



Santander US Capital Markets LLC

Historical Delinquency Ranking Private Label Securitization by Servicer

January 2026 Remits (December Performance)

January 28, 2026

MBS Strategy

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PLS: Fixed Rate Total

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|------|--------------------------------|--------|------|------|-------|-------|-----|--------------------------------|--------|------|------|-------|-------|------------------------|--------------------------------|--------|------|-------|-------|-------|-----|
| | Servicer | \$mm | WAC | WALA | %ΔRef | %≥D60 | Ref | Servicer | \$mm | WAC | WALA | %ΔRef | %≥D60 | Ref | Servicer | \$mm | WAC | WALA | %ΔRef | %≥D60 | Ref |
| 1 | SERVICEMAC LLC | 239 | 6.72 | 18 | 290.2 | 0.4 | 0.1 | SERVICEMAC LLC | 267 | 6.73 | 16 | 212.8 | 0.4 | 0.1 | SERVICEMAC LLC | 296 | 6.75 | 13 | 289.9 | 0.4 | 0.1 |
| 2 | United Shore | 10,098 | 3.41 | 52 | 38.1 | 1.2 | 0.9 | United Shore | 10,195 | 3.41 | 50 | 36.4 | 1.2 | 0.9 | United Shore | 10,383 | 3.41 | 47 | 36.9 | 1.1 | 0.8 |
| 3 | Cenlar | 9,072 | 3.48 | 61 | 32.9 | 0.5 | 0.4 | Cenlar | 9,163 | 3.47 | 60 | 31.6 | 0.5 | 0.4 | Cenlar | 9,274 | 3.45 | 58 | 28.3 | 0.5 | 0.4 |
| 4 | MRCOOPER | 216 | 7.58 | 12 | 20.9 | 2.9 | 2.4 | loanDepot.com | 5,104 | 3.46 | 47 | 20.8 | 0.8 | 0.6 | Flagstar | 2,316 | 3.41 | 49 | 17.7 | 0.5 | 0.4 |
| 5 | loanDepot.com | 5,074 | 3.46 | 49 | 20.6 | 0.8 | 0.6 | MRCOOPER | 220 | 7.59 | 10 | 16.7 | 2.4 | 2.1 | INVESTOR MORTGAGE FINANCE LLC | 439 | 7.63 | 11 | 15.9 | 1.2 | 1.1 |
| 6 | UNITED WHOLESAL MORTGAGE LLC | 5,213 | 6.86 | 18 | 12.3 | 1.4 | 1.3 | INVESTOR MORTGAGE FINANCE LLC | 559 | 7.52 | 11 | 14.2 | 1.5 | 1.3 | loanDepot.com | 5,163 | 3.44 | 44 | 13.1 | 0.7 | 0.6 |
| 7 | Citadel Servicing Corp | 543 | 7.19 | 19 | 10.0 | 2.5 | 2.3 | UNITED WHOLESAL MORTGAGE LLC | 5,232 | 6.87 | 17 | 10.0 | 1.3 | 1.2 | MRCOOPER | 187 | 7.60 | 8 | 11.6 | 2.1 | 1.9 |
| 8 | N/A | 594 | 7.69 | 7 | 9.0 | 1.9 | 1.7 | Fay Servicing | 6,595 | 5.84 | 31 | 9.5 | 1.3 | 1.2 | Fay Servicing | 6,174 | 5.70 | 31 | 9.2 | 1.4 | 1.3 |
| 9 | INVESTOR MORTGAGE FINANCE LLC | 607 | 7.54 | 12 | 8.7 | 1.6 | 1.5 | Citadel Servicing Corp | 523 | 7.17 | 18 | 6.5 | 1.9 | 1.8 | UNITED WHOLESAL MORTGAGE LLC | 4,921 | 6.84 | 16 | 7.2 | 1.3 | 1.2 |
| 10 | Fay Servicing | 6,723 | 5.90 | 31 | 6.5 | 1.3 | 1.2 | A&D Mortgage | 1,238 | 7.08 | 38 | 3.9 | 8.6 | 8.3 | N/A | 515 | 7.04 | 23 | 6.1 | 4.2 | 3.9 |
| 11 | Smaller Servicers | 763 | 5.23 | 65 | 5.9 | 0.8 | 0.8 | Smaller Servicers | 793 | 5.17 | 64 | 3.8 | 0.8 | 0.8 | A&D Mortgage | 1,290 | 7.12 | 35 | 2.7 | 8.4 | 8.2 |
| 12 | A&D Mortgage | 1,212 | 7.06 | 39 | 5.2 | 8.9 | 8.4 | N/A | 521 | 7.46 | 13 | 3.4 | 2.6 | 2.5 | Citadel Servicing Corp | 364 | 6.87 | 21 | 2.1 | 1.8 | 1.7 |
| 13 | BSI Financial | 1,178 | 5.10 | 48 | 1.9 | 3.4 | 3.4 | BSI Financial | 1,195 | 5.11 | 47 | 2.5 | 3.4 | 3.3 | Nationstar | 9,078 | 4.46 | 45 | 2.0 | 0.7 | 0.7 |
| 14 | Selene | 767 | 7.23 | 14 | -0.0 | 2.4 | 2.4 | Selene | 619 | 7.12 | 16 | -0.8 | 2.4 | 2.4 | Rocket | 6,090 | 3.83 | 41 | 1.6 | 0.6 | 0.5 |
| 15 | CORNERSTONE | 609 | 7.57 | 5 | -0.7 | 2.0 | 2.0 | NATIONSTAR D/B/A RUSHMORE SERV | 219 | 7.70 | 31 | -0.8 | 4.2 | 4.2 | BSI Financial | 1,230 | 5.14 | 43 | 1.1 | 3.2 | 3.1 |
| 16 | NATIONSTAR D/B/A RUSHMORE SERV | 214 | 7.68 | 32 | -1.3 | 3.8 | 3.9 | Nationstar | 13,642 | 4.41 | 46 | -1.0 | 0.6 | 0.6 | Lima One Capital | 825 | 5.97 | 39 | 0.9 | 3.2 | 3.2 |
| 17 | Nationstar | 15,162 | 4.39 | 47 | -2.1 | 0.6 | 0.6 | Lima One Capital | 797 | 5.97 | 42 | -3.8 | 3.1 | 3.2 | NATIONSTAR D/B/A RUSHMORE SERV | 229 | 7.74 | 27 | 0.5 | 3.8 | 3.7 |
| 18 | First Republic | 377 | 3.69 | 99 | -2.3 | 0.2 | 0.3 | AmeriHome Mortgage | 194 | 4.76 | 47 | -4.1 | 0.6 | 0.6 | CMI | 366 | 5.45 | 30 | -0.3 | 0.1 | 0.1 |
| 19 | Select Portfolio | 19,216 | 5.89 | 30 | -4.4 | 0.9 | 1.0 | Rocket | 6,040 | 3.86 | 44 | -4.8 | 0.5 | 0.5 | Selene | 435 | 6.67 | 20 | -0.5 | 2.7 | 2.7 |
| 20 | AmWest Funding | 582 | 6.80 | 36 | -4.5 | 5.6 | 5.8 | New Residential | 55,846 | 4.83 | 40 | -5.3 | 0.8 | 0.9 | AmeriHome Mortgage | 171 | 4.47 | 50 | -3.6 | 0.6 | 0.6 |
| 21 | New Residential | 56,108 | 4.86 | 41 | -6.3 | 0.8 | 0.9 | Select Portfolio | 18,151 | 5.80 | 30 | -5.3 | 0.9 | 1.0 | AmWest Funding | 638 | 6.85 | 31 | -4.4 | 4.6 | 4.8 |
| 22 | Chase | 11,160 | 6.15 | 33 | -6.3 | 0.5 | 0.5 | CORNERSTONE | 427 | 7.54 | 5 | -5.5 | 1.7 | 1.8 | Rushmore Loan Mgmt | 115 | 4.76 | 70 | -4.4 | 3.2 | 3.3 |
| 23 | Lima One Capital | 787 | 5.97 | 43 | -6.4 | 2.9 | 3.2 | AmWest Funding | 599 | 6.83 | 34 | -5.5 | 5.1 | 5.4 | Chase | 9,286 | 6.05 | 36 | -4.7 | 0.5 | 0.5 |
| 24 | Rocket | 5,962 | 3.85 | 46 | -8.3 | 0.5 | 0.5 | Rushmore Loan Mgmt | 113 | 4.77 | 74 | -6.3 | 3.1 | 3.3 | CORNERSTONE | 234 | 7.55 | 5 | -5.5 | 1.5 | 1.6 |
| 25 | Rushmore Loan Mgmt | 111 | 4.76 | 75 | -8.9 | 3.0 | 3.3 | Chase | 10,598 | 6.13 | 34 | -6.9 | 0.5 | 0.5 | New Residential | 54,195 | 4.71 | 39 | -5.7 | 0.8 | 0.8 |
| 26 | Lakeview | 1,986 | 3.59 | 52 | -9.5 | 0.2 | 0.3 | Lakeview | 2,001 | 3.59 | 50 | -12.7 | 0.2 | 0.3 | Select Portfolio | 16,314 | 5.62 | 32 | -7.6 | 0.9 | 1.0 |
| 27 | AmeriHome Mortgage | 213 | 4.94 | 44 | -14.7 | 0.5 | 0.6 | PennyMac | 9,716 | 6.23 | 19 | -18.4 | 0.2 | 0.2 | Smaller Servicers | 733 | 4.84 | 69 | -9.1 | 0.7 | 0.8 |
| 28 | Caliber Home Loans | 141 | 3.64 | 53 | -14.8 | 0.1 | 0.1 | Community Loan Servicing | 3,342 | 3.38 | 51 | -22.8 | 0.2 | 0.3 | Lakeview | 2,035 | 3.59 | 47 | -12.3 | 0.2 | 0.3 |
| 29 | CMI | 333 | 5.33 | 35 | -15.7 | 0.1 | 0.1 | JPMORGAN CHASE BANK N.A. | 368 | 6.33 | 26 | -26.6 | 0.4 | 0.5 | PennyMac | 7,845 | 6.07 | 20 | -15.5 | 0.2 | 0.2 |
| 30 | PennyMac | 10,719 | 6.28 | 18 | -17.2 | 0.2 | 0.2 | Carrington | 139 | 4.87 | 46 | -28.8 | 3.1 | 4.4 | Community Loan Servicing | 3,402 | 3.38 | 48 | -26.0 | 0.2 | 0.3 |
| 31 | Community Loan Servicing | 3,314 | 3.38 | 53 | -19.7 | 0.2 | 0.3 | Specialized Loan Servicing | 3,723 | 4.55 | 44 | -31.7 | 0.5 | 0.8 | Specialized Loan Servicing | 3,853 | 4.58 | 40 | -26.0 | 0.5 | 0.7 |
| 32 | JPMORGAN CHASE BANK N.A. | 355 | 6.31 | 27 | -26.5 | 0.5 | 0.7 | First Republic | 389 | 3.69 | 98 | -32.2 | 0.2 | 0.3 | Carrington | 142 | 4.86 | 43 | -27.4 | 3.2 | 4.5 |
| 33 | Carrington | 137 | 4.86 | 48 | -29.5 | 2.9 | 4.0 | CMI | 347 | 5.39 | 33 | -36.5 | 0.0 | 0.1 | First Republic | 401 | 3.69 | 96 | -37.8 | 0.2 | 0.3 |
| 34 | Specialized Loan Servicing | 3,618 | 4.52 | 45 | -30.1 | 0.5 | 0.7 | Wells Fargo | 1,235 | 3.36 | 56 | -40.8 | 0.2 | 0.4 | ServiceMac | 3,863 | 4.32 | 33 | -42.0 | 0.1 | 0.2 |
| 35 | LoanCare | 450 | 3.39 | 51 | -44.7 | 0.2 | 0.4 | LoanCare | 454 | 3.39 | 50 | -50.3 | 0.2 | 0.4 | Wells Fargo | 2,515 | 3.36 | 53 | -42.2 | 0.2 | 0.4 |
| 36 | JPMORGAN CHASE BANK N.A. | 1,080 | 6.39 | 27 | -51.4 | 0.2 | 0.4 | Caliber Home Loans | 142 | 3.64 | 52 | -50.8 | 0.1 | 0.1 | LoanCare | 462 | 3.39 | 47 | -44.9 | 0.2 | 0.4 |
| 37 | ServiceMac | 3,863 | 4.44 | 35 | -57.1 | 0.1 | 0.2 | ServiceMac | 3,962 | 4.43 | 34 | -53.5 | 0.1 | 0.2 | JPMORGAN CHASE BANK N.A. | 386 | 6.35 | 22 | -46.4 | 0.2 | 0.3 |
| 38 | PNC Mortgage | 225 | 3.93 | 113 | -61.9 | 0.3 | 0.7 | PNC Mortgage | 227 | 3.91 | 112 | -54.7 | 0.4 | 0.9 | JPMORGAN CHASE BANK N.A. | 1,166 | 6.42 | 23 | -49.4 | 0.1 | 0.3 |
| 39 | Provident Funding | 3,577 | 4.68 | 31 | -66.4 | 0.0 | 0.1 | JPMORGAN CHASE BANK N.A. | 1,108 | 6.40 | 26 | -58.4 | 0.1 | 0.3 | PNC Mortgage | 231 | 3.89 | 110 | -49.6 | 0.4 | 0.9 |
| 40 | | | | | | | | Provident Funding | 3,306 | 4.51 | 33 | -64.2 | 0.0 | 0.1 | Provident Funding | 2,888 | 4.18 | 35 | -53.6 | 0.0 | 0.1 |
| 41 | | | | | | | | | | | | | | Caliber Home Loans | 144 | 3.64 | 49 | -76.6 | 0.0 | 0.1 | |

