



Santander US Capital Markets LLC

Historical Prepayment Speed 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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Rank	Servicer	3M Historical Horizon						Ref	6M Historical Horizon						Ref	12M Historical Horizon						Ref
		\$mm	WAC	WALA	%ΔRef	CPR	Servicer		\$mm	WAC	WALA	%ΔRef	CPR	Servicer		\$mm	WAC	WALA	%ΔRef	CPR		
1	SERVICEMAC LLC	239	6.72	18	67.9	67.2	47.8	SERVICEMAC LLC	267	6.73	16	53.3	50.1	36.2	SERVICEMAC LLC	296	6.75	13	44.5	36.8	27.0	
2	ServiceMac	3,863	4.44	35	26.5	21.6	17.5	CMI	347	5.39	33	23.2	29.2	24.4	CMI	366	5.45	30	33.0	25.9	20.1	
3	JPMORGAN CHASE BANK N.A.	355	6.31	27	21.0	32.9	28.0	ServiceMac	3,962	4.43	34	22.1	16.7	13.9	ServiceMac	3,863	4.32	32	19.6	12.7	10.7	
4	CMI	333	5.33	35	18.3	36.2	31.5	JPMORGAN CHASE BANK N.A.	368	6.33	26	20.2	24.7	21.0	Provident Funding	2,888	4.18	35	11.4	9.4	8.5	
5	Community Loan Servicing	3,314	3.38	53	14.0	4.6	4.1	Provident Funding	3,306	4.51	33	15.0	12.8	11.2	Rocket	6,090	3.83	41	7.8	7.7	7.2	
6	Provident Funding	3,577	4.68	31	11.6	13.7	12.4	Rocket	6,040	3.86	44	9.0	8.5	7.8	JPMORGAN CHASE BANK N.A.	386	6.35	22	7.1	19.2	18.1	
7	loanDepot.com	5,074	3.46	49	9.0	6.2	5.7	PennyMac	9,716	6.23	19	5.2	19.6	18.8	AmeriHome Mortgage	171	4.47	50	5.4	6.3	6.0	
8	PennyMac	10,719	6.28	18	7.2	23.4	22.0	BSI Financial	1,195	5.11	47	4.2	9.2	8.8	PennyMac	7,845	6.07	20	4.6	16.4	15.7	
9	Rocket	5,962	3.85	46	7.1	9.3	8.7	AmeriHome Mortgage	194	4.76	47	3.6	8.1	7.8	AmWest Funding	638	6.85	31	3.9	17.1	16.5	
10	JPMORGAN CHASE BANK N.A	1,080	6.39	27	6.9	22.0	20.7	Wells Fargo	1,235	3.36	56	3.6	5.0	4.8	JPMORGAN CHASE BANK N.A	1,166	6.42	23	3.3	16.5	16.0	
11	Carrington	137	4.86	48	6.8	13.2	12.4	Community Loan Servicing	3,342	3.38	51	1.9	4.4	4.3	First Republic	401	3.69	96	2.3	4.2	4.1	
12	Lima One Capital	787	5.97	43	3.4	9.8	9.5	UNITED WHOLESALE MORTGAGE LLC	5,232	6.87	17	0.7	33.4	33.2	Lima One Capital	825	5.97	39	2.2	10.2	10.0	
13	UNITED WHOLESALE MORTGAGE LLC	5,213	6.86	18	2.5	40.6	39.8	AmWest Funding	599	6.84	34	0.5	17.6	17.5	Carrington	142	4.86	43	2.2	8.6	8.5	
14	BSI Financial	1,178	5.10	48	1.3	9.0	8.9	Chase	10,598	6.13	34	0.4	24.0	23.9	Chase	9,286	6.05	36	1.0	20.9	20.7	
15	Chase	11,160	6.15	33	1.1	29.2	28.9	New Residential	55,846	4.83	40	-0.2	13.1	13.1	UNITED WHOLESALE MORTGAGE LLC	4,921	6.84	16	0.8	28.0	27.8	
16	AmWest Funding	582	6.80	36	0.5	19.6	19.5	First Republic	389	3.69	98	-0.5	3.9	3.9	New Residential	54,195	4.71	39	0.6	11.5	11.5	
17	New Residential	56,108	4.86	41	-0.8	14.9	15.0	loanDepot.com	5,104	3.46	47	-0.7	5.4	5.5	BSI Financial	1,230	5.14	43	0.4	8.9	8.9	
18	United Shore	10,098	3.41	52	-2.8	4.3	4.4	Nationstar	13,642	4.41	46	-1.5	9.3	9.5	NATIONSTAR D/B/A RUSHMORE SERV	229	7.74	27	-0.4	13.7	13.8	
19	NATIONSTAR D/B/A RUSHMORE SERV	214	7.68	32	-3.8	10.9	11.3	JPMORGAN CHASE BANK N.A	1,108	6.40	26	-2.0	17.0	17.3	Nationstar	9,078	4.46	45	-0.7	8.9	9.0	
20	A&D Mortgage	1,212	7.06	39	-4.6	16.8	17.6	LoanCare	454	3.39	50	-2.1	3.7	3.7	LoanCare	462	3.39	47	-1.7	4.2	4.3	
21	Rushmore Loan Mgmt	111	4.77	75	-4.8	10.7	11.2	United Shore	10,195	3.41	50	-3.1	4.5	4.7	Flagstar	2,316	3.41	49	-2.5	4.0	4.1	
22	Cenlar	9,072	3.48	61	-4.8	4.4	4.6	NATIONSTAR D/B/A RUSHMORE SERV	219	7.70	31	-3.1	14.8	15.3	loanDepot.com	5,163	3.44	44	-2.7	5.0	5.2	
23	Specialized Loan Servicing	3,618	4.52	45	-5.2	11.4	12.0	Cenlar	9,163	3.47	60	-3.7	4.5	4.6	Specialized Loan Servicing	3,853	4.58	40	-2.9	9.7	10.0	
24	Nationstar	15,162	4.39	47	-5.2	9.8	10.3	A&D Mortgage	1,238	7.08	38	-3.8	15.7	16.3	A&D Mortgage	1,290	7.12	35	-3.3	13.9	14.3	
25	AmeriHome Mortgage	213	4.94	44	-5.5	8.5	9.0	Specialized Loan Servicing	3,723	4.55	44	-3.8	11.1	11.5	Community Loan Servicing	3,402	3.38	48	-3.5	4.3	4.5	
26	Select Portfolio	19,216	5.89	30	-5.8	23.9	25.2	Lima One Capital	797	5.97	42	-3.9	8.5	8.8	Rushmore Loan Mgmt	115	4.77	70	-3.7	7.7	8.0	
27	Fay Servicing	6,723	5.91	31	-6.1	17.2	18.3	Rushmore Loan Mgmt	113	4.77	74	-4.1	9.7	10.1	Fay Servicing	6,174	5.70	31	-4.4	13.0	13.6	
28	CORNERSTONE	609	7.57	5	-8.0	11.1	12.0	Fay Servicing	6,595	5.84	31	-4.3	14.9	15.5	Cenlar	9,274	3.45	58	-4.4	4.2	4.3	
29	Smaller Servicers	763	5.23	65	-11.6	12.2	13.8	Select Portfolio	18,151	5.81	30	-4.8	20.5	21.4	Wells Fargo	2,515	3.36	53	-4.5	4.3	4.5	
30	Caliber Home Loans	141	3.64	53	-17.4	4.4	5.3	Carrington	139	4.87	46	-6.5	8.8	9.4	Smaller Servicers	733	4.85	69	-4.7	9.4	9.9	
