

Distribution Information	Deal Information
1. Distribution Summary	Deal Name: Residential Asset Mtge Products, 2005-EFC4
2. Factor Summary	Asset Type: Mortgage Asset-Backed Pass-Through Certificates
3. Components Information <i>(Not Applicable)</i>	
4. Interest Summary	Closing Date: 09/29/2005
5. Other Income Detail	First Distribution Date: 10/25/2005
6. Interest Shortfalls, Compensation and Expenses	Determination Date: 04/20/2009
7. Prepayment Interest and Basis Risk/Net WAC Shortfall Amounts	Distribution Date: 04/27/2009
8. Collateral Summary	Record Date:
9. Repurchase Information	Book-Entry: 04/24/2009
10. Loan Status Report (Delinquencies)	Definitive: 03/31/2009
11. Deal Delinquencies (30 Day Buckets)	Trustee: US Bank N.A.
12. Loss Mitigation and Servicing Modifications	Main Telephone: 800-934-6802
13. Losses and Recoveries	GMAC-RFC
14. Credit Enhancement Report	Bond Administrator: Howard Levine
15. Distribution Percentages <i>(Not Applicable)</i>	Telephone: 818-260-1493
16. Overcollateralization Summary	Pool(s) : 40166,40168,40165,40167
17. Excess Cash Flow, Overcollateralization Provisions and Derivative Amounts	
18. Performance Tests	
19. Lender Paid Mortgage Insurance <i>(Not Applicable)</i>	
20. Comments	

# Statement to Certificateholder

Residential Asset Mtge Products, 2005-EFC4

April 27, 2009

## 1. Distribution Summary

Class	CUSIP	Original Face Value	Beginning Notional / Principal Balance	Pass - Through Rate	Principal Distribution	Interest Distribution	Total Distribution (3) + (4) = (5)	Principal Loss	Interest Loss	Deferred Interest	Ending Notional/ Principal Balance (1)-(3)-(6)+(8)=(9)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
A-1	76112BC24	277,311,000.00	0.00	0.63188000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-2	76112BC32	267,771,000.00	62,388,380.59	0.79188000	3,907,896.40	45,287.10	3,953,183.50	0.00	0.00	0.00	58,480,484.19
A-3	76112BD64	15,000,000.00	15,000,000.00	0.89188000	0.00	12,263.35	12,263.35	0.00	0.00	0.00	15,000,000.00
M-1	76112BC40	28,957,000.00	28,957,000.00	0.93188000	0.00	24,735.75	24,735.75	0.00	0.00	0.00	28,957,000.00
M-2	76112BC57	26,392,000.00	26,392,000.00	0.96188000	0.00	23,270.44	23,270.44	0.00	0.00	0.00	26,392,000.00
M-3	76112BC65	16,494,000.00	16,494,000.00	1.00188000	0.00	15,147.92	15,147.92	0.00	0.00	0.00	16,494,000.00
M-4	76112BC73	13,196,000.00	13,196,000.00	1.11188000	0.00	13,449.67	13,449.67	0.00	0.00	0.00	13,196,000.00
M-5	76112BC81	12,829,000.00	12,829,000.00	1.15188000	0.00	13,546.01	13,546.01	0.00	0.00	0.00	12,829,000.00
M-6	76112BC99	11,363,000.00	11,363,000.00	1.22188000	0.00	12,727.20	12,727.20	0.00	0.00	0.00	11,363,000.00
M-7	76112BD23	12,096,000.00	12,096,000.00	1.67188000	0.00	18,537.81	18,537.81	0.00	0.00	0.00	12,096,000.00
M-8	76112BD31	8,797,000.00	8,797,000.00	1.81188000	0.00	14,610.85	14,610.85	0.00	0.00	0.00	8,797,000.00
M-9	76112BD49	9,164,000.00	9,164,000.00	2.27188000	0.00	19,084.55	19,084.55	0.00	0.00	0.00	9,164,000.00
M-10	76112BD56	8,426,000.00	6,692,417.48	3.52188000	0.00	21,605.73	21,605.73	4,134,068.69	0.00	0.00	2,558,348.79
SB	76112BB90	25,296,475.40	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-I		0.00	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-II		0.00	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Deal Totals</b>		<b>733,092,475.40</b>	<b>223,368,798.07</b>		<b>3,907,896.40</b>	<b>234,266.38</b>	<b>4,142,162.78</b>	<b>4,134,068.69</b>	<b>0.00</b>	<b>0.00</b>	<b>215,326,832.98</b>

# Statement to Certificateholder

Residential Asset Mtge Products, 2005-EFC4

April 27, 2009

## 2. Factor Summary

Amount /Original Amount per \$1000 unit)

