



Santander US Capital Markets LLC

Historical Prepayment Speed Ranking Private Label Securitization by Shelf

January 2026 Remits (December Performance)

January 28, 2026

MBS Strategy

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Table of Contents Page

1 PLS Fixed Rate 3

1.1 Total 3

1.2 Prime Jumbo 5

1.3 Investor 7

1.4 Expanded Prime 9

2 Non-QM Fixed Rate 10

2.1 Total 10

2.2 Bank Statement 11

2.3 DSCR/Asset Depletion 12

3 Seasoned RPL Fixed Rate 13

3.1 Total 13

4 Appendix 15

4.1 Shelf Descriptions 15

PLS: Fixed Rate Total

[Table of Contents](#)

Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	Smaller Servicers	50	4.17	127	103.8	7.6	3.8	Smaller Servicers	73	3.56	149	94.7	6.3	3.3	Smaller Servicers	75	3.56	146	121.5	10.1	4.7
2	OCMT	1,648	3.27	53	53.3	5.7	3.7	Smaller Servicers	42	4.22	131	72.0	8.2	4.9	Smaller Servicers	44	4.22	128	46.0	8.0	5.6
3	RATE	3,744	4.67	32	34.8	27.1	20.9	RATE	3,865	4.67	31	27.3	20.4	16.3	Smaller Servicers	73	4.16	123	28.2	9.7	7.6
4	Smaller Servicers	135	4.83	99	22.6	4.7	3.9	Smaller Servicers	138	4.83	97	21.1	7.6	6.3	RATE	3,787	4.58	29	23.9	15.4	12.6
5	Smaller Servicers	364	2.63	59	19.8	2.1	1.7	PFMT	3,306	4.51	33	15.0	12.8	11.2	Smaller Servicers	287	3.98	123	13.2	5.7	5.1
6	Smaller Servicers	188	5.30	43	18.8	8.3	7.1	OCMT	1,663	3.27	52	14.3	5.1	4.5	Smaller Servicers	91	4.71	70	12.9	7.4	6.6
7	Smaller Servicers	224	6.48	41	18.7	19.3	16.5	Smaller Servicers	189	5.31	41	13.1	9.5	8.5	HAWT	834	3.45	47	11.5	5.2	4.7
8	Smaller Servicers	277	3.98	128	11.9	4.8	4.3	HAWT	817	3.45	50	12.8	5.0	4.5	PFMT	2,888	4.18	35	11.4	9.4	8.5
9	PFMT	3,577	4.68	31	11.6	13.7	12.4	PMTLT	5,295	6.31	16	10.3	16.9	15.5	PMTLT	3,948	6.09	18	10.0	13.9	12.7
10	NLT	762	6.11	32	11.4	9.5	8.6	Smaller Servicers	230	6.49	39	9.1	17.7	16.3	Smaller Servicers	193	5.30	42	9.5	11.5	10.6
11	MELLO	2,761	3.27	52	9.4	3.6	3.3	RCKT	5,711	3.83	43	8.9	8.6	7.9	Smaller Servicers	142	4.83	94	8.2	8.7	8.0
12	PMTLT	6,114	6.38	15	9.2	19.5	18.0	WFMBBS	3,661	3.35	58	6.8	4.6	4.3	RCKT	5,756	3.80	40	7.4	7.7	7.2
13	RCKT	5,630	3.81	44	7.1	9.3	8.7	Smaller Servicers	186	5.30	45	4.9	10.9	10.4	Smaller Servicers	238	6.52	36	6.0	13.4	12.7
14	WFMBBS	3,627	3.35	59	5.6	4.0	3.8	BINOM	454	5.30	48	4.6	11.1	10.7	PSMC	1,457	3.36	60	5.4	5.0	4.8
15	Smaller Servicers	106	3.81	124	5.6	6.9	6.5	OBX	5,983	4.27	44	4.5	10.9	10.5	CSMC	2,451	4.37	79	5.0	6.8	6.5
16	CMLTI	5,219	5.19	36	4.5	21.1	20.3	PSMC	1,426	3.36	63	4.5	5.1	4.9	Smaller Servicers	195	5.34	38	4.7	11.6	11.1
17	Smaller Servicers	88	4.71	75	4.0	5.9	5.7	Smaller Servicers	367	2.64	58	4.0	2.7	2.6	CMLTI	5,028	5.10	34	4.5	14.6	14.0
18	PRKCM	441	7.07	34	3.6	22.2	21.5	MELLO	2,781	3.27	51	3.4	3.5	3.4	PRKCM	481	7.15	29	4.2	19.0	18.3
19	CIM	2,442	4.33	56	3.3	8.1	7.8	Smaller Servicers	88	4.71	73	3.1	6.2	6.0	GCAT	3,208	6.10	24	2.2	13.7	13.5
20	NRZT	864	3.49	52	3.3	4.6	4.4	PRKCM	455	7.10	33	2.8	20.0	19.5	OBX	5,780	4.14	43	1.7	8.8	8.7
21	GCAT	3,753	6.27	25	2.8	18.2	17.7	CMLTI	5,183	5.17	35	2.6	17.0	16.6	CHASE	9,107	6.48	22	1.0	22.7	22.5
22	BINOM	447	5.29	50	2.8	10.0	9.7	Smaller Servicers	102	5.38	40	2.5	13.7	13.4	OCMT	1,694	3.27	48	1.0	4.7	4.6
23	Smaller Servicers	183	5.31	46	2.7	10.2	10.0	TRK	546	4.80	49	2.4	8.5	8.3	JPMMT	40,520	4.44	41	0.8	11.5	11.5
24	FSMT	6,596	3.41	57	2.1	4.1	4.0	Smaller Servicers	64	4.17	126	1.8	4.3	4.2	Smaller Servicers	146	3.95	107	0.4	6.5	6.5
25	CHASE	10,930	6.49	22	2.0	31.7	31.2	GCAT	3,514	6.20	25	1.8	15.5	15.2	Smaller Servicers	219	8.87	29	0.4	26.7	26.6
26	UWM	2,582	3.35	51	1.7	3.9	3.8	FSMT	6,656	3.41	56	1.6	4.4	4.3	FSMT	6,781	3.41	53	0.3	4.3	4.3
27	JPMMT	41,570	4.57	43	1.6	16.1	15.9	CSMC	2,219	4.29	86	0.4	5.7	5.7	Smaller Servicers	372	2.64	55	0.2	2.7	2.7
28	OBX	6,224	4.39	43	0.7	12.7	12.7	JPMMT	41,530	4.55	42	0.4	13.6	13.6	MELLO	2,824	3.27	47	-0.4	3.5	3.5
29	Smaller Servicers	192	8.85	33	0.5	28.6	28.4	CHASE	10,390	6.49	21	0.3	25.8	25.8	WFMBBS	3,728	3.36	55	-0.5	4.3	4.4
30	CSMC	2,127	4.19	88	0.2	5.8	5.8	Smaller Servicers	236	4.16	129	0.2	4.3	4.3	GSMBS	20,738	4.27	39	-0.6	10.7	10.8
31	PSMC	1,411	3.36	64	-0.0	4.3	4.3	Smaller Servicers	280	3.98	126	0.1	5.0	5.0	RMCT	1,271	6.72	10	-0.9	25.5	25.7
32	VISIO	366	7.27	38	-2.3	13.7	14.0	VISIO	373	7.27	36	-0.0	12.8	12.8	TRK	562	4.80	46	-2.3	8.6	8.8
33	PRPM	781	6.02	38	-2.4	15.3	15.7	Smaller Servicers	200	8.86	32	-0.4	29.4	29.5	BINOM	469	5.30	45	-2.3	10.1	10.3
34	RMCT	1,735	6.68	11	-2.5	34.3	35.0	GSMBS	21,104	4.36	41	-0.6	12.4	12.4	Smaller Servicers	241	4.16	126	-2.5	4.7	4.8
35	VERUS	1,502	8.24	23	-3.1	19.6	20.2	NLT	711	5.99	33	-0.6	8.4	8.4	MSRM	8,024	6.11	25	-2.7	16.0	16.4
36	SEMT	15,533	5.32	38	-4.3	25.4	26.4	PRPM	796	6.04	37	-2.5	13.8	14.1	CIM	2,610	4.35	51	-3.7	6.6	6.8
37	BVINV	4,794	4.41	44	-4.4	7.1	7.4	SEMT	15,053	5.25	39	-3.0	21.5	22.1	IMPRL	1,008	6.97	35	-3.8	11.5	11.9
38	MSRM	9,306	6.33	25	-4.6	19.7	20.6	CIM	2,539	4.35	54	-3.5	7.0	7.2	NLT	628	5.79	34	-3.9	8.1	8.4
39	GSMBS	21,339	4.41	41	-4.8	13.6	14.3	RMCT	1,649	6.68	11	-3.5	28.2	29.1	SEMT	14,089	5.12	40	-4.0	17.5	18.1
40	TRK	540	4.79	51	-6.0	8.7	9.2	BVINV	4,855	4.42	43	-4.2	6.6	6.9	PRPM	825	6.06	33	-4.1	12.5	13.0
41	IMPRL	959	6.94	40	-6.0	14.9	15.8	MSRM	9,008	6.28	25	-4.3	17.7	18.4	VISIO	386	7.28	33	-4.5	11.9	12.4
42	Smaller Servicers	78	6.45	76	-11.4	12.1	13.5	VERUS	1,658	8.14	23	-4.6	16.6	17.3	VERUS	1,851	8.01	22	-5.3	14.1	14.9

