.38	2.36
10	08/25/2006	2.24	2.22
11	09/25/2006	2.24	2.21
12	10/25/2006	2.37	2.33
13	11/25/2006	2.23	2.19
14	12/25/2006	2.36	2.31
15	01/25/2007	2.22	2.16
16	02/25/2007	2.22	2.15
17	03/25/2007	2.62	2.54
18	04/25/2007	2.21	2.12
19	05/25/2007	2.34	2.24
20	06/25/2007	2.20	2.10
21	07/25/2007	2.33	2.22
22	08/25/2007	2.19	2.07
23	09/25/2007	2.19	2.06
24	10/25/2007	4.17	4.36
25	11/25/2007	4.02	4.19
26	12/25/2007	4.15	4.31
27	01/25/2008	4.00	4.14
28	02/25/2008	3.99	4.13
29	03/25/2008	4.27	4.42
30	04/25/2008	3.99	4.07
31	05/25/2008	4.12	4.21
32	06/25/2008	3.98	4.05

33	07/25/2008	4.11	4.19
34	08/25/2008	3.97	4.03
35	09/25/2008	3.96	4.01
36	10/25/2008	4.36	4.48
37	11/25/2008	4.21	4.31
38	12/25/2008	4.35	4.47
39	01/25/2009	4.21	4.33
40	02/25/2009	4.20	4.33
41	03/25/2009	4.62	4.76
42	04/25/2009	4.19	4.36
43	05/25/2009	4.32	4.50
44	06/25/2009	4.18	4.33
45	07/25/2009	4.31	4.47
46	08/25/2009	4.17	4.31
47	09/25/2009	4.16	4.30
48	10/25/2009	4.30	4.48
49	11/25/2009	4.16	4.32
50	12/25/2009	4.30	4.47
51	01/25/2010	4.16	4.31
52	02/25/2010	4.16	4.31
53	03/25/2010	4.58	4.75
54	04/25/2010	4.16	4.32
55	05/25/2010	4.31	4.47
56	06/25/2010	4.17	4.32
57	07/25/2010	4.31	4.47
58	08/25/2010	4.17	4.32
59	09/25/2010	4.18	4.33
60	10/25/2010	4.32	4.48
61	11/25/2010	4.14	3.82
62	12/25/2010	4.28	3.99
63	01/25/2011	4.15	3.83
64	02/25/2011	4.15	3.84
65	03/25/2011	4.57	4.34
66	04/25/2011	4.17	3.87
67	05/25/2011	4.31	4.04
68	06/25/2011	4.19	3.90
69	07/25/2011	4.33	4.07

70	08/25/2011	4.21	3.92
71	09/25/2011	4.22	3.94
72	10/25/2011	4.37	4.13
73	11/25/2011	4.25	3.99

- 1) "Excess spread percentage is defined as the net collateral interest plus less interest payments to the Class A and Class M Certificates at the
- (2) Assumes that LIBOR1M will be 3.94% and LIBOR6M will be 4.30%
- (3) Assumes that LIBOR1M and LIBOR6M will be as indicated on the attached table.

Net WAC Cap Rates, divided by the collateral balance, multiplied by 1200.

Hello,

I have attached assumptions for cash flow runs on potential deal purchases. For most standard deals, you can use the following scenario assumptions. These will change for special cases (high LTVs, seasoned product, second liens, etc.). We would generally be interested in looking at A-, BBB+ and BBB tranches although we may look higher/lower in the cap structure on certain occasions.

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 for deals with no MI: 40%; 65%
- Loss severity for deals with MI down to 60%; 35%; 55%

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

Please let me know if you have any questions.

Thanx,
#NAME?

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

rabo_fixc_rabo_ARM

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

	LIBOR_1M	LIBOR_6MO	Vector
11/25/2005	3.935	4.29	
12/25/2005	4.071648	4.381466	
01/25/2006	4.281386	4.461516	
02/25/2006	4.305758	4.513623	
03/25/2006	4.408719	4.556662	
04/25/2006	4.510502	4.589117	
05/25/2006	4.474032	4.611092	
06/25/2006	4.543245	4.644312	
07/25/2006	4.588297	4.67027	
08/25/2006	4.559204	4.692512	
09/25/2006	4.599807	4.723063	
10/25/2006	4.639881	4.749488	
11/25/2006	4.669585	4.771266	
12/25/2006	4.696034	4.789531	
01/25/2007	4.719203	4.804192	
02/25/2007	4.73899	4.815143	
03/25/2007	4.755293	4.822281	
04/25/2007	4.76801	4.825501	
05/25/2007	4.777039	4.824699	
06/25/2007	4.782277	4.819879	
07/25/2007	4.783623	4.811515	
08/25/2007	4.780976	4.800286	
09/25/2007	4.774232	4.786975	
10/25/2007	4.763291	4.772467	
11/25/2007	4.748688	4.757752	
12/25/2007	4.733082	4.743818	
01/25/2008	4.717571	4.731284	

28	23	27	02/25/2008	4.702667	4.720672
29	23	27	03/25/2008	4.68888	4.712502
30	23	27	04/25/2008	4.676721	4.707296
31	23	27	05/25/2008	4.666701	4.705573
32	23	27	06/25/2008	4.659333	4.707696
33	23	27	07/25/2008	4.655125	4.713353
34	23	27	08/25/2008	4.654591	4.721978
35	23	27	09/25/2008	4.65824	4.732903
36	23	27	10/25/2008	4.666584	4.745353
37	23	27	11/25/2008	4.679195	4.758452
38	23	27	12/25/2008	4.692623	4.77138
39	23	27	01/25/2009	4.705881	4.783886
40	23	27	02/25/2009	4.718872	4.795869
41	23	27	03/25/2009	4.731497	4.807229
42	23	27	04/25/2009	4.743658	4.817865
43	23	27	05/25/2009	4.755257	4.827678
44	23	27	06/25/2009	4.766195	4.836592
45	23	27	07/25/2009	4.776374	4.844632
46	23	27	08/25/2009	4.785697	4.85186
47	23	27	09/25/2009	4.794064	4.858349
48	23	27	10/25/2009	4.801378	4.864185
49	23	27	11/25/2009	4.807685	4.869464
50	23	27	12/25/2009	4.813484	4.874272
51	23	27	01/25/2010	4.818885	4.878604
52	23	27	02/25/2010	4.823861	4.882431
53	23	27	03/25/2010	4.828384	4.885724
54	23	27	04/25/2010	4.832426	4.888457
55	23	27	05/25/2010	4.83596	4.890599
56	23	27	06/25/2010	4.838957	4.892153
57	23	27	07/25/2010	4.841389	4.893244
58	23	27	08/25/2010	4.84323	4.894036
59	23	27	09/25/2010	4.84451	4.894708
60	23	27	10/25/2010	4.845025	4.895447
61	23	27	11/25/2010	4.845098	4.896456
62	23	27	12/25/2010	4.845369	4.897916
63	23	27	01/25/2011	4.846049	4.899898
64	23	27	02/25/2011	4.847179	4.902445

65	23	27	03/25/2011	4.848601	4.905598
66	23	27	04/25/2011	4.850955	4.9094
67	23	27	05/25/2011	4.853682	4.913894
68	23	27	06/25/2011	4.857025	4.919091
69	23	27	07/25/2011	4.861025	4.924887
70	23	27	08/25/2011	4.865722	4.931137
71	23	27	09/25/2011	4.871158	4.937689
72	23	27	10/25/2011	4.877375	4.944379
73	23	27	11/25/2011	4.884242	4.951036
74	23	27	12/25/2011	4.891102	4.957507
75	23	27	01/25/2012	4.897774	4.963748
76	23	27	02/25/2012	4.904242	4.969744
77	23	27	03/25/2012	4.910493	4.975481
78	23	27	04/25/2012	4.916511	4.980942
79	23	27	05/25/2012	4.922282	4.986114
80	23	27	06/25/2012	4.927791	4.990999
81	23	27	07/25/2012	4.933023	4.995602
82	23	27	08/25/2012	4.937964	4.999993
83	23	27	09/25/2012	4.942599	5.004207
84	23	27	10/25/2012	4.946913	5.008294
85	23	27	11/25/2012	4.950944	5.012304
86	23	27	12/25/2012	4.954899	5.016282
87	23	27	01/25/2013	4.95883	5.020236
88	23	27	02/25/2013	4.962737	5.024166
89	23	27	03/25/2013	4.966621	5.028075
90	23	27	04/25/2013	4.970482	5.031961
91	23	27	05/25/2013	4.974321	5.035826
92	23	27	06/25/2013	4.978137	5.039677
93	23	27	07/25/2013	4.981933	5.04356
94	23	27	08/25/2013	4.985707	5.047527
95	23	27	09/25/2013	4.989461	5.051635
96	23	27	10/25/2013	4.993194	5.055941
97	23	27	11/25/2013	4.996957	5.060507
98	23	27	12/25/2013	5.000954	5.065385
99	23	27	01/25/2014	5.005247	5.070598
100	23	27	02/25/2014	5.009847	5.076157
101	23	27	03/25/2014	5.014768	5.082077

102	23	27	04/25/2014	5.020023	5.088371
103	23	27	05/25/2014	5.025624	5.09505
104	23	27	06/25/2014	5.031584	5.102119
105	23	27	07/25/2014	5.037915	5.109539
106	23	27	08/25/2014	5.044632	5.117261
107	23	27	09/25/2014	5.051745	5.125232
108	23	27	10/25/2014	5.059269	5.133398
109	23	27	11/25/2014	5.067156	5.141702
110	23	27	12/25/2014	5.07518	5.150096
111	23	27	01/25/2015	5.083281	5.158569
112	23	27	02/25/2015	5.091461	5.167121
113	23	27	03/25/2015	5.099718	5.175752
114	23	27	04/25/2015	5.108052	5.184462
115	23	27	05/25/2015	5.116463	5.193251
116	23	27	06/25/2015	5.124952	5.202093
117	23	27	07/25/2015	5.133517	5.21087
118	23	27	08/25/2015	5.142158	5.21943
119	23	27	09/25/2015	5.150876	5.227621
120	23	27	10/25/2015	5.159669	5.235283
121	23	27	11/25/2015	5.168398	5.242254
122	23	27	12/25/2015	5.176493	5.248389
123	23	27	01/25/2016	5.183789	5.253635
124	23	27	02/25/2016	5.190258	5.257965
125	23	27	03/25/2016	5.195872	5.261349
126	23	27	04/25/2016	5.200602	5.263759
127	23	27	05/25/2016	5.204421	5.265167
128	23	27	06/25/2016	5.2073	5.26559
129	23	27	07/25/2016	5.209212	5.265241
130	23	27	08/25/2016	5.210129	5.264387
131	23	27	09/25/2016	5.210022	5.263305
132	23	27	10/25/2016	5.208864	5.262277
133	23	27	11/25/2016	5.206906	5.261598
134	23	27	12/25/2016	5.205252	5.261521
135	23	27	01/25/2017	5.2042	5.262115
136	23	27	02/25/2017	5.203771	5.263404
137	23	27	03/25/2017	5.203989	5.265411
138	23	27	04/25/2017	5.204875	5.268158

139	23	27	05/25/2017	5.206453	5.271668
140	23	27	06/25/2017	5.208743	5.275933
141	23	27	07/25/2017	5.211769	5.280824
142	23	27	08/25/2017	5.215553	5.286176
143	23	27	09/25/2017	5.220117	5.291817
144	23	27	10/25/2017	5.225484	5.297573
145	23	27	11/25/2017	5.231498	5.303263
146	23	27	12/25/2017	5.237459	5.308732
147	23	27	01/25/2018	5.243186	5.313944
148	23	27	02/25/2018	5.248672	5.318891
149	23	27	03/25/2018	5.253908	5.323565
150	23	27	04/25/2018	5.258889	5.32796
151	23	27	05/25/2018	5.263607	5.332067
152	23	27	06/25/2018	5.268054	5.335894
153	23	27	07/25/2018	5.272224	5.339504
154	23	27	08/25/2018	5.27611	5.342973
155	23	27	09/25/2018	5.279705	5.346382
156	23	27	10/25/2018	5.283	5.349813
157	23	27	11/25/2018	5.286072	5.353352
158	23	27	12/25/2018	5.289239	5.35707
159	23	27	01/25/2019	5.292586	5.360986
160	23	27	02/25/2019	5.296121	5.365106
161	23	27	03/25/2019	5.299846	5.369436
162	23	27	04/25/2019	5.303769	5.37398
163	23	27	05/25/2019	5.307893	5.378745
164	23	27	06/25/2019	5.312225	5.383711
165	23	27	07/25/2019	5.316769	5.388766
166	23	27	08/25/2019	5.321531	5.39377
167	23	27	09/25/2019	5.326516	5.398581
168	23	27	10/25/2019	5.33173	5.40305
169	23	27	11/25/2019	5.337039	5.40703
170	23	27	12/25/2019	5.341891	5.41039
171	23	27	01/25/2020	5.346136	5.413092
172	23	27	02/25/2020	5.349759	5.415122
173	23	27	03/25/2020	5.352747	5.416465
174	23	27	04/25/2020	5.355083	5.417107
175	23	27	05/25/2020	5.356755	5.417032

176	23	27	06/25/2020	5.357748	5.416247
177	23	27	07/25/2020	5.358048	5.414849
178	23	27	08/25/2020	5.35764	5.412954
179	23	27	09/25/2020	5.35651	5.410685
180	23	27	10/25/2020	5.354644	5.408167
181	23	27	11/25/2020	5.352154	5.405526
182	23	27	12/25/2020	5.34954	5.402873
183	23	27	01/25/2021	5.34693	5.400229
184	23	27	02/25/2021	5.344327	5.397599
185	23	27	03/25/2021	5.341732	5.394985
186	23	27	04/25/2021	5.339149	5.392388
187	23	27	05/25/2021	5.336581	5.389813
188	23	27	06/25/2021	5.334028	5.387261
189	23	27	07/25/2021	5.331495	5.384734
190	23	27	08/25/2021	5.328984	5.382236
191	23	27	09/25/2021	5.326496	5.37977
192	23	27	10/25/2021	5.324035	5.377337
193	23	27	11/25/2021	5.321603	5.37494
194	23	27	12/25/2021	5.319203	5.372582
195	23	27	01/25/2022	5.316837	5.370266
196	23	27	02/25/2022	5.314507	5.367993
197	23	27	03/25/2022	5.312217	5.365767
198	23	27	04/25/2022	5.309969	5.36359
199	23	27	05/25/2022	5.307765	5.361464
200	23	27	06/25/2022	5.305608	5.359393
201	23	27	07/25/2022	5.303499	5.357378
202	23	27	08/25/2022	5.301442	5.355423
203	23	27	09/25/2022	5.299439	5.35353
204	23	27	10/25/2022	5.297493	5.351702
205	23	27	11/25/2022	5.295606	5.349942
206	23	27	12/25/2022	5.293782	5.348252
207	23	27	01/25/2023	5.292023	5.346635
208	23	27	02/25/2023	5.290332	5.345092
209	23	27	03/25/2023	5.288711	5.343625
210	23	27	04/25/2023	5.287163	5.342237
211	23	27	05/25/2023	5.285689	5.340928
212	23	27	06/25/2023	5.28429	5.339701

213	23	27	07/25/2023	5.282967	5.338561
214	23	27	08/25/2023	5.281723	5.337514
215	23	27	09/25/2023	5.28056	5.336564
216	23	27	10/25/2023	5.27948	5.335717
217	23	27	11/25/2023	5.278489	5.334979
218	23	27	12/25/2023	5.2776	5.334352
219	23	27	01/25/2024	5.276818	5.333832
220	23	27	02/25/2024	5.276147	5.33341
221	23	27	03/25/2024	5.275589	5.333078
222	23	27	04/25/2024	5.275146	5.332828
223	23	27	05/25/2024	5.274812	5.33265
224	23	27	06/25/2024	5.274546	5.332546
225	23	27	07/25/2024	5.274341	5.332548
226	23	27	08/25/2024	5.274198	5.3327
227	23	27	09/25/2024	5.274119	5.333046
228	23	27	10/25/2024	5.274105	5.333631
229	23	27	11/25/2024	5.274198	5.334499
230	23	27	12/25/2024	5.27456	5.335664
231	23	27	01/25/2025	5.275235	5.337008
232	23	27	02/25/2025	5.276229	5.338378
233	23	27	03/25/2025	5.277549	5.33962
234	23	27	04/25/2025	5.2792	5.340574
235	23	27	05/25/2025	5.281036	5.34108
236	23	27	06/25/2025	5.28245	5.341019
237	23	27	07/25/2025	5.283279	5.340441
238	23	27	08/25/2025	5.283516	5.339445
239	23	27	09/25/2025	5.28315	5.338129
240	23	27	10/25/2025	5.282172	5.336594
241	23	27	11/25/2025	5.280674	5.334941
242	23	27	12/25/2025	5.27906	5.333258
243	23	27	01/25/2026	5.277433	5.331562
244	23	27	02/25/2026	5.275792	5.329854
245	23	27	03/25/2026	5.274138	5.328134
246	23	27	04/25/2026	5.272472	5.326403
247	23	27	05/25/2026	5.270795	5.324661
248	23	27	06/25/2026	5.269106	5.322908
249	23	27	07/25/2026	5.267406	5.321146

250	23	27	08/25/2026	5.265696	5.319374
251	23	27	09/25/2026	5.263975	5.317594
252	23	27	10/25/2026	5.262246	5.315805
253	23	27	11/25/2026	5.260508	5.314009
254	23	27	12/25/2026	5.258761	5.312205
255	23	27	01/25/2027	5.257006	5.310394
256	23	27	02/25/2027	5.255244	5.308576
257	23	27	03/25/2027	5.253475	5.306753
258	23	27	04/25/2027	5.251699	5.304925
259	23	27	05/25/2027	5.249918	5.303092
260	23	27	06/25/2027	5.248131	5.301254
261	23	27	07/25/2027	5.246338	5.299412
262	23	27	08/25/2027	5.244542	5.297567
263	23	27	09/25/2027	5.242741	5.295719
264	23	27	10/25/2027	5.240936	5.293868
265	23	27	11/25/2027	5.239129	5.292016
266	23	27	12/25/2027	5.237319	5.290162
267	23	27	01/25/2028	5.235506	5.288307
268	23	27	02/25/2028	5.233692	5.286452
269	23	27	03/25/2028	5.231877	5.284597
270	23	27	04/25/2028	5.230061	5.282742
271	23	27	05/25/2028	5.228245	5.280889
272	23	27	06/25/2028	5.226429	5.279037
273	23	27	07/25/2028	5.224614	5.277186
274	23	27	08/25/2028	5.222801	5.275339
275	23	27	09/25/2028	5.220988	5.273494
276	23	27	10/25/2028	5.219178	5.271653
277	23	27	11/25/2028	5.217371	5.269816
278	23	27	12/25/2028	5.215567	5.267983
279	23	27	01/25/2029	5.213767	5.266155
280	23	27	02/25/2029	5.21197	5.264333
281	23	27	03/25/2029	5.210178	5.262517
282	23	27	04/25/2029	5.208392	5.260707
283	23	27	05/25/2029	5.206611	5.258904
284	23	27	06/25/2029	5.204836	5.257109
285	23	27	07/25/2029	5.203067	5.255321
286	23	27	08/25/2029	5.201306	5.253542

287	23	27	09/25/2029	5.199552	5.251772
288	23	27	10/25/2029	5.197806	5.250011
289	23	27	11/25/2029	5.196068	5.24826
290	23	27	12/25/2029	5.19434	5.246519
291	23	27	01/25/2030	5.192621	5.24479
292	23	27	02/25/2030	5.190911	5.243071
293	23	27	03/25/2030	5.189212	5.241365
294	23	27	04/25/2030	5.187525	5.239671
295	23	27	05/25/2030	5.185848	5.23799
296	23	27	06/25/2030	5.184183	5.236322
297	23	27	07/25/2030	5.182531	5.234668
298	23	27	08/25/2030	5.180891	5.233028
299	23	27	09/25/2030	5.179265	5.231403
300	23	27	10/25/2030	5.177652	5.229793
301	23	27	11/25/2030	5.176054	5.2282
302	23	27	12/25/2030	5.17447	5.226622
303	23	27	01/25/2031	5.172902	5.225062
304	23	27	02/25/2031	5.171349	5.223518
305	23	27	03/25/2031	5.169813	5.221993
306	23	27	04/25/2031	5.168293	5.220485
307	23	27	05/25/2031	5.16679	5.218997
308	23	27	06/25/2031	5.165305	5.217527
309	23	27	07/25/2031	5.163838	5.216078
310	23	27	08/25/2031	5.16239	5.214648
311	23	27	09/25/2031	5.160961	5.21324
312	23	27	10/25/2031	5.159551	5.211852
313	23	27	11/25/2031	5.158162	5.210487
314	23	27	12/25/2031	5.156793	5.209143
315	23	27	01/25/2032	5.155444	5.207823
316	23	27	02/25/2032	5.154118	5.206525
317	23	27	03/25/2032	5.152813	5.205251
318	23	27	04/25/2032	5.151531	5.204002
319	23	27	05/25/2032	5.150272	5.202777
320	23	27	06/25/2032	5.149036	5.201577
321	23	27	07/25/2032	5.147824	5.200403
322	23	27	08/25/2032	5.146637	5.199254
323	23	27	09/25/2032	5.145474	5.198133

324	23	27	10/25/2032	5.144337	5.197039
325	23	27	11/25/2032	5.143225	5.195972
326	23	27	12/25/2032	5.14214	5.194934
327	23	27	01/25/2033	5.141082	5.193924
328	23	27	02/25/2033	5.140051	5.192944
329	23	27	03/25/2033	5.139048	5.191993
330	23	27	04/25/2033	5.138073	5.191071
331	23	27	05/25/2033	5.137127	5.190181
332	23	27	06/25/2033	5.13621	5.189321
333	23	27	07/25/2033	5.135322	5.188493
334	23	27	08/25/2033	5.134465	5.187697
335	23	27	09/25/2033	5.133638	5.186933
336	23	27	10/25/2033	5.132842	5.186204
337	23	27	11/25/2033	5.132077	5.185508
338	23	27	12/25/2033	5.131345	5.184847
339	23	27	01/25/2034	5.130647	5.184221
340	23	27	02/25/2034	5.129982	5.183629
341	23	27	03/25/2034	5.129352	5.183072
342	23	27	04/25/2034	5.128756	5.182549
343	23	27	05/25/2034	5.128196	5.182061
344	23	27	06/25/2034	5.127668	5.181606
345	23	27	07/25/2034	5.127172	5.181188
346	23	27	08/25/2034	5.12671	5.180811
347	23	27	09/25/2034	5.12628	5.180475
348	23	27	10/25/2034	5.125885	5.180186
349	23	27	11/25/2034	5.125527	5.179945
350	23	27	12/25/2034	5.125215	5.179754
351	23	27	01/25/2035	5.124952	5.179606
352	23	27	02/25/2035	5.124741	5.179492
353	23	27	03/25/2035	5.12458	5.179404
354	23	27	04/25/2035	5.124471	5.179332
355	23	27	05/25/2035	5.124404	5.179268
356	23	27	06/25/2035	5.124345	5.179268
357	23	27	07/25/2035	5.124285	5.179268
358	23	27	08/25/2035	5.124222	5.179268
359	23	27	09/25/2035	5.124158	5.179268
360	23	27	10/25/2035	5.124092	5.179268

RAMP 05-EFC5 Break-Even CDR Rates

Scenario	M3			M6			M9		
	B/E CDR (1)	Total Deal Collateral Loss	WAL (3)	B/E CDR (1)	Total Deal Collateral Loss	WAL (3)	B/E CDR (1)	Total Deal Collateral Loss	WAL (3)
1 R75_FWD_40	17.77	19.11%	11.17	12.31	15.08%	14.16	8.53	11.56%	16.42
2 R75_FWD_65	9.84	20.90%	13.85	7.19	16.46%	16.42	5.17	12.58%	18.12
3 R100_FWD_40	19.73	17.40%	8.94	13.13	13.04%	11.31	8.54	9.30%	13.15
4 R100_FWD_65	10.98	18.48%	10.80	7.68	13.84%	12.87	5.16	9.83%	14.28
5 R135_FWD_40	22.37	15.79%	6.83	14.38	11.20%	8.56	8.70	7.32%	9.90
6 R135_FWD_65	12.68	16.41%	7.97	8.47	11.62%	9.50	5.26	7.57%	10.56
7 R75_spike_40	18.62	19.68%	10.85	12.34	15.14%	14.09	8.69	11.76%	16.37
8 R75_spike_65	9.62	20.61%	13.87	6.82	15.84%	16.59	5.04	12.36%	18.32
9 R100_spike_40	22.39	18.92%	8.39	14.67	14.16%	10.84	9.88	10.48%	12.71
10 R100_spike_65	11.70	19.43%	10.51	8.14	14.55%	12.61	5.76	10.85%	14.07
11 R135_spike_40	25.73	17.49%	6.42	17.35	13.02%	8.05	11.53	9.33%	9.35
12 R135_spike_65	14.46	18.29%	7.63	10.10	13.55%	9.11	6.89	9.68%	10.17

(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.

(3) Weighted average life of principal received, not balance changes.

Hello,

I have attached assumptions for cash flow runs on potential deal purchases. For most standard deals, you can use the following scenario assumptions. These will change for special cases (high LTVs, seasoned product, second liens, etc.). We would generally be interested in looking at A-, BBB+ and BBB tranches although we may look higher/lower in the cap structure on certain occasions.

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 for deals with no MI: 40%; 65%
- Loss severity for deals with MI down to 60%; 35%; 55%

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

Please let me know if you have any questions.

Thank,
#NAME?

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

rabo_fixec rabo_ARM

Forward rates

Value	4	Value	LIBOR_1M LIBOR_6MO Vector
1	4	4	3.935 4.29
2	5.727273	6.090909	4.071648 4.381466
3	7.454545	8.181818	4.281386 4.461516
4	9.181818	10.27273	4.305758 4.513623
5	10.90909	12.36364	4.408719 4.556662
6	12.63636	14.45455	4.510502 4.589117
7	14.36364	16.54545	4.474032 4.611092
8	16.09091	18.63636	4.543245 4.644312
9	17.81818	20.72727	4.588297 4.67027
10	19.54545	22.81818	4.559204 4.692512
11	21.27273	24.90909	4.599807 4.723063
12	23	27	4.639881 4.749488
13	23	27	4.669585 4.771266
14	23	27	4.696034 4.789531
15	23	27	4.719203 4.804192
16	23	27	4.73899 4.815143
17	23	27	4.755293 4.822281
18	23	27	4.76801 4.825501
19	23	27	4.777039 4.824699
20	23	27	4.782277 4.819879
21	23	27	4.783623 4.811515
22	23	27	4.780976 4.800286
23	23	50	4.774232 4.786975
24	23	50	4.763291 4.772467
25	23	50	4.748688 4.757752
26	23	50	4.733082 4.743818
27	23	50	4.717571 4.731284

28	23	27	02/25/2008	4.702667	4.720672
29	23	27	03/25/2008	4.68888	4.712502
30	23	27	04/25/2008	4.676721	4.707296
31	23	27	05/25/2008	4.666701	4.705573
32	23	27	06/25/2008	4.659333	4.707696
33	23	27	07/25/2008	4.655125	4.713353
34	23	27	08/25/2008	4.654591	4.721978
35	23	27	09/25/2008	4.65824	4.732903
36	23	27	10/25/2008	4.666584	4.745353
37	23	27	11/25/2008	4.679195	4.758452
38	23	27	12/25/2008	4.692623	4.771138
39	23	27	01/25/2009	4.705881	4.783886
40	23	27	02/25/2009	4.718872	4.795869
41	23	27	03/25/2009	4.731497	4.807229
42	23	27	04/25/2009	4.743658	4.817865
43	23	27	05/25/2009	4.755257	4.827678
44	23	27	06/25/2009	4.766195	4.836592
45	23	27	07/25/2009	4.776374	4.844632
46	23	27	08/25/2009	4.785697	4.85186
47	23	27	09/25/2009	4.794064	4.858349
48	23	27	10/25/2009	4.801378	4.864185
49	23	27	11/25/2009	4.807685	4.869464
50	23	27	12/25/2009	4.813484	4.874272
51	23	27	01/25/2010	4.818885	4.878604
52	23	27	02/25/2010	4.823861	4.882431
53	23	27	03/25/2010	4.828384	4.885724
54	23	27	04/25/2010	4.832426	4.888457
55	23	27	05/25/2010	4.83596	4.890599
56	23	27	06/25/2010	4.838957	4.892153
57	23	27	07/25/2010	4.841389	4.893244
58	23	27	08/25/2010	4.84323	4.894036
59	23	27	09/25/2010	4.844451	4.894708
60	23	27	10/25/2010	4.845025	4.895447
61	23	27	11/25/2010	4.845098	4.896456
62	23	27	12/25/2010	4.845369	4.897916
63	23	27	01/25/2011	4.846049	4.898698
64	23	27	02/25/2011	4.847179	4.902445

65	23	27	03/25/2011	4.848801	4.905598
66	23	27	04/25/2011	4.850955	4.9094
67	23	27	05/25/2011	4.853682	4.913894
68	23	27	06/25/2011	4.857025	4.919091
69	23	27	07/25/2011	4.861025	4.924887
70	23	27	08/25/2011	4.865722	4.931137
71	23	27	09/25/2011	4.871158	4.937689
72	23	27	10/25/2011	4.877375	4.944379
73	23	27	11/25/2011	4.884242	4.951036
74	23	27	12/25/2011	4.891102	4.957507
75	23	27	01/25/2012	4.897774	4.963748
76	23	27	02/25/2012	4.904242	4.969744
77	23	27	03/25/2012	4.910493	4.975481
78	23	27	04/25/2012	4.916511	4.980942
79	23	27	05/25/2012	4.922282	4.986114
80	23	27	06/25/2012	4.927791	4.990999
81	23	27	07/25/2012	4.933023	4.995602
82	23	27	08/25/2012	4.937964	4.999993
83	23	27	09/25/2012	4.942599	5.004207
84	23	27	10/25/2012	4.946913	5.008294
85	23	27	11/25/2012	4.950944	5.012304
86	23	27	12/25/2012	4.954899	5.016282
87	23	27	01/25/2013	4.95883	5.020236
88	23	27	02/25/2013	4.962737	5.024166
89	23	27	03/25/2013	4.966621	5.028075
90	23	27	04/25/2013	4.970482	5.031961
91	23	27	05/25/2013	4.974321	5.035826
92	23	27	06/25/2013	4.978137	5.039677
93	23	27	07/25/2013	4.981933	5.04356
94	23	27	08/25/2013	4.985707	5.047527
95	23	27	09/25/2013	4.989461	5.051635
96	23	27	10/25/2013	4.993194	5.055941
97	23	27	11/25/2013	4.996957	5.060507
98	23	27	12/25/2013	5.000954	5.065385
99	23	27	01/25/2014	5.005247	5.070598
100	23	27	02/25/2014	5.009847	5.076157
101	23	27	03/25/2014	5.014768	5.082077

102	23	04/25/2014	5.020023	5.088371
103	27	05/25/2014	5.025624	5.09505
104	23	06/25/2014	5.031584	5.102119
105	23	07/25/2014	5.037915	5.109539
106	23	08/25/2014	5.044632	5.117261
107	23	09/25/2014	5.051745	5.125232
108	23	10/25/2014	5.059269	5.133398
109	23	11/25/2014	5.067156	5.141702
110	23	12/25/2014	5.07518	5.150096
111	23	01/25/2015	5.083281	5.158569
112	23	02/25/2015	5.091461	5.167121
113	23	03/25/2015	5.099718	5.175752
114	23	04/25/2015	5.108052	5.184462
115	23	05/25/2015	5.116463	5.193251
116	23	06/25/2015	5.124952	5.202093
117	23	07/25/2015	5.133517	5.21087
118	23	08/25/2015	5.142158	5.21943
119	23	09/25/2015	5.150876	5.227621
120	23	10/25/2015	5.159669	5.235283
121	23	11/25/2015	5.168398	5.242254
122	23	12/25/2015	5.176493	5.248389
123	23	01/25/2016	5.183789	5.253635
124	23	02/25/2016	5.190258	5.257965
125	23	03/25/2016	5.195872	5.261349
126	23	04/25/2016	5.200602	5.263759
127	23	05/25/2016	5.204421	5.265167
128	23	06/25/2016	5.2073	5.26559
129	23	07/25/2016	5.209212	5.265241
130	23	08/25/2016	5.210129	5.264387
131	23	09/25/2016	5.210022	5.263305
132	23	10/25/2016	5.208864	5.262277
133	23	11/25/2016	5.206906	5.261598
134	23	12/25/2016	5.205252	5.261521
135	23	01/25/2017	5.2042	5.262115
136	23	02/25/2017	5.203771	5.263404
137	23	03/25/2017	5.203989	5.265411
138	23	04/25/2017	5.204875	5.268158

139	23	27	05/25/2017	5.206453	5.271668
140	23	27	06/25/2017	5.208743	5.275933
141	23	27	07/25/2017	5.211769	5.280824
142	23	27	08/25/2017	5.215553	5.286176
143	23	27	09/25/2017	5.220117	5.291817
144	23	27	10/25/2017	5.225484	5.297573
145	23	27	11/25/2017	5.231498	5.303263
146	23	27	12/25/2017	5.237459	5.308732
147	23	27	01/25/2018	5.243186	5.313944
148	23	27	02/25/2018	5.248672	5.318891
149	23	27	03/25/2018	5.253908	5.323565
150	23	27	04/25/2018	5.258889	5.327796
151	23	27	05/25/2018	5.263607	5.332067
152	23	27	06/25/2018	5.268054	5.335894
153	23	27	07/25/2018	5.272224	5.339504
154	23	27	08/25/2018	5.27611	5.342973
155	23	27	09/25/2018	5.279705	5.346382
156	23	27	10/25/2018	5.283	5.349813
157	23	27	11/25/2018	5.286072	5.353352
158	23	27	12/25/2018	5.289239	5.35707
159	23	27	01/25/2019	5.292586	5.360986
160	23	27	02/25/2019	5.296121	5.365106
161	23	27	03/25/2019	5.299846	5.369436
162	23	27	04/25/2019	5.303769	5.37398
163	23	27	05/25/2019	5.307893	5.378745
164	23	27	06/25/2019	5.312225	5.383711
165	23	27	07/25/2019	5.316769	5.388766
166	23	27	08/25/2019	5.321531	5.39377
167	23	27	09/25/2019	5.326516	5.398581
168	23	27	10/25/2019	5.33173	5.40305
169	23	27	11/25/2019	5.337039	5.40703
170	23	27	12/25/2019	5.341891	5.41039
171	23	27	01/25/2020	5.346136	5.413092
172	23	27	02/25/2020	5.349759	5.415122
173	23	27	03/25/2020	5.352747	5.416465
174	23	27	04/25/2020	5.355083	5.417107
175	23	27	05/25/2020	5.356755	5.417032

176	23	27	06/25/2020	5.357748	5.416247
177	23	27	07/25/2020	5.358048	5.414849
178	23	27	08/25/2020	5.35764	5.412954
179	23	27	09/25/2020	5.35651	5.410685
180	23	27	10/25/2020	5.354644	5.408167
181	23	27	11/25/2020	5.352154	5.405526
182	23	27	12/25/2020	5.34954	5.402873
183	23	27	01/25/2021	5.34693	5.400229
184	23	27	02/25/2021	5.344327	5.397599
185	23	27	03/25/2021	5.341732	5.394985
186	23	27	04/25/2021	5.339149	5.392388
187	23	27	05/25/2021	5.336581	5.389813
188	23	27	06/25/2021	5.334028	5.387261
189	23	27	07/25/2021	5.331495	5.384734
190	23	27	08/25/2021	5.328984	5.382236
191	23	27	09/25/2021	5.326496	5.37977
192	23	27	10/25/2021	5.324035	5.377337
193	23	27	11/25/2021	5.321603	5.37494
194	23	27	12/25/2021	5.319203	5.372582
195	23	27	01/25/2022	5.316837	5.370266
196	23	27	02/25/2022	5.314507	5.367993
197	23	27	03/25/2022	5.312217	5.365767
198	23	27	04/25/2022	5.309969	5.36359
199	23	27	05/25/2022	5.307765	5.361464
200	23	27	06/25/2022	5.305608	5.359393
201	23	27	07/25/2022	5.303499	5.357378
202	23	27	08/25/2022	5.301442	5.355423
203	23	27	09/25/2022	5.299439	5.35353
204	23	27	10/25/2022	5.297493	5.351702
205	23	27	11/25/2022	5.295606	5.349942
206	23	27	12/25/2022	5.293782	5.348252
207	23	27	01/25/2023	5.292023	5.346635
208	23	27	02/25/2023	5.290332	5.345092
209	23	27	03/25/2023	5.288711	5.343625
210	23	27	04/25/2023	5.287163	5.342237
211	23	27	05/25/2023	5.285689	5.340928
212	23	27	06/25/2023	5.28429	5.339701

213	23	27	07/25/2023	5.282967	5.338561
214	23	27	08/25/2023	5.281723	5.337514
215	23	27	09/25/2023	5.28056	5.336564
216	23	27	10/25/2023	5.27948	5.335717
217	23	27	11/25/2023	5.278489	5.334979
218	23	27	12/25/2023	5.2776	5.334352
219	23	27	01/25/2024	5.276818	5.333832
220	23	27	02/25/2024	5.276147	5.33341
221	23	27	03/25/2024	5.275589	5.333078
222	23	27	04/25/2024	5.275146	5.332828
223	23	27	05/25/2024	5.274812	5.33265
224	23	27	06/25/2024	5.274546	5.332546
225	23	27	07/25/2024	5.274341	5.332548
226	23	27	08/25/2024	5.274198	5.3327
227	23	27	09/25/2024	5.274119	5.333046
228	23	27	10/25/2024	5.274105	5.333631
229	23	27	11/25/2024	5.274198	5.334499
230	23	27	12/25/2024	5.27456	5.335664
231	23	27	01/25/2025	5.275235	5.337008
232	23	27	02/25/2025	5.276229	5.338378
233	23	27	03/25/2025	5.277549	5.33962
234	23	27	04/25/2025	5.2792	5.340574
235	23	27	05/25/2025	5.281036	5.34108
236	23	27	06/25/2025	5.28245	5.341019
237	23	27	07/25/2025	5.283279	5.340441
238	23	27	08/25/2025	5.283516	5.339445
239	23	27	09/25/2025	5.28315	5.338129
240	23	27	10/25/2025	5.282172	5.336594
241	23	27	11/25/2025	5.280674	5.334941
242	23	27	12/25/2025	5.27906	5.333258
243	23	27	01/25/2026	5.277433	5.331562
244	23	27	02/25/2026	5.275792	5.329854
245	23	27	03/25/2026	5.274138	5.328134
246	23	27	04/25/2026	5.272472	5.326403
247	23	27	05/25/2026	5.270795	5.324661
248	23	27	06/25/2026	5.269106	5.322908
249	23	27	07/25/2026	5.267406	5.321146

250	23	27	08/25/2026	5.265696	5.319374
251	23	27	09/25/2026	5.263975	5.317594
252	23	27	10/25/2026	5.262246	5.315805
253	23	27	11/25/2026	5.260508	5.314009
254	23	27	12/25/2026	5.258761	5.312205
255	23	27	01/25/2027	5.257006	5.310394
256	23	27	02/25/2027	5.255244	5.308576
257	23	27	03/25/2027	5.253475	5.306753
258	23	27	04/25/2027	5.251699	5.304925
259	23	27	05/25/2027	5.249918	5.303092
260	23	27	06/25/2027	5.248131	5.301254
261	23	27	07/25/2027	5.246338	5.299412
262	23	27	08/25/2027	5.244542	5.297567
263	23	27	09/25/2027	5.242741	5.295719
264	23	27	10/25/2027	5.240936	5.293868
265	23	27	11/25/2027	5.239129	5.292016
266	23	27	12/25/2027	5.237319	5.290162
267	23	27	01/25/2028	5.235506	5.288307
268	23	27	02/25/2028	5.233692	5.286452
269	23	27	03/25/2028	5.231877	5.284597
270	23	27	04/25/2028	5.230061	5.282742
271	23	27	05/25/2028	5.228245	5.280889
272	23	27	06/25/2028	5.226429	5.279037
273	23	27	07/25/2028	5.224614	5.277186
274	23	27	08/25/2028	5.222801	5.275339
275	23	27	09/25/2028	5.220988	5.273494
276	23	27	10/25/2028	5.219178	5.271653
277	23	27	11/25/2028	5.217371	5.269816
278	23	27	12/25/2028	5.215567	5.267983
279	23	27	01/25/2029	5.213767	5.266155
280	23	27	02/25/2029	5.21197	5.264333
281	23	27	03/25/2029	5.210178	5.262517
282	23	27	04/25/2029	5.208392	5.260707
283	23	27	05/25/2029	5.206611	5.258904
284	23	27	06/25/2029	5.204836	5.257109
285	23	27	07/25/2029	5.203067	5.255321
286	23	27	08/25/2029	5.201306	5.253542

287	23	27	09/25/2029	5.199552	5.251772
288	23	27	10/25/2029	5.197806	5.250011
289	23	27	11/25/2029	5.196068	5.24826
290	23	27	12/25/2029	5.19434	5.246519
291	23	27	01/25/2030	5.192621	5.24479
292	23	27	02/25/2030	5.190911	5.243071
293	23	27	03/25/2030	5.189212	5.241365
294	23	27	04/25/2030	5.187525	5.239671
295	23	27	05/25/2030	5.185848	5.23799
296	23	27	06/25/2030	5.184183	5.236322
297	23	27	07/25/2030	5.182531	5.234668
298	23	27	08/25/2030	5.180891	5.233028
299	23	27	09/25/2030	5.179265	5.231403
300	23	27	10/25/2030	5.177652	5.229793
301	23	27	11/25/2030	5.176054	5.2282
302	23	27	12/25/2030	5.17447	5.226622
303	23	27	01/25/2031	5.172902	5.225062
304	23	27	02/25/2031	5.171349	5.223518
305	23	27	03/25/2031	5.169813	5.221993
306	23	27	04/25/2031	5.168293	5.220485
307	23	27	05/25/2031	5.16679	5.218997
308	23	27	06/25/2031	5.165305	5.217527
309	23	27	07/25/2031	5.163838	5.216078
310	23	27	08/25/2031	5.16239	5.214648
311	23	27	09/25/2031	5.160961	5.21324
312	23	27	10/25/2031	5.159551	5.211852
313	23	27	11/25/2031	5.158162	5.210487
314	23	27	12/25/2031	5.156793	5.209143
315	23	27	01/25/2032	5.155444	5.207823
316	23	27	02/25/2032	5.154118	5.206525
317	23	27	03/25/2032	5.152813	5.205251
318	23	27	04/25/2032	5.151531	5.204002
319	23	27	05/25/2032	5.150272	5.202777
320	23	27	06/25/2032	5.149036	5.201577
321	23	27	07/25/2032	5.147824	5.200403
322	23	27	08/25/2032	5.146637	5.199254
323	23	27	09/25/2032	5.145474	5.198133

324	23	27	10/25/2032	5.144337	5.197039
325	23	27	11/25/2032	5.143225	5.195972
326	23	27	12/25/2032	5.142114	5.194934
327	23	27	01/25/2033	5.141082	5.193924
328	23	27	02/25/2033	5.140051	5.192944
329	23	27	03/25/2033	5.139048	5.191993
330	23	27	04/25/2033	5.138073	5.191071
331	23	27	05/25/2033	5.137127	5.190181
332	23	27	06/25/2033	5.13621	5.189321
333	23	27	07/25/2033	5.135322	5.188493
334	23	27	08/25/2033	5.134465	5.187697
335	23	27	09/25/2033	5.133638	5.186933
336	23	27	10/25/2033	5.132842	5.186204
337	23	27	11/25/2033	5.132077	5.185508
338	23	27	12/25/2033	5.131345	5.184847
339	23	27	01/25/2034	5.130647	5.184221
340	23	27	02/25/2034	5.129982	5.183629
341	23	27	03/25/2034	5.129352	5.183072
342	23	27	04/25/2034	5.128756	5.182549
343	23	27	05/25/2034	5.128196	5.182061
344	23	27	06/25/2034	5.127668	5.181606
345	23	27	07/25/2034	5.127172	5.181188
346	23	27	08/25/2034	5.12671	5.180811
347	23	27	09/25/2034	5.12628	5.180475
348	23	27	10/25/2034	5.125885	5.180186
349	23	27	11/25/2034	5.125527	5.179945
350	23	27	12/25/2034	5.125215	5.179754
351	23	27	01/25/2035	5.124952	5.179606
352	23	27	02/25/2035	5.124741	5.179492
353	23	27	03/25/2035	5.12458	5.179404
354	23	27	04/25/2035	5.124471	5.179332
355	23	27	05/25/2035	5.124404	5.179268
356	23	27	06/25/2035	5.124345	5.179268
357	23	27	07/25/2035	5.124285	5.179268
358	23	27	08/25/2035	5.124222	5.179268
359	23	27	09/25/2035	5.124158	5.179268
360	23	27	10/25/2035	5.124092	5.179268

RAMP 05-EFC5 Break-Even CDR Rates

Scenario	M3			M6			M9		
	B/E CDR (1)	Total Deal Collateral Loss	WAL (3)	B/E CDR (1)	Total Deal Collateral Loss		B/E CDR (1)	Total Deal Collateral Loss	
R75_FWD_40	17.77	19.11%	11.18	12.30	15.07%	14.16	8.52	11.55%	16.41
R75_FWD_65	9.84	20.90%	13.86	7.19	16.46%	16.43	5.17	12.58%	18.15
R100_FWD_40	19.72	17.40%	8.94	13.12	13.03%	11.31	8.53	9.29%	13.16
R100_FWD_65	10.98	18.48%	10.80	7.67	13.82%	12.86	5.16	9.83%	14.30
R135_FWD_40	22.36	15.79%	6.83	14.36	11.19%	8.56	8.69	7.31%	9.91
R135_FWD_65	12.67	16.40%	7.97	8.46	11.61%	9.49	5.25	7.55%	10.56
R75_spike_40	16.32	18.17%	11.11	10.53	13.55%	14.03	6.97	9.92%	15.67
R75_spike_65	8.63	19.01%	13.61	5.93	14.15%	16.03	4.13	10.43%	16.79
R100_spike_40	19.65	17.37%	8.76	12.46	12.55%	11.07	7.78	8.62%	12.68
R100_spike_65	10.46	17.81%	10.55	7.02	12.86%	12.46	4.60	8.90%	13.67
R135_spike_40	23.02	16.13%	6.72	14.97	11.58%	8.42	9.30	7.77%	9.79
R135_spike_65	13.04	16.81%	7.86	8.76	11.98%	9.33	5.54	7.94%	10.48

(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.