Class	CUSIP	Beginning Notional/ Principal Balance Factor	Principal Distribution Factor	Interest Distribution Factor	Total Distribution Factor	Deferred Interest Factor	Interest Shortfall Factor	Ending Notional/ Principal Balance Factor
A-1	76112BC24	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
A-2	76112BC32	232.99155095	14.59417338	0.16912623	14.76329961	0.00000000	0.00000000	218.39737757
A-3	76112BD64	1,000.00000000	0.00000000	0.81755667	0.81755667	0.00000000	0.00000000	1,000.00000000
M-1	76112BC40	1,000.00000000	0.00000000	0.85422350	0.85422350	0.00000000	0.00000000	1,000.00000000
M-2	76112BC57	1,000.00000000	0.00000000	0.88172325	0.88172325	0.00000000	0.00000000	1,000.00000000
M-3	76112BC65	1,000.00000000	0.00000000	0.91838972	0.91838972	0.00000000	0.00000000	1,000.00000000
M-4	76112BC73	1,000.00000000	0.00000000	1.01922325	1.01922325	0.00000000	0.00000000	1,000.00000000
M-5	76112BC81	1,000.00000000	0.00000000	1.05588978	1.05588978	0.00000000	0.00000000	1,000.00000000
M-6	76112BC99	1,000.00000000	0.00000000	1.12005632	1.12005632	0.00000000	0.00000000	1,000.00000000
M-7	76112BD23	1,000.00000000	0.00000000	1.53255704	1.53255704	0.00000000	0.00000000	1,000.00000000
M-8	76112BD31	1,000.00000000	0.00000000	1.66089008	1.66089008	0.00000000	0.00000000	1,000.00000000
M-9	76112BD49	1,000.00000000	0.00000000	2.08255674	2.08255674	0.00000000	0.00000000	1,000.00000000
M-10	76112BD56	794.25794920	0.00000000	2.56417399	2.56417399	0.00000000	0.00000000	303.62553881
SB <sup>1</sup>	76112BB90							
R-I		0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
R-II		0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000

<sup>1</sup> Factors not reported for OC Classes

<b>Deal Factor :</b>	29.37239710%
<b>Group II Factor :</b>	25.31740291%
<b>Group III Factor :</b>	59.61858628%
<b>Group IV Factor :</b>	25.96363167%
<b>Group I Factor :</b>	53.87810060%

**Statement to Certificateholder**  
Residential Asset Mtge Products, 2005-EFC4  
April 27, 2009

**4. Interest Summary**

Class	Accrual Period		Accrual Methodology	Beginning Notional/Principal Balance	Pass-Through Rate	Optimal Interest Amount	Interest Loss	Deferred Interest	Interest Shortfall Amount	Other Income	Interest Distribution (1)-(2)-(3)-(4)+(5)=(6)	Accrued Certificate Interest Remaining Unpaid
	Start	End				(1)	(2)	(3)	(4)	(5)	(6)	
A-1	03/25/2009	04/26/2009	Actual/360	0.00	0.63188000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-2	03/25/2009	04/26/2009	Actual/360	62,388,380.59	0.79188000	45,287.10	0.00	0.00	0.00	0.00	45,287.10	0.00
A-3	03/25/2009	04/26/2009	Actual/360	15,000,000.00	0.89188000	12,263.35	0.00	0.00	0.00	0.00	12,263.35	0.00
M-1	03/25/2009	04/26/2009	Actual/360	28,957,000.00	0.93188000	24,735.75	0.00	0.00	0.00	0.00	24,735.75	0.00
M-2	03/25/2009	04/26/2009	Actual/360	26,392,000.00	0.96188000	23,270.44	0.00	0.00	0.00	0.00	23,270.44	0.00
M-3	03/25/2009	04/26/2009	Actual/360	16,494,000.00	1.00188000	15,147.92	0.00	0.00	0.00	0.00	15,147.92	0.00
M-4	03/25/2009	04/26/2009	Actual/360	13,196,000.00	1.11188000	13,449.67	0.00	0.00	0.00	0.00	13,449.67	0.00
M-5	03/25/2009	04/26/2009	Actual/360	12,829,000.00	1.15188000	13,546.01	0.00	0.00	0.00	0.00	13,546.01	0.00
M-6	03/25/2009	04/26/2009	Actual/360	11,363,000.00	1.22188000	12,727.20	0.00	0.00	0.00	0.00	12,727.20	0.00
M-7	03/25/2009	04/26/2009	Actual/360	12,096,000.00	1.67188000	18,537.81	0.00	0.00	0.00	0.00	18,537.81	0.00
M-8	03/25/2009	04/26/2009	Actual/360	8,797,000.00	1.81188000	14,610.85	0.00	0.00	0.00	0.00	14,610.85	0.00
M-9	03/25/2009	04/26/2009	Actual/360	9,164,000.00	2.27188000	19,084.55	0.00	0.00	0.00	0.00	19,084.55	0.00
M-10	03/25/2009	04/26/2009	Actual/360	6,692,417.48	3.52188000	21,605.73	0.00	0.00	0.00	0.00	21,605.73	0.00
SB	03/01/2009	03/31/2009	30/360	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-I	03/01/2009	03/31/2009	30/360	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-II	03/01/2009	03/31/2009	30/360	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Deal Totals</b>				<b>223,368,798.07</b>		<b>234,266.38</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>234,266.38</b>	<b>0.00</b>

**Current Index Rates**

Index Type	Rate	Classes
USLIB TEL 25 -2BD	0.52188000	A-2, A-3, M-1, M-3, M-5, M-7, M-9, M-10, M-8, M-6, M-4, M-2

# Statement to Certificateholder

Residential Asset Mtge Products, 2005-EFC4

April 27, 2009

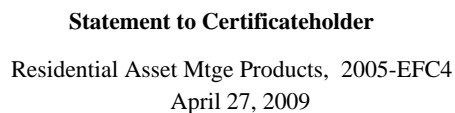
## 5. Other Income Detail

Class	Prepayment Charges	Remaining Excess Cash Flow and OC Release Amount	Other Income Distribution
	(1)	(2)	(1) + (2) = (3)
SB	0.00	0.00	0.00
<b>Deal Totals</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

