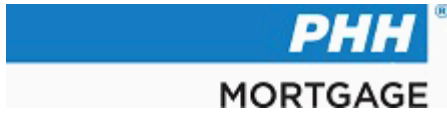


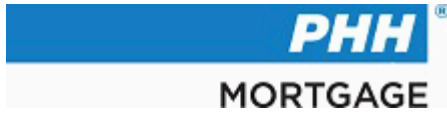
Distribution Information	Deal Information																												
<ul style="list-style-type: none"> <li>1. Distribution Summary</li> <li>2. Factor Summary</li> <li>3. Components Information <i>(Not Applicable)</i></li> <li>4. Interest Summary</li> <li>5. Other Income Detail</li> <li>6. Interest Shortfalls, Compensation and Expenses</li> <li>7. Prepayment Interest and Basis Risk/Net WAC Shortfall Amounts</li> <li>8. Collateral Summary</li> <li>9. Repurchase Information</li> <li>10. Loan Status Report (Delinquencies)</li> <li>11. Deal Delinquencies (30 Day Buckets)</li> <li>12. Loss Mitigation and Servicing Modifications</li> <li>13. Losses and Recoveries</li> <li>14. Credit Enhancement Report</li> <li>15. Distribution Percentages <i>(Not Applicable)</i></li> <li>16. Overcollateralization Summary</li> <li>17. Excess Cash Flow, Overcollateralization Provisions and Derivative Amounts</li> <li>18. Performance Tests</li> <li>19. Lender Paid Mortgage Insurance <i>(Not Applicable)</i></li> <li>20. Comments</li> </ul>	<table> <tr> <td>Deal Name:</td><td>Residential Asset Mtge Products, 2005-EFC5</td></tr> <tr> <td>Asset Type:</td><td>Mortgage Asset-Backed Pass-Through Certificates</td></tr> <tr> <td>Closing Date:</td><td>10/26/2005</td></tr> <tr> <td>First Distribution Date:</td><td>11/25/2005</td></tr> <tr> <td>Determination Date:</td><td>07/22/2019</td></tr> <tr> <td>Distribution Date:</td><td>07/25/2019</td></tr> <tr> <td>Record Date:</td><td></td></tr> <tr> <td>    Book-Entry:</td><td>07/24/2019</td></tr> <tr> <td>    Definitive:</td><td>06/28/2019</td></tr> <tr> <td>Trustee:</td><td>US Bank N.A.</td></tr> <tr> <td>Main Telephone:</td><td>800-934-6802</td></tr> <tr> <td>Bond Administrator:</td><td>Howard Levine</td></tr> <tr> <td>Telephone:</td><td>818-260-1493</td></tr> <tr> <td>Pool(s) :</td><td>40194,40193,40195,40196</td></tr> </table>	Deal Name:	Residential Asset Mtge Products, 2005-EFC5	Asset Type:	Mortgage Asset-Backed Pass-Through Certificates	Closing Date:	10/26/2005	First Distribution Date:	11/25/2005	Determination Date:	07/22/2019	Distribution Date:	07/25/2019	Record Date:		Book-Entry:	07/24/2019	Definitive:	06/28/2019	Trustee:	US Bank N.A.	Main Telephone:	800-934-6802	Bond Administrator:	Howard Levine	Telephone:	818-260-1493	Pool(s) :	40194,40193,40195,40196
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**Statement to Certificateholder**  
Residential Asset Mtge Products, 2005-EFC5  
July 25, 2019

**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	76112BG95	260,657,000.00	0.00	2.50438000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-2	76112BH29	274,357,000.00	0.00	2.94438000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-3	76112BH37	17,836,000.00	0.00	3.08438000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-1	76112BH45	27,383,000.00	0.00	3.00438000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-2	76112BH52	25,249,000.00	16,128,206.21	3.06438000	249,414.15	41,185.79	290,599.94	0.00	0.00	0.00	15,878,792.06
M-3	76112BH60	16,714,000.00	16,714,000.00	3.09438000	0.00	43,099.56	43,099.56	0.00	0.00	0.00	16,714,000.00
M-4	76112BH78	12,446,000.00	12,446,000.00	3.27438000	0.00	33,960.78	33,960.78	0.00	0.00	0.00	12,446,000.00
M-5	76112BH86	12,091,000.00	12,091,000.00	3.34938000	0.00	33,747.79	33,747.79	0.00	0.00	0.00	12,091,000.00
M-6	76112BH94	11,024,000.00	2,272,257.01	3.40938000	0.00	6,455.82	6,455.82	0.00	0.00	0.00	2,272,257.01
M-7	76112BJ27	11,024,000.00	0.00	4.08438000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-8	76112BJ35	8,535,000.00	0.00	4.27938000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-9	76112BJ43	8,890,000.00	0.00	4.41849520	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-10	76112BJ50	7,112,000.00	0.00	4.41849520	0.00	0.00	0.00	0.00	0.00	0.00	0.00
SB	76112BJ68	17,777,586.48	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>711,095,586.48</b>	<b>59,651,463.22</b>		<b>249,414.15</b>	<b>158,449.74</b>	<b>407,863.89</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>59,402,049.07</b>