(3) Weighted average life of principal received, not balance changes.

54	17.00000	40.000	0.013333333
55	17.00000	40.000	0.008333333
56	17.00000	40.000	0.008333333
57	17.00000	40.000	0.008333333
58	17.00000	40.000	0.008333333
59	17.00000	40.000	0.008333333
60	17.00000	40.000	0.008333333
61	17.00000	40.000	0.008333333
62	17.00000	40.000	0.008333333
63	17.00000	40.000	0.008333333
64	17.00000	40.000	0.008333333
65	17.00000	40.000	0.008333333
66	17.00000	40.000	0.008333333
67	17.00000	40.000	0.005
68	17.00000	40.000	0.005
69	17.00000	40.000	0.005
70	17.00000	40.000	0.005
71	17.00000	40.000	0.005
72	17.00000	40.000	0.005
73	17.00000	40.000	0.005
74	17.00000	40.000	0.005
75	17.00000	40.000	0.005
76	17.00000	40.000	0.005
77	17.00000	40.000	0.005
78	17.00000	40.000	0.005
79	17.00000	40.000	0.004166667
80	17.00000	40.000	0.004166667
81	17.00000	40.000	0.004166667
82	17.00000	40.000	0.004166667
83	17.00000	40.000	0.004166667
84	17.00000	40.000	0.004166667
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86	17.00000	40.000	0.004166667
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359	17.00000	40.000	0
360	17.00000	40.000	0

Forward LIBOR Rates:		+100		+100		+200		+300		+300	
Period:	Pmt Date	LIBOR_1MO_V	LIBOR_6MO_Ve	LIBOR_1M	LIBOR_6MO Vector	LIBOR_1M	LIBOR_6MO Vector	LIBOR_1M	LIBOR_6MO Vector	LIBOR_1M	LIBOR_6MO Vector
1	10/25/2005	3.935	4.29	4.935	5.29	5.935	6.29	6.935	7.29	6.935	7.29
2	11/25/2005	4.071648	4.381466	5.071648	5.381466	6.071648	6.381466	7.071648	7.381466	7.071648	7.381466
3	12/25/2005	4.281386	4.461516	5.281386	5.461516	6.281386	6.461516	7.281386	7.461516	7.281386	7.461516
4	01/25/2006	4.305758	4.513623	5.305758	5.513623	6.305758	6.513623	7.305758	7.513623	7.305758	7.513623
5	02/25/2006	4.408719	4.556662	5.408719	5.556662	6.408719	6.556662	7.408719	7.556662	7.408719	7.556662
6	03/25/2006	4.510502	4.589117	5.510502	5.589117	6.510502	6.589117	7.510502	7.589117	7.510502	7.589117
7	04/25/2006	4.474032	4.611092	5.474032	5.611092	6.474032	6.611092	7.474032	7.611092	7.474032	7.611092
8	05/25/2006	4.543245	4.644312	5.543245	5.644312	6.543245	6.644312	7.543245	7.644312	7.543245	7.644312
9	06/25/2006	4.588297	4.67027	5.588297	5.67027	6.588297	6.67027	7.588297	7.67027	7.588297	7.67027
10	07/25/2006	4.559204	4.692512	5.559204	5.692512	6.559204	6.692512	7.559204	7.692512	7.559204	7.692512
11	08/25/2006	4.599807	4.723063	5.599807	5.723063	6.599807	6.723063	7.599807	7.723063	7.599807	7.723063
12	09/25/2006	4.639881	4.749488	5.639881	5.749488	6.639881	6.749488	7.639881	7.749488	7.639881	7.749488
13	10/25/2006	4.669585	4.771266	5.669585	5.771266	6.669585	6.771266	7.669585	7.771266	7.669585	7.771266
14	11/25/2006	4.696034	4.789531	5.696034	5.789531	6.696034	6.789531	7.696034	7.789531	7.696034	7.789531
15	12/25/2006	4.719203	4.804192	5.719203	5.804192	6.719203	6.804192	7.719203	7.804192	7.719203	7.804192
16	01/25/2007	4.73899	4.815143	5.73899	5.815143	6.73899	6.815143	7.73899	7.815143	7.73899	7.815143
17	02/25/2007	4.755293	4.822281	5.755293	5.822281	6.755293	6.822281	7.755293	7.822281	7.755293	7.822281
18	03/25/2007	4.76801	4.825501	5.76801	5.825501	6.76801	6.825501	7.76801	7.825501	7.76801	7.825501
19	04/25/2007	4.777039	4.824699	5.777039	5.824699	6.777039	6.824699	7.777039	7.824699	7.777039	7.824699
20	05/25/2007	4.782277	4.819879	5.782277	5.819879	6.782277	6.819879	7.782277	7.819879	7.782277	7.819879
21	06/25/2007	4.783623	4.811515	5.783623	5.811515	6.783623	6.811515	7.783623	7.811515	7.783623	7.811515
22	07/25/2007	4.780976	4.800286	5.780976	5.800286	6.780976	6.800286	7.780976	7.800286	7.780976	7.800286
23	08/25/2007	4.774232	4.786975	5.774232	5.786975	6.774232	6.786975	7.774232	7.786975	7.774232	7.786975
24	09/25/2007	4.763291	4.772467	5.763291	5.772467	6.763291	6.772467	7.763291	7.772467	7.763291	7.772467
25	10/25/2007	4.748688	4.757752	5.748688	5.757752	6.748688	6.757752	7.748688	7.757752	7.748688	7.757752
26	11/25/2007	4.733082	4.743818	5.733082	5.743818	6.733082	6.743818	7.733082	7.743818	7.733082	7.743818
27	12/25/2007	4.717571	4.731284	5.717571	5.731284	6.717571	6.731284	7.717571	7.731284	7.717571	7.731284
28	01/25/2008	4.702667	4.720672	5.702667	5.720672	6.702667	6.720672	7.702667	7.720672	7.702667	7.720672
29	02/25/2008	4.68888	4.712502	5.68888	5.712502	6.68888	6.712502	7.68888	7.712502	7.68888	7.712502
30	03/25/2008	4.676721	4.707296	5.676721	5.707296	6.676721	6.707296	7.676721	7.707296	7.676721	7.707296
31	04/25/2008	4.666701	4.705573	5.666701	5.705573	6.666701	6.705573	7.666701	7.705573	7.666701	7.705573
32	05/25/2008	4.659333	4.707696	5.659333	5.707696	6.659333	6.707696	7.659333	7.707696	7.659333	7.707696
33	06/25/2008	4.655125	4.713353	5.655125	5.713353	6.655125	6.713353	7.655125	7.713353	7.655125	7.713353
34	07/25/2008	4.654591	4.721978	5.654591	5.721978	6.654591	6.721978	7.654591	7.721978	7.654591	7.721978
35	08/25/2008	4.65824	4.732903	5.65824	5.732903	6.65824	6.732903	7.65824	7.732903	7.65824	7.732903

36	09/25/2008	4.666584	4.745353	5.666584	6.745353	6.666584	6.745353	7.666584	7.745353
37	10/25/2008	4.679195	4.758452	5.679195	5.758452	6.679195	6.758452	7.679195	7.758452
38	11/25/2008	4.692623	4.77138	5.692623	5.77138	6.692623	6.77138	7.692623	7.77138
39	12/25/2008	4.705881	4.783886	5.705881	5.783886	6.705881	6.783886	7.705881	7.783886
40	01/25/2009	4.718872	4.795869	5.718872	5.795869	6.718872	6.795869	7.718872	7.795869
41	02/25/2009	4.731497	4.807229	5.731497	5.807229	6.731497	6.807229	7.731497	7.807229
42	03/25/2009	4.743658	4.817865	5.743658	5.817865	6.743658	6.817865	7.743658	7.817865
43	04/25/2009	4.755257	4.827678	5.755257	5.827678	6.755257	6.827678	7.755257	7.827678
44	05/25/2009	4.766195	4.836592	5.766195	5.836592	6.766195	6.836592	7.766195	7.836592
45	06/25/2009	4.776374	4.844632	5.776374	5.844632	6.776374	6.844632	7.776374	7.844632
46	07/25/2009	4.785697	4.85186	5.785697	5.85186	6.785697	6.85186	7.785697	7.85186
47	08/25/2009	4.794064	4.858349	5.794064	5.858349	6.794064	6.858349	7.794064	7.858349
48	09/25/2009	4.801378	4.864185	5.801378	5.864185	6.801378	6.864185	7.801378	7.864185
49	10/25/2009	4.807685	4.869464	5.807685	5.869464	6.807685	6.869464	7.807685	7.869464
50	11/25/2009	4.813484	4.874272	5.813484	5.874272	6.813484	6.874272	7.813484	7.874272
51	12/25/2009	4.818885	4.878604	5.818885	5.878604	6.818885	6.878604	7.818885	7.878604
52	01/25/2010	4.823861	4.882431	5.823861	5.882431	6.823861	6.882431	7.823861	7.882431
53	02/25/2010	4.828384	4.885724	5.828384	5.885724	6.828384	6.885724	7.828384	7.885724
54	03/25/2010	4.832426	4.888457	5.832426	5.888457	6.832426	6.888457	7.832426	7.888457
55	04/25/2010	4.83596	4.890599	5.83596	5.890599	6.83596	6.890599	7.83596	7.890599
56	05/25/2010	4.838957	4.892153	5.838957	5.892153	6.838957	6.892153	7.838957	7.892153
57	06/25/2010	4.841389	4.893244	5.841389	5.893244	6.841389	6.893244	7.841389	7.893244
58	07/25/2010	4.84323	4.894036	5.84323	5.894036	6.84323	6.894036	7.84323	7.894036
59	08/25/2010	4.844451	4.894708	5.844451	5.894708	6.844451	6.894708	7.844451	7.894708
60	09/25/2010	4.845025	4.895447	5.845025	5.895447	6.845025	6.895447	7.845025	7.895447
61	10/25/2010	4.845098	4.896456	5.845098	5.896456	6.845098	6.896456	7.845098	7.896456
62	11/25/2010	4.845369	4.897916	5.845369	5.897916	6.845369	6.897916	7.845369	7.897916
63	12/25/2010	4.846049	4.89898	5.846049	5.89898	6.846049	6.89898	7.846049	7.89898
64	01/25/2011	4.847179	4.902445	5.847179	5.902445	6.847179	6.902445	7.847179	7.902445
65	02/25/2011	4.848801	4.905598	5.848801	5.905598	6.848801	6.905598	7.848801	7.905598
66	03/25/2011	4.850955	4.9094	5.850955	5.9094	6.850955	6.9094	7.850955	7.9094
67	04/25/2011	4.853682	4.913894	5.853682	5.913894	6.853682	6.913894	7.853682	7.913894
68	05/25/2011	4.857025	4.919091	5.857025	5.919091	6.857025	6.919091	7.857025	7.919091
69	06/25/2011	4.861025	4.924887	5.861025	5.924887	6.861025	6.924887	7.861025	7.924887
70	07/25/2011	4.865722	4.931137	5.865722	5.931137	6.865722	6.931137	7.865722	7.931137
71	08/25/2011	4.871158	4.937689	5.871158	5.937689	6.871158	6.937689	7.871158	7.937689
72	09/25/2011	4.877375	4.944379	5.877375	5.944379	6.877375	6.944379	7.877375	7.944379

73	10/25/2011	4.884242	4.951036	5.884242	6.951036	7.884242	7.951036
74	11/25/2011	4.891102	4.957507	5.891102	5.957507	6.891102	7.957507
75	12/25/2011	4.897774	4.963748	5.897774	5.963748	6.897774	7.963748
76	01/25/2012	4.904242	4.969744	5.904242	5.969744	6.904242	7.969744
77	02/25/2012	4.910493	4.975481	5.910493	5.975481	6.910493	7.975481
78	03/25/2012	4.916511	4.980942	5.916511	5.980942	6.916511	7.980942
79	04/25/2012	4.922282	4.986114	5.922282	5.986114	6.922282	7.986114
80	05/25/2012	4.927791	4.990999	5.927791	5.990999	6.927791	7.990999
81	06/25/2012	4.933023	4.995602	5.933023	5.995602	6.933023	7.995602
82	07/25/2012	4.937964	4.999993	5.937964	5.999993	6.937964	7.999993
83	08/25/2012	4.942599	5.004207	5.942599	6.004207	6.942599	8.004207
84	09/25/2012	4.946913	5.008294	5.946913	6.008294	6.946913	8.008294
85	10/25/2012	4.950944	5.012304	5.950944	6.012304	6.950944	8.012304
86	11/25/2012	4.954899	5.016282	5.954899	6.016282	6.954899	8.016282
87	12/25/2012	4.95883	5.020236	5.95883	6.020236	6.95883	8.020236
88	01/25/2013	4.962737	5.024166	5.962737	6.024166	6.962737	8.024166
89	02/25/2013	4.966621	5.028075	5.966621	6.028075	6.966621	8.028075
90	03/25/2013	4.970482	5.031961	5.970482	6.031961	6.970482	8.031961
91	04/25/2013	4.974321	5.035826	5.974321	6.035826	6.974321	8.035826
92	05/25/2013	4.978137	5.039677	5.978137	6.039677	6.978137	8.039677
93	06/25/2013	4.981933	5.04356	5.981933	6.04356	6.981933	8.04356
94	07/25/2013	4.985707	5.047527	5.985707	6.047527	6.985707	8.047527
95	08/25/2013	4.989461	5.051635	5.989461	6.051635	6.989461	8.051635
96	09/25/2013	4.993194	5.055941	5.993194	6.055941	6.993194	8.055941
97	10/25/2013	4.996957	5.060507	5.996957	6.060507	6.996957	8.060507
98	11/25/2013	5.000954	5.065385	6.000954	7.065385	8.000954	8.065385
99	12/25/2013	5.005247	5.070598	6.005247	7.070598	8.005247	8.070598
100	01/25/2014	5.009847	5.076157	6.009847	7.076157	8.009847	8.076157
101	02/25/2014	5.014768	5.082077	6.014768	7.082077	8.014768	8.082077
102	03/25/2014	5.020023	5.088371	6.020023	7.088371	8.020023	8.088371
103	04/25/2014	5.025624	5.09505	6.025624	7.09505	8.025624	8.09505
104	05/25/2014	5.031584	5.102119	6.031584	7.102119	8.031584	8.102119
105	06/25/2014	5.037915	5.109539	6.037915	7.109539	8.037915	8.109539
106	07/25/2014	5.044632	5.117261	6.044632	7.117261	8.044632	8.117261
107	08/25/2014	5.051745	5.125232	6.051745	7.125232	8.051745	8.125232
108	09/25/2014	5.059269	5.133398	6.059269	7.133398	8.059269	8.133398
109	10/25/2014	5.067156	5.141702	6.067156	7.141702	8.067156	8.141702

110	11/25/2014	5.07518	5.150096	6.07518	7.150096	8.07518	8.150096
111	12/25/2014	5.083281	5.158569	6.083281	7.158569	8.083281	8.158569
112	01/25/2015	5.091461	5.167121	6.091461	7.167121	8.091461	8.167121
113	02/25/2015	5.099718	5.175752	6.099718	7.175752	8.099718	8.175752
114	03/25/2015	5.108052	5.184462	6.108052	7.184462	8.108052	8.184462
115	04/25/2015	5.116463	5.193251	6.116463	7.193251	8.116463	8.193251
116	05/25/2015	5.124952	5.202093	6.124952	7.202093	8.124952	8.202093
117	06/25/2015	5.133517	5.21087	6.133517	7.21087	8.133517	8.21087
118	07/25/2015	5.142158	5.21943	6.142158	7.21943	8.142158	8.21943
119	08/25/2015	5.150876	5.227621	6.150876	7.227621	8.150876	8.227621
120	09/25/2015	5.159669	5.235283	6.159669	7.235283	8.159669	8.235283
121	10/25/2015	5.168398	5.242254	6.168398	7.242254	8.168398	8.242254
122	11/25/2015	5.176493	5.248389	6.176493	7.248389	8.176493	8.248389
123	12/25/2015	5.183789	5.253635	6.183789	7.253635	8.183789	8.253635
124	01/25/2016	5.190258	5.257965	6.190258	7.257965	8.190258	8.257965
125	02/25/2016	5.195872	5.261349	6.195872	7.261349	8.195872	8.261349
126	03/25/2016	5.200602	5.263759	6.200602	7.263759	8.200602	8.263759
127	04/25/2016	5.204421	5.265167	6.204421	7.265167	8.204421	8.265167
128	05/25/2016	5.2073	5.26559	6.2073	7.26559	8.2073	8.26559
129	06/25/2016	5.209212	5.265241	6.209212	7.265241	8.209212	8.265241
130	07/25/2016	5.210129	5.264387	6.210129	7.264387	8.210129	8.264387
131	08/25/2016	5.210022	5.263305	6.210022	7.263305	8.210022	8.263305
132	09/25/2016	5.208864	5.262277	6.208864	7.262277	8.208864	8.262277
133	10/25/2016	5.206906	5.261598	6.206906	7.261598	8.206906	8.261598
134	11/25/2016	5.205252	5.261521	6.205252	7.261521	8.205252	8.261521
135	12/25/2016	5.2042	5.262115	6.2042	7.262115	8.2042	8.262115
136	01/25/2017	5.203771	5.263404	6.203771	7.263404	8.203771	8.263404
137	02/25/2017	5.203989	5.265411	6.203989	7.265411	8.203989	8.265411
138	03/25/2017	5.204875	5.268158	6.204875	7.268158	8.204875	8.268158
139	04/25/2017	5.206453	5.271668	6.206453	7.271668	8.206453	8.271668
140	05/25/2017	5.208743	5.275933	6.208743	7.275933	8.208743	8.275933
141	06/25/2017	5.211769	5.280824	6.211769	7.280824	8.211769	8.280824
142	07/25/2017	5.215553	5.286176	6.215553	7.286176	8.215553	8.286176
143	08/25/2017	5.220117	5.291817	6.220117	7.291817	8.220117	8.291817
144	09/25/2017	5.225484	5.297573	6.225484	7.297573	8.225484	8.297573
145	10/25/2017	5.231498	5.303263	6.231498	7.303263	8.231498	8.303263
146	11/25/2017	5.237459	5.308732	6.237459	7.308732	8.237459	8.308732

147	12/25/2017	5.243186	5.313944	6.243186	6.313944	7.243186	7.313944	8.243186	8.313944
148	01/25/2018	5.248672	5.318891	6.248672	6.318891	7.248672	7.318891	8.248672	8.318891
149	02/25/2018	5.253908	5.323565	6.253908	6.323565	7.253908	7.323565	8.253908	8.323565
150	03/25/2018	5.258889	5.32796	6.258889	6.32796	7.258889	7.32796	8.258889	8.32796
151	04/25/2018	5.263607	5.332067	6.263607	6.332067	7.263607	7.332067	8.263607	8.332067
152	05/25/2018	5.268054	5.335894	6.268054	6.335894	7.268054	7.335894	8.268054	8.335894
153	06/25/2018	5.272224	5.339504	6.272224	6.339504	7.272224	7.339504	8.272224	8.339504
154	07/25/2018	5.27611	5.342973	6.27611	6.342973	7.27611	7.342973	8.27611	8.342973
155	08/25/2018	5.279705	5.346382	6.279705	6.346382	7.279705	7.346382	8.279705	8.346382
156	09/25/2018	5.283	5.349813	6.283	6.349813	7.283	7.349813	8.283	8.349813
157	10/25/2018	5.286072	5.353352	6.286072	6.353352	7.286072	7.353352	8.286072	8.353352
158	11/25/2018	5.289239	5.35707	6.289239	6.35707	7.289239	7.35707	8.289239	8.35707
159	12/25/2018	5.292586	5.360986	6.292586	6.360986	7.292586	7.360986	8.292586	8.360986
160	01/25/2019	5.296121	5.365106	6.296121	6.365106	7.296121	7.365106	8.296121	8.365106
161	02/25/2019	5.299846	5.369436	6.299846	6.369436	7.299846	7.369436	8.299846	8.369436
162	03/25/2019	5.303769	5.37398	6.303769	6.37398	7.303769	7.37398	8.303769	8.37398
163	04/25/2019	5.307893	5.378745	6.307893	6.378745	7.307893	7.378745	8.307893	8.378745
164	05/25/2019	5.312225	5.383711	6.312225	6.383711	7.312225	7.383711	8.312225	8.383711
165	06/25/2019	5.316769	5.388766	6.316769	6.388766	7.316769	7.388766	8.316769	8.388766
166	07/25/2019	5.321531	5.39377	6.321531	6.39377	7.321531	7.39377	8.321531	8.39377
167	08/25/2019	5.326516	5.398581	6.326516	6.398581	7.326516	7.398581	8.326516	8.398581
168	09/25/2019	5.33173	5.40305	6.33173	6.40305	7.33173	7.40305	8.33173	8.40305
169	10/25/2019	5.337039	5.40703	6.337039	6.40703	7.337039	7.40703	8.337039	8.40703
170	11/25/2019	5.341891	5.41039	6.341891	6.41039	7.341891	7.41039	8.341891	8.41039
171	12/25/2019	5.346136	5.413092	6.346136	6.413092	7.346136	7.413092	8.346136	8.413092
172	01/25/2020	5.349759	5.415122	6.349759	6.415122	7.349759	7.415122	8.349759	8.415122
173	02/25/2020	5.352747	5.416465	6.352747	6.416465	7.352747	7.416465	8.352747	8.416465
174	03/25/2020	5.355083	5.417107	6.355083	6.417107	7.355083	7.417107	8.355083	8.417107
175	04/25/2020	5.356755	5.417032	6.356755	6.417032	7.356755	7.417032	8.356755	8.417032
176	05/25/2020	5.357748	5.416247	6.357748	6.416247	7.357748	7.416247	8.357748	8.416247
177	06/25/2020	5.358048	5.414849	6.358048	6.414849	7.358048	7.414849	8.358048	8.414849
178	07/25/2020	5.35764	5.412954	6.35764	6.412954	7.35764	7.412954	8.35764	8.412954
179	08/25/2020	5.35651	5.410685	6.35651	6.410685	7.35651	7.410685	8.35651	8.410685
180	09/25/2020	5.354644	5.408167	6.354644	6.408167	7.354644	7.408167	8.354644	8.408167
181	10/25/2020	5.352154	5.405526	6.352154	6.405526	7.352154	7.405526	8.352154	8.405526
182	11/25/2020	5.34954	5.402873	6.34954	6.402873	7.34954	7.402873	8.34954	8.402873
183	12/25/2020	5.34693	5.400229	6.34693	6.400229	7.34693	7.400229	8.34693	8.400229

184	01/25/2021	5.344327	5.397599	6.344327	6.397599	7.344327	7.397599	8.344327	8.397599
185	02/25/2021	5.341732	5.394985	6.341732	6.394985	7.341732	7.394985	8.341732	8.394985
186	03/25/2021	5.339149	5.392388	6.339149	6.392388	7.339149	7.392388	8.339149	8.392388
187	04/25/2021	5.336581	5.389813	6.336581	6.389813	7.336581	7.389813	8.336581	8.389813
188	05/25/2021	5.334028	5.387261	6.334028	6.387261	7.334028	7.387261	8.334028	8.387261
189	06/25/2021	5.331495	5.384734	6.331495	6.384734	7.331495	7.384734	8.331495	8.384734
190	07/25/2021	5.328984	5.382236	6.328984	6.382236	7.328984	7.382236	8.328984	8.382236
191	08/25/2021	5.326496	5.379777	6.326496	6.379777	7.326496	7.379777	8.326496	8.379777
192	09/25/2021	5.324035	5.377337	6.324035	6.377337	7.324035	7.377337	8.324035	8.377337
193	10/25/2021	5.321603	5.37494	6.321603	6.37494	7.321603	7.37494	8.321603	8.37494
194	11/25/2021	5.319203	5.372582	6.319203	6.372582	7.319203	7.372582	8.319203	8.372582
195	12/25/2021	5.316837	5.370266	6.316837	6.370266	7.316837	7.370266	8.316837	8.370266
196	01/25/2022	5.314507	5.367993	6.314507	6.367993	7.314507	7.367993	8.314507	8.367993
197	02/25/2022	5.312217	5.365767	6.312217	6.365767	7.312217	7.365767	8.312217	8.365767
198	03/25/2022	5.309969	5.36359	6.309969	6.36359	7.309969	7.36359	8.309969	8.36359
199	04/25/2022	5.307765	5.361464	6.307765	6.361464	7.307765	7.361464	8.307765	8.361464
200	05/25/2022	5.305608	5.359393	6.305608	6.359393	7.305608	7.359393	8.305608	8.359393
201	06/25/2022	5.303499	5.357378	6.303499	6.357378	7.303499	7.357378	8.303499	8.357378
202	07/25/2022	5.301442	5.355423	6.301442	6.355423	7.301442	7.355423	8.301442	8.355423
203	08/25/2022	5.299439	5.35353	6.299439	6.35353	7.299439	7.35353	8.299439	8.35353
204	09/25/2022	5.297493	5.351702	6.297493	6.351702	7.297493	7.351702	8.297493	8.351702
205	10/25/2022	5.295606	5.349942	6.295606	6.349942	7.295606	7.349942	8.295606	8.349942
206	11/25/2022	5.293782	5.348252	6.293782	6.348252	7.293782	7.348252	8.293782	8.348252
207	12/25/2022	5.292023	5.346635	6.292023	6.346635	7.292023	7.346635	8.292023	8.346635
208	01/25/2023	5.290332	5.345092	6.290332	6.345092	7.290332	7.345092	8.290332	8.345092
209	02/25/2023	5.288711	5.343625	6.288711	6.343625	7.288711	7.343625	8.288711	8.343625
210	03/25/2023	5.287163	5.342237	6.287163	6.342237	7.287163	7.342237	8.287163	8.342237
211	04/25/2023	5.285689	5.340928	6.285689	6.340928	7.285689	7.340928	8.285689	8.340928
212	05/25/2023	5.28429	5.339701	6.28429	6.339701	7.28429	7.339701	8.28429	8.339701
213	06/25/2023	5.282967	5.338561	6.282967	6.338561	7.282967	7.338561	8.282967	8.338561
214	07/25/2023	5.281723	5.337514	6.281723	6.337514	7.281723	7.337514	8.281723	8.337514
215	08/25/2023	5.28056	5.336564	6.28056	6.336564	7.28056	7.336564	8.28056	8.336564
216	09/25/2023	5.27948	5.335717	6.27948	6.335717	7.27948	7.335717	8.27948	8.335717
217	10/25/2023	5.278489	5.334979	6.278489	6.334979	7.278489	7.334979	8.278489	8.334979
218	11/25/2023	5.2776	5.334352	6.2776	6.334352	7.2776	7.334352	8.2776	8.334352
219	12/25/2023	5.276818	5.333832	6.276818	6.333832	7.276818	7.333832	8.276818	8.333832
220	01/25/2024	5.276147	5.33341	6.276147	6.33341	7.276147	7.33341	8.276147	8.33341

221	02/25/2024	5.275589	5.333078	6.275589	6.333078	7.275589	7.333078	8.275589	8.333078
222	03/25/2024	5.275146	5.332828	6.275146	6.332828	7.275146	7.332828	8.275146	8.332828
223	04/25/2024	5.274812	5.33265	6.274812	6.33265	7.274812	7.33265	8.274812	8.33265
224	05/25/2024	5.274546	5.332546	6.274546	6.332546	7.274546	7.332546	8.274546	8.332546
225	06/25/2024	5.274341	5.332548	6.274341	6.332548	7.274341	7.332548	8.274341	8.332548
226	07/25/2024	5.274198	5.3327	6.274198	6.3327	7.274198	7.3327	8.274198	8.3327
227	08/25/2024	5.274119	5.333046	6.274119	6.333046	7.274119	7.333046	8.274119	8.333046
228	09/25/2024	5.274105	5.333631	6.274105	6.333631	7.274105	7.333631	8.274105	8.333631
229	10/25/2024	5.274198	5.334499	6.274198	6.334499	7.274198	7.334499	8.274198	8.334499
230	11/25/2024	5.27456	5.335664	6.27456	6.335664	7.27456	7.335664	8.27456	8.335664
231	12/25/2024	5.275235	5.337008	6.275235	6.337008	7.275235	7.337008	8.275235	8.337008
232	01/25/2025	5.276229	5.338378	6.276229	6.338378	7.276229	7.338378	8.276229	8.338378
233	02/25/2025	5.277549	5.33962	6.277549	6.33962	7.277549	7.33962	8.277549	8.33962
234	03/25/2025	5.2792	5.340574	6.2792	6.340574	7.2792	7.340574	8.2792	8.340574
235	04/25/2025	5.281036	5.34108	6.281036	6.34108	7.281036	7.34108	8.281036	8.34108
236	05/25/2025	5.28245	5.341019	6.28245	6.341019	7.28245	7.341019	8.28245	8.341019
237	06/25/2025	5.283279	5.340441	6.283279	6.340441	7.283279	7.340441	8.283279	8.340441
238	07/25/2025	5.283516	5.339445	6.283516	6.339445	7.283516	7.339445	8.283516	8.339445
239	08/25/2025	5.28315	5.338129	6.28315	6.338129	7.28315	7.338129	8.28315	8.338129
240	09/25/2025	5.282172	5.336594	6.282172	6.336594	7.282172	7.336594	8.282172	8.336594
241	10/25/2025	5.280674	5.334941	6.280674	6.334941	7.280674	7.334941	8.280674	8.334941
242	11/25/2025	5.27906	5.333258	6.27906	6.333258	7.27906	7.333258	8.27906	8.333258
243	12/25/2025	5.277433	5.331562	6.277433	6.331562	7.277433	7.331562	8.277433	8.331562
244	01/25/2026	5.275792	5.329854	6.275792	6.329854	7.275792	7.329854	8.275792	8.329854
245	02/25/2026	5.274138	5.328134	6.274138	6.328134	7.274138	7.328134	8.274138	8.328134
246	03/25/2026	5.272472	5.326403	6.272472	6.326403	7.272472	7.326403	8.272472	8.326403
247	04/25/2026	5.270795	5.324661	6.270795	6.324661	7.270795	7.324661	8.270795	8.324661
248	05/25/2026	5.269106	5.322908	6.269106	6.322908	7.269106	7.322908	8.269106	8.322908
249	06/25/2026	5.267406	5.321146	6.267406	6.321146	7.267406	7.321146	8.267406	8.321146
250	07/25/2026	5.265696	5.319374	6.265696	6.319374	7.265696	7.319374	8.265696	8.319374
251	08/25/2026	5.263975	5.317594	6.263975	6.317594	7.263975	7.317594	8.263975	8.317594
252	09/25/2026	5.262246	5.315805	6.262246	6.315805	7.262246	7.315805	8.262246	8.315805
253	10/25/2026	5.260508	5.314009	6.260508	6.314009	7.260508	7.314009	8.260508	8.314009
254	11/25/2026	5.258761	5.312205	6.258761	6.312205	7.258761	7.312205	8.258761	8.312205
255	12/25/2026	5.257006	5.310394	6.257006	6.310394	7.257006	7.310394	8.257006	8.310394
256	01/25/2027	5.255244	5.308576	6.255244	6.308576	7.255244	7.308576	8.255244	8.308576
257	02/25/2027	5.253475	5.306753	6.253475	6.306753	7.253475	7.306753	8.253475	8.306753

258	03/25/2027	5.251699	5.304925	6.251699	6.304925	7.251699	7.304925	8.251699	8.304925
259	04/25/2027	5.249918	5.303092	6.249918	6.303092	7.249918	7.303092	8.249918	8.303092
260	05/25/2027	5.248131	5.301254	6.248131	6.301254	7.248131	7.301254	8.248131	8.301254
261	06/25/2027	5.246338	5.299412	6.246338	6.299412	7.246338	7.299412	8.246338	8.299412
262	07/25/2027	5.244542	5.297567	6.244542	6.297567	7.244542	7.297567	8.244542	8.297567
263	08/25/2027	5.242741	5.295719	6.242741	6.295719	7.242741	7.295719	8.242741	8.295719
264	09/25/2027	5.240936	5.293868	6.240936	6.293868	7.240936	7.293868	8.240936	8.293868
265	10/25/2027	5.239129	5.292016	6.239129	6.292016	7.239129	7.292016	8.239129	8.292016
266	11/25/2027	5.237319	5.290162	6.237319	6.290162	7.237319	7.290162	8.237319	8.290162
267	12/25/2027	5.235506	5.288307	6.235506	6.288307	7.235506	7.288307	8.235506	8.288307
268	01/25/2028	5.233692	5.286452	6.233692	6.286452	7.233692	7.286452	8.233692	8.286452
269	02/25/2028	5.231877	5.284597	6.231877	6.284597	7.231877	7.284597	8.231877	8.284597
270	03/25/2028	5.230061	5.282742	6.230061	6.282742	7.230061	7.282742	8.230061	8.282742
271	04/25/2028	5.228245	5.280889	6.228245	6.280889	7.228245	7.280889	8.228245	8.280889
272	05/25/2028	5.226429	5.279037	6.226429	6.279037	7.226429	7.279037	8.226429	8.279037
273	06/25/2028	5.224614	5.277186	6.224614	6.277186	7.224614	7.277186	8.224614	8.277186
274	07/25/2028	5.222801	5.275339	6.222801	6.275339	7.222801	7.275339	8.222801	8.275339
275	08/25/2028	5.220988	5.273494	6.220988	6.273494	7.220988	7.273494	8.220988	8.273494
276	09/25/2028	5.219178	5.271653	6.219178	6.271653	7.219178	7.271653	8.219178	8.271653
277	10/25/2028	5.217371	5.269816	6.217371	6.269816	7.217371	7.269816	8.217371	8.269816
278	11/25/2028	5.215567	5.267983	6.215567	6.267983	7.215567	7.267983	8.215567	8.267983
279	12/25/2028	5.213767	5.266155	6.213767	6.266155	7.213767	7.266155	8.213767	8.266155
280	01/25/2029	5.21197	5.264333	6.21197	6.264333	7.21197	7.264333	8.21197	8.264333
281	02/25/2029	5.210178	5.262517	6.210178	6.262517	7.210178	7.262517	8.210178	8.262517
282	03/25/2029	5.208392	5.260707	6.208392	6.260707	7.208392	7.260707	8.208392	8.260707
283	04/25/2029	5.206611	5.258904	6.206611	6.258904	7.206611	7.258904	8.206611	8.258904
284	05/25/2029	5.204836	5.257109	6.204836	6.257109	7.204836	7.257109	8.204836	8.257109
285	06/25/2029	5.203067	5.255321	6.203067	6.255321	7.203067	7.255321	8.203067	8.255321
286	07/25/2029	5.201306	5.253542	6.201306	6.253542	7.201306	7.253542	8.201306	8.253542
287	08/25/2029	5.199552	5.251772	6.199552	6.251772	7.199552	7.251772	8.199552	8.251772
288	09/25/2029	5.197806	5.250011	6.197806	6.250011	7.197806	7.250011	8.197806	8.250011
289	10/25/2029	5.196068	5.24826	6.196068	6.24826	7.196068	7.24826	8.196068	8.24826
290	11/25/2029	5.19434	5.246519	6.19434	6.246519	7.19434	7.246519	8.19434	8.246519
291	12/25/2029	5.192621	5.24479	6.192621	6.24479	7.192621	7.24479	8.192621	8.24479
292	01/25/2030	5.190911	5.243071	6.190911	6.243071	7.190911	7.243071	8.190911	8.243071
293	02/25/2030	5.189212	5.241365	6.189212	6.241365	7.189212	7.241365	8.189212	8.241365
294	03/25/2030	5.187525	5.239671	6.187525	6.239671	7.187525	7.239671	8.187525	8.239671

295	04/25/2030	5.185848	5.23799	6.185848	6.23799	7.185848	7.23799	8.185848	8.23799
296	05/25/2030	5.184183	5.236322	6.184183	6.236322	7.184183	7.236322	8.184183	8.236322
297	06/25/2030	5.182531	5.234668	6.182531	6.234668	7.182531	7.234668	8.182531	8.234668
298	07/25/2030	5.180891	5.233028	6.180891	6.233028	7.180891	7.233028	8.180891	8.233028
299	08/25/2030	5.179265	5.231403	6.179265	6.231403	7.179265	7.231403	8.179265	8.231403
300	09/25/2030	5.177652	5.229793	6.177652	6.229793	7.177652	7.229793	8.177652	8.229793
301	10/25/2030	5.176054	5.2282	6.176054	6.2282	7.176054	7.2282	8.176054	8.2282
302	11/25/2030	5.17447	5.226622	6.17447	6.226622	7.17447	7.226622	8.17447	8.226622
303	12/25/2030	5.172902	5.225062	6.172902	6.225062	7.172902	7.225062	8.172902	8.225062
304	01/25/2031	5.171349	5.223518	6.171349	6.223518	7.171349	7.223518	8.171349	8.223518
305	02/25/2031	5.169813	5.221993	6.169813	6.221993	7.169813	7.221993	8.169813	8.221993
306	03/25/2031	5.168293	5.220485	6.168293	6.220485	7.168293	7.220485	8.168293	8.220485
307	04/25/2031	5.16679	5.218997	6.16679	6.218997	7.16679	7.218997	8.16679	8.218997
308	05/25/2031	5.165305	5.217527	6.165305	6.217527	7.165305	7.217527	8.165305	8.217527
309	06/25/2031	5.163838	5.216078	6.163838	6.216078	7.163838	7.216078	8.163838	8.216078
310	07/25/2031	5.16239	5.214648	6.16239	6.214648	7.16239	7.214648	8.16239	8.214648
311	08/25/2031	5.160961	5.21324	6.160961	6.21324	7.160961	7.21324	8.160961	8.21324
312	09/25/2031	5.159551	5.211852	6.159551	6.211852	7.159551	7.211852	8.159551	8.211852
313	10/25/2031	5.158162	5.210487	6.158162	6.210487	7.158162	7.210487	8.158162	8.210487
314	11/25/2031	5.156793	5.209143	6.156793	6.209143	7.156793	7.209143	8.156793	8.209143
315	12/25/2031	5.155444	5.207823	6.155444	6.207823	7.155444	7.207823	8.155444	8.207823
316	01/25/2032	5.154118	5.206525	6.154118	6.206525	7.154118	7.206525	8.154118	8.206525
317	02/25/2032	5.152813	5.205251	6.152813	6.205251	7.152813	7.205251	8.152813	8.205251
318	03/25/2032	5.151531	5.204002	6.151531	6.204002	7.151531	7.204002	8.151531	8.204002
319	04/25/2032	5.150272	5.202777	6.150272	6.202777	7.150272	7.202777	8.150272	8.202777
320	05/25/2032	5.149036	5.201577	6.149036	6.201577	7.149036	7.201577	8.149036	8.201577
321	06/25/2032	5.147824	5.200403	6.147824	6.200403	7.147824	7.200403	8.147824	8.200403
322	07/25/2032	5.146637	5.199254	6.146637	6.199254	7.146637	7.199254	8.146637	8.199254
323	08/25/2032	5.145474	5.198133	6.145474	6.198133	7.145474	7.198133	8.145474	8.198133
324	09/25/2032	5.144337	5.197039	6.144337	6.197039	7.144337	7.197039	8.144337	8.197039
325	10/25/2032	5.143225	5.195972	6.143225	6.195972	7.143225	7.195972	8.143225	8.195972
326	11/25/2032	5.142114	5.194934	6.142114	6.194934	7.142114	7.194934	8.142114	8.194934
327	12/25/2032	5.141082	5.193924	6.141082	6.193924	7.141082	7.193924	8.141082	8.193924
328	01/25/2033	5.140051	5.192944	6.140051	6.192944	7.140051	7.192944	8.140051	8.192944
329	02/25/2033	5.139048	5.191993	6.139048	6.191993	7.139048	7.191993	8.139048	8.191993
330	03/25/2033	5.138073	5.191071	6.138073	6.191071	7.138073	7.191071	8.138073	8.191071
331	04/25/2033	5.137127	5.190181	6.137127	6.190181	7.137127	7.190181	8.137127	8.190181

332	05/25/2033	5.13621	5.189321	6.13621	6.189321	7.13621	7.189321	8.13621	8.189321
333	06/25/2033	5.135322	5.188493	6.135322	6.188493	7.135322	7.188493	8.135322	8.188493
334	07/25/2033	5.134465	5.187697	6.134465	6.187697	7.134465	7.187697	8.134465	8.187697
335	08/25/2033	5.133638	5.186933	6.133638	6.186933	7.133638	7.186933	8.133638	8.186933
336	09/25/2033	5.132842	5.186204	6.132842	6.186204	7.132842	7.186204	8.132842	8.186204
337	10/25/2033	5.132077	5.185508	6.132077	6.185508	7.132077	7.185508	8.132077	8.185508
338	11/25/2033	5.131345	5.184847	6.131345	6.184847	7.131345	7.184847	8.131345	8.184847
339	12/25/2033	5.130647	5.184221	6.130647	6.184221	7.130647	7.184221	8.130647	8.184221
340	01/25/2034	5.129982	5.183629	6.129982	6.183629	7.129982	7.183629	8.129982	8.183629
341	02/25/2034	5.129352	5.183072	6.129352	6.183072	7.129352	7.183072	8.129352	8.183072
342	03/25/2034	5.128756	5.182549	6.128756	6.182549	7.128756	7.182549	8.128756	8.182549
343	04/25/2034	5.128196	5.182061	6.128196	6.182061	7.128196	7.182061	8.128196	8.182061
344	05/25/2034	5.127668	5.181606	6.127668	6.181606	7.127668	7.181606	8.127668	8.181606
345	06/25/2034	5.127172	5.181188	6.127172	6.181188	7.127172	7.181188	8.127172	8.181188
346	07/25/2034	5.12671	5.180811	6.12671	6.180811	7.12671	7.180811	8.12671	8.180811
347	08/25/2034	5.12628	5.180475	6.12628	6.180475	7.12628	7.180475	8.12628	8.180475
348	09/25/2034	5.125885	5.180186	6.125885	6.180186	7.125885	7.180186	8.125885	8.180186
349	10/25/2034	5.125527	5.179945	6.125527	6.179945	7.125527	7.179945	8.125527	8.179945
350	11/25/2034	5.125215	5.179754	6.125215	6.179754	7.125215	7.179754	8.125215	8.179754
351	12/25/2034	5.124952	5.179606	6.124952	6.179606	7.124952	7.179606	8.124952	8.179606
352	01/25/2035	5.124741	5.179492	6.124741	6.179492	7.124741	7.179492	8.124741	8.179492
353	02/25/2035	5.12458	5.179404	6.12458	6.179404	7.12458	7.179404	8.12458	8.179404
354	03/25/2035	5.124471	5.179332	6.124471	6.179332	7.124471	7.179332	8.124471	8.179332
355	04/25/2035	5.124404	5.179268	6.124404	6.179268	7.124404	7.179268	8.124404	8.179268
356	05/25/2035	5.124345							
357	06/25/2035	5.124285							
358	07/25/2035	5.124222							
359	08/25/2035	5.124158							
360	09/25/2035	5.124092							

RAMP 05-EFC5

GMAC RFC Securities

New Issue Structuring 301-664-6957

Settle 10/26/2005
 First Payment 11/25/2005

	FWD LIBOR	FWD LIBOR+1	FWD LIBOR+2	FWD LIBOR+3	FWD LIBOR	FWD LIBOR+100	FWD LIBOR+200	FWD LIBOR+300
M1	100.000000	100.000000	100.000000	100.000000	100.000000	100.000000	100.000000	100.000000
Disc Margin	47	47	47	47	47	47	47	47
WAL for Princ Pmts	3.52	3.51	3.50	3.50	3.52	3.51	3.50	3.50
M2	100.000000	100.000000	100.000000	100.000000	100.000000	100.000000	100.000000	100.000000
Disc Margin	49	49	49	49	49	49	49	49
WAL for Princ Pmts	3.98	3.96	3.95	3.94	3.98	3.96	3.95	3.94
M3	100.000000	100.000000	100.000000	100.000000	100.000000	100.000000	100.000000	100.000000
Disc Margin	51	51	51	51	51	51	51	51
WAL for Princ Pmts	4.45	4.41	4.39	4.37	4.45	4.41	4.39	4.37

	Shock(bps)	100bp	200bp	300bp	100bp	200bp	300bp
LIBOR_1MO	3.935000	3.935000	3.935000	3.935000	3.935000	3.935000	3.935000
LIBOR_6MO	4.290000	4.290000	4.290000	4.290000	4.290000	4.290000	4.290000
Prepay (1F) 10 *CHYNE_FRM10 *CHYNE_FRM10 *CHYNE_FRM10 *CHYNE_FRM10	100 *CHYNE_FRM10	100 *CHYNE_FRM10	100 *CHYNE_FRM10	100 *CHYNE_FRM10	100 *CHYNE_FRM10	100 *CHYNE_FRM10	100 *CHYNE_FRM10

No Prepays	Lockout and Penalties Include Penalties Include Penalties Include Penalties Include Penalties	Include Penalties	Include Penalties	Include Penalties	Include Penalties	Include Penalties	Include Penalties
Prepay Penalty Haircut	Prepay (1A) 0 *CHYNE_ARM 0 *CHYNE_ARM 0 *CHYNE_ARM 0 *CHYNE_ARM 0	0	0	0	0	0	0
No Prepays	Lockout and Penalties Include Penalties Include Penalties Include Penalties Include Penalties	Include Penalties	Include Penalties	Include Penalties	Include Penalties	Include Penalties	Include Penalties
Prepay Penalty Haircut	Default) *CHYNE_DFLT) *CHYNE_DFLT) *CHYNE_DFLT) *CHYNE_DFLT) *CHYNE_DFLT)	0	0	0	0	0	0
Loss Severity	100%	100%	100%	100%	100%	100%	100%
Servicer Advances	100%	100%	100%	100%	100%	100%	100%
Liquitation Lag	0	0	0	0	0	0	0
Optional Redemption	Call (N)	Call (N)	Call (N)	Call (N)	Call (Y)	Call (Y)	Call (Y)