31	Selene	767	7.23	14	-19.5	10.8	13.3	Smaller Servicers	793	5.18	64	-7.9	10.6	11.5	United Shore	10,383	3.41	47	-4.9	4.5	4.7	
32	Lakeview	1,986	3.59	52	-22.9	2.9	3.8	CORNERSTONE	427	7.54	5	-11.2	8.8	9.8	Select Portfolio	16,314	5.62	32	-5.3	17.2	18.1	
33	Citadel Servicing Corp	543	7.19	19	-23.5	13.5	17.3	MRCOOPER	220	7.59	10	-12.1	9.0	10.2	MRCOOPER	187	7.60	8	-5.7	10.4	11.0	
34	First Republic	377	3.69	99	-24.7	3.1	4.1	Citadel Servicing Corp	523	7.17	18	-14.3	13.9	16.0	CORNERSTONE	234	7.55	5	-10.4	8.6	9.6	
35	PNC Mortgage	225	3.93	112	-24.7	4.1	5.5	Lakeview	2,001	3.59	50	-19.9	3.3	4.1	Citadel Servicing Corp	364	6.87	21	-12.5	13.3	15.1	
36	LoanCare	450	3.39	51	-28.2	2.6	3.6	Selene	619	7.12	16	-21.6	9.6	12.0	Lakeview	2,035	3.59	47	-13.0	3.7	4.3	
37	MRCOOPER	216	7.58	12	-31.4	6.4	9.2	N/A	521	7.46	13	-23.7	11.8	15.2	PNC Mortgage	231	3.89	109	-15.7	5.1	6.0	
38	N/A	594	7.69	7	-34.4	11.5	17.1	PNC Mortgage	227	3.91	112	-25.2	4.5	6.0	N/A	515	7.05	23	-16.1	10.8	12.8	
39	INVESTOR MORTGAGE FINANCE LLC	607	7.54	12	-45.1	6.6	11.7	Caliber Home Loans	142	3.64	52	-26.9	3.9	5.3	Selene	435	6.67	20	-20.8	9.0	11.2	
40								INVESTOR MORTGAGE FINANCE LLC	559	7.53	11	-48.2	5.3	10.0	Caliber Home Loans	144	3.64	49	-30.7	3.3	4.7	
41															INVESTOR MORTGAGE FINANCE LLC	439	7.63	11	-44.9	5.3	9.5	

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	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	SERVICEMAC LLC	239	6.72	18	67.9	67.2	47.8	SERVICEMAC LLC	267	6.73	16	53.3	50.1	36.2	Lakeview	0	2.99	42	6576.4	100.0	8.6
2	CORNERSTONE	35	6.76	4	53.5	46.7	33.4	CORNERSTONE	23	6.78	4	47.8	39.1	28.4	CORNERSTONE	12	6.78	4	47.8	39.1	28.4
3	Community Loan Servicing	1,424	2.99	55	45.8	5.0	3.4	LoanCare	63	2.97	51	36.1	5.6	4.1	SERVICEMAC LLC	296	6.75	13	44.5	36.8	27.0
4	AmeriHome Mortgage	25	4.64	67	34.5	9.8	7.4	ServiceMac	3,706	4.48	33	22.6	17.5	14.5	CMI	211	6.96	15	25.2	36.3	30.2
5	BSI Financial	420	2.93	57	30.5	3.9	3.0	JPMORGAN CHASE BANK N.A.	368	6.33	26	20.2	24.7	21.0	LoanCare	65	2.98	47	22.9	6.6	5.4
6	ServiceMac	3,610	4.49	34	27.8	22.9	18.3	CMI	194	6.95	19	17.3	42.6	37.6	ServiceMac	3,602	4.36	31	19.9	13.2	11.2
7	LoanCare	62	2.97	52	26.6	5.1	4.1	Provident Funding	2,792	4.79	29	16.6	14.6	12.7	Provident Funding	2,368	4.44	32	13.7	11.0	9.7
8	JPMORGAN CHASE BANK N.A.	355	6.31	27	21.0	32.9	28.0	BSI Financial	424	2.94	55	11.7	4.4	3.9	JPMORGAN CHASE BANK N.A.	386	6.35	22	7.1	19.2	18.1
9	CMI	182	6.94	20	14.9	53.6	48.6	Rocket	5,312	3.54	45	8.3	7.8	7.2	Rocket	5,332	3.49	43	6.6	7.0	6.6
10	Provident Funding	3,067	4.95	28	12.7	15.5	13.9	Community Loan Servicing	1,435	3.00	53	5.9	4.1	3.9	JPMORGAN CHASE BANK N.A.	1,166	6.42	23	3.3	16.5	16.0
11	loanDepot.com	4,083	3.42	49	9.8	6.7	6.2	Wells Fargo	892	3.23	59	4.6	4.6	4.4	AmWest Funding	329	6.68	31	2.3	18.0	17.6
12	Rocket	5,249	3.53	47	7.7	8.6	8.0	New Residential	38,208	4.50	42	0.8	14.7	14.5	New Residential	37,638	4.42	41	1.0	12.6	12.4
13	JPMORGAN CHASE BANK N.A.	1,080	6.39	27	6.9	22.0	20.7	Chase	10,413	6.15	33	0.5	24.3	24.2	Chase	9,098	6.08	35	1.0	21.1	20.9
14	UNITED WHOLESALE MORTGAGE LLC	4,887	6.83	18	2.0	40.2	39.5	loanDepot.com	4,111	3.42	48	0.5	5.9	5.9	First Republic	359	3.65	95	0.7	4.1	4.1
15	Chase	10,974	6.18	32	1.1	29.5	29.2	UNITED WHOLESALE MORTGAGE LLC	4,903	6.84	17	0.2	33.3	33.2	BSI Financial	432	2.95	52	0.5	4.2	4.2
16	PennyMac	4,620	6.75	12	1.0	33.0	32.8	AmWest Funding	312	6.63	35	-1.6	16.3	16.5	UNITED WHOLESALE MORTGAGE LLC	4,657	6.82	16	0.2	27.9	27.8
17	AmWest Funding	305	6.61	37	0.4	20.0	19.9	Cenlar	4,340	3.56	72	-1.8	5.5	5.6	Smaller Servicers	526	4.46	78	-0.4	9.8	9.9
18	New Residential	38,064	4.51	43	-0.1	16.9	16.9	Nationstar	7,511	4.43	46	-1.9	11.6	11.8	Nationstar	4,769	4.43	47	-0.6	11.0	11.0
19	A&D Mortgage	580	7.05	40	-4.5	17.8	18.6	JPMORGAN CHASE BANK N.A.	1,108	6.40	26	-2.0	17.0	17.3	loanDepot.com	4,161	3.40	45	-1.0	5.4	5.4
20	Cenlar	4,286	3.58	72	-5.2	5.4	5.7	A&D Mortgage	594	7.06	38	-2.9	17.1	17.5	Community Loan Servicing	1,461	3.00	50	-1.5	4.2	4.3
21	Smaller Servicers	556	4.80	74	-5.2	13.3	14.0	PennyMac	4,020	6.77	12	-3.0	27.8	28.5	Cenlar	4,377	3.51	71	-2.2	5.0	5.1
22	Select Portfolio	14,322	5.76	29	-5.8	27.7	29.2	First Republic	348	3.64	97	-3.9	3.8	3.9	PennyMac	2,990	6.77	13	-3.4	24.2	25.0
23	Nationstar	8,721	4.41	47	-7.8	12.0	12.9	Select Portfolio	13,549	5.68	30	-4.8	23.6	24.6	A&D Mortgage	618	7.09	35	-3.9	13.5	14.0