Highlighted row is the servicer closest to their comparison speed
Data is sorted on the contents of the highlighted column

PLS: Fixed Rate Prime Jumbo

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| Rank | 3M Historical Horizon | | | | | | | 6M Historical Horizon | | | | | | | 12M Historical Horizon | | | | | | |
|------|--------------------------------|--------|------|------|--------|-------|------|--------------------------------|--------|------|------|--------|-------|-------------|--------------------------------|--------|------|--------|-------|-------|-----|
| | Servicer | \$mm | WAC | WALA | %ΔRef | %≥D60 | Ref | Servicer | \$mm | WAC | WALA | %ΔRef | %≥D60 | Ref | Servicer | \$mm | WAC | WALA | %ΔRef | %≥D60 | Ref |
| 1 | SERVICEMAC LLC | 239 | 6.72 | 18 | 290.2 | 0.4 | 0.1 | SERVICEMAC LLC | 267 | 6.73 | 16 | 212.8 | 0.4 | 0.1 | SERVICEMAC LLC | 296 | 6.75 | 13 | 289.9 | 0.4 | 0.1 |
| 2 | United Shore | 7,633 | 3.39 | 51 | 39.5 | 1.5 | 1.1 | United Shore | 7,707 | 3.39 | 50 | 38.0 | 1.5 | 1.1 | CMI | 211 | 6.96 | 15 | 136.9 | 0.1 | 0.0 |
| 3 | Community Loan Servicing | 1,424 | 2.99 | 55 | 32.3 | 0.3 | 0.2 | loanDepot.com | 4,111 | 3.42 | 48 | 29.6 | 0.9 | 0.7 | United Shore | 7,855 | 3.40 | 47 | 38.8 | 1.4 | 1.0 |
| 4 | loanDepot.com | 4,083 | 3.42 | 49 | 29.8 | 0.9 | 0.7 | Cenlar | 4,340 | 3.56 | 72 | 25.6 | 0.6 | 0.5 | BSI Financial | 432 | 2.95 | 52 | 21.8 | 1.0 | 0.8 |
| 5 | Smaller Servicers | 556 | 4.80 | 74 | 27.3 | 0.7 | 0.6 | BSI Financial | 424 | 2.94 | 55 | 20.5 | 0.9 | 0.7 | loanDepot.com | 4,161 | 3.40 | 45 | 20.9 | 0.8 | 0.6 |
| 6 | Cenlar | 4,286 | 3.58 | 72 | 25.3 | 0.6 | 0.5 | Citadel Servicing Corp | 271 | 7.17 | 18 | 17.6 | 2.4 | 2.0 | Cenlar | 4,377 | 3.51 | 71 | 19.7 | 0.6 | 0.5 |
| 7 | PennyMac | 4,620 | 6.75 | 12 | 21.3 | 0.3 | 0.2 | Smaller Servicers | 560 | 4.75 | 74 | 15.3 | 0.8 | 0.7 | Citadel Servicing Corp | 189 | 6.85 | 21 | 17.8 | 2.1 | 1.8 |
| 8 | Citadel Servicing Corp | 278 | 7.19 | 19 | 17.8 | 2.8 | 2.4 | PennyMac | 4,020 | 6.77 | 12 | 14.1 | 0.2 | 0.2 | PennyMac | 2,990 | 6.77 | 13 | 6.6 | 0.3 | 0.2 |
| 9 | BSI Financial | 420 | 2.93 | 57 | 17.7 | 0.7 | 0.6 | Community Loan Servicing | 1,435 | 3.00 | 53 | 13.2 | 0.2 | 0.2 | UNITED WHOLESAL E MORTGAGE LLC | 4,657 | 6.82 | 16 | 6.6 | 1.2 | 1.2 |
| 10 | UNITED WHOLESAL E MORTGAGE LLC | 4,887 | 6.83 | 18 | 12.7 | 1.4 | 1.2 | UNITED WHOLESAL E MORTGAGE LLC | 4,903 | 6.84 | 17 | 9.7 | 1.3 | 1.2 | Flagstar | 981 | 3.15 | 52 | 5.7 | 0.5 | 0.5 |
| 11 | A&D Mortgage | 580 | 7.04 | 40 | 4.4 | 10.6 | 10.2 | A&D Mortgage | 594 | 7.06 | 38 | 4.1 | 10.3 | 9.9 | A&D Mortgage | 618 | 7.09 | 35 | 3.9 | 10.3 | 9.9 |
| 12 | AmWest Funding | 305 | 6.61 | 37 | -0.7 | 7.6 | 7.7 | AmWest Funding | 312 | 6.63 | 35 | -1.9 | 7.1 | 7.3 | Rocket | 5,332 | 3.49 | 43 | 2.8 | 0.6 | 0.6 |
| 13 | First Republic | 337 | 3.64 | 97 | -2.1 | 0.1 | 0.1 | Rocket | 5,312 | 3.54 | 45 | -4.0 | 0.5 | 0.5 | Community Loan Servicing | 1,461 | 3.00 | 50 | 1.8 | 0.2 | 0.2 |
| 14 | Selene | 258 | 7.34 | 13 | -2.9 | 2.4 | 2.5 | Fay Servicing | 2,743 | 5.53 | 30 | -5.5 | 0.5 | 0.5 | AmWest Funding | 329 | 6.68 | 31 | 0.2 | 6.3 | 6.3 |
| 15 | Chase | 10,974 | 6.18 | 32 | -5.9 | 0.5 | 0.5 | Chase | 10,413 | 6.15 | 33 | -6.4 | 0.5 | 0.5 | Chase | 9,098 | 6.07 | 35 | -4.1 | 0.5 | 0.5 |
| 16 | Rocket | 5,249 | 3.53 | 47 | -7.1 | 0.4 | 0.5 | New Residential | 38,208 | 4.50 | 42 | -7.3 | 0.6 | 0.7 | Selene | 149 | 6.42 | 20 | -4.8 | 2.9 | 3.0 |
| 17 | Select Portfolio | 14,322 | 5.76 | 29 | -7.4 | 0.6 | 0.6 | Select Portfolio | 13,549 | 5.68 | 30 | -7.6 | 0.6 | 0.6 | New Residential | 37,638 | 4.42 | 41 | -7.6 | 0.6 | 0.6 |
| 18 | Fay Servicing | 2,856 | 5.61 | 30 | -9.4 | 0.5 | 0.5 | Selene | 202 | 7.20 | 14 | -8.1 | 2.3 | 2.5 | Smaller Servicers | 526 | 4.46 | 78 | -8.8 | 0.6 | 0.7 |
| 19 | New Residential | 38,064 | 4.51 | 43 | -9.6 | 0.6 | 0.7 | AmeriHome Mortgage | 25 | 4.59 | 68 | -9.0 | 2.9 | 3.2 | Select Portfolio | 12,134 | 5.51 | 31 | -9.6 | 0.6 | 0.6 |
| 20 | Rushmore Loan Mgmt | 79 | 4.51 | 88 | -12.6 | 2.3 | 2.7 | Rushmore Loan Mgmt | 80 | 4.51 | 86 | -18.1 | 2.1 | 2.5 | Rushmore Loan Mgmt | 81 | 4.50 | 83 | -12.9 | 2.3 | 2.6 |
| 21 | Carrington | 79 | 5.03 | 48 | -17.0 | 4.6 | 5.6 | Carrington | 80 | 5.03 | 47 | -18.5 | 5.0 | 6.1 | Fay Servicing | 2,496 | 5.33 | 30 | -13.0 | 0.4 | 0.4 |
| 22 | Nationstar | 8,721 | 4.41 | 47 | -19.2 | 0.4 | 0.4 | Nationstar | 7,511 | 4.43 | 46 | -21.6 | 0.4 | 0.4 | AmeriHome Mortgage | 25 | 4.52 | 67 | -14.9 | 2.8 | 3.3 |
| 23 | N/A | 255 | 7.68 | 6 | -20.1 | 1.1 | 1.4 | N/A | 173 | 7.62 | 6 | -22.9 | 0.8 | 1.0 | Carrington | 82 | 5.02 | 44 | -18.3 | 5.1 | 6.3 |
| 24 | AmeriHome Mortgage | 25 | 4.64 | 68 | -26.2 | 2.6 | 3.5 | JPMORGAN CHASE BANK N.A. | 368 | 6.33 | 26 | -26.6 | 0.4 | 0.5 | Nationstar | 4,769 | 4.43 | 47 | -19.9 | 0.4 | 0.5 |
| 25 | JPMORGAN CHASE BANK N.A. | 355 | 6.31 | 27 | -26.5 | 0.5 | 0.7 | Specialized Loan Servicing | 2,979 | 4.35 | 45 | -39.2 | 0.4 | 0.7 | N/A | 86 | 7.62 | 6 | -22.9 | 0.8 | 1.0 |
| 26 | Specialized Loan Servicing | 2,903 | 4.32 | 46 | -38.5 | 0.4 | 0.6 | Wells Fargo | 892 | 3.23 | 59 | -42.2 | 0.2 | 0.4 | LoanCare | 65 | 2.98 | 47 | -24.4 | 0.2 | 0.2 |
| 27 | JPMORGAN CHASE BANK N.A. | 1,080 | 6.39 | 27 | -51.4 | 0.2 | 0.4 | ServiceMac | 3,706 | 4.48 | 33 | -53.4 | 0.1 | 0.2 | Specialized Loan Servicing | 3,078 | 4.39 | 41 | -33.6 | 0.4 | 0.6 |
| 28 | ServiceMac | 3,610 | 4.49 | 34 | -57.5 | 0.1 | 0.2 | PNC Mortgage | 219 | 3.87 | 113 | -54.7 | 0.4 | 0.9 | Wells Fargo | 1,817 | 3.23 | 56 | -40.1 | 0.2 | 0.4 |
| 29 | PNC Mortgage | 217 | 3.88 | 114 | -61.9 | 0.3 | 0.7 | JPMORGAN CHASE BANK N.A. | 1,108 | 6.40 | 26 | -58.4 | 0.1 | 0.3 | ServiceMac | 3,602 | 4.36 | 31 | -40.8 | 0.1 | 0.2 |
| 30 | Provident Funding | 3,067 | 4.95 | 28 | -66.9 | 0.0 | 0.1 | First Republic | 348 | 3.64 | 97 | -68.9 | 0.1 | 0.2 | JPMORGAN CHASE BANK N.A. | 386 | 6.35 | 22 | -46.4 | 0.2 | 0.3 |
| 31 | CMI | 182 | 6.94 | 20 | -100.0 | 0.0 | 0.0 | Provident Funding | 2,792 | 4.79 | 29 | -70.7 | 0.0 | 0.1 | JPMORGAN CHASE BANK N.A. | 1,166 | 6.42 | 23 | -49.4 | 0.1 | 0.3 |
| 32 | CORNERSTONE | 35 | 6.76 | 4 | -100.0 | 0.0 | 0.0 | CMI | 194 | 6.95 | 19 | -100.0 | 0.0 | 0.0 | PNC Mortgage | 225 | 3.86 | 110 | -49.6 | 0.5 | 0.9 |
| 33 | LoanCare | 62 | 2.97 | 52 | -100.0 | 0.0 | 0.1 | CORNERSTONE | 23 | 6.78 | 4 | -100.0 | 0.0 | 0.0 | Provident Funding | 2,368 | 4.44 | 32 | -63.0 | 0.0 | 0.1 |
| 34 | | | | | | | | LoanCare | 63 | 2.97 | 51 | -100.0 | 0.0 | 0.1 | First Republic | 359 | 3.65 | 95 | -86.7 | 0.0 | 0.2 |
| 35 | | | | | | | | | | | | | | CORNERSTONE | 12 | 6.78 | 4 | -100.0 | 0.0 | 0.0 | |
| 36 | | | | | | | | | | | | | | Lakeview | 0 | 2.99 | 42 | -100.0 | 0.0 | 0.0 | |