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ed on information with respect to the mortgage loans provided by Residential Funding Corporation ("RFC") and its affiliates. RFSC is a wholly owned subsidiary of RFC. Neither RFC nor any pectus supplement and by any other information subsequently filed with the Securities and Exchange Commissions (SEC). All assumptions and information in this report reflect RFSC's to universally accepted method for analyzing financial instruments. You should review the assumptions; there may be differences between these assumptions and your actual business ic (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 reflected herein shall be construed to be, or constitute, an offer to sell or buy or a solicitation of an offer to sell or buy any securities, commodities or derivative instruments ; 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

fully funded O/C, Cap - CashflowsM1

GMAC RFC Securities

New Issue Structuring 301-654-6957

Period	Date	Principal	Interest	Cash Flow	Balance	Sched Princ	Unsched Princ	Prepay Penalty	Princ Writedown
Total		27,383,000.00		5,705,069.19	33,088,069.19	0	27,383,000.00	0	0
0	26-Oct-2005	0	0	0	27,383,000.00	0	0	0	0
1	25-Nov-2005	0	0	100,632.52	27,383,000.00	0	0	0	0
2	25-Dec-2005	0	0	100,632.52	27,383,000.00	0	0	0	0
3	25-Jan-2006	0	0	103,986.94	27,383,000.00	0	0	0	0
4	25-Feb-2006	0	0	103,986.94	27,383,000.00	0	0	0	0
5	25-Mar-2006	0	0	93,923.69	27,383,000.00	0	0	0	0
6	25-Apr-2006	0	0	103,986.94	27,383,000.00	0	0	0	0
7	25-May-2006	0	0	100,632.52	27,383,000.00	0	0	0	0
8	25-Jun-2006	0	0	103,986.94	27,383,000.00	0	0	0	0
9	25-Jul-2006	0	0	100,632.52	27,383,000.00	0	0	0	0
10	25-Aug-2006	0	0	103,986.94	27,383,000.00	0	0	0	0
11	25-Sep-2006	0	0	103,986.94	27,383,000.00	0	0	0	0
12	25-Oct-2006	0	0	100,632.52	27,383,000.00	0	0	0	0
13	25-Nov-2006	0	0	103,986.94	27,383,000.00	0	0	0	0
14	25-Dec-2006	0	0	100,632.52	27,383,000.00	0	0	0	0
15	25-Jan-2007	0	0	103,986.94	27,383,000.00	0	0	0	0
16	25-Feb-2007	0	0	103,986.94	27,383,000.00	0	0	0	0
17	25-Mar-2007	0	0	93,923.69	27,383,000.00	0	0	0	0
18	25-Apr-2007	0	0	103,986.94	27,383,000.00	0	0	0	0
19	25-May-2007	0	0	100,632.52	27,383,000.00	0	0	0	0
20	25-Jun-2007	0	0	103,986.94	27,383,000.00	0	0	0	0
21	25-Jul-2007	0	0	100,632.52	27,383,000.00	0	0	0	0
22	25-Aug-2007	0	0	103,986.94	27,383,000.00	0	0	0	0
23	25-Sep-2007	0	0	103,986.94	27,383,000.00	0	0	0	0
24	25-Oct-2007	0	0	100,632.52	27,383,000.00	0	0	0	0
25	25-Nov-2007	0	0	103,986.94	27,383,000.00	0	0	0	0
26	25-Dec-2007	0	0	100,632.52	27,383,000.00	0	0	0	0
27	25-Jan-2008	0	0	103,986.94	27,383,000.00	0	0	0	0
28	25-Feb-2008	0	0	103,986.94	27,383,000.00	0	0	0	0
29	25-Mar-2008	0	0	97,278.11	27,383,000.00	0	0	0	0
30	25-Apr-2008	0	0	103,986.94	27,383,000.00	0	0	0	0

71	25-Sep-2011	194,211.34	22,496.62	216,707.96	5,729,850.01	0	194,211.34	0	0
72	25-Oct-2011	187,698.31	21,057.20	208,755.51	5,542,151.70	0	187,698.31	0	0
73	25-Nov-2011	5,542,151.70	21,046.32	5,563,198.02	0	0	5,542,151.70	0	0

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Accum Princ Writedown	Gross Writedown	Accum Gross Writedown	Accrued Interest	Interest Shortfall	Accum Interest Shortfall	Couponcap Shortfall	Couponcap Accum Shortfall
0	0	0	5,705,069.19	0	0	0	0
0	0	0	100,632.52	0	0	0	0
0	0	0	100,632.52	0	0	0	0
0	0	0	103,986.94	0	0	0	0
0	0	0	103,986.94	0	0	0	0
0	0	0	93,923.69	0	0	0	0
0	0	0	103,986.94	0	0	0	0
0	0	0	100,632.52	0	0	0	0
0	0	0	103,986.94	0	0	0	0
0	0	0	100,632.52	0	0	0	0
0	0	0	103,986.94	0	0	0	0
0	0	0	100,632.52	0	0	0	0
0	0	0	103,986.94	0	0	0	0
0	0	0	100,632.52	0	0	0	0
0	0	0	103,986.94	0	0	0	0
0	0	0	93,923.69	0	0	0	0
0	0	0	103,986.94	0	0	0	0
0	0	0	100,632.52	0	0	0	0
0	0	0	103,986.94	0	0	0	0
0	0	0	100,632.52	0	0	0	0
0	0	0	103,986.94	0	0	0	0
0	0	0	100,632.52	0	0	0	0
0	0	0	103,986.94	0	0	0	0
0	0	0	97,278.11	0	0	0	0
0	0	0	103,986.94	0	0	0	0

0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
				22,496.62				
				21,057.20				
				21,046.32				

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Couponcap	Shortfall Payback	Capped Optimal Interest	Coupon	Effective Coupon	Couponcap Rate	Credit Support	LIBOR_1MO
0	0	5,705,069.19	0	0	0	0	0
0	0	100,632.52	4.41	4.41	6.48058515	18.48	3.94
0	0	100,632.52	4.41	4.41	6.480101496	18.61	3.94
0	0	103,986.94	4.41	4.41	6.270607085	18.78	3.94
0	0	103,986.94	4.41	4.41	6.270157754	19	3.94
0	0	93,923.69	4.41	4.41	6.94147392	19.26	3.94
0	0	103,986.94	4.41	4.41	6.269289413	19.58	3.94
0	0	100,632.52	4.41	4.41	6.47791493	19.96	3.94
0	0	103,986.94	4.41	4.41	6.268733436	20.39	3.94
0	0	100,632.52	4.41	4.41	6.47759793	20.89	3.94
0	0	103,986.94	4.41	4.41	6.268696976	21.46	3.94
0	0	103,986.94	4.41	4.41	6.268965698	22.09	3.94
0	0	100,632.52	4.41	4.41	6.478441429	22.75	3.94
0	0	103,986.94	4.41	4.41	6.269955913	23.43	3.94
0	0	100,632.52	4.41	4.41	6.47947027	24.13	3.94
0	0	103,986.94	4.41	4.41	6.270957011	24.84	3.94
0	0	103,986.94	4.41	4.41	6.271461651	25.58	3.94
0	0	93,923.69	4.41	4.41	6.943965703	26.34	3.94
0	0	103,986.94	4.41	4.41	6.272479129	27.13	3.94
0	0	100,632.52	4.41	4.41	6.482091707	27.93	3.94
0	0	103,986.94	4.41	4.41	6.273507562	28.76	3.94
0	0	100,632.52	4.41	4.41	6.48316009	29.62	3.94
0	0	103,986.94	4.41	4.41	6.274547258	31.25	3.94
0	0	103,986.94	4.41	4.41	6.277351415	32.95	3.94
0	0	100,632.52	4.41	4.41	8.337599569	34.75	3.94
0	0	103,986.94	4.41	4.41	8.062277911	36.63	3.94
0	0	100,632.52	4.41	4.41	8.324278123	38.61	3.94
0	0	103,986.94	4.41	4.41	8.049047896	39.95	3.94
0	0	103,986.94	4.41	4.41	8.04643766	41.33	3.94
0	0	97,278.11	4.41	4.41	8.59854923	42.77	3.94
0	0	103,986.94	4.41	4.41	8.041147208	44.25	3.94

0	100,632.52	4.41	4.41	8.306415768	45.79	3.94
0	103,986.94	4.41	4.41	8.035763056	47.37	3.94
0	100,632.52	4.41	4.41	8.300803565	49.01	3.94
0	103,986.94	4.41	4.41	8.03028478	50.71	3.94
0	103,986.94	4.41	4.41	8.028761831	52.46	3.94
0	100,632.52	4.41	4.41	8.552307435	54.27	3.94
0	103,986.94	4.41	4.41	8.272975473	53.51	3.94
0	100,632.52	4.41	4.41	8.545145738	54.34	3.94
0	103,986.94	4.41	4.41	8.265987726	52.65	3.94
0	93,923.69	4.41	4.41	8.262450997	50.9	3.94
0	103,986.94	4.41	4.41	9.143766274	49.1	3.94
0	100,632.52	4.41	4.41	8.25291717	47.23	3.94
0	103,986.94	4.41	4.41	8.526724773	45.31	3.94
0	100,632.52	4.41	4.41	8.248017914	43.32	3.94
0	103,986.94	4.41	4.41	8.519149319	41.26	3.94
0	103,986.94	4.41	4.41	8.240629548	39.13	3.94
0	97,928.43	4.41	4.41	8.236892414	37.89	3.94
0	81,540.93	4.41	4.41	8.507564217	37.89	3.94
0	71,051.53	4.41	4.41	8.229332309	37.89	3.94
0	56,409.96	4.41	4.41	8.499693027	37.89	3.94
0	45,959.93	4.41	4.41	8.221657908	37.89	3.94
0	42,500.13	4.41	4.41	8.21777923	37.89	3.94
0	37,120.33	4.41	4.41	9.093926912	37.88	3.94
0	39,742.17	4.41	4.41	8.209932591	37.88	3.94
0	37,192.72	4.41	4.41	8.479499586	37.88	3.94
0	37,166.90	4.41	4.41	8.20197378	37.88	3.94
0	34,784.42	4.41	4.41	8.471217036	37.88	3.94
0	34,762.03	4.41	4.41	8.193901982	37.88	3.94
0	33,619.88	4.41	4.41	8.189823892	37.88	3.94
0	31,467.04	4.41	4.41	8.458580583	37.89	3.94
0	31,441.11	4.41	4.41	8.181613022	37.89	3.94
0	29,421.83	4.41	4.41	8.450056383	37.89	3.94
0	29,399.05	4.41	4.41	8.173305921	37.88	3.94
0	28,429.38	4.41	4.41	8.16910912	37.88	3.94
0	24,831.84	4.41	4.41	9.039692572	37.88	3.94
0	26,586.96	4.41	4.41	8.160629507	37.88	3.94
0	24,882.58	4.41	4.41	8.428225144	37.88	3.94
0	24,866.48	4.41	4.41	8.152035949	37.88	3.94
0	23,273.60	4.41	4.41	8.419286633	37.88	3.94
0	23,259.75	4.41	4.41	8.143329422	37.88	3.94

0	22,496.62	4.41	4.41	8,13893413	37.88	3.94
0	21,057.20	4.41	4.41	8,405661378	37.88	3.94
0	21,046.32	4.41	4.41	8,130060219	100	3.94

fully funded O/C, Cap - CashflowsM2

GMAC RFC Securities

New Issue Structuring 301-664-6957

Period	Date	Principal	Interest	Cash Flow	Balance	Sched Princ	Unsched Princ	Prepay Penalty	Princ Writedown
Total		25,249,000.00	0	30,351,979.27	0	0	25,249,000.00	0	0
0	26-Oct-2005	0	0	0	25,249,000.00	0	0	0	0
1	25-Nov-2005	0	0	93,210.89	25,249,000.00	0	0	0	0
2	25-Dec-2005	0	0	93,210.89	25,249,000.00	0	0	0	0
3	25-Jan-2006	0	0	96,317.92	25,249,000.00	0	0	0	0
4	25-Feb-2006	0	0	96,317.92	25,249,000.00	0	0	0	0
5	25-Mar-2006	0	0	86,996.83	25,249,000.00	0	0	0	0
6	25-Apr-2006	0	0	96,317.92	25,249,000.00	0	0	0	0
7	25-May-2006	0	0	93,210.89	25,249,000.00	0	0	0	0
8	25-Jun-2006	0	0	96,317.92	25,249,000.00	0	0	0	0
9	25-Jul-2006	0	0	93,210.89	25,249,000.00	0	0	0	0
10	25-Aug-2006	0	0	96,317.92	25,249,000.00	0	0	0	0
11	25-Sep-2006	0	0	93,210.89	25,249,000.00	0	0	0	0
12	25-Oct-2006	0	0	96,317.92	25,249,000.00	0	0	0	0
13	25-Nov-2006	0	0	93,210.89	25,249,000.00	0	0	0	0
14	25-Dec-2006	0	0	96,317.92	25,249,000.00	0	0	0	0
15	25-Jan-2007	0	0	93,210.89	25,249,000.00	0	0	0	0
16	25-Feb-2007	0	0	96,317.92	25,249,000.00	0	0	0	0
17	25-Mar-2007	0	0	86,996.83	25,249,000.00	0	0	0	0
18	25-Apr-2007	0	0	96,317.92	25,249,000.00	0	0	0	0
19	25-May-2007	0	0	93,210.89	25,249,000.00	0	0	0	0
20	25-Jun-2007	0	0	96,317.92	25,249,000.00	0	0	0	0
21	25-Jul-2007	0	0	93,210.89	25,249,000.00	0	0	0	0
22	25-Aug-2007	0	0	96,317.92	25,249,000.00	0	0	0	0
23	25-Sep-2007	0	0	96,317.92	25,249,000.00	0	0	0	0
24	25-Oct-2007	0	0	93,210.89	25,249,000.00	0	0	0	0
25	25-Nov-2007	0	0	96,317.92	25,249,000.00	0	0	0	0
26	25-Dec-2007	0	0	93,210.89	25,249,000.00	0	0	0	0
27	25-Jan-2008	0	0	96,317.92	25,249,000.00	0	0	0	0
28	25-Feb-2008	0	0	96,317.92	25,249,000.00	0	0	0	0
29	25-Mar-2008	0	0	90,103.86	25,249,000.00	0	0	0	0
30	25-Apr-2008	0	0	96,317.92	25,249,000.00	0	0	0	0

71	25-Sep-2011	179,077.99	20,837.71	199,915.70	5,283,368.19	0	179,077.99	0	0
72	25-Oct-2011	173,072.47	19,504.43	192,576.90	5,110,295.73	0	173,072.47	0	0
73	25-Nov-2011	5,110,295.73	19,494.36	5,129,790.08	0	0	5,110,295.73	0	0

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 of its affiliates makes any representation as to the accuracy or completeness of the information herein. The information herein is preliminary and supersedes any prior information and will be supersede 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 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 res may, as principal or agent, buy or sell such securities, commodities or derivative instruments. In addition, RFSC may make a market in the securities referred to herein. Neither the information nor th mentioned herein. No sale of any securities, commodities or derivative instruments should be consummated without the purchaser first having received a prospectus and, if required prospectus supt advisor.

Accum Princ Writedown	Gross Writedown	Accum Gross Writedown	Accrued Interest	Interest Shortfall	Accum Interest Shortfall	Couponcap Shortfall	Couponcap Accum Shortfall
0	0	0	5,102,979.27	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	93,210.89	0	0	0	0
0	0	0	93,210.89	0	0	0	0
0	0	0	96,317.92	0	0	0	0
0	0	0	96,317.92	0	0	0	0
0	0	0	86,996.83	0	0	0	0
0	0	0	96,317.92	0	0	0	0
0	0	0	93,210.89	0	0	0	0
0	0	0	96,317.92	0	0	0	0
0	0	0	93,210.89	0	0	0	0
0	0	0	96,317.92	0	0	0	0
0	0	0	93,210.89	0	0	0	0
0	0	0	96,317.92	0	0	0	0
0	0	0	86,996.83	0	0	0	0
0	0	0	96,317.92	0	0	0	0
0	0	0	93,210.89	0	0	0	0
0	0	0	96,317.92	0	0	0	0
0	0	0	93,210.89	0	0	0	0
0	0	0	96,317.92	0	0	0	0
0	0	0	93,210.89	0	0	0	0
0	0	0	96,317.92	0	0	0	0
0	0	0	93,210.89	0	0	0	0
0	0	0	96,317.92	0	0	0	0
0	0	0	93,210.89	0	0	0	0
0	0	0	96,317.92	0	0	0	0
0	0	0	90,103.86	0	0	0	0
0	0	0	96,317.92	0	0	0	0

0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
			20,837.71					
			19,504.43					
			19,494.36					

1 ("RFSC") based on information with respect to the mortgage loans provided by Residential Funding Corporation ("RFC") and its affiliates. RFSC is a wholly owned subsidiary of RFC. Neither RFC nor any of its affiliates are registered as broker-dealers with the Securities and Exchange Commission (SEC). All assumptions and information in this report reflect RFSC's assumptions and information and are not intended to be relied upon as a basis for investment decisions. You should review the assumptions; there may be differences between these assumptions and your actual business operations. 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 the information reflected herein shall be construed to be, or constitute, an offer to sell or buy or a solicitation of an offer to sell or buy any securities, commodities or derivative instruments. 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

Couponcap	Shortfall Payback	Capped Optimal Interest	Coupon	Effective Coupon	Couponcap Rate	Credit Support	LIBOR_1MO
0	0	5,102.97927	0	0	0	0	0
0	0	93,210.89	4.43	4.43	6.48058515	14.92	3.94
0	0	93,210.89	4.43	4.43	6.480101496	15.02	3.94
0	0	96,317.92	4.43	4.43	6.270607085	15.16	3.94
0	0	96,317.92	4.43	4.43	6.270157754	15.33	3.94
0	0	86,996.83	4.43	4.43	6.94147392	15.55	3.94
0	0	96,317.92	4.43	4.43	6.269289413	15.8	3.94
0	0	93,210.89	4.43	4.43	6.47791493	16.11	3.94
0	0	96,317.92	4.43	4.43	6.268733436	16.46	3.94
0	0	93,210.89	4.43	4.43	6.47759793	16.86	3.94
0	0	96,317.92	4.43	4.43	6.268696976	17.32	3.94
0	0	96,317.92	4.43	4.43	6.268965698	17.83	3.94
0	0	93,210.89	4.43	4.43	6.478441429	18.36	3.94
0	0	96,317.92	4.43	4.43	6.269955913	18.91	3.94
0	0	93,210.89	4.43	4.43	6.47947027	19.47	3.94
0	0	96,317.92	4.43	4.43	6.270957011	20.05	3.94
0	0	96,317.92	4.43	4.43	6.271461651	20.65	3.94
0	0	86,996.83	4.43	4.43	6.943965703	21.26	3.94
0	0	96,317.92	4.43	4.43	6.272479129	21.89	3.94
0	0	93,210.89	4.43	4.43	6.482091707	22.54	3.94
0	0	96,317.92	4.43	4.43	6.273507562	23.21	3.94
0	0	93,210.89	4.43	4.43	6.48316009	23.91	3.94
0	0	96,317.92	4.43	4.43	6.274547258	25.22	3.94
0	0	96,317.92	4.43	4.43	6.277351415	26.6	3.94
0	0	93,210.89	4.43	4.43	8.337599569	28.04	3.94
0	0	96,317.92	4.43	4.43	8.062277911	29.56	3.94
0	0	93,210.89	4.43	4.43	8.324278123	31.16	3.94
0	0	96,317.92	4.43	4.43	8.049047896	32.24	3.94
0	0	96,317.92	4.43	4.43	8.04643766	33.36	3.94
0	0	90,103.86	4.43	4.43	8.59854923	34.52	3.94
0	0	96,317.92	4.43	4.43	8.041147208	35.71	3.94

0	93,210.89	4.43	4.43	8,306,415,768	36.95	3.94
0	96,317.92	4.43	4.43	8,035,763,056	38.23	3.94
0	93,210.89	4.43	4.43	8,300,803,565	39.55	3.94
0	96,317.92	4.43	4.43	8,030,284,78	40.92	3.94
0	96,317.92	4.43	4.43	8,028,761,831	42.34	3.94
0	93,210.89	4.43	4.43	8,552,307,435	43.8	3.94
0	96,317.92	4.43	4.43	8,272,975,473	42.68	3.94
0	93,210.89	4.43	4.43	8,545,145,738	43.13	3.94
0	96,317.92	4.43	4.43	8,265,987,726	41.06	3.94
0	96,317.92	4.43	4.43	8,262,450,997	38.91	3.94
0	86,996.83	4.43	4.43	9,143,766,274	36.7	3.94
0	96,317.92	4.43	4.43	8,255,291,717	34.41	3.94
0	93,210.89	4.43	4.43	8,526,724,773	32.04	3.94
0	89,596.26	4.43	4.43	8,248,017,914	30.55	3.94
0	70,316.64	4.43	4.43	8,519,149,319	30.55	3.94
0	56,298.14	4.43	4.43	8,240,629,548	30.55	3.94
0	46,575.41	4.43	4.43	8,236,892,414	30.55	3.94
0	43,580.12	4.43	4.43	8,507,564,217	30.55	3.94
0	43,542.32	4.43	4.43	8,229,332,309	30.54	3.94
0	40,744.06	4.43	4.43	8,499,693,027	30.54	3.94
0	40,710.70	4.43	4.43	8,221,657,908	30.54	3.94
0	39,366.16	4.43	4.43	8,217,777,923	30.54	3.94
0	34,383.07	4.43	4.43	9,093,926,912	30.54	3.94
0	36,811.57	4.43	4.43	8,209,932,591	30.54	3.94
0	34,450.12	4.43	4.43	8,479,499,586	30.54	3.94
0	34,426.20	4.43	4.43	8,201,973,78	30.54	3.94
0	32,219.40	4.43	4.43	8,471,217,036	30.54	3.94
0	32,198.66	4.43	4.43	8,193,901,982	30.54	3.94
0	31,140.74	4.43	4.43	8,189,823,892	30.54	3.94
0	29,146.65	4.43	4.43	8,458,580,583	30.54	3.94
0	29,122.63	4.43	4.43	8,181,613,022	30.54	3.94
0	27,252.25	4.43	4.43	8,450,056,383	30.54	3.94
0	27,231.15	4.43	4.43	8,173,305,921	30.54	3.94
0	26,332.99	4.43	4.43	8,169,109,12	30.54	3.94
0	23,000.73	4.43	4.43	9,039,692,572	30.54	3.94
0	24,626.43	4.43	4.43	8,160,629,507	30.54	3.94
0	23,047.73	4.43	4.43	8,428,225,144	30.54	3.94
0	23,032.82	4.43	4.43	8,152,035,949	30.54	3.94
0	21,557.40	4.43	4.43	8,419,286,633	30.54	3.94
0	21,544.57	4.43	4.43	8,143,329,422	30.54	3.94

0	20,837.71	4.43	8.13893413	30.54	3.94
0	19,504.43	4.43	8.405661378	30.54	3.94
0	19,494.36	4.43	8.130060219	100	3.94

fully funded O/C, Cap - CashflowsM1

GMAC RFC Securities

New Issue Structuring 301-664-6957

Period	Date	Principal	Interest	Cash Flow	Balance	Sched Princ	Unsched Princ	Prepay Penalty	Princ Writedown
Total		27,383,000.00		33,660,814.27		0	27,383,000.00	0	0
	0			6,277,814.27	0	0	0	0	0
	1		0	0	27,383,000.00	0	0	0	0
	2		0	100,632.52	27,383,000.00	0	0	0	0
	3		0	100,632.52	27,383,000.00	0	0	0	0
	4		0	103,986.94	27,383,000.00	0	0	0	0
	5		0	103,986.94	27,383,000.00	0	0	0	0
	6		0	93,923.69	27,383,000.00	0	0	0	0
	7		0	103,986.94	27,383,000.00	0	0	0	0
	8		0	100,632.52	27,383,000.00	0	0	0	0
	9		0	103,986.94	27,383,000.00	0	0	0	0
	10		0	100,632.52	27,383,000.00	0	0	0	0
	11		0	103,986.94	27,383,000.00	0	0	0	0
	12		0	100,632.52	27,383,000.00	0	0	0	0
	13		0	103,986.94	27,383,000.00	0	0	0	0
	14		0	100,632.52	27,383,000.00	0	0	0	0
	15		0	103,986.94	27,383,000.00	0	0	0	0
	16		0	103,986.94	27,383,000.00	0	0	0	0
	17		0	93,923.69	27,383,000.00	0	0	0	0
	18		0	103,986.94	27,383,000.00	0	0	0	0
	19		0	100,632.52	27,383,000.00	0	0	0	0
	20		0	103,986.94	27,383,000.00	0	0	0	0
	21		0	100,632.52	27,383,000.00	0	0	0	0
	22		0	103,986.94	27,383,000.00	0	0	0	0
	23		0	103,986.94	27,383,000.00	0	0	0	0
	24		0	100,632.52	27,383,000.00	0	0	0	0
	25		0	103,986.94	27,383,000.00	0	0	0	0
	26		0	100,632.52	27,383,000.00	0	0	0	0
	27		0	103,986.94	27,383,000.00	0	0	0	0
	28		0	103,986.94	27,383,000.00	0	0	0	0
	29		0	97,278.11	27,383,000.00	0	0	0	0
	30		0	103,986.94	27,383,000.00	0	0	0	0

71	25-Sep-2011	194,211.34	22,496.62	216,707.96	5,729,850.01	0	0	194,211.34	0	0
72	25-Oct-2011	187,698.31	21,057.20	208,755.51	5,542,151.70	0	0	187,698.31	0	0
73	25-Nov-2011	181,407.73	21,046.32	202,454.05	5,360,743.97	0	0	181,407.73	0	0
74	25-Dec-2011	175,331.90	19,700.73	195,032.64	5,185,412.07	0	0	175,331.90	0	0
75	25-Jan-2012	169,463.40	20,740.93	190,204.32	5,015,946.68	0	0	169,463.40	0	0
76	25-Feb-2012	163,795.04	20,063.10	183,858.14	4,852,153.63	0	0	163,795.04	0	0
77	25-Mar-2012	158,319.93	18,155.82	176,475.74	4,693,833.71	0	0	158,319.93	0	0
78	25-Apr-2012	153,031.36	18,774.68	171,806.05	4,540,802.34	0	0	153,031.36	0	0
79	25-May-2012	147,922.92	17,576.69	165,499.60	4,392,879.43	0	0	147,922.92	0	0
80	25-Jun-2012	142,988.36	17,570.91	160,559.27	4,249,891.07	0	0	142,988.36	0	0
81	25-Jul-2012	138,221.69	16,450.62	154,672.31	4,111,669.38	0	0	138,221.69	0	0
82	25-Aug-2012	133,617.11	16,446.11	150,063.22	3,978,052.27	0	0	133,617.11	0	0
83	25-Sep-2012	129,169.04	15,911.66	145,080.69	3,848,883.23	0	0	129,169.04	0	0
84	25-Oct-2012	124,872.07	14,898.39	139,770.45	3,724,011.16	0	0	124,872.07	0	0
85	25-Nov-2012	120,720.99	14,895.53	135,616.52	3,603,290.17	0	0	120,720.99	0	0
86	25-Dec-2012	116,710.78	13,947.74	130,658.52	3,486,579.39	0	0	116,710.78	0	0
87	25-Jan-2013	112,836.58	13,945.83	126,782.42	3,373,742.81	0	0	112,836.58	0	0
88	25-Feb-2013	109,093.72	13,494.50	122,588.22	3,264,649.09	0	0	109,093.72	0	0
89	25-Mar-2013	105,477.66	11,794.45	117,272.11	3,159,171.43	0	0	105,477.66	0	0
90	25-Apr-2013	101,984.04	12,636.25	114,620.29	3,057,187.39	0	0	101,984.04	0	0
91	25-May-2013	98,608.65	11,833.86	110,442.52	2,958,578.74	0	0	98,608.65	0	0
92	25-Jun-2013	95,347.43	11,833.90	107,181.34	2,863,231.31	0	0	95,347.43	0	0
93	25-Jul-2013	92,196.45	11,083.09	103,279.55	2,771,034.85	0	0	92,196.45	0	0
94	25-Aug-2013	89,151.93	11,083.75	100,235.68	2,681,882.92	0	0	89,151.93	0	0
95	25-Sep-2013	86,210.20	10,727.16	96,937.36	2,595,672.72	0	0	86,210.20	0	0
96	25-Oct-2013	83,367.74	10,047.42	93,415.16	2,512,304.98	0	0	83,367.74	0	0
97	25-Nov-2013	80,621.14	10,048.87	90,670.01	2,431,683.84	0	0	80,621.14	0	0
98	25-Dec-2013	77,967.11	9,412.64	87,379.75	2,353,716.73	0	0	77,967.11	0	0
99	25-Jan-2014	75,402.48	9,414.54	84,817.02	2,278,314.25	0	0	75,402.48	0	0
100	25-Feb-2014	72,924.18	9,112.94	82,037.12	2,205,390.07	0	0	72,924.18	0	0
101	25-Mar-2014	70,529.26	7,967.58	78,496.85	2,134,860.81	0	0	70,529.26	0	0
102	25-Apr-2014	68,214.86	8,539.15	76,754.01	2,066,645.95	0	0	68,214.86	0	0
103	25-May-2014	65,978.22	7,999.64	73,977.86	2,000,667.73	0	0	65,978.22	0	0
104	25-Jun-2014	63,816.69	8,002.39	71,819.08	1,936,851.04	0	0	63,816.69	0	0
105	25-Jul-2014	61,727.69	7,497.23	69,224.91	1,875,123.35	0	0	61,727.69	0	0
106	25-Aug-2014	59,708.74	7,500.23	67,208.97	1,815,414.61	0	0	59,708.74	0	0
107	25-Sep-2014	57,757.46	7,261.41	65,018.86	1,757,657.15	0	0	57,757.46	0	0
108	25-Oct-2014	55,871.52	6,803.60	62,675.12	1,701,785.63	0	0	55,871.52	0	0
109	25-Nov-2014	54,048.70	6,806.91	60,855.61	1,647,736.93	0	0	54,048.70	0	0
110	25-Dec-2014	52,286.85	6,378.12	58,664.97	1,595,450.07	0	0	52,286.85	0	0

111	25-Jan-2015	50,583.89	6,381.58	56,965.47	1,544,866.18	0	50,583.89	0	0
112	25-Feb-2015	48,937.80	6,179.25	55,117.05	1,495,928.38	0	48,937.80	0	0
113	25-Mar-2015	47,346.66	5,404.46	52,751.11	1,448,581.72	0	47,346.66	0	0
114	25-Apr-2015	45,808.58	5,794.13	51,602.71	1,402,773.14	0	45,808.58	0	0
115	25-May-2015	44,321.77	5,429.90	49,751.67	1,358,451.37	0	44,321.77	0	0
116	25-Jun-2015	42,884.48	5,433.62	48,318.09	1,315,566.90	0	42,884.48	0	0
117	25-Jul-2015	41,495.02	5,092.34	46,587.36	1,274,071.88	0	41,495.02	0	0
118	25-Aug-2015	40,151.77	5,096.11	45,247.88	1,233,920.11	0	40,151.77	0	0
119	25-Sep-2015	38,853.16	4,935.51	43,788.67	1,195,066.95	0	38,853.16	0	0
120	25-Oct-2015	37,577.63	4,625.90	42,203.53	1,157,489.33	0	37,577.63	0	0
121	25-Nov-2015	36,364.57	4,629.80	40,994.37	1,121,124.76	0	36,364.57	0	0
122	25-Dec-2015	35,191.74	4,339.69	39,531.43	1,085,933.01	0	35,191.74	0	0
123	25-Jan-2016	34,057.77	4,343.58	38,401.36	1,051,875.24	0	34,057.77	0	0
124	25-Feb-2016	32,961.35	4,207.35	37,168.71	1,018,913.89	0	32,961.35	0	0
125	25-Mar-2016	31,901.21	3,812.58	35,713.79	987,012.68	0	31,901.21	0	0
126	25-Apr-2016	30,876.11	3,947.91	34,824.03	956,136.56	0	30,876.11	0	0
127	25-May-2016	29,884.88	3,701.05	33,585.92	926,251.69	0	29,884.88	0	0
128	25-Jun-2016	28,926.36	3,704.88	32,631.24	897,325.33	0	28,926.36	0	0
129	25-Jul-2016	27,999.45	3,473.40	31,472.85	869,325.87	0	27,999.45	0	0
130	25-Aug-2016	27,103.09	3,477.18	30,580.28	842,222.78	0	27,103.09	0	0
131	25-Sep-2016	26,236.25	3,368.77	29,605.02	815,986.53	0	26,236.25	0	0
132	25-Oct-2016	25,397.92	3,158.55	28,556.47	790,588.61	0	25,397.92	0	0
133	25-Nov-2016	24,587.15	3,162.24	27,749.40	766,001.46	0	24,587.15	0	0
134	25-Dec-2016	32,940.56	2,965.06	35,905.63	733,060.90	0	32,940.56	0	0
135	25-Jan-2017	133,179.89	2,932.14	136,112.03	599,881.00	0	133,179.89	0	0
136	25-Feb-2017	128,940.63	2,399.44	131,340.07	470,940.38	0	128,940.63	0	0
137	25-Mar-2017	124,840.25	1,701.40	126,541.65	346,100.13	0	124,840.25	0	0
138	25-Apr-2017	120,874.09	1,384.35	122,258.44	225,226.04	0	120,874.09	0	0
139	25-May-2017	117,037.65	871.81	117,909.46	108,188.39	0	117,037.65	0	0
140	25-Jun-2017	108,188.39	432.74	108,621.13	0	0	108,188.39	0	0

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 of its affiliates makes any representation as to the accuracy or completeness of the information herein. The information herein is preliminary and supersedes any prior information and will be superse 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 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 res may, as principal or agent, buy or sell such securities, commodities or derivative instruments. In addition, RFSC may make a market in the securities referred to herein. Neither the information nor th mentioned herein. No sale of any securities, commodities or derivative instruments should be consummated without the purchaser first having received a prospectus and, if required prospectus supt advisor.

Accum Princ Writedown	Gross Writedown	Accum Gross Writedown	Accrued Interest	Interest Shortfall	Accum Interest Shortfall	Couponcap Shortfall	Couponcap Accum Shortfall
0	0	0	6,277,814.27	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	100,632.52	0	0	0	0
0	0	0	100,632.52	0	0	0	0
0	0	0	103,986.94	0	0	0	0
0	0	0	103,986.94	0	0	0	0
0	0	0	93,923.69	0	0	0	0
0	0	0	103,986.94	0	0	0	0
0	0	0	100,632.52	0	0	0	0
0	0	0	103,986.94	0	0	0	0
0	0	0	100,632.52	0	0	0	0
0	0	0	103,986.94	0	0	0	0
0	0	0	103,986.94	0	0	0	0
0	0	0	100,632.52	0	0	0	0
0	0	0	103,986.94	0	0	0	0
0	0	0	103,986.94	0	0	0	0
0	0	0	93,923.69	0	0	0	0
0	0	0	103,986.94	0	0	0	0
0	0	0	100,632.52	0	0	0	0
0	0	0	103,986.94	0	0	0	0
0	0	0	103,986.94	0	0	0	0
0	0	0	100,632.52	0	0	0	0
0	0	0	103,986.94	0	0	0	0
0	0	0	103,986.94	0	0	0	0
0	0	0	100,632.52	0	0	0	0
0	0	0	103,986.94	0	0	0	0
0	0	0	103,986.94	0	0	0	0
0	0	0	97,278.11	0	0	0	0
0	0	0	103,986.94	0	0	0	0

Couponcap	Shortfall Payback	Capped Optimal Interest	Coupon	Effective Coupon	Couponcap Rate	Credit Support	LIBOR_1MO
0	0	6,277,814.27	0	0	0	0	0
0	0	100,632.52	4.41	4.41	6.48058515	18.48	3.94
0	0	100,632.52	4.41	4.41	6.480101496	18.61	3.94
0	0	103,986.94	4.41	4.41	6.270607085	18.78	3.94
0	0	103,986.94	4.41	4.41	6.270157754	19	3.94
0	0	93,923.69	4.41	4.41	6.94147392	19.26	3.94
0	0	103,986.94	4.41	4.41	6.269289413	19.58	3.94
0	0	100,632.52	4.41	4.41	6.47791493	19.96	3.94
0	0	103,986.94	4.41	4.41	6.268733436	20.39	3.94
0	0	100,632.52	4.41	4.41	6.47759793	20.89	3.94
0	0	103,986.94	4.41	4.41	6.268696976	21.46	3.94
0	0	103,986.94	4.41	4.41	6.268896598	22.09	3.94
0	0	100,632.52	4.41	4.41	6.478441429	22.75	3.94
0	0	103,986.94	4.41	4.41	6.269955913	23.43	3.94
0	0	100,632.52	4.41	4.41	6.47947027	24.13	3.94
0	0	103,986.94	4.41	4.41	6.270957011	24.84	3.94
0	0	103,986.94	4.41	4.41	6.271461651	25.58	3.94
0	0	93,923.69	4.41	4.41	6.943965703	26.34	3.94
0	0	103,986.94	4.41	4.41	6.272479129	27.13	3.94
0	0	100,632.52	4.41	4.41	6.482091707	27.93	3.94
0	0	103,986.94	4.41	4.41	6.273507562	28.76	3.94
0	0	100,632.52	4.41	4.41	6.48316009	29.62	3.94
0	0	103,986.94	4.41	4.41	6.274547258	31.25	3.94
0	0	103,986.94	4.41	4.41	6.277351415	32.95	3.94
0	0	100,632.52	4.41	4.41	8.337599569	34.75	3.94
0	0	103,986.94	4.41	4.41	8.062277911	36.63	3.94
0	0	100,632.52	4.41	4.41	8.324278123	38.51	3.94
0	0	103,986.94	4.41	4.41	8.049047896	39.95	3.94
0	0	103,986.94	4.41	4.41	8.04643766	41.33	3.94
0	0	97,278.11	4.41	4.41	8.59854923	42.77	3.94
0	0	103,986.94	4.41	4.41	8.041147208	44.25	3.94

0	100,632.52	4.41	4.41	8,306415768	45.79	3.94
0	103,986.94	4.41	4.41	8,035763056	47.37	3.94
0	100,632.52	4.41	4.41	8,300803565	49.01	3.94
0	103,986.94	4.41	4.41	8,03028478	50.71	3.94
0	103,986.94	4.41	4.41	8,028761831	52.46	3.94
0	100,632.52	4.41	4.41	8,552307435	54.27	3.94
0	103,986.94	4.41	4.41	8,272975473	53.51	3.94
0	100,632.52	4.41	4.41	8,545145738	54.34	3.94
0	103,986.94	4.41	4.41	8,265987726	52.65	3.94
0	103,986.94	4.41	4.41	8,262450997	50.9	3.94
0	93,923.69	4.41	4.41	9,143766274	49.1	3.94
0	103,986.94	4.41	4.41	8,255291717	47.23	3.94
0	100,632.52	4.41	4.41	8,526724773	45.31	3.94
0	103,986.94	4.41	4.41	8,248017914	43.32	3.94
0	100,632.52	4.41	4.41	8,519149319	41.26	3.94
0	103,986.94	4.41	4.41	8,240629548	39.13	3.94
0	97,928.43	4.41	4.41	8,236892414	37.89	3.94
0	81,540.93	4.41	4.41	8,507564217	37.89	3.94
0	71,051.53	4.41	4.41	6,229332309	37.89	3.94
0	56,409.96	4.41	4.41	8,499693027	37.89	3.94
0	45,959.93	4.41	4.41	8,221657908	37.89	3.94
0	42,500.13	4.41	4.41	8,21777923	37.89	3.94
0	37,120.33	4.41	4.41	9,093926912	37.88	3.94
0	39,742.17	4.41	4.41	8,209932591	37.88	3.94
0	37,192.72	4.41	4.41	8,479499586	37.88	3.94
0	37,166.90	4.41	4.41	8,20197378	37.88	3.94
0	34,784.42	4.41	4.41	8,471217036	37.88	3.94
0	34,762.03	4.41	4.41	8,193901982	37.88	3.94
0	33,619.88	4.41	4.41	8,189823892	37.88	3.94
0	31,467.04	4.41	4.41	8,458580583	37.89	3.94
0	31,441.11	4.41	4.41	8,181613022	37.89	3.94
0	29,421.83	4.41	4.41	8,450056383	37.89	3.94
0	29,399.05	4.41	4.41	8,173305921	37.88	3.94
0	28,429.38	4.41	4.41	8,16910912	37.88	3.94
0	24,831.84	4.41	4.41	9,039692572	37.88	3.94
0	26,586.96	4.41	4.41	8,160629507	37.88	3.94
0	24,882.58	4.41	4.41	8,428225144	37.88	3.94
0	24,866.48	4.41	4.41	8,152035949	37.88	3.94
0	23,273.60	4.41	4.41	8,419286633	37.88	3.94
0	23,259.75	4.41	4.41	8,143329422	37.88	3.94

0	22,496.62	4.41	4.41	8,13893413	37.88	3.94
0	21,057.20	4.41	4.41	8,405661378	37.88	3.94
0	21,046.32	4.41	4.41	8,130060219	37.98	3.94
0	19,700.73	4.41	4.41	8,3966434643	38.04	3.94
0	20,740.93	4.645	4.645	8,121076261	38.04	3.94
0	20,063.10	4.645	4.645	8,116543438	38.04	3.94
0	18,155.82	4.645	4.645	8,67143077	38.04	3.94
0	18,774.68	4.645	4.645	8,107397007	38.04	3.94
0	17,576.69	4.645	4.645	8,372876577	38.04	3.94
0	17,570.91	4.645	4.645	8,098144158	38.04	3.94
0	16,450.62	4.645	4.645	8,36326095	38.04	3.94
0	16,446.11	4.645	4.645	8,088786542	38.04	3.94
0	15,911.66	4.645	4.645	8,084068993	38.04	3.94
0	14,898.39	4.645	4.645	8,348636787	38.03	3.94
0	14,895.53	4.645	4.645	8,074557571	38.03	3.94
0	13,947.74	4.645	4.645	8,338756323	38.03	3.94
0	13,945.83	4.645	4.645	8,064946011	38.03	3.94
0	13,494.50	4.645	4.645	8,060103316	38.03	3.94
0	11,794.45	4.645	4.645	8,918297403	38.03	3.94
0	12,636.25	4.645	4.645	8,050345431	38.03	3.94
0	11,833.86	4.645	4.645	8,313611823	38.03	3.94
0	11,833.90	4.645	4.645	8,040492749	38.03	3.94
0	11,083.09	4.645	4.645	8,303382638	38.02	3.94
0	11,083.75	4.645	4.645	8,030547606	38.02	3.94
0	10,727.16	4.645	4.645	8,025541122	38.02	3.94
0	10,047.42	4.645	4.645	8,287862862	38.02	3.94
0	10,048.87	4.645	4.645	8,015461905	38.02	3.94
0	9,412.64	4.645	4.645	8,27740282	38.02	3.94
0	9,414.54	4.645	4.645	8,005296545	38.02	3.94
0	9,112.94	4.645	4.645	8,000182406	38.02	3.94
0	7,967.58	4.645	4.645	8,851660017	38.02	3.94
0	8,539.15	4.645	4.645	7,989892954	38.01	3.94
0	7,999.64	4.645	4.645	8,250875638	38.01	3.94
0	8,002.39	4.645	4.645	7,979524342	38.01	3.94
0	7,497.23	4.645	4.645	8,240121651	38.01	3.94
0	7,500.23	4.645	4.645	7,969079541	38.01	3.94
0	7,261.41	4.645	4.645	7,963829525	38.01	3.94
0	6,803.60	4.645	4.645	8,223847007	38.01	3.94
0	6,806.91	4.645	4.645	7,953276224	38.01	3.94
0	6,378.12	4.645	4.645	8,2129062	38.01	3.94