24	Carrington	79	5.03	48	-8.1	15.7	17.0	Smaller Servicers	560	4.76	74	-5.2	11.4	11.9	Specialized Loan Servicing	3,078	4.39	41	-4.4	9.4	9.8
25	Specialized Loan Servicing	2,903	4.32	46	-8.5	11.4	12.4	United Shore	7,707	3.39	50	-7.2	4.5	4.9	Wells Fargo	1,817	3.23	56	-4.6	4.0	4.2
26	Fay Servicing	2,856	5.61	30	-9.9	22.9	25.1	Specialized Loan Servicing	2,979	4.35	45	-7.5	10.9	11.7	Carrington	82	5.02	44	-5.2	9.9	10.4
27	Selene	258	7.34	13	-10.5	18.9	20.9	Fay Servicing	2,743	5.53	30	-8.5	18.9	20.4	Select Portfolio	12,134	5.51	31	-5.4	19.6	20.6
28	United Shore	7,633	3.39	51	-12.9	3.8	4.4	Citadel Servicing Corp	271	7.17	18	-11.3	19.1	21.3	Fay Servicing	2,496	5.33	30	-5.8	16.5	17.4
29	Rushmore Loan Mgmt	79	4.51	88	-16.1	2.1	2.5	Selene	202	7.20	14	-12.8	17.9	20.3	United Shore	7,855	3.40	47	-7.6	4.6	5.0
30	Citadel Servicing Corp	278	7.19	19	-20.3	19.5	23.9	Rushmore Loan Mgmt	80	4.51	86	-14.6	4.5	5.3	Rushmore Loan Mgmt	81	4.51	83	-7.9	5.2	5.6
31	PNC Mortgage	217	3.88	114	-24.2	4.2	5.6	Carrington	80	5.03	47	-17.7	10.4	12.5	AmeriHome Mortgage	25	4.52	67	-11.4	7.0	7.8
32	First Republic	337	3.64	97	-28.8	2.7	3.7	AmeriHome Mortgage	25	4.59	68	-23.7	9.1	11.8	Citadel Servicing Corp	189	6.85	21	-11.8	17.2	19.3
33	N/A	255	7.68	6	-34.9	19.9	29.0	PNC Mortgage	219	3.87	113	-24.5	4.6	6.1	Flagstar	981	3.15	52	-12.2	3.2	3.7
34								N/A	173	7.62	6	-25.9	20.9	27.2	PNC Mortgage	225	3.86	110	-16.7	5.0	6.0
35															Selene	149	6.42	20	-17.3	12.9	15.4
36															N/A	86	7.62	6	-25.9	20.9	27.2

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PLS: Fixed Rate Investor

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		\$mm	WAC	WALA	%ΔRef	CPR	Servicer		\$mm	WAC	WALA	%ΔRef	CPR	Servicer		\$mm	WAC	WALA	%ΔRef	CPR		
1	CMI	151	3.40	54	81.3	7.4	4.2	CMI	152	3.40	52	109.8	8.1	3.9	CMI	155	3.40	49	120.8	9.0	4.2	
2	Carrington	58	4.64	47	68.1	9.8	5.9	Carrington	59	4.64	46	33.8	6.6	5.0	Carrington	60	4.65	42	21.5	6.8	5.6	
3	United Shore	2,465	3.46	53	27.1	5.7	4.5	First Republic	32	4.03	114	29.6	6.2	4.8	PennyMac	4,855	5.64	24	18.8	11.2	9.5	
4	PennyMac	6,099	5.93	23	20.8	15.3	12.9	PennyMac	5,696	5.85	23	21.4	13.4	11.2	First Republic	33	4.03	112	15.1	6.4	5.6	
5	Specialized Loan Servicing	715	5.31	41	11.4	11.2	10.1	Specialized Loan Servicing	744	5.33	40	12.7	11.8	10.5	Rocket	734	6.26	31	12.8	13.0	11.6	
6	UNITED WHOLESALE MORTGAGE LLC	325	7.25	14	9.4	46.8	43.7	United Shore	2,488	3.46	52	12.3	4.5	4.0	UNITED WHOLESALE MORTGAGE LLC	264	7.28	12	12.0	30.3	27.5	
7	Rocket	690	6.23	36	4.7	14.0	13.4	Rocket	705	6.24	35	12.2	14.1	12.6	PNC Mortgage	7	4.82	84	12.0	7.9	7.1	
8	Chase	186	4.78	86	4.5	6.3	6.0	AmeriHome Mortgage	169	4.79	44	10.4	8.0	7.2	AmeriHome Mortgage	147	4.46	47	9.4	6.2	5.6	
9	loanDepot.com	991	3.63	47	4.1	4.1	4.0	UNITED WHOLESALE MORTGAGE LLC	330	7.25	13	7.3	35.1	33.1	ServiceMac	261	3.65	47	9.1	4.8	4.4	
10	Lima One Capital	787	5.97	43	3.4	9.8	9.5	BSI Financial	771	6.31	42	2.9	11.7	11.4	United Shore	2,528	3.46	49	6.1	4.0	3.8	
11	Nationstar	6,440	4.36	47	1.7	6.9	6.8	AmWest Funding	286	7.06	34	2.4	19.0	18.6	AmWest Funding	309	7.03	31	5.9	16.2	15.4	
12	AmWest Funding	277	7.02	35	0.5	19.2	19.1	Rushmore Loan Mgmt	33	5.39	43	1.9	21.0	20.6	Flagstar	1,335	3.61	46	3.5	4.5	4.4	
13	Fay Servicing	3,796	6.16	31	-0.4	12.9	13.0	Wells Fargo	343	3.69	48	1.6	5.9	5.8	Specialized Loan Servicing	776	5.36	36	2.9	11.0	10.7	
14	BSI Financial	758	6.30	43	-2.6	11.7	12.0	Fay Servicing	3,779	6.11	31	1.1	12.1	11.9	Lima One Capital	825	5.97	39	2.2	10.2	10.0	
15	Rushmore Loan Mgmt	32	5.39	45	-2.8	28.8	29.5	Nationstar	6,131	4.39	46	-0.5	6.5	6.5	Rushmore Loan Mgmt	34	5.39	40	0.4	13.6	13.5	
16	New Residential	17,553	5.62	35	-3.1	10.7	11.1	Community Loan Servicing	1,907	3.68	50	-0.6	4.5	4.6	BSI Financial	799	6.32	39	0.4	11.4	11.3	
17	NATIONSTAR D/B/A RUSHMORE SERV	214	7.68	32	-3.8	10.9	11.3	NATIONSTAR D/B/A RUSHMORE SERV	219	7.70	31	-3.1	14.8	15.3	NATIONSTAR D/B/A RUSHMORE SERV	229	7.74	27	-0.4	13.7	13.8	
18	Community Loan Servicing	1,890	3.68	51	-3.9	4.4	4.6	New Residential	17,140	5.56	34	-3.5	9.8	10.1	Nationstar	4,309	4.49	44	-0.9	6.5	6.6	
19	Cenlar	4,787	3.39	51	-4.4	3.4	3.6	Lima One Capital	797	5.97	42	-3.9	8.5	8.8	New Residential	16,045	5.40	34	-1.0	9.1	9.2	
20	A&D Mortgage	632	7.08	39	-4.7	15.9	16.6	ServiceMac	256	3.65	50	-4.6	4.1	4.3	Chase	188	4.72	85	-1.6	6.2	6.3	