## Statement to Certificateholder

Residential Asset Mtge Products, 2005-EFC5  
July 25, 2019

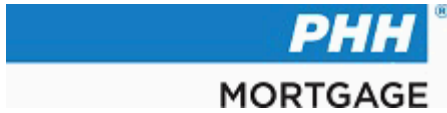
### 2. Factor Summary

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	76112BG95	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
A-2	76112BH29	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
A-3	76112BH37	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
M-1	76112BH45	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
M-2	76112BH52	638.76613767	9.87817933	1.63118500	11.50936433	0.00000000	0.00000000	628.88795833
M-3	76112BH60	1,000.00000000	0.00000000	2.57865023	2.57865023	0.00000000	0.00000000	1,000.00000000
M-4	76112BH78	1,000.00000000	0.00000000	2.72865017	2.72865017	0.00000000	0.00000000	1,000.00000000
M-5	76112BH86	1,000.00000000	0.00000000	2.79114962	2.79114962	0.00000000	0.00000000	1,000.00000000
M-6	76112BH94	206.11910468	0.00000000	0.58561502	0.58561502	0.00000000	0.00000000	206.11910468
M-7	76112BJ27	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
M-8	76112BJ35	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
M-9	76112BJ43	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
M-10	76112BJ50	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
SB <sup>1</sup>	76112BJ68							
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>	8.30251160%
<b>Group II-2 Factor :</b>	6.16385605%
<b>Group II-1 Factor :</b>	7.76021321%
<b>Group I-2 Factor :</b>	14.51765134%
<b>Group I-1 Factor :</b>	13.58804918%



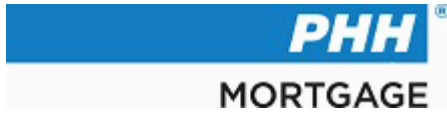
**Statement to Certificateholder**  
Residential Asset Mtge Products, 2005-EFC5  
July 25, 2019

**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	06/25/2019	07/24/2019	Actual/360	0.00	2.50438000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-2	06/25/2019	07/24/2019	Actual/360	0.00	2.94438000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-3	06/25/2019	07/24/2019	Actual/360	0.00	3.08438000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-1	06/25/2019	07/24/2019	Actual/360	0.00	3.00438000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-2	06/25/2019	07/24/2019	Actual/360	16,128,206.21	3.06438000	41,185.79	0.00	0.00	0.00	0.00	41,185.79	0.00
M-3	06/25/2019	07/24/2019	Actual/360	16,714,000.00	3.09438000	43,099.56	0.00	0.00	0.00	0.00	43,099.56	0.00
M-4	06/25/2019	07/24/2019	Actual/360	12,446,000.00	3.27438000	33,960.78	0.00	0.00	0.00	0.00	33,960.78	0.00
M-5	06/25/2019	07/24/2019	Actual/360	12,091,000.00	3.34938000	33,747.79	0.00	0.00	0.00	0.00	33,747.79	0.00
M-6	06/25/2019	07/24/2019	Actual/360	2,272,257.01	3.40938000	6,455.82	0.00	0.00	0.00	0.00	6,455.82	0.00
M-7	06/25/2019	07/24/2019	Actual/360	0.00	4.08438000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-8	06/25/2019	07/24/2019	Actual/360	0.00	4.27938000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-9	06/25/2019	07/24/2019	Actual/360	0.00	4.41849520	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-10	06/25/2019	07/24/2019	Actual/360	0.00	4.41849520	0.00	0.00	0.00	0.00	0.00	0.00	0.00
SB	06/01/2019	06/30/2019	30/360	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-I	06/01/2019	06/30/2019	30/365	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-II	06/01/2019	06/30/2019	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>59,651,463.22</b>		<b>158,449.74</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>158,449.74</b>	<b>0.00</b>

**Current Index Rates**

Index Type	Rate	Classes
USLIB TEL 25 -2BD	2.40438000	M-2, M-3, M-6, M-4, M-5



# Statement to Certificateholder

Residential Asset Mtge Products, 2005-EFC5  
July 25, 2019

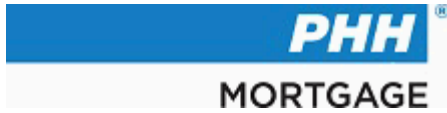
## 5. Other Income Detail

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-1	411.42	411.42	0.00	0	0.00	2,682.08	88.22	529.49	0.00	-2,413.78
Group I-2	6.52	6.52	0.00	0	0.00	424.15	42.62	0.00	0.00	0.00
Group II-1	80.10	80.10	0.00	0	0.00	12,859.03	1,717.15	0.00	0.00	22,311.79
Group II-2	15.32	15.32	0.00	0	0.00	2,154.85	234.85	0.00	0.00	2,478.00
<b>Deal Totals</b>	<b>513.36</b>	<b>513.36</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>18,120.11</b>	<b>2,082.84</b>	<b>529.49</b>	<b>0.00</b>	<b>22,376.01</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-EFC5  
 July 25, 2019

