

Distribution Information	Deal Information
<p>1. Distribution Summary</p> <p>2. Factor Summary</p> <p>3. Components Information <i>(Not Applicable)</i></p> <p>4. Interest Summary</p> <p>5. Other Income Detail</p> <p>6. Interest Shortfalls, Compensation and Expenses</p> <p>7. Prepayment Interest and Basis Risk/Net WAC Shortfall Amounts</p> <p>8. Collateral Summary</p> <p>9. Repurchase Information</p> <p>10. Loan Status Report (Delinquencies)</p> <p>11. Deal Delinquencies (30 Day Buckets)</p> <p>12. Loss Mitigation and Servicing Modifications</p> <p>13. Losses and Recoveries</p> <p>14. Credit Enhancement Report</p> <p>15. Distribution Percentages <i>(Not Applicable)</i></p> <p>16. Overcollateralization Summary</p> <p>17. Excess Cash Flow, Overcollateralization Provisions and Derivative Amounts</p> <p>18. Performance Tests</p> <p>19. Lender Paid Mortgage Insurance <i>(Not Applicable)</i></p> <p>20. Comments</p>	<p>Deal Name: Residential Asset Mtge Products, 2005-EFC4</p> <p>Asset Type: Mortgage Asset-Backed Pass-Through Certificates</p> <p>Closing Date: 09/29/2005</p> <p>First Distribution Date: 10/25/2005</p> <p>Determination Date: 05/20/2009</p> <p>Distribution Date: 05/26/2009</p> <p>Record Date:</p> <p>    Book-Entry: 05/22/2009</p> <p>    Definitive: 04/30/2009</p> <p>Trustee: US Bank N.A.</p> <p>Main Telephone: 800-934-6802</p> <p>GMAC-RFC</p> <p>Bond Administrator: Howard Levine</p> <p>Telephone: 818-260-1493</p> <p>Pool(s) : 40166,40168,40165,40167</p>

# Statement to Certificateholder

Residential Asset Mtge Products, 2005-EFC4

May 26, 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	0.54750000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-2	76112BC32	267,771,000.00	58,480,484.19	0.70750000	2,400,676.75	33,329.81	2,434,006.56	0.00	0.00	0.00	56,079,807.44
A-3	76112BD64	15,000,000.00	15,000,000.00	0.80750000	0.00	9,757.29	9,757.29	0.00	0.00	0.00	15,000,000.00
M-1	76112BC40	28,957,000.00	28,957,000.00	0.84750000	0.00	19,769.19	19,769.19	0.00	0.00	0.00	28,957,000.00
M-2	76112BC57	26,392,000.00	26,392,000.00	0.87750000	0.00	18,655.85	18,655.85	0.00	0.00	0.00	26,392,000.00
M-3	76112BC65	16,494,000.00	16,494,000.00	0.91750000	0.00	12,190.67	12,190.67	0.00	0.00	0.00	16,494,000.00
M-4	76112BC73	13,196,000.00	13,196,000.00	1.02750000	0.00	10,922.44	10,922.44	0.00	0.00	0.00	13,196,000.00
M-5	76112BC81	12,829,000.00	12,829,000.00	1.06750000	0.00	11,032.05	11,032.05	0.00	0.00	0.00	12,829,000.00
M-6	76112BC99	11,363,000.00	11,363,000.00	1.13750000	0.00	10,412.14	10,412.14	0.00	0.00	0.00	11,363,000.00
M-7	76112BD23	12,096,000.00	12,096,000.00	1.58750000	0.00	15,468.60	15,468.60	0.00	0.00	0.00	12,096,000.00
M-8	76112BD31	8,797,000.00	8,797,000.00	1.72750000	0.00	12,241.88	12,241.88	0.00	0.00	0.00	8,797,000.00
M-9	76112BD49	9,164,000.00	9,164,000.00	2.18750000	0.00	16,148.37	16,148.37	154,207.02	0.00	0.00	9,009,792.98
M-10	76112BD56	8,426,000.00	2,558,348.79	3.43750000	0.00	7,084.32	7,084.32	2,558,348.79	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
<b>Deal Totals</b>		<b>733,092,475.40</b>	<b>215,326,832.98</b>		<b>2,400,676.75</b>	<b>177,012.61</b>	<b>2,577,689.36</b>	<b>2,712,555.81</b>	<b>0.00</b>	<b>0.00</b>	<b>210,213,600.42</b>

