

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: 07/20/2009
7. Prepayment Interest and Basis Risk/Net WAC Shortfall Amounts	Distribution Date: 07/27/2009
8. Collateral Summary	Record Date:
9. Repurchase Information	Book-Entry: 07/24/2009
10. Loan Status Report (Delinquencies)	Definitive: 06/30/2009
11. Deal Delinquencies (30 Day Buckets)	
12. Loss Mitigation and Servicing Modifications	Trustee: US Bank N.A.
13. Losses and Recoveries	Main Telephone: 800-934-6802
14. Credit Enhancement Report	GMAC-RFC
15. Distribution Percentages <i>(Not Applicable)</i>	Bond Administrator: Howard Levine
16. Overcollateralization Summary	Telephone: 818-260-1493
17. Excess Cash Flow, Overcollateralization Provisions and Derivative Amounts	Pool(s) : 40166,40168,40165,40167
18. Performance Tests	
19. Lender Paid Mortgage Insurance <i>(Not Applicable)</i>	
20. Comments	

Statement to Certificateholder

Residential Asset Mtge Products, 2005-EFC4

July 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	0.42375000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-2	76112BC32	267,771,000.00	53,903,119.61	0.58375000	2,529,749.87	27,969.73	2,557,719.60	0.00	0.00	0.00	51,373,369.74
A-3	76112BD64	15,000,000.00	15,000,000.00	0.68375000	0.00	9,116.67	9,116.67	0.00	0.00	0.00	15,000,000.00
M-1	76112BC40	28,957,000.00	28,957,000.00	0.72375000	0.00	18,629.00	18,629.00	0.00	0.00	0.00	28,957,000.00
M-2	76112BC57	26,392,000.00	26,392,000.00	0.75375000	0.00	17,682.64	17,682.64	0.00	0.00	0.00	26,392,000.00
M-3	76112BC65	16,494,000.00	16,494,000.00	0.79375000	0.00	11,637.43	11,637.43	0.00	0.00	0.00	16,494,000.00
M-4	76112BC73	13,196,000.00	13,196,000.00	0.90375000	0.00	10,600.79	10,600.79	0.00	0.00	0.00	13,196,000.00
M-5	76112BC81	12,829,000.00	12,829,000.00	0.94375000	0.00	10,762.11	10,762.11	0.00	0.00	0.00	12,829,000.00
M-6	76112BC99	11,363,000.00	11,363,000.00	1.01375000	0.00	10,239.33	10,239.33	0.00	0.00	0.00	11,363,000.00
M-7	76112BD23	12,096,000.00	12,096,000.00	1.46375000	0.00	15,738.24	15,738.24	0.00	0.00	0.00	12,096,000.00
M-8	76112BD31	8,797,000.00	8,797,000.00	1.60375000	0.00	12,540.61	12,540.61	0.00	0.00	0.00	8,797,000.00
M-9	76112BD49	9,164,000.00	7,960,910.91	2.06375000	0.00	14,603.85	14,603.85	296,850.32	0.00	0.00	7,664,060.59
M-10	76112BD56	8,426,000.00	0.00	3.31375000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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
Deal Totals		733,092,475.40	206,988,030.52		2,529,749.87	159,520.40	2,689,270.27	296,850.32	0.00	0.00	204,161,430.33

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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	201.30305227	9.44743781	0.10445392	9.55189173	0.00000000	0.00000000	191.85561446
A-3	76112BD64	1,000.00000000	0.00000000	0.60777800	0.60777800	0.00000000	0.00000000	1,000.00000000
M-1	76112BC40	1,000.00000000	0.00000000	0.64333322	0.64333322	0.00000000	0.00000000	1,000.00000000
M-2	76112BC57	1,000.00000000	0.00000000	0.67000000	0.67000000	0.00000000	0.00000000	1,000.00000000
M-3	76112BC65	1,000.00000000	0.00000000	0.70555535	0.70555535	0.00000000	0.00000000	1,000.00000000
M-4	76112BC73	1,000.00000000	0.00000000	0.80333359	0.80333359	0.00000000	0.00000000	1,000.00000000
M-5	76112BC81	1,000.00000000	0.00000000	0.83888924	0.83888924	0.00000000	0.00000000	1,000.00000000
M-6	76112BC99	1,000.00000000	0.00000000	0.90111150	0.90111150	0.00000000	0.00000000	1,000.00000000
M-7	76112BD23	1,000.00000000	0.00000000	1.30111111	1.30111111	0.00000000	0.00000000	1,000.00000000
M-8	76112BD31	1,000.00000000	0.00000000	1.42555530	1.42555530	0.00000000	0.00000000	1,000.00000000
M-9	76112BD49	868.71572567	0.00000000	1.59361087	1.59361087	0.00000000	0.00000000	836.32263095
M-10	76112BD56	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
SB	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