## 6. Interest Shortfalls, Compensation and Expenses

	Current Prepayment Interest Shortfall Amount	Compensating Interest	Net Prepayment Interest Shortfall Amount (1) - (2)=(3)	Civil Relief Act Shortfall Count	Civil Relief Act Shortfall Amount	Compensation		Advances by Master Servicer	Allowable Expenses per Governing Documents	Non - Recoverable Advances
	(1)	(2)	(3)			Subservicer	Master Servicer			
Group I	570.56	570.56	0.00	0	0.00	13,738.48	1,487.81	2,645.62	0.00	1,577.26
Group II	1,506.85	1,506.85	0.00	0	0.00	44,362.26	4,334.58	17,281.26	0.00	5,514.09
Group III	3.38	3.38	0.00	0	0.00	2,421.89	242.19	0.00	0.00	-425.44
Group IV	16.51	16.51	0.00	0	0.00	12,192.60	1,299.79	4,356.79	0.00	8,035.86
<b>Deal Totals</b>	<b>2,097.30</b>	<b>2,097.30</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>72,715.23</b>	<b>7,364.37</b>	<b>24,283.67</b>	<b>0.00</b>	<b>14,701.77</b>

Advances are made for delinquent loans and are reimbursed from borrower collections and liquidation proceeds as reported herein.



<b>Deal Totals</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
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0.00	0.00	0.00	0.00	0.00
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# Statement to Certificateholder

Residential Asset Mtge Products, 2005-EFC4

April 27, 2009

## 8. Collateral Summary

### A. Loan Count and Balances

		Original Loan Count/ Scheduled Principal Balance	Beginning Loan Count/ Scheduled Principal Balance	Scheduled Principal	Curtailments	Payoffs	Matured Loans	Repurchases	Beginning Aggregate Scheduled Principal Balance of Liquidations/ Charge-offs	Ending Loan Count/Scheduled Principal Balance
Group I	Count	779	388	N/A	50	4	0	0	3	381
	Balance/Amount	89,749,181.50	49,263,362.62	62,515.22	(14,770.09)	605,887.81	N/A	0.00	254,575.38	48,355,154.30
Group II	Count	2,850	793	N/A	71	1	0	0	34	758
	Balance/Amount	517,074,910.29	137,097,467.33	108,725.47	(68,790.43)	202,266.61	N/A	0.00	5,945,327.32	130,909,938.36
Group III	Count	63	42	N/A	8	0	0	0	0	42
	Balance/Amount	9,739,672.26	5,813,100.08	5,927.97	517.20	0.00	N/A	0.00	0.00	5,806,654.91
Group IV	Count	719	193	N/A	11	0	0	0	7	186
	Balance/Amount	116,528,711.35	31,194,868.04	18,989.62	(15,236.08)	0.00	N/A	0.00	936,029.09	30,255,085.41
Deal Totals	Count	4,411	1,416	N/A	140	5	0	0	44	1,367
	Balance/Amount	733,092,475.40	223,368,798.07	196,158.28	(98,279.40)	808,154.42	N/A	0.00	7,135,931.79	215,326,832.98

### B. Weighted Averages

	Beginning Weighted Average Gross Mortgage Rate	Ending Weighted Average Gross Mortgage Rate	Ending Weighted Average Remaining Amortization Term	Ending Weighted Average Months to Maturity	Beginning Weighted Average Net Mortgage Rate	Ending Weighted Average Net Mortgage Rate	Beginning Weighted Average Unmodified Net Mortgage Rate	Net Weighted Average Cap Rate	Weighted Average Net Rate
Group I	6.99249175	6.98826817	303.36	303.26	6.60351854	6.59890540	6.72060725	6.77729330	7.45502263
Group II	6.85167184	6.79012164	315.90	315.61	6.38170026	6.31945602	7.53525960	6.77729330	7.45502263
Group III	7.60049069	7.60065281	307.53	307.43	7.05049069	7.05065281	7.30880622	6.77729330	7.45502263
Group IV	7.74558337	7.71643771	315.64	315.41	7.19558337	7.16643771	8.28943731	6.77729330	7.45502263
Deal Totals	7.02705745	6.98663060	312.82	312.59	6.56169065	6.52093638	7.45502263	N/A	N/A