21	Select Portfolio	4,630	6.37	28	-6.3	11.8	12.6	A&D Mortgage	644	7.10	38	-4.7	14.5	15.1	A&D Mortgage	672	7.14	35	-2.7	14.2	14.6	
22	First Republic	31	4.02	115	-6.3	8.4	9.0	Select Portfolio	4,328	6.25	29	-4.8	10.8	11.3	Fay Servicing	3,604	6.00	30	-3.0	10.7	11.0	
23	AmeriHome Mortgage	187	4.98	41	-9.8	8.4	9.2	Cenlar	4,823	3.39	49	-6.2	3.5	3.7	Wells Fargo	699	3.69	45	-4.4	5.0	5.2	
24	Caliber Home Loans	141	3.64	53	-17.4	4.4	5.3	loanDepot.com	994	3.62	46	-8.2	3.4	3.8	Select Portfolio	3,895	6.01	30	-4.6	10.0	10.5	
25	CORNERSTONE	573	7.62	6	-21.8	8.3	10.5	LoanCare	391	3.45	50	-9.1	3.3	3.7	Community Loan Servicing	1,941	3.68	47	-4.9	4.4	4.6	
26	Lakeview	1,986	3.59	52	-22.9	2.9	3.8	Chase	185	4.74	87	-9.7	6.0	6.6	MRCOOPER	187	7.60	8	-5.7	10.4	11.0	
27	Provident Funding	510	3.02	53	-23.1	2.1	2.7	MRCOOPER	220	7.59	10	-12.1	9.0	10.2	LoanCare	398	3.45	47	-7.0	3.8	4.1	
28	Smaller Servicers	195	6.49	37	-28.6	9.9	13.6	Smaller Servicers	221	6.28	38	-16.2	8.9	10.5	Cenlar	4,897	3.39	46	-7.3	3.4	3.7	
29	Selene	509	7.17	15	-30.8	6.4	9.1	N/A	348	7.38	17	-19.9	6.9	8.6	N/A	429	6.93	27	-10.0	8.7	9.6	
30	MRCOOPER	216	7.58	12	-31.4	6.4	9.2	Lakeview	2,001	3.59	50	-19.9	3.3	4.1	loanDepot.com	1,002	3.60	43	-12.0	3.6	4.1	
31	Citadel Servicing Corp	264	7.19	19	-32.2	6.8	9.9	Citadel Servicing Corp	252	7.16	18	-21.5	7.9	10.0	Lakeview	2,035	3.59	47	-13.4	3.7	4.3	
32	N/A	338	7.69	7	-32.3	4.7	6.9	CORNERSTONE	404	7.59	5	-23.6	6.7	8.6	Citadel Servicing Corp	176	6.89	21	-13.8	9.0	10.3	
33	LoanCare	388	3.45	51	-38.2	2.2	3.6	Provident Funding	513	3.02	51	-25.4	2.1	2.8	Smaller Servicers	195	5.90	42	-15.0	8.3	9.7	
34	INVESTOR MORTGAGE FINANCE LLC	607	7.54	12	-45.1	6.6	11.7	Caliber Home Loans	142	3.64	52	-26.9	3.9	5.3	CORNERSTONE	223	7.59	5	-21.6	6.7	8.5	
35	PNC Mortgage	8	5.18	72	-54.2	1.2	2.7	Selene	417	7.09	17	-33.4	5.2	7.8	Selene	286	6.80	20	-23.9	6.9	8.9	
36	ServiceMac	253	3.65	52	-58.2	1.9	4.4	INVESTOR MORTGAGE FINANCE LLC	559	7.53	11	-48.2	5.3	10.0	Provident Funding	521	3.02	48	-24.5	2.2	2.9	
37								PNC Mortgage	8	5.07	75	-62.1	1.3	3.5	Caliber Home Loans	144	3.64	49	-30.7	3.3	4.7	
38															INVESTOR MORTGAGE FINANCE LLC	439	7.63	11	-44.9	5.3	9.5	

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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		3M Historical Horizon							6M Historical Horizon							12M Historical Horizon					
Rank	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	New Residential	491	4.88	92	1.6	8.2	8.1	Smaller Servicers	12	4.49	94	20.1	5.9	5.0	Rocket	24	4.45	72	17.4	6.1	5.2
2	Select Portfolio	264	4.90	76	-0.1	11.2	11.3	Rocket	23	4.44	75	8.8	7.0	6.4	Fay Servicing	75	3.94	80	4.7	8.8	8.5
3	Rocket	23	4.44	76	-0.1	9.3	9.3	New Residential	498	4.88	91	3.6	7.9	7.7	New Residential	512	4.88	88	3.8	8.1	7.8
4	Fay Servicing	72	3.93	84	-0.5	4.4	4.4	Fay Servicing	73	3.94	82	0.8	3.9	3.9	Select Portfolio	286	4.92	71	-6.8	8.1	8.6
5	First Republic	9	4.24	95	-42.6	0.2	0.4	Select Portfolio	273	4.91	74	-6.1	9.1	9.7	Smaller Servicers	12	4.48	92	-20.3	10.7	13.3
6	Smaller Servicers	12	4.49	95	-96.5	0.2	5.1	First Republic	9	4.24	93	-31.2	0.3	0.4	First Republic	9	4.24	90	-24.0	0.3	0.3

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	Servicer	3M Historical Horizon						Ref	6M Historical Horizon						Ref	12M Historical Horizon					
		\$mm	WAC	WALA	%ΔRef	CPR	\$mm		WAC	WALA	%ΔRef	CPR	Servicer	\$mm		WAC	WALA	%ΔRef	CPR		
1	PNC Mortgage	14	7.10	13	69.4	21.4	13.2	PNC Mortgage	10	7.10	13	87.5	30.0	17.2	HomeBridge	3	4.95	79	102.9	0.0	0.0
2	Cenlar	44	5.66	42	62.1	52.4	36.4	Cenlar	42	5.53	43	49.6	45.3	32.9	PNC Mortgage	5	7.10	13	87.5	30.0	17.2
3	SN	24	6.99	23	37.0	27.0	20.5	SN	24	7.00	22	34.4	15.0	11.4	Cenlar	26	5.27	46	49.5	39.2	28.1
4	Lima One Capital	18	7.13	72	31.9	18.3	14.2	Lima One Capital	19	7.13	70	22.1	18.0	15.0	SN	18	7.08	21	16.4	17.8	15.5
5	PennyMac	68	7.12	24	20.0	34.1	29.2	PennyMac	62	7.21	24	16.9	27.0	23.6	Lima One Capital	20	7.13	67	12.9	17.0	15.2
6	Rushmore Loan Mgmt	2,300	5.85	41	16.5	15.0	13.0	BSI Financial	191	6.33	74	13.9	11.1	9.8	BSI Financial	197	6.33	71	12.9	10.9	9.7
7	A&D MTG	236	8.48	30	5.8	29.2	27.9	Rushmore Loan Mgmt	2,329	5.86	40	7.9	12.7	11.8	PennyMac	61	7.27	22	10.7	22.1	20.2
8	Fay Servicing	1,891	8.05	21	3.8	21.8	21.1	A&D MTG	243	8.50	29	4.2	23.7	22.9	MRCOOPER	312	7.72	8	8.6	22.0	20.4
