GMAC RFC

Statement to Certificateholder

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 *(Not Applicable)*		
4. Interest Summary	Closing Date:	09/29/2005
	First Distribution Date:	10/25/2005
5. Other Income Detail	Determination Date:	09/21/2009
6. Interest Shortfalls, Compensation and Expenses	Distribution Date:	09/25/2009
7. Prepayment Interest and Basis Risk/Net WAC Shortfall Amounts	Record Date:	
	Book-Entry:	09/24/2009
8. Collateral Summary	Definitive:	08/31/2009
9. Repurchase Information		
10. Loan Status Report (Delinquencies)		
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 *(Not Applicable)*	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 *(Not Applicable)*		
20. Comments		

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Residential Asset Mtge Products, 2005-EFC4
September 25, 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	0.37563000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-2	76112BC32	267,771,000.00	49,314,418.11	0.53563000	3,161,334.78	22,609.77	3,183,944.55	0.00	0.00	0.00	46,153,083.33
A-3	76112BD64	15,000,000.00	15,000,000.00	0.63563000	0.00	8,161.18	8,161.18	0.00	0.00	0.00	15,000,000.00
M-1	76112BC40	28,957,000.00	28,957,000.00	0.67563000	0.00	16,746.33	16,746.33	0.00	0.00	0.00	28,957,000.00
M-2	76112BC57	26,392,000.00	26,392,000.00	0.70563000	0.00	15,940.67	15,940.67	0.00	0.00	0.00	26,392,000.00
M-3	76112BC65	16,494,000.00	16,494,000.00	0.74563000	0.00	10,527.05	10,527.05	0.00	0.00	0.00	16,494,000.00
M-4	76112BC73	13,196,000.00	13,196,000.00	0.85563000	0.00	9,664.64	9,664.64	0.00	0.00	0.00	13,196,000.00
M-5	76112BC81	12,829,000.00	12,829,000.00	0.89563000	0.00	9,835.10	9,835.10	0.00	0.00	0.00	12,829,000.00
M-6	76112BC99	11,363,000.00	11,363,000.00	0.96563000	0.00	9,392.06	9,392.06	0.00	0.00	0.00	11,363,000.00
M-7	76112BD23	12,096,000.00	12,096,000.00	1.41563000	0.00	14,657.13	14,657.13	0.00	0.00	0.00	12,096,000.00
M-8	76112BD31	8,797,000.00	8,797,000.00	1.55563000	0.00	11,713.81	11,713.81	0.00	0.00	0.00	8,797,000.00
M-9	76112BD49	9,164,000.00	7,432,763.58	2.01563000	0.00	12,823.85	12,823.85	3,089,221.12	0.00	0.00	4,343,542.46
M-10	76112BD56	8,426,000.00	0.00	3.26563000	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**	**201,871,181.69**		**3,161,334.78**	**142,071.59**	**3,303,406.37**	**3,089,221.12**	**0.00**	**0.00**	**195,620,625.79**

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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	184.16638885	11.80611336	0.08443696	11.89055032	0.00000000	0.00050741	172.36027550
A-3	76112BD64	1,000.00000000	0.00000000	0.54407867	0.54407867	0.00000000	0.00326933	1,000.00000000
M-1	76112BC40	1,000.00000000	0.00000000	0.57831716	0.57831716	0.00000000	0.00347515	1,000.00000000
M-2	76112BC57	1,000.00000000	0.00000000	0.60399629	0.60399629	0.00000000	0.00362951	1,000.00000000
M-3	76112BC65	1,000.00000000	0.00000000	0.63823512	0.63823512	0.00000000	0.00383533	1,000.00000000
M-4	76112BC73	1,000.00000000	0.00000000	0.73239163	0.73239163	0.00000000	0.00440133	1,000.00000000
M-5	76112BC81	1,000.00000000	0.00000000	0.76663029	0.76663029	0.00000000	0.00460675	1,000.00000000
M-6	76112BC99	1,000.00000000	0.00000000	0.82654757	0.82654757	0.00000000	0.00496700	1,000.00000000
M-7	76112BD23	1,000.00000000	0.00000000	1.21173363	1.21173363	0.00000000	0.00728175	1,000.00000000
M-8	76112BD31	1,000.00000000	0.00000000	1.33156872	1.33156872	0.00000000	0.00800159	1,000.00000000
M-9	76112BD49	811.08288739	0.00000000	1.39937254	1.39937254	0.00000000	0.00840899	473.97888040
M-10	76112BD56	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
SB [1]	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 :	26.68430414%
Group II Factor :	22.59263822%
Group III Factor :	59.38805861%
Group IV Factor :	23.26394443%
Group I Factor :	51.14964201%