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

PLS: Fixed Rate Total

[Table of Contents](#)

Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref
43	AOMT	1,310	7.15	15	-15.7	17.5	20.4	UWM	2,602	3.35	49	-4.8	3.7	3.9	BVINV	4,577	4.17	42	-6.3	5.7	6.1
44	Smaller Servicers	140	3.95	112	-17.1	6.9	8.3	IMPRL	976	6.95	38	-4.9	13.2	13.9	Smaller Servicers	110	3.81	119	-7.0	5.4	5.8
45	Smaller Servicers	72	3.56	150	-17.5	3.0	3.6	Smaller Servicers	142	3.95	110	-7.0	6.8	7.3	UWM	2,641	3.35	46	-8.4	3.4	3.7
46	MFRA	1,613	5.43	40	-17.9	7.6	9.2	NRZT	871	3.49	50	-8.0	4.0	4.4	Smaller Servicers	81	6.46	72	-8.8	9.2	10.0
47	COLT	1,800	7.95	12	-19.0	13.2	16.1	NYMT	664	6.84	22	-13.0	8.8	10.1	MFRA	1,491	5.19	40	-9.1	7.4	8.1
48	HOMES	748	7.71	13	-19.1	19.4	23.5	COLT	1,574	7.95	11	-13.9	13.0	14.9	Smaller Servicers	157	5.38	37	-10.3	11.2	12.4
49	EFMT	1,586	7.70	12	-20.7	9.6	12.0	Smaller Servicers	79	6.46	75	-14.9	9.3	10.8	NRZT	885	3.49	47	-10.6	3.8	4.3
50	Smaller Servicers	233	4.16	131	-21.3	4.0	5.1	Smaller Servicers	107	3.81	122	-16.9	5.2	6.2	COLT	1,243	7.99	11	-12.2	13.2	14.9
51	HAWT	808	3.45	52	-22.3	3.5	4.5	MFRA	1,579	5.37	40	-18.0	6.6	8.0	EFMT	1,087	7.75	12	-13.3	10.2	11.7
52	SAN	1,557	7.74	9	-22.9	15.1	19.1	EFMT	1,397	7.71	12	-18.1	10.0	12.0	BARC	499	5.25	36	-13.9	7.9	9.1
53	NYMT	654	6.84	24	-28.2	7.6	10.5	SAN	1,274	7.75	8	-20.2	13.6	16.8	NYMT	620	6.81	21	-15.5	7.6	8.9
54	BARC	724	6.01	28	-30.7	8.3	11.8	AOMT	1,201	7.12	14	-20.4	14.3	17.6	AOMT	820	6.90	17	-19.1	12.4	15.1
55	Smaller Servicers	42	4.23	133	-55.9	1.2	2.8	HOMES	767	7.72	11	-20.4	18.0	22.1	HOMES	479	7.72	11	-20.0	16.9	20.7
56	Smaller Servicers	27	4.19	133	-89.3	0.5	4.2	BARC	569	5.58	33	-22.1	8.3	10.6	SAN	747	7.76	8	-20.1	13.5	16.7
57	Smaller Servicers	56	4.16	93	-93.1	0.3	4.9	Smaller Servicers	60	4.18	91	-62.9	1.9	5.0	Smaller Servicers	20	4.03	147	-34.6	3.7	5.6
58	Smaller Servicers	19	4.03	152	-96.9	0.2	5.4	Smaller Servicers	27	4.19	131	-83.6	0.7	4.3	Smaller Servicers	63	4.19	88	-49.3	4.0	7.8
59								Smaller Servicers	20	4.03	150	-97.1	0.1	3.9	Smaller Servicers	28	4.19	128	-84.5	0.8	5.1

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PLS: Fixed Rate Prime Jumbo

[Table of Contents](#)

Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	Smaller Servicers	48	4.16	127	103.3	7.9	4.0	Smaller Servicers	68	3.53	149	109.2	6.7	3.3	Smaller Servicers	71	3.53	146	128.6	10.7	4.8
2	OCMT	1,648	3.27	53	53.3	5.7	3.7	Smaller Servicers	42	4.22	131	72.0	8.2	4.9	NLT	14	7.57	4	49.5	31.4	22.2
3	NLT	56	7.57	4	49.5	31.4	22.2	HAWT	170	3.13	51	57.8	10.1	6.5	Smaller Servicers	44	4.22	128	46.0	8.0	5.6
4	MELLO	795	2.94	58	49.0	4.7	3.2	NLT	28	7.57	4	49.5	31.4	22.2	HAWT	175	3.14	48	41.0	8.8	6.3
5	Smaller Servicers	114	6.59	40	38.5	21.6	16.1	MELLO	802	2.94	56	32.9	4.3	3.2	RATE	3,787	4.58	29	23.9	15.4	12.6
6	RATE	3,744	4.67	32	34.8	27.1	20.9	RATE	3,865	4.67	31	27.3	20.4	16.3	Smaller Servicers	119	6.63	36	20.4	10.4	8.7
7	HAWT	167	3.13	52	32.1	8.8	6.8	Smaller Servicers	116	6.59	39	22.6	16.9	14.0	Smaller Servicers	69	4.16	123	19.9	9.1	7.6
8	Smaller Servicers	364	2.63	59	19.8	2.1	1.7	PFMT	2,792	4.79	29	16.6	14.6	12.7	MELLO	815	2.94	53	18.3	3.8	3.2
9	CIM	1,259	3.10	62	15.9	4.1	3.5	OCMT	1,663	3.27	52	14.3	5.1	4.5	PFMT	2,368	4.44	32	13.7	11.0	9.7
10	PFMT	3,067	4.95	28	12.7	15.5	13.9	RCKT	5,257	3.53	45	8.2	7.7	7.1	Smaller Servicers	287	3.98	123	13.2	5.7	5.1
11	Smaller Servicers	277	3.98	128	11.9	4.8	4.3	OBX	2,834	4.75	34	7.6	17.5	16.3	Smaller Servicers	99	5.31	43	12.5	9.4	8.4
12	RCKT	5,187	3.51	46	7.6	8.5	8.0	PSMC	1,426	3.36	63	4.5	5.1	4.9	CSMC	1,416	4.11	105	7.2	6.4	6.0
13	Smaller Servicers	104	3.81	123	5.6	7.0	6.6	Smaller Servicers	367	2.64	58	4.0	2.7	2.6	RCKT	5,279	3.48	42	6.2	6.9	6.5
14	PRPM	192	7.17	31	4.7	23.6	22.6	WFMBS	2,645	3.23	61	3.3	4.1	4.0	PSMC	1,457	3.36	60	5.4	5.0	4.8
15	PRKCM	228	6.90	35	2.6	25.8	25.2	CSMC	1,335	4.08	110	3.0	5.4	5.3	OBX	2,587	4.52	35	3.5	13.8	13.3
16	CMLTI	3,050	5.43	31	2.5	26.6	26.0	JPMMT	33,753	4.48	43	0.9	15.0	14.9	CMLTI	2,778	5.26	30	2.5	18.1	17.7
17	OBX	3,073	4.93	33	2.2	20.1	19.7	Smaller Servicers	60	4.16	126	0.9	4.4	4.4	Smaller Servicers	106	8.88	29	1.6	24.7	24.4
18	CHASE	10,924	6.49	21	2.0	31.8	31.2	PRKCM	235	6.92	33	0.6	20.4	20.3	PRKCM	249	6.98	30	1.4	20.4	20.2
19	JPMMT	33,578	4.48	44	1.9	17.7	17.4	CHASE	10,384	6.49	21	0.3	25.9	25.8	JPMMT	33,285	4.40	41	1.0	12.5	12.4
20	CSMC	1,295	4.03	113	0.7	4.9	4.8	CMLTI	2,979	5.38	31	0.3	21.3	21.3	CHASE	9,101	6.48	22	1.0	22.7	22.6
21	Smaller Servicers	95	5.30	48	0.2	6.0	6.0	Smaller Servicers	235	4.15	129	0.2	4.3	4.3	OCMT	1,694	3.27	48	1.0	4.7	4.6
22	PSMC	1,411	3.36	64	-0.0	4.3	4.3	Smaller Servicers	280	3.98	126	0.1	5.0	5.0	Smaller Servicers	146	3.95	107	0.4	6.5	6.5
23	Smaller Servicers	93	8.87	33	-0.6	22.7	22.8	Smaller Servicers	97	8.87	32	-0.2	26.9	27.0	Smaller Servicers	372	2.64	55	0.2	2.7	2.7
24	RMCT	1,735	6.68	11	-2.5	34.3	35.0	GSMBS	16,837	4.41	40	-0.5	13.7	13.7	GSMBS	16,545	4.33	38	-0.6	11.8	11.9
25	FSMT	2,803	3.14	60	-3.3	3.4	3.5	FSMT	2,828	3.14	59	-1.8	3.9	4.0	RMCT	1,271	6.72	10	-0.9	25.5	25.7
26	WFMBS	2,621	3.23	63	-3.9	3.3	3.4	PRPM	197	7.18	30	-2.4	19.3	19.7	WFMBS	2,693	3.23	58	-2.4	4.0	4.1
27	SEMT	15,024	5.30	37	-4.5	25.6	26.6	BVINV	502	7.51	18	-2.6	17.7	18.1	MSRM	4,896	5.46	30	-3.3	17.3	17.8
28	MSRM	5,109	5.60	32	-4.6	23.3	24.3	IMPRL	447	7.09	38	-3.4	15.8	16.3	BVINV	290	7.48	18	-3.8	17.2	17.9
29	BVINV	488	7.51	19	-4.7	19.7	20.6	SEMT	14,525	5.24	38	-3.4	21.6	22.3	IMPRL	462	7.10	35	-4.1	11.8	12.2
30	IMPRL	438	7.08	39	-4.8	17.8	18.6	RMCT	1,649	6.68	11	-3.5	28.2	29.1	SEMT	13,537	5.09	39	-4.3	17.6	18.3
31	GSMBS	16,927	4.43	41	-5.4	15.0	15.8	MSRM	5,127	5.58	31	-5.1	20.2	21.2	PMTLT	996	6.74	13	-5.1	21.3	22.3
32	PMTLT	2,015	6.75	10	-6.5	26.6	28.1	Smaller Servicers	96	5.30	46	-6.0	5.5	5.8	Smaller Servicers	240	4.15	126	-6.0	4.5	4.8
33	GCAT	791	7.21	15	-9.6	25.8	28.1	PMTLT	1,577	6.78	11	-6.6	23.6	25.0	FSMT	2,878	3.14	56	-6.8	3.8	4.0
34	Smaller Servicers	140	3.95	112	-17.1	6.9	8.3	Smaller Servicers	142	3.95	110	-7.0	6.8	7.3	Smaller Servicers	30	5.09	37	-7.0	6.2	6.6
35	Smaller Servicers	67	3.53	150	-17.4	3.2	3.8	GCAT	715	7.21	15	-11.9	21.6	24.2	Smaller Servicers	109	3.80	119	-7.0	5.5	5.9
36	AOMT	617	7.15	15	-17.7	25.3	29.9	Smaller Servicers	20	5.09	40	-12.6	8.5	9.7	PRPM	207	7.21	26	-8.3	18.2	19.7
37	COLT	375	8.04	6	-18.0	16.4	19.7	COLT	271	8.04	5	-16.7	14.2	16.9	GCAT	619	7.22	14	-11.0	19.6	21.8
38	HOMES	371	7.69	11	-19.3	25.1	30.2	Smaller Servicers	106	3.80	122	-16.9	5.2	6.3	COLT	135	8.04	5	-16.7	14.2	16.9
39	Smaller Servicers	233	4.15	131	-21.3	4.0	5.1	SAN	572	7.79	8	-18.3	20.6	24.6	SAN	338	7.80	8	-17.1	20.6	24.3
40	SAN	693	7.79	9	-21.7	23.2	28.6	CIM	1,268	3.10	60	-18.5	3.1	3.8	AOMT	397	6.89	17	-19.5	17.9	21.7
41	MFRA	141	7.70	8	-33.8	17.9	25.8	AOMT	574	7.13	15	-20.5	21.3	26.1	CIM	1,287	3.10	57	-23.1	2.9	3.8
42	UWM	251	2.98	55	-40.9	2.8	4.8	HOMES	383	7.70	9	-23.7	23.3	29.4	HOMES	240	7.70	8	-23.3	22.0	27.7

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

[Table of Contents](#)

	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
Rank	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref
43	BARC	290	6.91	16	-44.3	10.9	18.8	MFRA	118	7.70	7	-30.5	15.6	21.8	MFRA	59	7.70	7	-30.5	15.6	21.8
44	Smaller Servicers	42	4.23	133	-55.9	1.2	2.8	BARC	186	6.49	22	-43.7	9.6	16.5	BARC	135	6.03	28	-33.4	9.6	14.1
45	Smaller Servicers	27	4.19	133	-89.3	0.5	4.2	Smaller Servicers	60	4.18	91	-62.9	1.9	5.0	Smaller Servicers	20	4.03	147	-36.9	3.3	5.2
46	Smaller Servicers	56	4.16	93	-93.1	0.3	4.9	UWM	252	2.98	54	-64.4	1.5	4.3	Smaller Servicers	63	4.19	88	-49.3	4.0	7.8
47	Smaller Servicers	19	4.03	152	-96.9	0.2	5.4	Smaller Servicers	27	4.19	131	-83.6	0.7	4.3	UWM	255	2.98	51	-54.9	1.6	3.6
48								Smaller Servicers	20	4.03	150	-97.1	0.1	3.9	Smaller Servicers	28	4.19	128	-84.5	0.8	5.1