0	6,381.58	4,645	4,645	7,942,654,582	38	3,94
0	6,179.25	4,645	4,645	7,937,319,161	38	3,94
0	5,404.46	4,645	4,645	8,781,821,601	38	3,94
0	5,794.13	4,645	4,645	7,926,601,218	38	3,94
0	5,429.90	4,645	4,645	8,185,260,205	38	3,94
0	5,433.62	4,645	4,645	7,915,823,338	38	3,94
0	5,092.34	4,645	4,645	8,174,093,447	38	3,94
0	5,096.11	4,645	4,645	7,904,989,023	38	3,94
0	4,935.51	4,645	4,645	7,899,551,818	38	3,94
0	4,625.90	4,645	4,645	8,157,238,579	37,99	3,94
0	4,629.80	4,645	4,645	7,888,598,311	37,99	3,94
0	4,339.69	4,645	4,645	8,145,851,474	37,99	3,94
0	4,343.58	4,645	4,645	7,877,553,591	37,99	3,94
0	4,207.35	4,645	4,645	7,872,013,329	37,99	3,94
0	3,812.58	4,645	4,645	8,408,976,354	37,99	3,94
0	3,947.91	4,645	4,645	7,860,899,323	37,99	3,94
0	3,701.05	4,645	4,645	8,117,170,734	37,99	3,94
0	3,704.88	4,645	4,645	7,849,743,806	37,99	3,94
0	3,473.40	4,645	4,645	8,105,623,339	37,99	3,94
0	3,477.18	4,645	4,645	7,838,550,581	37,98	3,94
0	3,368.77	4,645	4,645	7,832,941,027	37,98	3,94
0	3,158.55	4,645	4,645	8,088,234,272	37,98	3,94
0	3,162.24	4,645	4,645	7,821,698,454	37,98	3,94
0	2,965.06	4,645	4,645	8,076,601,957	37,98	3,94
0	2,932.14	4,645	4,645	7,810,427,846	38,08	3,94
0	2,399.44	4,645	4,645	7,804,783,252	39,3	3,94
0	1,701.40	4,645	4,645	8,634,754,527	40,55	3,94
0	1,384.35	4,645	4,645	7,793,477,947	41,85	3,94
0	871.81	4,645	4,645	8,047,412,163	43,19	3,94
0	432.74	4,645	4,645	7,782,154,444	100	3,94

fully funded O/C, Cap - CashflowsM2

GMAC RFC Securities New Issue Structuring 301-664-6957

Period	Date	Principal	Interest	Cash Flow	Balance	Sched Princ	Unsched Princ	Prepay Penalty	Princ Writedown
Total		25,249,000.00		5,617,043.82	30,866,043.82	0	25,249,000.00	0	0
0	26-Oct-2005	0	0	0	25,249,000.00	0	0	0	0
1	25-Nov-2005	0	0	93,210.89	25,249,000.00	0	0	0	0
2	25-Dec-2005	0	0	93,210.89	25,249,000.00	0	0	0	0
3	25-Jan-2006	0	0	96,317.92	25,249,000.00	0	0	0	0
4	25-Feb-2006	0	0	96,317.92	25,249,000.00	0	0	0	0
5	25-Mar-2006	0	0	86,996.83	25,249,000.00	0	0	0	0
6	25-Apr-2006	0	0	96,317.92	25,249,000.00	0	0	0	0
7	25-May-2006	0	0	93,210.89	25,249,000.00	0	0	0	0
8	25-Jun-2006	0	0	96,317.92	25,249,000.00	0	0	0	0
9	25-Jul-2006	0	0	93,210.89	25,249,000.00	0	0	0	0
10	25-Aug-2006	0	0	96,317.92	25,249,000.00	0	0	0	0
11	25-Sep-2006	0	0	96,317.92	25,249,000.00	0	0	0	0
12	25-Oct-2006	0	0	93,210.89	25,249,000.00	0	0	0	0
13	25-Nov-2006	0	0	96,317.92	25,249,000.00	0	0	0	0
14	25-Dec-2006	0	0	93,210.89	25,249,000.00	0	0	0	0
15	25-Jan-2007	0	0	96,317.92	25,249,000.00	0	0	0	0
16	25-Feb-2007	0	0	96,317.92	25,249,000.00	0	0	0	0
17	25-Mar-2007	0	0	86,996.83	25,249,000.00	0	0	0	0
18	25-Apr-2007	0	0	96,317.92	25,249,000.00	0	0	0	0
19	25-May-2007	0	0	93,210.89	25,249,000.00	0	0	0	0
20	25-Jun-2007	0	0	96,317.92	25,249,000.00	0	0	0	0
21	25-Jul-2007	0	0	93,210.89	25,249,000.00	0	0	0	0
22	25-Aug-2007	0	0	96,317.92	25,249,000.00	0	0	0	0
23	25-Sep-2007	0	0	96,317.92	25,249,000.00	0	0	0	0
24	25-Oct-2007	0	0	93,210.89	25,249,000.00	0	0	0	0
25	25-Nov-2007	0	0	96,317.92	25,249,000.00	0	0	0	0
26	25-Dec-2007	0	0	93,210.89	25,249,000.00	0	0	0	0
27	25-Jan-2008	0	0	96,317.92	25,249,000.00	0	0	0	0
28	25-Feb-2008	0	0	96,317.92	25,249,000.00	0	0	0	0
29	25-Mar-2008	0	0	90,103.86	25,249,000.00	0	0	0	0
30	25-Apr-2008	0	0	96,317.92	25,249,000.00	0	0	0	0

31	25-May-2008	0	0	93,210.89	93,210.89	25,249,000.00	0	0	0	0	0	0
32	25-Jun-2008	0	0	96,317.92	96,317.92	25,249,000.00	0	0	0	0	0	0
33	25-Jul-2008	0	0	93,210.89	93,210.89	25,249,000.00	0	0	0	0	0	0
34	25-Aug-2008	0	0	96,317.92	96,317.92	25,249,000.00	0	0	0	0	0	0
35	25-Sep-2008	0	0	96,317.92	96,317.92	25,249,000.00	0	0	0	0	0	0
36	25-Oct-2008	0	0	93,210.89	93,210.89	25,249,000.00	0	0	0	0	0	0
37	25-Nov-2008	0	0	96,317.92	96,317.92	25,249,000.00	0	0	0	0	0	0
38	25-Dec-2008	0	0	93,210.89	93,210.89	25,249,000.00	0	0	0	0	0	0
39	25-Jan-2009	0	0	96,317.92	96,317.92	25,249,000.00	0	0	0	0	0	0
40	25-Feb-2009	0	0	96,317.92	96,317.92	25,249,000.00	0	0	0	0	0	0
41	25-Mar-2009	0	0	86,996.83	86,996.83	25,249,000.00	0	0	0	0	0	0
42	25-Apr-2009	0	0	96,317.92	96,317.92	25,249,000.00	0	0	0	0	0	0
43	25-May-2009	1,762,030.60	1,762,030.60	93,210.89	1,855,241.49	23,486,969.40	0	0	0	1,762,030.60	0	0
44	25-Jun-2009	4,439,573.52	4,439,573.52	89,596.26	4,529,169.79	19,047,395.88	0	0	0	4,439,573.52	0	0
45	25-Jul-2009	4,289,271.67	4,289,271.67	70,316.64	4,359,588.31	14,758,124.20	0	0	0	4,289,271.67	0	0
46	25-Aug-2009	2,548,740.07	2,548,740.07	56,298.14	2,605,038.21	12,209,384.14	0	0	0	2,548,740.07	0	0
47	25-Sep-2009	404,385.17	404,385.17	46,575.41	450,960.58	11,804,998.97	0	0	0	404,385.17	0	0
48	25-Oct-2009	390,716.46	390,716.46	43,580.12	434,296.58	11,414,282.51	0	0	0	390,716.46	0	0
49	25-Nov-2009	377,516.92	377,516.92	43,542.32	421,059.24	11,036,765.58	0	0	0	377,516.92	0	0
50	25-Dec-2009	364,770.27	364,770.27	40,744.06	405,514.33	10,671,995.31	0	0	0	364,770.27	0	0
51	25-Jan-2010	352,460.81	352,460.81	40,710.70	393,171.50	10,319,534.50	0	0	0	352,460.81	0	0
52	25-Feb-2010	340,573.36	340,573.36	39,366.16	379,939.52	9,978,961.14	0	0	0	340,573.36	0	0
53	25-Mar-2010	329,093.31	329,093.31	34,383.07	363,476.38	9,649,867.83	0	0	0	329,093.31	0	0
54	25-Apr-2010	318,006.54	318,006.54	36,811.57	354,818.11	9,331,861.29	0	0	0	318,006.54	0	0
55	25-May-2010	307,299.43	307,299.43	34,450.12	341,749.55	9,024,561.86	0	0	0	307,299.43	0	0
56	25-Jun-2010	296,958.81	296,958.81	34,426.20	331,385.01	8,727,603.05	0	0	0	296,958.81	0	0
57	25-Jul-2010	286,972.01	286,972.01	32,219.40	319,191.41	8,440,631.04	0	0	0	286,972.01	0	0
58	25-Aug-2010	277,326.77	277,326.77	32,198.66	309,525.43	8,163,304.28	0	0	0	277,326.77	0	0
59	25-Sep-2010	268,048.93	268,048.93	31,140.74	299,189.67	7,895,255.35	0	0	0	268,048.93	0	0
60	25-Oct-2010	260,982.79	260,982.79	29,146.65	290,129.44	7,634,272.55	0	0	0	260,982.79	0	0
61	25-Nov-2010	252,172.04	252,172.04	29,122.63	281,294.67	7,382,100.51	0	0	0	252,172.04	0	0
62	25-Dec-2010	243,663.65	243,663.65	27,252.25	270,915.91	7,138,436.85	0	0	0	243,663.65	0	0
63	25-Jan-2011	235,447.13	235,447.13	27,231.15	262,678.28	6,902,989.73	0	0	0	235,447.13	0	0
64	25-Feb-2011	227,512.34	227,512.34	26,332.99	253,845.33	6,675,477.39	0	0	0	227,512.34	0	0
65	25-Mar-2011	219,849.51	219,849.51	23,000.73	242,850.24	6,455,627.88	0	0	0	219,849.51	0	0
66	25-Apr-2011	212,449.21	212,449.21	24,626.43	237,075.64	6,243,178.67	0	0	0	212,449.21	0	0
67	25-May-2011	205,302.34	205,302.34	23,047.73	228,350.08	6,037,876.32	0	0	0	205,302.34	0	0
68	25-Jun-2011	198,400.11	198,400.11	23,032.82	221,432.94	5,839,476.21	0	0	0	198,400.11	0	0
69	25-Jul-2011	191,734.05	191,734.05	21,557.40	213,291.45	5,647,742.16	0	0	0	191,734.05	0	0
70	25-Aug-2011	185,295.98	185,295.98	21,544.57	206,840.54	5,462,446.18	0	0	0	185,295.98	0	0

71	25-Sep-2011	179,077.99	199,915.70	5,283,368.19	0	179,077.99	0
72	25-Oct-2011	173,072.47	192,576.90	5,110,295.73	0	173,072.47	0
73	25-Nov-2011	167,272.06	186,766.42	4,943,023.66	0	167,272.06	0
74	25-Dec-2011	161,669.68	179,917.67	4,781,353.99	0	161,669.68	0
75	25-Jan-2012	156,258.46	175,506.73	4,625,095.53	0	156,258.46	0
76	25-Feb-2012	151,031.79	169,651.01	4,474,063.74	0	151,031.79	0
77	25-Mar-2012	145,983.31	162,832.51	4,328,080.43	0	145,983.31	0
78	25-Apr-2012	141,106.84	158,530.37	4,186,973.59	0	141,106.84	0
79	25-May-2012	136,396.45	152,708.21	4,050,577.13	0	136,396.45	0
80	25-Jun-2012	131,846.41	148,152.79	3,918,730.73	0	131,846.41	0
81	25-Jul-2012	127,451.17	142,717.89	3,791,279.56	0	127,451.17	0
82	25-Aug-2012	123,205.39	138,467.92	3,668,074.17	0	123,205.39	0
83	25-Sep-2012	119,103.92	133,870.46	3,548,970.25	0	119,103.92	0
84	25-Oct-2012	115,141.78	128,967.97	3,433,828.47	0	115,141.78	0
85	25-Nov-2012	111,314.16	125,137.71	3,322,514.31	0	111,314.16	0
86	25-Dec-2012	107,616.43	120,560.40	3,214,897.88	0	107,616.43	0
87	25-Jan-2013	104,044.12	116,986.32	3,110,853.76	0	104,044.12	0
88	25-Feb-2013	100,592.91	113,116.25	3,010,260.85	0	100,592.91	0
89	25-Mar-2013	97,258.62	108,204.26	2,913,002.23	0	97,258.62	0
90	25-Apr-2013	94,037.23	105,764.09	2,818,965.00	0	94,037.23	0
91	25-May-2013	90,924.86	101,907.08	2,728,040.14	0	90,924.86	0
92	25-Jun-2013	87,917.76	98,900.02	2,640,122.37	0	87,917.76	0
93	25-Jul-2013	85,012.32	95,297.79	2,555,110.06	0	85,012.32	0
94	25-Aug-2013	82,205.03	92,491.12	2,472,905.03	0	82,205.03	0
95	25-Sep-2013	79,492.52	89,447.68	2,393,412.51	0	79,492.52	0
96	25-Oct-2013	76,871.55	86,195.89	2,316,540.96	0	76,871.55	0
97	25-Nov-2013	74,338.97	83,664.66	2,242,201.99	0	74,338.97	0
98	25-Dec-2013	71,891.75	80,627.00	2,170,310.23	0	71,891.75	0
99	25-Jan-2014	69,526.96	78,263.97	2,100,783.27	0	69,526.96	0
100	25-Feb-2014	67,241.78	75,698.89	2,033,541.49	0	67,241.78	0
101	25-Mar-2014	65,033.47	72,427.66	1,968,508.02	0	65,033.47	0
102	25-Apr-2014	62,899.42	70,824.03	1,905,608.60	0	62,899.42	0
103	25-May-2014	60,837.06	68,261.00	1,844,771.54	0	60,837.06	0
104	25-Jun-2014	58,843.96	66,270.45	1,785,927.58	0	58,843.96	0
105	25-Jul-2014	56,917.74	63,875.41	1,729,009.84	0	56,917.74	0
106	25-Aug-2014	55,056.11	62,016.58	1,673,953.73	0	55,056.11	0
107	25-Sep-2014	53,256.88	59,995.70	1,620,696.86	0	53,256.88	0
108	25-Oct-2014	51,517.90	57,831.86	1,569,178.96	0	51,517.90	0
109	25-Nov-2014	49,837.12	56,154.15	1,519,341.84	0	49,837.12	0
110	25-Dec-2014	48,212.55	54,131.66	1,471,129.29	0	48,212.55	0

111	25-Jan-2015	46,642.29	5,922.32	52,564.60	1,424,487.00	0	46,642.29	0	0
112	25-Feb-2015	45,124.47	5,734.55	50,859.02	1,379,362.53	0	45,124.47	0	0
113	25-Mar-2015	43,657.31	5,015.52	48,672.82	1,335,705.23	0	43,657.31	0	0
114	25-Apr-2015	42,239.08	5,377.14	47,616.22	1,293,466.14	0	42,239.08	0	0
115	25-May-2015	40,868.12	5,039.13	45,907.25	1,252,598.02	0	40,868.12	0	0
116	25-Jun-2015	39,542.83	5,042.58	44,585.40	1,213,055.19	0	39,542.83	0	0
117	25-Jul-2015	38,261.64	4,725.86	42,987.50	1,174,793.55	0	38,261.64	0	0
118	25-Aug-2015	37,023.06	4,729.36	41,752.42	1,137,770.49	0	37,023.06	0	0
119	25-Sep-2015	35,825.64	4,580.32	40,405.96	1,101,944.85	0	35,825.64	0	0
120	25-Oct-2015	34,649.50	4,292.99	38,942.49	1,067,295.35	0	34,649.50	0	0
121	25-Nov-2015	33,530.97	4,296.60	37,827.57	1,033,764.38	0	33,530.97	0	0
122	25-Dec-2015	32,449.53	4,027.37	36,476.90	1,001,314.86	0	32,449.53	0	0
123	25-Jan-2016	31,403.92	4,030.99	35,434.91	969,910.94	0	31,403.92	0	0
124	25-Feb-2016	30,392.94	3,904.57	34,297.50	939,518.00	0	30,392.94	0	0
125	25-Mar-2016	29,415.40	3,538.20	32,953.60	910,102.60	0	29,415.40	0	0
126	25-Apr-2016	28,470.18	3,663.79	32,133.98	881,632.42	0	28,470.18	0	0
127	25-May-2016	27,556.19	3,434.69	30,990.88	854,076.23	0	27,556.19	0	0
128	25-Jun-2016	26,828.14	3,438.25	30,266.39	827,248.09	0	26,828.14	0	0
129	25-Jul-2016	26,151.57	2,852.72	29,004.29	798,432.52	0	26,151.57	0	0
130	25-Aug-2016	25,531.67	2,409.11	27,940.78	768,900.85	0	25,531.67	0	0
131	25-Sep-2016	25,000.82	1,887.65	26,888.47	738,512.03	0	25,000.82	0	0
132	25-Oct-2016	24,500.27	1,338.27	26,838.54	708,129.75	0	24,500.27	0	0
133	25-Nov-2016	24,000.43	894.23	26,894.66	677,741.32	0	24,000.43	0	0
134	25-Dec-2016	23,500.32	407.59	26,907.91	647,343.81	0	23,500.32	0	0

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Accum Princ Writedown	Gross Writedown	Accum Gross Writedown	Accrued Interest	Interest Shortfall	Accum Interest Shortfall	Couponcap Shortfall	Couponcap Accum Shortfall
0	0	0	5,617,043.82	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	93,210.89	0	0	0	0
0	0	0	93,210.89	0	0	0	0
0	0	0	96,317.92	0	0	0	0
0	0	0	96,317.92	0	0	0	0
0	0	0	86,996.83	0	0	0	0
0	0	0	96,317.92	0	0	0	0
0	0	0	93,210.89	0	0	0	0
0	0	0	96,317.92	0	0	0	0
0	0	0	93,210.89	0	0	0	0
0	0	0	96,317.92	0	0	0	0
0	0	0	93,210.89	0	0	0	0
0	0	0	96,317.92	0	0	0	0
0	0	0	86,996.83	0	0	0	0
0	0	0	96,317.92	0	0	0	0
0	0	0	93,210.89	0	0	0	0
0	0	0	96,317.92	0	0	0	0
0	0	0	93,210.89	0	0	0	0
0	0	0	96,317.92	0	0	0	0
0	0	0	93,210.89	0	0	0	0
0	0	0	96,317.92	0	0	0	0
0	0	0	93,210.89	0	0	0	0
0	0	0	96,317.92	0	0	0	0
0	0	0	93,210.89	0	0	0	0
0	0	0	96,317.92	0	0	0	0
0	0	0	90,103.86	0	0	0	0
0	0	0	96,317.92	0	0	0	0

Couponcap Shortfall Payback 0 Capped Optimal Interest 5,617,043.82 Coupon Effective Coupon Couponcap Rate Credit Support LIBOR_1MO

Couponcap Shortfall Payback	Capped Optimal Interest	Coupon	Effective Coupon	Couponcap Rate	Credit Support	LIBOR_1MO
0	0	0	0	0	0	0
0	93,210.89	4.43	4.43	6.48058515	14.92	3.94
0	93,210.89	4.43	4.43	6.480101496	15.02	3.94
0	96,317.92	4.43	4.43	6.270607085	15.16	3.94
0	96,317.92	4.43	4.43	6.270157754	15.33	3.94
0	86,996.83	4.43	4.43	6.94147392	15.55	3.94
0	96,317.92	4.43	4.43	6.269289413	15.8	3.94
0	93,210.89	4.43	4.43	6.47791483	16.11	3.94
0	96,317.92	4.43	4.43	6.268733436	16.46	3.94
0	93,210.89	4.43	4.43	6.47759793	16.86	3.94
0	96,317.92	4.43	4.43	6.268696976	17.32	3.94
0	96,317.92	4.43	4.43	6.268965698	17.83	3.94
0	93,210.89	4.43	4.43	6.478441429	18.36	3.94
0	96,317.92	4.43	4.43	6.269955913	18.91	3.94
0	93,210.89	4.43	4.43	6.47947027	19.47	3.94
0	96,317.92	4.43	4.43	6.270957011	20.05	3.94
0	96,317.92	4.43	4.43	6.271461651	20.65	3.94
0	86,996.83	4.43	4.43	6.943965703	21.26	3.94
0	96,317.92	4.43	4.43	6.272479129	21.89	3.94
0	93,210.89	4.43	4.43	6.482091707	22.54	3.94
0	96,317.92	4.43	4.43	6.273507562	23.21	3.94
0	93,210.89	4.43	4.43	6.48316009	23.91	3.94
0	96,317.92	4.43	4.43	6.274547258	25.22	3.94
0	96,317.92	4.43	4.43	6.277351415	26.6	3.94
0	93,210.89	4.43	4.43	8.337599569	28.04	3.94
0	96,317.92	4.43	4.43	8.062277911	29.56	3.94
0	93,210.89	4.43	4.43	8.324278123	31.16	3.94
0	96,317.92	4.43	4.43	8.049047896	32.24	3.94
0	96,317.92	4.43	4.43	8.04643766	33.36	3.94
0	90,103.86	4.43	4.43	8.59854923	34.52	3.94
0	96,317.92	4.43	4.43	8.041147208	35.71	3.94

0	93,210.89	4.43	4.43	8,306415768	36.95	3.94
0	96,317.92	4.43	4.43	8,035763056	38.23	3.94
0	93,210.89	4.43	4.43	8,300803565	39.55	3.94
0	96,317.92	4.43	4.43	8,03028478	40.92	3.94
0	96,317.92	4.43	4.43	8,028761831	42.34	3.94
0	93,210.89	4.43	4.43	8,552307435	43.8	3.94
0	96,317.92	4.43	4.43	8,272975473	42.68	3.94
0	93,210.89	4.43	4.43	8,545145738	43.13	3.94
0	96,317.92	4.43	4.43	8,265987726	41.06	3.94
0	96,317.92	4.43	4.43	8,262450997	38.91	3.94
0	86,996.83	4.43	4.43	9,143766274	36.7	3.94
0	96,317.92	4.43	4.43	8,255291717	34.41	3.94
0	93,210.89	4.43	4.43	8,526724773	32.04	3.94
0	89,596.26	4.43	4.43	8,248017914	30.55	3.94
0	70,316.64	4.43	4.43	8,519149319	30.55	3.94
0	56,298.14	4.43	4.43	8,240629548	30.55	3.94
0	46,575.41	4.43	4.43	8,236892414	30.55	3.94
0	43,580.12	4.43	4.43	8,507564217	30.55	3.94
0	43,542.32	4.43	4.43	8,229332309	30.54	3.94
0	40,744.06	4.43	4.43	8,499693027	30.54	3.94
0	40,710.70	4.43	4.43	8,221657908	30.54	3.94
0	39,366.16	4.43	4.43	8,21777923	30.54	3.94
0	34,383.07	4.43	4.43	9,093926912	30.54	3.94
0	36,811.57	4.43	4.43	8,209932591	30.54	3.94
0	34,450.12	4.43	4.43	8,479499586	30.54	3.94
0	34,426.20	4.43	4.43	8,20197378	30.54	3.94
0	32,219.40	4.43	4.43	8,471217036	30.54	3.94
0	32,198.66	4.43	4.43	8,193901982	30.54	3.94
0	31,140.74	4.43	4.43	8,189823892	30.54	3.94
0	29,146.65	4.43	4.43	8,458580583	30.54	3.94
0	29,122.63	4.43	4.43	8,181613022	30.54	3.94
0	27,252.25	4.43	4.43	8,450056383	30.54	3.94
0	27,231.15	4.43	4.43	8,173305921	30.54	3.94
0	26,332.99	4.43	4.43	8,16910912	30.54	3.94
0	23,000.73	4.43	4.43	9,039692572	30.54	3.94
0	24,626.43	4.43	4.43	8,160629507	30.54	3.94
0	23,047.73	4.43	4.43	8,428225144	30.54	3.94
0	23,032.82	4.43	4.43	8,152035949	30.54	3.94
0	21,557.40	4.43	4.43	8,419286633	30.54	3.94
0	21,544.57	4.43	4.43	8,143329422	30.54	3.94

0	20,837.71	4.43	4.43	8.13893413	30.54	3.94
0	19,504.43	4.43	4.43	8.405661378	30.54	3.94
0	19,494.36	4.43	4.43	8.130060219	30.64	3.94
0	18,248.00	4.43	4.43	8.396434643	30.7	3.94
0	19,248.27	4.675	4.675	8.121076261	30.7	3.94
0	18,619.22	4.675	4.675	8.116543438	30.7	3.94
0	16,849.20	4.675	4.675	8.67143077	30.7	3.94
0	17,423.53	4.675	4.675	8.107397007	30.7	3.94
0	16,311.75	4.675	4.675	8.372876577	30.7	3.94
0	16,306.39	4.675	4.675	8.098144158	30.7	3.94
0	15,266.72	4.675	4.675	8.36326095	30.7	3.94
0	15,262.53	4.675	4.675	8.088786542	30.7	3.94
0	14,766.55	4.675	4.675	8.084068993	30.7	3.94
0	13,826.20	4.675	4.675	8.348636787	30.7	3.94
0	13,823.54	4.675	4.675	8.074557571	30.7	3.94
0	12,943.96	4.675	4.675	8.338756323	30.69	3.94
0	12,942.20	4.675	4.675	8.064946011	30.69	3.94
0	12,523.35	4.675	4.675	8.060103316	30.69	3.94
0	10,945.64	4.675	4.675	8.918297403	30.69	3.94
0	11,726.86	4.675	4.675	8.050345431	30.69	3.94
0	10,982.22	4.675	4.675	8.313611823	30.69	3.94
0	10,982.26	4.675	4.675	8.040492749	30.69	3.94
0	10,285.48	4.675	4.675	8.303382638	30.69	3.94
0	10,286.09	4.675	4.675	8.030547606	30.69	3.94
0	9,955.16	4.675	4.675	8.025541122	30.69	3.94
0	9,324.34	4.675	4.675	8.287862862	30.69	3.94
0	9,325.69	4.675	4.675	8.015461905	30.68	3.94
0	8,735.25	4.675	4.675	8.27740282	30.68	3.94
0	8,737.01	4.675	4.675	8.005296545	30.68	3.94
0	8,457.11	4.675	4.675	8.000182406	30.68	3.94
0	7,394.18	4.675	4.675	8.851660017	30.68	3.94
0	7,924.61	4.675	4.675	7.989892954	30.68	3.94
0	7,423.93	4.675	4.675	8.250875638	30.68	3.94
0	7,426.49	4.675	4.675	7.979524342	30.68	3.94
0	6,957.68	4.675	4.675	8.240121651	30.68	3.94
0	6,960.47	4.675	4.675	7.969079541	30.68	3.94
0	6,738.83	4.675	4.675	7.963829525	30.68	3.94
0	6,313.96	4.675	4.675	8.223847007	30.68	3.94
0	6,317.04	4.675	4.675	7.953276224	30.67	3.94
0	5,919.10	4.675	4.675	8.2129062	30.67	3.94

0	5,922.32	4,675	4,675	7,942,654,582	30,67	3,94
0	5,734.55	4,675	4,675	7,937,319,161	30,67	3,94
0	5,015.52	4,675	4,675	8,781,821,601	30,67	3,94
0	5,377.14	4,675	4,675	7,926,601,218	30,67	3,94
0	5,039.13	4,675	4,675	8,185,260,205	30,67	3,94
0	5,042.58	4,675	4,675	7,915,823,338	30,67	3,94
0	4,725.86	4,675	4,675	8,174,093,447	30,67	3,94
0	4,729.36	4,675	4,675	7,904,989,023	30,67	3,94
0	4,580.32	4,675	4,675	7,899,551,818	30,67	3,94
0	4,292.99	4,675	4,675	8,157,238,579	30,66	3,94
0	4,296.60	4,675	4,675	7,888,983,111	30,66	3,94
0	4,027.37	4,675	4,675	8,145,851,474	30,66	3,94
0	4,030.99	4,675	4,675	7,877,533,591	30,66	3,94
0	3,904.57	4,675	4,675	7,872,013,329	30,66	3,94
0	3,538.20	4,675	4,675	8,408,976,354	30,66	3,94
0	3,663.79	4,675	4,675	7,860,899,323	30,66	3,94
0	3,434.69	4,675	4,675	8,117,170,734	30,66	3,94
0	3,438.25	4,675	4,675	7,849,743,806	30,66	3,94
0	2,852.72	4,675	4,675	8,105,623,339	31,5	3,94
0	2,409.11	4,675	4,675	7,838,550,581	32,51	3,94
0	1,887.65	4,675	4,675	7,832,941,027	33,56	3,94
0	1,338.27	4,675	4,675	8,088,234,272	34,64	3,94
0	894.23	4,675	4,675	7,821,698,454	35,75	3,94
0	407.59	4,675	4,675	8,076,601,957	100	3,94

Dimension	Variable	1	2	3	4	5	6	7	8
1	Forward Rates	mkt	mkt	mkt-50bp	mkt-50bp	mkt+100	mkt+100	mkt+200	mkt+200
1	Prepayment	100 PPC	100 PPC	200 PPC	200 PPC	75 PPC	75 PPC	50 PPC	50 PPC
1	Fix/hybrid5+ ARM/hybrid<5	100 PPC	100 PPC	100 PPC	100 PPC	100 PPC	100 PPC	100 PPC	100 PPC
2	OrigMDR	Solve For	Solve For	Solve For	Solve For	Solve For	Solve For	Solve For	Solve For
3	Severity (adjust for HLTV)	30%	40%	30%	40%	30%	40%	30%	40%
4	Delinquency	Force Trigger	Force Trigger	Force Trigger	Force Trigger	Force Trigger	Force Trigger	Force Trigger	Force Trigger
5	Calls	No Call	No Call	No Call	No Call	No Call	No Call	No Call	No Call
5	Liquidate	12 Mo Lag	12 Mo Lag	12 Mo Lag	12 Mo Lag	12 Mo Lag	12 Mo Lag	12 Mo Lag	12 Mo Lag
5	Servicer Advancing	None	None	None	None	None	None	None	None

Break CDRs

M2	27.84	20.05	29.04	20.98	27.49	19.69	27.60	19.45
M3	23.15	17.00	24.11	17.75	22.84	16.65	22.84	16.35
M4	20.03	14.88	20.81	15.52	19.74	14.55	19.64	14.24

RAMP 05-EFC5 Break-Even CDR Rates

	Scenario 1		Scenario 2	
	B/E CDR (1)	Total Deal Collateral Loss	B/E CDR (1)	Total Deal Collateral Loss
A	28.17	26.03%	29.26	26.66%
M1	22.69	22.56%	23.64	23.21%
M2	18.26	19.35%	19.09	19.99%
M3	15.59	17.20%	16.33	17.82%
M4	13.71	15.58%	14.37	16.17%
M5	11.99	14.01%	12.58	14.57%
M6	10.47	12.55%	11.00	13.08%
M7	8.97	11.03%	9.45	11.54%
M8	7.86	9.86%	8.30	10.34%
M9	6.72	8.60%	7.17	9.11%
M10	6.05	7.84%	6.57	8.44%

(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:

LIBOR_1MO	Scenario 1
LIBOR_6MO	forward
Prepay (1F)	forward
Prepay (1A)	23 HEP
Default	100 *RASC_PPC
Loss Severity	50%
Servicer Advances	100%
Liquidation Lag	12
Optional Redemption	Call (N)
Triggers	FAILING

Scenario 2
forward+200
forward+200
23 HEP
100 *RASC_PPC
50%
100%
12
Call (N)
FAILING

Forward LIBOR Rates:

Period:	Pmt Date	LIBOR_1MO	VLIBOR_6MO	Vector	+200	+300	+300	+300	-100	-100	-100	6MO	Vector
1	10/25/2005	3.935	4.29	4.381466	5.935	6.29	6.935	7.29	2.935	3.29	3.071648	3.381466	3.935
2	11/25/2005	4.071648	4.381466	4.461516	6.071648	6.381466	7.071648	7.381466	3.071648	3.381466	3.281386	3.461516	3.935
3	12/25/2005	4.281386	4.461516	4.513623	6.281386	6.461516	7.281386	7.461516	3.281386	3.461516	3.305758	3.513623	3.935
4	01/25/2006	4.305758	4.513623	4.556662	6.305758	6.513623	7.305758	7.513623	3.305758	3.513623	3.408719	3.556662	3.935
5	02/25/2006	4.408719	4.556662	4.589117	6.408719	6.556662	7.408719	7.556662	3.408719	3.556662	3.510502	3.589117	3.935
6	03/25/2006	4.510502	4.589117	4.611092	6.510502	6.589117	7.510502	7.589117	3.510502	3.589117	3.474032	3.611092	3.935
7	04/25/2006	4.474032	4.611092	4.644312	6.474032	6.611092	7.474032	7.611092	3.474032	3.611092	3.543245	3.644312	3.935
8	05/25/2006	4.543245	4.644312	4.67027	6.543245	6.644312	7.543245	7.644312	3.543245	3.644312	3.588297	3.67027	3.935
9	06/25/2006	4.588297	4.67027	4.692512	6.588297	6.67027	7.588297	7.67027	3.588297	3.67027	3.559204	3.692512	3.935
10	07/25/2006	4.559204	4.692512	4.723063	6.559204	6.692512	7.559204	7.692512	3.559204	3.692512	3.599807	3.723063	3.935
11	08/25/2006	4.599807	4.723063	4.749488	6.599807	6.723063	7.599807	7.723063	3.599807	3.723063	3.639881	3.749488	3.935
12	09/25/2006	4.639881	4.749488	4.771266	6.639881	6.749488	7.639881	7.749488	3.639881	3.749488	3.669585	3.771266	3.935
13	10/25/2006	4.669585	4.771266	4.789531	6.669585	6.771266	7.669585	7.771266	3.669585	3.771266	3.696034	3.789531	3.935
14	11/25/2006	4.696034	4.789531	4.804192	6.696034	6.789531	7.696034	7.789531	3.696034	3.789531	3.719203	3.804192	3.935
15	12/25/2006	4.719203	4.804192	4.815143	6.719203	6.804192	7.719203	7.804192	3.719203	3.804192	3.73899	3.815143	3.935
16	01/25/2007	4.73899	4.815143	4.822281	6.73899	6.815143	7.73899	7.815143	3.73899	3.815143	3.755293	3.822281	3.935
17	02/25/2007	4.755293	4.822281	4.824699	6.755293	6.822281	7.755293	7.822281	3.755293	3.822281	3.76801	3.825501	3.935
18	03/25/2007	4.76801	4.824699	4.819879	6.76801	6.825501	7.76801	7.825501	3.76801	3.825501	3.777039	3.824699	3.935
19	04/25/2007	4.777039	4.819879	4.811515	6.777039	6.824699	7.777039	7.824699	3.777039	3.824699	3.782277	3.819879	3.935
20	05/25/2007	4.782277	4.811515	4.800286	6.782277	6.819879	7.782277	7.819879	3.782277	3.819879	3.783623	3.811515	3.935
21	06/25/2007	4.783623	4.800286	4.786975	6.783623	6.811515	7.783623	7.811515	3.783623	3.811515	3.780976	3.800286	3.935
22	07/25/2007	4.780976	4.800286	4.772467	6.780976	6.800286	7.780976	7.800286	3.780976	3.800286	3.774232	3.786975	3.935
23	08/25/2007	4.774232	4.786975	4.757752	6.774232	6.786975	7.774232	7.786975	3.774232	3.786975	3.763291	3.772467	3.935
24	09/25/2007	4.763291	4.772467	4.743818	6.763291	6.772467	7.763291	7.772467	3.763291	3.772467	3.748688	3.757752	3.935
25	10/25/2007	4.748688	4.757752	4.731284	6.748688	6.757752	7.748688	7.757752	3.748688	3.757752	3.733082	3.743818	3.935
26	11/25/2007	4.733082	4.743818	4.720672	6.733082	6.743818	7.733082	7.743818	3.733082	3.743818	3.717571	3.731284	3.935
27	12/25/2007	4.717571	4.731284	4.712502	6.717571	6.731284	7.717571	7.731284	3.717571	3.731284	3.702667	3.720672	3.935
28	01/25/2008	4.702667	4.720672	4.705573	6.702667	6.720672	7.702667	7.720672	3.702667	3.720672	3.68888	3.712502	3.935
29	02/25/2008	4.68888	4.712502	4.666701	6.68888	6.712502	7.68888	7.712502	3.68888	3.712502	3.676721	3.707296	3.935
30	03/25/2008	4.676721	4.707296	4.705573	6.676721	6.707296	7.676721	7.707296	3.676721	3.707296	3.666701	3.705573	3.935
31	04/25/2008	4.666701	4.705573	4.707696	6.666701	6.705573	7.666701	7.705573	3.666701	3.705573	3.659333	3.707696	3.935
32	05/25/2008	4.659333	4.707696	4.713353	6.659333	6.707696	7.659333	7.707696	3.659333	3.707696	3.655125	3.713353	3.935
33	06/25/2008	4.655125	4.713353	4.721978	6.655125	6.713353	7.655125	7.713353	3.655125	3.713353	3.654591	3.721978	3.935
34	07/25/2008	4.654591	4.721978	4.732903	6.654591	6.721978	7.654591	7.721978	3.654591	3.721978	3.65824	3.732903	3.935
35	08/25/2008	4.65824	4.732903		6.65824	6.732903	7.65824	7.732903	3.65824	3.732903			3.935

36	09/25/2008	4.666584	4.745353	6.666584	6.745353	7.666584	7.745353	3.666584	3.745353
37	10/25/2008	4.679195	4.758452	6.679195	6.758452	7.679195	7.758452	3.679195	3.758452
38	11/25/2008	4.692623	4.77138	6.692623	6.77138	7.692623	7.77138	3.692623	3.77138
39	12/25/2008	4.705881	4.783886	6.705881	6.783886	7.705881	7.783886	3.705881	3.783886
40	01/25/2009	4.718872	4.795869	6.718872	6.795869	7.718872	7.795869	3.718872	3.795869
41	02/25/2009	4.731497	4.807229	6.731497	6.807229	7.731497	7.807229	3.731497	3.807229
42	03/25/2009	4.743658	4.817865	6.743658	6.817865	7.743658	7.817865	3.743658	3.817865
43	04/25/2009	4.755257	4.827678	6.755257	6.827678	7.755257	7.827678	3.755257	3.827678
44	05/25/2009	4.766195	4.836592	6.766195	6.836592	7.766195	7.836592	3.766195	3.836592
45	06/25/2009	4.776374	4.844632	6.776374	6.844632	7.776374	7.844632	3.776374	3.844632
46	07/25/2009	4.785697	4.85186	6.785697	6.85186	7.785697	7.85186	3.785697	3.85186
47	08/25/2009	4.794064	4.858349	6.794064	6.858349	7.794064	7.858349	3.794064	3.858349
48	09/25/2009	4.801378	4.864185	6.801378	6.864185	7.801378	7.864185	3.801378	3.864185
49	10/25/2009	4.807685	4.869464	6.807685	6.869464	7.807685	7.869464	3.807685	3.869464
50	11/25/2009	4.813484	4.874272	6.813484	6.874272	7.813484	7.874272	3.813484	3.874272
51	12/25/2009	4.818885	4.878604	6.818885	6.878604	7.818885	7.878604	3.818885	3.878604
52	01/25/2010	4.823861	4.882431	6.823861	6.882431	7.823861	7.882431	3.823861	3.882431
53	02/25/2010	4.828384	4.885724	6.828384	6.885724	7.828384	7.885724	3.828384	3.885724
54	03/25/2010	4.832426	4.888457	6.832426	6.888457	7.832426	7.888457	3.832426	3.888457
55	04/25/2010	4.83596	4.890599	6.83596	6.890599	7.83596	7.890599	3.83596	3.890599
56	05/25/2010	4.838957	4.892153	6.838957	6.892153	7.838957	7.892153	3.838957	3.892153
57	06/25/2010	4.841389	4.893244	6.841389	6.893244	7.841389	7.893244	3.841389	3.893244
58	07/25/2010	4.84323	4.894036	6.84323	6.894036	7.84323	7.894036	3.84323	3.894036
59	08/25/2010	4.844451	4.894708	6.844451	6.894708	7.844451	7.894708	3.844451	3.894708
60	09/25/2010	4.845025	4.895447	6.845025	6.895447	7.845025	7.895447	3.845025	3.895447
61	10/25/2010	4.845098	4.896456	6.845098	6.896456	7.845098	7.896456	3.845098	3.896456
62	11/25/2010	4.845369	4.897916	6.845369	6.897916	7.845369	7.897916	3.845369	3.897916
63	12/25/2010	4.846049	4.899898	6.846049	6.899898	7.846049	7.899898	3.846049	3.899898
64	01/25/2011	4.847179	4.902445	6.847179	6.902445	7.847179	7.902445	3.847179	3.902445
65	02/25/2011	4.848801	4.905598	6.848801	6.905598	7.848801	7.905598	3.848801	3.905598
66	03/25/2011	4.850955	4.9094	6.850955	6.9094	7.850955	7.9094	3.850955	3.9094
67	04/25/2011	4.853682	4.913894	6.853682	6.913894	7.853682	7.913894	3.853682	3.913894
68	05/25/2011	4.857025	4.919091	6.857025	6.919091	7.857025	7.919091	3.857025	3.919091
69	06/25/2011	4.861025	4.924887	6.861025	6.924887	7.861025	7.924887	3.861025	3.924887
70	07/25/2011	4.865722	4.931137	6.865722	6.931137	7.865722	7.931137	3.865722	3.931137
71	08/25/2011	4.871158	4.937689	6.871158	6.937689	7.871158	7.937689	3.871158	3.937689
72	09/25/2011	4.877375	4.944379	6.877375	6.944379	7.877375	7.944379	3.877375	3.944379

73	10/25/2011	4.884242	4.951036	6.884242	7.884242	3.884242	3.951036
74	11/25/2011	4.891102	4.957507	6.891102	7.891102	3.891102	3.957507
75	12/25/2011	4.897774	4.963748	6.897774	7.897774	3.897774	3.963748
76	01/25/2012	4.904242	4.969744	6.904242	7.904242	3.904242	3.969744
77	02/25/2012	4.910493	4.975481	6.910493	7.910493	3.910493	3.975481
78	03/25/2012	4.916511	4.980942	6.916511	7.916511	3.916511	3.980942
79	04/25/2012	4.922282	4.986114	6.922282	7.922282	3.922282	3.986114
80	05/25/2012	4.927791	4.990999	6.927791	7.927791	3.927791	3.990999
81	06/25/2012	4.933023	4.995602	6.933023	7.933023	3.933023	3.995602
82	07/25/2012	4.937964	4.999993	6.937964	7.937964	3.937964	3.999993
83	08/25/2012	4.942599	5.004207	6.942599	7.942599	3.942599	4.004207
84	09/25/2012	4.946913	5.008294	6.946913	7.946913	3.946913	4.008294
85	10/25/2012	4.950944	5.012304	6.950944	7.950944	3.950944	4.012304
86	11/25/2012	4.954899	5.016282	6.954899	7.954899	3.954899	4.016282
87	12/25/2012	4.95883	5.020236	6.95883	7.95883	3.95883	4.020236
88	01/25/2013	4.962737	5.024166	6.962737	7.962737	3.962737	4.024166
89	02/25/2013	4.966621	5.028075	6.966621	7.966621	3.966621	4.028075
90	03/25/2013	4.970482	5.031961	6.970482	7.970482	3.970482	4.031961
91	04/25/2013	4.974321	5.035826	6.974321	7.974321	3.974321	4.035826
92	05/25/2013	4.978137	5.039677	6.978137	7.978137	3.978137	4.039677
93	06/25/2013	4.981933	5.04356	6.981933	7.981933	3.981933	4.04356
94	07/25/2013	4.985707	5.047527	6.985707	7.985707	3.985707	4.047527
95	08/25/2013	4.989461	5.051635	6.989461	7.989461	3.989461	4.051635
96	09/25/2013	4.993194	5.055941	6.993194	7.993194	3.993194	4.055941
97	10/25/2013	4.996957	5.060507	6.996957	7.996957	3.996957	4.060507
98	11/25/2013	5.000954	5.065385	7.000954	8.000954	4.000954	4.065385
99	12/25/2013	5.005247	5.070598	7.005247	8.005247	4.005247	4.070598
100	01/25/2014	5.009847	5.076157	7.009847	8.009847	4.009847	4.076157
101	02/25/2014	5.014768	5.082077	7.014768	8.014768	4.014768	4.082077
102	03/25/2014	5.020023	5.088371	7.020023	8.020023	4.020023	4.088371
103	04/25/2014	5.025624	5.09505	7.025624	8.025624	4.025624	4.09505
104	05/25/2014	5.031584	5.102119	7.031584	8.031584	4.031584	4.102119
105	06/25/2014	5.037915	5.109539	7.037915	8.037915	4.037915	4.109539
106	07/25/2014	5.044632	5.117261	7.044632	8.044632	4.044632	4.117261
107	08/25/2014	5.051745	5.125232	7.051745	8.051745	4.051745	4.125232
108	09/25/2014	5.059269	5.133398	7.059269	8.059269	4.059269	4.133398
109	10/25/2014	5.067156	5.141702	7.067156	8.067156	4.067156	4.141702

110	11/25/2014	5.07518	5.150096	7.07518	7.150096	8.07518	8.150096	4.07518	4.150096
111	12/25/2014	5.083281	5.158569	7.083281	7.158569	8.083281	8.158569	4.083281	4.158569
112	01/25/2015	5.091461	5.167121	7.091461	7.167121	8.091461	8.167121	4.091461	4.167121
113	02/25/2015	5.099718	5.175752	7.099718	7.175752	8.099718	8.175752	4.099718	4.175752
114	03/25/2015	5.108052	5.184462	7.108052	7.184462	8.108052	8.184462	4.108052	4.184462
115	04/25/2015	5.116463	5.193251	7.116463	7.193251	8.116463	8.193251	4.116463	4.193251
116	05/25/2015	5.124952	5.202093	7.124952	7.202093	8.124952	8.202093	4.124952	4.202093
117	06/25/2015	5.133517	5.21087	7.133517	7.21087	8.133517	8.21087	4.133517	4.21087
118	07/25/2015	5.142158	5.21943	7.142158	7.21943	8.142158	8.21943	4.142158	4.21943
119	08/25/2015	5.150876	5.227621	7.150876	7.227621	8.150876	8.227621	4.150876	4.227621
120	09/25/2015	5.159669	5.235283	7.159669	7.235283	8.159669	8.235283	4.159669	4.235283
121	10/25/2015	5.168398	5.242254	7.168398	7.242254	8.168398	8.242254	4.168398	4.242254
122	11/25/2015	5.176493	5.248389	7.176493	7.248389	8.176493	8.248389	4.176493	4.248389
123	12/25/2015	5.183789	5.253635	7.183789	7.253635	8.183789	8.253635	4.183789	4.253635
124	01/25/2016	5.190258	5.257965	7.190258	7.257965	8.190258	8.257965	4.190258	4.257965
125	02/25/2016	5.195872	5.261349	7.195872	7.261349	8.195872	8.261349	4.195872	4.261349
126	03/25/2016	5.200602	5.263759	7.200602	7.263759	8.200602	8.263759	4.200602	4.263759
127	04/25/2016	5.204421	5.265167	7.204421	7.265167	8.204421	8.265167	4.204421	4.265167
128	05/25/2016	5.2073	5.26559	7.2073	7.26559	8.2073	8.26559	4.2073	4.26559
129	06/25/2016	5.209212	5.265241	7.209212	7.265241	8.209212	8.265241	4.209212	4.265241
130	07/25/2016	5.210129	5.264387	7.210129	7.264387	8.210129	8.264387	4.210129	4.264387
131	08/25/2016	5.210022	5.263305	7.210022	7.263305	8.210022	8.263305	4.210022	4.263305
132	09/25/2016	5.208864	5.262277	7.208864	7.262277	8.208864	8.262277	4.208864	4.262277
133	10/25/2016	5.206906	5.261598	7.206906	7.261598	8.206906	8.261598	4.206906	4.261598
134	11/25/2016	5.205252	5.261521	7.205252	7.261521	8.205252	8.261521	4.205252	4.261521
135	12/25/2016	5.2042	5.262115	7.2042	7.262115	8.2042	8.262115	4.2042	4.262115
136	01/25/2017	5.203771	5.263404	7.203771	7.263404	8.203771	8.263404	4.203771	4.263404
137	02/25/2017	5.203989	5.265411	7.203989	7.265411	8.203989	8.265411	4.203989	4.265411
138	03/25/2017	5.204875	5.268158	7.204875	7.268158	8.204875	8.268158	4.204875	4.268158
139	04/25/2017	5.206453	5.271668	7.206453	7.271668	8.206453	8.271668	4.206453	4.271668
140	05/25/2017	5.208743	5.275933	7.208743	7.275933	8.208743	8.275933	4.208743	4.275933
141	06/25/2017	5.211769	5.280824	7.211769	7.280824	8.211769	8.280824	4.211769	4.280824
142	07/25/2017	5.215553	5.286176	7.215553	7.286176	8.215553	8.286176	4.215553	4.286176
143	08/25/2017	5.220117	5.291817	7.220117	7.291817	8.220117	8.291817	4.220117	4.291817
144	09/25/2017	5.225484	5.297573	7.225484	7.297573	8.225484	8.297573	4.225484	4.297573
145	10/25/2017	5.231498	5.303263	7.231498	7.303263	8.231498	8.303263	4.231498	4.303263
146	11/25/2017	5.237459	5.308732	7.237459	7.308732	8.237459	8.308732	4.237459	4.308732