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Residential Asset Mtge Products, 2005-EFC4
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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	08/25/2009	09/24/2009	Actual/360	0.00	0.37563000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-2	08/25/2009	09/24/2009	Actual/360	49,314,418.11	0.53563000	22,745.63	0.00	0.00	135.87	0.00	22,609.77	0.00
A-3	08/25/2009	09/24/2009	Actual/360	15,000,000.00	0.63563000	8,210.22	0.00	0.00	49.04	0.00	8,161.18	0.00
M-1	08/25/2009	09/24/2009	Actual/360	28,957,000.00	0.67563000	16,846.97	0.00	0.00	100.63	0.00	16,746.33	0.00
M-2	08/25/2009	09/24/2009	Actual/360	26,392,000.00	0.70563000	16,036.46	0.00	0.00	95.79	0.00	15,940.67	0.00
M-3	08/25/2009	09/24/2009	Actual/360	16,494,000.00	0.74563000	10,590.31	0.00	0.00	63.26	0.00	10,527.05	0.00
M-4	08/25/2009	09/24/2009	Actual/360	13,196,000.00	0.85563000	9,722.71	0.00	0.00	58.08	0.00	9,664.64	0.00
M-5	08/25/2009	09/24/2009	Actual/360	12,829,000.00	0.89563000	9,894.20	0.00	0.00	59.10	0.00	9,835.10	0.00
M-6	08/25/2009	09/24/2009	Actual/360	11,363,000.00	0.96563000	9,448.50	0.00	0.00	56.44	0.00	9,392.06	0.00
M-7	08/25/2009	09/24/2009	Actual/360	12,096,000.00	1.41563000	14,745.20	0.00	0.00	88.08	0.00	14,657.13	0.00
M-8	08/25/2009	09/24/2009	Actual/360	8,797,000.00	1.55563000	11,784.20	0.00	0.00	70.39	0.00	11,713.81	0.00
M-9	08/25/2009	09/24/2009	Actual/360	7,432,763.58	2.01563000	12,900.91	0.00	0.00	77.06	0.00	12,823.85	0.00
M-10	08/25/2009	09/24/2009	Actual/360	0.00	3.26563000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
SB	08/01/2009	08/31/2009	30/360	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-I	08/01/2009	08/31/2009	30/360	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-II	08/01/2009	08/31/2009	30/360	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deal Totals				**201,871,181.69**		**142,925.31**	**0.00**	**0.00**	**853.74**	**0.00**	**142,071.59**	**0.00**

Current Index Rates

Index Type	Rate	Classes
USLIB TEL 25 -2BD	0.26563000	M-4, A-2, M-1, M-6, A-3, M-7, M-9, M-5, M-2, M-8, M-3

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
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 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	835.97	835.97	0.00	0	0.00	12,958.55	1,116.34	2,041.31	0.00	1,588.36
Group II	427.26	427.26	0.00	2	853.73	40,403.59	4,642.31	8,723.51	0.00	16,399.91
Group III	0.45	0.45	0.00	0	0.00	2,412.72	241.23	0.00	0.00	424.11
Group IV	9.60	9.60	0.00	0	0.00	10,991.06	1,177.20	0.00	0.00	11,425.33
Deal Totals	**1,273.28**	**1,273.28**	**0.00**	**2**	**853.73**	**66,765.92**	**7,177.08**	**10,764.82**	**0.00**	**29,837.71**

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 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
Deal Totals	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**

(B) Basis Risk/Net WAC Shortfall Amounts

Class	Current Period Uncompensated	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
Deal Totals	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**