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PLS: Fixed Rate Investor

Table of Contents

Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	Smaller Servicers	3	4.26	127	180.4	1.2	0.4	CHASE	6	3.80	129	546.7	13.2	2.1	Smaller Servicers	1	4.95	123	284.0	58.9	20.2
2	CHASE	6	3.77	131	112.2	0.2	0.1	Smaller Servicers	3	4.27	126	188.5	1.1	0.4	CHASE	6	3.82	126	215.6	10.5	3.5
3	PMTLT	4,099	6.19	18	28.0	15.8	12.6	PMTLT	3,718	6.11	18	27.6	14.0	11.1	Smaller Servicers	4	4.26	122	165.9	19.9	7.9
4	WFMBS	1,006	3.68	51	23.3	5.9	4.8	SEMT	202	7.13	24	14.9	34.5	30.8	PMTLT	2,952	5.87	19	23.1	11.3	9.3
5	Smaller Servicers	188	5.30	43	18.8	8.3	7.1	WFMBS	1,016	3.69	50	13.9	5.7	5.0	Smaller Servicers	91	4.71	70	12.9	7.4	6.6
6	CMLTI	2,064	4.90	41	11.6	13.1	11.9	Smaller Servicers	189	5.31	41	13.1	9.5	8.5	RCKT	477	7.28	13	12.9	15.8	14.1
7	GCAT	2,962	6.01	27	9.6	16.1	14.8	RCKT	454	7.27	17	12.3	18.0	16.2	CMLTI	2,141	4.94	36	9.9	10.3	9.4
8	SEMT	187	7.12	25	8.3	36.4	34.1	CMLTI	2,097	4.92	39	10.0	11.1	10.1	GCAT	2,589	5.83	27	8.7	12.3	11.4
9	UWM	2,331	3.39	50	7.6	4.0	3.7	Smaller Servicers	90	5.31	44	9.2	16.4	15.1	PRKCM	232	7.34	29	7.9	17.5	16.3
10	FSMT	3,793	3.61	55	5.3	4.6	4.3	GCAT	2,800	5.94	27	8.8	13.8	12.8	Smaller Servicers	93	5.30	41	7.5	13.7	12.8
11	PRKCM	213	7.26	34	5.2	18.2	17.4	PRKCM	220	7.30	32	5.5	19.5	18.6	SEMT	217	7.14	21	7.4	26.5	24.9
12	RCKT	442	7.27	18	4.5	18.1	17.4	Smaller Servicers	82	5.45	40	4.9	14.9	14.2	FSMT	3,903	3.61	50	5.1	4.7	4.5
13	Smaller Servicers	88	4.71	75	4.0	5.9	5.7	BINOM	454	5.30	48	4.6	11.1	10.7	Smaller Servicers	195	5.34	38	4.7	11.6	11.1
14	Smaller Servicers	88	5.31	45	3.7	14.6	14.1	FSMT	3,827	3.61	53	3.8	4.7	4.5	CIM	1,323	5.56	46	3.5	10.0	9.7
15	NRZT	864	3.49	52	3.3	4.6	4.4	Smaller Servicers	88	4.71	73	3.1	6.2	6.0	WFMBS	1,035	3.69	47	3.4	5.2	5.0
16	BINOM	447	5.29	50	2.8	10.0	9.7	TRK	546	4.80	49	2.4	8.5	8.3	CSMC	1,035	4.73	44	2.5	7.4	7.2
17	NLT	706	6.00	34	1.6	7.5	7.4	UWM	2,350	3.39	49	2.2	4.0	3.9	BARC	364	4.96	39	0.8	7.2	7.2
18	Smaller Servicers	99	8.84	34	1.2	33.7	33.4	BARC	383	5.13	39	2.0	7.7	7.5	GSMBS	4,193	4.06	43	0.1	6.4	6.4
19	CSMC	832	4.45	50	-0.2	7.2	7.2	CIM	1,271	5.60	48	1.7	10.7	10.5	Smaller Servicers	0	6.75	158	-0.0	96.8	96.8
20	CIM	1,184	5.63	50	-0.4	12.1	12.2	VISIO	373	7.27	36	-0.0	12.8	12.8	HAWT	659	3.53	47	-0.3	4.2	4.2
21	Smaller Servicers	110	6.37	41	-0.6	16.8	16.9	Smaller Servicers	103	8.85	32	-0.5	31.6	31.7	Smaller Servicers	114	8.86	29	-0.5	28.6	28.7
22	GSMBS	4,413	4.31	45	-0.6	8.2	8.2	Smaller Servicers	113	6.39	39	-1.0	18.5	18.7	JPMMT	7,235	4.64	40	-0.8	6.9	6.9
23	JPMMT	7,992	4.96	40	-0.7	9.1	9.2	GSMBS	4,267	4.18	45	-1.4	7.1	7.2	Smaller Servicers	119	6.41	36	-1.3	16.3	16.5
24	VISIO	366	7.27	38	-2.3	13.7	14.0	Smaller Servicers	1	5.00	126	-1.7	0.0	0.0	PRPM	618	5.68	36	-1.3	10.6	10.7
25	VERUS	1,502	8.24	23	-3.1	19.6	20.2	PRPM	599	5.66	39	-2.5	11.9	12.2	MSRM	3,129	7.12	17	-1.5	13.9	14.1
26	BARC	434	5.41	35	-3.9	6.5	6.8	CSMC	885	4.61	48	-2.8	6.0	6.2	OBX	2,861	3.70	48	-2.2	4.2	4.3
27	BVINV	4,306	4.06	47	-4.2	5.5	5.8	MSRM	3,881	7.20	17	-2.9	14.3	14.7	TRK	562	4.80	46	-2.3	8.6	8.8
28	MSRM	4,197	7.23	17	-4.5	15.2	15.9	JPMMT	7,777	4.87	40	-3.8	7.7	8.0	BINOM	469	5.30	45	-2.3	10.1	10.3
29	MELLO	1,965	3.41	50	-5.6	3.2	3.4	VERUS	1,658	8.14	23	-4.6	16.6	17.3	IMPRL	546	6.86	35	-3.5	11.2	11.6
30	TRK	540	4.79	51	-6.0	8.7	9.2	BVINV	4,353	4.06	46	-4.8	5.3	5.5	UWM	2,387	3.39	46	-3.6	3.6	3.8
31	PRPM	589	5.65	41	-6.6	12.4	13.3	OBX	2,831	3.72	50	-5.4	4.1	4.3	VISIO	386	7.28	33	-4.5	11.9	12.4
32	OBX	2,843	3.77	51	-6.8	4.3	4.6	IMPRL	529	6.84	39	-6.8	11.0	11.8	VERUS	1,851	8.01	22	-5.3	14.1	14.9
33	IMPRL	521	6.83	40	-7.4	12.4	13.4	NLT	683	5.93	34	-6.9	7.3	7.8	MFRA	1,432	5.08	41	-6.3	7.0	7.5
34	AOMT	692	7.14	14	-10.2	9.9	10.9	HAWT	647	3.53	50	-7.1	3.6	3.9	BVINV	4,287	3.95	44	-6.9	4.9	5.2
35	Smaller Servicers	78	6.45	76	-11.4	12.1	13.5	MELLO	1,979	3.41	48	-7.7	3.2	3.5	MELLO	2,009	3.41	45	-6.9	3.4	3.7
36	MFRA	1,473	5.22	43	-12.0	6.6	7.4	NRZT	871	3.49	50	-8.0	4.0	4.4	NLT	614	5.75	35	-7.6	7.5	8.1
37	HOMES	377	7.74	15	-18.8	13.5	16.3	HOMES	384	7.74	13	-12.8	12.3	14.0	Smaller Servicers	81	6.46	72	-8.8	9.2	10.0
38	COLT	1,425	7.92	13	-19.4	12.3	15.1	NYMT	664	6.84	22	-13.0	8.8	10.1	NRZT	885	3.49	47	-10.6	3.8	4.3
39	EFMT	1,586	7.70	12	-20.7	9.6	12.0	COLT	1,303	7.94	13	-13.2	12.7	14.5	Smaller Servicers	127	5.45	37	-10.7	12.3	13.7
40	PFMT	510	3.02	53	-23.1	2.1	2.7	MFRA	1,461	5.18	42	-14.5	5.9	6.8	COLT	1,107	7.99	12	-11.6	13.1	14.7
41	SAN	864	7.70	9	-25.9	8.0	10.6	Smaller Servicers	79	6.46	75	-14.9	9.3	10.8	HOMES	238	7.74	13	-12.2	11.5	13.0
42	NYMT	654	6.84	24	-28.2	7.6	10.5	EFMT	1,397	7.71	12	-18.1	10.0	12.0	EFMT	1,087	7.75	12	-13.3	10.2	11.7

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PLS: Fixed Rate Investor

[Table of Contents](#)

	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
Rank	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref
43	Smaller Servicers	1	5.00	128	−29.3	0.0	0.0	AOMT	627	7.11	14	−19.9	7.3	9.1	NYMT	620	6.81	21	−15.5	7.6	8.9
44	HAWT	641	3.53	51	−47.1	2.1	3.9	SAN	702	7.71	8	−24.4	7.6	9.9	AOMT	422	6.91	16	−17.9	7.0	8.4
45	Smaller Servicers	4	4.03	150	−62.8	0.1	0.2	PFMT	513	3.02	51	−25.4	2.1	2.8	PFMT	521	3.02	48	−24.5	2.2	2.9
46	Smaller Servicers	2	4.02	154	−100.0	0.0	0.1	Smaller Servicers	4	4.03	149	−98.4	0.1	3.8	SAN	409	7.72	8	−26.9	7.3	9.8
47								Smaller Servicers	2	4.02	152	−100.0	0.0	0.1	Smaller Servicers	4	4.03	146	−97.6	0.1	2.5
48															Smaller Servicers	2	4.02	149	−100.0	0.0	0.1

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PLS: Fixed Rate Expanded Prime

[Table of Contents](#)

	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
Rank	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	Smaller Servicers	135	4.83	99	22.6	4.7	3.9	Smaller Servicers	138	4.83	97	21.1	7.6	6.3	Smaller Servicers	142	4.83	94	8.2	8.7	8.0
2	OBX	308	4.85	79	1.0	11.1	11.0	SEMT	326	4.89	89	−1.0	7.8	7.9	CMLTI	109	4.22	76	2.6	7.7	7.5
3	CMLTI	106	4.21	80	−4.0	6.5	6.7	CMLTI	106	4.21	78	−2.6	4.5	4.6	SEMT	335	4.90	86	0.9	7.8	7.7
4	SEMT	322	4.89	90	−4.1	8.8	9.1	OBX	318	4.86	77	−4.7	9.1	9.5	OBX	332	4.87	74	−4.9	8.2	8.6