9	New Residential	26,978	7.34	21	3.7	22.7	22.0	MRCOOPER	408	7.71	9	4.1	25.7	24.8	A&D MTG	263	8.53	25	7.3	24.6	23.2
10	Select Portfolio	44,780	6.78	27	1.7	20.1	19.8	Planet Home Lending	1,461	6.30	31	3.6	18.4	17.8	CHANGE LENDING LLC	67	7.28	32	2.9	17.2	16.8
11	METROCITY	48	4.52	47	0.3	9.3	9.3	New Residential	25,444	7.34	21	2.2	20.1	19.7	Rushmore Loan Mgmt	2,317	5.83	38	2.8	11.8	11.5
12	Avidia Bank	3	5.46	141	-0.0	20.5	20.5	Fay Servicing	1,878	8.04	20	1.6	22.1	21.8	Select Portfolio	41,053	6.66	27	1.5	15.5	15.3
13	SNSC	0	6.62	30	-0.3	0.0	0.0	Select Portfolio	43,654	6.74	27	1.3	17.6	17.4	New Residential	22,241	7.34	22	1.1	18.7	18.5
14	AmeriHome Mortgage	5	3.64	65	-0.5	0.2	0.2	Nationstar	4,742	6.35	30	0.9	11.7	11.6	Nationstar	4,306	6.15	31	0.9	10.7	10.6
15	Specialized Loan Servicing	304	6.51	43	-1.3	12.1	12.3	METROCITY	49	4.52	45	0.2	6.7	6.7	Fay Servicing	1,749	8.04	19	0.5	19.5	19.4
16	Planet Home Lending	1,519	6.35	31	-1.4	18.7	18.9	Avidia Bank	3	5.46	139	-0.0	20.5	20.5	METROCITY	50	4.51	42	0.2	5.6	5.6
17	Rocket	36	9.52	11	-2.6	30.5	31.2	SNSC	0	6.63	30	-0.3	0.0	0.0	Avidia Bank	3	5.45	134	-0.0	13.6	13.6
18	BSI Financial	187	6.32	75	-3.0	8.4	8.7	Rocket	34	9.51	10	-1.8	24.9	25.3	SNSC	0	6.62	30	-0.3	0.0	0.0
19	N/A	6,605	6.51	28	-3.6	14.1	14.6	N/A	6,156	6.30	31	-2.1	12.4	12.7	Planet Home Lending	1,412	6.26	30	-1.1	16.0	16.2
20	Nationstar	4,880	6.44	28	-5.0	12.2	12.8	RUSHMORE --> SPS	2	6.31	26	-2.6	0.7	0.7	Rocket	24	9.51	8	-1.4	23.2	23.5
21	A&D Mortgage	3,886	6.88	33	-5.6	15.2	16.0	A&D Mortgage	3,962	6.89	32	-5.5	13.2	13.9	LoanCare	624	5.46	40	-2.2	7.9	8.1
22	Citadel Servicing Corp	6,055	7.63	24	-6.1	18.9	20.1	Carrington	755	6.74	32	-7.9	12.5	13.5	RUSHMORE --> SPS	1	6.31	26	-2.6	0.7	0.7
23	CORNERSTONE	766	7.51	5	-9.8	10.3	11.4	Citadel Servicing Corp	5,829	7.63	24	-8.1	16.7	18.0	N/A	6,019	5.98	34	-3.4	10.8	11.2
24	MRCOOPER	428	7.70	10	-9.9	23.8	26.1	Specialized Loan Servicing	311	6.52	42	-8.1	11.9	12.9	AmWest Funding	4,429	6.13	30	-3.7	13.0	13.5
25	Carrington	956	6.96	27	-10.7	13.1	14.6	Selene	2,691	6.71	28	-8.2	12.5	13.5	UWM	9	4.08	60	-4.1	11.5	11.9
26	Selene	2,891	6.78	28	-12.0	13.6	15.3	AmWest Funding	4,841	6.25	30	-8.6	14.3	15.5	Citadel Servicing Corp	5,485	7.63	23	-4.9	16.7	17.5
27	CARRINGTON MORTGAGE	514	8.14	15	-13.0	20.2	22.9	CARRINGTON MORTGAGE	528	8.14	14	-10.7	18.8	20.8	A&D Mortgage	4,104	6.92	29	-5.3	12.2	12.8
28	AmWest Funding	5,244	6.33	28	-18.1	13.6	16.4	LoanCare	547	5.31	44	-14.9	6.5	7.5	Specialized Loan Servicing	323	6.53	38	-6.5	11.4	12.2
29	LoanCare	541	5.30	45	-20.7	5.5	6.9	East West Bank	6	5.91	195	-15.0	0.6	0.7	Selene	2,429	6.59	29	-6.6	12.3	13.1
30	East West Bank	6	5.92	197	-25.9	0.3	0.4	AmeriHome Mortgage	4	3.64	64	-16.6	0.1	0.1	Carrington	634	6.53	35	-7.3	11.8	12.7
31	AD MORTGAGE	273	7.65	13	-27.7	9.7	13.2	CORNERSTONE	587	7.50	5	-18.9	8.2	10.0	CARRINGTON MORTGAGE	359	8.29	15	-7.5	19.4	20.8
32	RUSHMORE --> SPS	3	6.31	27	-39.0	0.0	0.0	Northpointe Bank	130	6.02	39	-23.5	11.0	14.2	East West Bank	7	5.91	192	-9.0	0.6	0.6
33	Northpointe Bank	35	6.44	41	-57.0	5.9	13.3	AD MORTGAGE	277	7.66	12	-32.6	7.3	10.7	Northpointe Bank	240	6.15	34	-10.8	12.3	13.7
34	LIMAONE	13	7.90	16	-57.1	5.7	12.8	SHELLPOINT --> SPS	17	7.66	6	-60.0	2.9	7.0	CORNERSTONE	312	7.52	5	-16.0	9.0	10.6
35	SHELLPOINT --> SPS	25	7.66	7	-80.2	1.4	7.0	LIMAONE	13	7.91	15	-64.8	2.9	8.0	AmeriHome Mortgage	2	3.64	64	-16.6	0.1	0.1
36	SELENE FINANCE --> SPS	6	8.05	14	-99.4	0.2	25.3	SELENE FINANCE --> SPS	4	8.05	14	-99.5	0.2	30.6	AD MORTGAGE	284	7.67	9	-18.6	8.7	10.5
37															SHELLPOINT --> SPS	8	7.66	6	-60.0	2.9	7.0
38															LIMAONE	13	7.92	12	-65.3	4.2	11.8
39															SELENE FINANCE --> SPS	2	8.05	14	-99.5	0.2	30.6

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Non-QM: Fixed Rate Bank Statement

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Rank	Servicer	3M Historical Horizon						Ref	6M Historical Horizon						Ref	12M Historical Horizon						Ref
		\$mm	WAC	WALA	%ΔRef	CPR	Servicer		\$mm	WAC	WALA	%ΔRef	CPR	Servicer		\$mm	WAC	WALA	%ΔRef	CPR		
1	PNC Mortgage	14	7.10	13	69.4	21.4	13.2	PNC Mortgage	10	7.10	13	87.5	30.0	17.2	HomeBridge	3	4.95	79	102.9	0.0	0.0	
2	Cenlar	44	5.66	42	62.1	52.4	36.4	Cenlar	42	5.53	43	49.6	45.3	32.9	PNC Mortgage	5	7.10	13	87.5	30.0	17.2	
3	SN	24	6.99	23	37.0	27.0	20.5	SN	24	7.00	22	34.4	15.0	11.4	Cenlar	26	5.27	46	49.5	39.2	28.1	