Statement to Certificateholder

Residential Asset Mtge Products, 2005-EFC4

April 27, 2009

9. Repurchases

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



Statement to Certificateholder

Residential Asset Mtge Products, 2005-EFC4

April 27, 2009

10. Loan Status Report

Delinquency Calculation Method: Office of Thrift Supervision

Deal Totals	Current / Delinquent		Bankruptcy		Foreclosure		REO			Total	
	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Actual Balance	Count	Scheduled Balance
Current	927	136,742,731.07	18	2,168,613.62	0	0.00	0	0.00	0.00	945	138,911,344.69
30 days	84	13,869,539.14	2	101,441.07	0	0.00	0	0.00	0.00	86	13,970,980.21
60 days	48	8,559,543.58	5	801,661.21	19	3,759,011.14	0	0.00	0.00	72	13,120,215.93
90 days	20	3,908,321.48	4	558,663.94	18	4,019,773.33	0	0.00	0.00	42	8,486,758.75
120 days	8	1,254,802.85	1	78,242.23	20	4,065,080.22	0	0.00	0.00	29	5,398,125.30
150 days	1	86,136.93	3	308,017.82	11	2,242,451.38	0	0.00	0.00	15	2,636,606.13
180 days	5	900,493.92	1	73,478.31	20	3,474,100.63	0	0.00	0.00	26	4,448,072.86
181+ days	15	2,287,129.02	7	1,323,377.98	101	18,788,041.28	29	5,956,180.83	6,009,022.12	152	28,354,729.11
Total	1,108	167,608,697.99	41	5,413,496.18	189	36,348,457.98	29	5,956,180.83	6,009,022.12	1,367	215,326,832.98
Current	67.81%	63.50%	1.32%	1.01%	0.00%	0.00%	0.00%	0.00%	0.00%	69.13%	64.51%
30 days	6.14%	6.44%	0.15%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	6.29%	6.49%
60 days	3.51%	3.98%	0.37%	0.37%	1.39%	1.75%	0.00%	0.00%	0.00%	5.27%	6.09%
90 days	1.46%	1.82%	0.29%	0.26%	1.32%	1.87%	0.00%	0.00%	0.00%	3.07%	3.94%
120 days	0.59%	0.58%	0.07%	0.04%	1.46%	1.89%	0.00%	0.00%	0.00%	2.12%	2.51%
150 days	0.07%	0.04%	0.22%	0.14%	0.80%	1.04%	0.00%	0.00%	0.00%	1.10%	1.22%
180 days	0.37%	0.42%	0.07%	0.03%	1.46%	1.61%	0.00%	0.00%	0.00%	1.90%	2.07%
181+ days	1.10%	1.06%	0.51%	0.61%	7.39%	8.73%	2.12%	2.77%	2.78%	11.12%	13.17%
Total	81.05%	77.84%	3.00%	2.51%	13.83%	16.88%	2.12%	2.77%	2.78%	100.00%	100.00%

Statement to Certificateholder

Residential Asset Mtge Products, 2005-EFC4

April 27, 2009

Group I	Current / Delinquent		Bankruptcy		Foreclosure		REO			Total	
	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Actual Balance	Count	Scheduled Balance
Current	318	39,131,387.35	2	155,447.98	0	0.00	0	0.00	0.00	320	39,286,835.33
30 days	15	2,207,138.97	1	23,740.81	0	0.00	0	0.00	0.00	16	2,230,879.78
60 days	9	1,335,721.39	0	0.00	3	328,462.79	0	0.00	0.00	12	1,664,184.18
90 days	3	622,338.18	1	124,661.87	1	133,262.14	0	0.00	0.00	5	880,262.19
120 days	1	40,338.19	0	0.00	5	1,230,017.41	0	0.00	0.00	6	1,270,355.60
150 days	1	86,136.93	0	0.00	3	354,689.31	0	0.00	0.00	4	440,826.24
180 days	2	74,019.11	0	0.00	3	328,098.98	0	0.00	0.00	5	402,118.09
181+ days	3	305,638.75	1	137,192.09	8	1,321,840.60	1	415,021.45	430,555.17	13	2,179,692.89
Total	352	43,802,718.87	5	441,042.75	23	3,696,371.23	1	415,021.45	430,555.17	381	48,355,154.30

Current	83.46%	80.92%	0.52%	0.32%	0.00%	0.00%	0.00%	0.00%	0.00%	83.99%	81.25%
30 days	3.94%	4.56%	0.26%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	4.20%	4.61%
60 days	2.36%	2.76%	0.00%	0.00%	0.79%	0.68%	0.00%	0.00%	0.00%	3.15%	3.44%
90 days	0.79%	1.29%	0.26%	0.26%	0.26%	0.28%	0.00%	0.00%	0.00%	1.31%	1.82%
120 days	0.26%	0.08%	0.00%	0.00%	1.31%	2.54%	0.00%	0.00%	0.00%	1.57%	2.63%
150 days	0.26%	0.18%	0.00%	0.00%	0.79%	0.73%	0.00%	0.00%	0.00%	1.05%	0.91%
180 days	0.52%	0.15%	0.00%	0.00%	0.79%	0.68%	0.00%	0.00%	0.00%	1.31%	0.83%
181+ days	0.79%	0.63%	0.26%	0.28%	2.10%	2.73%	0.26%	0.86%	0.89%	3.41%	4.51%
Total	92.39%	90.59%	1.31%	0.91%	6.04%	7.64%	0.26%	0.86%	0.89%	100.00%	100.00%

Statement to Certificateholder

Residential Asset Mtge Products, 2005-EFC4

April 27, 2009

Group II	Current / Delinquent		Bankruptcy		Foreclosure		REO			Total	
	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Actual Balance	Count	Scheduled Balance
Current	465	77,482,394.53	10	1,231,361.32	0	0.00	0	0.00	0.00	475	78,713,755.85
30 days	57	9,811,612.02	1	77,700.26	0	0.00	0	0.00	0.00	58	9,889,312.28
60 days	28	4,707,198.16	3	486,404.25	15	3,367,433.91	0	0.00	0.00	46	8,561,036.32
90 days	14	2,795,215.79	3	434,002.07	13	2,685,867.38	0	0.00	0.00	30	5,915,085.24
120 days	6	720,982.99	1	78,242.23	9	2,064,775.85	0	0.00	0.00	16	2,864,001.07
150 days	0	0.00	1	161,388.97	6	1,090,289.08	0	0.00	0.00	7	1,251,678.05
180 days	1	340,200.00	1	73,478.31	13	2,525,190.96	0	0.00	0.00	15	2,938,869.27
181+ days	11	1,833,737.87	4	979,565.30	72	13,415,243.76	24	4,547,653.35	4,578,989.97	111	20,776,200.28
Total	582	97,691,341.36	24	3,522,142.71	128	25,148,800.94	24	4,547,653.35	4,578,989.97	758	130,909,938.36