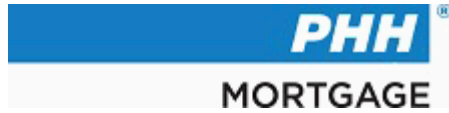
**7. Prepayment Interest and Basis Risk/Net WAC Shortfall Amounts**

(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>

(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
<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>



**Statement to Certificateholder**  
Residential Asset Mtge Products, 2005-EFC5  
July 25, 2019

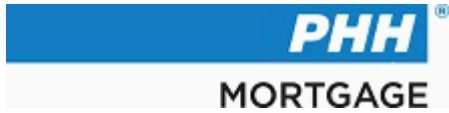
**8. Collateral Summary**

**A. Loan Count and Balances**

		<b>Original Loan Count/ Scheduled Principal Balance</b>	<b>Beginning Loan Count/ Scheduled Principal</b>	<b>Scheduled Principal</b>	<b>Curtailments</b>	<b>Payoffs</b>	<b>Matured Loans</b>	<b>Repurchases</b>	<b>Beginning Aggregate Scheduled Principal Balance of Liquidations/ Charge-offs</b>	<b>Ending Loan Count/Scheduled Principal Balance</b>
Group I-1	<b>Count</b>	729	124	N/A	36	1	0	0	0	123
	<b>Balance/Amount</b>	83,005,399.16	11,392,605.76	33,290.54	(2,227.22)	82,727.98	N/A	0.00	0.00	11,278,814.46
Group I-2	<b>Count</b>	56	12	N/A	6	0	0	0	0	12
	<b>Balance/Amount</b>	7,019,982.20	1,022,671.81	2,392.28	1,142.99	0.00	N/A	0.00	0.00	1,019,136.54
Group II-1	<b>Count</b>	2,825	293	N/A	69	0	0	0	0	293
	<b>Balance/Amount</b>	529,892,016.92	41,212,340.71	68,009.88	23,580.56	0.00	N/A	0.00	0.00	41,120,750.27
Group II-2	<b>Count</b>	537	46	N/A	15	0	0	0	0	46
	<b>Balance/Amount</b>	91,178,188.20	5,636,133.64	11,825.00	4,216.37	0.00	N/A	0.00	0.00	5,620,092.27
<b>Deal Totals</b>	<b>Count</b>	<b>4,147</b>	<b>475</b>	<b>N/A</b>	<b>126</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>474</b>
	<b>Balance/Amount</b>	<b>711,095,586.48</b>	<b>59,263,751.92</b>	<b>115,517.70</b>	<b>26,712.70</b>	<b>82,727.98</b>	<b>N/A</b>	<b>0.00</b>	<b>0.00</b>	<b>59,038,793.54</b>

**B. Weighted Averages**

	<b>Beginning Weighted Average Gross Mortgage Rate</b>	<b>Ending Weighted Average Gross Mortgage Rate</b>	<b>Ending Weighted Average Remaining Amortization Term</b>	<b>Ending Weighted Average Months to Maturity</b>	<b>Beginning Weighted Average Net Mortgage Rate</b>	<b>Ending Weighted Average Net Mortgage Rate</b>	<b>Beginning Weighted Average Unmodified Net Mortgage Rate</b>	<b>Net Weighted Average Cap Rate</b>	<b>Weighted Average Net Rate</b>
Group I-1	5.19052097	5.18081262	244.49	185.19	4.83415196	4.82406790	6.70753004	4.41849520	4.41849520
Group I-2	6.98805375	6.98827479	190.04	183.29	6.43805375	6.43827479	8.01560449	4.41849520	4.41849520
Group II-1	4.70256226	4.69888071	291.74	192.87	4.23757243	4.23386133	7.28349460	4.41849520	4.41849520
Group II-2	5.08480508	5.07792796	260.82	192.40	4.53480508	4.52792796	7.94533399	4.41849520	4.41849520
<b>Deal Totals</b>	<b>4.87215666</b>	<b>4.86655192</b>	<b>278.02</b>	<b>191.19</b>	<b>4.41849598</b>	<b>4.41266089</b>	<b>7.24834978</b>	<b>N/A</b>	<b>N/A</b>