# Statement to Certificateholder

Residential Asset Mtge Products, 2005-EFC4

May 26, 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	218.39737757	8.96540981	0.12447132	9.08988113	0.00000000	0.00000000	209.43196776
A-3	76112BD64	1,000.00000000	0.00000000	0.65048600	0.65048600	0.00000000	0.00000000	1,000.00000000
M-1	76112BC40	1,000.00000000	0.00000000	0.68270850	0.68270850	0.00000000	0.00000000	1,000.00000000
M-2	76112BC57	1,000.00000000	0.00000000	0.70687519	0.70687519	0.00000000	0.00000000	1,000.00000000
M-3	76112BC65	1,000.00000000	0.00000000	0.73909725	0.73909725	0.00000000	0.00000000	1,000.00000000
M-4	76112BC73	1,000.00000000	0.00000000	0.82770840	0.82770840	0.00000000	0.00000000	1,000.00000000
M-5	76112BC81	1,000.00000000	0.00000000	0.85993063	0.85993063	0.00000000	0.00000000	1,000.00000000
M-6	76112BC99	1,000.00000000	0.00000000	0.91631963	0.91631963	0.00000000	0.00000000	1,000.00000000
M-7	76112BD23	1,000.00000000	0.00000000	1.27881944	1.27881944	0.00000000	0.00000000	1,000.00000000
M-8	76112BD31	1,000.00000000	0.00000000	1.39159714	1.39159714	0.00000000	0.00000000	1,000.00000000
M-9	76112BD49	1,000.00000000	0.00000000	1.76215299	1.76215299	0.00000000	0.00000000	983.17252073
M-10	76112BD56	303.62553881	0.00000000	0.84076905	0.84076905	0.00000000	0.00000000	0.00000000
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>	28.67490903%
<b>Group II Factor :</b>	24.49765744%
<b>Group III Factor :</b>	59.55966079%
<b>Group IV Factor :</b>	25.34094600%
<b>Group I Factor :</b>	53.71855853%

# Statement to Certificateholder

Residential Asset Mtge Products, 2005-EFC4

May 26, 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	04/27/2009	05/25/2009	Actual/360	0.00	0.54750000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-2	04/27/2009	05/25/2009	Actual/360	58,480,484.19	0.70750000	33,329.81	0.00	0.00	0.00	0.00	33,329.81	0.00
A-3	04/27/2009	05/25/2009	Actual/360	15,000,000.00	0.80750000	9,757.29	0.00	0.00	0.00	0.00	9,757.29	0.00
M-1	04/27/2009	05/25/2009	Actual/360	28,957,000.00	0.84750000	19,769.19	0.00	0.00	0.00	0.00	19,769.19	0.00
M-2	04/27/2009	05/25/2009	Actual/360	26,392,000.00	0.87750000	18,655.85	0.00	0.00	0.00	0.00	18,655.85	0.00
M-3	04/27/2009	05/25/2009	Actual/360	16,494,000.00	0.91750000	12,190.67	0.00	0.00	0.00	0.00	12,190.67	0.00
M-4	04/27/2009	05/25/2009	Actual/360	13,196,000.00	1.02750000	10,922.44	0.00	0.00	0.00	0.00	10,922.44	0.00
M-5	04/27/2009	05/25/2009	Actual/360	12,829,000.00	1.06750000	11,032.05	0.00	0.00	0.00	0.00	11,032.05	0.00
M-6	04/27/2009	05/25/2009	Actual/360	11,363,000.00	1.13750000	10,412.14	0.00	0.00	0.00	0.00	10,412.14	0.00
M-7	04/27/2009	05/25/2009	Actual/360	12,096,000.00	1.58750000	15,468.60	0.00	0.00	0.00	0.00	15,468.60	0.00
M-8	04/27/2009	05/25/2009	Actual/360	8,797,000.00	1.72750000	12,241.88	0.00	0.00	0.00	0.00	12,241.88	0.00
M-9	04/27/2009	05/25/2009	Actual/360	9,164,000.00	2.18750000	16,148.37	0.00	0.00	0.00	0.00	16,148.37	0.00
M-10	04/27/2009	05/25/2009	Actual/360	2,558,348.79	3.43750000	7,084.32	0.00	0.00	0.00	0.00	7,084.32	0.00
SB	04/01/2009	04/30/2009	30/360	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-I	04/01/2009	04/30/2009	30/360	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-II	04/01/2009	04/30/2009	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>215,326,832.98</b>		<b>177,012.61</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>177,012.61</b>	<b>0.00</b>

## Current Index Rates

Index Type	Rate	Classes
USLIB TEL 25 -2BD	0.43750000	M-1, M-3, M-5, M-2, M-8, A-3, M-4, M-6, A-2, M-9, M-7, M-10

# Statement to Certificateholder

Residential Asset Mtge Products, 2005-EFC4

May 26, 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	392.86	392.86	0.00	0	0.00	13,574.77	1,642.36	2,645.75	0.00	1,577.26
Group II	886.16	886.16	0.00	0	0.00	43,494.02	4,587.72	9,340.81	0.00	4,659.44
Group III	0.99	0.99	0.00	0	0.00	2,419.38	241.94	0.00	0.00	425.11
Group IV	6.04	6.04	0.00	0	0.00	11,917.05	1,260.65	5,975.18	0.00	5,742.76
<b>Deal Totals</b>	<b>1,286.05</b>	<b>1,286.05</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>71,405.22</b>	<b>7,732.67</b>	<b>17,961.74</b>	<b>0.00</b>	<b>12,404.57</b>