147	12/25/2017	5.243186	5.313944	7.243186	7.313944	8.243186	8.313944	4.243186	4.313944
148	01/25/2018	5.248672	5.318891	7.248672	7.318891	8.248672	8.318891	4.248672	4.318891
149	02/25/2018	5.253908	5.323565	7.253908	7.323565	8.253908	8.323565	4.253908	4.323565
150	03/25/2018	5.258889	5.32796	7.258889	7.32796	8.258889	8.32796	4.258889	4.32796
151	04/25/2018	5.263607	5.332067	7.263607	7.332067	8.263607	8.332067	4.263607	4.332067
152	05/25/2018	5.268054	5.335894	7.268054	7.335894	8.268054	8.335894	4.268054	4.335894
153	06/25/2018	5.272224	5.339504	7.272224	7.339504	8.272224	8.339504	4.272224	4.339504
154	07/25/2018	5.27611	5.342973	7.27611	7.342973	8.27611	8.342973	4.27611	4.342973
155	08/25/2018	5.279705	5.346382	7.279705	7.346382	8.279705	8.346382	4.279705	4.346382
156	09/25/2018	5.283	5.349813	7.283	7.349813	8.283	8.349813	4.283	4.349813
157	10/25/2018	5.286072	5.353352	7.286072	7.353352	8.286072	8.353352	4.286072	4.353352
158	11/25/2018	5.289239	5.35707	7.289239	7.35707	8.289239	8.35707	4.289239	4.35707
159	12/25/2018	5.292586	5.360986	7.292586	7.360986	8.292586	8.360986	4.292586	4.360986
160	01/25/2019	5.296121	5.365106	7.296121	7.365106	8.296121	8.365106	4.296121	4.365106
161	02/25/2019	5.299846	5.369436	7.299846	7.369436	8.299846	8.369436	4.299846	4.369436
162	03/25/2019	5.303769	5.37398	7.303769	7.37398	8.303769	8.37398	4.303769	4.37398
163	04/25/2019	5.307893	5.378745	7.307893	7.378745	8.307893	8.378745	4.307893	4.378745
164	05/25/2019	5.312225	5.383711	7.312225	7.383711	8.312225	8.383711	4.312225	4.383711
165	06/25/2019	5.316769	5.388766	7.316769	7.388766	8.316769	8.388766	4.316769	4.388766
166	07/25/2019	5.321531	5.39377	7.321531	7.39377	8.321531	8.39377	4.321531	4.39377
167	08/25/2019	5.326516	5.398581	7.326516	7.398581	8.326516	8.398581	4.326516	4.398581
168	09/25/2019	5.33173	5.40305	7.33173	7.40305	8.33173	8.40305	4.33173	4.40305
169	10/25/2019	5.337039	5.40703	7.337039	7.40703	8.337039	8.40703	4.337039	4.40703
170	11/25/2019	5.341891	5.41039	7.341891	7.41039	8.341891	8.41039	4.341891	4.41039
171	12/25/2019	5.346136	5.413092	7.346136	7.413092	8.346136	8.413092	4.346136	4.413092
172	01/25/2020	5.349759	5.415122	7.349759	7.415122	8.349759	8.415122	4.349759	4.415122
173	02/25/2020	5.352747	5.416465	7.352747	7.416465	8.352747	8.416465	4.352747	4.416465
174	03/25/2020	5.355083	5.417107	7.355083	7.417107	8.355083	8.417107	4.355083	4.417107
175	04/25/2020	5.356755	5.417032	7.356755	7.417032	8.356755	8.417032	4.356755	4.417032
176	05/25/2020	5.357748	5.416247	7.357748	7.416247	8.357748	8.416247	4.357748	4.416247
177	06/25/2020	5.358048	5.414849	7.358048	7.414849	8.358048	8.414849	4.358048	4.414849
178	07/25/2020	5.35764	5.412954	7.35764	7.412954	8.35764	8.412954	4.35764	4.412954
179	08/25/2020	5.35651	5.410685	7.35651	7.410685	8.35651	8.410685	4.35651	4.410685
180	09/25/2020	5.354644	5.408167	7.354644	7.408167	8.354644	8.408167	4.354644	4.408167
181	10/25/2020	5.352154	5.405526	7.352154	7.405526	8.352154	8.405526	4.352154	4.405526
182	11/25/2020	5.34954	5.402873	7.34954	7.402873	8.34954	8.402873	4.34954	4.402873
183	12/25/2020	5.34693	5.400229	7.34693	7.400229	8.34693	8.400229	4.34693	4.400229

184	01/25/2021	5.344327	5.397599	7.344327	7.397599	8.344327	8.397599	4.344327	4.397599
185	02/25/2021	5.341732	5.394985	7.341732	7.394985	8.341732	8.394985	4.341732	4.394985
186	03/25/2021	5.339149	5.392388	7.339149	7.392388	8.339149	8.392388	4.339149	4.392388
187	04/25/2021	5.336581	5.389813	7.336581	7.389813	8.336581	8.389813	4.336581	4.389813
188	05/25/2021	5.334028	5.387261	7.334028	7.387261	8.334028	8.387261	4.334028	4.387261
189	06/25/2021	5.331495	5.384734	7.331495	7.384734	8.331495	8.384734	4.331495	4.384734
190	07/25/2021	5.328984	5.382236	7.328984	7.382236	8.328984	8.382236	4.328984	4.382236
191	08/25/2021	5.326496	5.37977	7.326496	7.37977	8.326496	8.37977	4.326496	4.37977
192	09/25/2021	5.324035	5.377337	7.324035	7.377337	8.324035	8.377337	4.324035	4.377337
193	10/25/2021	5.321603	5.37494	7.321603	7.37494	8.321603	8.37494	4.321603	4.37494
194	11/25/2021	5.319203	5.372582	7.319203	7.372582	8.319203	8.372582	4.319203	4.372582
195	12/25/2021	5.316837	5.370266	7.316837	7.370266	8.316837	8.370266	4.316837	4.370266
196	01/25/2022	5.314507	5.367993	7.314507	7.367993	8.314507	8.367993	4.314507	4.367993
197	02/25/2022	5.312217	5.365767	7.312217	7.365767	8.312217	8.365767	4.312217	4.365767
198	03/25/2022	5.309969	5.36359	7.309969	7.36359	8.309969	8.36359	4.309969	4.36359
199	04/25/2022	5.307765	5.361464	7.307765	7.361464	8.307765	8.361464	4.307765	4.361464
200	05/25/2022	5.305608	5.359393	7.305608	7.359393	8.305608	8.359393	4.305608	4.359393
201	06/25/2022	5.303499	5.357378	7.303499	7.357378	8.303499	8.357378	4.303499	4.357378
202	07/25/2022	5.301442	5.355423	7.301442	7.355423	8.301442	8.355423	4.301442	4.355423
203	08/25/2022	5.299439	5.35353	7.299439	7.35353	8.299439	8.35353	4.299439	4.35353
204	09/25/2022	5.297493	5.351702	7.297493	7.351702	8.297493	8.351702	4.297493	4.351702
205	10/25/2022	5.295606	5.349942	7.295606	7.349942	8.295606	8.349942	4.295606	4.349942
206	11/25/2022	5.293782	5.348252	7.293782	7.348252	8.293782	8.348252	4.293782	4.348252
207	12/25/2022	5.292023	5.346635	7.292023	7.346635	8.292023	8.346635	4.292023	4.346635
208	01/25/2023	5.290332	5.345092	7.290332	7.345092	8.290332	8.345092	4.290332	4.345092
209	02/25/2023	5.288711	5.343625	7.288711	7.343625	8.288711	8.343625	4.288711	4.343625
210	03/25/2023	5.287163	5.342237	7.287163	7.342237	8.287163	8.342237	4.287163	4.342237
211	04/25/2023	5.285689	5.340928	7.285689	7.340928	8.285689	8.340928	4.285689	4.340928
212	05/25/2023	5.28429	5.339701	7.28429	7.339701	8.28429	8.339701	4.28429	4.339701
213	06/25/2023	5.282967	5.338561	7.282967	7.338561	8.282967	8.338561	4.282967	4.338561
214	07/25/2023	5.281723	5.337514	7.281723	7.337514	8.281723	8.337514	4.281723	4.337514
215	08/25/2023	5.28056	5.336564	7.28056	7.336564	8.28056	8.336564	4.28056	4.336564
216	09/25/2023	5.27948	5.335717	7.27948	7.335717	8.27948	8.335717	4.27948	4.335717
217	10/25/2023	5.278489	5.334979	7.278489	7.334979	8.278489	8.334979	4.278489	4.334979
218	11/25/2023	5.2776	5.334352	7.2776	7.334352	8.2776	8.334352	4.2776	4.334352
219	12/25/2023	5.276818	5.333832	7.276818	7.333832	8.276818	8.333832	4.276818	4.333832
220	01/25/2024	5.276147	5.33341	7.276147	7.33341	8.276147	8.33341	4.276147	4.33341

221	02/25/2024	5.275589	5.333078	7.275589	7.333078	8.275589	8.333078	4.275589	4.333078
222	03/25/2024	5.275146	5.332828	7.275146	7.332828	8.275146	8.332828	4.275146	4.332828
223	04/25/2024	5.274812	5.332656	7.274812	7.332656	8.274812	8.332656	4.274812	4.332656
224	05/25/2024	5.274546	5.332546	7.274546	7.332546	8.274546	8.332546	4.274546	4.332546
225	06/25/2024	5.274341	5.332548	7.274341	7.332548	8.274341	8.332548	4.274341	4.332548
226	07/25/2024	5.274198	5.3327	7.274198	7.3327	8.274198	8.3327	4.274198	4.3327
227	08/25/2024	5.274119	5.333046	7.274119	7.333046	8.274119	8.333046	4.274119	4.333046
228	09/25/2024	5.274105	5.333631	7.274105	7.333631	8.274105	8.333631	4.274105	4.333631
229	10/25/2024	5.274198	5.334499	7.274198	7.334499	8.274198	8.334499	4.274198	4.334499
230	11/25/2024	5.27456	5.335664	7.27456	7.335664	8.27456	8.335664	4.27456	4.335664
231	12/25/2024	5.275235	5.337008	7.275235	7.337008	8.275235	8.337008	4.275235	4.337008
232	01/25/2025	5.276229	5.338378	7.276229	7.338378	8.276229	8.338378	4.276229	4.338378
233	02/25/2025	5.277549	5.33962	7.277549	7.33962	8.277549	8.33962	4.277549	4.33962
234	03/25/2025	5.2792	5.340574	7.2792	7.340574	8.2792	8.340574	4.2792	4.340574
235	04/25/2025	5.281036	5.34108	7.281036	7.34108	8.281036	8.34108	4.281036	4.34108
236	05/25/2025	5.28245	5.341019	7.28245	7.341019	8.28245	8.341019	4.28245	4.341019
237	06/25/2025	5.283279	5.340441	7.283279	7.340441	8.283279	8.340441	4.283279	4.340441
238	07/25/2025	5.283516	5.339445	7.283516	7.339445	8.283516	8.339445	4.283516	4.339445
239	08/25/2025	5.28315	5.338129	7.28315	7.338129	8.28315	8.338129	4.28315	4.338129
240	09/25/2025	5.282172	5.336594	7.282172	7.336594	8.282172	8.336594	4.282172	4.336594
241	10/25/2025	5.280674	5.334941	7.280674	7.334941	8.280674	8.334941	4.280674	4.334941
242	11/25/2025	5.27906	5.333258	7.27906	7.333258	8.27906	8.333258	4.27906	4.333258
243	12/25/2025	5.277433	5.331562	7.277433	7.331562	8.277433	8.331562	4.277433	4.331562
244	01/25/2026	5.275792	5.329854	7.275792	7.329854	8.275792	8.329854	4.275792	4.329854
245	02/25/2026	5.274138	5.328134	7.274138	7.328134	8.274138	8.328134	4.274138	4.328134
246	03/25/2026	5.272472	5.326403	7.272472	7.326403	8.272472	8.326403	4.272472	4.326403
247	04/25/2026	5.270795	5.324661	7.270795	7.324661	8.270795	8.324661	4.270795	4.324661
248	05/25/2026	5.269106	5.322908	7.269106	7.322908	8.269106	8.322908	4.269106	4.322908
249	06/25/2026	5.267406	5.321146	7.267406	7.321146	8.267406	8.321146	4.267406	4.321146
250	07/25/2026	5.265696	5.319374	7.265696	7.319374	8.265696	8.319374	4.265696	4.319374
251	08/25/2026	5.263975	5.317594	7.263975	7.317594	8.263975	8.317594	4.263975	4.317594
252	09/25/2026	5.262246	5.315805	7.262246	7.315805	8.262246	8.315805	4.262246	4.315805
253	10/25/2026	5.260508	5.314009	7.260508	7.314009	8.260508	8.314009	4.260508	4.314009
254	11/25/2026	5.258761	5.312205	7.258761	7.312205	8.258761	8.312205	4.258761	4.312205
255	12/25/2026	5.257006	5.310394	7.257006	7.310394	8.257006	8.310394	4.257006	4.310394
256	01/25/2027	5.255244	5.308576	7.255244	7.308576	8.255244	8.308576	4.255244	4.308576
257	02/25/2027	5.253475	5.306753	7.253475	7.306753	8.253475	8.306753	4.253475	4.306753

258	03/25/2027	5.251699	5.304925	7.251699	7.304925	8.251699	8.304925	4.251699	4.304925
259	04/25/2027	5.249918	5.303092	7.249918	7.303092	8.249918	8.303092	4.249918	4.303092
260	05/25/2027	5.248131	5.301254	7.248131	7.301254	8.248131	8.301254	4.248131	4.301254
261	06/25/2027	5.246338	5.299412	7.246338	7.299412	8.246338	8.299412	4.246338	4.299412
262	07/25/2027	5.244542	5.297567	7.244542	7.297567	8.244542	8.297567	4.244542	4.297567
263	08/25/2027	5.242741	5.295719	7.242741	7.295719	8.242741	8.295719	4.242741	4.295719
264	09/25/2027	5.240936	5.293868	7.240936	7.293868	8.240936	8.293868	4.240936	4.293868
265	10/25/2027	5.239129	5.292016	7.239129	7.292016	8.239129	8.292016	4.239129	4.292016
266	11/25/2027	5.237319	5.290162	7.237319	7.290162	8.237319	8.290162	4.237319	4.290162
267	12/25/2027	5.235506	5.288307	7.235506	7.288307	8.235506	8.288307	4.235506	4.288307
268	01/25/2028	5.233692	5.286452	7.233692	7.286452	8.233692	8.286452	4.233692	4.286452
269	02/25/2028	5.231877	5.284597	7.231877	7.284597	8.231877	8.284597	4.231877	4.284597
270	03/25/2028	5.230061	5.282742	7.230061	7.282742	8.230061	8.282742	4.230061	4.282742
271	04/25/2028	5.228245	5.280889	7.228245	7.280889	8.228245	8.280889	4.228245	4.280889
272	05/25/2028	5.226429	5.279037	7.226429	7.279037	8.226429	8.279037	4.226429	4.279037
273	06/25/2028	5.224614	5.277186	7.224614	7.277186	8.224614	8.277186	4.224614	4.277186
274	07/25/2028	5.222801	5.275339	7.222801	7.275339	8.222801	8.275339	4.222801	4.275339
275	08/25/2028	5.220988	5.273494	7.220988	7.273494	8.220988	8.273494	4.220988	4.273494
276	09/25/2028	5.219178	5.271653	7.219178	7.271653	8.219178	8.271653	4.219178	4.271653
277	10/25/2028	5.217371	5.269816	7.217371	7.269816	8.217371	8.269816	4.217371	4.269816
278	11/25/2028	5.215567	5.267983	7.215567	7.267983	8.215567	8.267983	4.215567	4.267983
279	12/25/2028	5.213767	5.266155	7.213767	7.266155	8.213767	8.266155	4.213767	4.266155
280	01/25/2029	5.21197	5.264333	7.21197	7.264333	8.21197	8.264333	4.21197	4.264333
281	02/25/2029	5.210178	5.262517	7.210178	7.262517	8.210178	8.262517	4.210178	4.262517
282	03/25/2029	5.208392	5.260707	7.208392	7.260707	8.208392	8.260707	4.208392	4.260707
283	04/25/2029	5.206611	5.258904	7.206611	7.258904	8.206611	8.258904	4.206611	4.258904
284	05/25/2029	5.204836	5.257109	7.204836	7.257109	8.204836	8.257109	4.204836	4.257109
285	06/25/2029	5.203067	5.255321	7.203067	7.255321	8.203067	8.255321	4.203067	4.255321
286	07/25/2029	5.201306	5.253542	7.201306	7.253542	8.201306	8.253542	4.201306	4.253542
287	08/25/2029	5.199552	5.251772	7.199552	7.251772	8.199552	8.251772	4.199552	4.251772
288	09/25/2029	5.197806	5.250011	7.197806	7.250011	8.197806	8.250011	4.197806	4.250011
289	10/25/2029	5.196068	5.24826	7.196068	7.24826	8.196068	8.24826	4.196068	4.24826
290	11/25/2029	5.19434	5.246519	7.19434	7.246519	8.19434	8.246519	4.19434	4.246519
291	12/25/2029	5.192621	5.24479	7.192621	7.24479	8.192621	8.24479	4.192621	4.24479
292	01/25/2030	5.190911	5.243071	7.190911	7.243071	8.190911	8.243071	4.190911	4.243071
293	02/25/2030	5.189212	5.241365	7.189212	7.241365	8.189212	8.241365	4.189212	4.241365
294	03/25/2030	5.187525	5.239671	7.187525	7.239671	8.187525	8.239671	4.187525	4.239671

295	04/25/2030	5.185848	5.23799	7.185848	7.23799	8.185848	8.23799	4.185848	4.23799
296	05/25/2030	5.184183	5.236322	7.184183	7.236322	8.184183	8.236322	4.184183	4.236322
297	06/25/2030	5.182531	5.234668	7.182531	7.234668	8.182531	8.234668	4.182531	4.234668
298	07/25/2030	5.180891	5.233028	7.180891	7.233028	8.180891	8.233028	4.180891	4.233028
299	08/25/2030	5.179265	5.231403	7.179265	7.231403	8.179265	8.231403	4.179265	4.231403
300	09/25/2030	5.177652	5.229793	7.177652	7.229793	8.177652	8.229793	4.177652	4.229793
301	10/25/2030	5.176054	5.2282	7.176054	7.2282	8.176054	8.2282	4.176054	4.2282
302	11/25/2030	5.17447	5.226622	7.17447	7.226622	8.17447	8.226622	4.17447	4.226622
303	12/25/2030	5.172902	5.225062	7.172902	7.225062	8.172902	8.225062	4.172902	4.225062
304	01/25/2031	5.171349	5.223518	7.171349	7.223518	8.171349	8.223518	4.171349	4.223518
305	02/25/2031	5.169813	5.221993	7.169813	7.221993	8.169813	8.221993	4.169813	4.221993
306	03/25/2031	5.168293	5.220485	7.168293	7.220485	8.168293	8.220485	4.168293	4.220485
307	04/25/2031	5.16679	5.218997	7.16679	7.218997	8.16679	8.218997	4.16679	4.218997
308	05/25/2031	5.165305	5.217527	7.165305	7.217527	8.165305	8.217527	4.165305	4.217527
309	06/25/2031	5.163838	5.216078	7.163838	7.216078	8.163838	8.216078	4.163838	4.216078
310	07/25/2031	5.16239	5.214648	7.16239	7.214648	8.16239	8.214648	4.16239	4.214648
311	08/25/2031	5.160961	5.21324	7.160961	7.21324	8.160961	8.21324	4.160961	4.21324
312	09/25/2031	5.159551	5.211852	7.159551	7.211852	8.159551	8.211852	4.159551	4.211852
313	10/25/2031	5.158162	5.210487	7.158162	7.210487	8.158162	8.210487	4.158162	4.210487
314	11/25/2031	5.156793	5.209143	7.156793	7.209143	8.156793	8.209143	4.156793	4.209143
315	12/25/2031	5.155444	5.207823	7.155444	7.207823	8.155444	8.207823	4.155444	4.207823
316	01/25/2032	5.154118	5.206525	7.154118	7.206525	8.154118	8.206525	4.154118	4.206525
317	02/25/2032	5.152813	5.205251	7.152813	7.205251	8.152813	8.205251	4.152813	4.205251
318	03/25/2032	5.151531	5.204002	7.151531	7.204002	8.151531	8.204002	4.151531	4.204002
319	04/25/2032	5.150272	5.202777	7.150272	7.202777	8.150272	8.202777	4.150272	4.202777
320	05/25/2032	5.149036	5.201577	7.149036	7.201577	8.149036	8.201577	4.149036	4.201577
321	06/25/2032	5.147824	5.200403	7.147824	7.200403	8.147824	8.200403	4.147824	4.200403
322	07/25/2032	5.146637	5.199254	7.146637	7.199254	8.146637	8.199254	4.146637	4.199254
323	08/25/2032	5.145474	5.198133	7.145474	7.198133	8.145474	8.198133	4.145474	4.198133
324	09/25/2032	5.144337	5.197039	7.144337	7.197039	8.144337	8.197039	4.144337	4.197039
325	10/25/2032	5.143225	5.195972	7.143225	7.195972	8.143225	8.195972	4.143225	4.195972
326	11/25/2032	5.14214	5.194934	7.14214	7.194934	8.14214	8.194934	4.14214	4.194934
327	12/25/2032	5.141082	5.193924	7.141082	7.193924	8.141082	8.193924	4.141082	4.193924
328	01/25/2033	5.140051	5.192944	7.140051	7.192944	8.140051	8.192944	4.140051	4.192944
329	02/25/2033	5.139048	5.191993	7.139048	7.191993	8.139048	8.191993	4.139048	4.191993
330	03/25/2033	5.138073	5.191071	7.138073	7.191071	8.138073	8.191071	4.138073	4.191071
331	04/25/2033	5.137127	5.190181	7.137127	7.190181	8.137127	8.190181	4.137127	4.190181

332	05/25/2033	5.13621	5.189321	7.13621	7.189321	8.13621	8.189321	4.13621	4.189321
333	06/25/2033	5.135322	5.188493	7.135322	7.188493	8.135322	8.188493	4.135322	4.188493
334	07/25/2033	5.134465	5.187697	7.134465	7.187697	8.134465	8.187697	4.134465	4.187697
335	08/25/2033	5.133638	5.186933	7.133638	7.186933	8.133638	8.186933	4.133638	4.186933
336	09/25/2033	5.132842	5.186204	7.132842	7.186204	8.132842	8.186204	4.132842	4.186204
337	10/25/2033	5.132077	5.185508	7.132077	7.185508	8.132077	8.185508	4.132077	4.185508
338	11/25/2033	5.131345	5.184847	7.131345	7.184847	8.131345	8.184847	4.131345	4.184847
339	12/25/2033	5.130647	5.184221	7.130647	7.184221	8.130647	8.184221	4.130647	4.184221
340	01/25/2034	5.129982	5.183629	7.129982	7.183629	8.129982	8.183629	4.129982	4.183629
341	02/25/2034	5.129352	5.183072	7.129352	7.183072	8.129352	8.183072	4.129352	4.183072
342	03/25/2034	5.128756	5.182549	7.128756	7.182549	8.128756	8.182549	4.128756	4.182549
343	04/25/2034	5.128196	5.182061	7.128196	7.182061	8.128196	8.182061	4.128196	4.182061
344	05/25/2034	5.127668	5.181606	7.127668	7.181606	8.127668	8.181606	4.127668	4.181606
345	06/25/2034	5.127172	5.181188	7.127172	7.181188	8.127172	8.181188	4.127172	4.181188
346	07/25/2034	5.12671	5.180811	7.12671	7.180811	8.12671	8.180811	4.12671	4.180811
347	08/25/2034	5.12628	5.180475	7.12628	7.180475	8.12628	8.180475	4.12628	4.180475
348	09/25/2034	5.125885	5.180186	7.125885	7.180186	8.125885	8.180186	4.125885	4.180186
349	10/25/2034	5.125527	5.179945	7.125527	7.179945	8.125527	8.179945	4.125527	4.179945
350	11/25/2034	5.125215	5.179754	7.125215	7.179754	8.125215	8.179754	4.125215	4.179754
351	12/25/2034	5.124952	5.179606	7.124952	7.179606	8.124952	8.179606	4.124952	4.179606
352	01/25/2035	5.124741	5.179492	7.124741	7.179492	8.124741	8.179492	4.124741	4.179492
353	02/25/2035	5.12458	5.179404	7.12458	7.179404	8.12458	8.179404	4.12458	4.179404
354	03/25/2035	5.124471	5.179332	7.124471	7.179332	8.124471	8.179332	4.124471	4.179332
355	04/25/2035	5.124404	5.179268	7.124404	7.179268	8.124404	8.179268	4.124404	4.179268
356	05/25/2035	5.124345							
357	06/25/2035	5.124285							
358	07/25/2035	5.124222							
359	08/25/2035	5.124158							
360	09/25/2035	5.124092							

fortis investments is a2,a3,m4,m5,m7,m8,m9,m10

Below are our current bond stresses (as of Feb 14, 2005) for subprime deals (these have not changed):

Scenario 1:	Fwd Libor +200, 60% severity, ARMs (40cpr), Fixed (23 HEP)	(Base Case)
Scenario 2:	Fwd Libor +200, 60% severity, ARMs (55cpr), Fixed (35 HEP)	(Fast prepay)
Scenario 3:	Fwd Libor +200, 60% severity, ARMs (30cpr), Fixed (15 HEP)	(Slow prepay)
Scenario 4:	Fwd Libor +300, 60% severity, ARMs (55cpr), Fixed (15 HEP)	(Fast/Slow)
Scenario 5:	Fwd Libor -100, 60% severity, ARMs (55cpr), Fixed (35 HEP)	(Libor down shock)

Please run all scenarios to maturity failing triggers for life and 12 month lag.
For each scenario, please show:

1. Break even CNL (cum net loss)
2. Break even CDR (constant default rate)
3. Bond WAL and Mod Duration

Regards,

John

John E. Palphreyman
Director, ABS Trading
Fortis Investments USA
100 Park Avenue, 16th Floor
New York, New York 10017
Phone: (212) 984-1845
Mobile: (646) 321-7541
Email: john.palphreyman@fortisinvestments.com
<http://www.fortisinvestments.com>

fortis investments is a2,a3,m4,m5,m7,m8,m9,m10

Scenario Name	1	2	3	4	5								
LIBOR_1MO	3.935000	4.3.935000	4.3.935000	4.3.935000	4.3.935000	4.3.935000	4.4.071648	4.281386	4.305758	4.408719	4.510502	4.474032	4.543245
LIBOR_6MO	4.290000	4.4.290000	4.4.290000	4.4.290000	4.4.290000	4.4.290000	4.381466	4.461516	4.513623	4.556662	4.589117	4.611092	4.644312
Rate Shock	200	200	200	300	300	-100							
Prepay	23	35	15	15	35								
CPR	40	55	30	55	55								
Default	6.96	9.04	5.96	8.02	8.16								
Severity	60	60	60	60	60								
Advance % of P&I	100	100	100	100	100								
Recover Months After Default	12	12	12	12	12								
Delinquency													
Call: CLEANUP	NO	NO	NO	NO	NO								
Loan-Level Overrides													
Trigger Overrides	YES	YES	YES	YES	YES								

CDR	13.99	17.41	11.56	16.09	16.68
Mod Durn	6.13	4.61	7.57	5.76	5.12
WAL for Princ Pmts	8.40	5.76	11.50	8.16	5.86
Total Collat Loss (Collat)	14.87%	12.86%	16.62%	13.56%	12.39%

CDR	12.17	14.84	10.13	13.69	14.12
Mod Durn	6.33	4.77	7.80	6.11	5.32
WAL for Princ Pmts	8.82	6.03	12.1	8.9	6.14
Total Collat Loss (Collat)	13.28%	11.20%	15.01%	11.92%	10.72%

CDR	8.95	10.34	7.62	9.66	9.63
Mod Durn	6.58	5.02	7.99	6.79	5.61
WAL for Princ Pmts	9.69	6.61	13.36	10.63	6.73
Total Collat Loss (Collat)	10.25%	8.12%	11.94%	8.94%	7.61%

CDR	7.76	8.68	6.71	8.22	7.97
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Mod Durn	6.90	5.32	8.30	7.39	5.97
WAL for Princ Pmts	10.54	7.19	14.55	12.16	7.31
Total Collat Loss (Collat)	9.06%	6.92%	10.74%	7.79%	6.40%

M9

CDR	6.60	7.02	5.94	6.83	6.27
Mod Durn	6.87	5.34	8.20	7.56	5.94
WAL for Princ Pmts	10.79	7.34	14.85	12.76	7.45
Total Collat Loss (Collat)	7.85%	5.69%	9.69%	6.63%	5.12%

M10

CDR	5.93	5.87	5.54	6.02	5.08
Mod Durn	7.36	5.71	8.81	7.93	6.34
WAL for Princ Pmts	11.55	7.89	15.84	14.18	7.99
Total Collat Loss (Collat)	7.13%	4.81%	9.12%	5.93%	4.19%

4.588297 4.599204 4.599807 4.639881 4.669585 4.696034 4.719203 4.738990 4.755293 4.768010 4.777039 4.782277 4.783623 4.780976 4.774232 4.763291 4.748688 4.733082 4.717571 4.70
4.670270 4.692512 4.723063 4.749488 4.771266 4.789531 4.804192 4.815143 4.822281 4.825501 4.824699 4.819879 4.811515 4.800286 4.786975 4.772467 4.757752 4.743818 4.731284 4.72

2667 4.688880 4.676721 4.666701 4.659333 4.655125 4.654591 4.658240 4.666584 4.679195 4.692623 4.705881 4.718872 4.731497 4.743658 4.755257 4.766195 4.776374 4.785697 4.794064
0672 4.712502 4.707296 4.705573 4.707696 4.713353 4.721978 4.732903 4.745353 4.758452 4.771380 4.783886 4.795869 4.807229 4.817865 4.827678 4.836592 4.844632 4.851860 4.858341

1 4.801378 4.807685 4.813484 4.818885 4.823861 4.828384 4.832426 4.835960 4.838957 4.841389 4.843230 4.844451 4.845025 4.845098 4.845369 4.846049 4.847179 4.848801 4.850955 4.8
3 4.864185 4.869464 4.874272 4.878604 4.882431 4.885724 4.888457 4.890599 4.892153 4.893244 4.894036 4.894708 4.895447 4.896456 4.897916 4.899898 4.902445 4.905598 4.909400 4.9

53682 4.857025 4.861025 4.865722 4.871158 4.877375 4.884242 4.891102 4.897774 4.904242 4.910493 4.916511 4.922282 4.927791 4.933023 4.937964 4.942599 4.946913 4.950944 4.95489
13894 4.919091 4.924887 4.931137 4.937689 4.944379 4.951036 4.957507 4.963748 4.969744 4.975481 4.980942 4.986114 4.990990 4.995602 4.999993 5.004207 5.008294 5.012304 5.01628

19 4.958830 4.962737 4.966621 4.970482 4.974321 4.978137 4.981933 4.985707 4.989461 4.993194 4.996957 5.000954 5.005247 5.009847 5.014768 5.020023 5.025624 5.031584 5.037915 5.1
12 5.020236 5.024166 5.028075 5.031961 5.035826 5.039677 5.043560 5.047527 5.051635 5.055941 5.060507 5.065385 5.070598 5.076157 5.082077 5.088371 5.095050 5.102119 5.109539 5.

4.974321 4.978137 4.981933 4.985707 4.989461 4.993194 4.996957 5.000954 5.005247 £
5.035826 5.039677 5.043560 5.047527 5.051635 5.055941 5.060507 5.065385 5.070598 £

Rate	Forward	Forward	Forward	Forward	Forward	Forward	Forward	Forward	Forward	Forward	Forward	Forward
Shock	0	0	0	100	100	100	100	200	200	200	200	300
Pricing Speed	75	100	125	75	100	125	75	75	100	125	75	100
Severity	60	60	60	60	60	60	60	60	60	60	60	60
Cleanup call	N	N	N	N	N	N	N	N	N	N	N	N
Trigger Override	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
M7	7.00	7.37	7.80	6.94	7.45	8.02	7.02	7.73	8.47	7.10	8.06	8.06
Discount Margin	148.2	151.1	150.9	141	142.9	141.2	131.3	128.9	127.6	117.2	112.5	112.5
WAL	14.34	11.13	8.92	14.37	11.10	8.87	14.31	11.02	8.78	14.25	10.91	10.91
Cum Loss	22.14%	18.50%	16.19%	22.01%	18.69%	16.61%	22.25%	19.31%	17.44%	22.47%	20.02%	20.02%
M8	6.27	6.48	6.74	6.20	6.54	6.95	6.27	6.81	7.40	6.36	7.14	7.14
Discount Margin	164.4	165.9	169	156.2	159.5	159.5	147	145.4	144	129.7	124.9	124.9
WAL	15.36	11.95	9.57	15.4	11.91	9.52	15.34	11.83	9.42	15.32	11.74	11.74
Cum Loss	20.19%	16.53%	14.19%	20.03%	16.68%	14.60%	20.25%	17.29%	15.45%	20.51%	18.03%	18.03%

M7	M8
6.99350	6.26380
7.36800	6.47220
7.79560	6.73730
6.93050	6.19200
8.31130	7.30610
8.93060	7.73610
7.75740	6.95890
8.68430	7.66530
8.46480	7.39920
7.09670	6.35280
8.05350	7.13240
9.01030	7.94280

Date	LIBOR_1MO`LIBOR_6MO`Vector
11/25/2005	3.935 4.29
12/25/2005	4.071648 4.381466
02/25/2006	4.305758 4.513623
03/25/2006	4.408719 4.556662
04/25/2006	4.5105% 4.58.91%
05/25/2006	4.474032 4.611092

06/25/2006	4.543245	4.644312
07/25/2006	4.588297	4.67027
38954	4.559204	5
38985	4.599807	4.723063
39015	4.639881	4.749488
39046	4.669585	4.771266
39076	4.696034	4.789531
39107	4.719203	4.804192
39138	4.73899	4.815143
39166	4.755293	4.822281
04/25/2007	4.76801	4.825501
05/25/2007	4.777039	4.824699
06/25/2007	4.782277	4.819879
07/25/2007	4.783623	4.811515
08/25/2007	4.780976	4.800286
09/25/2007	4.774232	4.786975
10/25/2007	4.763291	4.772467
11/25/2007	4.748688	4.757752
12/25/2007	4.733082	4.743818
01/25/2008	4.717571	4.731284
02/25/2008	4.702667	4.720672
03/25/2008	4.68888	4.712502
04/25/2008	4.676721	4.707296
05/25/2008	4.666701	4.705573
06/25/2008	4.659333	4.707696
07/25/2008	4.655125	4.713353
08/25/2008	4.654591	4.721978
09/25/2008	4.65824	4.732903
10/25/2008	4.666584	4.745353
11/25/2008	4.679195	4.758452
12/25/2008	4.692623	4.77138
01/25/2009	4.705881	4.783886
02/25/2009	4.718872	4.795869
03/25/2009	4.731497	4.807229
04/25/2009	4.743658	4.817865
05/25/2009	4.755257	4.827678
06/25/2009	4.766195	4.836592

07/25/2009	4.776374	4.844632
08/25/2009	4.785697	4.85186
09/25/2009	4.794064	4.858349
10/25/2009	4.801378	4.864185
11/25/2009	4.807685	4.869464
12/25/2009	4.813484	4.874272
01/25/2010	4.818885	4.878604
02/25/2010	4.823861	4.882431
03/25/2010	4.828384	4.885724
04/25/2010	4.832426	4.888457
05/25/2010	4.83596	4.890599
06/25/2010	4.838957	4.892153
07/25/2010	4.841389	4.893244
08/25/2010	4.84323	4.894036
09/25/2010	4.84451	4.894708
10/25/2010	4.845025	4.895447
11/25/2010	4.845098	4.896456
12/25/2010	4.845369	4.897916
01/25/2011	4.846049	4.899898
02/25/2011	4.847179	4.902445
03/25/2011	4.848801	4.905598
04/25/2011	4.850955	4.9094
05/25/2011	4.853682	4.913894
06/25/2011	4.857025	4.919091
07/25/2011	4.861025	4.924887
08/25/2011	4.865722	4.931137
09/25/2011	4.871158	4.937689
10/25/2011	4.877375	4.944379
11/25/2011	4.884242	4.951036
12/25/2011	4.891102	4.957507
01/25/2012	4.897774	4.963748
02/25/2012	4.904242	4.969744
03/25/2012	4.910493	4.975481
04/25/2012	4.916511	4.980942
05/25/2012	4.922282	4.986114
06/25/2012	4.927791	4.990999
07/25/2012	4.933023	4.995602

08/25/2012	4.937964	4.999993
09/25/2012	4.942599	5.004207
10/25/2012	4.946913	5.008294
11/25/2012	4.950944	5.012304
12/25/2012	4.954899	5.016282
01/25/2013	4.95883	5.020236
02/25/2013	4.962737	5.024166
03/25/2013	4.966621	5.028075
04/25/2013	4.970482	5.031961
05/25/2013	4.974321	5.035826
06/25/2013	4.978137	5.039677
07/25/2013	4.981933	5.04356
08/25/2013	4.985707	5.047527
09/25/2013	4.989461	5.051635
10/25/2013	4.993194	5.055941
11/25/2013	4.996957	5.060507
12/25/2013	5.000954	5.065385
01/25/2014	5.005247	5.070598
02/25/2014	5.009847	5.076157
03/25/2014	5.014768	5.082077
04/25/2014	5.020023	5.088371
05/25/2014	5.025624	5.09505
06/25/2014	5.031584	5.102119
07/25/2014	5.037915	5.109539
08/25/2014	5.044632	5.117261
09/25/2014	5.051745	5.125232
10/25/2014	5.059269	5.133398
11/25/2014	5.067156	5.141702
12/25/2014	5.07518	5.150096
01/25/2015	5.083281	5.158569
02/25/2015	5.091461	5.167121
03/25/2015	5.099718	5.175752
04/25/2015	5.108052	5.184462
05/25/2015	5.116463	5.193251
06/25/2015	5.124952	5.202093
07/25/2015	5.133517	5.21087
08/25/2015	5.142158	5.21943

09/25/2015	5.150876	5.227621
10/25/2015	5.159669	5.235283
11/25/2015	5.168398	5.242254
12/25/2015	5.176493	5.248389
01/25/2016	5.183789	5.253635
02/25/2016	5.190258	5.257965
03/25/2016	5.195872	5.261349
04/25/2016	5.200602	5.263759
05/25/2016	5.204421	5.265167
06/25/2016	5.2073	5.265559
07/25/2016	5.209212	5.265241
08/25/2016	5.210129	5.264387
09/25/2016	5.210022	5.263305
10/25/2016	5.208864	5.262277
11/25/2016	5.206906	5.261598
12/25/2016	5.205252	5.261521
01/25/2017	5.2042	5.262115
02/25/2017	5.203771	5.263404
03/25/2017	5.203989	5.265411
04/25/2017	5.204875	5.268158
05/25/2017	5.206453	5.271668
06/25/2017	5.208743	5.275933
07/25/2017	5.211769	5.280824
08/25/2017	5.215553	5.286176
09/25/2017	5.220117	5.291817
10/25/2017	5.225484	5.297573
11/25/2017	5.231498	5.303263
12/25/2017	5.237459	5.308732
01/25/2018	5.243186	5.313944
02/25/2018	5.248672	5.318891
03/25/2018	5.253908	5.323565
04/25/2018	5.258889	5.32796
05/25/2018	5.263607	5.332067
06/25/2018	5.268054	5.335894
07/25/2018	5.272224	5.339504
08/25/2018	5.27611	5.342973
09/25/2018	5.279705	5.346382

10/25/2018	5.283	5.349813
11/25/2018	5.286072	5.353352
12/25/2018	5.289239	5.35707
01/25/2019	5.292586	5.360986
02/25/2019	5.296121	5.365106
03/25/2019	5.299846	5.369436
04/25/2019	5.303769	5.37398
05/25/2019	5.307893	5.378745
06/25/2019	5.312225	5.383711
07/25/2019	5.316769	5.388766
08/25/2019	5.321531	5.39377
09/25/2019	5.326516	5.398581
10/25/2019	5.33173	5.40305
11/25/2019	5.337039	5.40703
12/25/2019	5.341891	5.41039
01/25/2020	5.346136	5.413092
02/25/2020	5.349759	5.415122
03/25/2020	5.352747	5.416465
04/25/2020	5.355083	5.417107
05/25/2020	5.356755	5.417032
06/25/2020	5.357748	5.416247
07/25/2020	5.358048	5.414849
08/25/2020	5.35764	5.412954
09/25/2020	5.35651	5.410685
10/25/2020	5.354644	5.408167
11/25/2020	5.352154	5.405526
12/25/2020	5.34954	5.402873
01/25/2021	5.34693	5.400229
02/25/2021	5.344327	5.397599
03/25/2021	5.341732	5.394985
04/25/2021	5.339149	5.392388
05/25/2021	5.336581	5.389813
06/25/2021	5.334028	5.387261
07/25/2021	5.331495	5.384734
08/25/2021	5.328984	5.382236
09/25/2021	5.326496	5.37977
10/25/2021	5.324035	5.377337

11/25/2021	5.321603	5.37494
12/25/2021	5.319203	5.372582
01/25/2022	5.316837	5.370266
02/25/2022	5.314507	5.367993
03/25/2022	5.312217	5.365767
04/25/2022	5.309969	5.363359
05/25/2022	5.307765	5.361464
06/25/2022	5.305608	5.359393
07/25/2022	5.303499	5.357378
08/25/2022	5.301442	5.355423
09/25/2022	5.299439	5.353353
10/25/2022	5.297493	5.351702
11/25/2022	5.295606	5.349942
12/25/2022	5.293782	5.348252
01/25/2023	5.292023	5.346635
02/25/2023	5.290332	5.345092
03/25/2023	5.288711	5.343625
04/25/2023	5.287163	5.342237
05/25/2023	5.285689	5.340928
06/25/2023	5.28429	5.339701
07/25/2023	5.282967	5.338561
08/25/2023	5.281723	5.337514
09/25/2023	5.28056	5.336564
10/25/2023	5.27948	5.335717
11/25/2023	5.278489	5.334979
12/25/2023	5.2776	5.334352
01/25/2024	5.276818	5.333832
02/25/2024	5.276147	5.333341
03/25/2024	5.275589	5.333078
04/25/2024	5.275146	5.332828
05/25/2024	5.274812	5.33265
06/25/2024	5.274546	5.332546
07/25/2024	5.274341	5.332548
08/25/2024	5.274198	5.3327
09/25/2024	5.274119	5.333046
10/25/2024	5.274105	5.333631
11/25/2024	5.274198	5.334499

12/25/2024	5.27456	5.335664
01/25/2025	5.275235	5.337008
02/25/2025	5.276229	5.338378
03/25/2025	5.277549	5.33962
04/25/2025	5.2792	5.340574
05/25/2025	5.281036	5.34108
06/25/2025	5.28245	5.341019
07/25/2025	5.283279	5.340441
08/25/2025	5.283516	5.339445
09/25/2025	5.28315	5.338129
10/25/2025	5.282172	5.336594
11/25/2025	5.280674	5.334941
12/25/2025	5.27906	5.333258
01/25/2026	5.277433	5.331562
02/25/2026	5.275792	5.329854
03/25/2026	5.274138	5.328134
04/25/2026	5.272472	5.326403
05/25/2026	5.270795	5.324661
06/25/2026	5.269106	5.322908
07/25/2026	5.267406	5.321146
08/25/2026	5.265696	5.319374
09/25/2026	5.263975	5.317594
10/25/2026	5.262246	5.315805
11/25/2026	5.260508	5.314009
12/25/2026	5.258761	5.312205
01/25/2027	5.257006	5.310394
02/25/2027	5.255244	5.308576
03/25/2027	5.253475	5.306753
04/25/2027	5.251699	5.304925
05/25/2027	5.249918	5.303092
06/25/2027	5.248131	5.301254
07/25/2027	5.246338	5.299412
08/25/2027	5.244542	5.297567
09/25/2027	5.242741	5.295719
10/25/2027	5.240936	5.293868
11/25/2027	5.239129	5.292016
12/25/2027	5.237319	5.290162

01/25/2028	5.235506	5.288307
02/25/2028	5.233692	5.286452
03/25/2028	5.231877	5.284597
04/25/2028	5.230061	5.282742
05/25/2028	5.228245	5.280889
06/25/2028	5.226429	5.279037
07/25/2028	5.224614	5.277186
08/25/2028	5.222801	5.275339
09/25/2028	5.220988	5.273494
10/25/2028	5.219178	5.271653
11/25/2028	5.217371	5.269816
12/25/2028	5.215567	5.267983
01/25/2029	5.213767	5.266155
02/25/2029	5.21197	5.264333
03/25/2029	5.210178	5.262517
04/25/2029	5.208392	5.260707
05/25/2029	5.206611	5.258904
06/25/2029	5.204836	5.257109
07/25/2029	5.203067	5.255321
08/25/2029	5.201306	5.253542
09/25/2029	5.199552	5.251772
10/25/2029	5.197806	5.250011
11/25/2029	5.196068	5.24826
12/25/2029	5.19434	5.246519
01/25/2030	5.192621	5.24479
02/25/2030	5.190911	5.243071
03/25/2030	5.189212	5.241365
04/25/2030	5.187525	5.239671
05/25/2030	5.185848	5.23799
06/25/2030	5.184183	5.236322
07/25/2030	5.182531	5.234668
08/25/2030	5.180891	5.233028
09/25/2030	5.179265	5.231403
10/25/2030	5.177652	5.229793
11/25/2030	5.176054	5.2282
12/25/2030	5.17447	5.226622
01/25/2031	5.172902	5.225062

02/25/2031	5.171349	5.223518
03/25/2031	5.169813	5.221993
04/25/2031	5.168293	5.220485
05/25/2031	5.16679	5.218997
06/25/2031	5.165305	5.217527
07/25/2031	5.163838	5.216078
08/25/2031	5.16239	5.214648
09/25/2031	5.160961	5.21324
10/25/2031	5.159551	5.211852
11/25/2031	5.158162	5.210487
12/25/2031	5.156793	5.209143
01/25/2032	5.155444	5.207823
02/25/2032	5.154118	5.206525
03/25/2032	5.152813	5.205251
04/25/2032	5.151531	5.204002
05/25/2032	5.150272	5.202777
06/25/2032	5.149036	5.201577
07/25/2032	5.147824	5.200403
08/25/2032	5.146637	5.199254
09/25/2032	5.145474	5.198133
10/25/2032	5.144337	5.197039
11/25/2032	5.143225	5.195972
12/25/2032	5.14214	5.194934
01/25/2033	5.141082	5.193924
02/25/2033	5.140051	5.192944
03/25/2033	5.139048	5.191993
04/25/2033	5.138073	5.191071
05/25/2033	5.137127	5.190181
06/25/2033	5.13621	5.189321
07/25/2033	5.135322	5.188493
08/25/2033	5.134465	5.187697
09/25/2033	5.133638	5.186933
10/25/2033	5.132842	5.186204
11/25/2033	5.132077	5.185508
12/25/2033	5.131345	5.184847
01/25/2034	5.130647	5.184221
02/25/2034	5.129982	5.183629

03/25/2034	5.129352	5.183072
04/25/2034	5.128756	5.182549
05/25/2034	5.128196	5.182061
06/25/2034	5.127668	5.181606
07/25/2034	5.127172	5.181188
08/25/2034	5.12671	5.180811
09/25/2034	5.12628	5.180475
10/25/2034	5.125885	5.180186
11/25/2034	5.125527	5.179945
12/25/2034	5.125215	5.179754
01/25/2035	5.124952	5.179606
02/25/2035	5.124741	5.179492
03/25/2035	5.12458	5.179404
04/25/2035	5.124471	5.179332
05/25/2035	5.124404	5.179268
06/25/2035	5.124345	5.179268
07/25/2035	5.124285	5.179268
08/25/2035	5.124222	5.179268
09/25/2035	5.124158	5.179268
10/25/2035	5.124092	5.179268

RAMP 05-EFC5 Break-Even CDR Rates

Scenario:	IM1		IM2	
	B/E CDR (1)	Total Deal Collateral at Loss	B/E CDR (1)	B/E CDR (1)
RBS_50_fwd_40LS	23.61	25.16%	18.97	18.97
RBS_50_fwd+200_40LS	23.96	25.36%	19.05	19.05
RBS_75_fwd_40LS	27.32	23.22%	21.63	21.63
RBS_75_fwd+200_40LS	28.46	23.75%	22.38	22.38
RBS_100_fwd_40LS	30.73	21.99%	24.23	24.23
RBS_100_fwd+200_40LS	32.12	22.59%	25.47	25.47
RBS_125_fwd_40LS	33.84	21.10%	26.63	26.63
RBS_125_fwd+200_40LS	35.11	21.63%	27.86	27.86
RBS_50_fwd_70LS	10.97	28.55%	9.33	9.33
RBS_50_fwd+200_70LS	10.81	28.35%	9.15	9.15
RBS_75_fwd_70LS	12.90	25.14%	10.73	10.73
RBS_75_fwd+200_70LS	13.04	25.37%	10.82	10.82
RBS_100_fwd_70LS	14.86	23.22%	12.19	12.19
RBS_100_fwd+200_70LS	15.36	23.83%	12.62	12.62
RBS_125_fwd_70LS	16.78	21.94%	13.65	13.65
RBS_125_fwd+200_70LS	17.41	22.63%	14.29	14.29

(1) At the CDR rate indicated in the table above, there will be principal
(2) Loss Severity applied to defaulted amount, not liquidation balance.