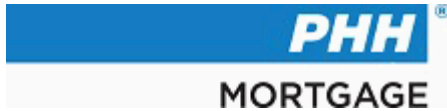


**Statement to Certificateholder**  
 Residential Asset Mtge Products, 2005-EFC5  
 July 25, 2019

**9. Repurchases**

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



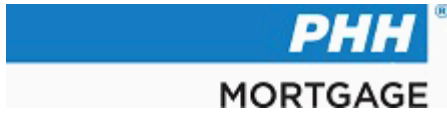


**Statement to Certificateholder**  
 Residential Asset Mtge Products, 2005-EFC5  
 July 25, 2019

**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>	369	44,818,828.89	13	1,816,186.84	0	0.00	0	0.00	0.00	382	46,635,015.73
<b>30 days</b>	21	2,626,957.68	5	687,018.60	0	0.00	0	0.00	0.00	26	3,313,976.28
<b>60 days</b>	9	1,213,352.49	3	275,641.33	0	0.00	0	0.00	0.00	12	1,488,993.82
<b>90 days</b>	2	259,138.47	1	106,569.16	0	0.00	0	0.00	0.00	3	365,707.63
<b>120 days</b>	2	266,049.50	0	0.00	2	264,877.39	0	0.00	0.00	4	530,926.89
<b>150 days</b>	0	0.00	0	0.00	2	234,110.70	0	0.00	0.00	2	234,110.70
<b>180 days</b>	0	0.00	1	187,955.84	4	261,850.27	0	0.00	0.00	5	449,806.11
<b>181+ days</b>	2	226,699.30	1	106,446.90	28	4,178,042.53	9	1,509,067.65	1,663,278.81	40	6,020,256.38
<b>Total</b>	<b>405</b>	<b>49,411,026.33</b>	<b>24</b>	<b>3,179,818.67</b>	<b>36</b>	<b>4,938,880.89</b>	<b>9</b>	<b>1,509,067.65</b>	<b>1,663,278.81</b>	<b>474</b>	<b>59,038,793.54</b>
<b>Current</b>	77.85%	75.91%	2.74%	3.08%	0.00%	0.00%	0.00%	0.00%	0.00%	80.59%	78.99%
<b>30 days</b>	4.43%	4.45%	1.05%	1.16%	0.00%	0.00%	0.00%	0.00%	0.00%	5.49%	5.61%
<b>60 days</b>	1.90%	2.06%	0.63%	0.47%	0.00%	0.00%	0.00%	0.00%	0.00%	2.53%	2.52%
<b>90 days</b>	0.42%	0.44%	0.21%	0.18%	0.00%	0.00%	0.00%	0.00%	0.00%	0.63%	0.62%
<b>120 days</b>	0.42%	0.45%	0.00%	0.00%	0.42%	0.45%	0.00%	0.00%	0.00%	0.84%	0.90%
<b>150 days</b>	0.00%	0.00%	0.00%	0.00%	0.42%	0.40%	0.00%	0.00%	0.00%	0.42%	0.40%
<b>180 days</b>	0.00%	0.00%	0.21%	0.32%	0.84%	0.44%	0.00%	0.00%	0.00%	1.05%	0.76%
<b>181+ days</b>	0.42%	0.38%	0.21%	0.18%	5.91%	7.08%	1.90%	2.56%	2.58%	8.44%	10.20%
<b>Total</b>	<b>85.44%</b>	<b>83.69%</b>	<b>5.06%</b>	<b>5.39%</b>	<b>7.59%</b>	<b>8.37%</b>	<b>1.90%</b>	<b>2.56%</b>	<b>2.58%</b>	<b>100.00%</b>	<b>100.00%</b>

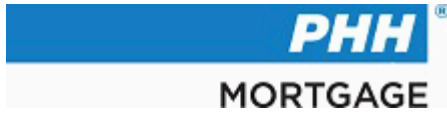


**Statement to Certificateholder**  
 Residential Asset Mtge Products, 2005-EFC5  
 July 25, 2019

Group I-1	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>	103	9,078,668.15	5	554,872.74	0	0.00	0	0.00	0.00	108	9,633,540.89
<b>30 days</b>	4	298,662.63	0	0.00	0	0.00	0	0.00	0.00	4	298,662.63
<b>60 days</b>	2	272,592.55	0	0.00	0	0.00	0	0.00	0.00	2	272,592.55
<b>90 days</b>	1	145,313.49	1	106,569.16	0	0.00	0	0.00	0.00	2	251,882.65
<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	0	0.00	0	0.00	0.00	0	0.00
<b>180 days</b>	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
<b>181+ days</b>	0	0.00	0	0.00	3	427,464.90	4	394,670.84	400,481.00	7	822,135.74
<b>Total</b>	<b>110</b>	<b>9,795,236.82</b>	<b>6</b>	<b>661,441.90</b>	<b>3</b>	<b>427,464.90</b>	<b>4</b>	<b>394,670.84</b>	<b>400,481.00</b>	<b>123</b>	<b>11,278,814.46</b>

<b>Current</b>	83.74%	80.49%	4.07%	4.92%	0.00%	0.00%	0.00%	0.00%	0.00%	87.80%	85.41%
<b>30 days</b>	3.25%	2.65%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.25%	2.65%
<b>60 days</b>	1.63%	2.42%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.63%	2.42%
<b>90 days</b>	0.81%	1.29%	0.81%	0.94%	0.00%	0.00%	0.00%	0.00%	0.00%	1.63%	2.23%
<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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>180 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>181+ days</b>	0.00%	0.00%	0.00%	0.00%	2.44%	3.79%	3.25%	3.50%	3.32%	5.69%	7.29%
<b>Total</b>	<b>89.43%</b>	<b>86.85%</b>	<b>4.88%</b>	<b>5.86%</b>	<b>2.44%</b>	<b>3.79%</b>	<b>3.25%</b>	<b>3.50%</b>	<b>3.32%</b>	<b>100.00%</b>	<b>100.00%</b>