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/ Charge-offs	Ending Loan Count/Scheduled Principal Balance
Group I	**Count**	779	365	N/A	42	3	0	0	4	358
	Balance/Amount	89,749,181.50	46,649,713.35	59,556.63	1,813.62	239,737.70	N/A	0.00	442,220.36	45,906,385.04
Group II	**Count**	2,850	703	N/A	44	2	0	0	24	677
	Balance/Amount	517,074,910.29	121,178,616.14	108,012.78	5,753.56	243,506.52	N/A	0.00	4,000,479.45	116,820,863.83
Group III	**Count**	63	42	N/A	5	0	0	0	0	42
	Balance/Amount	9,739,672.26	5,790,569.56	6,296.94	70.35	0.00	N/A	0.00	0.00	5,784,202.27
Group IV	**Count**	719	176	N/A	14	0	0	0	4	172
	Balance/Amount	116,528,711.35	28,252,282.64	20,224.35	1,682.38	0.00	N/A	0.00	1,121,201.26	27,109,174.65
Deal Totals	**Count**	**4,411**	**1,286**	**N/A**	**105**	**5**	**0**	**0**	**32**	1,249
	Balance/Amount	**733,092,475.40**	**201,871,181.69**	**194,090.70**	**9,319.91**	**483,244.22**	**N/A**	**0.00**	**5,563,901.07**	**195,620,625.79**

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	6.89281494	6.87998793	298.23	298.22	6.50248775	6.49084926	6.71139539	5.91927430	6.11658345
Group II	6.28376397	6.25681113	311.17	310.56	5.81217278	5.78414123	7.15631009	5.91927430	6.11658345
Group III	7.46056721	7.46086763	302.64	302.52	6.91056721	6.91086763	7.30857693	5.91927430	6.11658345
Group IV	7.17231753	7.16808444	311.20	310.46	6.62231753	6.61808444	7.84446506	5.91927430	6.11658345
Deal Totals	**6.58261832**	**6.56493901**	**307.88**	**307.41**	**6.11658355**	**6.09886846**	**7.15417268**	**N/A**	**N/A**

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	764	112,865,438.47	19	2,351,360.81	0	0.00	0	0.00	0.00	783	115,216,799.28
30 days	76	11,535,043.16	4	648,779.51	1	132,163.30	0	0.00	0.00	81	12,315,985.97
60 days	47	6,884,607.88	6	1,341,582.10	11	2,003,253.28	0	0.00	0.00	64	10,229,443.26
90 days	42	5,858,951.72	2	156,134.95	19	3,353,980.59	0	0.00	0.00	63	9,369,067.26
120 days	15	2,525,986.43	2	241,641.73	16	2,994,483.71	0	0.00	0.00	33	5,762,111.87
150 days	13	2,640,292.81	3	217,728.86	24	4,039,805.95	0	0.00	0.00	40	6,897,827.62
180 days	8	1,042,032.69	2	501,995.24	15	3,439,476.47	0	0.00	0.00	25	4,983,504.40
181+ days	15	2,558,322.91	7	1,328,451.70	119	23,695,925.14	19	3,263,186.38	3,307,338.73	160	30,845,886.13
Total	**980**	**145,910,676.07**	**45**	**6,787,674.90**	**205**	**39,659,088.44**	**19**	**3,263,186.38**	**3,307,338.73**	**1,249**	**195,620,625.79**

Current	61.17%	57.70%	1.52%	1.20%	0.00%	0.00%	0.00%	0.00%	0.00%	62.69%	58.90%
30 days	6.08%	5.90%	0.32%	0.33%	0.08%	0.07%	0.00%	0.00%	0.00%	6.49%	6.30%
60 days	3.76%	3.52%	0.48%	0.69%	0.88%	1.02%	0.00%	0.00%	0.00%	5.12%	5.23%
90 days	3.36%	3.00%	0.16%	0.08%	1.52%	1.71%	0.00%	0.00%	0.00%	5.04%	4.79%
120 days	1.20%	1.29%	0.16%	0.12%	1.28%	1.53%	0.00%	0.00%	0.00%	2.64%	2.95%
150 days	1.04%	1.35%	0.24%	0.11%	1.92%	2.07%	0.00%	0.00%	0.00%	3.20%	3.53%
180 days	0.64%	0.53%	0.16%	0.26%	1.20%	1.76%	0.00%	0.00%	0.00%	2.00%	2.55%
181+ days	1.20%	1.31%	0.56%	0.68%	9.53%	12.11%	1.52%	1.67%	1.68%	12.81%	15.77%
Total	**78.46%**	**74.59%**	**3.60%**	**3.47%**	**16.41%**	**20.27%**	**1.52%**	**1.67%**	**1.68%**	**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	282	35,648,412.47	4	484,334.19	0	0.00	0	0.00	0.00	286	36,132,746.66
30 days	10	953,226.59	0	0.00	0	0.00	0	0.00	0.00	10	953,226.59
60 days	15	1,996,878.87	1	411,480.50	1	194,629.86	0	0.00	0.00	17	2,602,989.23
90 days	8	705,661.58	0	0.00	2	154,972.65	0	0.00	0.00	10	860,634.23
120 days	3	278,336.40	0	0.00	4	641,383.40	0	0.00	0.00	7	919,719.80
150 days	0	0.00	0	0.00	6	901,283.12	0	0.00	0.00	6	901,283.12
180 days	2	369,834.26	0	0.00	4	583,218.29	0	0.00	0.00	6	953,052.55
181+ days	0	0.00	1	136,347.70	13	2,156,806.34	2	289,578.82	294,600.71	16	2,582,732.86
Total	**320**	**39,952,350.17**	**6**	**1,032,162.39**	**30**	**4,632,293.66**	**2**	**289,578.82**	**294,600.71**	**358**	**45,906,385.04**