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Data is sorted on the contents of the highlighted column

Non-QM: Fixed Rate Total

[Table of Contents](#)

Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	BHLD	32	5.98	77	78.0	26.7	15.9	BHLD	33	5.99	76	71.1	17.0	10.3	CTDL	8	5.09	61	27.4	6.5	5.1
2	RUN	265	4.30	47	37.0	7.6	5.6	HOF	24	6.17	67	40.7	22.3	16.4	BHLD	34	6.00	73	27.3	12.6	10.0
3	SHMLT	206	5.04	49	15.3	14.7	12.8	SHMLT	215	5.10	48	16.4	10.9	9.5	HOF	38	6.17	64	24.4	11.3	9.1
4	GCAT	5,540	6.30	31	10.0	17.2	15.8	VISIO	86	6.89	77	10.2	13.5	12.3	VISIO	90	6.90	74	12.5	13.8	12.3
5	GSMBS	2,506	7.09	21	7.8	25.7	24.0	GSMBS	2,117	7.00	22	8.6	23.2	21.6	GSMBS	1,659	6.89	24	7.6	19.9	18.6
6	JPMMT	1,953	7.71	9	6.9	24.2	22.8	GCAT	5,395	6.23	31	7.9	15.7	14.6	GCAT	4,784	6.02	33	6.1	13.2	12.5
7	OBX	20,408	7.22	20	5.8	24.5	23.3	DRMT	1,639	6.10	39	6.2	12.9	12.2	OBX	17,381	7.20	20	4.7	19.2	18.4
8	ACRA	272	8.37	15	5.6	27.0	25.8	OBX	19,345	7.22	20	5.6	21.9	20.9	CROSS	3,996	7.91	10	4.3	19.1	18.4
9	BRAVO	6,533	7.64	20	2.7	24.7	24.1	ACRA	282	8.39	14	5.4	25.8	24.6	RMLT	138	5.98	71	4.2	7.9	7.6
10	NRZT	4,787	6.84	25	2.5	19.1	18.7	CROSS	4,775	7.84	10	4.3	21.0	20.2	MSRM	1,033	8.14	14	3.3	23.4	22.7
11	DRMT	1,706	6.17	39	1.3	13.1	13.0	NRZT	4,583	6.79	25	4.3	17.3	16.7	STAR	2,338	4.73	48	1.8	7.4	7.3
12	CROSS	5,084	7.81	11	1.2	22.7	22.4	RMLT	135	5.98	74	4.2	9.2	8.8	JPMMT	1,101	7.80	8	1.4	19.7	19.4
13	MSRM	1,337	7.94	14	0.6	25.4	25.3	ARRW	497	4.99	54	2.6	7.0	6.8	MFRA	3,331	6.63	31	0.8	15.3	15.2
14	PRPM	2,227	7.85	20	-0.2	18.8	18.9	BRAVO	6,113	7.65	20	1.0	21.2	21.0	SHMLT	223	5.14	45	0.7	7.5	7.4
15	ARRW	491	4.98	56	-0.4	4.9	4.9	EFMT	3,139	6.25	30	0.7	13.1	13.0	AOMT	10,635	5.97	35	0.6	11.1	11.1
16	AOMT	10,874	6.05	37	-1.0	13.5	13.6	JPMMT	1,649	7.75	9	0.1	20.1	20.1	RUN	271	4.31	42	0.1	4.8	4.8
17	EFMT	3,359	6.34	29	-1.2	14.0	14.1	PRPM	2,117	7.87	19	0.1	19.9	19.9	CHNGE	1,136	6.88	34	0.1	17.4	17.4
18	VERUS	13,794	7.21	26	-2.3	19.4	19.8	MSRM	1,103	8.05	15	-0.2	22.7	22.8	BRAVO	5,257	7.68	20	0.0	20.1	20.1
19	CHNGE	910	6.74	40	-3.4	15.7	16.2	CHNGE	933	6.77	38	-1.9	17.2	17.5	NRZT	4,121	6.70	26	0.0	15.3	15.3
20	STAR	2,256	4.73	53	-3.4	7.9	8.2	STAR	2,285	4.73	51	-2.1	8.0	8.2	ARRW	510	4.99	51	-0.1	6.4	6.4
21	MFRA	3,635	6.73	31	-3.4	16.8	17.4	AOMT	10,795	6.02	36	-2.3	11.8	12.0	ACRA	298	8.41	11	-0.1	18.6	18.7
22	COLT	6,200	6.91	27	-5.7	19.9	20.9	VERUS	13,551	7.15	26	-3.6	17.0	17.6	EFMT	2,749	6.04	32	-0.5	11.5	11.6
23	IMPRL	1,842	5.13	47	-6.6	7.7	8.3	MFRA	3,473	6.68	32	-3.8	15.1	15.6	PRPM	1,777	7.89	18	-1.0	18.3	18.4
24	VISIO	85	6.89	79	-8.9	11.3	12.3	COLT	6,550	6.79	28	-5.7	17.6	18.6	DRMT	1,646	6.08	37	-2.6	11.7	12.0
25	ADMT	4,322	8.07	16	-9.0	16.6	18.1	IMPRL	1,862	5.13	45	-6.5	7.0	7.5	COLT	6,752	6.68	27	-3.6	15.7	16.2
26	CSMC	2,090	4.69	53	-10.9	7.2	8.1	CSMC	2,114	4.69	52	-7.7	6.6	7.1	VERUS	13,223	7.02	27	-3.7	15.9	16.5
27	BARC	2,669	7.78	20	-12.6	18.0	20.3	ADMT	4,054	8.13	15	-9.2	14.7	16.1	PRKCM	1,173	6.76	25	-3.9	14.9	15.5
28	HOMES	3,494	7.57	15	-14.8	18.8	21.7	HOMES	3,134	7.61	15	-9.3	18.3	20.1	ADMT	3,644	8.22	14	-6.3	14.8	15.7
29	RMLT	133	5.97	75	-15.6	5.0	6.0	PRKCM	1,298	6.79	24	-9.8	15.7	17.2	IMPRL	1,903	5.14	42	-6.6	6.6	7.0
30	MCMLT	283	6.17	41	-16.2	15.2	17.8	RUN	267	4.31	45	-10.5	4.8	5.3	HOMES	2,685	7.66	15	-6.7	17.0	18.1
31	PRKCM	1,475	6.81	22	-20.9	13.4	16.7	SGR	823	4.91	48	-10.6	7.2	8.1	CSMC	2,162	4.69	49	-7.3	6.6	7.1
32	SGR	814	4.91	49	-23.0	8.1	10.3	MCMLT	289	6.18	40	-11.7	13.1	14.7	MCMLT	298	6.20	37	-9.7	10.6	11.7
33								BARC	2,570	7.78	19	-13.7	15.2	17.4	BARC	2,176	7.78	20	-10.1	15.5	17.1
34								CTDL	5	5.06	64	-66.6	0.5	1.4	SGR	839	4.92	45	-11.8	6.2	7.0

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

[Table of Contents](#)

Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	BHLD	28	5.78	78	81.3	25.2	14.7	HOF	8	5.71	67	82.2	20.8	12.0	CTDL	7	5.11	61	327.0	7.3	1.7
2	RUN	165	4.42	47	39.0	8.6	6.3	BHLD	28	5.80	76	81.3	16.6	9.5	HOF	12	5.71	64	95.9	9.3	4.8
3	ACRA	182	8.36	15	16.2	34.7	30.6	SHMLT	134	5.37	50	13.6	11.8	10.4	BHLD	29	5.82	73	33.2	12.5	9.5
4	GCA	4,370	6.25	32	12.2	19.0	17.1	ACRA	190	8.37	14	11.9	31.0	28.2	CHNGE	111	5.45	38	11.2	10.1	9.1
5	GSMBS	2,072	7.03	22	8.3	27.9	26.1	GCA	4,281	6.19	32	9.5	16.8	15.4	GSMBS	1,469	6.84	24	8.0	20.6	19.2
6	SHMLT	126	5.28	51	7.8	16.8	15.7	GSMBS	1,817	6.95	23	9.4	24.6	22.8	GCA	3,862	6.00	33	7.4	13.8	12.9
7	JPMMT	1,267	7.70	10	6.7	28.7	27.2	DRMT	1,060	5.93	42	8.1	14.3	13.3	OBX	12,024	7.06	20	4.9	20.6	19.7
8	OBX	14,125	7.09	20	5.9	27.0	25.7	OBX	13,355	7.08	20	5.5	23.6	22.5	CROSS	2,879	7.90	10	4.6	21.2	20.4
9	STAR	1,434	4.66	53	2.4	8.3	8.2	EFMT	2,074	6.13	32	5.1	14.8	14.2	ARRW	261	5.36	55	4.6	6.9	6.6
10	MSRM	846	7.95	13	2.4	30.7	30.1	CROSS	3,402	7.84	11	4.8	23.5	22.6	MSRM	628	8.20	13	4.5	29.1	28.0
11	BRAVO	4,643	7.64	20	2.0	28.8	28.3	ARRW	254	5.35	59	3.3	6.6	6.4	RMLT	99	5.93	69	2.8	7.6	7.4
12	EFMT	2,214	6.22	31	1.9	15.3	15.1	MSRM	677	8.08	14	1.7	27.7	27.3	EFMT	1,844	5.93	33	2.6	12.7	12.4
13	CROSS	3,606	7.81	11	1.5	25.9	25.6	NRZT	3,558	6.72	27	1.5	17.8	17.5	ACRA	202	8.40	11	2.2	22.2	21.8
14	PRPM	1,364	8.13	19	1.4	20.8	20.5	PRPM	1,303	8.15	18	0.9	23.2	23.0	JPMMT	761	7.77	9	1.9	23.5	23.1
15	NRZT	3,671	6.76	27	0.4	20.4	20.3	BRAVO	4,366	7.66	20	0.1	24.3	24.3	MFRA	2,207	6.63	31	1.5	17.2	17.0
16	ARRW	251	5.35	60	-0.2	5.2	5.2	JPMMT	1,096	7.73	9	0.0	24.3	24.3	AOMT	7,642	5.80	37	0.0	11.5	11.5
17	DRMT	1,044	5.92	44	-0.7	15.2	15.3	STAR	1,450	4.67	52	-1.8	7.5	7.6	STAR	1,482	4.67	49	-0.3	7.2	7.2
18	VERUS	9,544	7.18	26	-1.1	22.3	22.5	VERUS	9,387	7.13	26	-3.1	19.3	19.8	SHMLT	140	5.42	48	-0.4	7.8	7.8
19	AOMT	7,704	5.87	39	-3.4	13.9	14.4	RMLT	96	5.92	72	-3.6	6.6	6.8	PRPM	1,114	8.14	17	-0.5	20.6	20.7
20	IMPRL	1,287	5.11	47	-3.8	7.4	7.6	AOMT	7,663	5.84	39	-3.7	12.1	12.6	BRAVO	3,776	7.68	20	-1.1	22.7	22.9
21	MFRA	2,401	6.71	31	-4.6	18.6	19.4	MFRA	2,297	6.67	32	-4.2	16.9	17.6	RUN	168	4.43	43	-2.1	4.6	4.7
22	COLT	4,723	7.02	26	-6.0	22.2	23.5	CSMC	1,456	4.57	53	-5.4	6.2	6.5	VERUS	9,117	6.99	27	-3.1	17.5	18.0
23	ADMT	2,961	8.08	16	-8.8	18.9	20.5	COLT	4,970	6.91	26	-5.7	19.6	20.6	NRZT	3,281	6.64	27	-3.1	15.4	15.9
24	CSMC	1,440	4.57	54	-10.6	6.4	7.1	MCMLT	176	6.26	40	-5.8	13.3	14.1	CSMC	1,487	4.58	50	-3.2	6.0	6.2
25	BARC	1,717	7.86	20	-14.3	21.5	24.6	IMPRL	1,300	5.11	46	-8.6	6.6	7.1	DRMT	1,097	5.96	39	-3.2	12.3	12.7
26	MCMLT	172	6.25	41	-19.6	13.3	16.3	ADMT	2,797	8.14	15	-9.4	16.0	17.5	COLT	5,106	6.81	26	-3.8	17.2	17.8
27	PRKCM	1,067	6.77	23	-19.8	15.7	19.2	PRKCM	945	6.74	24	-9.9	17.5	19.3	PRKCM	856	6.70	25	-4.5	16.3	17.0
28	HOMES	2,320	7.51	14	-19.8	20.5	24.9	HOMES	2,064	7.53	14	-11.2	20.6	22.9	ADMT	2,534	8.22	14	-7.0	15.6	16.7
29	RMLT	95	5.92	74	-20.5	5.3	6.6	BARC	1,658	7.86	20	-14.7	17.8	20.6	MCMLT	181	6.28	36	-7.4	10.8	11.6
30	SGR	544	4.89	50	-35.2	6.0	9.0	SGR	549	4.89	49	-15.1	6.2	7.3	IMPRL	1,326	5.11	43	-8.5	6.0	6.6
31	CHNGE	106	5.42	42	-97.2	0.1	4.3	RUN	166	4.43	46	-16.7	4.4	5.3	HOMES	1,732	7.57	14	-8.6	18.6	20.2
32								CHNGE	107	5.43	41	-17.8	6.2	7.5	BARC	1,431	7.85	20	-10.8	18.0	20.0
33								CTDL	5	5.08	64	-62.0	0.5	1.3	SGR	560	4.89	46	-13.3	5.6	6.4