Current	61.35%	59.19%	1.32%	0.94%	0.00%	0.00%	0.00%	0.00%	0.00%	62.66%	60.13%
30 days	7.52%	7.49%	0.13%	0.06%	0.00%	0.00%	0.00%	0.00%	0.00%	7.65%	7.55%
60 days	3.69%	3.60%	0.40%	0.37%	1.98%	2.57%	0.00%	0.00%	0.00%	6.07%	6.54%
90 days	1.85%	2.14%	0.40%	0.33%	1.72%	2.05%	0.00%	0.00%	0.00%	3.96%	4.52%
120 days	0.79%	0.55%	0.13%	0.06%	1.19%	1.58%	0.00%	0.00%	0.00%	2.11%	2.19%
150 days	0.00%	0.00%	0.13%	0.12%	0.79%	0.83%	0.00%	0.00%	0.00%	0.92%	0.96%
180 days	0.13%	0.26%	0.13%	0.06%	1.72%	1.93%	0.00%	0.00%	0.00%	1.98%	2.24%
181+ days	1.45%	1.40%	0.53%	0.75%	9.50%	10.25%	3.17%	3.47%	3.49%	14.64%	15.87%
Total	76.78%	74.62%	3.17%	2.69%	16.89%	19.21%	3.17%	3.47%	3.49%	100.00%	100.00%

Statement to Certificateholder

Residential Asset Mtge Products, 2005-EFC4

April 27, 2009

Group III	Current / Delinquent		Bankruptcy		Foreclosure		REO			Total	
	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Actual Balance	Count	Scheduled Balance
Current	34	4,326,062.95	1	148,044.48	0	0.00	0	0.00	0.00	35	4,474,107.43
30 days	1	359,476.76	0	0.00	0	0.00	0	0.00	0.00	1	359,476.76
60 days	0	0.00	1	60,329.34	0	0.00	0	0.00	0.00	1	60,329.34
90 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
120 days	0	0.00	0	0.00	1	116,868.51	0	0.00	0.00	1	116,868.51
150 days	0	0.00	0	0.00	1	515,444.86	0	0.00	0.00	1	515,444.86
180 days	0	0.00	0	0.00	1	138,316.17	0	0.00	0.00	1	138,316.17
181+ days	0	0.00	1	78,741.65	1	63,370.19	0	0.00	0.00	2	142,111.84
Total	35	4,685,539.71	3	287,115.47	4	833,999.73	0	0.00	0.00	42	5,806,654.91

Current	80.95%	74.50%	2.38%	2.55%	0.00%	0.00%	0.00%	0.00%	0.00%	83.33%	77.05%
30 days	2.38%	6.19%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.38%	6.19%
60 days	0.00%	0.00%	2.38%	1.04%	0.00%	0.00%	0.00%	0.00%	0.00%	2.38%	1.04%
90 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
120 days	0.00%	0.00%	0.00%	0.00%	2.38%	2.01%	0.00%	0.00%	0.00%	2.38%	2.01%
150 days	0.00%	0.00%	0.00%	0.00%	2.38%	8.88%	0.00%	0.00%	0.00%	2.38%	8.88%
180 days	0.00%	0.00%	0.00%	0.00%	2.38%	2.38%	0.00%	0.00%	0.00%	2.38%	2.38%
181+ days	0.00%	0.00%	2.38%	1.36%	2.38%	1.09%	0.00%	0.00%	0.00%	4.76%	2.45%
Total	83.33%	80.69%	7.14%	4.94%	9.52%	14.36%	0.00%	0.00%	0.00%	100.00%	100.00%

Statement to Certificateholder

Residential Asset Mtge Products, 2005-EFC4

April 27, 2009

Group IV	Current / Delinquent		Bankruptcy		Foreclosure		REO			Total	
	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Actual Balance	Count	Scheduled Balance
Current	110	15,802,886.24	5	633,759.84	0	0.00	0	0.00	0.00	115	16,436,646.08
30 days	11	1,491,311.39	0	0.00	0	0.00	0	0.00	0.00	11	1,491,311.39
60 days	11	2,516,624.03	1	254,927.62	1	63,114.44	0	0.00	0.00	13	2,834,666.09
90 days	3	490,767.51	0	0.00	4	1,200,643.81	0	0.00	0.00	7	1,691,411.32
120 days	1	493,481.67	0	0.00	5	653,418.45	0	0.00	0.00	6	1,146,900.12
150 days	0	0.00	2	146,628.85	1	282,028.13	0	0.00	0.00	3	428,656.98
180 days	2	486,274.81	0	0.00	3	482,494.52	0	0.00	0.00	5	968,769.33
181+ days	1	147,752.40	1	127,878.94	20	3,987,586.73	4	993,506.03	999,476.98	26	5,256,724.10
Total	139	21,429,098.05	9	1,163,195.25	34	6,669,286.08	4	993,506.03	999,476.98	186	30,255,085.41

Current	59.14%	52.23%	2.69%	2.09%	0.00%	0.00%	0.00%	0.00%	0.00%	61.83%	54.33%
30 days	5.91%	4.93%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5.91%	4.93%
60 days	5.91%	8.32%	0.54%	0.84%	0.54%	0.21%	0.00%	0.00%	0.00%	6.99%	9.37%
90 days	1.61%	1.62%	0.00%	0.00%	2.15%	3.97%	0.00%	0.00%	0.00%	3.76%	5.59%
120 days	0.54%	1.63%	0.00%	0.00%	2.69%	2.16%	0.00%	0.00%	0.00%	3.23%	3.79%
150 days	0.00%	0.00%	1.08%	0.48%	0.54%	0.93%	0.00%	0.00%	0.00%	1.61%	1.42%
180 days	1.08%	1.61%	0.00%	0.00%	1.61%	1.59%	0.00%	0.00%	0.00%	2.69%	3.20%
181+ days	0.54%	0.49%	0.54%	0.42%	10.75%	13.18%	2.15%	3.28%	3.30%	13.98%	17.37%
Total	74.73%	70.83%	4.84%	3.84%	18.28%	22.04%	2.15%	3.28%	3.30%	100.00%	100.00%