Current	78.77%	77.65%	1.12%	1.06%	0.00%	0.00%	0.00%	0.00%	0.00%	79.89%	78.71%
30 days	2.79%	2.08%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.79%	2.08%
60 days	4.19%	4.35%	0.28%	0.90%	0.28%	0.42%	0.00%	0.00%	0.00%	4.75%	5.67%
90 days	2.23%	1.54%	0.00%	0.00%	0.56%	0.34%	0.00%	0.00%	0.00%	2.79%	1.87%
120 days	0.84%	0.61%	0.00%	0.00%	1.12%	1.40%	0.00%	0.00%	0.00%	1.96%	2.00%
150 days	0.00%	0.00%	0.00%	0.00%	1.68%	1.96%	0.00%	0.00%	0.00%	1.68%	1.96%
180 days	0.56%	0.81%	0.00%	0.00%	1.12%	1.27%	0.00%	0.00%	0.00%	1.68%	2.08%
181+ days	0.00%	0.00%	0.28%	0.30%	3.63%	4.70%	0.56%	0.63%	0.64%	4.47%	5.63%
Total	**89.39%**	**87.03%**	**1.68%**	**2.25%**	**8.38%**	**10.09%**	**0.56%**	**0.63%**	**0.64%**	**100.00%**	**100.00%**

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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	361	60,048,567.39	8	915,724.84	0	0.00	0	0.00	0.00	369	60,964,292.23
30 days	49	8,167,383.91	3	590,206.23	1	132,163.30	0	0.00	0.00	53	8,889,753.44
60 days	31	4,703,869.18	3	504,613.16	8	1,335,149.34	0	0.00	0.00	42	6,543,631.68
90 days	30	4,745,307.20	1	76,600.52	13	2,502,748.33	0	0.00	0.00	44	7,324,656.05
120 days	7	1,173,597.39	1	163,200.00	10	1,942,865.40	0	0.00	0.00	18	3,279,662.79
150 days	10	2,291,737.14	2	151,182.32	15	2,768,802.36	0	0.00	0.00	27	5,211,721.82
180 days	4	374,830.17	2	501,995.24	9	2,596,255.79	0	0.00	0.00	15	3,473,081.20
181+ days	10	1,391,277.44	4	809,748.35	82	16,710,177.93	13	2,222,860.90	2,255,459.28	109	21,134,064.62
Total	**502**	**82,896,569.82**	**24**	**3,713,270.66**	**138**	**27,988,162.45**	**13**	**2,222,860.90**	**2,255,459.28**	**677**	**116,820,863.83**