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



## Statement to Certificateholder

Residential Asset Mtge Products, 2005-EFC4

May 26, 2009

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

(A) Prepayment Interest Shortfall Amounts

Class	Current Period	Prior Unpaid	Prior Unpaid Accrued Interest	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

<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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(B) Basis Risk/Net WAC Shortfall Amounts

[illegible]

0.00	0.00	0.00	0.00	0.00
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# Statement to Certificateholder

Residential Asset Mtge Products, 2005-EFC4

May 26, 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	381	N/A	44	1	0	0	0	380
	Balance/Amount	89,749,181.50	48,355,154.30	93,039.55	(36,835.19)	86,983.35	N/A	0.00	0.00	48,211,966.59
Group II	Count	2,850	758	N/A	62	2	0	0	22	734
	Balance/Amount	517,074,910.29	130,909,938.36	110,283.23	(48,621.63)	222,523.04	N/A	0.00	3,954,513.47	126,671,240.25
Group III	Count	63	42	N/A	5	0	0	0	0	42
	Balance/Amount	9,739,672.26	5,806,654.91	5,585.03	154.12	0.00	N/A	0.00	0.00	5,800,915.76
Group IV	Count	719	186	N/A	12	0	0	0	4	182
	Balance/Amount	116,528,711.35	30,255,085.41	23,890.68	(40,074.05)	0.00	N/A	0.00	741,790.96	29,529,477.82
Deal Totals	Count	4,411	1,367	N/A	123	3	0	0	26	1,338
	Balance/Amount	733,092,475.40	215,326,832.98	232,798.49	(125,376.75)	309,506.39	N/A	0.00	4,696,304.43	210,213,600.42

### 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	6.94615381	6.94526343	302.27	301.94	6.55679103	6.55585958	6.71873747	7.70025547	7.44358029
Group II	6.77765726	6.72726089	314.80	314.59	6.30699164	6.25654088	7.52570060	7.70025547	7.44358029
Group III	7.60065281	7.60084697	306.60	306.49	7.05065281	7.05084697	7.30890579	7.70025547	7.44358029
Group IV	7.68930628	7.60841577	314.63	314.37	7.13930628	7.05841577	8.27258241	7.70025547	7.44358029
Deal Totals	6.96578313	6.92514520	311.68	311.43	6.50008891	6.45975034	7.44358029	N/A	N/A

# Statement to Certificateholder

Residential Asset Mtge Products, 2005-EFC4

May 26, 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

May 26, 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
<b>Current</b>	899	133,636,050.14	18	2,400,703.27	0	0.00	0	0.00	0.00	917	136,036,753.41
<b>30 days</b>	83	12,421,843.23	3	377,767.27	0	0.00	0	0.00	0.00	86	12,799,610.50
<b>60 days</b>	36	5,085,259.57	6	899,067.31	17	3,899,593.57	0	0.00	0.00	59	9,883,920.45
<b>90 days</b>	31	5,949,320.01	2	331,743.03	21	4,136,617.48	0	0.00	0.00	54	10,417,680.52
<b>120 days</b>	12	2,462,375.49	3	360,127.48	12	2,693,387.87	0	0.00	0.00	27	5,515,890.84
<b>150 days</b>	8	1,213,654.71	4	385,961.62	18	3,707,425.53	0	0.00	0.00	30	5,307,041.86
<b>180 days</b>	2	122,270.62	2	210,436.43	10	2,092,577.15	0	0.00	0.00	14	2,425,284.20
<b>181+ days</b>	18	2,919,948.75	5	907,427.35	107	19,759,020.99	21	4,241,021.55	4,282,417.96	151	27,827,418.64
<b>Total</b>	<b>1,089</b>	<b>163,810,722.52</b>	<b>43</b>	<b>5,873,233.76</b>	<b>185</b>	<b>36,288,622.59</b>	<b>21</b>	<b>4,241,021.55</b>	<b>4,282,417.96</b>	<b>1,338</b>	<b>210,213,600.42</b>
<b>Current</b>	67.19%	63.57%	1.35%	1.14%	0.00%	0.00%	0.00%	0.00%	0.00%	68.54%	64.71%
<b>30 days</b>	6.20%	5.91%	0.22%	0.18%	0.00%	0.00%	0.00%	0.00%	0.00%	6.43%	6.09%
<b>60 days</b>	2.69%	2.42%	0.45%	0.43%	1.27%	1.86%	0.00%	0.00%	0.00%	4.41%	4.70%
<b>90 days</b>	2.32%	2.83%	0.15%	0.16%	1.57%	1.97%	0.00%	0.00%	0.00%	4.04%	4.96%
<b>120 days</b>	0.90%	1.17%	0.22%	0.17%	0.90%	1.28%	0.00%	0.00%	0.00%	2.02%	2.62%
<b>150 days</b>	0.60%	0.58%	0.30%	0.18%	1.35%	1.76%	0.00%	0.00%	0.00%	2.24%	2.52%
<b>180 days</b>	0.15%	0.06%	0.15%	0.10%	0.75%	1.00%	0.00%	0.00%	0.00%	1.05%	1.15%
<b>181+ days</b>	1.35%	1.39%	0.37%	0.43%	8.00%	9.40%	1.57%	2.02%	2.03%	11.29%	13.24%
<b>Total</b>	<b>81.39%</b>	<b>77.93%</b>	<b>3.21%</b>	<b>2.79%</b>	<b>13.83%</b>	<b>17.26%</b>	<b>1.57%</b>	<b>2.02%</b>	<b>2.03%</b>	<b>100.00%</b>	<b>100.00%</b>