Highlighted row is the servicer closest to their comparison speed
Data is sorted on the contents of the highlighted column

PLS: Fixed Rate Investor

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| Rank | 3M Historical Horizon | | | | | | | 6M Historical Horizon | | | | | | 12M Historical Horizon | | | | | | | |
|------|--------------------------------|--------|------|------|--------|-------|-----|--------------------------------|--------|------|------|--------|-------|------------------------|--------------------------------|--------|------|--------|-------|-------|-----|
| | Servicer | \$mm | WAC | WALA | %ΔRef | %≥D60 | Ref | Servicer | \$mm | WAC | WALA | %ΔRef | %≥D60 | Ref | Servicer | \$mm | WAC | WALA | %ΔRef | %≥D60 | Ref |
| 1 | Cenlar | 4,787 | 3.39 | 51 | 45.2 | 0.4 | 0.3 | Cenlar | 4,823 | 3.39 | 49 | 40.9 | 0.4 | 0.3 | Cenlar | 4,897 | 3.39 | 46 | 42.0 | 0.4 | 0.3 |
| 2 | MRCOOPER | 216 | 7.58 | 12 | 20.9 | 2.9 | 2.4 | United Shore | 2,488 | 3.46 | 52 | 16.8 | 0.3 | 0.3 | AmeriHome Mortgage | 147 | 4.46 | 47 | 33.9 | 0.2 | 0.2 |
| 3 | United Shore | 2,465 | 3.45 | 53 | 19.8 | 0.3 | 0.3 | MRCOOPER | 220 | 7.59 | 10 | 16.7 | 2.4 | 2.1 | First Republic | 33 | 4.03 | 112 | 31.2 | 2.2 | 1.6 |
| 4 | N/A | 338 | 7.69 | 7 | 19.3 | 2.3 | 2.0 | INVESTOR MORTGAGE FINANCE LLC | 559 | 7.52 | 11 | 14.2 | 1.5 | 1.3 | Flagstar | 1,335 | 3.61 | 46 | 30.3 | 0.4 | 0.3 |
| 5 | CMI | 151 | 3.40 | 54 | 11.7 | 0.2 | 0.1 | Nationstar | 6,131 | 4.39 | 46 | 13.5 | 0.8 | 0.7 | United Shore | 2,528 | 3.46 | 49 | 16.0 | 0.3 | 0.3 |
| 6 | Nationstar | 6,440 | 4.36 | 47 | 11.7 | 0.8 | 0.7 | UNITED WHOLESALE MORTGAGE LLC | 330 | 7.25 | 13 | 12.9 | 1.8 | 1.6 | UNITED WHOLESALE MORTGAGE LLC | 264 | 7.28 | 12 | 15.9 | 1.7 | 1.4 |
| 7 | AmeriHome Mortgage | 187 | 4.98 | 41 | 11.6 | 0.2 | 0.2 | Fay Servicing | 3,779 | 6.10 | 31 | 12.6 | 2.0 | 1.7 | INVESTOR MORTGAGE FINANCE LLC | 439 | 7.63 | 11 | 15.9 | 1.2 | 1.1 |
| 8 | Fay Servicing | 3,796 | 6.16 | 31 | 10.2 | 1.9 | 1.7 | First Republic | 32 | 4.03 | 114 | 8.6 | 2.0 | 1.9 | Nationstar | 4,309 | 4.49 | 44 | 14.2 | 1.0 | 0.8 |
| 9 | INVESTOR MORTGAGE FINANCE LLC | 607 | 7.54 | 12 | 8.7 | 1.6 | 1.5 | Rushmore Loan Mgmt | 33 | 5.39 | 43 | 7.2 | 5.7 | 5.3 | Fay Servicing | 3,604 | 6.00 | 30 | 12.6 | 2.1 | 1.9 |
| 10 | UNITED WHOLESALE MORTGAGE LLC | 325 | 7.25 | 14 | 6.3 | 1.8 | 1.7 | AmeriHome Mortgage | 169 | 4.78 | 44 | 7.2 | 0.2 | 0.2 | MRCOOPER | 187 | 7.60 | 8 | 11.6 | 2.1 | 1.9 |
| 11 | A&D Mortgage | 632 | 7.08 | 39 | 6.2 | 7.3 | 6.9 | N/A | 348 | 7.38 | 17 | 6.3 | 3.2 | 3.0 | N/A | 429 | 6.93 | 27 | 7.0 | 4.7 | 4.4 |
| 12 | Selene | 509 | 7.17 | 15 | 1.8 | 2.4 | 2.3 | A&D Mortgage | 644 | 7.10 | 38 | 3.6 | 7.1 | 6.8 | Rushmore Loan Mgmt | 34 | 5.39 | 40 | 6.3 | 5.3 | 5.0 |
| 13 | Citadel Servicing Corp | 264 | 7.19 | 19 | 0.9 | 2.1 | 2.1 | Selene | 417 | 7.08 | 17 | 2.9 | 2.5 | 2.4 | Provident Funding | 521 | 3.02 | 48 | 5.9 | 0.1 | 0.1 |
| 14 | BSI Financial | 758 | 6.30 | 43 | 0.8 | 4.9 | 4.9 | BSI Financial | 771 | 6.31 | 42 | 1.0 | 4.7 | 4.7 | Selene | 286 | 6.80 | 20 | 2.1 | 2.6 | 2.5 |
| 15 | CORNERSTONE | 573 | 7.62 | 6 | -0.7 | 2.0 | 2.0 | NATIONSTAR D/B/A RUSHMORE SERV | 219 | 7.70 | 31 | -0.8 | 4.2 | 4.2 | A&D Mortgage | 672 | 7.14 | 35 | 1.2 | 6.7 | 6.6 |
| 16 | NATIONSTAR D/B/A RUSHMORE SERV | 214 | 7.68 | 32 | -1.3 | 3.8 | 3.9 | New Residential | 17,140 | 5.56 | 34 | -3.1 | 1.2 | 1.2 | Lima One Capital | 825 | 5.97 | 39 | 0.9 | 3.2 | 3.2 |
| 17 | Select Portfolio | 4,630 | 6.37 | 28 | -1.8 | 1.9 | 2.0 | Select Portfolio | 4,328 | 6.25 | 29 | -3.5 | 2.0 | 2.0 | NATIONSTAR D/B/A RUSHMORE SERV | 229 | 7.74 | 27 | 0.5 | 3.8 | 3.7 |
| 18 | First Republic | 31 | 4.02 | 115 | -2.5 | 1.7 | 1.7 | Lima One Capital | 797 | 5.97 | 42 | -3.8 | 3.1 | 3.2 | BSI Financial | 799 | 6.32 | 39 | -1.0 | 4.3 | 4.4 |
| 19 | New Residential | 17,553 | 5.62 | 35 | -2.7 | 1.2 | 1.2 | CORNERSTONE | 404 | 7.59 | 5 | -5.4 | 1.7 | 1.8 | New Residential | 16,045 | 5.39 | 34 | -3.8 | 1.1 | 1.2 |
| 20 | Rushmore Loan Mgmt | 32 | 5.39 | 45 | -4.0 | 4.7 | 4.9 | Citadel Servicing Corp | 252 | 7.16 | 18 | -8.2 | 1.5 | 1.6 | CORNERSTONE | 223 | 7.59 | 5 | -5.4 | 1.6 | 1.7 |
| 21 | Lima One Capital | 787 | 5.97 | 43 | -6.4 | 2.9 | 3.2 | Provident Funding | 513 | 3.02 | 51 | -9.9 | 0.0 | 0.1 | Select Portfolio | 3,895 | 6.00 | 30 | -6.0 | 1.8 | 1.9 |
| 22 | Lakeview | 1,986 | 3.59 | 52 | -9.5 | 0.2 | 0.3 | Rocket | 705 | 6.24 | 35 | -12.3 | 0.4 | 0.5 | Rocket | 734 | 6.26 | 31 | -8.2 | 0.4 | 0.5 |
| 23 | Specialized Loan Servicing | 715 | 5.31 | 41 | -10.9 | 1.0 | 1.1 | Lakeview | 2,001 | 3.59 | 50 | -12.7 | 0.2 | 0.3 | Smaller Servicers | 195 | 5.90 | 42 | -9.1 | 1.0 | 1.1 |
| 24 | AmWest Funding | 277 | 7.02 | 35 | -12.8 | 3.3 | 3.8 | Smaller Servicers | 221 | 6.28 | 38 | -13.1 | 1.0 | 1.1 | Specialized Loan Servicing | 776 | 5.35 | 36 | -10.2 | 1.0 | 1.2 |
| 25 | Caliber Home Loans | 141 | 3.64 | 53 | -14.8 | 0.1 | 0.1 | Specialized Loan Servicing | 744 | 5.33 | 40 | -13.3 | 0.9 | 1.1 | Lakeview | 2,035 | 3.59 | 47 | -12.3 | 0.2 | 0.3 |
| 26 | Rocket | 690 | 6.22 | 36 | -17.2 | 0.5 | 0.6 | AmWest Funding | 286 | 7.06 | 34 | -13.9 | 3.0 | 3.5 | AmWest Funding | 309 | 7.03 | 31 | -13.8 | 2.8 | 3.3 |
| 27 | Smaller Servicers | 195 | 6.49 | 37 | -18.7 | 1.1 | 1.4 | CMI | 152 | 3.40 | 52 | -22.5 | 0.1 | 0.1 | Citadel Servicing Corp | 176 | 6.89 | 21 | -16.0 | 1.4 | 1.7 |
| 28 | Chase | 186 | 4.78 | 86 | -25.8 | 0.4 | 0.6 | Chase | 185 | 4.74 | 87 | -26.6 | 0.4 | 0.6 | Chase | 188 | 4.72 | 85 | -30.9 | 0.4 | 0.5 |
| 29 | Community Loan Servicing | 1,890 | 3.68 | 51 | -43.0 | 0.2 | 0.3 | Wells Fargo | 343 | 3.69 | 48 | -36.6 | 0.2 | 0.4 | PennyMac | 4,855 | 5.64 | 24 | -31.3 | 0.1 | 0.2 |
| 30 | LoanCare | 388 | 3.45 | 51 | -43.4 | 0.2 | 0.4 | PennyMac | 5,696 | 5.85 | 23 | -39.8 | 0.1 | 0.2 | CMI | 155 | 3.40 | 49 | -38.7 | 0.1 | 0.1 |
| 31 | PennyMac | 6,099 | 5.93 | 23 | -45.2 | 0.1 | 0.2 | Community Loan Servicing | 1,907 | 3.68 | 50 | -39.9 | 0.2 | 0.3 | Community Loan Servicing | 1,941 | 3.68 | 47 | -40.3 | 0.2 | 0.3 |
| 32 | loanDepot.com | 991 | 3.63 | 47 | -50.6 | 0.2 | 0.4 | loanDepot.com | 994 | 3.62 | 46 | -46.4 | 0.2 | 0.4 | loanDepot.com | 1,002 | 3.60 | 43 | -43.9 | 0.2 | 0.4 |
| 33 | ServiceMac | 253 | 3.65 | 52 | -54.3 | 0.2 | 0.4 | LoanCare | 391 | 3.45 | 50 | -49.4 | 0.2 | 0.4 | LoanCare | 398 | 3.45 | 47 | -46.4 | 0.2 | 0.4 |
| 34 | Provident Funding | 510 | 3.02 | 53 | -60.0 | 0.0 | 0.0 | Caliber Home Loans | 142 | 3.64 | 52 | -50.8 | 0.1 | 0.1 | ServiceMac | 261 | 3.65 | 47 | -48.7 | 0.2 | 0.4 |
| 35 | Carrington | 58 | 4.64 | 47 | -77.4 | 0.4 | 2.0 | ServiceMac | 256 | 3.65 | 50 | -53.9 | 0.2 | 0.4 | Wells Fargo | 699 | 3.69 | 45 | -49.5 | 0.2 | 0.3 |
| 36 | PNC Mortgage | 8 | 5.18 | 72 | -100.0 | 0.0 | 0.0 | Carrington | 59 | 4.64 | 46 | -72.6 | 0.5 | 2.0 | Carrington | 60 | 4.65 | 42 | -66.7 | 0.7 | 2.0 |
| 37 | | | | | | | | PNC Mortgage | 8 | 5.07 | 75 | -100.0 | 0.0 | 0.0 | Caliber Home Loans | 144 | 3.64 | 49 | -76.6 | 0.0 | 0.1 |
| 38 | | | | | | | | | | | | | | PNC Mortgage | 7 | 4.82 | 84 | -100.0 | 0.0 | 0.0 | |

