

EXHIBIT “J”

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Prospectus supplement dated August 30, 2007 (to prospectus dated June 28, 2007)

\$1,202,796,000
(Approximate)

Structured Asset Mortgage Investments II Trust 2007-AR4
Issuing Entity

Structured Asset Mortgage Investments II Grantor Trust 2007-AR4
Grantor Trust Issuing Entity

EMC Mortgage Corporation
Servicer and Sponsor

Structured Asset Mortgage Investments II Inc.
Depositor

Structured Asset Mortgage Investments II Trust 2007-AR4
Mortgage Pass-Through Certificates, Series 2007-AR4

and

Structured Asset Mortgage Investments II Grantor Trust 2007-AR4
Mortgage Pass-Through Certificates, Series 2007-AR4

You should consider carefully the risk factors beginning on page S-12 in this prospectus supplement.

The Trust and the Grantor Trust

The trust will consist primarily of a pool of 30-year and 40-year conventional, adjustable rate, negative amortization mortgage loans secured by first liens on one- to four-family residential properties.

The trust will issue the following classes of certificates that are offered under this prospectus supplement:

- 9 classes of senior certificates designated Class A-1, Class A-2, Class A-3, Class A-4A, Class A-5, Class A-6, Class A-7, Class X-1 and Class X-2 Certificates, and
- 9 classes of subordinate certificates designated Class B-1, Class B-2, Class B-3, Class B-4, Class B-5, Class B-6, Class B-7, Class B-8 and Class B-9 Certificates,

each as more fully described in the tables beginning on page S-2 of this prospectus supplement.

The grantor trust will issue 1 class of senior certificates, the grantor trust Class A-4B Certificates (referred to herein as the grantor trust certificates), which are offered pursuant to this prospectus supplement and which will represent the entire beneficial interest in the grantor trust as further described herein.

The certificates are obligations only of the trust and the grantor trust as the issuing entities. Neither the certificates nor the mortgage loans are insured or guaranteed by any person except as described herein. Distributions on the certificates will be payable solely from the assets transferred to the related trust for the benefit of the related certificateholders.

Credit Enhancement

Credit enhancement for the offered certificates (with respect to the grantor trust certificates, indirectly through the underlying Class A-4B certificates that are issued by the trust but not offered under this prospectus supplement) will consist of excess spread, overcollateralization and additional classes of subordinated certificates. The Class A-5 Certificates and the Class A-6 Certificates may receive additional distributions in respect of interest from payments under the related corridor contracts, as described herein. The grantor trust certificates may receive additional distributions in respect of interest payments under the swap agreement, as described herein.

Distributions on the certificates will be on the 25th of each month, or, if the 25th is not a business day, on the next business day, beginning in September 2007.

Neither the Securities and Exchange Commission nor any state securities commission has approved the certificates or determined if this prospectus supplement or the prospectus is accurate or complete. Any representation to the contrary is a criminal offense.

The Attorney General of the State of New York has not passed on or endorsed the merits of this offering. Any representation to the contrary is unlawful.

Realized Loss— With respect to any (i) Bankruptcy Loss or (ii) Liquidated Mortgage Loan, (x) the unpaid principal balance thereof plus accrued and unpaid interest thereon at the mortgage rate through the last day of the month of such liquidation, less (y) the Net Liquidation Proceeds with respect to such mortgage loan and the related mortgaged property.

With respect to each mortgage loan which is the subject of a Servicing Modification during the calendar month immediately preceding the related distribution date, the sum of (a) the total amount of interest and principal which is forgiven with respect to the mortgage loan and (b) the amount of any advances and Monthly Advances, to the extent forgiven, made by the Servicer with respect to such mortgage loan which are reimbursable from the Trust to the Servicer with respect to such Servicing Modification; provided that, the amounts expressed in clause (a) above shall not include the amounts expressed in clause (b) above.