4	Rushmore Loan Mgmt	1,577	5.76	42	21.6	15.9	13.2	PennyMac	62	7.21	24	16.9	27.0	23.6	SN	18	7.08	21	16.4	17.8	15.5	
5	PennyMac	68	7.12	24	20.0	34.1	29.2	BSI Financial	82	5.87	71	11.0	6.9	6.2	MRCOOPER	208	7.80	8	12.8	27.2	24.5	
6	A&D MTG	192	8.49	30	6.3	33.5	31.8	Rushmore Loan Mgmt	1,600	5.78	40	8.8	13.4	12.4	LoanCare	106	5.37	38	11.2	10.6	9.6	
7	Fay Servicing	1,150	8.31	20	5.6	23.5	22.4	MRCOOPER	281	7.78	9	7.3	31.1	29.3	PennyMac	61	7.27	22	10.7	22.1	20.2	
8	New Residential	18,549	7.27	22	4.4	26.0	25.0	A&D MTG	198	8.51	29	3.6	24.6	23.9	BSI Financial	84	5.87	68	9.9	7.9	7.2	
9	CORNERSTONE	398	7.51	5	3.9	14.4	13.9	New Residential	17,518	7.27	22	2.7	22.4	21.9	A&D MTG	212	8.53	25	8.3	23.7	22.1	
10	Select Portfolio	31,783	6.72	27	1.2	22.1	21.8	Nationstar	3,709	6.25	31	2.1	12.7	12.5	Rushmore Loan Mgmt	1,586	5.75	38	3.5	12.1	11.7	
11	BSI Financial	81	5.86	72	0.8	6.0	6.0	Fay Servicing	1,154	8.31	19	1.9	25.7	25.3	New Residential	15,315	7.24	22	1.4	20.4	20.1	
12	METROCITY	48	4.52	47	0.3	9.3	9.3	Planet Home Lending	953	6.37	29	1.7	20.7	20.4	Select Portfolio	29,285	6.61	27	1.1	16.7	16.5	
13	Avidia Bank	3	5.39	138	-0.0	23.0	23.0	Select Portfolio	31,003	6.69	27	0.8	19.1	18.9	Fay Servicing	1,100	8.31	17	0.8	21.9	21.7	
14	East West Bank	1	6.09	234	-0.0	0.5	0.5	METROCITY	49	4.52	45	0.2	6.7	6.7	METROCITY	50	4.51	42	0.2	5.6	5.6	
15	SNSC	0	6.62	30	-0.3	0.0	0.0	Avidia Bank	3	5.39	135	-0.0	23.0	23.0	Avidia Bank	3	5.38	131	-0.0	15.2	15.2	
16	AmeriHome Mortgage	5	3.64	65	-0.5	0.2	0.2	East West Bank	1	6.09	233	-0.0	0.5	0.5	East West Bank	1	6.09	230	-0.0	0.5	0.5	
17	Rocket	36	9.52	11	-2.6	30.5	31.2	SNSC	0	6.62	30	-0.3	0.0	0.0	Nationstar	3,433	6.08	32	-0.2	11.2	11.2	
18	N/A	4,586	6.50	28	-2.9	16.2	16.6	N/A	4,258	6.28	31	-1.2	14.3	14.4	SNSC	0	6.62	30	-0.3	0.0	0.0	
19	Nationstar	3,763	6.33	30	-3.4	13.5	14.0	Rocket	34	9.51	10	-1.8	24.9	25.3	Rocket	24	9.51	8	-1.4	23.2	23.5	
20	A&D Mortgage	2,711	6.85	34	-4.7	16.1	16.8	RUSHMORE → SPS	2	6.23	27	-2.6	0.7	0.7	N/A	4,110	5.95	34	-2.0	11.8	12.0	
21	Planet Home Lending	1,007	6.43	28	-5.2	20.0	21.0	A&D Mortgage	2,765	6.87	32	-5.3	13.6	14.3	Planet Home Lending	905	6.32	28	-2.5	18.0	18.4	
22	Citadel Servicing Corp	4,040	7.57	25	-5.5	22.1	23.3	Citadel Servicing Corp	3,933	7.57	25	-7.2	19.2	20.5	RUSHMORE → SPS	1	6.23	27	-2.6	0.7	0.7	
23	MRCOOPER	295	7.77	9	-12.6	26.1	29.3	AmWest Funding	3,534	6.28	29	-9.2	15.8	17.2	AmWest Funding	3,228	6.16	30	-3.8	14.2	14.8	
24	CARRINGTON MORTGAGE	301	8.14	16	-14.4	27.4	31.3	Selene	1,778	6.60	31	-9.9	13.8	15.2	UWM	9	4.08	60	-4.1	11.5	11.9	
25	Selene	1,845	6.66	31	-15.6	15.1	17.7	CORNERSTONE	290	7.52	5	-10.8	11.5	12.7	Citadel Servicing Corp	3,759	7.57	23	-4.2	19.0	19.7	
26	Specialized Loan Servicing	206	6.44	44	-15.9	9.8	11.6	CARRINGTON MORTGAGE	311	8.15	14	-11.3	24.6	27.3	A&D Mortgage	2,865	6.90	29	-5.9	12.4	13.1	
27	Carrington	629	7.11	27	-18.2	14.7	17.7	Carrington	494	6.91	32	-14.2	13.7	15.8	Selene	1,659	6.49	31	-7.6	13.3	14.4	
28	AmWest Funding	3,817	6.35	28	-19.6	15.2	18.6	Specialized Loan Servicing	212	6.45	42	-15.7	11.2	13.1	CORNERSTONE	154	7.53	5	-8.2	12.7	13.8	
29	AD MORTGAGE	180	7.70	13	-25.0	9.4	12.3	AmeriHome Mortgage	4	3.64	64	-16.6	0.1	0.1	CARRINGTON MORTGAGE	213	8.30	15	-8.6	24.3	26.3	
30	RUSHMORE → SPS	3	6.23	28	-39.0	0.0	0.0	LoanCare	101	5.34	41	-17.8	6.5	7.9	Northpointe Bank	178	6.06	34	-10.1	13.1	14.5	
31	Northpointe Bank	26	6.33	41	-77.6	3.3	13.8	Northpointe Bank	97	5.89	40	-18.6	12.7	15.4	Specialized Loan Servicing	221	6.47	39	-10.3	11.3	12.5	
32	LoanCare	100	5.33	42	-97.3	0.1	4.5	AD MORTGAGE	182	7.70	12	-34.7	6.9	10.3	Carrington	415	6.73	36	-10.7	13.3	14.8	
33	SELENE FINANCE → SPS	6	8.05	14	-99.4	0.2	25.3	SELENE FINANCE → SPS	4	8.05	14	-99.5	0.2	30.6	AmeriHome Mortgage	2	3.64	64	-16.6	0.1	0.1	
34															AD MORTGAGE	186	7.71	9	-22.4	7.2	9.2	
35															SELENE FINANCE → SPS	2	8.05	14	-99.5	0.2	30.6	

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	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	RUSHMORE → SPS	0	7.63	11	89.7	0.0	0.0	RUSHMORE → SPS	0	7.62	10	89.6	0.0	0.0	RUSHMORE → SPS	0	7.62	10	89.6	0.0	0.0
2	Lima One Capital	18	7.13	72	31.9	18.3	14.2	Lima One Capital	19	7.13	70	22.1	18.0	15.0	BSI Financial	113	6.68	73	14.2	13.0	11.5
3	Specialized Loan Servicing	97	6.64	42	24.3	16.9	13.8	BSI Financial	109	6.67	76	15.0	14.2	12.4	Lima One Capital	20	7.13	67	12.9	17.0	15.2