Highlighted row is the servicer closest to their comparison speed
Data is sorted on the contents of the highlighted column

PLS: Fixed Rate Expanded Prime

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| Rank | Servicer | 3M Historical Horizon | | | | | | 6M Historical Horizon | | | | | | 12M Historical Horizon | | | | | | | |
|------|-------------------|-----------------------|------|------|--------|-------|-----|-----------------------|------|------|------|--------|-------|------------------------|-------------------|------|------|------|--------|-------|-----|
| | | \$mm | WAC | WALA | %ΔRef | %≥D60 | Ref | Servicer | \$mm | WAC | WALA | %ΔRef | %≥D60 | Ref | Servicer | \$mm | WAC | WALA | %ΔRef | %≥D60 | Ref |
| 1 | New Residential | 491 | 4.88 | 92 | -0.0 | 2.8 | 2.8 | New Residential | 498 | 4.88 | 91 | -0.0 | 2.9 | 2.9 | Select Portfolio | 286 | 4.92 | 71 | 0.3 | 1.5 | 1.4 |
| 2 | Rocket | 23 | 4.44 | 76 | -0.0 | 2.4 | 2.4 | Rocket | 23 | 4.44 | 75 | -0.0 | 2.3 | 2.3 | Rocket | 24 | 4.45 | 72 | -0.0 | 2.4 | 2.4 |
| 3 | Select Portfolio | 264 | 4.90 | 76 | -0.0 | 1.5 | 1.5 | Select Portfolio | 273 | 4.91 | 74 | -0.0 | 1.5 | 1.5 | New Residential | 512 | 4.88 | 88 | -0.0 | 2.8 | 2.8 |
| 4 | Fay Servicing | 72 | 3.93 | 84 | -100.0 | 0.0 | 0.0 | Fay Servicing | 73 | 3.94 | 82 | -100.0 | 0.0 | 0.0 | Fay Servicing | 75 | 3.94 | 80 | -3.2 | 0.3 | 0.4 |
| 5 | First Republic | 9 | 4.24 | 95 | -100.0 | 0.0 | 0.0 | First Republic | 9 | 4.24 | 93 | -100.0 | 0.0 | 0.0 | First Republic | 9 | 4.24 | 90 | -100.0 | 0.0 | 0.0 |
| 6 | Smaller Servicers | 12 | 4.49 | 95 | -100.0 | 0.0 | 0.0 | Smaller Servicers | 12 | 4.49 | 94 | -100.0 | 0.0 | 0.0 | Smaller Servicers | 12 | 4.48 | 92 | -100.0 | 0.0 | 0.0 |

Highlighted row is the servicer closest to their comparison speed
 Data is sorted on the contents of the highlighted column