# Statement to Certificateholder

Residential Asset Mtge Products, 2005-EFC4

April 27, 2009

## 11. Delinquency Data

	Totals			Totals			Totals			Totals			Totals	
	Count % Count	Balance % Balance		Count % Count	Balance % Balance		Count % Count	Balance % Balance		Count % Count	Balance % Balance		Count % Count	Balance % Balance
1 Month	86	13,970,980.21	13 Months	3	548,949.70	25 Months	2	425,804.05	37 Months	0	0.00	49 Months	0	0.00
	6.29%	6.49%		0.22%	0.25%		0.15%	0.20%		0.00%	0.00%		0.00%	0.00%
2 Months	72	13,120,215.93	14 Months	11	2,155,731.67	26 Months	0	0.00	38 Months	1	284,182.37	50 Months	0	0.00
	5.27%	6.09%		0.80%	1.00%		0.00%	0.00%		0.07%	0.13%		0.00%	0.00%
3 Months	42	8,486,758.75	15 Months	8	1,471,769.09	27 Months	1	114,576.13	39 Months	0	0.00	51 Months	0	0.00
	3.07%	3.94%		0.59%	0.68%		0.07%	0.05%		0.00%	0.00%		0.00%	0.00%
4 Months	29	5,398,125.30	16 Months	10	1,802,343.90	28 Months	0	0.00	40 Months	0	0.00	52 Months	0	0.00
	2.12%	2.51%		0.73%	0.84%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
5 Months	15	2,636,606.13	17 Months	5	783,310.61	29 Months	1	237,200.00	41 Months	0	0.00	53 Months	0	0.00
	1.10%	1.22%		0.37%	0.36%		0.07%	0.11%		0.00%	0.00%		0.00%	0.00%
6 Months	26	4,448,072.86	18 Months	7	1,439,054.97	30 Months	0	0.00	42 Months	0	0.00	54 Months	0	0.00
	1.90%	2.07%		0.51%	0.67%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
7 Months	25	3,766,982.05	19 Months	5	1,053,102.78	31 Months	0	0.00	43 Months	0	0.00	55 Months	0	0.00
	1.83%	1.75%		0.37%	0.49%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
8 Months	14	3,230,546.86	20 Months	4	984,530.62	32 Months	2	619,667.80	44 Months	0	0.00	56 Months	0	0.00
	1.02%	1.50%		0.29%	0.46%		0.15%	0.29%		0.00%	0.00%		0.00%	0.00%
9 Months	16	2,998,549.53	21 Months	6	831,234.66	33 Months	0	0.00	45 Months	0	0.00	57 Months	0	0.00
	1.17%	1.39%		0.44%	0.39%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
10 Months	11	1,877,386.00	22 Months	4	823,018.10	34 Months	0	0.00	46 Months	0	0.00	58 Months	0	0.00
	0.80%	0.87%		0.29%	0.38%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
11 Months	8	1,390,097.40	23 Months	1	180,249.59	35 Months	0	0.00	47 Months	0	0.00	59 Months	0	0.00
	0.59%	0.65%		0.07%	0.08%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
12 Months	5	813,406.68	24 Months	2	523,034.55	36 Months	0	0.00	48 Months	0	0.00	60+ Months	0	0.00
	0.37%	0.38%		0.15%	0.24%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%

# Statement to Certificateholder

Residential Asset Mtge Products, 2005-EFC4

April 27, 2009

## 12. Loss Mitigation and Servicing Modifications

		Current		1 Payment		2 Payments		3+ Payments		Foreclosure		REO		Total	
	Modification Type	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance
Group I	Capitalizations	3	353,410.80	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	3	353,410.80
	Other Modifications	14	2,346,781.32	1	182,010.66	4	576,374.72	1	86,136.93	1	298,132.03	0	0.00	21	3,489,435.66
Group II	Capitalizations	12	2,163,015.22	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	12	2,163,015.22
	Other Modifications	169	32,796,920.40	28	5,888,402.42	19	3,607,530.25	3	657,797.47	30	6,487,482.26	0	0.00	249	49,438,132.80
Group III	Capitalizations	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Other Modifications	4	935,429.95	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	4	935,429.95
Group IV	Capitalizations	3	374,645.45	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	3	374,645.45
	Other Modifications	51	8,527,681.95	5	729,164.04	4	713,540.61	3	698,139.02	8	1,699,685.50	0	0.00	71	12,368,211.12
Deal Totals	Capitalizations	18	2,891,071.47	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	18	2,891,071.47
	Other Modifications	238	44,606,813.62	34	6,799,577.12	27	4,897,445.58	7	1,442,073.42	39	8,485,299.79	0	0.00	345	66,231,209.53

The 5% Reportable Modified Mortgage Loans cap has been raised to 7% for this transaction. As required with this change, a no action letter was obtained from the Rating Agencies.