# Statement to Certificateholder

Residential Asset Mtge Products, 2005-EFC4

May 26, 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
<b>Current</b>	313	39,152,040.17	2	155,304.75	0	0.00	0	0.00	0.00	315	39,307,344.92
<b>30 days</b>	15	1,542,196.76	0	0.00	0	0.00	0	0.00	0.00	15	1,542,196.76
<b>60 days</b>	7	731,314.29	1	23,686.95	4	758,779.99	0	0.00	0.00	12	1,513,781.23
<b>90 days</b>	5	672,586.31	0	0.00	3	482,584.42	0	0.00	0.00	8	1,155,170.73
<b>120 days</b>	1	314,500.00	1	124,544.78	1	133,084.12	0	0.00	0.00	3	572,128.90
<b>150 days</b>	1	40,338.19	0	0.00	6	1,327,109.64	0	0.00	0.00	7	1,367,447.83
<b>180 days</b>	2	122,270.62	1	137,025.03	2	256,358.15	0	0.00	0.00	5	515,653.80
<b>181+ days</b>	4	256,625.69	0	0.00	10	1,567,096.75	1	414,519.98	430,555.17	15	2,238,242.42
<b>Total</b>	<b>348</b>	<b>42,831,872.03</b>	<b>5</b>	<b>440,561.51</b>	<b>26</b>	<b>4,525,013.07</b>	<b>1</b>	<b>414,519.98</b>	<b>430,555.17</b>	<b>380</b>	<b>48,211,966.59</b>

  

<b>Current</b>	82.37%	81.21%	0.53%	0.32%	0.00%	0.00%	0.00%	0.00%	0.00%	82.89%	81.53%
<b>30 days</b>	3.95%	3.20%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.95%	3.20%
<b>60 days</b>	1.84%	1.52%	0.26%	0.05%	1.05%	1.57%	0.00%	0.00%	0.00%	3.16%	3.14%
<b>90 days</b>	1.32%	1.40%	0.00%	0.00%	0.79%	1.00%	0.00%	0.00%	0.00%	2.11%	2.40%
<b>120 days</b>	0.26%	0.65%	0.26%	0.26%	0.26%	0.28%	0.00%	0.00%	0.00%	0.79%	1.19%
<b>150 days</b>	0.26%	0.08%	0.00%	0.00%	1.58%	2.75%	0.00%	0.00%	0.00%	1.84%	2.84%
<b>180 days</b>	0.53%	0.25%	0.26%	0.28%	0.53%	0.53%	0.00%	0.00%	0.00%	1.32%	1.07%
<b>181+ days</b>	1.05%	0.53%	0.00%	0.00%	2.63%	3.25%	0.26%	0.86%	0.89%	3.95%	4.64%
<b>Total</b>	<b>91.58%</b>	<b>88.84%</b>	<b>1.32%</b>	<b>0.91%</b>	<b>6.84%</b>	<b>9.39%</b>	<b>0.26%</b>	<b>0.86%</b>	<b>0.89%</b>	<b>100.00%</b>	<b>100.00%</b>

# Statement to Certificateholder

Residential Asset Mtge Products, 2005-EFC4

May 26, 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
<b>Current</b>	440	73,363,353.06	9	1,104,990.37	0	0.00	0	0.00	0.00	449	74,468,343.43
<b>30 days</b>	60	10,089,481.79	3	377,767.27	0	0.00	0	0.00	0.00	63	10,467,249.06
<b>60 days</b>	23	3,374,351.31	4	815,176.64	11	2,852,865.24	0	0.00	0.00	38	7,042,393.19
<b>90 days</b>	19	3,700,061.63	1	76,815.41	16	3,525,512.72	0	0.00	0.00	36	7,302,389.76
<b>120 days</b>	10	1,863,526.70	2	235,582.70	8	1,712,614.18	0	0.00	0.00	20	3,811,723.58
<b>150 days</b>	6	680,346.12	2	239,436.99	7	1,677,601.10	0	0.00	0.00	15	2,597,384.21
<b>180 days</b>	0	0.00	1	73,411.40	6	1,039,359.82	0	0.00	0.00	7	1,112,771.22
<b>181+ days</b>	11	2,029,767.53	3	700,951.18	76	14,222,645.28	16	2,915,621.81	2,933,459.08	106	19,868,985.80
<b>Total</b>	<b>569</b>	<b>95,100,888.14</b>	<b>25</b>	<b>3,624,131.96</b>	<b>124</b>	<b>25,030,598.34</b>	<b>16</b>	<b>2,915,621.81</b>	<b>2,933,459.08</b>	<b>734</b>	<b>126,671,240.25</b>