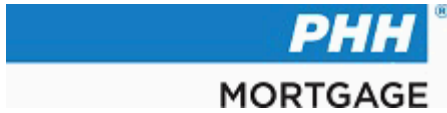


**Statement to Certificateholder**  
 Residential Asset Mtge Products, 2005-EFC5  
 July 25, 2019

Group I-2	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>	9	672,776.46	1	73,488.12	0	0.00	0	0.00	0.00	10	746,264.58
<b>30 days</b>	1	231,117.56	0	0.00	0	0.00	0	0.00	0.00	1	231,117.56
<b>60 days</b>	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
<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>	1	41,754.40	0	0.00	0	0.00	0	0.00	0.00	1	41,754.40
<b>150 days</b>	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
<b>180 days</b>	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
<b>181+ days</b>	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
<b>Total</b>	<b>11</b>	<b>945,648.42</b>	<b>1</b>	<b>73,488.12</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>12</b>	<b>1,019,136.54</b>

<b>Current</b>	75.00%	66.01%	8.33%	7.21%	0.00%	0.00%	0.00%	0.00%	0.00%	83.33%	73.23%
<b>30 days</b>	8.33%	22.68%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	8.33%	22.68%
<b>60 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>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>	8.33%	4.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	8.33%	4.10%
<b>150 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>180 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>181+ 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>Total</b>	<b>91.67%</b>	<b>92.79%</b>	<b>8.33%</b>	<b>7.21%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>100.00%</b>	<b>100.00%</b>

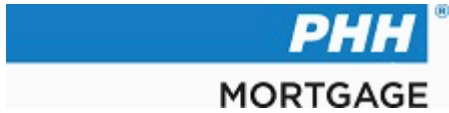


**Statement to Certificateholder**  
 Residential Asset Mtge Products, 2005-EFC5  
 July 25, 2019

Group II-1	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>	221	30,722,963.45	6	1,041,763.14	0	0.00	0	0.00	0.00	227	31,764,726.59
<b>30 days</b>	15	1,995,922.95	4	598,045.59	0	0.00	0	0.00	0.00	19	2,593,968.54
<b>60 days</b>	7	940,759.94	3	275,641.33	0	0.00	0	0.00	0.00	10	1,216,401.27
<b>90 days</b>	1	113,824.98	0	0.00	0	0.00	0	0.00	0.00	1	113,824.98
<b>120 days</b>	1	224,295.10	0	0.00	1	82,424.00	0	0.00	0.00	2	306,719.10
<b>150 days</b>	0	0.00	0	0.00	2	234,110.70	0	0.00	0.00	2	234,110.70
<b>180 days</b>	0	0.00	1	187,955.84	4	261,850.27	0	0.00	0.00	5	449,806.11
<b>181+ days</b>	2	226,699.30	1	106,446.90	20	3,152,033.82	4	956,012.96	1,019,456.80	27	4,441,192.98
<b>Total</b>	<b>247</b>	<b>34,224,465.72</b>	<b>15</b>	<b>2,209,852.80</b>	<b>27</b>	<b>3,730,418.79</b>	<b>4</b>	<b>956,012.96</b>	<b>1,019,456.80</b>	<b>293</b>	<b>41,120,750.27</b>

<b>Current</b>	75.43%	74.71%	2.05%	2.53%	0.00%	0.00%	0.00%	0.00%	0.00%	77.47%	77.25%
<b>30 days</b>	5.12%	4.85%	1.37%	1.45%	0.00%	0.00%	0.00%	0.00%	0.00%	6.48%	6.31%
<b>60 days</b>	2.39%	2.29%	1.02%	0.67%	0.00%	0.00%	0.00%	0.00%	0.00%	3.41%	2.96%
<b>90 days</b>	0.34%	0.28%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.34%	0.28%
<b>120 days</b>	0.34%	0.55%	0.00%	0.00%	0.34%	0.20%	0.00%	0.00%	0.00%	0.68%	0.75%
<b>150 days</b>	0.00%	0.00%	0.00%	0.00%	0.68%	0.57%	0.00%	0.00%	0.00%	0.68%	0.57%
<b>180 days</b>	0.00%	0.00%	0.34%	0.46%	1.37%	0.64%	0.00%	0.00%	0.00%	1.71%	1.09%
<b>181+ days</b>	0.68%	0.55%	0.34%	0.26%	6.83%	7.67%	1.37%	2.32%	2.28%	9.22%	10.80%
<b>Total</b>	<b>84.30%</b>	<b>83.23%</b>	<b>5.12%</b>	<b>5.37%</b>	<b>9.22%</b>	<b>9.07%</b>	<b>1.37%</b>	<b>2.32%</b>	<b>2.28%</b>	<b>100.00%</b>	<b>100.00%</b>