Non-QM: Fixed Rate Total

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| Rank | 3M Historical Horizon | | | | | | | 6M Historical Horizon | | | | | | | 12M Historical Horizon | | | | | | |
|------|----------------------------|--------|------|------|--------|-------|------|----------------------------|--------|------|------|--------|-------|--------------|----------------------------|--------|------|--------|--------|-------|------|
| | Servicer | \$mm | WAC | WALA | %ΔRef | %≥D60 | Ref | Servicer | \$mm | WAC | WALA | %ΔRef | %≥D60 | Ref | Servicer | \$mm | WAC | WALA | %ΔRef | %≥D60 | Ref |
| 1 | SHELLPOINT -> SPS | 25 | 7.66 | 7 | 52.1 | 2.1 | 1.4 | SHELLPOINT -> SPS | 17 | 7.66 | 6 | 52.1 | 1.5 | 1.0 | LIMAONE | 13 | 7.92 | 12 | 62.6 | 1.3 | 0.8 |
| 2 | AD MORTGAGE | 273 | 7.65 | 13 | 27.6 | 2.5 | 1.9 | AD MORTGAGE | 277 | 7.66 | 12 | 21.4 | 2.0 | 1.7 | SHELLPOINT -> SPS | 8 | 7.66 | 6 | 52.1 | 1.5 | 1.0 |
| 3 | Northpointe Bank | 35 | 6.44 | 41 | 15.5 | 3.4 | 2.9 | LIMAONE | 13 | 7.91 | 15 | 16.8 | 1.3 | 1.2 | PennyMac | 61 | 7.27 | 22 | 39.7 | 1.9 | 1.4 |
| 4 | Selene | 2,891 | 6.78 | 28 | 14.4 | 5.4 | 4.7 | Selene | 2,691 | 6.71 | 28 | 15.0 | 5.4 | 4.7 | AD MORTGAGE | 284 | 7.67 | 9 | 18.2 | 1.9 | 1.6 |
| 5 | A&D MTG | 236 | 8.48 | 30 | 12.9 | 10.6 | 9.4 | A&D MTG | 243 | 8.50 | 29 | 14.0 | 10.6 | 9.3 | Selene | 2,429 | 6.59 | 29 | 14.2 | 5.6 | 4.9 |
| 6 | LoanCare | 541 | 5.30 | 45 | 8.3 | 6.0 | 5.6 | PennyMac | 62 | 7.21 | 24 | 8.4 | 1.9 | 1.7 | A&D MTG | 263 | 8.53 | 25 | 9.1 | 9.8 | 9.0 |
| 7 | A&D Mortgage | 3,886 | 6.87 | 33 | 8.0 | 6.2 | 5.8 | A&D Mortgage | 3,962 | 6.89 | 32 | 7.2 | 5.8 | 5.4 | A&D Mortgage | 4,104 | 6.92 | 29 | 5.8 | 5.2 | 4.9 |
| 8 | RUSHMORE -> SPS | 3 | 6.31 | 27 | 5.3 | 28.8 | 27.3 | LoanCare | 547 | 5.31 | 44 | 6.2 | 5.8 | 5.4 | LoanCare | 624 | 5.46 | 40 | 5.5 | 5.9 | 5.6 |
| 9 | CARRINGTON MORTGAGE | 514 | 8.13 | 15 | 4.9 | 3.6 | 3.5 | MRCOOPER | 408 | 7.71 | 9 | 4.5 | 2.6 | 2.5 | MRCOOPER | 312 | 7.72 | 8 | 5.1 | 1.9 | 1.8 |
| 10 | MRCOOPER | 428 | 7.70 | 10 | 3.9 | 3.0 | 2.9 | RUSHMORE -> SPS | 2 | 6.31 | 26 | 4.1 | 21.6 | 20.7 | AmWest Funding | 4,429 | 6.13 | 30 | 4.8 | 2.5 | 2.4 |
| 11 | AmWest Funding | 5,244 | 6.32 | 28 | 2.9 | 2.4 | 2.3 | BSI Financial | 191 | 6.33 | 74 | 3.8 | 3.1 | 3.0 | RUSHMORE -> SPS | 1 | 6.31 | 26 | 4.1 | 21.6 | 20.7 |
| 12 | New Residential | 26,978 | 7.34 | 21 | 2.1 | 3.7 | 3.6 | Northpointe Bank | 130 | 6.02 | 39 | 3.5 | 4.0 | 3.8 | CHANGE LENDING LLC | 67 | 7.28 | 32 | 3.9 | 13.5 | 13.0 |
| 13 | Fay Servicing | 1,891 | 8.05 | 21 | 0.7 | 5.4 | 5.3 | CARRINGTON MORTGAGE | 528 | 8.14 | 14 | 2.8 | 3.3 | 3.2 | CARRINGTON MORTGAGE | 359 | 8.29 | 15 | 3.3 | 3.9 | 3.8 |
| 14 | Rocket | 36 | 9.52 | 11 | -0.0 | 0.4 | 0.4 | New Residential | 25,444 | 7.34 | 21 | 2.2 | 3.8 | 3.7 | N/A | 6,019 | 5.98 | 34 | 3.0 | 3.9 | 3.8 |
| 15 | Citadel Servicing Corp | 6,055 | 7.63 | 24 | -1.3 | 4.7 | 4.7 | AmWest Funding | 4,841 | 6.25 | 30 | 1.9 | 2.3 | 2.3 | BSI Financial | 197 | 6.33 | 71 | 3.0 | 3.6 | 3.5 |
| 16 | N/A | 6,605 | 6.51 | 28 | -1.4 | 2.8 | 2.9 | N/A | 6,156 | 6.30 | 31 | 1.0 | 3.3 | 3.3 | New Residential | 22,241 | 7.33 | 22 | 1.9 | 3.9 | 3.9 |
| 17 | Carrington | 956 | 6.96 | 27 | -1.7 | 4.0 | 4.1 | Rocket | 34 | 9.51 | 10 | -0.0 | 0.2 | 0.2 | Northpointe Bank | 240 | 6.15 | 34 | 1.1 | 3.6 | 3.5 |
| 18 | Select Portfolio | 44,780 | 6.77 | 27 | -2.5 | 3.1 | 3.2 | METROCITY | 49 | 4.52 | 45 | -0.0 | 0.1 | 0.1 | Fay Servicing | 1,749 | 8.04 | 19 | 0.0 | 4.6 | 4.6 |
| 19 | BSI Financial | 187 | 6.32 | 75 | -3.5 | 2.7 | 2.8 | Carrington | 755 | 6.74 | 32 | -0.2 | 4.5 | 4.5 | Rocket | 24 | 9.51 | 8 | -0.0 | 0.2 | 0.2 |
| 20 | PennyMac | 68 | 7.12 | 24 | -5.6 | 1.7 | 1.8 | Fay Servicing | 1,878 | 8.04 | 20 | -0.4 | 5.0 | 5.0 | METROCITY | 50 | 4.51 | 42 | -0.0 | 0.0 | 0.0 |
| 21 | Nationstar | 4,880 | 6.44 | 28 | -5.7 | 2.6 | 2.7 | Citadel Servicing Corp | 5,829 | 7.63 | 24 | -0.7 | 4.7 | 4.7 | Citadel Servicing Corp | 5,485 | 7.63 | 23 | -1.4 | 4.4 | 4.4 |
| 22 | LIMAONE | 13 | 7.90 | 16 | -7.9 | 1.6 | 1.8 | Select Portfolio | 43,654 | 6.73 | 27 | -2.7 | 3.1 | 3.2 | Carrington | 634 | 6.53 | 35 | -1.6 | 4.9 | 5.0 |
| 23 | Rushmore Loan Mgmt | 2,300 | 5.85 | 41 | -9.2 | 3.9 | 4.3 | Planet Home Lending | 1,461 | 6.30 | 31 | -7.1 | 3.6 | 3.8 | Select Portfolio | 41,053 | 6.66 | 27 | -3.0 | 3.2 | 3.3 |
| 24 | Planet Home Lending | 1,519 | 6.35 | 31 | -9.2 | 3.7 | 4.1 | Rushmore Loan Mgmt | 2,329 | 5.86 | 40 | -7.6 | 3.9 | 4.2 | Planet Home Lending | 1,412 | 6.26 | 30 | -4.2 | 3.6 | 3.7 |
| 25 | Specialized Loan Servicing | 304 | 6.51 | 43 | -26.6 | 2.9 | 4.0 | Nationstar | 4,742 | 6.35 | 30 | -8.4 | 2.6 | 2.8 | Rushmore Loan Mgmt | 2,317 | 5.83 | 38 | -4.8 | 4.1 | 4.3 |
| 26 | Lima One Capital | 18 | 7.13 | 72 | -41.0 | 2.3 | 3.9 | Specialized Loan Servicing | 311 | 6.52 | 42 | -20.7 | 3.3 | 4.2 | Nationstar | 4,306 | 6.15 | 31 | -8.6 | 2.8 | 3.1 |
| 27 | CORNERSTONE | 766 | 7.51 | 5 | -41.1 | 0.8 | 1.4 | Cenlar | 42 | 5.53 | 43 | -47.3 | 0.6 | 1.2 | Specialized Loan Servicing | 323 | 6.53 | 38 | -11.4 | 3.9 | 4.4 |
| 28 | SELENE FINANCE -> SPS | 6 | 8.05 | 14 | -62.9 | 8.3 | 22.5 | Lima One Capital | 19 | 7.13 | 70 | -47.7 | 1.9 | 3.6 | UWM | 9 | 4.07 | 60 | -26.7 | 1.0 | 1.3 |
| 29 | Cenlar | 44 | 5.66 | 42 | -77.0 | 0.2 | 0.8 | CORNERSTONE | 587 | 7.50 | 5 | -54.2 | 0.5 | 1.2 | Cenlar | 26 | 5.27 | 46 | -37.8 | 0.9 | 1.4 |
| 30 | AmeriHome Mortgage | 5 | 3.64 | 65 | -100.0 | 0.0 | 0.0 | SELENE FINANCE -> SPS | 4 | 8.05 | 14 | -69.4 | 6.2 | 20.4 | Lima One Capital | 20 | 7.13 | 67 | -46.8 | 1.9 | 3.5 |
| 31 | Avidia Bank | 3 | 5.46 | 141 | -100.0 | 0.0 | 0.0 | AmeriHome Mortgage | 4 | 3.64 | 64 | -100.0 | 0.0 | 0.0 | CORNERSTONE | 312 | 7.52 | 5 | -54.7 | 0.5 | 1.1 |
| 32 | East West Bank | 6 | 5.92 | 197 | -100.0 | 0.0 | 0.0 | Avidia Bank | 3 | 5.46 | 139 | -100.0 | 0.0 | 0.0 | SELENE FINANCE -> SPS | 2 | 8.05 | 14 | -69.4 | 6.2 | 20.4 |
| 33 | METROCITY | 48 | 4.52 | 47 | -100.0 | 0.0 | 0.0 | East West Bank | 6 | 5.91 | 195 | -100.0 | 0.0 | 0.0 | AmeriHome Mortgage | 2 | 3.64 | 64 | -100.0 | 0.0 | 0.0 |
| 34 | PNC Mortgage | 14 | 7.10 | 13 | -100.0 | 0.0 | 0.0 | PNC Mortgage | 10 | 7.10 | 13 | -100.0 | 0.0 | 0.0 | Avidia Bank | 3 | 5.45 | 134 | -100.0 | 0.0 | 0.0 |
| 35 | SN | 24 | 6.99 | 23 | -100.0 | 0.0 | 0.0 | SN | 24 | 7.00 | 22 | -100.0 | 0.0 | 0.0 | East West Bank | 7 | 5.91 | 192 | -100.0 | 0.0 | 0.0 |
| 36 | SNSC | 0 | 6.62 | 30 | -100.0 | 0.0 | 0.0 | SNSC | 0 | 6.62 | 30 | -100.0 | 0.0 | 0.0 | HomeBridge | 3 | 4.95 | 79 | -100.0 | 0.0 | 0.0 |
| 37 | | | | | | | | | | | | | | PNC Mortgage | 5 | 7.10 | 13 | -100.0 | 0.0 | 0.0 | |
| 38 | | | | | | | | | | | | | | SN | 18 | 7.08 | 21 | -100.0 | 0.0 | 0.0 | |
| 39 | | | | | | | | | | | | | | SNSC | 0 | 6.62 | 30 | -100.0 | 0.0 | 0.0 | |

Highlighted row is the servicer closest to their comparison speed
Data is sorted on the contents of the highlighted column