  

<b>Current</b>	59.95%	57.92%	1.23%	0.87%	0.00%	0.00%	0.00%	0.00%	0.00%	61.17%	58.79%
<b>30 days</b>	8.17%	7.97%	0.41%	0.30%	0.00%	0.00%	0.00%	0.00%	0.00%	8.58%	8.26%
<b>60 days</b>	3.13%	2.66%	0.54%	0.64%	1.50%	2.25%	0.00%	0.00%	0.00%	5.18%	5.56%
<b>90 days</b>	2.59%	2.92%	0.14%	0.06%	2.18%	2.78%	0.00%	0.00%	0.00%	4.90%	5.76%
<b>120 days</b>	1.36%	1.47%	0.27%	0.19%	1.09%	1.35%	0.00%	0.00%	0.00%	2.72%	3.01%
<b>150 days</b>	0.82%	0.54%	0.27%	0.19%	0.95%	1.32%	0.00%	0.00%	0.00%	2.04%	2.05%
<b>180 days</b>	0.00%	0.00%	0.14%	0.06%	0.82%	0.82%	0.00%	0.00%	0.00%	0.95%	0.88%
<b>181+ days</b>	1.50%	1.60%	0.41%	0.55%	10.35%	11.23%	2.18%	2.30%	2.31%	14.44%	15.69%
<b>Total</b>	<b>77.52%</b>	<b>75.08%</b>	<b>3.41%</b>	<b>2.86%</b>	<b>16.89%</b>	<b>19.76%</b>	<b>2.18%</b>	<b>2.30%</b>	<b>2.31%</b>	<b>100.00%</b>	<b>100.00%</b>

# Statement to Certificateholder

Residential Asset Mtge Products, 2005-EFC4

May 26, 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
<b>Current</b>	34	4,321,480.00	2	507,368.82	0	0.00	0	0.00	0.00	36	4,828,848.82
<b>30 days</b>	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
<b>60 days</b>	0	0.00	1	60,203.72	0	0.00	0	0.00	0.00	1	60,203.72
<b>90 days</b>	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
<b>120 days</b>	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
<b>150 days</b>	0	0.00	0	0.00	1	116,785.18	0	0.00	0.00	1	116,785.18
<b>180 days</b>	0	0.00	0	0.00	1	514,831.05	0	0.00	0.00	1	514,831.05
<b>181+ days</b>	0	0.00	1	78,682.59	2	201,564.40	0	0.00	0.00	3	280,246.99
<b>Total</b>	<b>34</b>	<b>4,321,480.00</b>	<b>4</b>	<b>646,255.13</b>	<b>4</b>	<b>833,180.63</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>42</b>	<b>5,800,915.76</b>

  

<b>Current</b>	80.95%	74.50%	4.76%	8.75%	0.00%	0.00%	0.00%	0.00%	0.00%	85.71%	83.24%
<b>30 days</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>60 days</b>	0.00%	0.00%	2.38%	1.04%	0.00%	0.00%	0.00%	0.00%	0.00%	2.38%	1.04%
<b>90 days</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>120 days</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>150 days</b>	0.00%	0.00%	0.00%	0.00%	2.38%	2.01%	0.00%	0.00%	0.00%	2.38%	2.01%
<b>180 days</b>	0.00%	0.00%	0.00%	0.00%	2.38%	8.87%	0.00%	0.00%	0.00%	2.38%	8.87%
<b>181+ days</b>	0.00%	0.00%	2.38%	1.36%	4.76%	3.47%	0.00%	0.00%	0.00%	7.14%	4.83%
<b>Total</b>	<b>80.95%</b>	<b>74.50%</b>	<b>9.52%</b>	<b>11.14%</b>	<b>9.52%</b>	<b>14.36%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>100.00%</b>	<b>100.00%</b>

# Statement to Certificateholder

Residential Asset Mtge Products, 2005-EFC4

May 26, 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
<b>Current</b>	112	16,799,176.91	5	633,039.33	0	0.00	0	0.00	0.00	117	17,432,216.24
<b>30 days</b>	8	790,164.68	0	0.00	0	0.00	0	0.00	0.00	8	790,164.68
<b>60 days</b>	6	979,593.97	0	0.00	2	287,948.34	0	0.00	0.00	8	1,267,542.31
<b>90 days</b>	7	1,576,672.07	1	254,927.62	2	128,520.34	0	0.00	0.00	10	1,960,120.03
<b>120 days</b>	1	284,348.79	0	0.00	3	847,689.57	0	0.00	0.00	4	1,132,038.36
<b>150 days</b>	1	492,970.40	2	146,524.63	4	585,929.61	0	0.00	0.00	7	1,225,424.64
<b>180 days</b>	0	0.00	0	0.00	1	282,028.13	0	0.00	0.00	1	282,028.13
<b>181+ days</b>	3	633,555.53	1	127,793.58	19	3,767,714.56	4	910,879.76	918,403.71	27	5,439,943.43
<b>Total</b>	<b>138</b>	<b>21,556,482.35</b>	<b>9</b>	<b>1,162,285.16</b>	<b>31</b>	<b>5,899,830.55</b>	<b>4</b>	<b>910,879.76</b>	<b>918,403.71</b>	<b>182</b>	<b>29,529,477.82</b>