¹ Factors not reported for OC Classes

Deal Factor :	27.84934196%
Group II Factor :	23.76727008%
Group III Factor :	59.44138340%
Group IV Factor :	24.56145727%
Group I Factor :	52.20804640%

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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	06/25/2009	07/26/2009	Actual/360	0.00	0.42375000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-2	06/25/2009	07/26/2009	Actual/360	53,903,119.61	0.58375000	27,969.73	0.00	0.00	0.00	0.00	27,969.73	0.00
A-3	06/25/2009	07/26/2009	Actual/360	15,000,000.00	0.68375000	9,116.67	0.00	0.00	0.00	0.00	9,116.67	0.00
M-1	06/25/2009	07/26/2009	Actual/360	28,957,000.00	0.72375000	18,629.00	0.00	0.00	0.00	0.00	18,629.00	0.00
M-2	06/25/2009	07/26/2009	Actual/360	26,392,000.00	0.75375000	17,682.64	0.00	0.00	0.00	0.00	17,682.64	0.00
M-3	06/25/2009	07/26/2009	Actual/360	16,494,000.00	0.79375000	11,637.43	0.00	0.00	0.00	0.00	11,637.43	0.00
M-4	06/25/2009	07/26/2009	Actual/360	13,196,000.00	0.90375000	10,600.79	0.00	0.00	0.00	0.00	10,600.79	0.00
M-5	06/25/2009	07/26/2009	Actual/360	12,829,000.00	0.94375000	10,762.11	0.00	0.00	0.00	0.00	10,762.11	0.00
M-6	06/25/2009	07/26/2009	Actual/360	11,363,000.00	1.01375000	10,239.33	0.00	0.00	0.00	0.00	10,239.33	0.00
M-7	06/25/2009	07/26/2009	Actual/360	12,096,000.00	1.46375000	15,738.24	0.00	0.00	0.00	0.00	15,738.24	0.00
M-8	06/25/2009	07/26/2009	Actual/360	8,797,000.00	1.60375000	12,540.61	0.00	0.00	0.00	0.00	12,540.61	0.00
M-9	06/25/2009	07/26/2009	Actual/360	7,960,910.91	2.06375000	14,603.85	0.00	0.00	0.00	0.00	14,603.85	0.00
M-10	06/25/2009	07/26/2009	Actual/360	0.00	3.31375000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
SB	06/01/2009	06/30/2009	30/360	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-I	06/01/2009	06/30/2009	30/360	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-II	06/01/2009	06/30/2009	30/360	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deal Totals				206,988,030.52		159,520.40	0.00	0.00	0.00	0.00	159,520.40	0.00

Current Index Rates

Index Type	Rate	Classes
USLIB TEL 25 -2BD	0.31375000	M-4, M-6, M-7, M-5, M-1, M-3, M-9, A-3, M-8, A-2, M-2

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5. Other Income Detail

Class	Prepayment Charges	Remaining Excess Cash Flow	Other Income Distribution
	(1)	(2)	(1) + (2) = (3)
SB	0.00	0.00	0.00
Deal Totals	0.00	0.00	0.00

6. Interest Shortfalls, Compensation and Expenses

	Current Prepayment Interest Shortfall Amount	Compensating Interest	Net Prepayment Interest Shortfall	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	1,238.15	1,238.15	0.00	0	0.00	13,286.50	744.48	1,125.13	0.00	896.27
Group II	2,314.16	2,314.16	0.00	0	0.00	42,402.17	2,908.97	10,904.61	0.00	10,905.19
Group III	0.80	0.80	0.00	0	0.00	2,414.63	241.48	0.00	0.00	-424.44
Group IV	21.17	21.17	0.00	0	0.00	11,842.36	1,198.80	0.00	0.00	12,210.06
Deal Totals	3,574.28	3,574.28	0.00	0	0.00	69,945.66	5,093.73	12,029.74	0.00	23,587.08