Current	53.32%	51.40%	1.18%	0.78%	0.00%	0.00%	0.00%	0.00%	0.00%	54.51%	52.19%
30 days	7.24%	6.99%	0.44%	0.51%	0.15%	0.11%	0.00%	0.00%	0.00%	7.83%	7.61%
60 days	4.58%	4.03%	0.44%	0.43%	1.18%	1.14%	0.00%	0.00%	0.00%	6.20%	5.60%
90 days	4.43%	4.06%	0.15%	0.07%	1.92%	2.14%	0.00%	0.00%	0.00%	6.50%	6.27%
120 days	1.03%	1.00%	0.15%	0.14%	1.48%	1.66%	0.00%	0.00%	0.00%	2.66%	2.81%
150 days	1.48%	1.96%	0.30%	0.13%	2.22%	2.37%	0.00%	0.00%	0.00%	3.99%	4.46%
180 days	0.59%	0.32%	0.30%	0.43%	1.33%	2.22%	0.00%	0.00%	0.00%	2.22%	2.97%
181+ days	1.48%	1.19%	0.59%	0.69%	12.11%	14.30%	1.92%	1.90%	1.92%	16.10%	18.09%
Total	**74.15%**	**70.96%**	**3.55%**	**3.18%**	**20.38%**	**23.96%**	**1.92%**	**1.90%**	**1.92%**	**100.00%**	**100.00%**

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Residential Asset Mtge Products, 2005-EFC4

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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	29	3,686,889.50	1	147,272.85	0	0.00	0	0.00	0.00	30	3,834,162.35
30 days	4	389,558.86	0	0.00	0	0.00	0	0.00	0.00	4	389,558.86
60 days	0	0.00	2	425,488.44	0	0.00	0	0.00	0.00	2	425,488.44
90 days	0	0.00	0	0.00	1	226,846.83	0	0.00	0.00	1	226,846.83
120 days	0	0.00	1	78,441.73	0	0.00	0	0.00	0.00	1	78,441.73
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	829,704.06	0	0.00	0.00	4	829,704.06
Total	**33**	**4,076,448.36**	**4**	**651,203.02**	**5**	**1,056,550.89**	**0**	**0.00**	**0.00**	**42**	**5,784,202.27**

Current	69.05%	63.74%	2.38%	2.55%	0.00%	0.00%	0.00%	0.00%	0.00%	71.43%	66.29%
30 days	9.52%	6.73%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	9.52%	6.73%
60 days	0.00%	0.00%	4.76%	7.36%	0.00%	0.00%	0.00%	0.00%	0.00%	4.76%	7.36%
90 days	0.00%	0.00%	0.00%	0.00%	2.38%	3.92%	0.00%	0.00%	0.00%	2.38%	3.92%
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%	14.34%	0.00%	0.00%	0.00%	9.52%	14.34%
Total	**78.57%**	**70.48%**	**9.52%**	**11.26%**	**11.90%**	**18.27%**	**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	92	13,481,569.11	6	804,028.93	0	0.00	0	0.00	0.00	98	14,285,598.04
30 days	13	2,024,873.80	1	58,573.28	0	0.00	0	0.00	0.00	14	2,083,447.08
60 days	1	183,859.83	0	0.00	2	473,474.08	0	0.00	0.00	3	657,333.91
90 days	4	407,982.94	1	79,534.43	3	469,412.78	0	0.00	0.00	8	956,930.15
120 days	5	1,074,052.64	0	0.00	2	410,234.91	0	0.00	0.00	7	1,484,287.55
150 days	3	348,555.67	1	66,546.54	3	369,720.47	0	0.00	0.00	7	784,822.68
180 days	2	297,368.26	0	0.00	2	260,002.39	0	0.00	0.00	4	557,370.65
181+ days	5	1,167,045.47	2	382,355.65	20	3,999,236.81	4	750,746.66	757,278.74	31	6,299,384.59
Total	**125**	**18,985,307.72**	**11**	**1,391,038.83**	**32**	**5,982,081.44**	**4**	**750,746.66**	**757,278.74**	**172**	**27,109,174.65**

Current	53.49%	49.73%	3.49%	2.97%	0.00%	0.00%	0.00%	0.00%	0.00%	56.98%	52.70%
30 days	7.56%	7.47%	0.58%	0.22%	0.00%	0.00%	0.00%	0.00%	0.00%	8.14%	7.69%
60 days	0.58%	0.68%	0.00%	0.00%	1.16%	1.75%	0.00%	0.00%	0.00%	1.74%	2.42%
90 days	2.33%	1.50%	0.58%	0.29%	1.74%	1.73%	0.00%	0.00%	0.00%	4.65%	3.53%
120 days	2.91%	3.96%	0.00%	0.00%	1.16%	1.51%	0.00%	0.00%	0.00%	4.07%	5.48%
150 days	1.74%	1.29%	0.58%	0.25%	1.74%	1.36%	0.00%	0.00%	0.00%	4.07%	2.90%
180 days	1.16%	1.10%	0.00%	0.00%	1.16%	0.96%	0.00%	0.00%	0.00%	2.33%	2.06%
181+ days	2.91%	4.30%	1.16%	1.41%	11.63%	14.75%	2.33%	2.77%	2.78%	18.02%	23.24%
Total	**72.67%**	**70.03%**	**6.40%**	**5.13%**	**18.60%**	**22.07%**	**2.33%**	**2.77%**	**2.78%**	**100.00%**	**100.00%**