  

<b>Current</b>	61.54%	56.89%	2.75%	2.14%	0.00%	0.00%	0.00%	0.00%	0.00%	64.29%	59.03%
<b>30 days</b>	4.40%	2.68%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	4.40%	2.68%
<b>60 days</b>	3.30%	3.32%	0.00%	0.00%	1.10%	0.98%	0.00%	0.00%	0.00%	4.40%	4.29%
<b>90 days</b>	3.85%	5.34%	0.55%	0.86%	1.10%	0.44%	0.00%	0.00%	0.00%	5.49%	6.64%
<b>120 days</b>	0.55%	0.96%	0.00%	0.00%	1.65%	2.87%	0.00%	0.00%	0.00%	2.20%	3.83%
<b>150 days</b>	0.55%	1.67%	1.10%	0.50%	2.20%	1.98%	0.00%	0.00%	0.00%	3.85%	4.15%
<b>180 days</b>	0.00%	0.00%	0.00%	0.00%	0.55%	0.96%	0.00%	0.00%	0.00%	0.55%	0.96%
<b>181+ days</b>	1.65%	2.15%	0.55%	0.43%	10.44%	12.76%	2.20%	3.08%	3.10%	14.84%	18.42%
<b>Total</b>	<b>75.82%</b>	<b>73.00%</b>	<b>4.95%</b>	<b>3.94%</b>	<b>17.03%</b>	<b>19.98%</b>	<b>2.20%</b>	<b>3.08%</b>	<b>3.10%</b>	<b>100.00%</b>	<b>100.00%</b>

# Statement to Certificateholder

Residential Asset Mtge Products, 2005-EFC4  
May 26, 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	12,799,610.50	13 Months	2	268,120.44	25 Months	2	522,829.03	37 Months	0	0.00	49 Months	0	0.00
	6.43%	6.09%		0.15%	0.13%		0.15%	0.25%		0.00%	0.00%		0.00%	0.00%
2 Months	59	9,883,920.45	14 Months	3	548,768.52	26 Months	2	425,745.79	38 Months	0	0.00	50 Months	0	0.00
	4.41%	4.70%		0.22%	0.26%		0.15%	0.20%		0.00%	0.00%		0.00%	0.00%
3 Months	54	10,417,680.52	15 Months	10	1,927,195.12	27 Months	0	0.00	39 Months	1	283,894.16	51 Months	0	0.00
	4.04%	4.96%		0.75%	0.92%		0.00%	0.00%		0.07%	0.14%		0.00%	0.00%
4 Months	27	5,515,890.84	16 Months	7	1,396,769.74	28 Months	1	114,510.95	40 Months	0	0.00	52 Months	0	0.00
	2.02%	2.62%		0.52%	0.66%		0.07%	0.05%		0.00%	0.00%		0.00%	0.00%
5 Months	30	5,307,041.86	17 Months	7	1,016,825.47	29 Months	0	0.00	41 Months	0	0.00	53 Months	0	0.00
	2.24%	2.52%		0.52%	0.48%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
6 Months	14	2,425,284.20	18 Months	4	665,117.40	30 Months	1	237,200.00	42 Months	0	0.00	54 Months	0	0.00
	1.05%	1.15%		0.30%	0.32%		0.07%	0.11%		0.00%	0.00%		0.00%	0.00%
7 Months	23	3,930,804.47	19 Months	6	1,321,053.76	31 Months	0	0.00	43 Months	0	0.00	55 Months	0	0.00
	1.72%	1.87%		0.45%	0.63%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
8 Months	18	3,077,238.10	20 Months	4	867,603.15	32 Months	0	0.00	44 Months	0	0.00	56 Months	0	0.00
	1.35%	1.46%		0.30%	0.41%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
9 Months	15	2,914,754.60	21 Months	4	983,938.53	33 Months	2	619,166.33	45 Months	0	0.00	57 Months	0	0.00
	1.12%	1.39%		0.30%	0.47%		0.15%	0.29%		0.00%	0.00%		0.00%	0.00%
10 Months	14	2,416,465.86	22 Months	4	537,839.54	34 Months	0	0.00	46 Months	0	0.00	58 Months	0	0.00
	1.05%	1.15%		0.30%	0.26%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
11 Months	9	1,450,184.14	23 Months	4	822,417.20	35 Months	0	0.00	47 Months	0	0.00	59 Months	0	0.00
	0.67%	0.69%		0.30%	0.39%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
12 Months	7	1,298,878.37	24 Months	1	180,097.97	36 Months	0	0.00	48 Months	0	0.00	60+ Months	0	0.00
	0.52%	0.62%		0.07%	0.09%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%