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

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

(A) Prepayment Interest Shortfall Amounts

Class	Current Period	Prior Unpaid	Prior Unpaid Accrued	Total Paid	Remaining Unpaid (1)+(2)+(3)-(4)=(5)
	(1)	(2)	(3)	(4)	(5)
A-1	0.00	0.00	0.00	0.00	0.00
A-2	0.00	0.00	0.00	0.00	0.00
A-3	0.00	0.00	0.00	0.00	0.00
M-1	0.00	0.00	0.00	0.00	0.00
M-2	0.00	0.00	0.00	0.00	0.00
M-3	0.00	0.00	0.00	0.00	0.00
M-4	0.00	0.00	0.00	0.00	0.00
M-5	0.00	0.00	0.00	0.00	0.00
M-6	0.00	0.00	0.00	0.00	0.00
M-7	0.00	0.00	0.00	0.00	0.00
M-8	0.00	0.00	0.00	0.00	0.00
M-9	0.00	0.00	0.00	0.00	0.00
M-10	0.00	0.00	0.00	0.00	0.00
SB	0.00	0.00	0.00	0.00	0.00
R-I	0.00	0.00	0.00	0.00	0.00
R-II	0.00	0.00	0.00	0.00	0.00
Deal Totals	0.00	0.00	0.00	0.00	0.00

(B) Basis Risk/Net WAC Shortfall Amounts

Current Period Uncompensated	Prior Unpaid	Prior Unpaid Accrued Interest	Total Paid	Remaining Unpaid (1)+(2)+(3)-(4)=(5)
(1)	(2)	(3)	(4)	(5)
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00

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8. Collateral Summary

A. Loan Count and Balances

		Original Loan Count/ Scheduled Principal Balance	Beginning Loan Count/ Scheduled Principal	Scheduled Principal	Curtailments	Payoffs	Matured Loans	Repurchases	Beginning Aggregate Scheduled Principal Balance of Liquidations/	Ending Loan Count/Schedule d Principal
Group I	Coun	779	373	N/A	44	3	0	0	1	369
	Balance/Amount	89,749,181.50	47,301,131.81	59,823.27	3,457.66	274,079.30	N/A	0.00	107,477.26	46,856,294.32
Group II	Coun	2,850	726	N/A	63	4	0	0	9	713
	Balance/Amount	517,074,910.29	124,946,452.09	104,391.17	2,251.91	575,282.35	N/A	0.00	1,369,936.23	122,894,590.43
Group III	Coun	63	42	N/A	6	0	0	0	0	42
	Balance/Amount	9,739,672.26	5,795,176.38	5,655.52	124.93	0.00	N/A	0.00	0.00	5,789,395.93
Group IV	Coun	719	180	N/A	12	0	0	0	2	178
	Balance/Amount	116,528,711.35	28,945,270.24	19,216.69	2,736.55	0.00	N/A	0.00	302,167.35	28,621,149.65
Deal Totals	Coun	4,411	1,321	N/A	125	7	0	0	12	1,302
	Balance/Amount	733,092,475.40	206,988,030.52	189,086.65	8,571.05	849,361.65	N/A	0.00	1,779,580.84	204,161,430.33

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	6.92051735	6.91687669	300.06	300.05	6.53018179	6.52660132	6.71338137	6.00402308	6.40429128
Group II	6.66766056	6.60790600	312.62	312.53	6.19631692	6.13421913	7.51102124	6.00402308	6.40429128
Group III	7.46332835	7.46338696	303.80	303.70	6.91332835	6.91338696	7.30909487	6.00402308	6.40429128
Group IV	7.54440598	7.45455941	312.69	312.44	6.99440598	6.90455941	8.22922085	6.00402308	6.40429128
Deal Totals	6.87032484	6.82176683	309.50	309.41	6.40429174	6.35436116	7.42352349	N/A	N/A

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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