Non-QM: Fixed Rate Bank Statement

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| Rank | 3M Historical Horizon | | | | | | | 6M Historical Horizon | | | | | | | 12M Historical Horizon | | | | | | |
|------|----------------------------|--------|------|------|--------|-------|------|----------------------------|--------|------|------|--------|-------|------|----------------------------|--------|------|--------|--------|-------|------|
| | Servicer | \$mm | WAC | WALA | %ΔRef | %≥D60 | Ref | Servicer | \$mm | WAC | WALA | %ΔRef | %≥D60 | Ref | Servicer | \$mm | WAC | WALA | %ΔRef | %≥D60 | Ref |
| 1 | AD MORTGAGE | 180 | 7.70 | 13 | 34.2 | 2.3 | 1.7 | AD MORTGAGE | 182 | 7.70 | 12 | 22.1 | 2.0 | 1.6 | PennyMac | 61 | 7.27 | 22 | 39.7 | 1.9 | 1.4 |
| 2 | Selene | 1,845 | 6.66 | 31 | 12.4 | 6.4 | 5.7 | Selene | 1,778 | 6.60 | 31 | 13.3 | 6.4 | 5.7 | AD MORTGAGE | 186 | 7.71 | 9 | 14.0 | 1.8 | 1.6 |
| 3 | A&D MTG | 192 | 8.49 | 30 | 10.9 | 11.3 | 10.2 | A&D MTG | 198 | 8.51 | 29 | 11.5 | 11.2 | 10.1 | Selene | 1,659 | 6.49 | 31 | 12.5 | 6.5 | 5.8 |
| 4 | CARRINGTON MORTGAGE | 301 | 8.14 | 16 | 8.7 | 4.6 | 4.2 | CARRINGTON MORTGAGE | 311 | 8.15 | 14 | 8.4 | 4.2 | 3.9 | CARRINGTON MORTGAGE | 213 | 8.30 | 15 | 9.8 | 4.9 | 4.5 |
| 5 | LoanCare | 100 | 5.33 | 42 | 8.6 | 6.7 | 6.2 | PennyMac | 62 | 7.21 | 24 | 8.4 | 1.9 | 1.7 | AmWest Funding | 3,228 | 6.16 | 30 | 9.5 | 3.0 | 2.8 |
| 6 | A&D Mortgage | 2,711 | 6.85 | 34 | 8.3 | 6.8 | 6.3 | A&D Mortgage | 2,765 | 6.86 | 32 | 7.5 | 6.3 | 5.9 | A&D MTG | 212 | 8.53 | 25 | 6.5 | 10.3 | 9.6 |
| 7 | AmWest Funding | 3,817 | 6.35 | 28 | 8.2 | 2.8 | 2.6 | AmWest Funding | 3,534 | 6.28 | 29 | 6.8 | 2.8 | 2.6 | A&D Mortgage | 2,865 | 6.90 | 29 | 6.2 | 5.6 | 5.3 |
| 8 | New Residential | 18,549 | 7.27 | 22 | 2.6 | 3.7 | 3.6 | New Residential | 17,518 | 7.27 | 22 | 2.6 | 3.8 | 3.7 | N/A | 4,110 | 5.95 | 34 | 5.7 | 4.3 | 4.1 |
| 9 | Carrington | 629 | 7.11 | 27 | 1.0 | 5.2 | 5.1 | Carrington | 494 | 6.91 | 32 | 2.2 | 5.7 | 5.6 | New Residential | 15,315 | 7.24 | 22 | 2.0 | 3.9 | 3.8 |
| 10 | Rocket | 36 | 9.52 | 11 | -0.0 | 0.4 | 0.4 | N/A | 4,258 | 6.28 | 31 | 2.1 | 3.6 | 3.6 | Northpointe Bank | 178 | 6.06 | 34 | 0.9 | 4.0 | 3.9 |
| 11 | Fay Servicing | 1,150 | 8.31 | 20 | -0.6 | 5.6 | 5.7 | Northpointe Bank | 97 | 5.89 | 40 | 1.4 | 4.2 | 4.2 | Carrington | 415 | 6.73 | 36 | 0.7 | 6.4 | 6.3 |
| 12 | N/A | 4,586 | 6.50 | 28 | -1.1 | 3.1 | 3.2 | Rocket | 34 | 9.51 | 10 | -0.0 | 0.2 | 0.2 | Rocket | 24 | 9.51 | 8 | -0.0 | 0.2 | 0.2 |
| 13 | RUSHMORE --> SPS | 3 | 6.23 | 28 | -1.2 | 26.5 | 26.9 | METROCITY | 49 | 4.52 | 45 | -0.0 | 0.1 | 0.1 | METROCITY | 50 | 4.51 | 42 | -0.0 | 0.0 | 0.0 |
| 14 | Citadel Servicing Corp | 4,040 | 7.57 | 25 | -1.3 | 5.4 | 5.4 | Citadel Servicing Corp | 3,933 | 7.57 | 25 | -0.1 | 5.4 | 5.4 | Fay Servicing | 1,100 | 8.31 | 17 | -0.1 | 4.7 | 4.7 |
| 15 | Select Portfolio | 31,783 | 6.72 | 27 | -1.9 | 3.6 | 3.6 | Fay Servicing | 1,154 | 8.31 | 19 | -1.3 | 5.2 | 5.3 | Citadel Servicing Corp | 3,759 | 7.57 | 23 | -1.0 | 5.0 | 5.0 |
| 16 | Northpointe Bank | 26 | 6.33 | 41 | -4.4 | 2.0 | 2.1 | Select Portfolio | 31,003 | 6.69 | 27 | -2.0 | 3.6 | 3.6 | Select Portfolio | 29,285 | 6.61 | 27 | -2.3 | 3.7 | 3.8 |
| 17 | PennyMac | 68 | 7.12 | 24 | -5.6 | 1.7 | 1.8 | RUSHMORE --> SPS | 2 | 6.23 | 27 | -2.4 | 19.9 | 20.4 | RUSHMORE --> SPS | 1 | 6.23 | 27 | -2.4 | 19.9 | 20.4 |
| 18 | Nationstar | 3,763 | 6.33 | 30 | -6.4 | 2.7 | 2.9 | LoanCare | 101 | 5.34 | 41 | -4.8 | 6.0 | 6.3 | BSI Financial | 84 | 5.87 | 68 | -4.5 | 4.9 | 5.1 |
| 19 | MRCOOPER | 295 | 7.77 | 9 | -7.5 | 1.5 | 1.6 | BSI Financial | 82 | 5.87 | 71 | -4.9 | 4.2 | 4.5 | Nationstar | 3,433 | 6.08 | 32 | -9.1 | 3.0 | 3.3 |
| 20 | BSI Financial | 81 | 5.86 | 72 | -15.6 | 3.5 | 4.1 | Nationstar | 3,709 | 6.25 | 31 | -9.4 | 2.7 | 3.0 | Rushmore Loan Mgmt | 1,586 | 5.75 | 38 | -12.0 | 3.8 | 4.3 |
| 21 | Rushmore Loan Mgmt | 1,577 | 5.76 | 42 | -17.4 | 3.5 | 4.3 | MRCOOPER | 281 | 7.78 | 9 | -15.2 | 1.0 | 1.1 | LoanCare | 106 | 5.37 | 38 | -14.0 | 5.5 | 6.4 |
| 22 | Planet Home Lending | 1,007 | 6.43 | 28 | -18.8 | 3.0 | 3.6 | Rushmore Loan Mgmt | 1,600 | 5.78 | 40 | -15.6 | 3.6 | 4.2 | Planet Home Lending | 905 | 6.32 | 28 | -17.9 | 2.8 | 3.4 |
| 23 | Specialized Loan Servicing | 206 | 6.44 | 44 | -35.9 | 3.2 | 4.9 | Planet Home Lending | 953 | 6.37 | 29 | -18.4 | 2.8 | 3.4 | Specialized Loan Servicing | 221 | 6.47 | 39 | -18.2 | 4.0 | 4.9 |
| 24 | CORNERSTONE | 398 | 7.51 | 5 | -52.9 | 0.8 | 1.7 | Specialized Loan Servicing | 212 | 6.45 | 42 | -30.0 | 3.4 | 4.9 | MRCOOPER | 208 | 7.80 | 8 | -19.7 | 0.7 | 0.8 |
| 25 | SELENE FINANCE --> SPS | 6 | 8.05 | 14 | -62.9 | 8.3 | 22.5 | Cenlar | 42 | 5.53 | 43 | -47.3 | 0.6 | 1.2 | UWM | 9 | 4.07 | 60 | -26.7 | 1.0 | 1.3 |
| 26 | Cenlar | 44 | 5.66 | 42 | -77.0 | 0.2 | 0.8 | CORNERSTONE | 290 | 7.52 | 5 | -64.1 | 0.5 | 1.5 | Cenlar | 26 | 5.27 | 46 | -37.8 | 0.9 | 1.4 |
| 27 | AmeriHome Mortgage | 5 | 3.64 | 65 | -100.0 | 0.0 | 0.0 | SELENE FINANCE --> SPS | 4 | 8.05 | 14 | -69.4 | 6.2 | 20.4 | CORNERSTONE | 154 | 7.53 | 5 | -64.5 | 0.5 | 1.5 |
| 28 | Avidia Bank | 3 | 5.39 | 138 | -100.0 | 0.0 | 0.0 | AmeriHome Mortgage | 4 | 3.64 | 64 | -100.0 | 0.0 | 0.0 | SELENE FINANCE --> SPS | 2 | 8.05 | 14 | -69.4 | 6.2 | 20.4 |
| 29 | East West Bank | 1 | 6.09 | 234 | -100.0 | 0.0 | 0.0 | Avidia Bank | 3 | 5.39 | 135 | -100.0 | 0.0 | 0.0 | AmeriHome Mortgage | 2 | 3.64 | 64 | -100.0 | 0.0 | 0.0 |
| 30 | METROCITY | 48 | 4.52 | 47 | -100.0 | 0.0 | 0.0 | East West Bank | 1 | 6.09 | 233 | -100.0 | 0.0 | 0.0 | Avidia Bank | 3 | 5.38 | 131 | -100.0 | 0.0 | 0.0 |
| 31 | PNC Mortgage | 14 | 7.10 | 13 | -100.0 | 0.0 | 0.0 | PNC Mortgage | 10 | 7.10 | 13 | -100.0 | 0.0 | 0.0 | East West Bank | 1 | 6.09 | 230 | -100.0 | 0.0 | 0.0 |
| 32 | SN | 24 | 6.99 | 23 | -100.0 | 0.0 | 0.0 | SN | 24 | 7.00 | 22 | -100.0 | 0.0 | 0.0 | HomeBridge | 3 | 4.95 | 79 | -100.0 | 0.0 | 0.0 |
| 33 | SNSC | 0 | 6.62 | 30 | -100.0 | 0.0 | 0.0 | SNSC | 0 | 6.62 | 30 | -100.0 | 0.0 | 0.0 | PNC Mortgage | 5 | 7.10 | 13 | -100.0 | 0.0 | 0.0 |
| 34 | | | | | | | | | | | | | | SN | 18 | 7.08 | 21 | -100.0 | 0.0 | 0.0 | |
| 35 | | | | | | | | | | | | | | SNSC | 0 | 6.62 | 30 | -100.0 | 0.0 | 0.0 | |

Highlighted row is the servicer closest to their comparison speed
Data is sorted on the contents of the highlighted column