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11. Delinquency Data

	Totals Count	Totals % Count	Totals Balance	Totals % Balance
1 Month	81	6.49%	12,315,985.97	6.30%
2 Months	64	5.12%	10,229,443.26	5.23%
3 Months	63	5.04%	9,369,067.26	4.79%
4 Months	33	2.64%	5,762,111.87	2.95%
5 Months	40	3.20%	6,897,827.62	3.53%
6 Months	25	2.00%	4,983,504.40	2.55%
7 Months	27	2.16%	5,248,781.06	2.68%
8 Months	20	1.60%	4,063,636.91	2.08%
9 Months	16	1.28%	3,130,715.06	1.60%
10 Months	11	0.88%	2,086,990.44	1.07%
11 Months	13	1.04%	2,461,559.79	1.26%
12 Months	6	0.48%	1,233,915.91	0.63%
13 Months	5	0.40%	882,392.79	0.45%
14 Months	8	0.64%	1,351,293.40	0.69%
15 Months	5	0.40%	764,124.61	0.39%
16 Months	6	0.48%	1,024,452.83	0.52%
17 Months	3	0.24%	655,378.58	0.34%
18 Months	3	0.24%	579,101.50	0.30%
19 Months	5	0.40%	1,211,733.15	0.62%
20 Months	2	0.16%	378,850.32	0.19%
21 Months	6	0.48%	994,716.06	0.51%
22 Months	2	0.16%	302,992.98	0.15%
23 Months	4	0.32%	762,345.59	0.39%
24 Months	4	0.32%	898,761.50	0.46%
25 Months	2	0.16%	498,967.51	0.26%
26 Months	2	0.16%	341,337.60	0.17%
27 Months	4	0.32%	751,245.96	0.38%
28 Months	0	0.00%	0.00	0.00%
29 Months	2	0.16%	521,914.20	0.27%
30 Months	2	0.16%	180,459.70	0.09%
31 Months	0	0.00%	0.00	0.00%
32 Months	0	0.00%	0.00	0.00%
33 Months	0	0.00%	0.00	0.00%
34 Months	1	0.08%	237,200.00	0.12%
35 Months	0	0.00%	0.00	0.00%
36 Months	0	0.00%	0.00	0.00%
37 Months	0	0.00%	0.00	0.00%
38 Months	0	0.00%	0.00	0.00%
39 Months	0	0.00%	0.00	0.00%
40 Months	0	0.00%	0.00	0.00%
41 Months	0	0.00%	0.00	0.00%
42 Months	0	0.00%	0.00	0.00%
43 Months	1	0.08%	283,018.68	0.14%
44 Months	0	0.00%	0.00	0.00%
45 Months	0	0.00%	0.00	0.00%
46 Months	0	0.00%	0.00	0.00%
47 Months	0	0.00%	0.00	0.00%
48 Months	0	0.00%	0.00	0.00%
49 Months	0	0.00%	0.00	0.00%
50 Months	0	0.00%	0.00	0.00%
51 Months	0	0.00%	0.00	0.00%
52 Months	0	0.00%	0.00	0.00%
53 Months	0	0.00%	0.00	0.00%
54 Months	0	0.00%	0.00	0.00%
55 Months	0	0.00%	0.00	0.00%
56 Months	0	0.00%	0.00	0.00%
57 Months	0	0.00%	0.00	0.00%
58 Months	0	0.00%	0.00	0.00%
59 Months	0	0.00%	0.00	0.00%
60+ Months	0	0.00%	0.00	0.00%