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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	835	124,269,202.92	18	2,607,515.16	0	0.00	0	0.00	0.00	853	126,876,718.08
30 days	87	12,037,592.49	4	744,404.03	0	0.00	0	0.00	0.00	91	12,781,996.52
60 days	47	6,540,027.21	3	199,202.73	7	1,141,051.83	0	0.00	0.00	57	7,880,281.77
90 days	23	4,304,162.09	2	251,928.78	18	3,236,852.08	0	0.00	0.00	43	7,792,942.95
120 days	16	3,217,035.09	4	657,918.73	23	4,635,218.47	0	0.00	0.00	43	8,510,172.29
150 days	8	1,174,980.68	6	640,690.61	24	5,022,617.52	0	0.00	0.00	38	6,838,288.81
180 days	5	648,688.46	0	0.00	15	2,972,990.81	1	299,668.75	302,314.82	21	3,921,348.02
181+ days	21	3,971,379.56	5	964,829.59	116	22,050,434.62	14	2,573,038.12	2,603,135.91	156	29,559,681.89
Total	1,042	156,163,068.50	42	6,066,489.63	203	39,059,165.33	15	2,872,706.87	2,905,450.73	1,302	204,161,430.33
Current	64.13%	60.87%	1.38%	1.28%	0.00%	0.00%	0.00%	0.00%	0.00%	65.51%	62.15%
30 days	6.68%	5.90%	0.31%	0.36%	0.00%	0.00%	0.00%	0.00%	0.00%	6.99%	6.26%
60 days	3.61%	3.20%	0.23%	0.10%	0.54%	0.56%	0.00%	0.00%	0.00%	4.38%	3.86%
90 days	1.77%	2.11%	0.15%	0.12%	1.38%	1.59%	0.00%	0.00%	0.00%	3.30%	3.82%
120 days	1.23%	1.58%	0.31%	0.32%	1.77%	2.27%	0.00%	0.00%	0.00%	3.30%	4.17%
150 days	0.61%	0.58%	0.46%	0.31%	1.84%	2.46%	0.00%	0.00%	0.00%	2.92%	3.35%
180 days	0.38%	0.32%	0.00%	0.00%	1.15%	1.46%	0.08%	0.15%	0.15%	1.61%	1.92%
181+ days	1.61%	1.95%	0.38%	0.47%	8.91%	10.80%	1.08%	1.26%	1.27%	11.98%	14.48%
Total	80.03%	76.49%	3.23%	2.97%	15.59%	19.13%	1.15%	1.41%	1.42%	100.00%	100.00%

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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	287	36,335,533.04	4	712,243.65	0	0.00	0	0.00	0.00	291	37,047,776.69
30 days	22	1,873,584.09	0	0.00	0	0.00	0	0.00	0.00	22	1,873,584.09
60 days	10	1,240,388.91	1	23,577.93	3	289,000.20	0	0.00	0.00	14	1,552,967.04
90 days	3	230,576.21	0	0.00	6	1,120,514.96	0	0.00	0.00	9	1,351,091.17
120 days	6	1,065,036.31	0	0.00	2	274,750.30	0	0.00	0.00	8	1,339,786.61
150 days	1	25,416.48	0	0.00	4	498,154.91	0	0.00	0.00	5	523,571.39
180 days	0	0.00	0	0.00	2	303,387.42	0	0.00	0.00	2	303,387.42
181+ days	2	138,929.62	1	136,688.20	14	2,422,630.39	1	165,881.70	169,364.90	18	2,864,129.91
Total	331	40,909,464.66	6	872,509.78	31	4,908,438.18	1	165,881.70	169,364.90	369	46,856,294.32

Current	77.78%	77.55%	1.08%	1.52%	0.00%	0.00%	0.00%	0.00%	0.00%	78.86%	79.07%
30 days	5.96%	4.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5.96%	4.00%
60 days	2.71%	2.65%	0.27%	0.05%	0.81%	0.62%	0.00%	0.00%	0.00%	3.79%	3.31%
90 days	0.81%	0.49%	0.00%	0.00%	1.63%	2.39%	0.00%	0.00%	0.00%	2.44%	2.88%
120 days	1.63%	2.27%	0.00%	0.00%	0.54%	0.59%	0.00%	0.00%	0.00%	2.17%	2.86%
150 days	0.27%	0.05%	0.00%	0.00%	1.08%	1.06%	0.00%	0.00%	0.00%	1.36%	1.12%
180 days	0.00%	0.00%	0.00%	0.00%	0.54%	0.65%	0.00%	0.00%	0.00%	0.54%	0.65%
181+ days	0.54%	0.30%	0.27%	0.29%	3.79%	5.17%	0.27%	0.35%	0.36%	4.88%	6.11%
Total	89.70%	87.31%	1.63%	1.86%	8.40%	10.48%	0.27%	0.35%	0.36%	100.00%	100.00%

Statement to Certificateholder
Residential Asset Mtge Products, 2005-EFC4
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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	413	68,441,823.99	6	688,672.38	0	0.00	0	0.00	0.00	419	69,130,496.37
30 days	56	8,925,643.59	3	535,166.96	0	0.00	0	0.00	0.00	59	9,460,810.55
60 days	29	4,393,626.00	1	115,675.42	3	576,054.68	0	0.00	0.00	33	5,085,356.10
90 days	17	3,470,594.29	1	172,262.02	10	1,811,238.28	0	0.00	0.00	28	5,454,094.59
120 days	5	1,133,552.75	3	579,355.64	17	3,810,198.58	0	0.00	0.00	25	5,523,106.97
150 days	7	1,149,564.20	4	319,116.06	17	3,976,136.53	0	0.00	0.00	28	5,444,816.79
180 days	5	648,688.46	0	0.00	9	1,696,106.49	1	299,668.75	302,314.82	15	2,644,463.70
181+ days	14	2,599,001.57	3	700,520.65	77	14,663,479.13	12	2,188,444.01	2,211,384.12	106	20,151,445.36
Total	546	90,762,494.85	21	3,110,769.13	133	26,533,213.69	13	2,488,112.76	2,513,698.94	713	122,894,590.43