**Statement to Certificateholder**  
 Residential Asset Mtge Products, 2005-EFC5  
 July 25, 2019

Group II-2	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>	36	4,344,420.83	1	146,062.84	0	0.00	0	0.00	0.00	37	4,490,483.67
<b>30 days</b>	1	101,254.54	1	88,973.01	0	0.00	0	0.00	0.00	2	190,227.55
<b>60 days</b>	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
<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	1	182,453.39	0	0.00	0.00	1	182,453.39
<b>150 days</b>	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
<b>180 days</b>	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
<b>181+ days</b>	0	0.00	0	0.00	5	598,543.81	1	158,383.85	243,341.01	6	756,927.66
<b>Total</b>	<b>37</b>	<b>4,445,675.37</b>	<b>2</b>	<b>235,035.85</b>	<b>6</b>	<b>780,997.20</b>	<b>1</b>	<b>158,383.85</b>	<b>243,341.01</b>	<b>46</b>	<b>5,620,092.27</b>

<b>Current</b>	78.26%	77.30%	2.17%	2.60%	0.00%	0.00%	0.00%	0.00%	0.00%	80.43%	79.90%
<b>30 days</b>	2.17%	1.80%	2.17%	1.58%	0.00%	0.00%	0.00%	0.00%	0.00%	4.35%	3.38%
<b>60 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>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%	2.17%	3.25%	0.00%	0.00%	0.00%	2.17%	3.25%
<b>150 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>180 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>181+ days</b>	0.00%	0.00%	0.00%	0.00%	10.87%	10.65%	2.17%	2.82%	3.64%	13.04%	13.47%
<b>Total</b>	<b>80.43%</b>	<b>79.10%</b>	<b>4.35%</b>	<b>4.18%</b>	<b>13.04%</b>	<b>13.90%</b>	<b>2.17%</b>	<b>2.82%</b>	<b>3.64%</b>	<b>100.00%</b>	<b>100.00%</b>



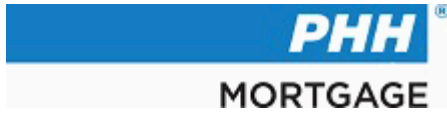
### Statement to Certificateholder

Residential Asset Mtge Products, 2005-EFC5

July 25, 2019

## 11. Delinquency Data

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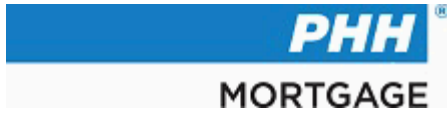


**Statement to Certificateholder**  
Residential Asset Mtge Products, 2005-EFC5  
July 25, 2019

**12. Loss Mitigation and Servicing Modifications**

		Current		1 Payment		2 Payments		3+ Payments		Foreclosure		REO		Total	
	Modification	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance
Group I-1	Capitalizations	0	0.00	1	77,706.23	0	0.00	0	0.00	0	0.00	0	0.00	1	77,706.23
	Other Modifications	61	6,152,804.63	2	146,053.74	2	272,592.55	2	251,882.65	3	427,464.90	4	394,670.84	74	7,645,469.31
Group I-2	Capitalizations	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Other Modifications	5	374,675.45	0	0.00	0	0.00	1	41,754.40	0	0.00	0	0.00	6	416,429.85
Group II-1	Capitalizations	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Other Modifications	173	26,118,804.81	18	2,368,173.92	8	1,052,959.92	5	745,397.14	23	3,034,196.75	4	956,012.96	231	34,275,545.50
Group II-2	Capitalizations	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Other Modifications	28	3,588,196.50	2	190,227.55	0	0.00	0	0.00	5	662,539.14	1	158,383.85	36	4,599,347.04
<b>Deal Totals</b>	<b>Capitalizations</b>	<b>0</b>	<b>0.00</b>	<b>1</b>	<b>77,706.23</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>1</b>	<b>77,706.23</b>
	<b>Other Modifications</b>	<b>267</b>	<b>36,234,481.39</b>	<b>22</b>	<b>2,704,455.21</b>	<b>10</b>	<b>1,325,552.47</b>	<b>8</b>	<b>1,039,034.19</b>	<b>31</b>	<b>4,124,200.79</b>	<b>9</b>	<b>1,509,067.65</b>	<b>347</b>	<b>46,936,791.70</b>

The 5% Reportable Modified Mortgage Loans cap has been raised to 100% for this transaction. As required with this change, a no action letter was obtained from the Rating Agencies.



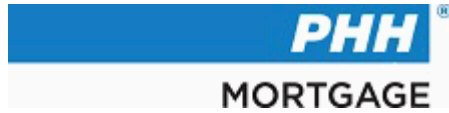
**Statement to Certificateholder**  
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**13. Losses and Recoveries**