Non-QM: Fixed Rate DSCR/Asset Depletion

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| Rank | 3M Historical Horizon | | | | | | | 6M Historical Horizon | | | | | | | 12M Historical Horizon | | | | | | |
|------|----------------------------|--------|------|------|--------|-------|------|----------------------------|--------|------|------|--------|-------|------|----------------------------|--------|------|--------|--------|-------|------|
| | Servicer | \$mm | WAC | WALA | %ΔRef | %≥D60 | Ref | Servicer | \$mm | WAC | WALA | %ΔRef | %≥D60 | Ref | Servicer | \$mm | WAC | WALA | %ΔRef | %≥D60 | Ref |
| 1 | RUSHMORE → SPS | 0 | 7.63 | 11 | 89.6 | 66.7 | 35.2 | RUSHMORE → SPS | 0 | 7.63 | 10 | 89.6 | 50.0 | 26.4 | RUSHMORE → SPS | 0 | 7.62 | 10 | 89.6 | 50.0 | 26.4 |
| 2 | SHELLPOINT → SPS | 25 | 7.66 | 7 | 52.1 | 2.1 | 1.4 | SHELLPOINT → SPS | 17 | 7.66 | 6 | 52.1 | 1.5 | 1.0 | LIMAONE | 13 | 7.92 | 12 | 62.6 | 1.3 | 0.8 |
| 3 | Northpointe Bank | 9 | 6.76 | 41 | 39.2 | 7.1 | 5.1 | A&D MTG | 46 | 8.47 | 29 | 33.7 | 7.6 | 5.7 | SHELLPOINT → SPS | 8 | 7.66 | 6 | 52.1 | 1.5 | 1.0 |
| 4 | A&D MTG | 44 | 8.45 | 30 | 28.1 | 7.7 | 6.0 | Selene | 913 | 6.93 | 23 | 22.5 | 3.2 | 2.6 | A&D MTG | 51 | 8.55 | 25 | 26.3 | 7.8 | 6.1 |
| 5 | Selene | 1,046 | 7.00 | 22 | 23.3 | 3.2 | 2.6 | AD MORTGAGE | 94 | 7.57 | 12 | 20.2 | 2.2 | 1.8 | AD MORTGAGE | 98 | 7.58 | 9 | 22.9 | 2.0 | 1.7 |
| 6 | Specialized Loan Servicing | 97 | 6.64 | 42 | 21.6 | 2.4 | 2.0 | BSI Financial | 109 | 6.67 | 76 | 18.7 | 2.3 | 2.0 | Selene | 770 | 6.80 | 24 | 22.5 | 3.4 | 2.8 |
| 7 | AD MORTGAGE | 93 | 7.57 | 14 | 18.3 | 2.8 | 2.4 | LIMAONE | 13 | 7.91 | 15 | 16.8 | 1.3 | 1.2 | MRCOOPER | 104 | 7.57 | 8 | 15.6 | 4.1 | 3.6 |
| 8 | BSI Financial | 107 | 6.67 | 77 | 17.2 | 2.2 | 1.8 | Specialized Loan Servicing | 99 | 6.66 | 40 | 16.0 | 3.1 | 2.7 | BSI Financial | 113 | 6.68 | 73 | 15.2 | 2.6 | 2.3 |
| 9 | MRCOOPER | 133 | 7.54 | 11 | 10.6 | 6.1 | 5.5 | MRCOOPER | 127 | 7.56 | 10 | 12.7 | 5.7 | 5.1 | Planet Home Lending | 507 | 6.15 | 33 | 13.4 | 5.0 | 4.4 |
| 10 | Rushmore Loan Mgmt | 722 | 6.04 | 40 | 8.5 | 4.7 | 4.3 | Northpointe Bank | 33 | 6.39 | 39 | 12.6 | 3.2 | 2.9 | Rushmore Loan Mgmt | 732 | 6.01 | 37 | 10.3 | 4.9 | 4.4 |
| 11 | LoanCare | 440 | 5.30 | 46 | 8.2 | 5.9 | 5.5 | Rushmore Loan Mgmt | 729 | 6.03 | 39 | 9.9 | 4.7 | 4.3 | LoanCare | 518 | 5.47 | 41 | 10.2 | 6.0 | 5.4 |
| 12 | A&D Mortgage | 1,175 | 6.94 | 33 | 6.8 | 4.9 | 4.6 | LoanCare | 445 | 5.30 | 45 | 9.2 | 5.7 | 5.2 | Specialized Loan Servicing | 103 | 6.67 | 37 | 10.1 | 3.6 | 3.3 |
| 13 | Planet Home Lending | 512 | 6.20 | 36 | 3.7 | 5.0 | 4.8 | Planet Home Lending | 507 | 6.18 | 36 | 8.3 | 4.9 | 4.5 | A&D Mortgage | 1,239 | 6.99 | 28 | 4.5 | 4.2 | 4.0 |
| 14 | Fay Servicing | 741 | 7.64 | 23 | 3.2 | 5.0 | 4.8 | A&D Mortgage | 1,196 | 6.95 | 32 | 6.1 | 4.5 | 4.3 | CHANGE LENDING LLC | 67 | 7.28 | 32 | 3.9 | 13.5 | 13.0 |
| 15 | New Residential | 8,429 | 7.50 | 21 | 0.9 | 3.7 | 3.6 | New Residential | 7,926 | 7.52 | 21 | 1.4 | 3.8 | 3.8 | Northpointe Bank | 61 | 6.41 | 35 | 2.4 | 2.5 | 2.4 |
| 16 | Citadel Servicing Corp | 2,015 | 7.75 | 22 | -1.4 | 3.2 | 3.3 | Fay Servicing | 723 | 7.62 | 22 | 1.3 | 4.5 | 4.5 | New Residential | 6,926 | 7.55 | 21 | 1.8 | 4.0 | 4.0 |
| 17 | N/A | 2,020 | 6.53 | 29 | -2.0 | 2.2 | 2.3 | N/A | 1,898 | 6.33 | 32 | -2.2 | 2.6 | 2.7 | Fay Servicing | 649 | 7.59 | 22 | 0.2 | 4.4 | 4.4 |
| 18 | Nationstar | 1,117 | 6.81 | 22 | -2.0 | 2.1 | 2.1 | Citadel Servicing Corp | 1,896 | 7.76 | 22 | -2.5 | 3.2 | 3.3 | Citadel Servicing Corp | 1,726 | 7.78 | 21 | -3.0 | 3.0 | 3.1 |
| 19 | CARRINGTON MORTGAGE | 214 | 8.13 | 14 | -4.5 | 2.3 | 2.4 | Nationstar | 1,033 | 6.69 | 24 | -2.6 | 2.0 | 2.0 | N/A | 1,909 | 6.05 | 35 | -3.5 | 3.2 | 3.3 |
| 20 | Select Portfolio | 12,997 | 6.90 | 26 | -5.3 | 2.0 | 2.1 | Select Portfolio | 12,651 | 6.85 | 26 | -5.8 | 2.0 | 2.1 | Nationstar | 872 | 6.45 | 27 | -5.6 | 2.0 | 2.1 |
| 21 | LIMAONE | 13 | 7.90 | 16 | -7.9 | 1.6 | 1.8 | Carrington | 261 | 6.43 | 30 | -9.9 | 2.3 | 2.6 | Select Portfolio | 11,769 | 6.77 | 25 | -6.0 | 2.1 | 2.2 |
| 22 | Carrington | 326 | 6.68 | 26 | -11.7 | 2.1 | 2.4 | CARRINGTON MORTGAGE | 217 | 8.13 | 13 | -15.8 | 1.8 | 2.1 | Carrington | 219 | 6.17 | 33 | -12.2 | 2.2 | 2.5 |
| 23 | AmWest Funding | 1,428 | 6.26 | 28 | -21.9 | 1.2 | 1.5 | AmWest Funding | 1,307 | 6.18 | 30 | -21.6 | 1.1 | 1.5 | CARRINGTON MORTGAGE | 146 | 8.28 | 14 | -14.8 | 2.3 | 2.7 |
| 24 | CORNERSTONE | 367 | 7.51 | 5 | -27.6 | 0.8 | 1.2 | CORNERSTONE | 297 | 7.48 | 5 | -39.9 | 0.5 | 0.9 | AmWest Funding | 1,201 | 6.06 | 30 | -19.6 | 1.2 | 1.4 |
| 25 | Lima One Capital | 18 | 7.13 | 72 | -41.0 | 2.3 | 3.9 | Lima One Capital | 19 | 7.13 | 70 | -47.7 | 1.9 | 3.6 | CORNERSTONE | 158 | 7.50 | 5 | -40.3 | 0.5 | 0.8 |
| 26 | Avidia Bank | 0 | 6.00 | 167 | -100.0 | 0.0 | 0.0 | Avidia Bank | 0 | 6.00 | 166 | -100.0 | 0.0 | 0.0 | Lima One Capital | 20 | 7.13 | 67 | -46.8 | 1.9 | 3.5 |
| 27 | East West Bank | 5 | 5.87 | 187 | -100.0 | 0.0 | 0.0 | East West Bank | 5 | 5.87 | 186 | -100.0 | 0.0 | 0.0 | Avidia Bank | 0 | 6.00 | 163 | -100.0 | 0.0 | 0.0 |
| 28 | | | | | | | | | | | | | | | 5 | 5.87 | 183 | -100.0 | 0.0 | 0.0 | |

Highlighted row is the servicer closest to their comparison speed
Data is sorted on the contents of the highlighted column