RAMP 05-EFC5 Break-Even CDR Rates

Scenario:	M1		M2	
	B/E CDR (1)	Total Deal Collateral at Loss	B/E CDR (1)	B/E CDR (1)
RBS_50_fwd_40LS	23.61	25.16%	18.97	18.97
RBS_50_fwd+200_40LS	23.96	25.36%	19.05	19.05
RBS_75_fwd_40LS	27.32	23.22%	21.63	21.63
RBS_75_fwd+200_40LS	28.46	23.75%	22.38	22.38
RBS_100_fwd_40LS	30.73	21.99%	24.23	24.23
RBS_100_fwd+200_40LS	32.12	22.59%	25.47	25.47
RBS_125_fwd_40LS	33.84	21.10%	26.63	26.63
RBS_125_fwd+200_40LS	35.11	21.63%	27.86	27.86
RBS_50_fwd+200_70LS	10.81	28.35%	9.15	9.15
RBS_75_fwd_70LS	12.90	25.14%	10.73	10.73
RBS_75_fwd+200_70LS	13.04	25.37%	10.82	10.82
RBS_100_fwd_70LS	14.86	23.22%	12.19	12.19
RBS_100_fwd+200_70LS	15.36	23.83%	12.62	12.62
RBS_125_fwd_70LS	16.76	21.94%	13.65	13.65
RBS_125_fwd+200_70LS	17.41	22.83%	14.29	14.29

(1) At the CDR rate indicated in the table above, there will be principal
(2) Loss Severity applied to defaulted amount, not liquidation balance.

Settle 10/25/2005
 First Payment 11/25/2005

	robeco1	robeco2	robeco3	robeco4	robeco5
Price	100	100	100	100	100
Yield	4.09	4.09	4.09	4.09	4.44
WAL for Princ Pmts	0.95	0.96	0.98	0.98	1.00
Principal Window	1 - 23	1 - 23	1 - 22	1 - 166	1 - 117
Principal Writedown	0.00%	0.00%	0.00%	3.90%	12.35%
Total Collat Loss (Collat Maturity)	18.82%	29.50%	41.22%	47.69%	52.14%
LIBOR_1MO	3.94	3.94	3.94	3.94	3.94
LIBOR_6MO	4.3	4.3	4.3	4.3	4.3
Prepay	20 CPR	20 CPR	20 CPR	20 CPR	20 CPR
No Prepays					
Lockout and Penalties	Include Penalties	Include Penalties	Include Penalties	Include Penalties	Include Penalties
Prepay Penalty Haircut	0	0	0	0	0
Default	10 CDR	20 CDR	40 CDR	60 CDR	80 CDR
Loss Severity	60%	60%	60%	60%	60%
Servicer Advances	100%	100%	100%	100%	100%
Liquidation Lag	12	12	12	12	12
Optional Redemption	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)

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Date	LIBOR_1M	LIBOR_6MO	Vector	+200	+200
11/25/2005	3.935	4.29		5.935	6.29
12/25/2005	4.071648	4.381466		6.071648	6.381466
01/25/2006	4.281386	4.461516		6.281386	6.461516
02/25/2006	4.305758	4.513623		6.305758	6.513623
03/25/2006	4.408719	4.556662		6.408719	6.556662
04/25/2006	4.510502	4.589117		6.510502	6.589117
05/25/2006	4.474032	4.611092		6.474032	6.611092
06/25/2006	4.543245	4.644312		6.543245	6.644312
07/25/2006	4.588297	4.67027		6.588297	6.67027
08/25/2006	4.559204	4.692512		6.559204	6.692512
09/25/2006	4.599807	4.723063		6.599807	6.723063
10/25/2006	4.639881	4.749488		6.639881	6.749488
11/25/2006	4.669585	4.771266		6.669585	6.771266
12/25/2006	4.696034	4.789531		6.696034	6.789531
01/25/2007	4.719203	4.804192		6.719203	6.804192
02/25/2007	4.73899	4.815143		6.73899	6.815143
03/25/2007	4.755293	4.822281		6.755293	6.822281
04/25/2007	4.76801	4.825501		6.76801	6.825501
05/25/2007	4.777039	4.824699		6.777039	6.824699
06/25/2007	4.782277	4.819879		6.782277	6.819879
07/25/2007	4.783623	4.811515		6.783623	6.811515
08/25/2007	4.780976	4.800286		6.780976	6.800286
09/25/2007	4.774232	4.786975		6.774232	6.786975
10/25/2007	4.763291	4.772467		6.763291	6.772467
11/25/2007	4.748688	4.757752		6.748688	6.757752
12/25/2007	4.733082	4.743818		6.733082	6.743818
01/25/2008	4.717571	4.731284		6.717571	6.731284
02/25/2008	4.702667	4.720672		6.702667	6.720672
03/25/2008	4.68888	4.712502		6.68888	6.712502
04/25/2008	4.676721	4.707296		6.676721	6.707296
05/25/2008	4.666701	4.705573		6.666701	6.705573
06/25/2008	4.659333	4.707696		6.659333	6.707696
07/25/2008	4.655125	4.713353		6.655125	6.713353
08/25/2008	4.654591	4.721978		6.654591	6.721978

09/25/2008	4.65824	4.732903	6.65824	6.732903
10/25/2008	4.666584	4.745353	6.666584	6.745353
11/25/2008	4.679195	4.758452	6.679195	6.758452
12/25/2008	4.692623	4.771138	6.692623	6.771138
01/25/2009	4.705881	4.783886	6.705881	6.783886
02/25/2009	4.718872	4.795869	6.718872	6.795869
03/25/2009	4.731497	4.807229	6.731497	6.807229
04/25/2009	4.743658	4.817865	6.743658	6.817865
05/25/2009	4.755257	4.827678	6.755257	6.827678
06/25/2009	4.766195	4.836592	6.766195	6.836592
07/25/2009	4.776374	4.844632	6.776374	6.844632
08/25/2009	4.785697	4.85186	6.785697	6.85186
09/25/2009	4.794064	4.858349	6.794064	6.858349
10/25/2009	4.801378	4.864185	6.801378	6.864185
11/25/2009	4.807685	4.869464	6.807685	6.869464
12/25/2009	4.813484	4.874272	6.813484	6.874272
01/25/2010	4.818885	4.878604	6.818885	6.878604
02/25/2010	4.823861	4.882431	6.823861	6.882431
03/25/2010	4.828384	4.885724	6.828384	6.885724
04/25/2010	4.832426	4.888457	6.832426	6.888457
05/25/2010	4.83596	4.890599	6.83596	6.890599
06/25/2010	4.838957	4.892153	6.838957	6.892153
07/25/2010	4.841389	4.893244	6.841389	6.893244
08/25/2010	4.84323	4.894036	6.84323	6.894036
09/25/2010	4.844451	4.894708	6.844451	6.894708
10/25/2010	4.845025	4.895447	6.845025	6.895447
11/25/2010	4.845098	4.896456	6.845098	6.896456
12/25/2010	4.845369	4.897916	6.845369	6.897916
01/25/2011	4.846049	4.899898	6.846049	6.899898
02/25/2011	4.847179	4.902445	6.847179	6.902445
03/25/2011	4.848801	4.905598	6.848801	6.905598
04/25/2011	4.850955	4.9094	6.850955	6.9094
05/25/2011	4.853682	4.913894	6.853682	6.913894
06/25/2011	4.857025	4.919091	6.857025	6.919091
07/25/2011	4.861025	4.924887	6.861025	6.924887
08/25/2011	4.865722	4.931137	6.865722	6.931137
09/25/2011	4.871158	4.937689	6.871158	6.937689

10/25/2011	4.877375	4.877375	4.944379	6.877375	6.944379
11/25/2011	4.884242	4.884242	4.951036	6.884242	6.951036
12/25/2011	4.891102	4.891102	4.957507	6.891102	6.957507
01/25/2012	4.897774	4.897774	4.963748	6.897774	6.963748
02/25/2012	4.904242	4.904242	4.969744	6.904242	6.969744
03/25/2012	4.910493	4.910493	4.975481	6.910493	6.975481
04/25/2012	4.916511	4.916511	4.980942	6.916511	6.980942
05/25/2012	4.922282	4.922282	4.986114	6.922282	6.986114
06/25/2012	4.927791	4.927791	4.990999	6.927791	6.990999
07/25/2012	4.933023	4.933023	4.995602	6.933023	6.995602
08/25/2012	4.937964	4.937964	4.999993	6.937964	6.999993
09/25/2012	4.942599	4.942599	5.004207	6.942599	7.004207
10/25/2012	4.946913	4.946913	5.008294	6.946913	7.008294
11/25/2012	4.950944	4.950944	5.012304	6.950944	7.012304
12/25/2012	4.954899	4.954899	5.016282	6.954899	7.016282
01/25/2013	4.95883	4.95883	5.020236	6.95883	7.020236
02/25/2013	4.962737	4.962737	5.024166	6.962737	7.024166
03/25/2013	4.966621	4.966621	5.028075	6.966621	7.028075
04/25/2013	4.970482	4.970482	5.031961	6.970482	7.031961
05/25/2013	4.974321	4.974321	5.035826	6.974321	7.035826
06/25/2013	4.978137	4.978137	5.039677	6.978137	7.039677
07/25/2013	4.981933	4.981933	5.04356	6.981933	7.04356
08/25/2013	4.985707	4.985707	5.047527	6.985707	7.047527
09/25/2013	4.989461	4.989461	5.051635	6.989461	7.051635
10/25/2013	4.993194	4.993194	5.055941	6.993194	7.055941
11/25/2013	4.996957	4.996957	5.060507	6.996957	7.060507
12/25/2013	5.000954	5.000954	5.065385	7.000954	7.065385
01/25/2014	5.005247	5.005247	5.070598	7.005247	7.070598
02/25/2014	5.009847	5.009847	5.076157	7.009847	7.076157
03/25/2014	5.014768	5.014768	5.082077	7.014768	7.082077
04/25/2014	5.020023	5.020023	5.088371	7.020023	7.088371
05/25/2014	5.025624	5.025624	5.09505	7.025624	7.09505
06/25/2014	5.031584	5.031584	5.102119	7.031584	7.102119
07/25/2014	5.037915	5.037915	5.109539	7.037915	7.109539
08/25/2014	5.044632	5.044632	5.117261	7.044632	7.117261
09/25/2014	5.051745	5.051745	5.125232	7.051745	7.125232
10/25/2014	5.059269	5.059269	5.133398	7.059269	7.133398

11/25/2014	5.067156	5.141702	7.067156	7.141702
12/25/2014	5.07518	5.150096	7.07518	7.150096
01/25/2015	5.083281	5.158569	7.083281	7.158569
02/25/2015	5.091461	5.167121	7.091461	7.167121
03/25/2015	5.099718	5.175752	7.099718	7.175752
04/25/2015	5.108052	5.184462	7.108052	7.184462
05/25/2015	5.116463	5.193251	7.116463	7.193251
06/25/2015	5.124952	5.202093	7.124952	7.202093
07/25/2015	5.133517	5.21087	7.133517	7.21087
08/25/2015	5.142158	5.21943	7.142158	7.21943
09/25/2015	5.150876	5.227621	7.150876	7.227621
10/25/2015	5.159669	5.235283	7.159669	7.235283
11/25/2015	5.168398	5.242254	7.168398	7.242254
12/25/2015	5.176493	5.248389	7.176493	7.248389
01/25/2016	5.183789	5.253635	7.183789	7.253635
02/25/2016	5.190258	5.257965	7.190258	7.257965
03/25/2016	5.195872	5.261349	7.195872	7.261349
04/25/2016	5.200602	5.263759	7.200602	7.263759
05/25/2016	5.204421	5.265167	7.204421	7.265167
06/25/2016	5.2073	5.26559	7.2073	7.26559
07/25/2016	5.209212	5.265241	7.209212	7.265241
08/25/2016	5.210129	5.264387	7.210129	7.264387
09/25/2016	5.210022	5.263305	7.210022	7.263305
10/25/2016	5.208864	5.262277	7.208864	7.262277
11/25/2016	5.206906	5.261598	7.206906	7.261598
12/25/2016	5.205252	5.261521	7.205252	7.261521
01/25/2017	5.2042	5.262115	7.2042	7.262115
02/25/2017	5.203771	5.263404	7.203771	7.263404
03/25/2017	5.203989	5.265411	7.203989	7.265411
04/25/2017	5.204875	5.268158	7.204875	7.268158
05/25/2017	5.206453	5.271668	7.206453	7.271668
06/25/2017	5.208743	5.275933	7.208743	7.275933
07/25/2017	5.211769	5.280824	7.211769	7.280824
08/25/2017	5.215553	5.286176	7.215553	7.286176
09/25/2017	5.220117	5.291817	7.220117	7.291817
10/25/2017	5.225484	5.297573	7.225484	7.297573
11/25/2017	5.231498	5.303263	7.231498	7.303263

12/25/2017	5.237459	5.308732	7.237459	7.308732
01/25/2018	5.243186	5.313944	7.243186	7.313944
02/25/2018	5.248672	5.318891	7.248672	7.318891
03/25/2018	5.253908	5.323565	7.253908	7.323565
04/25/2018	5.258889	5.32796	7.258889	7.32796
05/25/2018	5.263607	5.332067	7.263607	7.332067
06/25/2018	5.268054	5.335894	7.268054	7.335894
07/25/2018	5.272224	5.339504	7.272224	7.339504
08/25/2018	5.27611	5.342973	7.27611	7.342973
09/25/2018	5.279705	5.346382	7.279705	7.346382
10/25/2018	5.283	5.349813	7.283	7.349813
11/25/2018	5.286072	5.353352	7.286072	7.353352
12/25/2018	5.289239	5.35707	7.289239	7.35707
01/25/2019	5.292586	5.360986	7.292586	7.360986
02/25/2019	5.296121	5.365106	7.296121	7.365106
03/25/2019	5.299846	5.369436	7.299846	7.369436
04/25/2019	5.303769	5.37398	7.303769	7.37398
05/25/2019	5.307893	5.378745	7.307893	7.378745
06/25/2019	5.312225	5.383711	7.312225	7.383711
07/25/2019	5.316769	5.388766	7.316769	7.388766
08/25/2019	5.321531	5.39377	7.321531	7.39377
09/25/2019	5.326516	5.398581	7.326516	7.398581
10/25/2019	5.33173	5.40305	7.33173	7.40305
11/25/2019	5.337039	5.40703	7.337039	7.40703
12/25/2019	5.341891	5.41039	7.341891	7.41039
01/25/2020	5.346136	5.413092	7.346136	7.413092
02/25/2020	5.349759	5.415122	7.349759	7.415122
03/25/2020	5.352747	5.416465	7.352747	7.416465
04/25/2020	5.355083	5.417107	7.355083	7.417107
05/25/2020	5.356755	5.417032	7.356755	7.417032
06/25/2020	5.357748	5.416247	7.357748	7.416247
07/25/2020	5.358048	5.414849	7.358048	7.414849
08/25/2020	5.35764	5.412954	7.35764	7.412954
09/25/2020	5.35651	5.410685	7.35651	7.410685
10/25/2020	5.354644	5.408167	7.354644	7.408167
11/25/2020	5.352154	5.405526	7.352154	7.405526
12/25/2020	5.34954	5.402873	7.34954	7.402873

01/25/2021	5.34693	5.40029	7.34693	7.40029
02/25/2021	5.344327	5.397599	7.344327	7.397599
03/25/2021	5.341732	5.394985	7.341732	7.394985
04/25/2021	5.339149	5.392388	7.339149	7.392388
05/25/2021	5.336581	5.389813	7.336581	7.389813
06/25/2021	5.334028	5.387261	7.334028	7.387261
07/25/2021	5.331495	5.384734	7.331495	7.384734
08/25/2021	5.328984	5.382236	7.328984	7.382236
09/25/2021	5.326496	5.37977	7.326496	7.37977
10/25/2021	5.324035	5.377337	7.324035	7.377337
11/25/2021	5.321603	5.37494	7.321603	7.37494
12/25/2021	5.319203	5.372582	7.319203	7.372582
01/25/2022	5.316837	5.370266	7.316837	7.370266
02/25/2022	5.314507	5.367993	7.314507	7.367993
03/25/2022	5.312217	5.365767	7.312217	7.365767
04/25/2022	5.309969	5.36359	7.309969	7.36359
05/25/2022	5.307765	5.361464	7.307765	7.361464
06/25/2022	5.305608	5.359393	7.305608	7.359393
07/25/2022	5.303499	5.357378	7.303499	7.357378
08/25/2022	5.301442	5.355423	7.301442	7.355423
09/25/2022	5.299439	5.35353	7.299439	7.35353
10/25/2022	5.297493	5.351702	7.297493	7.351702
11/25/2022	5.295606	5.349942	7.295606	7.349942
12/25/2022	5.293782	5.348252	7.293782	7.348252
01/25/2023	5.292023	5.346635	7.292023	7.346635
02/25/2023	5.290332	5.345092	7.290332	7.345092
03/25/2023	5.288711	5.343625	7.288711	7.343625
04/25/2023	5.287163	5.342237	7.287163	7.342237
05/25/2023	5.285689	5.340928	7.285689	7.340928
06/25/2023	5.28429	5.339701	7.28429	7.339701
07/25/2023	5.282967	5.338561	7.282967	7.338561
08/25/2023	5.281723	5.337514	7.281723	7.337514
09/25/2023	5.28056	5.336564	7.28056	7.336564
10/25/2023	5.27948	5.335717	7.27948	7.335717
11/25/2023	5.278489	5.334979	7.278489	7.334979
12/25/2023	5.2776	5.334352	7.2776	7.334352
01/25/2024	5.276818	5.333832	7.276818	7.333832

02/25/2024	5.276147	5.33341	7.276147	7.33341
03/25/2024	5.275589	5.333078	7.275589	7.333078
04/25/2024	5.275146	5.332828	7.275146	7.332828
05/25/2024	5.274812	5.33265	7.274812	7.33265
06/25/2024	5.274546	5.332546	7.274546	7.332546
07/25/2024	5.274341	5.332548	7.274341	7.332548
08/25/2024	5.274198	5.3327	7.274198	7.3327
09/25/2024	5.274119	5.333046	7.274119	7.333046
10/25/2024	5.274105	5.333631	7.274105	7.333631
11/25/2024	5.274198	5.334499	7.274198	7.334499
12/25/2024	5.27456	5.335664	7.27456	7.335664
01/25/2025	5.275235	5.337008	7.275235	7.337008
02/25/2025	5.276229	5.338378	7.276229	7.338378
03/25/2025	5.277549	5.33962	7.277549	7.33962
04/25/2025	5.2792	5.340574	7.2792	7.340574
05/25/2025	5.281036	5.34108	7.281036	7.34108
06/25/2025	5.28245	5.341019	7.28245	7.341019
07/25/2025	5.283279	5.340441	7.283279	7.340441
08/25/2025	5.283516	5.339445	7.283516	7.339445
09/25/2025	5.28315	5.338129	7.28315	7.338129
10/25/2025	5.282172	5.336594	7.282172	7.336594
11/25/2025	5.280674	5.334941	7.280674	7.334941
12/25/2025	5.27906	5.333258	7.27906	7.333258
01/25/2026	5.277433	5.331562	7.277433	7.331562
02/25/2026	5.275792	5.329854	7.275792	7.329854
03/25/2026	5.274138	5.328134	7.274138	7.328134
04/25/2026	5.272472	5.326403	7.272472	7.326403
05/25/2026	5.270795	5.324661	7.270795	7.324661
06/25/2026	5.269106	5.322908	7.269106	7.322908
07/25/2026	5.267406	5.321146	7.267406	7.321146
08/25/2026	5.265696	5.319374	7.265696	7.319374
09/25/2026	5.263975	5.317594	7.263975	7.317594
10/25/2026	5.262246	5.315805	7.262246	7.315805
11/25/2026	5.260508	5.314009	7.260508	7.314009
12/25/2026	5.258761	5.312205	7.258761	7.312205
01/25/2027	5.257006	5.310394	7.257006	7.310394
02/25/2027	5.255244	5.308576	7.255244	7.308576

03/25/2027	5.253475	5.306753	7.253475	7.306753
04/25/2027	5.251699	5.304925	7.251699	7.304925
05/25/2027	5.249918	5.303092	7.249918	7.303092
06/25/2027	5.248131	5.301254	7.248131	7.301254
07/25/2027	5.246338	5.299412	7.246338	7.299412
08/25/2027	5.244542	5.297567	7.244542	7.297567
09/25/2027	5.242741	5.295719	7.242741	7.295719
10/25/2027	5.240936	5.293868	7.240936	7.293868
11/25/2027	5.239129	5.292016	7.239129	7.292016
12/25/2027	5.237319	5.290162	7.237319	7.290162
01/25/2028	5.235506	5.288307	7.235506	7.288307
02/25/2028	5.233692	5.286452	7.233692	7.286452
03/25/2028	5.231877	5.284597	7.231877	7.284597
04/25/2028	5.230061	5.282742	7.230061	7.282742
05/25/2028	5.228245	5.280889	7.228245	7.280889
06/25/2028	5.226429	5.279037	7.226429	7.279037
07/25/2028	5.224614	5.277186	7.224614	7.277186
08/25/2028	5.222801	5.275339	7.222801	7.275339
09/25/2028	5.220988	5.273494	7.220988	7.273494
10/25/2028	5.219178	5.271653	7.219178	7.271653
11/25/2028	5.217371	5.269816	7.217371	7.269816
12/25/2028	5.215567	5.267983	7.215567	7.267983
01/25/2029	5.213767	5.266155	7.213767	7.266155
02/25/2029	5.21197	5.264333	7.21197	7.264333
03/25/2029	5.210178	5.262517	7.210178	7.262517
04/25/2029	5.208392	5.260707	7.208392	7.260707
05/25/2029	5.206611	5.258904	7.206611	7.258904
06/25/2029	5.204836	5.257109	7.204836	7.257109
07/25/2029	5.203067	5.255321	7.203067	7.255321
08/25/2029	5.201306	5.253542	7.201306	7.253542
09/25/2029	5.199552	5.251772	7.199552	7.251772
10/25/2029	5.197806	5.250011	7.197806	7.250011
11/25/2029	5.196068	5.24826	7.196068	7.24826
12/25/2029	5.19434	5.246519	7.19434	7.246519
01/25/2030	5.192621	5.24479	7.192621	7.24479
02/25/2030	5.190911	5.243071	7.190911	7.243071
03/25/2030	5.189212	5.241365	7.189212	7.241365

04/25/2030	5.187525	5.239671	7.187525	7.239671
05/25/2030	5.185848	5.23799	7.185848	7.23799
06/25/2030	5.184183	5.236322	7.184183	7.236322
07/25/2030	5.182531	5.234668	7.182531	7.234668
08/25/2030	5.180891	5.233028	7.180891	7.233028
09/25/2030	5.179265	5.231403	7.179265	7.231403
10/25/2030	5.177652	5.229793	7.177652	7.229793
11/25/2030	5.176054	5.2282	7.176054	7.2282
12/25/2030	5.17447	5.226622	7.17447	7.226622
01/25/2031	5.172902	5.225062	7.172902	7.225062
02/25/2031	5.171349	5.223518	7.171349	7.223518
03/25/2031	5.169813	5.221993	7.169813	7.221993
04/25/2031	5.168293	5.220485	7.168293	7.220485
05/25/2031	5.16679	5.218997	7.16679	7.218997
06/25/2031	5.165305	5.217527	7.165305	7.217527
07/25/2031	5.163838	5.216078	7.163838	7.216078
08/25/2031	5.16239	5.214648	7.16239	7.214648
09/25/2031	5.160961	5.21324	7.160961	7.21324
10/25/2031	5.159551	5.211852	7.159551	7.211852
11/25/2031	5.158162	5.210487	7.158162	7.210487
12/25/2031	5.156793	5.209143	7.156793	7.209143
01/25/2032	5.155444	5.207823	7.155444	7.207823
02/25/2032	5.154118	5.206525	7.154118	7.206525
03/25/2032	5.152813	5.205251	7.152813	7.205251
04/25/2032	5.151531	5.204002	7.151531	7.204002
05/25/2032	5.150272	5.202777	7.150272	7.202777
06/25/2032	5.149036	5.201577	7.149036	7.201577
07/25/2032	5.147824	5.200403	7.147824	7.200403
08/25/2032	5.146637	5.199254	7.146637	7.199254
09/25/2032	5.145474	5.198133	7.145474	7.198133
10/25/2032	5.144337	5.197039	7.144337	7.197039
11/25/2032	5.143225	5.195972	7.143225	7.195972
12/25/2032	5.14214	5.194934	7.14214	7.194934
01/25/2033	5.141082	5.193924	7.141082	7.193924
02/25/2033	5.140051	5.192944	7.140051	7.192944
03/25/2033	5.139048	5.191993	7.139048	7.191993
04/25/2033	5.138073	5.191071	7.138073	7.191071

05/25/2033	5.137127	5.190181	7.137127	7.190181
06/25/2033	5.13621	5.189321	7.13621	7.189321
07/25/2033	5.135322	5.188493	7.135322	7.188493
08/25/2033	5.134465	5.187697	7.134465	7.187697
09/25/2033	5.133638	5.186933	7.133638	7.186933
10/25/2033	5.132842	5.186204	7.132842	7.186204
11/25/2033	5.132077	5.185508	7.132077	7.185508
12/25/2033	5.131345	5.184847	7.131345	7.184847
01/25/2034	5.130647	5.184221	7.130647	7.184221
02/25/2034	5.129982	5.183629	7.129982	7.183629
03/25/2034	5.129352	5.183072	7.129352	7.183072
04/25/2034	5.128756	5.182549	7.128756	7.182549
05/25/2034	5.128196	5.182061	7.128196	7.182061
06/25/2034	5.127668	5.181606	7.127668	7.181606
07/25/2034	5.127172	5.181188	7.127172	7.181188
08/25/2034	5.12671	5.180811	7.12671	7.180811
09/25/2034	5.12628	5.180475	7.12628	7.180475
10/25/2034	5.125885	5.180186	7.125885	7.180186
11/25/2034	5.125527	5.179945	7.125527	7.179945
12/25/2034	5.125215	5.179754	7.125215	7.179754
01/25/2035	5.124952	5.179606	7.124952	7.179606
02/25/2035	5.124741	5.179492	7.124741	7.179492
03/25/2035	5.12458	5.179404	7.12458	7.179404
04/25/2035	5.124471	5.179332	7.124471	7.179332
05/25/2035	5.124404	5.179268	7.124404	7.179268
06/25/2035	5.124345			
07/25/2035	5.124285			
08/25/2035	5.124222			
09/25/2035	5.124158			
10/25/2035	5.124092			

RAMP 05-EFCS
\$693,467,000

60% Severity / 6 Month Lag / 10% Regress / Falling / To Maturity

Class	Moody's	S&P	Flitch	Class Size	WAL	% of Cap	Libor Fwd CDR	Libor Fwd Cum Losses	Libor Fwd +200 CDR	Libor Fwd +200 Cum Losses	Initial Subordination
M1	A-1	AAA		27,383,000			18.44	23.39%	19.42	24.26%	18.40
M2	A-2	AA+		25,249,000			15.12	20.17%	16.01	21.07%	14.85
M3	A-3	AA		16,714,000			13.03	16.02%	13.69	16.90%	12.50
M4	A1	AA		12,446,000			11.63	16.41%	12.37	17.25%	10.75
M5	A2	AA-		12,091,000			10.29	14.85%	10.86	15.65%	9.05
M6	A3	A		11,024,000			9.08	13.35%	9.70	14.15%	7.50
M7	Baa1	A-		11,024,000			7.89	11.87%	8.48	12.61%	5.95
M8	Baa2	BBB		8,535,000			7.00	10.70%	7.53	11.41%	4.75
M9	Baa3	BBB		8,890,000			6.06	9.42%	6.56	10.14%	3.50

Assumptions:
 Severity 100%
 Advances 100%
 Lag 12 months
 Libor Forward
 Losses SP default assumptions(on original pool)
 Prepays SP prepays for ntm bonds
 To Maturity

6 Month ARMs, 1/29's and 2/28 Prepay Curve	
Period	Value
1	7.25
2	8.5
3	9.75
4	11.06
5	13.02
6	16.32
7	18.16
8	20.05
9	23.16
10	25.05
11	30.15
12	32.5
13	33.79
14	34.22
15	34.92
16	35.06
17	34.19
18	37.49
19	40
20	55
21	55
22	55
23	55
24	55
25	55
26	55
27	55
28	55
29	55
30	55
31	35
32	35

3/27 Prepay Curve	
Period	Value
1	7.25
2	8.17
3	9.1
4	10.08
5	11.65
6	14.37
7	15.79
8	17.24
9	19.72
10	21.15
11	25.28
12	27.07
13	27.99
14	28.2
15	28.55
16	28.75
17	28.94
18	29.14
19	30
20	30
21	30
22	30
23	30.93
24	33
25	40
26	40
27	40
28	40
29	40
30	55
31	55
32	55

15/15, 10/30, and Fixed Prepay Curve	
Period	Value
1	4
2	6.27
3	8.55
4	10.82
5	13.09
6	15.36
7	17.64
8	19.91
9	22.18
10	24.45
11	26.73
12	29
13	29
14	29
15	29
16	29
17	29
18	29
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30	29
31	29
32	29

218	35	218	35	29
219	35	219	35	29
220	35	220	35	29
221	35	221	35	29
222	35	222	35	29
223	35	223	35	29
224	35	224	35	29
225	35	225	35	29
226	35	226	35	29
227	35	227	35	29
228	35	228	35	29
229	35	229	35	29
230	35	230	35	29
231	35	231	35	29
232	35	232	35	29
233	35	233	35	29
234	35	234	35	29
235	35	235	35	29
236	35	236	35	29
237	35	237	35	29
238	35	238	35	29
239	35	239	35	29
240	35	240	35	29
241	35	241	35	29
242	35	242	35	29
243	35	243	35	29
244	35	244	35	29
245	35	245	35	29
246	35	246	35	29
247	35	247	35	29
248	35	248	35	29
249	35	249	35	29
250	35	250	35	29
251	35	251	35	29
252	35	252	35	29
253	35	253	35	29
254	35	254	35	29

Loss Curve	
Period	Value
1	4
2	0
3	0
4	0
5	0
6	5.75
7	0
8	0
9	0
10	0
11	0
12	6.25
13	0
14	0
15	0
16	0
17	0
18	13
19	0
20	0
21	0
22	0
23	0
24	10.25
25	0
26	0
27	0
28	0
29	0
30	10
31	0
32	0

33 0
34 0
35 0
36 9.5
37 0
38 0
39 0
40 0
41 0
42 9
43 0
44 0
45 0
46 0
47 0
48 9
49 0
50 0
51 0
52 0
53 0
54 7.75
55 0
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57 0
58 0
59 0
60 5.75
61 0
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63 0
64 0
65 0
66 5.5
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09/25/2008	4.65824	4.732903	4.15824	4.232903	6.55824	6.732903	8.65824	8.732903
10/25/2008	4.666584	4.745353	4.166584	4.245353	6.666584	6.745353	8.666584	8.745353
11/25/2008	4.679195	4.758452	4.179195	4.258452	6.679195	6.758452	8.679195	8.758452
12/25/2008	4.692623	4.771138	4.192623	4.271138	6.692623	6.771138	8.692623	8.771138
01/25/2009	4.705881	4.783886	4.205881	4.283886	6.705881	6.783886	8.705881	8.783886
02/25/2009	4.718872	4.795869	4.218872	4.295869	6.718872	6.795869	8.718872	8.795869
03/25/2009	4.731497	4.807229	4.231497	4.307229	6.731497	6.807229	8.731497	8.807229
04/25/2009	4.743658	4.817865	4.243658	4.317865	6.743658	6.817865	8.743658	8.817865
05/25/2009	4.755257	4.827678	4.255257	4.327678	6.755257	6.827678	8.755257	8.827678
06/25/2009	4.766195	4.836592	4.266195	4.336592	6.766195	6.836592	8.766195	8.836592
07/25/2009	4.776374	4.844632	4.276374	4.344632	6.776374	6.844632	8.776374	8.844632
08/25/2009	4.785697	4.85186	4.285697	4.35186	6.785697	6.85186	8.785697	8.85186
09/25/2009	4.794064	4.858349	4.294064	4.358349	6.794064	6.858349	8.794064	8.858349
10/25/2009	4.801378	4.864185	4.301378	4.364185	6.801378	6.864185	8.801378	8.864185
11/25/2009	4.807685	4.869464	4.307685	4.369464	6.807685	6.869464	8.807685	8.869464
12/25/2009	4.813484	4.874272	4.313484	4.374272	6.813484	6.874272	8.813484	8.874272
01/25/2010	4.818885	4.878604	4.318885	4.378604	6.818885	6.878604	8.818885	8.878604
02/25/2010	4.823861	4.882431	4.323861	4.382431	6.823861	6.882431	8.823861	8.882431
03/25/2010	4.828384	4.885724	4.328384	4.385724	6.828384	6.885724	8.828384	8.885724
04/25/2010	4.832426	4.888457	4.332426	4.388457	6.832426	6.888457	8.832426	8.888457
05/25/2010	4.83596	4.890599	4.33596	4.390599	6.83596	6.890599	8.83596	8.890599
06/25/2010	4.838957	4.892153	4.338957	4.392153	6.838957	6.892153	8.838957	8.892153
07/25/2010	4.841389	4.893244	4.341389	4.393244	6.841389	6.893244	8.841389	8.893244
08/25/2010	4.84323	4.894036	4.34323	4.394036	6.84323	6.894036	8.84323	8.894036
09/25/2010	4.844451	4.894708	4.344451	4.394708	6.844451	6.894708	8.844451	8.894708
10/25/2010	4.845025	4.895447	4.345025	4.395447	6.845025	6.895447	8.845025	8.895447
11/25/2010	4.845098	4.896456	4.345098	4.396456	6.845098	6.896456	8.845098	8.896456
12/25/2010	4.845369	4.897916	4.345369	4.397916	6.845369	6.897916	8.845369	8.897916
01/25/2011	4.846049	4.899898	4.346049	4.399898	6.846049	6.899898	8.846049	8.899898
02/25/2011	4.847179	4.902445	4.347179	4.402445	6.847179	6.902445	8.847179	8.902445
03/25/2011	4.848801	4.905598	4.348801	4.405598	6.848801	6.905598	8.848801	8.905598
04/25/2011	4.850955	4.9094	4.350955	4.4094	6.850955	6.9094	8.850955	8.9094
05/25/2011	4.853682	4.913894	4.353682	4.413894	6.853682	6.913894	8.853682	8.913894
06/25/2011	4.857025	4.919091	4.357025	4.419091	6.857025	6.919091	8.857025	8.919091
07/25/2011	4.861025	4.924887	4.361025	4.424887	6.861025	6.924887	8.861025	8.924887
08/25/2011	4.865722	4.931137	4.365722	4.431137	6.865722	6.931137	8.865722	8.931137
09/25/2011	4.871158	4.937689	4.371158	4.437689	6.871158	6.937689	8.871158	8.937689

10/25/2011	4.877375	4.944379	4.377375	4.444379	4.877375	4.944379	8.877375	8.944379
11/25/2011	4.884242	4.951036	4.384242	4.451036	4.884242	4.951036	8.884242	8.951036
12/25/2011	4.891102	4.957507	4.391102	4.457507	4.891102	4.957507	8.891102	8.957507
01/25/2012	4.897774	4.963748	4.397774	4.463748	4.897774	4.963748	8.897774	8.963748
02/25/2012	4.904242	4.969744	4.404242	4.469744	4.904242	4.969744	8.904242	8.969744
03/25/2012	4.910493	4.975481	4.410493	4.475481	4.910493	4.975481	8.910493	8.975481
04/25/2012	4.916511	4.980942	4.416511	4.480942	4.916511	4.980942	8.916511	8.980942
05/25/2012	4.922282	4.986114	4.422282	4.486114	4.922282	4.986114	8.922282	8.986114
06/25/2012	4.927791	4.990999	4.427791	4.490999	4.927791	4.990999	8.927791	8.990999
07/25/2012	4.933023	4.995602	4.433023	4.495602	4.933023	4.995602	8.933023	8.995602
08/25/2012	4.937964	4.999993	4.437964	4.499993	4.937964	4.999993	8.937964	8.999993
09/25/2012	4.942599	5.004207	4.442599	4.504207	4.942599	5.004207	8.942599	9.004207
10/25/2012	4.946913	5.008294	4.446913	4.508294	4.946913	5.008294	8.946913	9.008294
11/25/2012	4.950944	5.012304	4.450944	4.512304	4.950944	5.012304	8.950944	9.012304
12/25/2012	4.954899	5.016282	4.454899	4.516282	4.954899	5.016282	8.954899	9.016282
01/25/2013	4.95883	5.020236	4.45883	4.520236	4.95883	5.020236	8.95883	9.020236
02/25/2013	4.962737	5.024166	4.462737	4.524166	4.962737	5.024166	8.962737	9.024166
03/25/2013	4.966621	5.028075	4.466621	4.528075	4.966621	5.028075	8.966621	9.028075
04/25/2013	4.970482	5.031961	4.470482	4.531961	4.970482	5.031961	8.970482	9.031961
05/25/2013	4.974321	5.035826	4.474321	4.535826	4.974321	5.035826	8.974321	9.035826
06/25/2013	4.978137	5.039677	4.478137	4.539677	4.978137	5.039677	8.978137	9.039677
07/25/2013	4.981933	5.04356	4.481933	4.54356	4.981933	5.04356	8.981933	9.04356
08/25/2013	4.985707	5.047527	4.485707	4.547527	4.985707	5.047527	8.985707	9.047527
09/25/2013	4.989461	5.051635	4.489461	4.551635	4.989461	5.051635	8.989461	9.051635
10/25/2013	4.993194	5.055941	4.493194	4.555941	4.993194	5.055941	8.993194	9.055941
11/25/2013	4.996957	5.060507	4.496957	4.560507	4.996957	5.060507	8.996957	9.060507
12/25/2013	5.000954	5.065385	4.500954	4.565385	5.000954	5.065385	9.000954	9.065385
01/25/2014	5.005247	5.070598	4.505247	4.570598	5.005247	5.070598	9.005247	9.070598
02/25/2014	5.009847	5.076157	4.509847	4.576157	5.009847	5.076157	9.009847	9.076157
03/25/2014	5.014768	5.082077	4.514768	4.582077	5.014768	5.082077	9.014768	9.082077
04/25/2014	5.020023	5.088371	4.520023	4.588371	5.020023	5.088371	9.020023	9.088371
05/25/2014	5.025624	5.09505	4.525624	4.59505	5.025624	5.09505	9.025624	9.09505
06/25/2014	5.031584	5.102119	4.531584	4.602119	5.031584	5.102119	9.031584	9.102119
07/25/2014	5.037915	5.109539	4.537915	4.609539	5.037915	5.109539	9.037915	9.109539
08/25/2014	5.044632	5.117261	4.544632	4.617261	5.044632	5.117261	9.044632	9.117261
09/25/2014	5.051745	5.125232	4.551745	4.625232	5.051745	5.125232	9.051745	9.125232
10/25/2014	5.059269	5.133398	4.559269	4.633398	5.059269	5.133398	9.059269	9.133398

11/25/2014	5.067156	5.141702	4.567156	4.641702	7.067156	7.141702	9.067156	9.141702
12/25/2014	5.07518	5.150096	4.57518	4.650096	7.07518	7.150096	9.07518	9.150096
01/25/2015	5.083281	5.158569	4.583281	4.658569	7.083281	7.158569	9.083281	9.158569
02/25/2015	5.091461	5.167121	4.591461	4.667121	7.091461	7.167121	9.091461	9.167121
03/25/2015	5.099718	5.175752	4.599718	4.675752	7.099718	7.175752	9.099718	9.175752
04/25/2015	5.108052	5.184462	4.608052	4.684462	7.108052	7.184462	9.108052	9.184462
05/25/2015	5.116463	5.193251	4.616463	4.693251	7.116463	7.193251	9.116463	9.193251
06/25/2015	5.124952	5.202093	4.624952	4.702093	7.124952	7.202093	9.124952	9.202093
07/25/2015	5.133517	5.21087	4.633517	4.71087	7.133517	7.21087	9.133517	9.21087
08/25/2015	5.142158	5.21943	4.642158	4.71943	7.142158	7.21943	9.142158	9.21943
09/25/2015	5.150876	5.227621	4.650876	4.727621	7.150876	7.227621	9.150876	9.227621
10/25/2015	5.159669	5.235283	4.659669	4.735283	7.159669	7.235283	9.159669	9.235283
11/25/2015	5.168398	5.242254	4.668398	4.742254	7.168398	7.242254	9.168398	9.242254
12/25/2015	5.176493	5.248389	4.676493	4.748389	7.176493	7.248389	9.176493	9.248389
01/25/2016	5.183789	5.253635	4.683789	4.753635	7.183789	7.253635	9.183789	9.253635
02/25/2016	5.190258	5.257965	4.690258	4.757965	7.190258	7.257965	9.190258	9.257965
03/25/2016	5.195872	5.261349	4.695872	4.761349	7.195872	7.261349	9.195872	9.261349
04/25/2016	5.200602	5.263759	4.700602	4.763759	7.200602	7.263759	9.200602	9.263759
05/25/2016	5.204421	5.265167	4.704421	4.765167	7.204421	7.265167	9.204421	9.265167
06/25/2016	5.2073	5.26559	4.7073	4.76559	7.2073	7.26559	9.2073	9.26559
07/25/2016	5.209212	5.265241	4.709212	4.765241	7.209212	7.265241	9.209212	9.265241
08/25/2016	5.210129	5.264387	4.710129	4.764387	7.210129	7.264387	9.210129	9.264387
09/25/2016	5.210022	5.263305	4.710022	4.763305	7.210022	7.263305	9.210022	9.263305
10/25/2016	5.208864	5.262277	4.708864	4.762277	7.208864	7.262277	9.208864	9.262277
11/25/2016	5.206906	5.261598	4.706906	4.761598	7.206906	7.261598	9.206906	9.261598
12/25/2016	5.205252	5.261521	4.705252	4.761521	7.205252	7.261521	9.205252	9.261521
01/25/2017	5.2042	5.262115	4.7042	4.762115	7.2042	7.262115	9.2042	9.262115
02/25/2017	5.203771	5.263404	4.703771	4.763404	7.203771	7.263404	9.203771	9.263404
03/25/2017	5.203989	5.265411	4.703989	4.765411	7.203989	7.265411	9.203989	9.265411
04/25/2017	5.204875	5.268158	4.704875	4.768158	7.204875	7.268158	9.204875	9.268158
05/25/2017	5.206453	5.271668	4.706453	4.771668	7.206453	7.271668	9.206453	9.271668
06/25/2017	5.208743	5.275933	4.708743	4.775933	7.208743	7.275933	9.208743	9.275933
07/25/2017	5.211769	5.280824	4.711769	4.780824	7.211769	7.280824	9.211769	9.280824
08/25/2017	5.215553	5.286176	4.715553	4.786176	7.215553	7.286176	9.215553	9.286176
09/25/2017	5.220117	5.291817	4.720117	4.791817	7.220117	7.291817	9.220117	9.291817
10/25/2017	5.225484	5.297573	4.725484	4.797573	7.225484	7.297573	9.225484	9.297573
11/25/2017	5.231498	5.303263	4.731498	4.803263	7.231498	7.303263	9.231498	9.303263