Current	57.92%	55.69%	0.84%	0.56%	0.00%	0.00%	0.00%	0.00%	0.00%	58.77%	56.25%
30 days	7.85%	7.26%	0.42%	0.44%	0.00%	0.00%	0.00%	0.00%	0.00%	8.27%	7.70%
60 days	4.07%	3.58%	0.14%	0.09%	0.42%	0.47%	0.00%	0.00%	0.00%	4.63%	4.14%
90 days	2.38%	2.82%	0.14%	0.14%	1.40%	1.47%	0.00%	0.00%	0.00%	3.93%	4.44%
120 days	0.70%	0.92%	0.42%	0.47%	2.38%	3.10%	0.00%	0.00%	0.00%	3.51%	4.49%
150 days	0.98%	0.94%	0.56%	0.26%	2.38%	3.24%	0.00%	0.00%	0.00%	3.93%	4.43%
180 days	0.70%	0.53%	0.00%	0.00%	1.26%	1.38%	0.14%	0.24%	0.25%	2.10%	2.15%
181+ days	1.96%	2.11%	0.42%	0.57%	10.80%	11.93%	1.68%	1.78%	1.79%	14.87%	16.40%
Total	76.58%	73.85%	2.95%	2.53%	18.65%	21.59%	1.82%	2.02%	2.04%	100.00%	100.00%

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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	32	4,009,950.82	2	507,061.13	0	0.00	0	0.00	0.00	34	4,517,011.95
30 days	2	302,493.73	0	0.00	0	0.00	0	0.00	0.00	2	302,493.73
60 days	0	0.00	1	59,949.38	0	0.00	0	0.00	0.00	1	59,949.38
90 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
120 days	0	0.00	1	78,563.09	0	0.00	0	0.00	0.00	1	78,563.09
150 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
180 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
181+ days	0	0.00	0	0.00	4	831,377.78	0	0.00	0.00	4	831,377.78
Total	34	4,312,444.55	4	645,573.60	4	831,377.78	0	0.00	0.00	42	5,789,395.93

Current	76.19%	69.26%	4.76%	8.76%	0.00%	0.00%	0.00%	0.00%	0.00%	80.95%	78.02%
30 days	4.76%	5.22%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	4.76%	5.22%
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%	2.38%	1.36%	0.00%	0.00%	0.00%	0.00%	0.00%	2.38%	1.36%
150 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
180 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
181+ days	0.00%	0.00%	0.00%	0.00%	9.52%	14.36%	0.00%	0.00%	0.00%	9.52%	14.36%
Total	80.95%	74.49%	9.52%	11.15%	9.52%	14.36%	0.00%	0.00%	0.00%	100.00%	100.00%

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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	103	15,481,895.07	6	699,538.00	0	0.00	0	0.00	0.00	109	16,181,433.07
30 days	7	935,871.08	1	209,237.07	0	0.00	0	0.00	0.00	8	1,145,108.15
60 days	8	906,012.30	0	0.00	1	275,996.95	0	0.00	0.00	9	1,182,009.25
90 days	3	602,991.59	1	79,666.76	2	305,098.84	0	0.00	0.00	6	987,757.19
120 days	5	1,018,446.03	0	0.00	4	550,269.59	0	0.00	0.00	9	1,568,715.62
150 days	0	0.00	2	321,574.55	3	548,326.08	0	0.00	0.00	5	869,900.63
180 days	0	0.00	0	0.00	4	973,496.90	0	0.00	0.00	4	973,496.90
181+ days	5	1,233,448.37	1	127,620.74	21	4,132,947.32	1	218,712.41	222,386.89	28	5,712,728.84
Total	131	20,178,664.44	11	1,437,637.12	35	6,786,135.68	1	218,712.41	222,386.89	178	28,621,149.65