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	1	20,221.43	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	20,221.43
	Other Modificatio	19	3,386,757.41	0	0.00	1	411,480.50	1	162,862.02	8	1,110,576.81	0	0.00	29	5,071,676.74
Group II	Capitalizations	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Other Modificatio	131	26,093,044.31	26	4,529,829.70	21	3,720,286.50	29	5,153,095.84	52	11,885,142.53	0	0.00	259	51,381,398.88
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 Modificatio	2	593,785.85	1	108,442.65	1	365,797.59	0	0.00	1	226,846.83	0	0.00	5	1,294,872.92
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 Modificatio	39	6,498,648.78	8	1,412,330.95	1	183,859.83	11	1,749,801.63	10	2,030,593.82	0	0.00	69	11,875,235.01
Deal Totals	**Capitalizations**	**1**	**20,221.43**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**1**	**20,221.43**
	Other Modifications	**191**	**36,572,236.35**	**35**	**6,050,603.30**	**24**	**4,681,424.42**	**41**	**7,065,759.49**	**71**	**15,253,159.99**	**0**	**0.00**	**362**	**69,623,183.55**

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.

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	4	30	0	38
	Beginning Aggregate Scheduled Balance	344,176.04	98,044.32	5,098,268.45	0.00	5,540,488.81
	Principal Portion of Loss	238,344.70	98,044.32	0.00	0.00	336,389.02
	Interest Portion of Loss	8,109.03	3,354.64	8,521.24	0.00	19,984.91
	Total Realized Loss	246,453.73	101,398.96	8,521.24	0.00	356,373.93
Group II	Loss Count	25	5	259	0	289
	Beginning Aggregate Scheduled Balance	3,696,475.25	304,004.20	51,443,686.40	0.00	55,444,165.85
	Principal Portion of Loss	2,424,325.35	304,004.20	0.00	0.00	2,728,329.55
	Interest Portion of Loss	35,072.02	19,756.38	134,505.69	0.00	189,334.09
	Total Realized Loss	2,459,397.37	323,760.58	134,505.69	0.00	2,917,663.64
Group III	Loss Count	0	0	5	0	5
	Beginning Aggregate Scheduled Balance	0.00	0.00	1,296,725.96	0.00	1,296,725.96
	Principal Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Interest Portion of Loss	0.00	0.00	1,920.58	0.00	1,920.58
	Total Realized Loss	0.00	0.00	1,920.58	0.00	1,920.58
Group IV	Loss Count	5	0	57	0	62
	Beginning Aggregate Scheduled Balance	1,121,201.26	0.00	9,724,367.97	0.00	10,845,569.23
	Principal Portion of Loss	833,610.23	0.00	0.00	0.00	833,610.23
	Interest Portion of Loss	2,875.12	0.00	26,148.59	0.00	29,023.71
	Total Realized Loss	836,485.35	0.00	26,148.59	0.00	862,633.94
Deal Totals	**Loss Count**	**34**	**9**	**351**	**0**	**394**
	Beginning Aggregate Scheduled	**5,161,852.55**	**402,048.52**	**67,563,048.78**	**0.00**	**73,126,949.85**
	Principal Portion of	**3,496,280.28**	**402,048.52**	**0.00**	**0.00**	**3,898,328.80**
	Interest Portion of Loss	**46,056.17**	**23,111.02**	**171,096.10**	**0.00**	**240,263.29**
	Total Realized Loss	**3,542,336.45**	**425,159.54**	**171,096.10**	**0.00**	**4,138,592.09**

B. Cumulative Realized Losses

Cumulative Realized Losses		Liquidations	Charge-Offs	Servicing Modifications	Bankruptcy Losses	Total
Group I	Loss Count	49	51	38	0	138
	Total Realized Loss	3,018,625.38	2,339,209.06	124,229.46	0.00	5,482,063.90
Group II	Loss Count	462	39	335	0	836
	Total Realized Loss	46,325,292.41	3,631,129.11	1,885,807.00	0.00	51,842,228.52
Group III	Loss Count	4	0	5	0	9
	Total Realized Loss	530,294.20	0.00	16,733.29	0.00	547,027.49
Group IV	Loss Count	124	20	80	0	224
	Total Realized Loss	10,814,979.73	1,875,782.87	409,320.65	0.00	13,100,083.25
Deal Totals	**Loss Count**	**639**	**110**	**458**	**0**	**1,207**
	Total Realized Loss	**60,689,191.72**	**7,846,121.04**	**2,436,090.40**	**0.00**	**70,971,403.16**