# Statement to Certificateholder

Residential Asset Mtge Products, 2005-EFC4

April 27, 2009

## 13. Losses and Recoveries

### A. Current Cycle Realized Losses

Current Period Realized Losses		Liquidations	Charge-Offs	Servicing Modifications	Bankruptcy Losses	Total
Group I	Loss Count	4	2	23	0	29
	Beginning Aggregate Scheduled Balance	193,831.46	60,743.92	3,702,022.39	0.00	3,956,597.77
	Principal Portion of Loss	96,965.12	60,743.92	0.00	0.00	157,709.04
	Interest Portion of Loss	21,860.90	2,982.24	5,206.81	0.00	30,049.95
	Total Realized Loss	118,826.02	63,726.16	5,206.81	0.00	187,758.99
Group II	Loss Count	40	8	257	0	305
	Beginning Aggregate Scheduled Balance	5,347,860.01	597,467.31	50,924,107.04	0.00	56,869,434.36
	Principal Portion of Loss	3,458,209.93	597,467.31	0.00	0.00	4,055,677.24
	Interest Portion of Loss	83,144.48	24,704.59	134,372.77	0.00	242,221.84
	Total Realized Loss	3,541,354.41	622,171.90	134,372.77	0.00	4,297,899.08
Group III	Loss Count	1	0	4	0	5
	Beginning Aggregate Scheduled Balance	0.00	0.00	936,681.33	0.00	936,681.33
	Principal Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Interest Portion of Loss	16,485.44	0.00	1,251.34	0.00	17,736.78
	Total Realized Loss	16,485.44	0.00	1,251.34	0.00	17,736.78
Group IV	Loss Count	6	4	59	0	69
	Beginning Aggregate Scheduled Balance	489,955.47	446,073.62	10,235,688.56	0.00	11,171,717.65
	Principal Portion of Loss	291,480.48	446,073.62	0.00	0.00	737,554.10
	Interest Portion of Loss	1,939.03	34,608.15	28,215.46	0.00	64,762.64
	Total Realized Loss	293,419.51	480,681.77	28,215.46	0.00	802,316.74
Deal Totals	Loss Count	51	14	343	0	408
	Beginning Aggregate Scheduled Balance	6,031,646.94	1,104,284.85	65,798,499.32	0.00	72,934,431.11
	Principal Portion of Loss	3,846,655.53	1,104,284.85	0.00	0.00	4,950,940.38
	Interest Portion of Loss	123,429.85	62,294.98	169,046.38	0.00	354,771.21
	Total Realized Loss	3,970,085.38	1,166,579.83	169,046.38	0.00	5,305,711.59



# Statement to Certificateholder

Residential Asset Mtge Products, 2005-EFC4

April 27, 2009

## B. Cumulative Realized Losses

Cumulative Realized Losses		Liquidations	Charge-Offs	Servicing Modifications	Bankruptcy Losses	Total
Group I	Loss Count	41	44	29	0	114
	Total Realized Loss	2,367,251.87	2,079,390.13	28,623.09	0.00	4,475,265.09
Group II	Loss Count	396	29	312	0	737
	Total Realized Loss	38,353,059.20	2,678,463.65	1,159,515.24	0.00	42,191,038.09
Group III	Loss Count	4	0	4	0	8
	Total Realized Loss	530,294.20	0.00	7,429.23	0.00	537,723.43
Group IV	Loss Count	109	19	74	0	202
	Total Realized Loss	8,833,097.57	1,774,777.72	261,631.38	0.00	10,869,506.67
Deal Totals	Loss Count	550	92	419	0	1,061
	Total Realized Loss	50,083,702.84	6,532,631.50	1,457,198.94	0.00	58,073,533.28

## C. Subsequent Recoveries

Subsequent Recoveries		Current Period	Cumulative
Group I	Subsequent Recoveries Count	3	34
	Subsequent Recoveries	2,091.85	48,229.72
	Net Loss 1	185,667.14	4,427,035.37
	Net Loss % 2	0.21%	4.93%
Group II	Subsequent Recoveries Count	15	125
	Subsequent Recoveries	27,529.38	252,220.47
	Net Loss 1	4,270,369.70	41,938,817.62
	Net Loss % 2	0.83%	8.11%
Group III	Subsequent Recoveries Count	0	2
	Subsequent Recoveries	0.00	1,103.22
	Net Loss 1	17,736.78	536,620.21
	Net Loss % 2	0.18%	5.51%

# Statement to Certificateholder

Residential Asset Mtge Products, 2005-EFC4

April 27, 2009

Group IV	Subsequent Recoveries Count	2	40
	Subsequent Recoveries	3,306.96	153,061.99
	Net Loss <sup>1</sup>	799,009.78	10,716,444.68
	Net Loss % <sup>2</sup>	0.69%	9.20%
Deal Totals	Subsequent Recoveries Count	20	201
	Subsequent Recoveries	32,928.19	454,615.40
	Net Loss <sup>1</sup>	5,272,783.40	57,618,917.88
	Net Loss % <sup>2</sup>	0.72%	7.86%

<sup>1</sup> Total Realized Loss less Subsequent Recoveries

<sup>2</sup> Net Loss % of Original Balance

## D. Default Percentages

Default Loss Percentage		1 Month	3 Months	6 Months	12 Months	Life of Deal
Group II	Monthly Default Rate	4.34%	3.55%	3.33%	3.07%	1.04 %
	Constant Default Rate	41.28%	35.17%	33.39%	31.18%	11.84%
Group III	Monthly Default Rate	0.00%	1.64%	1.33%	0.67%	0.36 %
	Constant Default Rate	0.00%	18.01%	14.83%	7.71%	4.27%
Group IV	Monthly Default Rate	3.00%	1.74%	2.83%	2.66%	0.99 %
	Constant Default Rate	30.64%	19.00%	29.14%	27.67%	11.26%
Group I	Monthly Default Rate	0.52%	0.52%	0.56%	0.65%	0.28 %
	Constant Default Rate	6.04%	6.08%	6.53%	7.50%	3.34%
Deal Totals	Monthly Default Rate	3.20%	2.59%	2.62%	2.45%	0.87 %
	Constant Default Rate	32.29%	27.00%	27.25%	25.79%	9.92%