**A. Current Cycle Realized Losses**

Current Period Realized Losses		Liquidations	Charge-Offs	Servicing Modifications	Bankruptcy Losses	Total
Group I-1	Loss Count	2	0	71	0	73
	Beginning Aggregate Scheduled Balance	0.00	0.00	7,216,708.59	0.00	7,216,708.59
	Principal Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Interest Portion of Loss	6,290.12	0.00	17,875.01	0.00	24,165.13
	Total Realized Loss	6,290.12	0.00	17,875.01	0.00	24,165.13
Group I-2	Loss Count	0	0	6	0	6
	Beginning Aggregate Scheduled Balance	0.00	0.00	417,815.45	0.00	417,815.45
	Principal Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Interest Portion of Loss	0.00	0.00	1,356.56	0.00	1,356.56
	Total Realized Loss	0.00	0.00	1,356.56	0.00	1,356.56
Group II-1	Loss Count	2	0	230	0	232
	Beginning Aggregate Scheduled Balance	0.00	0.00	34,260,945.90	0.00	34,260,945.90
	Principal Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Interest Portion of Loss	101.00	0.00	107,713.67	0.00	107,814.67
	Total Realized Loss	101.00	0.00	107,713.67	0.00	107,814.67
Group II-2	Loss Count	0	0	35	0	35
	Beginning Aggregate Scheduled Balance	0.00	0.00	4,536,892.39	0.00	4,536,892.39
	Principal Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Interest Portion of Loss	0.00	0.00	16,789.67	0.00	16,789.67
	Total Realized Loss	0.00	0.00	16,789.67	0.00	16,789.67





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<b>Deal Totals</b>	<b>Loss Count</b>	<b>4</b>	<b>0</b>	<b>342</b>	<b>0</b>	<b>346</b>
	<b>Beginning Aggregate Scheduled</b>	<b>0.00</b>	<b>0.00</b>	<b>46,432,362.33</b>	<b>0.00</b>	<b>46,432,362.33</b>
	<b>Principal Portion of</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
	<b>Interest Portion of Loss</b>	<b>6,391.12</b>	<b>0.00</b>	<b>143,734.91</b>	<b>0.00</b>	<b>150,126.03</b>
	<b>Total Realized Loss</b>	<b>6,391.12</b>	<b>0.00</b>	<b>143,734.91</b>	<b>0.00</b>	<b>150,126.03</b>

B. Cumulative Realized Losses

Cumulative Realized Losses		Liquidations	Charge-Offs	Servicing Modifications	Bankruptcy Losses	Total
Group I-1	Loss Count	171	92	125	0	388
	Total Realized Loss	10,023,281.08	4,154,428.23	3,498,890.79	0.00	17,676,600.10
Group I-2	Loss Count	24	4	19	0	47
	Total Realized Loss	1,753,620.66	301,683.71	361,687.88	0.00	2,416,992.25
Group II-1	Loss Count	804	70	476	0	1,350
	Total Realized Loss	83,759,808.72	8,159,661.50	28,558,664.37	0.00	120,478,134.59
Group II-2	Loss Count	141	15	76	0	232
	Total Realized Loss	15,536,564.66	1,310,331.12	4,633,384.66	0.00	21,480,280.44
<b>Deal Totals</b>	<b>Loss Count</b>	<b>1,140</b>	<b>181</b>	<b>696</b>	<b>0</b>	<b>2,017</b>
	<b>Total Realized Loss</b>	<b>111,073,275.12</b>	<b>13,926,104.56</b>	<b>37,052,627.70</b>	<b>0.00</b>	<b>162,052,007.38</b>

C. Subsequent Recoveries

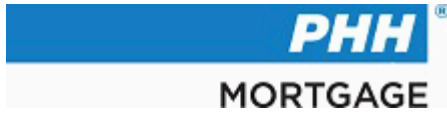
Subsequent Recoveries		Current Period	Cumulative
Group I-1	Subsequent Recoveries Count	0	252
	Subsequent Recoveries	0.00	565,858.16
	Net Loss 1	24,165.13	17,110,741.94
	Net Loss % 2	0.03%	20.61%

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Group I-2	Subsequent Recoveries Count	0	23
	Subsequent Recoveries	0.00	144,421.86
	Net Loss <sup>1</sup>	1,356.56	2,272,570.39
	Net Loss % <sup>2</sup>	0.02%	32.37%
Group II-1	Subsequent Recoveries Count	0	888
	Subsequent Recoveries	0.00	3,003,371.24
	Net Loss <sup>1</sup>	107,814.67	117,474,763.35
	Net Loss % <sup>2</sup>	0.02%	22.17%
Group II-2	Subsequent Recoveries Count	0	160
	Subsequent Recoveries	0.00	588,962.68
	Net Loss <sup>1</sup>	16,789.67	20,891,317.76
	Net Loss % <sup>2</sup>	0.02%	22.91%
<b>Deal Totals</b>	<b>Subsequent Recoveries Count</b>	<b>0</b>	<b>1,323</b>
	<b>Subsequent Recoveries</b>	<b>0.00</b>	<b>4,302,613.94</b>
	<b>Net Loss <sup>1</sup></b>	<b>150,126.03</b>	<b>157,749,393.44</b>
	<b>Net Loss % <sup>2</sup></b>	<b>0.02%</b>	<b>22.18%</b>