C. Subsequent Recoveries

Subsequent Recoveries		Current Period	Cumulative
Group I	Subsequent Recoveries Count	2	39
	Subsequent Recoveries	899.42	58,463.60
	Net Loss 1	355,474.51	5,423,600.30
	Net Loss % 2	0.40%	6.04%
Group II	Subsequent Recoveries Count	6	152
	Subsequent Recoveries	17,010.35	318,059.34
	Net Loss 1	2,900,653.29	51,524,169.18
	Net Loss % 2	0.56%	9.96%
Group III	Subsequent Recoveries Count	0	2
	Subsequent Recoveries	0.00	1,103.22
	Net Loss 1	1,920.58	545,924.27
	Net Loss % 2	0.02%	5.61%

Group IV	Subsequent Recoveries Count	2	49
	Subsequent Recoveries	706.48	190,307.35
	Net Loss 1	861,927.46	12,909,775.90
	Net Loss % 2	0.74%	11.08%
Deal Totals	**Subsequent Recoveries Cou**	**10**	**242**
	Subsequent Recoveries	**18,616.25**	**567,933.51**
	Net Loss 1	**4,119,975.84**	**70,403,469.65**
	Net Loss % 2	**0.56%**	**9.60%**

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	3.30%	1.87%	2.39%	2.87%	1.14 %
	Constant Default Rate	33.18%	20.26%	25.18%	29.47%	12.89%
Group III	Monthly Default Rate	0.00%	0.00%	0.00%	0.67%	0.33 %
	Constant Default Rate	0.00%	0.00%	0.00%	7.71%	3.84%
Group IV	Monthly Default Rate	3.97%	1.85%	2.16%	2.53%	1.09 %
	Constant Default Rate	38.51%	20.10%	23.01%	26.49%	12.37%
Group I	Monthly Default Rate	0.95%	0.51%	0.52%	0.53%	0.31 %
	Constant Default Rate	10.81%	5.92%	6.10%	6.20%	3.64%
Deal Totals	Monthly Default Rate	**2.76%**	**1.50%**	**1.87%**	**2.26%**	**0.94 %**
	Constant Default Rate	**28.52%**	**16.58%**	**20.25%**	**23.98%**	**10.75%**

1-Month MDR (Current Month) = SUM(Beginning Scheduled balances of liquidating loans) / [SUM(Beginning Scheduled loan balances)- SUM(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-MDR_{n-m+1}) * (1-MDR_{n-m+2}) *….* (1-MDR $_{n-1}$) * (1-MDR_n)]^(1/m)

CDR_m = 1- [(1- MDR_m)^12],where m is number of months in period

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

17. Excess Cashflow, Overcollateralization and Derivative Amounts

Excess Cashflow and Derivative Summary		
(1)	Scheduled Unmodified Net Interest	1,203,517.73
(2)	Interest Losses	240,263.29
(3)	Subsequent Recoveries	18,616.25
(4)	Interest Adjustment Amount	0.00
(5)	Yield Maintenance Amount - IN	0.00
(6)	Certificate Interest Amount	142,925.31
(7)	OC Reduction Amount	0.00
(8)	Excess Cashflow Prior to OC Provisions and Derivative Amounts Availa	809,107.68

Overcollateralization and Derivative Amounts		
	Excess Cashflow Prior to OC Provisions and Derivative Amounts Availa	809,107.68
(1)	Unreimbursed Principal Portion of Realized Losses	18,616.25
(2)	Principal Portion of Realized Losses	790,491.43
(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.

18. Performance Tests

Senior Balance Test	
Senior Certificate Beginning Balance - Actual Value	64,314,418.11
Zero Balance	0.00
Senior Certificate Beginning Balance = 0.00	False
Current Distribution Date >= Target Distribution	
Current Distribution Period	48
StepDownTarget Distribution Period	37
Current Distribution Date >= Target Distribution Date	True
Stepdown Date - Senior Enhancement Test	
Current Senior Enhancement Percent - Actual value	70.31812900%
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 occured	
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	33.40688600%
Senior Enhancement Delinquency Percentage - Target Value	25.17389000%
Sixty-Plus Delinquency Percentage >= Senior Enhancement Delinquency Percentage Target	True

Trigger Event clause (b) - Realized Loss Test	
Aggregate Realized Loss Percentage - Actual Value	9.67359100%
Scheduled Loss Target Percent	5.57916700%
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 Revenu 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.