Current	57.87%	54.09%	3.37%	2.44%	0.00%	0.00%	0.00%	0.00%	0.00%	61.24%	56.54%
30 days	3.93%	3.27%	0.56%	0.73%	0.00%	0.00%	0.00%	0.00%	0.00%	4.49%	4.00%
60 days	4.49%	3.17%	0.00%	0.00%	0.56%	0.96%	0.00%	0.00%	0.00%	5.06%	4.13%
90 days	1.69%	2.11%	0.56%	0.28%	1.12%	1.07%	0.00%	0.00%	0.00%	3.37%	3.45%
120 days	2.81%	3.56%	0.00%	0.00%	2.25%	1.92%	0.00%	0.00%	0.00%	5.06%	5.48%
150 days	0.00%	0.00%	1.12%	1.12%	1.69%	1.92%	0.00%	0.00%	0.00%	2.81%	3.04%
180 days	0.00%	0.00%	0.00%	0.00%	2.25%	3.40%	0.00%	0.00%	0.00%	2.25%	3.40%
181+ days	2.81%	4.31%	0.56%	0.45%	11.80%	14.44%	0.56%	0.76%	0.77%	15.73%	19.96%
Total	73.60%	70.50%	6.18%	5.02%	19.66%	23.71%	0.56%	0.76%	0.77%	100.00%	100.00%

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Residential Asset Mtge Products, 2005-EFC4

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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	91 6.99%	12,781,996.52 6.26%	13 Months	8 0.61%	1,238,261.04 0.61%	25 Months	4 0.31%	821,588.19 0.40%	37 Months	0 0.00%	0.00 0.00%	49 Months	0 0.00%	0.00 0.00%
2 Months	57 4.38%	7,880,281.77 3.86%	14 Months	6 0.46%	1,200,790.70 0.59%	26 Months	1 0.08%	179,791.46 0.09%	38 Months	0 0.00%	0.00 0.00%	50 Months	0 0.00%	0.00 0.00%
3 Months	43 3.30%	7,792,942.95 3.82%	15 Months	2 0.15%	267,595.61 0.13%	27 Months	2 0.15%	522,413.61 0.26%	39 Months	0 0.00%	0.00 0.00%	51 Months	0 0.00%	0.00 0.00%
4 Months	43 3.30%	8,510,172.29 4.17%	16 Months	4 0.31%	697,410.20 0.34%	28 Months	2 0.15%	179,198.39 0.09%	40 Months	0 0.00%	0.00 0.00%	52 Months	0 0.00%	0.00 0.00%
5 Months	38 2.92%	6,838,288.81 3.35%	17 Months	8 0.61%	1,828,923.37 0.90%	29 Months	0 0.00%	0.00 0.00%	41 Months	1 0.08%	283,312.33 0.14%	53 Months	0 0.00%	0.00 0.00%
6 Months	21 1.61%	3,921,348.02 1.92%	18 Months	3 0.23%	616,863.78 0.30%	30 Months	0 0.00%	0.00 0.00%	42 Months	0 0.00%	0.00 0.00%	54 Months	0 0.00%	0.00 0.00%
7 Months	26 2.00%	4,522,313.84 2.22%	19 Months	7 0.54%	1,015,604.46 0.50%	31 Months	0 0.00%	0.00 0.00%	43 Months	0 0.00%	0.00 0.00%	55 Months	0 0.00%	0.00 0.00%
8 Months	12 0.92%	2,573,927.83 1.26%	20 Months	4 0.31%	664,742.20 0.33%	32 Months	1 0.08%	237,200.00 0.12%	44 Months	0 0.00%	0.00 0.00%	56 Months	0 0.00%	0.00 0.00%
9 Months	17 1.31%	3,419,614.66 1.67%	21 Months	4 0.31%	762,997.49 0.37%	33 Months	0 0.00%	0.00 0.00%	45 Months	0 0.00%	0.00 0.00%	57 Months	0 0.00%	0.00 0.00%
10 Months	13 1.00%	2,352,394.79 1.15%	22 Months	4 0.31%	899,609.90 0.44%	34 Months	0 0.00%	0.00 0.00%	46 Months	0 0.00%	0.00 0.00%	58 Months	0 0.00%	0.00 0.00%
11 Months	6 0.46%	1,425,654.66 0.70%	23 Months	3 0.23%	729,750.69 0.36%	35 Months	0 0.00%	0.00 0.00%	47 Months	0 0.00%	0.00 0.00%	59 Months	0 0.00%	0.00 0.00%
12 Months	15 1.15%	2,646,385.09 1.30%	24 Months	3 0.23%	473,337.60 0.23%	36 Months	0 0.00%	0.00 0.00%	48 Months	0 0.00%	0.00 0.00%	60+ Months	0 0.00%	0.00 0.00%