In addition, to the extent the Servicer receives Subsequent Recoveries with respect to any mortgage loan, the amount of the Realized Loss with respect to that mortgage loan will be reduced to the extent such recoveries are applied to reduce the Current Principal Amount of any class of Certificates (other than the Class XP, Class X, Class B-IO and Residual Certificates) on any distribution date.

With respect to each mortgage loan which has become the subject of a Deficient Valuation, if the principal amount due under the related Mortgage Note has been reduced, then “Realized Loss” is the difference between the principal balance of such mortgage loan outstanding immediately prior to such Deficient Valuation and the principal balance of such mortgage loan as reduced by the Deficient Valuation.

With respect to each mortgage loan which has become the subject of a Debt Service Reduction, the portion, if any, of the reduction in each affected Monthly Payment attributable to a reduction in the Mortgage Rate imposed by a court of competent jurisdiction. Each such Realized Loss shall be deemed to have been incurred on the Due Date for each affected Monthly Payment.

Record Date— For each class of Offered Certificates (other than the Class X Certificates) and Underlying Certificates, and for any distribution date, the Business Day prior to such distribution date. For each class of Class X Certificates and Non-Offered Certificates, and for any distribution date, the last Business Day of the calendar month preceding the month in which such distribution date occurs.

Regular Certificates — All classes of certificates other than the Residual Certificates.

Remaining Excess Spread — With respect to any distribution date, the Excess Spread remaining after the distribution of any Extra Principal Distribution Amount for such distribution date.

REO Property — A mortgage property acquired by the Trust through foreclosure or deed-in-lieu of foreclosure.

Repurchase Price — With respect to any mortgage loan required to be repurchased, an amount equal to the sum of (i) (a) 100% of the Outstanding Principal Balance of such mortgage loan plus accrued but unpaid interest on the Outstanding Principal Balance at the related mortgage rate through and including the last day of the month of repurchase reduced by (b) any portion of the Servicing Fee or advances payable to the purchaser of the mortgage loan and (ii) any costs and damages incurred by the trust in connection with any violation of such mortgage loan of any predatory lending laws.

Repurchase Proceeds— The Repurchase Price in connection with any repurchase of a mortgage loan by the seller and any cash deposit in connection with the substitution of a mortgage loan. See “Description of the Securities” in the prospectus and “The Pooling and Servicing Agreement and the Grantor Trust Agreement—Representations and Warranties” in this prospectus supplement.

Reserve Fund — As described under “The Pooling and Servicing Agreement and the Grantor Trust Agreement—The Reserve Fund” in this prospectus supplement.

Residual Certificates — The Class R Certificates and the Class R-X Certificates.

Rules— The rules, regulations and procedures creating and affecting DTC and its operations.

S&P — Standard & Poor’s Ratings Services, a division of The McGraw-Hill Companies, Inc., and any successor thereto.

Scheduled Monthly Payments— For any mortgage loan and each Due Period, the minimum payment of principal and interest due during such Due Period on such mortgage loan which either is payable by a mortgagor in such Due Period under the related mortgage note or in the case of any mortgaged property acquired through foreclosure or deed in lieu of foreclosure, would otherwise have been payable under the related mortgage note.

Senior Certificates— The Class A-1, Class A-2, Class A-3, Class A-4A, Underlying Class A-4B, Class A-5, Class A-6, Class A-7 and Class X Certificates.

Servicer— EMC Mortgage Corporation.

Servicing Fee — With respect to each mortgage loan, a fee that accrues at the Servicing Fee Rate on the same principal balance on which interest on the mortgage loan accrues for the calendar month.

Servicing Fee Rate — A per annum rate ranging from 0.250% to 0.375%, as set forth in the mortgage loan schedule.

Servicing Modification — Any modification of a mortgage loan which is effected by the Servicer in accordance with the terms of the Agreement.

Sponsor— EMC Mortgage Corporation.

Stated Principal Balance — With respect to any mortgage loan (including Subsequent Mortgage Loans) or related REO Property, and for any distribution date,

(i) the sum of (a) the principal balance thereof as of the Cut-off Date (taking account of the principal payment to be made on the related Due