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

Table of Contents

Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	BHLD	5	7.13	77	66.0	35.2	22.9	BHLD	5	7.12	76	32.3	19.0	14.7	NRZT	840	6.94	21	15.6	14.7	12.8
2	SHMLT	80	4.64	46	39.3	11.2	8.1	HOF	17	6.39	68	28.3	23.0	18.4	VISIO	90	6.90	74	12.5	13.8	12.3
3	RUN	100	4.11	47	32.3	5.8	4.5	SHMLT	81	4.66	44	22.9	9.5	7.8	HOF	26	6.39	65	10.3	12.2	11.1
4	NRZT	1,116	7.11	19	14.1	14.7	13.0	NRZT	1,024	7.05	19	17.0	15.8	13.6	RMLT	40	6.12	74	7.4	8.7	8.1
5	JPMMT	686	7.73	8	7.3	15.0	14.0	RMLT	38	6.12	77	13.7	15.3	13.6	BRAVO	1,481	7.66	21	5.7	13.3	12.6
6	DRMT	662	6.55	30	6.7	9.7	9.2	VISIO	86	6.89	77	10.2	13.5	12.3	STAR	856	4.85	47	5.2	7.9	7.5
7	BRAVO	1,889	7.62	21	6.3	13.5	12.7	OBX	5,990	7.52	18	5.9	17.9	17.0	OBX	5,357	7.51	18	4.2	15.9	15.3
8	AOMT	3,169	6.49	31	6.2	12.4	11.7	BRAVO	1,747	7.63	21	5.4	12.9	12.3	RUN	103	4.11	42	3.7	5.1	4.9
9	OBX	6,283	7.51	18	5.3	18.7	17.8	CROSS	1,373	7.83	10	2.4	14.2	13.9	GSMBS	190	7.26	19	3.5	14.8	14.3
10	RMLT	37	6.12	78	3.9	4.4	4.3	ARRW	243	4.60	50	2.0	7.4	7.2	SHMLT	83	4.67	41	2.9	7.0	6.8
11	GSMBS	435	7.35	14	3.6	14.1	13.6	AOMT	3,132	6.47	30	1.6	10.8	10.7	CROSS	1,117	7.92	10	2.8	13.5	13.1
12	HOMES	1,174	7.71	17	2.7	15.3	14.9	DRMT	578	6.40	33	1.4	10.3	10.2	AOMT	2,993	6.40	29	2.3	10.2	10.0
13	CROSS	1,478	7.79	11	0.1	14.1	14.1	GSMBS	300	7.33	16	0.9	14.2	14.1	BHLD	5	7.12	72	1.6	13.1	12.9
14	MFRA	1,235	6.76	32	-0.0	13.4	13.4	JPMMT	553	7.78	8	0.6	11.4	11.3	CHNGE	1,025	7.04	34	-0.5	18.1	18.2
15	CHNGE	804	6.91	39	-0.5	17.6	17.6	RUN	101	4.11	45	-0.4	5.3	5.3	GCAT	922	6.14	30	-0.7	10.6	10.6
16	ARRW	240	4.60	51	-0.8	4.7	4.7	GCAT	1,113	6.40	27	-1.0	11.4	11.5	MSRM	405	8.04	15	-1.0	13.7	13.8
17	PRPM	863	7.41	22	-3.5	15.6	16.1	CHNGE	826	6.95	38	-1.1	18.5	18.7	DRMT	549	6.32	33	-1.2	10.4	10.5
18	COLT	1,478	6.55	32	-3.6	11.9	12.3	PRPM	814	7.43	21	-2.0	14.4	14.7	MFRA	1,125	6.64	31	-1.3	11.4	11.5
19	GCAT	1,170	6.48	26	-4.5	10.0	10.5	IMPRL	562	5.19	45	-2.2	8.0	8.2	PRKCM	317	6.90	25	-1.3	10.9	11.1
20	BARC	952	7.64	20	-5.6	11.4	12.1	STAR	835	4.84	50	-2.6	8.9	9.1	JPMMT	340	7.86	8	-1.4	10.5	10.7
21	MSRM	491	7.94	16	-5.7	15.3	16.2	MFRA	1,176	6.70	32	-2.8	11.3	11.6	HOMES	953	7.83	16	-1.5	14.0	14.2
22	SGR	270	4.96	47	-6.1	12.2	12.9	HOMES	1,070	7.76	17	-3.1	13.8	14.2	PRPM	663	7.49	21	-2.0	14.1	14.4
23	VERUS	4,250	7.26	27	-7.0	12.5	13.3	SGR	274	4.96	45	-4.0	9.3	9.6	COLT	1,646	6.25	33	-2.3	10.8	11.0
24	EFMT	1,145	6.57	25	-8.7	11.3	12.3	COLT	1,579	6.39	33	-5.1	11.1	11.7	IMPRL	576	5.20	41	-3.0	7.8	8.0
25	VISIO	85	6.89	79	-8.9	11.3	12.3	VERUS	4,163	7.21	27	-5.7	11.6	12.2	ADMT	1,110	8.21	14	-4.3	12.8	13.4
26	ADMT	1,361	8.03	15	-9.8	11.4	12.6	MSRM	426	8.00	17	-5.9	14.2	15.0	ARRW	249	4.61	47	-5.3	5.8	6.1
27	CSMC	650	4.94	51	-11.4	9.1	10.2	ADMT	1,258	8.09	15	-8.6	11.8	12.8	VERUS	4,106	7.08	28	-5.7	12.2	12.9
28	IMPRL	555	5.19	46	-11.7	8.6	9.7	PRKCM	352	6.92	24	-9.3	10.5	11.5	BARC	745	7.63	20	-7.7	10.4	11.3
29	MCMLT	111	6.05	41	-12.1	17.9	20.2	BARC	912	7.64	19	-10.2	10.3	11.4	EFMT	905	6.28	28	-8.7	9.1	9.9
30	STAR	822	4.84	51	-13.5	7.1	8.2	EFMT	1,065	6.48	26	-11.0	9.6	10.7	ACRA	96	8.44	10	-9.4	10.6	11.6
31	PRKCM	408	6.92	22	-27.2	7.2	9.8	CSMC	658	4.94	50	-11.7	7.3	8.3	SGR	280	4.97	42	-9.5	7.3	8.1
32	ACRA	91	8.40	15	-41.2	9.2	15.1	ACRA	93	8.42	14	-18.5	13.8	16.6	MCMLT	116	6.09	37	-13.3	10.4	11.9
33								MCMLT	113	6.06	40	-19.9	12.8	15.7	CSMC	675	4.94	47	-13.5	7.7	8.9
34								CTDL	1	4.93	64	-91.9	0.1	1.8	CTDL	1	4.93	61	-99.6	0.1	28.1

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

[Table of Contents](#)

Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	Smaller Servicers	3	5.23	215	210.0	100.0	93.7	Smaller Servicers	6	5.23	213	191.7	87.5	49.0	Smaller Servicers	7	5.23	210	178.1	54.6	24.3
2	SFPMT	21	3.45	115	52.6	7.2	4.8	SFPMT	21	3.45	114	24.4	4.0	3.2	Smaller Servicers	3	5.42	256	57.6	13.3	8.6
3	NYMT	154	4.90	186	35.8	13.7	10.2	Smaller Servicers	3	5.40	259	22.4	10.7	8.8	BVIN	278	3.56	46	26.0	5.6	4.4
4	Smaller Servicers	6	5.05	237	15.5	8.6	7.5	CIM	138	4.97	230	17.9	6.9	5.8	RPMLT	27	5.33	228	13.9	6.5	5.8
5	NLT	89	3.93	61	10.7	11.6	10.5	Smaller Servicers	6	4.98	235	13.3	12.6	11.2	CIM	141	4.97	227	12.4	5.9	5.3
6	CIM	137	4.98	232	6.5	5.7	5.4	GCAT	426	4.70	89	9.4	6.7	6.1	BARC	194	4.65	211	10.3	8.3	7.5
7	RCKT	9,441	9.54	11	6.3	23.6	22.3	BVIN	271	3.56	49	8.5	4.7	4.3	AGFMT	65	5.16	234	9.8	8.7	7.9
8	BRAVO	2,159	6.97	86	5.7	14.0	13.3	SEMT	524	3.16	62	7.6	3.9	3.7	SEMT	299	3.13	62	6.7	3.5	3.3
9	DRMT	162	9.76	6	4.9	17.4	16.6	RCKT	8,609	9.55	11	6.4	23.4	22.1	RCKT	7,244	9.57	11	5.4	21.7	20.7
10	Smaller Servicers	3	5.40	260	3.2	10.9	10.6	DRMT	81	9.76	6	4.9	17.4	16.6	DRMT	41	9.76	6	4.9	17.4	16.6
11	NRZT	4,230	4.92	239	1.9	6.3	6.1	BARC	189	4.69	214	4.6	7.5	7.2	VERUS	289	6.41	62	3.5	9.8	9.5
12	SAIF	358	11.04	17	1.7	20.9	20.6	SAIF	293	11.16	17	4.3	22.0	21.2	SAIF	232	11.37	18	3.3	21.7	21.1
13	PRPM	2,256	4.89	56	1.3	10.3	10.2	NYMT	156	4.89	184	3.8	8.6	8.3	BRAVO	2,208	6.93	84	2.3	13.1	12.8
14	GRADE	403	10.20	36	0.9	23.3	23.1	BRAVO	2,199	6.98	85	3.6	14.1	13.7	MSRM	138	4.96	58	1.2	4.3	4.3
15	MSRM	379	4.82	50	0.5	4.5	4.4	MSRM	218	4.88	54	3.5	4.7	4.6	PRPM	1,788	4.71	53	0.7	8.5	8.4
16	CSMC	9,564	4.48	224	-0.2	5.2	5.2	GRADE	416	10.22	34	0.6	22.5	22.4	GRADE	442	10.23	31	0.7	21.3	21.1
17	TPMT	19,553	5.53	176	-0.7	8.8	8.9	PRPM	2,135	4.80	56	0.2	8.8	8.8	Smaller Servicers	7	4.96	230	0.5	18.5	18.4
18	CMLTI	13,211	4.21	186	-0.8	5.2	5.2	CSMC	9,641	4.48	222	0.0	5.3	5.3	CSMC	9,900	4.48	219	0.3	5.2	5.1
19	SEMT	610	3.33	61	-2.1	2.7	2.8	VERUS	431	6.53	61	-0.1	11.0	11.0	NYMT	159	4.89	181	-0.1	7.0	7.0
20	VERUS	571	6.81	56	-2.8	12.2	12.5	NRZT	4,295	4.93	238	-0.5	6.6	6.7	NRZT	4,421	4.94	235	-0.3	6.3	6.3
21	BVIN	269	3.56	51	-3.7	3.8	4.0	CMLTI	13,052	4.22	186	-0.7	5.3	5.3	JPMMT	2,227	7.49	24	-0.5	15.4	15.5
22	GCAT	421	4.71	91	-4.0	5.6	5.8	AJAXM	73	4.40	138	-1.1	3.7	3.8	SFPMT	21	3.45	111	-0.5	2.5	2.5
23	JPMMT	2,805	7.85	23	-4.2	15.6	16.2	TPMT	19,522	5.49	177	-1.8	8.6	8.8	CMLTI	12,967	4.22	183	-0.9	5.1	5.1
24	AJAXM	73	4.40	140	-5.0	4.7	5.0	JPMMT	2,592	7.74	23	-3.1	15.9	16.4	GCAT	435	4.70	86	-1.4	5.8	5.9
25	VSTA	1,383	10.01	12	-5.2	19.4	20.4	AOMT	517	5.44	48	-3.3	9.3	9.6	AOMT	485	5.34	42	-1.6	8.8	8.9
26	GSMBS	1,851	6.03	96	-6.0	10.2	10.8	NLT	113	3.93	59	-3.4	8.7	9.0	TPMT	19,342	5.41	178	-1.7	8.0	8.2
27	BARC	187	4.70	216	-6.3	6.1	6.5	VSTA	1,248	10.09	12	-3.8	19.0	19.6	MFRA	274	5.09	200	-2.4	6.8	7.0
28	ACHM	266	11.94	8	-6.7	14.9	15.9	MCMLT	1,408	4.46	217	-4.7	5.4	5.7	VSTA	1,055	10.19	11	-3.6	19.9	20.5
29	AOMT	553	5.51	52	-11.1	8.9	10.0	ACHM	266	11.98	8	-5.3	15.0	15.8	AJAXM	74	4.41	135	-3.8	4.0	4.2
30	NRPL	43	4.75	146	-11.4	8.2	9.2	GSMBS	1,662	5.79	104	-5.7	9.7	10.2	ACHM	183	12.02	7	-3.9	15.3	15.8
31	MCMLT	1,372	4.46	218	-11.5	5.0	5.6	MFRA	267	5.08	204	-7.0	6.1	6.6	GSMBS	1,545	5.53	108	-4.2	8.7	9.1
32	AGFMT	62	5.14	239	-14.2	6.4	7.4	MELLO	129	4.43	44	-11.4	5.3	6.0	NLT	127	3.93	56	-5.1	6.0	6.4
33	MFRA	264	5.07	205	-14.6	5.1	5.9	NRPL	43	4.75	145	-13.2	5.6	6.5	TPHT	8	6.19	220	-9.9	7.5	8.3
34	EFMT	1,209	9.04	12	-16.3	15.8	18.5	AGFMT	63	5.15	238	-14.1	6.8	7.8	JPMWWM	108	3.55	104	-9.9	3.0	3.3
35	CROSS	180	8.57	7	-16.6	8.9	10.5	EFMT	1,188	9.04	10	-15.9	14.5	17.1	MCMLT	1,447	4.46	214	-11.4	4.9	5.5
36	RPMLT	26	5.31	232	-18.4	5.8	7.1	CROSS	90	8.57	7	-16.6	8.9	10.5	MELLO	132	4.43	41	-16.0	6.3	7.5
37	JPSMT	435	3.90	63	-20.5	4.1	5.1	JPMWWM	106	3.54	107	-23.1	2.7	3.6	EFMT	849	9.08	9	-16.3	13.5	16.0
38	COOPR	1,345	8.94	5	-24.2	9.7	12.6	JPSMT	441	3.91	62	-24.1	5.6	7.3	CROSS	45	8.57	7	-16.6	8.9	10.5
39	SAN	190	8.79	5	-26.7	8.2	11.1	COOPR	979	9.00	5	-25.4	9.3	12.3	JPSMT	325	3.95	64	-18.0	5.1	6.2
40	MELLO	128	4.42	46	-29.1	3.9	5.4	SAN	95	8.79	5	-26.7	8.2	11.1	COOPR	541	9.01	5	-25.2	9.2	12.1
41	OBX	118	6.48	44	-29.3	3.9	5.5	OBX	59	6.48	44	-29.3	3.9	5.5	SAN	47	8.79	5	-26.7	8.2	11.1
42	JPMWWM	105	3.54	108	-89.0	0.3	2.5	RPMLT	26	5.31	231	-33.4	4.4	6.6	OBX	29	6.48	44	-29.3	3.9	5.5