4	Carrington	326	6.69	26	21.6	10.0	8.3	Carrington	261	6.43	30	13.7	10.3	9.2	Nationstar	872	6.45	27	6.8	8.8	8.3
5	Northpointe Bank	9	6.76	41	13.4	13.1	11.7	Planet Home Lending	507	6.18	36	9.5	13.9	12.8	Carrington	219	6.17	33	4.3	9.1	8.7
6	Planet Home Lending	512	6.20	36	9.8	16.0	14.7	Specialized Loan Servicing	99	6.66	40	9.1	13.6	12.5	A&D MTG	51	8.55	25	4.0	28.3	27.3
7	Rushmore Loan Mgmt	722	6.04	40	4.6	13.0	12.5	A&D MTG	46	8.47	29	8.0	19.8	18.5	CHANGE LENDING LLC	67	7.28	32	2.9	17.2	16.8
8	Select Portfolio	12,997	6.90	26	3.3	15.1	14.6	Rushmore Loan Mgmt	729	6.03	39	5.4	11.1	10.6	Planet Home Lending	507	6.15	33	2.8	12.4	12.1
9	New Residential	8,429	7.50	21	1.1	15.2	15.0	Select Portfolio	12,651	6.86	26	3.1	14.1	13.7	Select Portfolio	11,769	6.77	25	2.7	12.6	12.3
10	Fay Servicing	741	7.64	23	0.6	19.0	18.9	Fay Servicing	723	7.62	22	0.8	16.2	16.1	Specialized Loan Servicing	103	6.67	37	2.5	11.6	11.4
11	MRCOOPER	133	7.54	11	0.1	18.5	18.5	New Residential	7,926	7.52	21	0.8	14.9	14.8	Rushmore Loan Mgmt	732	6.01	37	1.3	11.0	10.9
12	Avidia Bank	0	6.00	167	-0.0	0.0	0.0	Avidia Bank	0	6.00	166	-0.0	0.0	0.0	New Residential	6,926	7.56	21	0.2	15.0	15.0
13	Selene	1,046	7.00	22	-1.1	10.7	10.8	Selene	913	6.93	23	-3.1	9.9	10.2	Avidia Bank	0	6.00	163	-0.0	0.0	0.0
14	A&D MTG	44	8.45	30	-3.6	7.9	8.2	AmWest Funding	1,307	6.18	30	-5.5	10.2	10.7	Fay Servicing	649	7.59	22	-0.2	15.3	15.3
15	BSI Financial	107	6.67	77	-4.6	10.2	10.6	Nationstar	1,033	6.69	24	-5.6	7.8	8.3	AmWest Funding	1,201	6.06	30	-3.2	9.6	9.9
16	CARRINGTON MORTGAGE	214	8.13	14	-5.6	8.8	9.4	N/A	1,898	6.33	32	-5.9	8.2	8.7	Selene	770	6.80	24	-3.4	10.1	10.5
17	N/A	2,020	6.53	29	-6.8	9.0	9.6	A&D Mortgage	1,196	6.96	32	-6.2	12.3	13.1	CARRINGTON MORTGAGE	146	8.28	14	-3.5	11.7	12.1
18	A&D Mortgage	1,175	6.94	33	-8.2	13.0	14.1	CARRINGTON MORTGAGE	217	8.13	13	-8.1	9.7	10.6	A&D Mortgage	1,239	6.99	28	-3.6	11.6	12.0
19	Citadel Servicing Corp	2,015	7.75	22	-8.3	12.1	13.2	Citadel Servicing Corp	1,896	7.76	22	-11.0	11.3	12.6	LoanCare	518	5.47	41	-5.6	7.3	7.7
20	LoanCare	440	5.30	46	-10.2	6.7	7.5	MRCOOPER	127	7.56	10	-12.2	12.5	14.2	N/A	1,909	6.05	35	-7.2	8.7	9.4
21	AmWest Funding	1,428	6.26	28	-10.5	9.3	10.3	LoanCare	445	5.30	45	-14.2	6.4	7.5	Citadel Servicing Corp	1,726	7.78	21	-7.5	11.6	12.5
22	Nationstar	1,117	6.81	22	-14.0	7.4	8.6	East West Bank	5	5.87	186	-17.5	0.6	0.7	MRCOOPER	104	7.57	8	-10.3	10.5	11.6
23	AD MORTGAGE	93	7.57	14	-31.9	10.4	14.9	AD MORTGAGE	94	7.57	12	-29.1	8.2	11.4	East West Bank	5	5.87	183	-10.5	0.6	0.7
24	CORNERSTONE	367	7.51	5	-34.4	5.7	8.6	CORNERSTONE	297	7.48	5	-33.2	4.9	7.3	Northpointe Bank	61	6.41	35	-13.6	9.9	11.4
25	East West Bank	5	5.87	187	-34.5	0.2	0.4	Northpointe Bank	33	6.39	39	-45.9	5.7	10.4	AD MORTGAGE	98	7.58	9	-13.6	11.4	13.0
26	LIMAONE	13	7.90	16	-57.1	5.7	12.8	SHELLPOINT → SPS	17	7.66	6	-60.0	2.9	7.0	CORNERSTONE	158	7.50	5	-30.4	5.2	7.4
27	SHELLPOINT → SPS	25	7.66	7	-80.2	1.4	7.0	LIMAONE	13	7.91	15	-64.8	2.9	8.0	SHELLPOINT → SPS	8	7.66	6	-60.0	2.9	7.0
28															LIMAONE	13	7.92	12	-65.3	4.2	11.8

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	Servicer	3M Historical Horizon						Ref	6M Historical Horizon						Ref	12M Historical Horizon						Ref	
		\$mm	WAC	WALA	%ΔRef	CPR	\$mm		WAC	WALA	%ΔRef	CPR	\$mm	WAC		WALA	%ΔRef	CPR					
1	VALON (FKA PEACHSTREET)	2	4.38	286	191.8	10.2	3.6		VALON (FKA PEACHSTREET)	2	4.37	284	172.6	10.9	4.1		TIAA	10	5.33	253	102.9	15.9	8.2
2	Smaller Servicers	6	5.85	151	190.4	6.7	2.3		Smaller Servicers	6	5.87	150	102.5	5.0	2.5		VALON (FKA PEACHSTREET)	2	4.37	280	46.6	6.1	4.2
3	TIAA	9	5.36	258	92.0	14.0	7.5		TIAA	9	5.35	256	58.0	18.9	12.4		Community Loan Servicing	278	3.56	46	26.0	5.6	4.4
4	PENNYMAC CORP.	21	4.00	43	50.6	5.0	3.3		Cenlar	62	3.48	71	25.1	6.8	5.4		Cenlar	42	3.47	80	18.0	5.3	4.5
5	Cenlar	61	3.48	72	33.2	13.0	9.9		Citadel Servicing Corp	370	4.87	50	22.7	8.6	7.1		Smaller Servicers	6	5.86	145	14.8	16.8	14.7
6	loanDepot.com	928	6.54	25	19.6	15.8	13.3		New Residential - Ocwen	21	5.67	258	20.7	6.8	5.7		loanDepot.com	657	5.72	29	14.5	12.4	10.9
7	Citadel Servicing Corp	365	4.87	51	18.3	9.3	7.9		PNC Mortgage	32	6.23	262	20.0	9.2	7.7		New Residential - Ocwen	22	5.69	255	13.6	6.6	5.9
8	Wells Fargo	244	3.93	167	16.7	8.8	7.6		loanDepot.com	823	6.26	26	16.8	14.2	12.3		PNC Mortgage	33	6.23	259	11.3	8.5	7.7