Seasoned RPL: Fixed Rate Total

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| Rank | 3M Historical Horizon | | | | | | | 6M Historical Horizon | | | | | | 12M Historical Horizon | | | | | | | |
|------|-------------------------------|--------|------|------|--------|-------|------|-------------------------------|--------|------|------|--------|-------|------------------------|-------------------------------|--------|-------|------|--------|-------|------|
| | Servicer | \$mm | WAC | WALA | %ΔRef | %≥D60 | Ref | Servicer | \$mm | WAC | WALA | %ΔRef | %≥D60 | Ref | Servicer | \$mm | WAC | WALA | %ΔRef | %≥D60 | Ref |
| 1 | PENNYMAC CORP. | 21 | 4.00 | 43 | 177.0 | 1.4 | 0.5 | Statebridge | 2 | 6.24 | 211 | 159.7 | 100.0 | 38.5 | Statebridge | 3 | 6.24 | 208 | 160.5 | 100.0 | 38.4 |
| 2 | Statebridge | 1 | 6.24 | 213 | 158.1 | 100.0 | 38.7 | Citi | 7 | 6.01 | 269 | 140.8 | 6.2 | 2.6 | Citi | 7 | 6.02 | 266 | 100.8 | 6.2 | 3.1 |
| 3 | Citi | 7 | 6.00 | 270 | 115.2 | 6.1 | 2.8 | PENNYMAC CORP. | 22 | 4.00 | 42 | 131.3 | 1.4 | 0.6 | PENNYMAC CORP. | 22 | 4.01 | 39 | 63.8 | 1.4 | 0.9 |
| 4 | SN | 296 | 3.93 | 115 | 25.4 | 6.3 | 5.0 | Smaller Servicers | 6 | 5.87 | 151 | 30.2 | 1.2 | 0.9 | Smaller Servicers | 6 | 5.87 | 145 | 30.9 | 1.1 | 0.9 |
| 5 | MRCOOPER | 15 | 5.02 | 225 | 23.3 | 10.7 | 8.7 | Selene | 116 | 8.23 | 62 | 29.5 | 4.9 | 3.8 | Selene | 76 | 7.40 | 91 | 27.6 | 5.8 | 4.6 |
| 6 | Selene | 197 | 8.86 | 39 | 23.1 | 3.6 | 2.9 | MRCOOPER | 15 | 5.03 | 223 | 26.3 | 10.8 | 8.5 | loanDepot.com | 657 | 5.72 | 29 | 23.2 | 2.1 | 1.7 |
| 7 | Fay Servicing | 2,685 | 4.57 | 194 | 21.6 | 7.3 | 6.0 | loanDepot.com | 823 | 6.26 | 26 | 22.0 | 1.9 | 1.6 | MRCOOPER | 11 | 5.04 | 222 | 21.5 | 10.7 | 8.8 |
| 8 | loanDepot.com | 928 | 6.54 | 25 | 16.4 | 1.5 | 1.3 | Fay Servicing | 2,741 | 4.56 | 191 | 21.8 | 7.1 | 5.9 | Fay Servicing | 2,770 | 4.55 | 187 | 20.3 | 7.2 | 6.0 |
| 9 | Planet Home Lending | 162 | 7.21 | 114 | 13.7 | 4.2 | 3.7 | SN | 298 | 3.93 | 113 | 20.5 | 6.0 | 4.9 | SN | 206 | 3.96 | 115 | 19.4 | 5.9 | 5.0 |
| 10 | New Residential - Ocwen | 21 | 5.67 | 260 | 12.4 | 4.7 | 4.2 | Planet Home Lending | 158 | 7.04 | 116 | 12.4 | 3.7 | 3.3 | Planet Home Lending | 156 | 6.86 | 117 | 13.7 | 3.5 | 3.1 |
| 11 | BSI Financial | 1,941 | 5.03 | 45 | 8.5 | 4.5 | 4.1 | Greentree | 6 | 4.99 | 235 | 8.8 | 5.7 | 5.3 | BSI Financial | 1,567 | 4.80 | 43 | 5.0 | 3.7 | 3.5 |
| 12 | Smaller Servicers | 6 | 5.86 | 151 | 3.8 | 1.0 | 1.0 | BSI Financial | 1,817 | 4.94 | 45 | 6.3 | 4.0 | 3.8 | Citadel Servicing Corp | 379 | 4.87 | 47 | 2.6 | 1.1 | 1.1 |
| 13 | Citadel Servicing Corp | 365 | 4.87 | 51 | 3.5 | 1.3 | 1.2 | Citadel Servicing Corp | 370 | 4.87 | 50 | 4.8 | 1.1 | 1.1 | Rocket | 8,123 | 9.62 | 12 | 2.1 | 0.5 | 0.5 |
| 14 | Rocket | 10,478 | 9.58 | 12 | 2.0 | 0.6 | 0.6 | New Residential - Ocwen | 21 | 5.67 | 258 | 4.6 | 4.4 | 4.2 | New Residential | 12,604 | 5.84 | 140 | 2.0 | 3.9 | 3.8 |
| 15 | Specialized Loan Servicing | 1,486 | 8.71 | 91 | 1.8 | 4.0 | 4.0 | N/A | 107 | 8.32 | 30 | 3.3 | 1.6 | 1.5 | N/A | 59 | 8.48 | 48 | 1.8 | 2.9 | 2.9 |
| 16 | New Residential | 14,251 | 6.08 | 129 | -0.2 | 3.5 | 3.5 | Rocket | 9,585 | 9.59 | 12 | 2.4 | 0.6 | 0.5 | Specialized Loan Servicing | 1,633 | 8.81 | 83 | 0.8 | 3.5 | 3.5 |
| 17 | Select Portfolio | 25,651 | 4.51 | 203 | -0.5 | 4.3 | 4.3 | New Residential | 13,649 | 6.01 | 132 | 1.3 | 3.6 | 3.6 | Select Portfolio | 25,487 | 4.48 | 204 | -0.4 | 4.4 | 4.4 |
| 18 | Carrington | 1,118 | 9.80 | 24 | -2.0 | 1.9 | 1.9 | Specialized Loan Servicing | 1,527 | 8.75 | 89 | 0.9 | 3.8 | 3.8 | Greentree | 7 | 4.96 | 230 | -1.3 | 12.0 | 12.1 |
| 19 | CORNERSTONE | 160 | 9.32 | 13 | -2.7 | 0.3 | 0.3 | Select Portfolio | 25,383 | 4.49 | 204 | -1.0 | 4.3 | 4.3 | Rushmore Loan Mgmt | 7,264 | 4.66 | 198 | -4.3 | 4.2 | 4.4 |
| 20 | PHH Mortgage | 356 | 5.00 | 250 | -5.2 | 5.9 | 6.2 | Rushmore Loan Mgmt | 7,148 | 4.68 | 201 | -5.0 | 4.2 | 4.4 | TIAA | 10 | 5.33 | 253 | -4.5 | 3.4 | 3.6 |
| 21 | N/A | 212 | 8.29 | 29 | -5.8 | 1.0 | 1.0 | PHH Mortgage | 358 | 4.95 | 251 | -6.3 | 5.8 | 6.2 | Ocwen | 576 | 5.48 | 259 | -6.2 | 5.2 | 5.5 |
| 22 | Greentree | 6 | 5.05 | 237 | -5.8 | 3.0 | 3.2 | Ocwen | 553 | 5.46 | 262 | -6.5 | 5.1 | 5.4 | New Residential - Ocwen | 22 | 5.69 | 255 | -6.7 | 3.6 | 3.9 |
| 23 | Rushmore Loan Mgmt | 7,080 | 4.68 | 202 | -6.3 | 4.2 | 4.4 | Carrington | 909 | 9.81 | 27 | -7.1 | 1.9 | 2.0 | PHH Mortgage | 366 | 4.92 | 251 | -8.6 | 5.9 | 6.5 |
| 24 | PNC Mortgage | 31 | 6.23 | 264 | -7.1 | 2.3 | 2.5 | RUSHMORE LOAN MANAGEMENT SERV | 69 | 5.46 | 67 | -9.9 | 1.5 | 1.6 | Carrington | 624 | 9.78 | 36 | -10.3 | 2.1 | 2.3 |
| 25 | Ocwen | 541 | 5.45 | 263 | -7.2 | 5.0 | 5.4 | AmWest Funding | 147 | 9.82 | 17 | -10.4 | 1.1 | 1.2 | CORNERSTONE | 80 | 9.32 | 13 | -10.5 | 0.2 | 0.2 |
| 26 | Wells Fargo | 244 | 3.93 | 167 | -8.1 | 3.6 | 4.0 | Wells Fargo | 246 | 3.94 | 166 | -10.7 | 3.5 | 4.0 | PNC Mortgage | 33 | 6.23 | 259 | -12.4 | 2.2 | 2.5 |
| 27 | TIAA | 9 | 5.36 | 258 | -8.8 | 3.7 | 4.0 | Nationstar | 4,685 | 5.54 | 132 | -11.7 | 3.0 | 3.4 | Wells Fargo | 252 | 3.95 | 163 | -14.0 | 3.5 | 4.1 |
| 28 | AmWest Funding | 157 | 9.34 | 21 | -9.5 | 1.0 | 1.1 | CORNERSTONE | 142 | 9.32 | 13 | -12.8 | 0.2 | 0.2 | AmWest Funding | 110 | 10.00 | 15 | -16.2 | 0.9 | 1.1 |
| 29 | Nationstar | 4,723 | 5.59 | 131 | -10.3 | 3.1 | 3.4 | PNC Mortgage | 32 | 6.23 | 262 | -14.2 | 2.2 | 2.5 | Nationstar | 4,573 | 5.38 | 135 | -16.5 | 3.0 | 3.6 |
| 30 | RUSHMORE LOAN MANAGEMENT SERV | 67 | 5.47 | 68 | -13.2 | 1.5 | 1.7 | TIAA | 9 | 5.35 | 256 | -16.6 | 3.1 | 3.8 | RUSHMORE LOAN MANAGEMENT SERV | 72 | 5.46 | 64 | -19.1 | 1.6 | 2.0 |
| 31 | PennyMac | 1,311 | 9.47 | 17 | -19.9 | 0.4 | 0.4 | PennyMac | 1,190 | 9.56 | 17 | -23.0 | 0.3 | 0.4 | PennyMac | 1,077 | 9.68 | 16 | -21.8 | 0.3 | 0.4 |
| 32 | PENNY MAC | 439 | 9.09 | 12 | -35.1 | 0.1 | 0.2 | PENNY MAC | 448 | 9.09 | 10 | -42.5 | 0.1 | 0.2 | MR COOPER GROUP | 292 | 8.94 | 5 | -42.6 | 0.0 | 0.1 |
| 33 | MR COOPER GROUP | 856 | 8.95 | 5 | -42.6 | 0.0 | 0.1 | MR COOPER GROUP | 584 | 8.94 | 5 | -42.6 | 0.0 | 0.1 | PENNY MAC | 320 | 9.17 | 9 | -50.7 | 0.1 | 0.2 |
| 34 | UNITED WHOLESALE MORTGAGE LLC | 144 | 3.41 | 47 | -46.1 | 0.6 | 1.0 | VALON (FKA PEACHSTREET) | 2 | 4.37 | 284 | -55.2 | 3.8 | 8.4 | VALON (FKA PEACHSTREET) | 2 | 4.37 | 280 | -52.2 | 3.9 | 8.2 |
| 35 | Community Loan Servicing | 269 | 3.56 | 51 | -48.7 | 0.3 | 0.5 | Community Loan Servicing | 271 | 3.56 | 49 | -61.2 | 0.2 | 0.5 | SHELLPONIT | 93 | 5.91 | 72 | -65.0 | 0.4 | 1.2 |
| 36 | VALON (FKA PEACHSTREET) | 2 | 4.37 | 286 | -53.2 | 4.2 | 9.0 | UNITED WHOLESALE MORTGAGE LLC | 146 | 3.41 | 46 | -63.2 | 0.3 | 0.9 | Community Loan Servicing | 278 | 3.56 | 46 | -67.1 | 0.2 | 0.5 |
| 37 | SHELLPONIT | 223 | 5.91 | 73 | -54.3 | 0.6 | 1.2 | SHELLPONIT | 187 | 5.91 | 72 | -65.0 | 0.4 | 1.2 | UNITED WHOLESALE MORTGAGE LLC | 150 | 3.41 | 43 | -71.1 | 0.2 | 0.8 |
| 38 | Chase | 221 | 3.84 | 118 | -71.8 | 0.1 | 0.2 | Chase | 224 | 3.84 | 116 | -78.3 | 0.1 | 0.2 | Chase | 213 | 3.86 | 117 | -82.8 | 0.1 | 0.3 |
| 39 | Cenlar | 61 | 3.48 | 72 | -100.0 | 0.0 | 0.4 | Cenlar | 62 | 3.48 | 71 | -100.0 | 0.0 | 0.5 | Cenlar | 42 | 3.47 | 80 | -100.0 | 0.0 | 0.4 |
| 40 | Cohen | 8 | 6.69 | 120 | -100.0 | 0.0 | 0.0 | Cohen | 8 | 6.68 | 118 | -100.0 | 0.0 | 0.0 | Cohen | 8 | 6.67 | 115 | -100.0 | 0.0 | 0.0 |
| 41 | OPES ADVISORS | 3 | 4.28 | 136 | -100.0 | 0.0 | 0.0 | OPES ADVISORS | 3 | 4.28 | 134 | -100.0 | 0.0 | 0.0 | OPES ADVISORS | 3 | 4.28 | 131 | -100.0 | 0.0 | 0.0 |

Highlighted row is the servicer closest to their comparison speed
Data is sorted on the contents of the highlighted column

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