1-Month MDR (Current Month) =  $\frac{\text{SUM}(\text{Beginning Scheduled balances of liquidating loans})}{\text{SUM}(\text{Beginning Scheduled loan balances}) - \text{SUM}(\text{Scheduled Principal payments})}$

m-Month = 3, 6, 12, months or the life of deal to date

m-Month MDR(over m months in period where n is current month)=  $1 - [(1 - \text{MDR}_{n-m+1}) * (1 - \text{MDR}_{n-m+2}) * \dots * (1 - \text{MDR}_{n-1}) * (1 - \text{MDR}_n)]^{(1/m)}$

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

**Statement to Certificateholder**

Residential Asset Mtge Products, 2005-EFC4

April 27, 2009

**14. Credit Enhancement Report**

**Hedge Agreements**

Description	Provider	Termination Date	Amount Received From Provider	Amount Paid to Provider
Yield Maintenance Agreement	Hsbc Bank Usa	09/25/2008	0.00	0.00

**16. Overcollateralization Summary**

	Prior Required Overcollateralization Amount	Beginning Overcollateralization Amount	Overcollateralization Increase/(Reduction) Amount	Ending Overcollateralization Amount	Current Required Overcollateralization Amount
Deal Total	25,291,690.40	0.00	0.00	0.00	25,291,690.40

# Statement to Certificateholder

Residential Asset Mtge Products, 2005-EFC4

April 27, 2009

## 17. Excess Cashflow, Overcollateralization and Derivative Amounts

Excess Cashflow and Derivative Summary	
(1) Scheduled Unmodified Net Interest	1,387,682.88
(2) Interest Losses	354,771.21
(3) Subsequent Recoveries	32,928.19
(4) Interest Adjustment Amount	0.00
(5) Yield Maintenance Amount - IN	0.00
(6) Certificate Interest Amount	234,266.39
(7) OC Reduction Amount	0.00
(8) Excess Cashflow Prior to OC Provisions and Derivative Amounts Available	816,871.69

Overcollateralization and Derivative Amounts	
Excess Cashflow Prior to OC Provisions and Derivative Amounts Available	816,871.69
(1) Unreimbursed Principal Portion of Realized Losses	32,928.19
(2) Principal Portion of Realized Losses	783,943.50
(3) Overcollateralization Increase	0.00
(4) Prepayment Interest Shortfall	0.00
(5) Unpaid PPIS With Accrued Interest	0.00
(6) Basis Risk Shortfall Carry-Forward Amount	0.00
(7) Relief Act Shortfall	0.00
(8) Unreimbursed Realized Losses	0.00
(9) To Class SB Certificates	0.00

Excess Cashflow Prior to OC Provisions amount takes into account  
any Non-Recoverable Advance Amounts from Section 6.

# Statement to Certificateholder

Residential Asset Mtge Products, 2005-EFC4

April 27, 2009

## 18. Performance Tests

Senior Balance Test	
Senior Certificate Beginning Balance - Actual Value	77,388,380.59
Zero Balance	0.00
Senior Certificate Beginning Balance = 0.00	False
Current Distribution Date >= Target Distribution	
Current Distribution Period	43
StepDownTarget Distribution Period	37
Current Distribution Date >= Target Distribution Date	True
Stepdown Date - Senior Enhancement Test	
Current Senior Enhancement Percent - Actual value	67.79481000%
Specified Senior Enhancement Percent - Target value	47.20000000%
Senior Enhance Pct >= Specified Senior Enhance Pct (Actual End Balance <= Target End Balance)	True
StepDown Date and Senior Enhancement pass	
Current Distribution Date >= Target Distribution Date	True
Senior Enhance Pct >= Specified Senior Enhance Pct (Actual End Balance <= Target End Balance)	True
After StepDown Date and Senior Enh Percent >= Target Percent	True
StepDown Date has occurred	
Senior Certificate Beginning Balance = 0.00	False
After StepDown Date and Senior Enh Percent >= Target Percent	True
Stepdown Date has occurred	True
Sixty-Plus Delinquency Percentage >= Target %	
3-Month Average Sixty-Plus Delinquency Percentage - Actual Value	28.09720600%
Senior Enhancement Delinquency Percentage - Target Value	24.27054200%
Sixty-Plus Delinquency Percentage >= Senior Enhancement Delinquency Percentage Target	True

# Statement to Certificateholder

Residential Asset Mtge Products, 2005-EFC4

April 27, 2009

Trigger Event clause (b) - Realized Loss Test	
Aggregate Realized Loss Percentage - Actual Value	7.90206700%
Scheduled Loss Target Percent	4.72500000%
Aggregate Realized Loss Percentage >= Scheduled Loss Percent	True
Trigger Event is in effect?	
Sixty-Plus Delinquency Percentage >= Senior Enhancement Delinquency Percentage Target	True
Aggregate Realized Loss Percentage >= Scheduled Loss Percent	True
Trigger Event is in effect	True

## 20. Comments

### ERISA Text:

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