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12. Loss Mitigation and Servicing Modifications

		Current		1 Payment		2 Payments		3+ Payments		Foreclosure		REO		Total	
	Modification	Coun	Scheduled Balance	Coun	Scheduled Balance	Coun	Scheduled Balance	Coun	Scheduled Balance	Coun	Scheduled Balance	Coun	Scheduled Balance	Coun	Scheduled Balance
Group I	Capitalizations	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Other Modification	18	3,328,498.34	0	0.00	1	80,278.43	2	294,250.80	6	902,484.41	0	0.00	27	4,605,511.98
Group II	Capitalizations	2	315,154.82	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2	315,154.82
	Other Modification	151	29,640,765.15	34	6,359,887.32	21	3,191,464.21	17	3,578,124.25	41	9,670,846.24	0	0.00	264	52,441,087.17
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 Modification	4	1,063,680.76	1	227,433.62	0	0.00	0	0.00	0	0.00	0	0.00	5	1,291,114.38
Group IV	Capitalizations	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Other Modification	49	8,477,103.09	5	815,035.61	2	243,632.82	6	1,154,742.44	14	2,850,054.10	0	0.00	76	13,540,568.06
Deal Totals	Capitalizations	2	315,154.82	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2	315,154.82
	Other Modifications	222	42,510,047.34	40	7,402,356.55	24	3,515,375.46	25	5,027,117.49	61	13,423,384.75	0	0.00	372	71,878,281.59

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.

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13. Losses and Recoveries

A. Current Cycle Realized Losses

Current Period Realized Losses		Liquidations	Charge-Offs	Servicing Modifications	Bankruptcy Losses	Total
Group I	Loss Count	2	3	27	0	32
	Beginning Aggregate Scheduled Balance	107,477.26	0.00	4,611,732.08	0.00	4,719,209.34
	Principal Portion of Loss	26,996.88	0.00	0.00	0.00	26,996.88
	Interest Portion of Loss	44,599.61	677.00	8,021.27	0.00	53,297.88
	Total Realized Loss	71,596.49	677.00	8,021.27	0.00	80,294.76
Group II	Loss Count	17	0	267	0	284
	Beginning Aggregate Scheduled Balance	1,369,936.23	0.00	53,006,813.18	0.00	54,376,749.41
	Principal Portion of Loss	820,055.11	0.00	0.00	0.00	820,055.11
	Interest Portion of Loss	85,673.23	0.00	144,887.27	0.00	230,560.50
	Total Realized Loss	905,728.34	0.00	144,887.27	0.00	1,050,615.61
Group III	Loss Count	0	0	5	0	5
	Beginning Aggregate Scheduled Balance	0.00	0.00	1,292,383.88	0.00	1,292,383.88
	Principal Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Interest Portion of Loss	0.00	0.00	1,911.27	0.00	1,911.27
	Total Realized Loss	0.00	0.00	1,911.27	0.00	1,911.27
Group IV	Loss Count	4	0	62	0	66
	Beginning Aggregate Scheduled Balance	302,167.35	0.00	11,140,514.33	0.00	11,442,681.68
	Principal Portion of Loss	245,323.66	0.00	0.00	0.00	245,323.66
	Interest Portion of Loss	18,528.93	0.00	30,585.04	0.00	49,113.97
	Total Realized Loss	263,852.59	0.00	30,585.04	0.00	294,437.63
Deal Totals	Loss Count	23	3	361	0	387
	Beginning Aggregate Scheduled	1,779,580.84	0.00	70,051,443.47	0.00	71,831,024.31
	Principal Portion of	1,092,375.65	0.00	0.00	0.00	1,092,375.65
	Interest Portion of Loss	148,801.77	677.00	185,404.85	0.00	334,883.62
	Total Realized Loss	1,241,177.42	677.00	185,404.85	0.00	1,427,259.27

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B. Cumulative Realized Losses

Cumulative Realized Losses		Liquidations	Charge-Offs	Servicing Modifications	Bankruptcy Losses	Total
Group I	Loss Count	46	47	36	0	129
	Total Realized Loss	2,759,570.89	2,196,890.45	100,673.04	0.00	5,057,134.38
Group II	Loss Count	438	34	332	0	804
	Total Realized Loss	43,037,614.32	3,220,273.65	1,605,166.40	0.00	47,863,054.37
Group III	Loss Count	4	0	5	0	9
	Total Realized Loss	530,294.20	0.00	12,903.14	0.00	543,197.34
Group IV	Loss Count	118	20	80	0	218
	Total Realized Loss	9,868,384.19	1,875,782.87	353,414.69	0.00	12,097,581.75
Deal Totals	Loss Count	606	101	453	0	1,160
	Total Realized Loss	56,195,863.60	7,292,946.97	2,072,157.27	0.00	65,560,967.84