**Statement to Certificateholder**

Residential Asset Mtge Products, 2005-EFC4

May 26, 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	765,908.86	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	3	765,908.86
	Other Modifications	15	2,332,300.40	2	240,677.33	0	0.00	4	497,718.38	2	461,633.79	0	0.00	23	3,532,329.90
Group II	Capitalizations	7	1,679,854.62	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	7	1,679,854.62
	Other Modifications	164	31,891,657.37	29	5,553,978.27	14	2,173,071.70	15	3,147,607.28	26	6,250,629.54	0	0.00	248	49,016,944.16
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	934,170.55	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	4	934,170.55
Group IV	Capitalizations	4	936,435.81	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	4	936,435.81
	Other Modifications	51	8,399,678.27	2	305,747.77	4	581,478.87	5	1,171,935.73	9	1,852,143.99	0	0.00	71	12,310,984.63
<b>Deal Totals</b>	<b>Capitalizations</b>	<b>14</b>	<b>3,382,199.29</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>14</b>	<b>3,382,199.29</b>
	<b>Other Modifications</b>	<b>234</b>	<b>43,557,806.59</b>	<b>33</b>	<b>6,100,403.37</b>	<b>18</b>	<b>2,754,550.57</b>	<b>24</b>	<b>4,817,261.39</b>	<b>37</b>	<b>8,564,407.32</b>	<b>0</b>	<b>0.00</b>	<b>346</b>	<b>65,794,429.24</b>

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

May 26, 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	1	24	0	29
	Beginning Aggregate Scheduled Balance	0.00	0.00	3,914,803.18	0.00	3,914,803.18
	Principal Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Interest Portion of Loss	4,595.56	105.50	44,093.79	0.00	48,794.85
	Total Realized Loss	4,595.56	105.50	44,093.79	0.00	48,794.85
Group II	Loss Count	60	12	252	0	324
	Beginning Aggregate Scheduled Balance	3,505,827.51	448,685.96	49,967,866.43	0.00	53,922,379.90
	Principal Portion of Loss	2,196,924.70	448,685.96	0.00	0.00	2,645,610.66
	Interest Portion of Loss	306,181.97	76,986.94	158,134.24	0.00	541,303.15
	Total Realized Loss	2,503,106.67	525,672.90	158,134.24	0.00	3,186,913.81
Group III	Loss Count	0	0	4	0	4
	Beginning Aggregate Scheduled Balance	0.00	0.00	935,429.95	0.00	935,429.95
	Principal Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Interest Portion of Loss	0.00	0.00	1,249.66	0.00	1,249.66
	Total Realized Loss	0.00	0.00	1,249.66	0.00	1,249.66
Group IV	Loss Count	8	5	59	0	72
	Beginning Aggregate Scheduled Balance	667,812.30	73,978.66	10,194,257.90	0.00	10,936,048.86
	Principal Portion of Loss	490,845.29	73,978.66	0.00	0.00	564,823.95
	Interest Portion of Loss	18,543.47	12,817.65	29,471.71	0.00	60,832.83
	Total Realized Loss	509,388.76	86,796.31	29,471.71	0.00	625,656.78
Deal Totals	Loss Count	72	18	339	0	429
	Beginning Aggregate Scheduled Balance	4,173,639.81	522,664.62	65,012,357.46	0.00	69,708,661.89
	Principal Portion of Loss	2,687,769.99	522,664.62	0.00	0.00	3,210,434.61
	Interest Portion of Loss	329,321.00	89,910.09	232,949.40	0.00	652,180.49
	Total Realized Loss	3,017,090.99	612,574.71	232,949.40	0.00	3,862,615.10



# Statement to Certificateholder

Residential Asset Mtge Products, 2005-EFC4

May 26, 2009

## B. Cumulative Realized Losses

Cumulative Realized Losses		Liquidations	Charge-Offs	Servicing Modifications	Bankruptcy Losses	Total
Group I	Loss Count	42	44	31	0	117
	Total Realized Loss	2,371,847.43	2,079,495.63	72,716.88	0.00	4,524,059.94
Group II	Loss Count	418	34	319	0	771
	Total Realized Loss	40,856,165.87	3,204,136.55	1,317,649.48	0.00	45,377,951.90
Group III	Loss Count	4	0	4	0	8
	Total Realized Loss	530,294.20	0.00	8,678.89	0.00	538,973.09
Group IV	Loss Count	114	20	77	0	211
	Total Realized Loss	9,342,486.33	1,861,574.03	291,103.09	0.00	11,495,163.45
<b>Deal Totals</b>	<b>Loss Count</b>	<b>578</b>	<b>98</b>	<b>431</b>	<b>0</b>	<b>1,107</b>
	<b>Total Realized Loss</b>	<b>53,100,793.83</b>	<b>7,145,206.21</b>	<b>1,690,148.34</b>	<b>0.00</b>	<b>61,936,148.38</b>