12/25/2017	5.237459	5.308732	4.737459	4.808732	7.237459	7.308732	9.237459	9.308732
01/25/2018	5.243186	5.313944	4.743186	4.813944	7.243186	7.313944	9.243186	9.313944
02/25/2018	5.248672	5.318891	4.748672	4.818891	7.248672	7.318891	9.248672	9.318891
03/25/2018	5.253908	5.323565	4.753908	4.823565	7.253908	7.323565	9.253908	9.323565
04/25/2018	5.258889	5.32796	4.758889	4.82796	7.258889	7.32796	9.258889	9.32796
05/25/2018	5.263607	5.332067	4.763607	4.832067	7.263607	7.332067	9.263607	9.332067
06/25/2018	5.268054	5.335894	4.768054	4.835894	7.268054	7.335894	9.268054	9.335894
07/25/2018	5.272224	5.339504	4.772224	4.839504	7.272224	7.339504	9.272224	9.339504
08/25/2018	5.27611	5.342973	4.77611	4.842973	7.27611	7.342973	9.27611	9.342973
09/25/2018	5.279705	5.346382	4.779705	4.846382	7.279705	7.346382	9.279705	9.346382
10/25/2018	5.283	5.349813	4.783	4.849813	7.283	7.349813	9.283	9.349813
11/25/2018	5.286072	5.353352	4.786072	4.853352	7.286072	7.353352	9.286072	9.353352
12/25/2018	5.289239	5.35707	4.789239	4.85707	7.289239	7.35707	9.289239	9.35707
01/25/2019	5.292586	5.360986	4.792586	4.860986	7.292586	7.360986	9.292586	9.360986
02/25/2019	5.296121	5.365106	4.796121	4.865106	7.296121	7.365106	9.296121	9.365106
03/25/2019	5.299846	5.369436	4.799846	4.869436	7.299846	7.369436	9.299846	9.369436
04/25/2019	5.303769	5.37398	4.803769	4.87398	7.303769	7.37398	9.303769	9.37398
05/25/2019	5.307893	5.378745	4.807893	4.878745	7.307893	7.378745	9.307893	9.378745
06/25/2019	5.312225	5.383711	4.812225	4.883711	7.312225	7.383711	9.312225	9.383711
07/25/2019	5.316769	5.388766	4.816769	4.888766	7.316769	7.388766	9.316769	9.388766
08/25/2019	5.321531	5.39377	4.821531	4.89377	7.321531	7.39377	9.321531	9.39377
09/25/2019	5.326516	5.398581	4.826516	4.898581	7.326516	7.398581	9.326516	9.398581
10/25/2019	5.33173	5.40305	4.83173	4.90305	7.33173	7.40305	9.33173	9.40305
11/25/2019	5.337039	5.40703	4.837039	4.90703	7.337039	7.40703	9.337039	9.40703
12/25/2019	5.341891	5.41039	4.841891	4.91039	7.341891	7.41039	9.341891	9.41039
01/25/2020	5.346136	5.413092	4.846136	4.913092	7.346136	7.413092	9.346136	9.413092
02/25/2020	5.349759	5.415122	4.849759	4.915122	7.349759	7.415122	9.349759	9.415122
03/25/2020	5.352747	5.416465	4.852747	4.916465	7.352747	7.416465	9.352747	9.416465
04/25/2020	5.355083	5.417107	4.855083	4.917107	7.355083	7.417107	9.355083	9.417107
05/25/2020	5.356755	5.417032	4.856755	4.917032	7.356755	7.417032	9.356755	9.417032
06/25/2020	5.357748	5.416247	4.857748	4.916247	7.357748	7.416247	9.357748	9.416247
07/25/2020	5.358048	5.414849	4.858048	4.914849	7.358048	7.414849	9.358048	9.414849
08/25/2020	5.35764	5.412954	4.85764	4.912954	7.35764	7.412954	9.35764	9.412954
09/25/2020	5.35651	5.410685	4.85651	4.910685	7.35651	7.410685	9.35651	9.410685
10/25/2020	5.354644	5.408167	4.854644	4.908167	7.354644	7.408167	9.354644	9.408167
11/25/2020	5.352154	5.405526	4.852154	4.905526	7.352154	7.405526	9.352154	9.405526
12/25/2020	5.34954	5.402873	4.84954	4.902873	7.34954	7.402873	9.34954	9.402873

01/25/2021	5.34693	5.400229	4.84693	4.900229	7.34693	7.400229	9.34693	9.400229
02/25/2021	5.344327	5.397599	4.844327	4.897599	7.344327	7.397599	9.344327	9.397599
03/25/2021	5.341732	5.394985	4.841732	4.894985	7.341732	7.394985	9.341732	9.394985
04/25/2021	5.339149	5.392388	4.839149	4.892388	7.339149	7.392388	9.339149	9.392388
05/25/2021	5.336581	5.389813	4.836581	4.889813	7.336581	7.389813	9.336581	9.389813
06/25/2021	5.334028	5.387261	4.834028	4.887261	7.334028	7.387261	9.334028	9.387261
07/25/2021	5.331495	5.384734	4.831495	4.884734	7.331495	7.384734	9.331495	9.384734
08/25/2021	5.328984	5.382236	4.828984	4.882236	7.328984	7.382236	9.328984	9.382236
09/25/2021	5.326496	5.37977	4.826496	4.87977	7.326496	7.37977	9.326496	9.37977
10/25/2021	5.324035	5.377337	4.824035	4.877337	7.324035	7.377337	9.324035	9.377337
11/25/2021	5.321603	5.37494	4.821603	4.87494	7.321603	7.37494	9.321603	9.37494
12/25/2021	5.319203	5.372582	4.819203	4.872582	7.319203	7.372582	9.319203	9.372582
01/25/2022	5.316837	5.370266	4.816837	4.870266	7.316837	7.370266	9.316837	9.370266
02/25/2022	5.314507	5.367993	4.814507	4.867993	7.314507	7.367993	9.314507	9.367993
03/25/2022	5.312217	5.365767	4.812217	4.865767	7.312217	7.365767	9.312217	9.365767
04/25/2022	5.309969	5.36359	4.809969	4.86359	7.309969	7.36359	9.309969	9.36359
05/25/2022	5.307765	5.361464	4.807765	4.861464	7.307765	7.361464	9.307765	9.361464
06/25/2022	5.305608	5.359393	4.805608	4.859393	7.305608	7.359393	9.305608	9.359393
07/25/2022	5.303499	5.357378	4.803499	4.857378	7.303499	7.357378	9.303499	9.357378
08/25/2022	5.301442	5.355423	4.801442	4.855423	7.301442	7.355423	9.301442	9.355423
09/25/2022	5.299439	5.35353	4.799439	4.85353	7.299439	7.35353	9.299439	9.35353
10/25/2022	5.297493	5.351702	4.797493	4.851702	7.297493	7.351702	9.297493	9.351702
11/25/2022	5.295606	5.349942	4.795606	4.849942	7.295606	7.349942	9.295606	9.349942
12/25/2022	5.293782	5.348252	4.793782	4.848252	7.293782	7.348252	9.293782	9.348252
01/25/2023	5.292023	5.346635	4.792023	4.846635	7.292023	7.346635	9.292023	9.346635
02/25/2023	5.290332	5.345092	4.790332	4.845092	7.290332	7.345092	9.290332	9.345092
03/25/2023	5.288711	5.343625	4.788711	4.843625	7.288711	7.343625	9.288711	9.343625
04/25/2023	5.287163	5.342237	4.787163	4.842237	7.287163	7.342237	9.287163	9.342237
05/25/2023	5.285689	5.340928	4.785689	4.840928	7.285689	7.340928	9.285689	9.340928
06/25/2023	5.28429	5.339701	4.78429	4.839701	7.28429	7.339701	9.28429	9.339701
07/25/2023	5.282967	5.338561	4.782967	4.838561	7.282967	7.338561	9.282967	9.338561
08/25/2023	5.281723	5.337514	4.781723	4.837514	7.281723	7.337514	9.281723	9.337514
09/25/2023	5.28056	5.336564	4.78056	4.836564	7.28056	7.336564	9.28056	9.336564
10/25/2023	5.27948	5.335717	4.77948	4.835717	7.27948	7.335717	9.27948	9.335717
11/25/2023	5.278489	5.334979	4.778489	4.834979	7.278489	7.334979	9.278489	9.334979
12/25/2023	5.2776	5.334352	4.7776	4.834352	7.2776	7.334352	9.2776	9.334352
01/25/2024	5.276818	5.333832	4.776818	4.833832	7.276818	7.333832	9.276818	9.333832

02/25/2024	5.276147	5.33341	4.776147	4.83341	7.276147	7.33341	9.276147	9.33341
03/25/2024	5.275589	5.333078	4.775589	4.833078	7.275589	7.333078	9.275589	9.333078
04/25/2024	5.275146	5.332828	4.775146	4.832828	7.275146	7.332828	9.275146	9.332828
05/25/2024	5.274812	5.33265	4.774812	4.83265	7.274812	7.33265	9.274812	9.33265
06/25/2024	5.274546	5.332546	4.774546	4.832546	7.274546	7.332546	9.274546	9.332546
07/25/2024	5.274341	5.332548	4.774341	4.832548	7.274341	7.332548	9.274341	9.332548
08/25/2024	5.274198	5.3327	4.774198	4.8327	7.274198	7.3327	9.274198	9.3327
09/25/2024	5.274119	5.333046	4.774119	4.833046	7.274119	7.333046	9.274119	9.333046
10/25/2024	5.274105	5.333631	4.774105	4.833631	7.274105	7.333631	9.274105	9.333631
11/25/2024	5.274198	5.334499	4.774198	4.834499	7.274198	7.334499	9.274198	9.334499
12/25/2024	5.27456	5.335664	4.77456	4.835664	7.27456	7.335664	9.27456	9.335664
01/25/2025	5.275235	5.337008	4.775235	4.837008	7.275235	7.337008	9.275235	9.337008
02/25/2025	5.276229	5.338378	4.776229	4.838378	7.276229	7.338378	9.276229	9.338378
03/25/2025	5.277549	5.33962	4.777549	4.83962	7.277549	7.33962	9.277549	9.33962
04/25/2025	5.2792	5.340574	4.7792	4.840574	7.2792	7.340574	9.2792	9.340574
05/25/2025	5.281036	5.34108	4.781036	4.84108	7.281036	7.34108	9.281036	9.34108
06/25/2025	5.28245	5.341019	4.78245	4.841019	7.28245	7.341019	9.28245	9.341019
07/25/2025	5.283279	5.340441	4.783279	4.840441	7.283279	7.340441	9.283279	9.340441
08/25/2025	5.283516	5.339445	4.783516	4.839445	7.283516	7.339445	9.283516	9.339445
09/25/2025	5.28315	5.338129	4.78315	4.838129	7.28315	7.338129	9.28315	9.338129
10/25/2025	5.282172	5.336594	4.782172	4.836594	7.282172	7.336594	9.282172	9.336594
11/25/2025	5.280674	5.334941	4.780674	4.834941	7.280674	7.334941	9.280674	9.334941
12/25/2025	5.27906	5.333258	4.77906	4.833258	7.27906	7.333258	9.27906	9.333258
01/25/2026	5.277433	5.331562	4.777433	4.831562	7.277433	7.331562	9.277433	9.331562
02/25/2026	5.275792	5.329854	4.775792	4.829854	7.275792	7.329854	9.275792	9.329854
03/25/2026	5.274138	5.328134	4.774138	4.828134	7.274138	7.328134	9.274138	9.328134
04/25/2026	5.272472	5.326403	4.772472	4.826403	7.272472	7.326403	9.272472	9.326403
05/25/2026	5.270795	5.324661	4.770795	4.824661	7.270795	7.324661	9.270795	9.324661
06/25/2026	5.269106	5.322908	4.769106	4.822908	7.269106	7.322908	9.269106	9.322908
07/25/2026	5.267406	5.321146	4.767406	4.821146	7.267406	7.321146	9.267406	9.321146
08/25/2026	5.265696	5.319374	4.765696	4.819374	7.265696	7.319374	9.265696	9.319374
09/25/2026	5.263975	5.317594	4.763975	4.817594	7.263975	7.317594	9.263975	9.317594
10/25/2026	5.262246	5.315805	4.762246	4.815805	7.262246	7.315805	9.262246	9.315805
11/25/2026	5.260508	5.314009	4.760508	4.814009	7.260508	7.314009	9.260508	9.314009
12/25/2026	5.258761	5.312205	4.758761	4.812205	7.258761	7.312205	9.258761	9.312205
01/25/2027	5.257006	5.310394	4.757006	4.810394	7.257006	7.310394	9.257006	9.310394
02/25/2027	5.255244	5.308576	4.755244	4.808576	7.255244	7.308576	9.255244	9.308576

03/25/2027	5.253475	5.306753	4.753475	4.806753	7.253475	7.306753	9.253475	9.306753
04/25/2027	5.251699	5.304925	4.751699	4.804925	7.251699	7.304925	9.251699	9.304925
05/25/2027	5.249918	5.303092	4.749918	4.803092	7.249918	7.303092	9.249918	9.303092
06/25/2027	5.248131	5.301254	4.748131	4.801254	7.248131	7.301254	9.248131	9.301254
07/25/2027	5.246338	5.299412	4.746338	4.799412	7.246338	7.299412	9.246338	9.299412
08/25/2027	5.244542	5.297567	4.744542	4.797567	7.244542	7.297567	9.244542	9.297567
09/25/2027	5.242741	5.295719	4.742741	4.795719	7.242741	7.295719	9.242741	9.295719
10/25/2027	5.240936	5.293868	4.740936	4.793868	7.240936	7.293868	9.240936	9.293868
11/25/2027	5.239129	5.292016	4.739129	4.792016	7.239129	7.292016	9.239129	9.292016
12/25/2027	5.237319	5.290162	4.737319	4.790162	7.237319	7.290162	9.237319	9.290162
01/25/2028	5.235506	5.288307	4.735506	4.788307	7.235506	7.288307	9.235506	9.288307
02/25/2028	5.233692	5.286452	4.733692	4.786452	7.233692	7.286452	9.233692	9.286452
03/25/2028	5.231877	5.284597	4.731877	4.784597	7.231877	7.284597	9.231877	9.284597
04/25/2028	5.230061	5.282742	4.730061	4.782742	7.230061	7.282742	9.230061	9.282742
05/25/2028	5.228245	5.280889	4.728245	4.780889	7.228245	7.280889	9.228245	9.280889
06/25/2028	5.226429	5.279037	4.726429	4.779037	7.226429	7.279037	9.226429	9.279037
07/25/2028	5.224614	5.277186	4.724614	4.777186	7.224614	7.277186	9.224614	9.277186
08/25/2028	5.222801	5.275339	4.722801	4.775339	7.222801	7.275339	9.222801	9.275339
09/25/2028	5.220988	5.273494	4.720988	4.773494	7.220988	7.273494	9.220988	9.273494
10/25/2028	5.219178	5.271653	4.719178	4.771653	7.219178	7.271653	9.219178	9.271653
11/25/2028	5.217371	5.269816	4.717371	4.769816	7.217371	7.269816	9.217371	9.269816
12/25/2028	5.215567	5.267983	4.715567	4.767983	7.215567	7.267983	9.215567	9.267983
01/25/2029	5.213767	5.266155	4.713767	4.766155	7.213767	7.266155	9.213767	9.266155
02/25/2029	5.21197	5.264333	4.71197	4.764333	7.21197	7.264333	9.21197	9.264333
03/25/2029	5.210178	5.262517	4.710178	4.762517	7.210178	7.262517	9.210178	9.262517
04/25/2029	5.208392	5.260707	4.708392	4.760707	7.208392	7.260707	9.208392	9.260707
05/25/2029	5.206611	5.258904	4.706611	4.758904	7.206611	7.258904	9.206611	9.258904
06/25/2029	5.204836	5.257109	4.704836	4.757109	7.204836	7.257109	9.204836	9.257109
07/25/2029	5.203067	5.255321	4.703067	4.755321	7.203067	7.255321	9.203067	9.255321
08/25/2029	5.201306	5.253542	4.701306	4.753542	7.201306	7.253542	9.201306	9.253542
09/25/2029	5.199552	5.251772	4.699552	4.751772	7.199552	7.251772	9.199552	9.251772
10/25/2029	5.197806	5.250011	4.697806	4.750011	7.197806	7.250011	9.197806	9.250011
11/25/2029	5.196068	5.24826	4.696068	4.74826	7.196068	7.24826	9.196068	9.24826
12/25/2029	5.19434	5.246519	4.69434	4.746519	7.19434	7.246519	9.19434	9.246519
01/25/2030	5.192621	5.24479	4.692621	4.74479	7.192621	7.24479	9.192621	9.24479
02/25/2030	5.190911	5.243071	4.690911	4.743071	7.190911	7.243071	9.190911	9.243071
03/25/2030	5.189212	5.241365	4.689212	4.741365	7.189212	7.241365	9.189212	9.241365

04/25/2030	5.187525	5.239671	4.687525	4.739671	7.187525	7.239671	9.187525	9.239671
05/25/2030	5.185848	5.23799	4.685848	4.73799	7.185848	7.23799	9.185848	9.23799
06/25/2030	5.184183	5.236322	4.684183	4.736322	7.184183	7.236322	9.184183	9.236322
07/25/2030	5.182531	5.234668	4.682531	4.734668	7.182531	7.234668	9.182531	9.234668
08/25/2030	5.180891	5.233028	4.680891	4.733028	7.180891	7.233028	9.180891	9.233028
09/25/2030	5.179265	5.231403	4.679265	4.731403	7.179265	7.231403	9.179265	9.231403
10/25/2030	5.177652	5.229793	4.677652	4.729793	7.177652	7.229793	9.177652	9.229793
11/25/2030	5.176054	5.2282	4.676054	4.7282	7.176054	7.2282	9.176054	9.2282
12/25/2030	5.17447	5.226622	4.67447	4.726622	7.17447	7.226622	9.17447	9.226622
01/25/2031	5.172902	5.225062	4.672902	4.725062	7.172902	7.225062	9.172902	9.225062
02/25/2031	5.171349	5.223518	4.671349	4.723518	7.171349	7.223518	9.171349	9.223518
03/25/2031	5.169813	5.221993	4.669813	4.721993	7.169813	7.221993	9.169813	9.221993
04/25/2031	5.168293	5.220485	4.668293	4.720485	7.168293	7.220485	9.168293	9.220485
05/25/2031	5.16679	5.218997	4.66679	4.718997	7.16679	7.218997	9.16679	9.218997
06/25/2031	5.165305	5.217527	4.665305	4.717527	7.165305	7.217527	9.165305	9.217527
07/25/2031	5.163838	5.216078	4.663838	4.716078	7.163838	7.216078	9.163838	9.216078
08/25/2031	5.16239	5.214648	4.66239	4.714648	7.16239	7.214648	9.16239	9.214648
09/25/2031	5.160961	5.21324	4.660961	4.71324	7.160961	7.21324	9.160961	9.21324
10/25/2031	5.159551	5.211852	4.659551	4.711852	7.159551	7.211852	9.159551	9.211852
11/25/2031	5.158162	5.210487	4.658162	4.710487	7.158162	7.210487	9.158162	9.210487
12/25/2031	5.156793	5.209143	4.656793	4.709143	7.156793	7.209143	9.156793	9.209143
01/25/2032	5.155444	5.207823	4.655444	4.707823	7.155444	7.207823	9.155444	9.207823
02/25/2032	5.154118	5.206525	4.654118	4.706525	7.154118	7.206525	9.154118	9.206525
03/25/2032	5.152813	5.205251	4.652813	4.705251	7.152813	7.205251	9.152813	9.205251
04/25/2032	5.151531	5.204002	4.651531	4.704002	7.151531	7.204002	9.151531	9.204002
05/25/2032	5.150272	5.202777	4.650272	4.702777	7.150272	7.202777	9.150272	9.202777
06/25/2032	5.149036	5.201577	4.649036	4.701577	7.149036	7.201577	9.149036	9.201577
07/25/2032	5.147824	5.200403	4.647824	4.700403	7.147824	7.200403	9.147824	9.200403
08/25/2032	5.146637	5.199254	4.646637	4.699254	7.146637	7.199254	9.146637	9.199254
09/25/2032	5.145474	5.198133	4.645474	4.698133	7.145474	7.198133	9.145474	9.198133
10/25/2032	5.144337	5.197039	4.644337	4.697039	7.144337	7.197039	9.144337	9.197039
11/25/2032	5.143225	5.195972	4.643225	4.695972	7.143225	7.195972	9.143225	9.195972
12/25/2032	5.14214	5.194934	4.64214	4.694934	7.14214	7.194934	9.14214	9.194934
01/25/2033	5.141082	5.193924	4.641082	4.693924	7.141082	7.193924	9.141082	9.193924
02/25/2033	5.140051	5.192944	4.640051	4.692944	7.140051	7.192944	9.140051	9.192944
03/25/2033	5.139048	5.191993	4.639048	4.691993	7.139048	7.191993	9.139048	9.191993
04/25/2033	5.138073	5.191071	4.638073	4.691071	7.138073	7.191071	9.138073	9.191071

05/25/2033	5.137127	5.190181	4.637127	4.690181	7.137127	7.190181	9.137127	9.190181
06/25/2033	5.13621	5.189321	4.63621	4.689321	7.13621	7.189321	9.13621	9.189321
07/25/2033	5.135322	5.188493	4.635322	4.688493	7.135322	7.188493	9.135322	9.188493
08/25/2033	5.134465	5.187697	4.634465	4.687697	7.134465	7.187697	9.134465	9.187697
09/25/2033	5.133638	5.186933	4.633638	4.686933	7.133638	7.186933	9.133638	9.186933
10/25/2033	5.132842	5.186204	4.632842	4.686204	7.132842	7.186204	9.132842	9.186204
11/25/2033	5.132077	5.185508	4.632077	4.685508	7.132077	7.185508	9.132077	9.185508
12/25/2033	5.131345	5.184847	4.631345	4.684847	7.131345	7.184847	9.131345	9.184847
01/25/2034	5.130647	5.184221	4.630647	4.684221	7.130647	7.184221	9.130647	9.184221
02/25/2034	5.129982	5.183629	4.629982	4.683629	7.129982	7.183629	9.129982	9.183629
03/25/2034	5.129352	5.183072	4.629352	4.683072	7.129352	7.183072	9.129352	9.183072
04/25/2034	5.128756	5.182549	4.628756	4.682549	7.128756	7.182549	9.128756	9.182549
05/25/2034	5.128196	5.182061	4.628196	4.682061	7.128196	7.182061	9.128196	9.182061
06/25/2034	5.127668	5.181606	4.627668	4.681606	7.127668	7.181606	9.127668	9.181606
07/25/2034	5.127172	5.181188	4.627172	4.681188	7.127172	7.181188	9.127172	9.181188
08/25/2034	5.12671	5.180811	4.62671	4.680811	7.12671	7.180811	9.12671	9.180811
09/25/2034	5.12628	5.180475	4.62628	4.680475	7.12628	7.180475	9.12628	9.180475
10/25/2034	5.125885	5.180186	4.625885	4.680186	7.125885	7.180186	9.125885	9.180186
11/25/2034	5.125527	5.179945	4.625527	4.679945	7.125527	7.179945	9.125527	9.179945
12/25/2034	5.125215	5.179754	4.625215	4.679754	7.125215	7.179754	9.125215	9.179754
01/25/2035	5.124952	5.179606	4.624952	4.679606	7.124952	7.179606	9.124952	9.179606
02/25/2035	5.124741	5.179492	4.624741	4.679492	7.124741	7.179492	9.124741	9.179492
03/25/2035	5.12458	5.179404	4.62458	4.679404	7.12458	7.179404	9.12458	9.179404
04/25/2035	5.124471	5.179332	4.624471	4.679332	7.124471	7.179332	9.124471	9.179332
05/25/2035	5.124404	5.179268	4.624404	4.679268	7.124404	7.179268	9.124404	9.179268
06/25/2035	5.124345							
07/25/2035	5.124285							
08/25/2035	5.124222							
09/25/2035	5.124158							
10/25/2035	5.124092							

tcw1_100_-50

tcw1_100_-50

tcw2_125_-50

tcw3_150_-50

tcw4_100_+0

tcw5_125_+0

tcw6_150_+0

tcw7_100_+200

tcw8_125_+200

tcw9_150_+200

tcw10_100_+400

tcw11_125_+400

tcw12_150_+400

-50

-50

-50

+0

+0

+200

+200

+200

+400

+400

+400

tcw8_125_ tcw9_150_ tcw10_100 tcw11_125 tcw12_150_ +400

repline	speed	prepay vector
1	15YR 1st Lien	100 *tcw_fix
2	15YR 12 Month PPP 1st Lien	100 *tcw_fix
3	15YR 12 Month PPP 2nd Lien	100 *tcw_fix
4	15YR 2nd Lien	100 *tcw_fix
5	15YR 24 Month PPP 2nd Lien	100 *tcw_fix
6	15YR 30 Month PPP 1st Lien	100 *tcw_fix
7	15YR 36 Month PPP 1st Lien	100 *tcw_fix
8	15YR 36 Month PPP 2nd Lien	100 *tcw_fix
9	30YR 1st Lien	100 *tcw_fix
10	30YR 12 Month PPP 1st Lien	100 *tcw_fix
11	30YR 12 Month PPP 2nd Lien	100 *tcw_fix
12	30YR 2nd Lien	100 *tcw_fix
13	30YR 24 Month PPP 1st Lien	100 *tcw_fix
14	30YR 24 Month PPP 2nd Lien	100 *tcw_fix
15	30YR 30 Month PPP 1st Lien	100 *tcw_fix
16	30YR 36 Month PPP 1st Lien	100 *tcw_fix
17	30YR 36 Month PPP 2nd Lien	100 *tcw_fix
18	30YR 60 MO IO 1st Lien	100 *tcw_fix
19	30YR 60 MO IO 12 Month PPP 1st I	100 *tcw_fix
20	30YR 60 MO IO 36 Month PPP 1st I	100 *tcw_fix
21	2YR 1st Lien	100 *tcw_228arm
22	2YR 12 Month PPP 1st Lien	100 *tcw_228arm
23	2YR 24 Month PPP 1st Lien	100 *tcw_228arm
24	2YR 24 MO IO 1st Lien	100 *tcw_228arm
25	2YR 24 MO IO 12 Month PPP 1st Li	100 *tcw_228arm
26	2YR 36 Month PPP 1st Lien	100 *tcw_228arm
27	2YR 60 MO IO 1st Lien	100 *tcw_228arm
28	2YR 60 MO IO 12 Month PPP 1st Li	100 *tcw_228arm
29	2YR 60 MO IO 24 Month PPP 1st Li	100 *tcw_228arm
30	2YR 60 MO IO 36 Month PPP 1st Li	100 *tcw_228arm
31	3YR 1st Lien	100 *tcw_327arm
32	3YR 12 Month PPP 1st Lien	100 *tcw_327arm
33	3YR 24 Month PPP 1st Lien	100 *tcw_327arm
34	3YR 30 Month PPP 1st Lien	100 *tcw_327arm
35	3YR 36 Month PPP 1st Lien	100 *tcw_327arm

36 3YR 60 MO IO 1st Lien
100 *fcw_327arm
37 3YR 60 MO IO 12 Month PPP 1st Li
100 *fcw_327arm
38 3YR 60 MO IO 24 Month PPP 1st Li
100 *fcw_327arm
39 3YR 60 MO IO 30 Month PPP 1st Li
100 *fcw_327arm
40 3YR 60 MO IO 36 Month PPP 1st Li
100 *fcw_327arm

SP Subprime Default Assumptions

Month	% when WA seasoning <12mo	% when WA seasoning >12mo
1	4.00%	4.00% & 5.75%
6	5.75%	6.25%
12	6.25%	13.00%
18	13.00%	10.25%
24	10.25%	10.00%
30	10.00%	9.50%
36	9.50%	9.00%
42	9.00%	9.00%
48	9.00%	7.75%
54	7.75%	5.75%
60	5.75%	5.50%
66	5.50%	4.25%
72	4.25%	0.00%

1 S&P BB+ exp loss?

S&P Loss Coverage	
Fixed	ARM Total
BB+ 5.70%	6.80%
0.12751 0.87249 6.66%	

2 % Loss of "BB" Class Princ

TRIGGERS FAIL % Writedown	Libor forward -50			Libor forward +200			Libor forward +400		
	100%	125%	150%	100%	125%	150%	100%	125%	150%
	Prepay Ramp								
S&P Loss Ramp*	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4	0.00%	0.00%	13.02%	0.00%	0.00%	6.84%	0.00%	0.00%	0.00%

3 % Loss of "BB" Class Princ

TRIGGERS PASS % Writedown	Libor forward -50			Libor forward +200			Libor forward +400		
	100%	125%	150%	100%	125%	150%	100%	125%	150%
	Prepay Ramp								
S&P Loss Ramp	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	0.00%	1.70%	6.54%	0.00%	0.00%	0.94%	0.00%	0.00%	0.18%
3	0.00%	12.97%	13.24%	0.00%	11.47%	13.26%	14.64%	2.78%	10.57%
4	21.61%	21.59%	25.14%	21.63%	19.58%	23.58%	21.71%	12.77%	15.51%

4 Breakeven Runs

TRIGGERS FAIL	Libor forward -50			Libor forward +200			Libor forward +400		
	100%	125%	150%	100%	125%	150%	100%	125%	150%
	Prepay Ramp								
1st \$ Loss CDR	2.88	2.77	2.68	2.97	2.85	2.74	3.93	4.00	3.88
Cumulative Loss to Pool	6.89%	5.31%	4.27%	7.10%	5.46%	4.36%	9.26%	7.58%	6.13%

WAL	12.08	9.33	7.23	12.14	9.31	7.24	12.00	9.23	7.19	11.89	9.10	7.09	WAL of pr
Period of 1st \$ Loss	233	118	110	141	122	90	214	165	102	144	127	101	
Princ Window	119 - 359	91 - 356	70 - 306	120 - 359	91 - 356	70 - 306	118 - 359	90 - 354	69 - 304	117 - 359	89 - 351	68 - 301	
Gap in Princ(Y/N)	N	N	N	N	N	N	N	N	N	N	N	N	

* SP default assumptions are in tab "SP Defaults"
 SP prepayment ramps-nim

Principal pmt	2.7301	2.74
	3.3198	3.32
	3.2495	3.25
	3.0852	3.09
	3.9229	3.93
	3.9952	4.00
	3.8737	3.88

Aladdin Scenarios:

Failing Triggers

Run to Maturity

40, 50, and 60% severity

deal speed and 50% deal speed

Fwd Libor and Fwd Libor + 200

Assume 12 month lag, 100% servicer advances

Scenario	Speed	LS	curve	Name
1	100		40_Fwd	A_100_40_Fwd
2	100		50_Fwd	A_100_50_Fwd
3	100		60_Fwd	A_100_60_Fwd
4	50		40_Fwd	A_50_40_Fwd
5	50		50_Fwd	A_50_50_Fwd
6	50		60_Fwd	A_50_60_Fwd
7	100		40_F200	A_100_40_F200
8	100		50_F200	A_100_50_F200
9	100		60_F200	A_100_60_F200
10	50		40_F200	A_50_40_F200
11	50		50_F200	A_50_50_F200
12	50		60_F200	A_50_60_F200

RAMP 05-EFC5

Breakeven CDRs

	A_100_40_Fwd	A_100_50_Fwd	A_100_60_Fwd	A_50_40_Fwd	A_50_50_Fwd	A_50_60_Fwd	A_100_40_F200	A_100_50_F200	A_100_60_F200	A_50_40_F200	A_50_50_F200	A_50_60_F200
M1	30.73	22.69	17.97	23.61	17.06	13.35	32.12	23.64	18.66	23.96	17.03	13.22
M2	24.23	18.26	14.63	18.97	14.11	11.23	25.47	19.09	15.21	19.05	13.99	11.06
M3	20.45	15.59	12.58	16.38	12.38	9.95	21.56	16.33	13.09	16.34	12.22	9.76
M4	17.86	13.71	11.12	14.63	11.18	9.05	18.88	14.37	11.59	14.53	10.99	8.85
M5	15.49	11.99	9.77	13.07	10.09	8.22	16.42	12.58	10.19	12.92	9.88	8.00
M6	13.44	10.47	8.57	11.73	9.13	7.47	14.25	11.00	8.95	11.53	8.90	7.24
M7	11.44	8.97	7.37	10.40	8.16	6.71	12.16	9.45	7.73	10.17	7.91	6.48
M8	9.98	7.86	6.48	9.43	7.44	6.14	10.63	8.30	6.81	9.17	7.19	5.92
M9	8.50	6.72	5.56	8.52	6.77	5.62	9.12	7.17	5.91	8.34	6.60	5.46
M10	7.61	6.05	5.02	8.08	6.46	5.38	8.31	6.57	5.44	8.00	6.36	5.27

Breakeven CDRs

	A_100_40_Fwd	A_100_50_Fwd	A_100_60_Fwd	A_50_40_Fwd	A_50_50_Fwd	A_50_60_Fwd	A_100_40_F200	A_100_50_F200	A_100_60_F200	A_50_40_F200	A_50_50_F200	A_50_60_F200
M1	21.99%	22.56%	22.95%	25.16%	26.64%	27.72%	22.59%	23.21%	23.60%	25.36%	26.66%	27.62%
M2	18.87%	19.35%	19.67%	22.57%	23.89%	24.85%	19.51%	19.99%	20.27%	22.65%	23.82%	24.67%
M3	16.79%	17.20%	17.47%	20.84%	22.04%	22.92%	17.43%	17.82%	18.04%	20.85%	21.92%	22.69%
M4	15.23%	15.58%	15.82%	19.53%	20.65%	21.47%	15.87%	16.17%	16.37%	19.49%	20.47%	21.20%
M5	13.70%	14.01%	14.22%	18.24%	19.28%	20.05%	14.32%	14.57%	14.74%	18.15%	19.07%	19.72%
M6	12.27%	12.55%	12.74%	17.04%	18.00%	18.70%	12.85%	13.08%	13.22%	16.90%	17.74%	18.33%
M7	10.79%	11.03%	11.19%	15.75%	16.62%	17.25%	11.35%	11.54%	11.67%	15.55%	16.30%	16.86%
M8	9.65%	9.86%	10.00%	14.73%	15.53%	16.11%	10.17%	10.34%	10.45%	14.49%	15.20%	15.72%
M9	8.43%	8.60%	8.72%	13.71%	14.47%	15.03%	8.96%	9.11%	9.22%	13.55%	14.24%	14.75%
M10	7.67%	7.84%	7.96%	13.20%	13.96%	14.51%	8.28%	8.44%	8.56%	13.15%	13.85%	14.33%

Cumulative Losses

	A_100_40	A_100_50	A_100_60	A_50_40	A_50_50	A_50_60	A_100_40	A_100_50	A_100_60	A_50_40	A_50_50	A_50_60	F200
M1	5.90	6.68	7.23	9.50	11.30	12.59	5.76	6.55	7.11	9.41	11.31	12.66	12.66
M2	6.72	7.42	7.92	11.03	12.67	13.85	6.56	7.29	7.80	11.01	12.73	13.96	13.96
M3	7.86	8.58	9.07	13.01	14.66	15.83	7.68	8.42	8.95	13.05	14.77	15.99	15.99
M4	8.77	9.47	9.95	14.54	16.15	17.30	8.57	9.31	9.83	14.63	16.30	17.51	17.51
M5	9.25	9.90	10.34	15.37	16.87	17.95	9.06	9.74	10.21	15.50	17.06	18.14	18.14
M6	9.83	10.43	10.84	16.35	17.75	18.73	9.64	10.27	10.70	16.51	17.96	18.94	18.94

Cumulative Losses

	A_100_40	A_100_50	A_100_60	A_50_40	A_50_50	A_50_60	A_100_40	A_100_50	A_100_60	A_50_40	A_50_50	A_50_60	F200
M1	21.99%	22.56%	22.95%	25.16%	26.64%	27.72%	22.59%	23.21%	23.60%	25.36%	26.66%	27.62%	27.62%
M2	18.87%	19.35%	19.67%	22.57%	23.89%	24.85%	19.51%	19.99%	20.27%	22.65%	23.82%	24.67%	24.67%
M3	16.79%	17.20%	17.47%	20.84%	22.04%	22.92%	17.43%	17.82%	18.04%	20.85%	21.92%	22.69%	22.69%
M4	15.23%	15.58%	15.82%	19.53%	20.65%	21.47%	15.87%	16.17%	16.37%	19.49%	20.47%	21.20%	21.20%
M5	13.70%	14.01%	14.22%	18.24%	19.28%	20.05%	14.32%	14.57%	14.74%	18.15%	19.07%	19.72%	19.72%
M6	12.27%	12.55%	12.74%	17.04%	18.00%	18.70%	12.85%	13.08%	13.22%	16.90%	17.74%	18.33%	18.33%
M7	10.79%	11.03%	11.19%	15.75%	16.62%	17.25%	11.35%	11.54%	11.67%	15.55%	16.30%	16.86%	16.86%
M8	9.65%	9.86%	10.00%	14.73%	15.53%	16.11%	10.17%	10.34%	10.45%	14.49%	15.20%	15.72%	15.72%
M9	8.43%	8.60%	8.72%	13.71%	14.47%	15.03%	8.96%	9.11%	9.22%	13.55%	14.24%	14.75%	14.75%
M10	7.67%	7.84%	7.96%	13.20%	13.96%	14.51%	8.28%	8.44%	8.56%	13.15%	13.85%	14.33%	14.33%

WAL

WAL

	A_100_40	A_100_50	A_100_60	A_50_40	A_50_50	A_50_60	A_100_40	A_100_50	A_100_60	A_50_40	A_50_50	A_50_60	F200
M1	5.90	6.68	7.23	9.50	11.30	12.59	5.76	6.55	7.11	9.41	11.31	12.66	12.66
M2	6.72	7.42	7.92	11.03	12.67	13.85	6.56	7.29	7.80	11.01	12.73	13.96	13.96
M3	7.86	8.58	9.07	13.01	14.66	15.83	7.68	8.42	8.95	13.05	14.77	15.99	15.99
M4	8.77	9.47	9.95	14.54	16.15	17.30	8.57	9.31	9.83	14.63	16.30	17.51	17.51
M5	9.25	9.90	10.34	15.37	16.87	17.95	9.06	9.74	10.21	15.50	17.06	18.14	18.14
M6	9.83	10.43	10.84	16.35	17.75	18.73	9.64	10.27	10.70	16.51	17.96	18.94	18.94

M7	10.23	10.76	11.13	17.02	18.30	19.18	10.06	10.62	11.02	17.22	18.51	19.44
M8	11.09	11.60	11.95	18.36	19.57	20.40	10.92	11.46	11.83	18.60	19.83	20.70
M9	11.37	11.80	12.10	18.78	19.86	20.63	11.21	11.68	12.01	18.94	20.08	20.86
M10	12.13	12.54	12.82	19.73	20.88	21.65	11.94	12.40	12.77	19.99	21.20	21.74

NO PREPAY STRESS

Fwd LIBOR/Swap Shift **Min 0** **bp** **200 bp**
Prepay -200 bp 1.00x Base Case 1.00x Base Case

Loss Severity: 40%
Recovery Delay: 12 months
% Cum Loss Yield Break
CDR - Yield Break
% Cum Loss 1st \$ Principal Loss
CDR - 1st \$ Principal Loss

Loss Severity: 50% Do NOT explicitly calc. Interpolate please.
Recovery Delay: 12 months
% Cum Loss Yield Break
CDR - Yield Break
% Cum Loss 1st \$ Principal Loss
CDR - 1st \$ Principal Loss

Loss Severity: 60%
Recovery Delay: 12 months
% Cum Loss Yield Break
CDR - Yield Break
% Cum Loss 1st \$ Principal Loss
CDR - 1st \$ Principal Loss

Loss Severity: 40%
Recovery Delay: 12 months. NO ADVANCE
% Cum Loss Yield Break
CDR - Yield Break
% Cum Loss 1st \$ Principal Loss
CDR - 1st \$ Principal Loss

Loss Severity: 50% Do NOT explicitly calc. Interpolate please.
Recovery Delay: 12 months. NO ADVANCE
% Cum Loss Yield Break

CDR - Yield Break
% Cum Loss 1st \$ Principal Loss
CDR - 1st \$ Principal Loss

Loss Severity: 60%
Recovery Delay: 12 months. NO ADVANCE
% Cum Loss Yield Break
CDR - Yield Break
% Cum Loss 1st \$ Principal Loss
CDR - 1st \$ Principal Loss

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
CDR - Yield Break
% Cum Loss 1st \$ Principal Loss
CDR - 1st \$ Principal Loss

Loss Severity: 50%
Recovery Delay: 12 months. NO ADVANCE
% Cum Loss Yield Break
CDR - Yield Break
% Cum Loss 1st \$ Principal Loss
CDR - 1st \$ Principal Loss

Forward LIBOR Rates:

Period:	Pmt Date	LIBOR_1MO Vect	LIBOR_6MO Vector
	1	3.789	4.01
	2	3.868784	4.068986
	3	3.962672	4.121987
	4	4.022917	4.166522
	5	4.121015	4.191755
	6	4.097074	4.20446
	7	4.137052	4.225283
	8	4.181457	4.246274
	9	4.225352	4.268112
	10	4.17172	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	4.59702
	19	4.527184	4.610794
	20	4.55352	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	4.47244	4.467202
	29	4.449388	4.453678
	30	4.42911	4.44515
	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	4.50928

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	5.255596
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	5.205086	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

RAMP 05-EFC5 Break-Even CDR Rates

	Scenario 1		Scenario 2	
	B/E CDR (1)	Total Deal Collateral Loss	B/E CDR (1)	Total Deal Collateral Loss
A	38.83	25.23%	39.08	25.32%
M1	30.49	21.86%	30.73	21.99%
M2	24.06	18.78%	24.23	18.87%
M3	20.32	16.71%	20.45	16.79%
M4	17.75	15.16%	17.86	15.23%
M5	15.42	13.65%	15.49	13.70%
M6	13.41	12.25%	13.44	12.27%
M7	11.45	10.80%	11.44	10.79%
M8	10.01	9.67%	9.98	9.65%
M9	8.53	8.46%	8.50	8.43%
M10	7.58	7.64%	7.61	7.67%

(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	3.94000	forward
LIBOR_6MO	4.30000	forward
Prepay (1F)	23 HEP	23 HEP
Prepay (1A)	100 *RASC_PP	100 *RASC_PP
Default		
Loss Severity	40%	40%
Service Advances	100%	100%
Liquidation Lag	12	12
Optional Redemption	Call (N)	Call (N)
Triggers	FAILING	FAILING

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.

Moody's Loss Coverage	
	Aggregate
AAA	28.35%
Aa2	21.05%
A2	15.05%
Baa2	10.60%
Ba2	7.45%
B2	5.75%

S&P Loss Coverage		
	Fixed	ARM
AAA	19.50%	25.00%
AA+	16.25%	20.75%
AA	13.25%	16.75%
AA-	12.00%	15.25%
A+	10.75%	13.50%
A	9.75%	12.00%
A-	9.00%	11.00%
BBB+	8.00%	10.00%
BBB	7.50%	9.00%
BBB-	6.50%	8.00%
BB+	5.70%	6.80%
BB	4.90%	5.70%
BB-	4.20%	4.80%
B+	3.60%	4.00%
B	3.00%	3.10%



EQUIFIRST

GMAC RPC

Supplemental Computational Materials

\$693,467,000 (Approximate)

RAMP Series 2005-EFC5 Trust
Issuer

EquiFirst Corporation
Originator

Residential Asset Mortgage Products, Inc.
Depositor

Residential Funding Corporation
Master Servicer

**Mortgage Asset-Backed Pass-Through Certificates,
Series 2005-EFC5**

October 31, 2005

GMAC RPC Securities

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



GMAC RFC

Supplemental Computational Materials

\$693,467,000 (Approximate)

RAMP Series 2005-EFC5 Trust

Issuer

EquiFirst Corporation

Originator

Residential Asset Mortgage Products, Inc.