9	Greentree	6	5.05	237	15.5	8.6	7.5		Greentree	6	4.98	235	13.3	12.6	11.2		Wells Fargo	252	3.94	163	7.6	6.2	5.8
10	New Residential - Ocwen	21	5.66	260	14.8	6.9	6.1		Wells Fargo	246	3.94	166	11.1	7.5	6.8		Citadel Servicing Corp	379	4.87	47	6.4	6.8	6.4
11	PNC Mortgage	31	6.23	264	8.9	9.5	8.7		Community Loan Servicing	271	3.56	49	8.5	4.7	4.3		Rocket	8,123	9.62	12	5.1	22.3	21.3
12	Rocket	10,478	9.58	12	6.3	23.9	22.7		Rocket	9,585	9.59	12	6.1	23.8	22.6		PHH Mortgage	366	4.91	251	4.5	6.3	6.0
13	BSI Financial	1,941	5.03	45	4.8	11.4	10.9		Fay Servicing	2,741	4.56	191	3.7	6.1	5.8		N/A	59	8.48	48	3.6	33.7	32.7
14	PHH Mortgage	356	5.00	250	4.2	6.5	6.3		BSI Financial	1,817	4.94	45	2.9	9.7	9.4		BSI Financial	1,567	4.80	43	2.4	9.0	8.8
15	Selene	197	8.86	39	2.4	14.8	14.5		PHH Mortgage	358	4.95	251	2.2	6.5	6.4		AmWest Funding	110	10.00	15	2.0	26.4	26.0
16	Select Portfolio	25,651	4.51	203	0.2	5.7	5.7		AmWest Funding	147	9.82	17	1.5	28.8	28.4		Select Portfolio	25,487	4.48	204	1.5	5.5	5.4
17	Specialized Loan Servicing	1,486	8.72	91	0.1	18.2	18.2		Select Portfolio	25,383	4.49	204	0.8	5.7	5.7		Ocwen	576	5.47	258	0.9	7.5	7.4
18	Cohen	8	6.69	119	-0.0	3.6	3.6		Cohen	8	6.68	118	-0.0	12.8	12.8		Greentree	7	4.96	230	0.5	18.5	18.4
19	Ocwen	541	5.45	263	-0.5	7.3	7.3		Selene	116	8.23	62	-0.2	12.9	12.9		Cohen	8	6.67	115	-0.0	7.0	7.0
20	Rushmore Loan Mgmt	7,080	4.68	202	-0.6	6.1	6.1		RUSHMORE LOAN MANAGEMENT SERV	69	5.46	67	-0.4	16.9	16.9		Planet Home Lending	156	6.86	117	-0.6	11.6	11.7
21	Fay Servicing	2,685	4.57	194	-0.9	5.5	5.5		Specialized Loan Servicing	1,527	8.75	88	-1.2	18.1	18.3		Fay Servicing	2,770	4.55	187	-1.4	5.6	5.7
22	N/A	212	8.29	29	-2.3	21.0	21.4		Ocwen	553	5.46	262	-1.3	7.9	8.0		Selene	76	7.40	91	-1.5	10.8	11.0
23	AmWest Funding	157	9.34	21	-2.3	28.0	28.6		N/A	107	8.32	30	-1.9	21.2	21.6		Specialized Loan Servicing	1,633	8.82	83	-1.6	17.6	17.8
24	Community Loan Servicing	269	3.56	51	-3.7	3.8	4.0		Rushmore Loan Mgmt	7,148	4.68	201	-2.8	6.0	6.2		Rushmore Loan Mgmt	7,264	4.67	198	-2.3	5.8	5.9
25	New Residential	14,251	6.08	129	-4.6	9.5	9.9		Carrington	909	9.81	27	-2.9	16.5	16.9		Carrington	624	9.78	36	-2.7	16.1	16.5
26	Carrington	1,118	9.80	24	-4.9	17.1	17.9		New Residential	13,649	6.01	132	-4.0	9.5	9.8		New Residential	12,604	5.84	140	-3.7	8.7	9.0
27	Citi	7	6.00	270	-8.2	5.9	6.4		Planet Home Lending	158	7.04	116	-5.0	10.8	11.4		RUSHMORE LOAN MANAGEMENT SERV	72	5.46	64	-3.8	13.5	14.0
28	SHELLPONIT	223	5.91	73	-8.4	5.1	5.6		SHELLPONIT	187	5.91	72	-6.8	7.1	7.7		PennyMac	1,077	9.68	16	-6.8	18.2	19.4
29	Nationstar	4,723	5.59	130	-9.0	7.9	8.6		PennyMac	1,190	9.56	17	-10.3	18.1	20.0		SHELLPONIT	93	5.91	72	-6.8	7.1	7.7
30	RUSHMORE LOAN MANAGEMENT SERV	67	5.47	68	-9.5	11.8	13.0		Nationstar	4,685	5.54	132	-11.1	7.7	8.6		Nationstar	4,573	5.38	135	-9.3	7.2	7.9
31	PennyMac	1,311	9.47	17	-11.1	17.2	19.1		Chase	224	3.84	116	-12.4	4.6	5.2		Chase	213	3.86	117	-12.0	4.0	4.5
32	Planet Home Lending	162	7.21	114	-14.3	8.9	10.3		CORNERSTONE	142	9.32	13	-13.7	16.1	18.4		CORNERSTONE	80	9.32	13	-12.9	16.1	18.2
33	CORNERSTONE	160	9.32	13	-19.7	16.1	19.7		PENNYMAC CORP.	22	4.00	42	-15.7	7.2	8.5		UNITED WHOLESALE MORTGAGE LLC	150	3.42	43	-14.7	5.4	6.3
34	MR COOPER GROUP	856	8.95	5	-20.9	9.7	12.1		UNITED WHOLESALE MORTGAGE LLC	146	3.41	46	-16.4	7.1	8.4		SN	206	3.96	115	-17.3	4.7	5.7
35	PENNY MAC	439	9.09	12	-21.3	13.3	16.7		Citi	7	6.00	269	-22.0	4.6	5.9		PENNYMAC CORP.	22	4.01	39	-17.8	7.1	8.6
36	UNITED WHOLESALE MORTGAGE LLC	144	3.41	47	-37.8	4.4	7.0		PENNY MAC	448	9.09	10	-22.6	12.5	15.9		MRCOOPER	11	5.04	222	-17.8	4.8	5.9
37	SN	296	3.93	115	-41.6	3.3	5.6		MR COOPER GROUP	584	8.94	5	-23.4	9.0	11.6		PENNY MAC	320	9.17	9	-21.2	12.4	15.5
38	Chase	221	3.84	118	-57.0	1.9	4.3		SN	298	3.93	113	-25.4	3.9	5.2		MR COOPER GROUP	292	8.94	5	-23.4	9.0	11.6
39	MRCOOPER	15	5.02	225	-68.5	1.7	5.4		MRCOOPER	15	5.02	223	-68.3	2.0	6.2		Citi	7	6.01	266	-37.0	8.3	12.8
40	OPES ADVISORS	3	4.28	136	-95.0	0.3	5.7		OPES ADVISORS	3	4.28	134	-90.7	0.3	3.1		OPES ADVISORS	3	4.28	131	-84.3	0.3	1.8
41	Statebridge	1	6.24	213	-98.9	0.4	30.1		Statebridge	2	6.24	211	-97.5	0.4	13.9		Statebridge	3	6.24	208	-95.0	0.4	7.2

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Data is sorted on the contents of the highlighted column

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