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

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



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**D. Default Percentages**

Default Loss Percentage		1 Month	3 Months	6 Months	12 Months	Life of Deal
Group II-2	Monthly Default Rate	0.00%	0.00%	0.00%	0.00%	0.75 %
	Constant Default Rate	0.00%	0.00%	0.00%	0.00%	8.66%
Group II-1	Monthly Default Rate	0.00%	0.00%	0.00%	0.25%	0.76 %
	Constant Default Rate	0.00%	0.00%	0.00%	2.98%	8.72%
Group I-2	Monthly Default Rate	0.00%	0.00%	0.00%	0.00%	0.54 %
	Constant Default Rate	0.00%	0.00%	0.00%	0.00%	6.30%
Group I-1	Monthly Default Rate	0.00%	1.08%	0.79%	0.72%	0.40 %
	Constant Default Rate	0.00%	12.16%	9.12%	8.36%	4.71%
Deal Totals	Monthly Default Rate	<b>0.00%</b>	<b>0.21%</b>	<b>0.16%</b>	<b>0.32%</b>	<b>0.68 %</b>
	Constant Default Rate	<b>0.00%</b>	<b>2.47%</b>	<b>1.84%</b>	<b>3.74%</b>	<b>7.87%</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

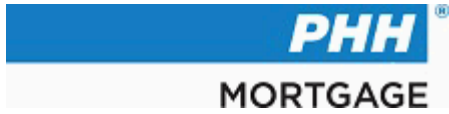
m-Month MDR(over m months in period where n is current month)=  $1 - [(1 - \text{MDR}_{n-m+1}) * (1 - \text{MDR}_{n-m+2}) * \dots * (1 - \text{MDR}_{n-1}) * (1 - \text{MDR}_n)]^{(1/m)}$

$\text{CDR}_m = 1 - [(1 - \text{MDR}_m)^{12}]$ , 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	Bank Of America, N.a.	10/25/2010	0.00	0.00

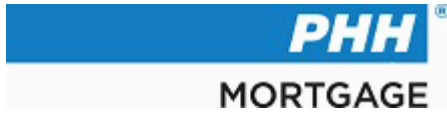


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**16. Overcollateralization Summary**

	<b>Prior Required Overcollateralization Amount</b>	<b>Beginning Overcollateralization Amount</b>	<b>Overcollateralization Increase/(Reduction) Amount</b>	<b>Ending Overcollateralization Amount</b>	<b>Current Required Overcollateralization Amount</b>
Deal Total	17,777,389.66	0.00	24,455.77	0.00	17,777,389.66



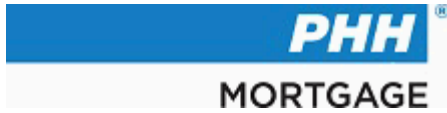
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**17. Excess Cashflow, Overcollateralization and Derivative Amounts**

Excess Cashflow and Derivative Summary	
(1) Scheduled Unmodified Net Interest	357,970.33
(2) Interest Losses	150,126.03
(3) Subsequent Recoveries	0.00
(4) Interest Adjustment Amount	-2,562.78
(5) Yield Maintenance/Swap Payment Amount - IN	0.00
(6) Certificate Interest Amount	158,449.75
(7) OC Reduction Amount	0.00
(8) Excess Cashflow Prior to OC Provisions and Derivative Amounts Availa	24,455.77

Overcollateralization and Derivative Amounts	
Excess Cashflow Prior to OC Provisions and Derivative Amounts Availa	24,455.77
(1) Unreimbursed Principal Portion of Realized Losses	0.00
(2) Principal Portion of Realized Losses	0.00
(3) Overcollateralization Increase	24,455.77
(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.

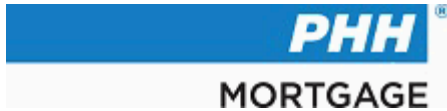


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## 18. Performance Tests

Senior Balance Test	
Senior Certificate Beginning Balance - Actual Value	0.00
Zero Balance	0.00
Senior Certificate Beginning Balance = 0.00	True
Current Distribution Date >= Target Distribution	
Current Distribution Period	165
StepDownTarget Distribution Period	37
Current Distribution Date >= Target Distribution Date	True
Stepdown Date - Senior Enhancement Test	
Current Senior Enhancement Percent - Actual value	100.00000000%
Specified Senior Enhancement Percent-Target value	44.50000000%
Senior Enhance Pct >= Specified Senior Enhance Pct	True
StepDown Date and Senior Enhancement pass	
Current Distribution Date >= Target Distribution Date	True
Senior Enhance Pct >= Specified Senior Enhance Pct	True
After StepDown Date and Senior Enh Percent >= Target Percent	True
StepDown Date has occurred	
Senior Certificate Beginning Balance = 0.00	True
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	14.28032900%
Senior Enhancement Delinquency Percentage - Target Value	40.75470000%
Sixty-Plus Delinquency Percentage >= Senior Enhancement Delinquency Percentage Target	False



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Aggregate Realized Loss % > Scheduled Loss %	
Aggregate Realized Loss Percentage - Actual Value	22.32056600%
Scheduled Loss Target Percent	7.75000000%
Aggregate Realized Loss Percentage >= Scheduled Loss Percent	True
Trigger Event is in effect?	
Sixty-Plus Delinquency Percentage >= Senior Enhancement Delinquency Percentage Target	False
Aggregate Realized Loss Percentage >= Scheduled Loss Percent	True
Trigger Event is in effect	True

### 20. Comments

**Comments:** Expenses = 2,562.78

Interest Distribution may also include Prior Accrued Certificate Interest Remaining Unpaid amounts.

**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.