Depositor

Residential Funding Corporation

Master Servicer

**Mortgage Asset-Backed Pass-Through Certificates,
Series 2005-EFC5**

October, 11 2005

GMAC RFC Securities

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

GMAFC-RFC Securities

Marketing Summary

2005 Balance Sheet

Aggregate Current Principal Balance: \$217,391,830.08
 Aggregate Current Balance: \$93,320.00
 Number of Collateral Loans: 912
 Aggregate Current Principal Balance: \$238,368.24
 Weighted Average Original Loan-to-Value: 83.86
 Minimum Original Loan-to-Value: 30.00
 Maximum Original Loan-to-Value: 100.00
 Weighted Average Mortgage Ratio: 0.4914
 Minimum Mortgage Ratio: 0.20
 Maximum Mortgage Ratio: 0.70
 VA Max Ratio: 0.0417
 Maximum Net Rate: 9.55
 Minimum Net Rate: 4.70
 Weighted Average Note Margin: 4.66
 Minimum Note Margin: 3.24
 Maximum Note Margin: 7.40
 Weighted Average Maximum Rate: 12.43
 Minimum Max Rate: 5.10
 Maximum Max Rate: 15.10
 Weighted Average Minimum Rate: 9.46
 Minimum Min Rate: 5.20
 Maximum Min Rate: 9.10
 Weighted Average Term to Next Adjustment: 15
 Minimum Average Term to Next Adjustment: 36
 Maximum Average Term to Next Adjustment: 359
 Weighted Average Remaining Term to Maturity: 359
 Minimum Remaining Term: 351
 Maximum Remaining Term: 360
 NZWA Credit Score: 657
 Minimum Non Zero Credit Score: 521
 Maximum Credit Score: 814
 Interest Only Percentage: 100.00
 1-28/28 Back-End: 0.85

Mortgage Type	Number of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
2YR Hybrid IO	744	\$177,859,135	81.73%	\$238,002	658	83.45%
2YR Hybrid IO	141	\$40,097,136	18.65%	281,856	650	83.38%
ARM IO	27	4,389,462	2.02%	162,777	662	95.3%
Total	912	\$221,391,830	100.00%	\$238,368	657	83.43%
Aggregate Credit Loans	Number of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
30Y 5YR	1	\$762,624	0.34%	\$762,624	650	83.00%
30Y 5YR	1	276,507	0.13%	276,507	600	80.00%
15Y 5YR	33	12,689,287	5.74%	384,524	79.00	79.00%
15Y 5YR	146	34,589,323	15.62%	236,925	83.57	83.57%
30Y 5YR	168	39,051,422	17.64%	232,449	83.43	83.43%
30Y 5YR	137	44,838,328	20.25%	323,564	83.56	83.56%
30Y 5YR	118	28,365,203	12.82%	239,519	81.36	81.36%
30Y 5YR	62	20,518,136	9.27%	332,563	84.73	84.73%
100-718	62	12,165,305	5.49%	196,216	88.38	88.38%
128-739	27	6,670,101	3.01%	247,041	89.62	89.62%
140-759	27	6,611,563	2.99%	244,872	89.16	89.16%
100 or Greater	33	5,971,583	2.70%	180,957	88.16	88.16%
Total	912	\$221,391,830	100.00%	\$238,368	83.84%	83.84%

Aggregate Original Loan Balance
 1 to 100,000
 100,001 to 200,000
 200,001 to 300,000
 300,001 to 400,000
 400,001 to 500,000
 500,001 to 600,000
 600,001 to 700,000
 700,001 to 800,000

Number of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
912	\$217,391,830	100.00%	\$238,368	657	83.43%
912	\$217,391,830	100.00%	\$238,368	657	83.43%

GMAC-RFC Securities Marketing Summary

2005 RAMP EFC5

Interest Only

Aggregate Current Principal Balance: \$217,391,830.88
 Minimum Current Balance: \$93,520.00
 Maximum Current Balance: \$712,000.00
 Number of Mortgage Loans: 912
 Average Current Principal Balance: \$238,368.24
 Weighted Average Original Loan-to-Value: 83.64
 Minimum Original Loan-to-Value: 30.00
 Maximum Original Loan-to-Value: 100.00
 Weighted Average Mortgage Rate: 6.4914
 Minimum Mortgage Rate: 5.20
 Maximum Mortgage Rate: 9.10
 W/A Net Rate: 6.0417
 Maximum Mortgage Rate: 8.55
 Minimum Net Rate: 4.78
 Weighted Average Note Margin: 4.66
 Minimum Note Margin: 3.24
 Maximum Note Margin: 7.40
 Weighted Average Maximum Rate: 12.48
 Maximum Max Rate: 15.10
 Minimum Max Rate: 11.20
 Weighted Average Minimum Rate: 6.48
 Minimum Min Rate: 5.20
 Maximum Min Rate: 9.10
 Weighted Average Term to Next Adjustment Date: 25
 Minimum Average Term to Next Adjustment: 15
 Maximum Average Term to Next Adjustment: 38
 Weighted Average Remaining Term to Maturity: 359
 Minimum Remaining Term: 351
 Maximum Remaining Term: 360
 NZWA Credit Score: 657
 Minimum Non Zero Credit Score: 521
 Maximum Credit Score: 811
 Interest Only Percentage: 100.00
 NZWA/Back-End-DTI: 41.81

Lien Position	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
First Lien	912	\$217,391,831	100.00%	\$238,368	657	83.64%
Total:	912	\$217,391,831	100.00%	\$238,368	657	83.64%

Mortgage Type	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
2YR Hybrid IO	744	\$177,669,715	81.73%	\$238,803	656	83.48%
3YR Hybrid IO	141	\$34,031,134	15.65	241,356	660	84.20
FRM IO	27	5,690,982	2.62	210,777	662	85.31
Total:	912	\$217,391,831	100.00%	\$238,368	657	83.64%

Aggregate Credit Scores	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
520 - 539	1	\$252,000	0.12%	\$252,000	80.00%	80.00%
560 - 579	1	276,000	0.13	276,000	80.00	80.00
580 - 599	55	12,693,729	5.84	230,795	79.08	79.08
600 - 619	165	34,596,323	15.92	209,693	83.82	83.82
620 - 639	168	39,051,422	17.96	232,449	83.43	83.43
640 - 659	177	44,638,338	20.53	252,194	83.56	83.56
660 - 679	116	28,968,289	13.05	244,528	81.88	81.88
680 - 699	82	20,516,130	9.44	250,197	84.59	84.59
700 - 719	53	12,945,905	5.98	232,942	84.06	84.06
720 - 739	36	9,670,810	4.45	268,634	89.39	89.39
740 - 759	27	6,411,550	2.95	237,465	85.82	85.82
760 or Greater	31	6,571,334	3.04	216,495	86.15	86.15
Total:	912	\$217,391,831	100.00%	\$238,368	657	83.64%

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	9	\$881,300	0.41%	\$97,922	657	82.24%
100,001 to 200,000	398	61,669,686	28.46	155,451	652	84.09
200,001 to 300,000	287	70,315,007	32.34	245,000	652	83.46
300,001 to 400,000	146	49,939,739	22.97	342,053	664	83.37
400,001 to 500,000	54	24,128,804	11.10	446,826	667	83.42
500,001 to 600,000	13	7,052,500	3.24	542,500	659	86.43
600,001 to 700,000	4	2,482,995	1.15	623,249	663	78.89
700,001 to 800,000	1	712,000	0.33	712,000	674	80.00
Total:	912	\$217,391,831	100.00%	\$238,368	657	83.64%

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 and reviewed in its entirety. You may obtain a copy of the Statement from your sales representative.

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Confidential GMAC-RFC Information

GMAC-RFC Securities
Marketing Summary

Interest Only

2005 RAMP EFCs

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	18	\$6,172,314	2.84%	\$342,906	677	74.76%
5.000 - 5.499	131	33,714,470	15.51%	257,382	666	80.85
5.500 - 5.999	268	63,860,082	29.38%	238,284	680	82.43
6.000 - 6.499	290	70,448,740	32.41%	242,927	654	83.96
6.500 - 6.999	136	28,242,387	13.45%	215,018	650	86.70
7.000 - 7.499	52	10,780,703	4.98%	207,321	648	91.08
7.500 - 7.999	15	2,785,435	1.28%	185,686	628	96.08
8.000 - 8.499	1	236,000	0.11%	236,000	589	100.00
8.500 - 8.999	1	151,700	0.07%	151,700	601	100.00
Total:	912	\$217,391,831	100.00%	\$238,368	657	83.84%

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	20	\$6,608,714	3.04%	\$330,436	680	75.30%
5.500 - 5.999	169	43,881,850	20.19%	259,656	668	80.50
6.000 - 6.499	250	57,685,827	26.54%	230,743	658	82.19
6.500 - 6.999	307	74,474,275	34.26%	242,587	653	84.41
7.000 - 7.499	102	21,455,631	9.87%	210,349	646	88.59
7.500 - 7.999	50	10,581,848	4.87%	211,637	648	90.77
8.000 - 8.499	12	2,315,985	1.07%	192,999	631	96.99
8.500 - 8.999	1	236,000	0.11%	236,000	589	100.00
9.000 - 9.499	1	151,700	0.07%	151,700	601	100.00
Total:	912	\$217,391,831	100.00%	\$238,368	657	83.84%

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	5	\$970,875	0.45%	\$194,175	630	45.99%
50.1 - 55.0	2	511,000	0.24%	255,500	650	53.78
55.1 - 60.0	5	1,734,000	0.80%	346,800	683	59.26
60.1 - 65.0	10	2,759,234	1.27%	275,923	629	63.32
65.1 - 70.0	14	3,377,995	1.55%	241,285	649	69.37
70.1 - 75.0	25	6,401,750	2.94%	258,070	636	74.35
75.1 - 80.0	527	122,258,466	56.24%	231,986	658	79.91
80.1 - 85.0	57	14,898,453	6.85%	261,376	637	84.46
85.1 - 90.0	99	28,032,584	11.97%	282,955	646	89.69
90.1 - 95.0	60	15,243,556	7.01%	254,059	655	94.65
95.1 - 100.0	108	23,205,919	10.67%	214,870	688	99.87
Total:	912	\$217,391,831	100.00%	\$238,368	657	83.84%

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	5	\$970,875	0.45%	\$194,175	630	45.99%
50.1 - 55.0	2	511,000	0.24%	255,500	650	53.78
55.1 - 60.0	5	1,734,000	0.80%	346,800	683	59.26
60.1 - 65.0	10	2,759,234	1.27%	275,923	629	63.32
65.1 - 70.0	14	3,377,995	1.55%	241,285	649	69.37
70.1 - 75.0	25	6,401,750	2.94%	258,070	636	74.35
75.1 - 80.0	69	17,574,504	8.08%	254,703	645	79.45
80.1 - 85.0	57	14,898,453	6.85%	261,376	637	84.46
85.1 - 90.0	108	29,558,099	13.60%	273,686	646	88.53
90.1 - 95.0	85	22,532,281	10.36%	265,086	659	89.91
95.1 - 100.0	532	117,073,631	53.85%	220,063	666	83.93
Total:	912	\$217,391,831	100.00%	\$238,368	657	83.84%

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Confidential GMAC-RFC Information

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GMAC-RFC Securities
Marketing Summary

2005 RAMP EFCS

Interest Only

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	189	\$62,292,678	28.64%	\$329,432	658	81.80%
Arizona	109	21,537,030	9.91	197,587	655	83.56
Maryland	71	19,512,449	8.88	274,823	660	85.28
Nevada	45	11,564,375	5.32	256,988	651	81.65
Florida	53	11,009,730	5.08	207,731	682	83.96
Washington	50	10,684,600	4.91	213,692	663	83.98
Virginia	47	10,531,844	4.84	224,082	658	84.84
Colorado	54	10,462,930	4.81	193,758	649	82.82
Illinois	48	9,764,164	4.49	203,420	664	87.07
Oregon	30	7,277,114	3.35	242,570	667	83.12
Other	218	42,784,818	19.68	198,078	654	85.54
Total:	912	\$217,391,831	100.00%	\$238,368	657	83.64%

Aggregate Loan Purpose	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
Purchase	420	\$96,359,379	44.33%	\$229,427	668	83.46%
Rate/Term Refinance	86	22,422,665	10.31	254,803	645	83.72
Equity Refinance	404	98,609,787	45.36	244,084	649	83.80
Total:	912	\$217,391,831	100.00%	\$238,368	657	83.64%

Aggregate Documentation	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
Full Documentation	704	\$160,673,571	73.91%	\$228,230	649	84.74%
Reduced Documentation	208	56,718,260	26.09	272,684	680	80.52
Total:	912	\$217,391,831	100.00%	\$238,368	657	83.64%

Aggregate Occupancy	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
Primary Residence	908	\$216,569,126	99.62%	\$238,512	657	83.62%
Second/Vacation	4	822,705	0.38	205,676	657	88.93
Total:	912	\$217,391,831	100.00%	\$238,368	657	83.64%

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	797	\$183,338,344	88.94%	\$242,583	655	83.38%
Townhouse	44	9,083,119	4.17	205,980	669	85.77
Condo-Low-Rise(Less than 5 stories)	64	12,663,998	5.92	201,000	671	85.47
Two-to-four family units	6	1,971,520	0.91	328,597	671	86.88
Leasehold	1	154,850	0.07	154,850	613	95.00
Total:	912	\$217,391,831	100.00%	\$238,368	657	83.64%

Aggregate Prepayment Penalty Term	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
0	168	\$42,481,743	19.55%	\$252,927	657	84.66%
12	45	10,585,615	4.87	235,236	661	83.72
24	582	137,491,056	63.25	236,239	656	83.42
30	2	402,300	0.19	201,150	665	87.96
36	115	26,421,117	12.15	229,749	662	83.07
Total:	912	\$217,391,831	100.00%	\$238,368	657	83.64%

Back End DTI	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
8 - 10	2	\$39,705	0.18%	\$19,853	640	92.66%
11 - 15	2	756,000	0.35	378,000	640	80.00
16 - 20	8	2,134,574	0.98	266,822	697	82.40
21 - 25	16	3,503,985	1.61	218,962	654	79.23
26 - 30	52	13,249,748	6.09	254,803	656	82.64
31 - 35	93	20,887,867	9.81	224,601	660	82.22
36 - 40	166	38,556,551	17.64	231,064	653	83.28
41 - 45	227	53,854,678	24.77	237,245	661	83.62
46 - 50	321	77,027,943	35.43	239,862	656	84.67
51 - 55	25	7,281,380	3.36	291,255	652	83.11
Total:	912	\$217,391,831	100.00%	\$238,368	657	83.64%

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Confidential GMAC-RFC Information

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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 Arrangements as in Securities, Pricing Estimates and Other Information, which should be attached. Do not use or rely on this information if you have not received and read this Statement. You may obtain a copy of the Statement from your sales representative.



GMAC RFC

Supplemental Computational Materials

\$693,467,000 (Approximate)

RAMP Series 2005-EFC5 Trust

Issuer

EquiFirst Corporation

Originator

Residential Asset Mortgage Products, Inc.

Depositor

Residential Funding Corporation

Master Servicer

**Mortgage Asset-Backed Pass-Through Certificates,
Series 2005-EFC5**

October, 11 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 Summary
 2nd Lien, Behind First

Aggregate Current Principal Balance: \$239,638,408.93
 Minimum Current Balance: \$44,200.00
 Maximum Current Balance: \$712,000.00
 Number of Mortgage Loans: 1,342
 Weighted Average Current Principal Balance: \$178,568.11
 Minimum Original Loan-to-Value: 80.04
 Maximum Original Loan-to-Value: 59.00
 Weighted Average Mortgage Rate: 6.5139
 Minimum Mortgage Rate: 5.20
 Maximum Mortgage Rate: 10.20
 WA Net Rate: 6.0812
 Minimum Net Rate: 9.78
 Maximum Net Rate: 4.78
 Weighted Average Note Margin: 4.65
 Minimum Note Margin: 3.24
 Maximum Note Margin: 8.16
 Weighted Average Maximum Rate: 12.49
 Minimum Max Rate: 16.20
 Maximum Max Rate: 11.20
 Weighted Average Minimum Rate: 6.49
 Minimum Min Rate: 5.20
 Maximum Min Rate: 10.20
 Weighted Average Term to Next Adjustment Date: 24
 Minimum Average Term to Next Adjustment: 18
 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: 653
 Minimum Non Zero Credit Score: 520
 Maximum Credit Score: 811
 Interest Only Percentages: 43.68
 NZWA/Back-End-DTI: 42.91

Mortgage Type	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
2YR Hybrid	721	\$112,065,938	46.76%	\$155,431	647	80.14%
2YR Hybrid IO	397	92,195,722	38.47	232,231	659	79.99
3YR Hybrid	76	10,009,026	4.51	142,224	648	80.27
3YR Hybrid IO	53	11,019,140	4.60	207,908	672	79.68
FRM	87	12,081,482	5.04	138,868	649	79.27
FRM IO	6	1,487,100	0.61	183,388	653	80.00
Total:	1342	\$239,638,409	100.00%	\$178,568	653	80.04%

Aggregate Credit Scores	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
520 - 539	8	\$1,163,615	0.49%	\$145,452	86.31%	
540 - 559	11	1,108,141	0.46	100,740	81.96	
560 - 579	6	999,422	0.42	166,570	85.15	
580 - 599	159	21,821,690	9.11	137,243	80.15	
600 - 619	186	29,062,510	12.13	146,278	79.98	
620 - 639	262	45,055,922	18.80	171,969	78.87	
640 - 659	241	45,560,444	19.01	189,047	78.97	
660 - 679	191	36,128,423	15.91	189,625	79.93	
680 - 699	112	23,603,787	9.85	210,748	79.97	
700 - 719	57	11,245,940	4.69	197,297	80.13	
720 - 739	40	9,041,189	3.77	226,030	79.94	
740 - 759	29	5,763,947	2.41	205,855	80.13	
760 or Greater	31	7,083,379	2.96	228,496	80.00	
Total:	1342	\$239,638,409	100.00%	\$178,568	653	80.04%

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	265	\$21,193,947	8.84%	\$78,977	629	80.14%
100,001 to 200,000	654	95,814,331	39.98	146,505	646	80.04
200,001 to 300,000	277	67,033,724	27.97	241,999	655	80.01
300,001 to 400,000	105	36,424,858	15.20	348,903	674	80.04
400,001 to 500,000	38	16,271,549	6.79	451,987	671	79.97
500,001 to 600,000	4	2,188,000	0.91	547,000	660	80.00
700,001 to 800,000	1	712,000	0.30	712,000	674	80.00
Total:	1342	\$239,638,409	100.00%	\$178,568	653	80.04%

Lien Position	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
First Lien	1342	\$239,638,409	100.00%	\$178,568	653	80.04%
Total:	1342	\$239,638,409	100.00%	\$178,568	653	80.04%

GMAC-RFC Securities
Marketing Summary

2005 RAMP EFCs

2nd Lien Behind First

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	18	\$4,770,783	1.96%	\$265,042	687	80.00%
5.000 - 5.499	153	34,860,407	14.55	227,846	687	79.96
5.500 - 5.999	349	68,988,245	27.71	190,263	659	79.98
6.000 - 6.499	436	80,344,036	33.53	184,275	652	79.95
6.500 - 6.999	275	35,442,381	16.04	138,781	640	79.96
7.000 - 7.499	74	10,390,916	4.34	140,418	638	80.39
7.500 - 7.999	28	3,254,038	1.36	125,155	607	82.32
8.000 - 8.499	5	637,183	0.27	127,437	572	82.28
8.500 - 8.999	4	385,733	0.15	91,433	539	87.34
9.000 - 9.499	1	130,500	0.05	130,500	525	90.90
9.500 - 9.999	1	44,200	0.02	44,200	619	85.00
Total:	1342	\$239,638,409	100.00%	\$178,568	653	80.04%

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	20	\$5,534,383	2.31%	\$278,718	683	80.00%
5.500 - 5.999	208	45,564,948	19.01	221,189	670	79.93
6.000 - 6.499	340	63,988,184	26.71	188,230	660	80.01
6.500 - 6.999	461	82,762,116	34.54	179,527	648	79.94
7.000 - 7.499	222	29,325,088	12.24	132,095	638	79.94
7.500 - 7.999	63	8,781,072	3.68	139,382	632	80.57
8.000 - 8.499	18	2,382,505	0.99	132,361	600	82.70
8.500 - 8.999	6	749,683	0.31	124,947	575	83.44
9.000 - 9.499	3	267,003	0.11	89,001	534	86.35
9.500 - 9.999	2	228,230	0.10	114,615	537	80.00
10.000 - 10.499	1	44,200	0.02	44,200	619	85.00
Total:	1342	\$239,638,409	100.00%	\$178,568	653	80.04%

Original LTV Ratio (%)	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
55.1 - 60.0	1	\$174,798	0.07%	\$174,798	554	59.00%
60.1 - 65.0	2	279,742	0.12	139,871	625	64.26
65.1 - 70.0	1	150,337	0.06	150,337	637	70.00
70.1 - 75.0	6	859,300	0.27	109,883	655	74.34
75.1 - 80.0	1303	234,547,479	97.86	180,006	654	79.97
80.1 - 85.0	14	1,802,354	0.79	135,882	578	84.80
85.1 - 90.0	15	1,927,398	0.80	128,493	589	80.00
Total:	1342	\$239,638,409	100.00%	\$178,568	653	80.04%

CLTV Ratio (%)	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
70.1 - 75.0	1	\$174,798	0.07%	\$174,798	554	59.00%
80.1 - 85.0	2	282,337	0.12	141,168	632	73.74
85.1 - 90.0	16	4,797,925	2.00	299,870	644	79.76
90.1 - 95.0	79	15,749,968	6.57	199,286	639	81.32
95.1 - 100.0	1244	218,639,780	91.24	175,755	654	79.98
Total:	1342	\$239,638,409	100.00%	\$178,568	653	80.04%

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	133	\$41,680,922	17.40%	\$313,466	668	79.93%
Illinois	88	15,262,749	6.36	173,327	653	80.42
Florida	73	13,069,491	5.45	179,034	654	79.72
Maryland	54	12,944,844	5.40	239,716	651	80.05
Virginia	60	12,313,024	5.14	205,217	648	79.97
Washington	56	10,948,828	4.57	195,511	661	80.00
Arizona	60	10,386,102	4.33	173,102	657	79.86
Colorado	56	10,132,040	4.23	180,929	643	80.00
Nevada	35	8,850,658	3.69	252,876	657	80.00
Pennsylvania	56	8,043,111	3.36	143,627	643	79.54
Other	671	96,007,048	40.06	143,081	647	80.14
Total:	1342	\$239,638,409	100.00%	\$178,568	653	80.04%

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Oct 11, 2005 09:02

Confidential GMAC-RFC Information

GMAC-RFC Securities Marketing Summary

2nd Lien, Behind First

2005 RAMP EFC5

Aggregate Loan Purpose	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
Purchase	975	\$171,545,808	71.59%	\$175,944	655	80.10%
Rate/Term Refinance	65	11,798,825	4.92	181,533	631	79.73
Equity Refinance	302	56,292,977	23.49	186,401	651	79.92
Total:	1342	\$239,638,409	100.00%	\$178,568	653	80.04%

Aggregate Documentation	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
Full Documentation	825	\$133,947,252	55.90%	\$162,360	635	80.06%
Reduced Documentation	517	105,691,157	44.10	204,432	676	80.00
Total:	1342	\$239,638,409	100.00%	\$178,568	653	80.04%

Aggregate Occupancy	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
Primary Residence	1336	\$239,030,159	99.75%	\$178,915	653	80.02%
Non-Owner Occupied	6	608,250	0.25	101,375	651	85.38
Total:	1342	\$239,638,409	100.00%	\$178,568	653	80.04%

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	1173	\$208,636,209	87.06%	\$177,865	653	80.02%
Townhouse	53	9,485,164	3.98	178,965	653	80.06
Condo-Low-Rise(Less than 5 stories)	88	15,261,082	6.37	173,421	664	79.95
Two-to-four family units	28	6,255,973	2.61	223,428	641	80.81
Total:	1342	\$239,638,409	100.00%	\$178,568	653	80.04%

Aggregate Prepayment Penalty Term	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
0	322	\$56,528,269	23.59%	\$175,554	652	80.11%
12	73	14,927,456	6.23	204,486	658	80.05
24	704	144,104,133	60.13	181,491	653	80.06
30	2	422,300	0.18	211,185	601	82.77
36	151	23,656,161	9.87	156,663	656	79.69
Total:	1342	\$239,638,409	100.00%	\$178,568	653	80.04%

Back End DTI	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
1 - 5	1	\$122,980	0.05%	\$122,980	632	80.00%
6 - 10	2	389,983	0.16	194,992	630	71.55
11 - 15	1	389,600	0.16	389,600	675	80.00
16 - 20	7	1,380,686	0.58	197,242	691	80.00
21 - 25	21	3,608,808	1.51	171,696	647	80.04
26 - 30	51	9,654,583	4.03	189,306	648	80.22
31 - 35	116	16,932,879	7.90	160,448	651	80.13
36 - 40	224	36,902,030	15.40	164,741	653	80.11
41 - 45	342	59,868,581	24.89	175,113	657	80.06
46 - 50	537	100,527,060	41.95	187,201	652	79.99
51 - 55	37	7,636,250	3.19	206,385	644	80.08
56 - 60	1	204,000	0.09	204,000	680	80.00
Total:	1342	\$239,638,409	100.00%	\$178,568	653	80.04%

Aggregate IO Term	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
0	884	\$134,958,447	56.32%	\$152,866	647	80.07%
24	2	477,600	0.20	238,800	730	80.00
60	456	104,204,362	43.48	228,518	660	79.99
Total:	1342	\$239,638,409	100.00%	\$178,568	653	80.04%

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Confidential GMAC-RFC Information

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GMAC-RFC Securities
Marketing Summary
 2nd Lien Behind First

Aggregate Note Margins	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Next Interest Rate Change Date	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
3.000 - 3.499	13	\$3,468,415	1.53%	\$266,801	681	80.00%	2007-04	1	\$91,189	0.04%	\$91,189	631	80.00%
3.500 - 3.999	110	25,072,136	11.09	227,929	674	79.94	2007-05	3	482,308	0.21	160,789	646	80.00
4.000 - 4.499	314	63,635,586	28.15	202,661	682	79.97	2007-06	6	788,218	0.35	131,370	616	80.00
4.500 - 4.999	414	76,343,260	33.77	184,404	652	80.02	2007-07	13	2,439,558	1.09	187,658	662	80.00
5.000 - 5.499	265	40,282,200	17.82	152,046	641	79.97	2007-08	115	16,632,549	7.36	144,651	643	79.95
5.500 - 5.999	84	12,281,998	5.42	130,447	635	80.32	2007-09	936	176,399,907	78.02	188,461	654	80.09
6.000 - 6.499	20	2,839,836	1.26	141,992	601	82.70	2007-10	44	7,428,030	3.29	168,819	640	80.00
6.500 - 6.999	8	1,232,245	0.50	140,406	600	83.09	2008-07	1	95,814	0.04	95,814	606	80.00
7.000 - 7.499	6	779,720	0.34	129,953	557	84.48	2008-08	19	3,073,833	1.36	161,781	649	80.38
7.500 - 7.999	2	229,230	0.10	114,615	537	90.00	2008-09	108	16,528,920	8.20	171,564	663	80.08
8.000 - 8.499	1	44,200	0.02	44,200	619	85.00	2008-10	1	128,600	0.06	129,600	646	80.00
Total:	1247	\$226,089,826	100.00%	\$181,307	653	80.08%		1247	\$226,089,826	100.00%	\$181,307	653	80.08%

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	217	\$49,972,656	22.10%	\$230,289	671	79.95%
12.000 - 12.999	756	138,361,414	61.84	184,340	653	80.00
13.000 - 13.999	248	33,429,458	14.79	134,786	635	80.21
14.000 - 14.999	20	2,785,864	1.23	139,293	590	83.27
15.000 - 15.999	5	496,233	0.22	99,247	535	88.04
16.000 - 16.999	1	44,200	0.02	44,200	619	85.00
Total:	1247	\$226,089,826	100.00%	\$181,307	653	80.08%

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	217	\$49,972,656	22.10%	\$230,289	671	79.95%
6.000 - 6.999	756	138,361,414	61.84	184,340	653	80.00
7.000 - 7.999	248	33,429,458	14.79	134,786	635	80.21
8.000 - 8.999	20	2,785,864	1.23	139,293	590	83.27
9.000 - 9.999	5	496,233	0.22	99,247	535	88.04
10.000 - 10.999	1	44,200	0.02	44,200	619	85.00
Total:	1247	\$226,089,826	100.00%	\$181,307	653	80.08%

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GMAC RFC

Supplemental New Issue Computational Materials

\$693,467,000 (Approximate)

RAMP Series 2005-EFC5 Trust
Issuer

EquiFirst Corporation
Originator

Residential Asset Mortgage Products, Inc.
Depositor

Residential Funding Corporation
Master Servicer

**Mortgage Asset-Backed Pass-Through Certificates,
Series 2005- EFC5**

October 11, 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.

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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.

RAMP 05-EFC5 Break-Even CDR Rates

	Scenario 1		Scenario 2	
	B/E CDR (1)	Total Deal Collateral Loss	B/E CDR (1)	Total Deal Collateral Loss
A	28.00	25.92%	28.17	26.03%
M1	22.56	22.47%	22.69	22.56%
M2	18.17	19.28%	18.26	19.35%
M3	15.53	17.15%	15.58	17.20%
M4	13.69	15.56%	13.71	15.58%
M5	11.99	14.01%	11.98	14.00%
M6	10.49	12.57%	10.46	12.54%
M7	9.01	11.07%	8.96	11.02%
M8	7.91	9.91%	7.85	9.85%
M9	6.77	8.66%	6.72	8.60%
M10	6.04	7.83%	6.04	7.83%

- (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	3.94000	forward
LIBOR_6MO	4.30000	forward
Prepay (1F)	23 HEP	23 HEP
Prepay (1A)	100 *RASC_PPC	*RASC_PPC
Default		100
Loss Severity	50%	50%
Servicer Advances	100%	100%
Liquidation Lag	12	12
Optional Redemption	Call (N)	Call (N)
Triggers	FAILING	FAILING

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Forward LIBOR Rates:

Period:	Payment Date	LIBOR_1MO Vector	LIBOR_6MO Vector	Period:	Payment Date	LIBOR_1MO Vector	LIBOR_6MO Vector
1	11/25/2005	3.935000	4.290000	61	11/25/2010	4.845098	4.896456
2	12/25/2005	4.071648	4.381466	62	12/25/2010	4.845369	4.897916
3	1/25/2006	4.281386	4.461516	63	1/25/2011	4.846049	4.899898
4	2/25/2006	4.305758	4.513623	64	2/25/2011	4.847179	4.902445
5	3/25/2006	4.408719	4.556662	65	3/25/2011	4.848801	4.905598
6	4/25/2006	4.510502	4.589117	66	4/25/2011	4.850955	4.909400
7	5/25/2006	4.474032	4.611092	67	5/25/2011	4.853682	4.913894
8	6/25/2006	4.543245	4.644312	68	6/25/2011	4.857025	4.919091
9	7/25/2006	4.588297	4.670270	69	7/25/2011	4.861025	4.924887
10	8/25/2006	4.559204	4.692512	70	8/25/2011	4.865722	4.931137
11	9/25/2006	4.599807	4.723063	71	9/25/2011	4.871158	4.937689
12	10/25/2006	4.639881	4.749488	72	10/25/2011	4.877375	4.944379
13	11/25/2006	4.669585	4.771266	73	11/25/2011	4.884242	4.951036
14	12/25/2006	4.696034	4.789531	74	12/25/2011	4.891102	4.957507
15	1/25/2007	4.719203	4.804192	75	1/25/2012	4.897774	4.963748
16	2/25/2007	4.738990	4.815143	76	2/25/2012	4.904242	4.969744
17	3/25/2007	4.755293	4.822281	77	3/25/2012	4.910493	4.975481
18	4/25/2007	4.768010	4.825501	78	4/25/2012	4.916511	4.980942
19	5/25/2007	4.777039	4.824699	79	5/25/2012	4.922282	4.986114
20	6/25/2007	4.782277	4.819879	80	6/25/2012	4.927791	4.990990
21	7/25/2007	4.783623	4.811515	81	7/25/2012	4.933023	4.995602
22	8/25/2007	4.780976	4.800286	82	8/25/2012	4.937964	4.999993
23	9/25/2007	4.774232	4.786975	83	9/25/2012	4.942599	5.004207
24	10/25/2007	4.763291	4.772467	84	10/25/2012	4.946913	5.008294
25	11/25/2007	4.748688	4.757752	85	11/25/2012	4.950944	5.012304
26	12/25/2007	4.733082	4.743818	86	12/25/2012	4.954899	5.016282
27	1/25/2008	4.717571	4.731284	87	1/25/2013	4.958830	5.020236
28	2/25/2008	4.702667	4.720672	88	2/25/2013	4.962737	5.024166
29	3/25/2008	4.688880	4.712502	89	3/25/2013	4.966621	5.028075
30	4/25/2008	4.676721	4.707296	90	4/25/2013	4.970482	5.031961
31	5/25/2008	4.666701	4.705573	91	5/25/2013	4.974321	5.035826
32	6/25/2008	4.659333	4.707696	92	6/25/2013	4.978137	5.039677
33	7/25/2008	4.655125	4.713353	93	7/25/2013	4.981933	5.043560
34	8/25/2008	4.654591	4.721978	94	8/25/2013	4.985707	5.047527
35	9/25/2008	4.658240	4.732903	95	9/25/2013	4.989461	5.051635
36	10/25/2008	4.666584	4.745353	96	10/25/2013	4.993194	5.055941
37	11/25/2008	4.679195	4.758452	97	11/25/2013	4.996957	5.060507
38	12/25/2008	4.692623	4.771380	98	12/25/2013	5.000954	5.065385
39	1/25/2009	4.705881	4.783886	99	1/25/2014	5.005247	5.070598
40	2/25/2009	4.718872	4.795869	100	2/25/2014	5.009847	5.076157
41	3/25/2009	4.731497	4.807229	101	3/25/2014	5.014768	5.082077
42	4/25/2009	4.743658	4.817865	102	4/25/2014	5.020023	5.088371
43	5/25/2009	4.755257	4.827678	103	5/25/2014	5.025624	5.095050
44	6/25/2009	4.766195	4.836592	104	6/25/2014	5.031584	5.102119
45	7/25/2009	4.776374	4.844632	105	7/25/2014	5.037915	5.109539
46	8/25/2009	4.785697	4.851860	106	8/25/2014	5.044632	5.117261
47	9/25/2009	4.794064	4.858349	107	9/25/2014	5.051745	5.125232
48	10/25/2009	4.801378	4.864185	108	10/25/2014	5.059269	5.133398
49	11/25/2009	4.807685	4.869464	109	11/25/2014	5.067156	5.141702
50	12/25/2009	4.813484	4.874272	110	12/25/2014	5.075180	5.150096
51	1/25/2010	4.818885	4.878604	111	1/25/2015	5.083281	5.158569
52	2/25/2010	4.823861	4.882431	112	2/25/2015	5.091461	5.167121
53	3/25/2010	4.828384	4.885724	113	3/25/2015	5.099718	5.175752
54	4/25/2010	4.832426	4.888457	114	4/25/2015	5.108052	5.184462
55	5/25/2010	4.835960	4.890599	115	5/25/2015	5.116463	5.193251
56	6/25/2010	4.838957	4.892153	116	6/25/2015	5.124952	5.202093
57	7/25/2010	4.841389	4.893244	117	7/25/2015	5.133517	5.210870
58	8/25/2010	4.843230	4.894036	118	8/25/2015	5.142158	5.219430
59	9/25/2010	4.844451	4.894708	119	9/25/2015	5.150876	5.227621
60	10/25/2010	4.845025	4.895447	120	10/25/2015	5.159669	5.235283

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Forward LIBOR Rates:

Period:	Payment Date	LIBOR_1MO		LIBOR_6MO		Period:	Payment Date	LIBOR_1MO		LIBOR_6MO	
		Vector	Vector	Vector	Vector			Vector	Vector		
121	11/25/2015	5.168398	5.242254	181	11/25/2020	5.352154	5.405526				
122	12/25/2015	5.176493	5.248389	182	12/25/2020	5.349540	5.402873				
123	1/25/2016	5.183789	5.253635	183	1/25/2021	5.346930	5.400229				
124	2/25/2016	5.190258	5.257965	184	2/25/2021	5.344327	5.397599				
125	3/25/2016	5.195872	5.261349	185	3/25/2021	5.341732	5.394985				
126	4/25/2016	5.200602	5.263759	186	4/25/2021	5.339149	5.392388				
127	5/25/2016	5.204421	5.265167	187	5/25/2021	5.336581	5.389813				
128	6/25/2016	5.207300	5.265590	188	6/25/2021	5.334028	5.387261				
129	7/25/2016	5.209212	5.265241	189	7/25/2021	5.331495	5.384734				
130	8/25/2016	5.210129	5.264387	190	8/25/2021	5.328984	5.382236				
131	9/25/2016	5.210022	5.263305	191	9/25/2021	5.326496	5.379770				
132	10/25/2016	5.208864	5.262277	192	10/25/2021	5.324035	5.377337				
133	11/25/2016	5.206906	5.261598	193	11/25/2021	5.321603	5.374940				
134	12/25/2016	5.205252	5.261521	194	12/25/2021	5.319203	5.372582				
135	1/25/2017	5.204200	5.262115	195	1/25/2022	5.316837	5.370266				
136	2/25/2017	5.203771	5.263404	196	2/25/2022	5.314507	5.367993				
137	3/25/2017	5.203989	5.265411	197	3/25/2022	5.312217	5.365767				
138	4/25/2017	5.204875	5.268158	198	4/25/2022	5.309969	5.363590				
139	5/25/2017	5.206453	5.271668	199	5/25/2022	5.307765	5.361464				
140	6/25/2017	5.208743	5.275933	200	6/25/2022	5.305608	5.359393				
141	7/25/2017	5.211769	5.280824	201	7/25/2022	5.303499	5.357378				
142	8/25/2017	5.215553	5.286176	202	8/25/2022	5.301442	5.355423				
143	9/25/2017	5.220117	5.291817	203	9/25/2022	5.299439	5.353530				
144	10/25/2017	5.225484	5.297573	204	10/25/2022	5.297493	5.351702				
145	11/25/2017	5.231498	5.303263	205	11/25/2022	5.295606	5.349942				
146	12/25/2017	5.237459	5.308732	206	12/25/2022	5.293782	5.348252				
147	1/25/2018	5.243186	5.313944	207	1/25/2023	5.292023	5.346635				
148	2/25/2018	5.248672	5.318891	208	2/25/2023	5.290332	5.345092				
149	3/25/2018	5.253908	5.323565	209	3/25/2023	5.288711	5.343625				
150	4/25/2018	5.258889	5.327960	210	4/25/2023	5.287163	5.342237				
151	5/25/2018	5.263607	5.332067	211	5/25/2023	5.285689	5.340928				
152	6/25/2018	5.268054	5.335894	212	6/25/2023	5.284290	5.339701				
153	7/25/2018	5.272224	5.339504	213	7/25/2023	5.282967	5.338561				
154	8/25/2018	5.276110	5.342973	214	8/25/2023	5.281723	5.337514				
155	9/25/2018	5.279705	5.346382	215	9/25/2023	5.280560	5.336564				
156	10/25/2018	5.283000	5.349813	216	10/25/2023	5.279480	5.335717				
157	11/25/2018	5.286072	5.353352	217	11/25/2023	5.278489	5.334979				
158	12/25/2018	5.289239	5.357070	218	12/25/2023	5.277600	5.334352				
159	1/25/2019	5.292586	5.360986	219	1/25/2024	5.276818	5.333832				
160	2/25/2019	5.296121	5.365106	220	2/25/2024	5.276147	5.333410				
161	3/25/2019	5.299846	5.369436	221	3/25/2024	5.275589	5.333078				
162	4/25/2019	5.303769	5.373980	222	4/25/2024	5.275146	5.332828				
163	5/25/2019	5.307893	5.378745	223	5/25/2024	5.274812	5.332650				
164	6/25/2019	5.312225	5.383711	224	6/25/2024	5.274546	5.332546				
165	7/25/2019	5.316769	5.388766	225	7/25/2024	5.274341	5.332548				
166	8/25/2019	5.321531	5.393770	226	8/25/2024	5.274198	5.332700				
167	9/25/2019	5.326516	5.398581	227	9/25/2024	5.274119	5.333046				
168	10/25/2019	5.331730	5.403050	228	10/25/2024	5.274105	5.333631				
169	11/25/2019	5.337039	5.407030	229	11/25/2024	5.274198	5.334499				
170	12/25/2019	5.341891	5.410390	230	12/25/2024	5.274560	5.335664				
171	1/25/2020	5.346136	5.413092	231	1/25/2025	5.275235	5.337008				
172	2/25/2020	5.349759	5.415122	232	2/25/2025	5.276229	5.338378				
173	3/25/2020	5.352747	5.416465	233	3/25/2025	5.277549	5.339620				
174	4/25/2020	5.355083	5.417107	234	4/25/2025	5.279200	5.340574				
175	5/25/2020	5.356755	5.417032	235	5/25/2025	5.281036	5.341080				
176	6/25/2020	5.357748	5.416247	236	6/25/2025	5.282450	5.341019				
177	7/25/2020	5.358048	5.414849	237	7/25/2025	5.283279	5.340441				
178	8/25/2020	5.357640	5.412954	238	8/25/2025	5.283516	5.339445				
179	9/25/2020	5.356510	5.410685	239	9/25/2025	5.283150	5.338129				
180	10/25/2020	5.354644	5.408167	240	10/25/2025	5.282172	5.336594				

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Forward LIBOR Rates:

Period:	Payment Date	LIBOR_1MO Vector	LIBOR_6MO Vector	Period:	Payment Date	LIBOR_1MO Vector	LIBOR_6MO Vector
241	11/25/2025	5.280674	5.334941	301	11/25/2030	5.176054	5.228200
242	12/25/2025	5.279060	5.333258	302	12/25/2030	5.174470	5.226622
243	1/25/2026	5.277433	5.331562	303	1/25/2031	5.172902	5.225062
244	2/25/2026	5.275792	5.329854	304	2/25/2031	5.171349	5.223518
245	3/25/2026	5.274138	5.328134	305	3/25/2031	5.169813	5.221993
246	4/25/2026	5.272472	5.326403	306	4/25/2031	5.168293	5.220485
247	5/25/2026	5.270795	5.324661	307	5/25/2031	5.166790	5.218997
248	6/25/2026	5.269106	5.322908	308	6/25/2031	5.165305	5.217527
249	7/25/2026	5.267406	5.321146	309	7/25/2031	5.163838	5.216078
250	8/25/2026	5.265696	5.319374	310	8/25/2031	5.162390	5.214648
251	9/25/2026	5.263975	5.317594	311	9/25/2031	5.160961	5.213240
252	10/25/2026	5.262246	5.315805	312	10/25/2031	5.159551	5.211852
253	11/25/2026	5.260508	5.314009	313	11/25/2031	5.158162	5.210487
254	12/25/2026	5.258761	5.312205	314	12/25/2031	5.156793	5.209143
255	1/25/2027	5.257006	5.310394	315	1/25/2032	5.155444	5.207823
256	2/25/2027	5.255244	5.308576	316	2/25/2032	5.154118	5.206525
257	3/25/2027	5.253475	5.306753	317	3/25/2032	5.152813	5.205251
258	4/25/2027	5.251699	5.304925	318	4/25/2032	5.151531	5.204002
259	5/25/2027	5.249918	5.303092	319	5/25/2032	5.150272	5.202777
260	6/25/2027	5.248131	5.301254	320	6/25/2032	5.149036	5.201577
261	7/25/2027	5.246338	5.299412	321	7/25/2032	5.147824	5.200403
262	8/25/2027	5.244542	5.297567	322	8/25/2032	5.146637	5.199254
263	9/25/2027	5.242741	5.295719	323	9/25/2032	5.145474	5.198133
264	10/25/2027	5.240936	5.293868	324	10/25/2032	5.144337	5.197039
265	11/25/2027	5.239129	5.292016	325	11/25/2032	5.143225	5.195972
266	12/25/2027	5.237319	5.290162	326	12/25/2032	5.142140	5.194934
267	1/25/2028	5.235506	5.288307	327	1/25/2033	5.141082	5.193924
268	2/25/2028	5.233692	5.286452	328	2/25/2033	5.140051	5.192944
269	3/25/2028	5.231877	5.284597	329	3/25/2033	5.139048	5.191993
270	4/25/2028	5.230061	5.282742	330	4/25/2033	5.138073	5.191071
271	5/25/2028	5.228245	5.280889	331	5/25/2033	5.137127	5.190181
272	6/25/2028	5.226429	5.279037	332	6/25/2033	5.136210	5.189321
273	7/25/2028	5.224614	5.277186	333	7/25/2033	5.135322	5.188493
274	8/25/2028	5.222801	5.275339	334	8/25/2033	5.134465	5.187697
275	9/25/2028	5.220988	5.273494	335	9/25/2033	5.133638	5.186933
276	10/25/2028	5.219178	5.271653	336	10/25/2033	5.132842	5.186204
277	11/25/2028	5.217371	5.269816	337	11/25/2033	5.132077	5.185508
278	12/25/2028	5.215567	5.267983	338	12/25/2033	5.131345	5.184847
279	1/25/2029	5.213767	5.266155	339	1/25/2034	5.130647	5.184221
280	2/25/2029	5.211970	5.264333	340	2/25/2034	5.129982	5.183629
281	3/25/2029	5.210178	5.262517	341	3/25/2034	5.129352	5.183072
282	4/25/2029	5.208392	5.260707	342	4/25/2034	5.128756	5.182549
283	5/25/2029	5.206611	5.258904	343	5/25/2034	5.128196	5.182061
284	6/25/2029	5.204836	5.257109	344	6/25/2034	5.127668	5.181606
285	7/25/2029	5.203067	5.255321	345	7/25/2034	5.127172	5.181188
286	8/25/2029	5.201306	5.253542	346	8/25/2034	5.126710	5.180811
287	9/25/2029	5.199552	5.251772	347	9/25/2034	5.126280	5.180475
288	10/25/2029	5.197806	5.250011	348	10/25/2034	5.125885	5.180186
289	11/25/2029	5.196068	5.248260	349	11/25/2034	5.125527	5.179945
290	12/25/2029	5.194340	5.246519	350	12/25/2034	5.125215	5.179754
291	1/25/2030	5.192621	5.244790	351	1/25/2035	5.124952	5.179606
292	2/25/2030	5.190911	5.243071	352	2/25/2035	5.124741	5.179492
293	3/25/2030	5.189212	5.241365	353	3/25/2035	5.124580	5.179404
294	4/25/2030	5.187525	5.239671	354	4/25/2035	5.124471	5.179332
295	5/25/2030	5.185848	5.237990	355	5/25/2035	5.124404	5.179268
296	6/25/2030	5.184183	5.236322	356	6/25/2035	5.124345	5.179246
297	7/25/2030	5.182531	5.234668	357	7/25/2035	5.124285	5.179246
298	8/25/2030	5.180891	5.233028	358	8/25/2035	5.124222	5.179246
299	9/25/2030	5.179265	5.231403	359	9/25/2035	5.124158	5.179246
300	10/25/2030	5.177652	5.229793	360	10/25/2035	5.124092	5.179246

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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.