C. Subsequent Recoveries

Subsequent Recoveries		Current Period	Cumulative
Group I	Subsequent Recoveries Count	0	38
	Subsequent Recoveries	0.00	56,291.35
	Net Loss 1	80,294.76	5,000,843.03
	Net Loss % 2	0.09%	5.57%
Group II	Subsequent Recoveries Count	4	148
	Subsequent Recoveries	9,978.95	292,721.82
	Net Loss 1	1,040,636.66	47,570,332.55
	Net Loss % 2	0.20%	9.20%
Group III	Subsequent Recoveries Count	0	2
	Subsequent Recoveries	0.00	1,103.22
	Net Loss 1	1,911.27	542,094.12
	Net Loss % 2	0.02%	5.57%

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Group IV	Subsequent Recoveries Count	3	46
	Subsequent Recoveries	23,053.72	182,902.38
	Net Loss ¹	271,383.91	11,914,679.37
	Net Loss % ²	0.23%	10.22%
Deal Totals	Subsequent Recoveries Count	7	234
	Subsequent Recoveries	33,032.67	533,018.77
	Net Loss ¹	1,394,226.60	65,027,949.07
	Net Loss % ²	0.19%	8.87%

¹ Total Realized Loss less Subsequent Recoveries

² 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	1.10%	1.82%	2.69%	2.96%	1.10 %
	Constant Default Rate	12.40%	19.78%	27.89%	30.30%	12.38%
Group III	Monthly Default Rate	0.00%	0.00%	0.82%	0.67%	0.34 %
	Constant Default Rate	0.00%	0.00%	9.45%	7.71%	4.00%
Group IV	Monthly Default Rate	1.04%	1.81%	1.77%	2.41%	1.04 %
	Constant Default Rate	11.84%	19.65%	19.32%	25.36%	11.83%
Group I	Monthly Default Rate	0.23%	0.44%	0.48%	0.49%	0.29 %
	Constant Default Rate	2.70%	5.18%	5.63%	5.72%	3.47%
Deal Totals	Monthly Default Rate	0.86%	1.46%	2.02%	2.31%	0.91 %
	Constant Default Rate	9.85%	16.14%	21.76%	24.43%	10.34%

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

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

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

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

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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
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17. Excess Cashflow, Overcollateralization and Derivative Amounts

Excess Cashflow and Derivative Summary	
(1) Scheduled Unmodified Net Interest	1,280,483.76
(2) Interest Losses	334,883.62
(3) Subsequent Recoveries	33,032.67
(4) Interest Adjustment Amount	0.00
(5) Yield Maintenance Amount - IN	0.00
(6) Certificate Interest Amount	159,520.39
(7) OC Reduction Amount	0.00
(8) Excess Cashflow Prior to OC Provisions and Derivative Amounts Availa	795,525.33

Overcollateralization and Derivative Amounts	
Excess Cashflow Prior to OC Provisions and Derivative Amounts Availa	795,525.33
(1) Unreimbursed Principal Portion of Realized Losses	33,032.67
(2) Principal Portion of Realized Losses	762,492.66
(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

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18. Performance Tests

Senior Balance Test	
Senior Certificate Beginning Balance - Actual Value	68,903,119.61
Zero Balance	0.00
Senior Certificate Beginning Balance = 0.00	False
Current Distribution Date >= Target Distribution	
Current Distribution Period	46
StepDownTarget Distribution Period	37
Current Distribution Date >= Target Distribution Date	True
Stepdown Date - Senior Enhancement Test	
Current Senior Enhancement Percent - Actual value	67.63516000%
Specified Senior Enhancement Percent - Target value	47.20000000%
Senior Enhance Pct >= Specified Senior Enhance Pct (Actual End Balance <= Target End Bal	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 Bal	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	30.32357100%
Senior Enhancement Delinquency Percentage - Target Value	24.21338700%
Sixty-Plus Delinquency Percentage >= Senior Enhancement Delinquency Percentage Target	True

Statement to Certificateholder

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Trigger Event clause (b) - Realized Loss Test	
Aggregate Realized Loss Percentage - Actual Value	8.92355500%
Scheduled Loss Target Percent	5.23750000%
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 a 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.