## C. Subsequent Recoveries

Subsequent Recoveries		Current Period	Cumulative
Group I	Subsequent Recoveries Count	0	34
	Subsequent Recoveries	0.00	48,229.72
	Net Loss 1	48,794.85	4,475,830.22
	Net Loss % 2	0.05%	4.99%
Group II	Subsequent Recoveries Count	7	132
	Subsequent Recoveries	2,466.49	254,686.96
	Net Loss 1	3,184,447.32	45,123,264.94
	Net Loss % 2	0.62%	8.73%
Group III	Subsequent Recoveries Count	0	2
	Subsequent Recoveries	0.00	1,103.22
	Net Loss 1	1,249.66	537,869.87
	Net Loss % 2	0.01%	5.52%

# Statement to Certificateholder

Residential Asset Mtge Products, 2005-EFC4

May 26, 2009

Group IV	Subsequent Recoveries Count	3	43
	Subsequent Recoveries	1,341.16	154,403.15
	Net Loss <sup>1</sup>	624,315.62	11,340,760.30
	Net Loss % <sup>2</sup>	0.54%	9.73%
<b>Deal Totals</b>	<b>Subsequent Recoveries Count</b>	<b>10</b>	<b>211</b>
	<b>Subsequent Recoveries</b>	<b>3,807.65</b>	<b>458,423.05</b>
	<b>Net Loss <sup>1</sup></b>	<b>3,858,807.45</b>	<b>61,477,725.33</b>
	<b>Net Loss % <sup>2</sup></b>	<b>0.53%</b>	<b>8.39%</b>

<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	3.02%	3.78%	3.37%	3.18%	1.09 %
	Constant Default Rate	30.82%	37.04%	33.73%	32.11%	12.32%
Group III	Monthly Default Rate	0.00%	1.64%	1.33%	0.67%	0.35 %
	Constant Default Rate	0.00%	18.01%	14.83%	7.71%	4.18%
Group IV	Monthly Default Rate	2.45%	2.13%	2.25%	2.55%	1.02 %
	Constant Default Rate	25.78%	22.77%	23.90%	26.69%	11.62%
Group I	Monthly Default Rate	0.00%	0.49%	0.41%	0.48%	0.28 %
	Constant Default Rate	0.00%	5.69%	4.79%	5.63%	3.27%
Deal Totals	Monthly Default Rate	<b>2.18%</b>	<b>2.77%</b>	<b>2.52%</b>	<b>2.47%</b>	<b>0.90 %</b>
	Constant Default Rate	<b>23.27%</b>	<b>28.60%</b>	<b>26.38%</b>	<b>25.92%</b>	<b>10.25%</b>

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

# Statement to Certificateholder

Residential Asset Mtge Products, 2005-EFC4

May 26, 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

May 26, 2009

## 17. Excess Cashflow, Overcollateralization and Derivative Amounts

Excess Cashflow and Derivative Summary	
(1) Scheduled Unmodified Net Interest	1,335,668.81
(2) Interest Losses	652,180.49
(3) Subsequent Recoveries	3,807.65
(4) Interest Adjustment Amount	0.00
(5) Yield Maintenance Amount - IN	0.00
(6) Certificate Interest Amount	177,012.60
(7) OC Reduction Amount	0.00
(8) Excess Cashflow Prior to OC Provisions and Derivative Amounts Available	497,878.80

Overcollateralization and Derivative Amounts	
Excess Cashflow Prior to OC Provisions and Derivative Amounts Available	497,878.80
(1) Unreimbursed Principal Portion of Realized Losses	3,807.65
(2) Principal Portion of Realized Losses	494,071.15
(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

May 26, 2009

## 18. Performance Tests

Senior Balance Test	
Senior Certificate Beginning Balance - Actual Value	73,480,484.19
Zero Balance	0.00
Senior Certificate Beginning Balance = 0.00	False
Current Distribution Date >= Target Distribution	
Current Distribution Period	44
StepDownTarget Distribution Period	37
Current Distribution Date >= Target Distribution Date	True
Stepdown Date - Senior Enhancement Test	
Current Senior Enhancement Percent - Actual value	67.47724600%
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 ocured	
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	28.66731300%
Senior Enhancement Delinquency Percentage - Target Value	24.15685400%
Sixty-Plus Delinquency Percentage >= Senior Enhancement Delinquency Percentage Target	True

# Statement to Certificateholder

Residential Asset Mtge Products, 2005-EFC4

May 26, 2009

Trigger Event clause (b) - Realized Loss Test	
Aggregate Realized Loss Percentage - Actual Value	8.43013300%
Scheduled Loss Target Percent	4.89583300%
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.