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

[Table of Contents](#)

Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref
43															NRPL	44	4.73	142	-37.9	3.7	6.0

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

Source: CoreLogic, Santander US Capital Markets

Shelf Descriptions

Shelf	Shelf Description	
ACHM	Jefferies Achieve MOA Trust	Seasoned RPL
ACRA	ACRA Trust	Non-QM
ADMT	A&D Mortgage Trust	Non-QM, PLS 2.0
AGFMT	American General Mortgage Loan Trust	Seasoned RPL
AJAXM	Ajax Mortgage Loan Trust	Seasoned NPL, Seasoned RPL
AOMT	Angel Oak Mortgage Trust	Non-QM, PLS 2.0, Seasoned RPL
ARRW	Arroyo Mortgage Trust	Non-QM
BARC	Barclays Mortgage Trust	Non-QM, PLS 2.0, Seasoned NPL, Seasoned RPL
BHLD	Bunker Hill Loan Depository Trust	Non-QM
BINOM	BINOM Securitization Trust	Non-QM, PLS 2.0, Seasoned RPL
BRAVO	BRAVO Trust	2nds, Non-QM, PLS 2.0, Seasoned RPL
BVIN		
BVINV	Oceanview Mortgage Loan Trust	PLS 2.0, Seasoned RPL
CHASE	Chase Mortgage Trust	PLS 2.0, Seasoned RPL
CHNGE	CHNGE Mortgage Trust	Non-QM
CIM	CIM Trust	PLS 2.0, Seasoned NPL, Seasoned RPL
CMLTI	Citigroup Mortgage Loan Trust	Non-QM, PLS 2.0, Seasoned RPL
COLT	COLT	Non-QM, PLS 2.0, Seasoned RPL
COOPR	COOPR Residential Mortgage Trust	2nds
CROSS	Cross Mortgage Trust	2nds, Non-QM
CSMC	CSMC Trust	Non-QM, PLS 2.0, Seasoned NPL, Seasoned RPL
CTDL	CTDL	Non-QM
DRMT	Deephaven Residential Mortgage Trust	2nds, Non-QM
EFMT	Ellington Financial Mortgage Trust (EFMT)	2nds, Non-QM, PLS 2.0, Seasoned RPL
FSMT	Flagstar Mortgage Trust	PLS 2.0
GCAT	GCAT	Non-QM, PLS 2.0, Seasoned NPL, Seasoned RPL
GRADE	Saluda Grade Alternative Mortgage Trust	2nds, PLS 2.0, Seasoned RPL
GSMBS	GS Mortgage-Backed Securities Trust	2nds, Non-QM, PLS 2.0, Seasoned RPL
HAWT	Hundred Acre Wood Trust	PLS 2.0
HOF	Homeward Opportunities Fund Trust	Non-QM, PLS 2.0, Seasoned RPL
HOMES	HOMES	Non-QM, PLS 2.0
IMPRL	Imperial Fund	Non-QM, PLS 2.0
JPMMT	JP Morgan Mortgage Trust	2nds, Non-QM, PLS 2.0, Seasoned RPL
JPMWM	JP Morgan Wealth Management	Seasoned RPL
JPSMT	JP Morgan Seasoned Mortgage Trust	PLS 2.0, Seasoned RPL
MCMLT	Mill City Securities	Non-QM, PLS 2.0, Seasoned RPL
MELLO	Mello Mortgage Capital Acceptance	PLS 2.0, Seasoned RPL
MFRA	MFRA Trust	Non-QM, PLS 2.0, Seasoned NPL, Seasoned RPL
MSRM	Morgan Stanley Residential Mortgage Loan Trust	Non-QM, PLS 2.0, Seasoned RPL
NLT	NMLT	2nds, PLS 2.0, Seasoned RPL

Source: Intex, Santander US Capital Markets

Shelf Descriptions

Shelf	Shelf Description	
NRPL	NRPL Trust	Seasoned NPL, Seasoned RPL
NRZT	New Residential Mortgage Loan Trust	Non-QM, PLS 2.0, Seasoned NPL, Seasoned RPL
NYMT	New York Mortgage Trust	PLS 2.0, Seasoned NPL, Seasoned RPL
OBX	Onslow Bay Mortgage Loan Trust	Non-QM, PLS 2.0, Seasoned RPL
OCMT	Oceanview Mortgage Trust	PLS 2.0
PFMT	Provident Funding Mortgage Trust	PLS 2.0
PMTLT	PMT Loan Trust	PLS 2.0
PRKCM	PRKCM (Park Capital Management)	Non-QM, PLS 2.0
PRPM	PRPM	Non-QM, PLS 2.0, Seasoned NPL, Seasoned RPL
PSMC	PSMC	PLS 2.0
RATE	RATE Mortgage	PLS 2.0
RCKT	RCKT Mortgage Trust	2nds, PLS 2.0
RMCT	Radian Mortgage Capital Trust	PLS 2.0
RMLT		
RPMLT	RPMLT Trust	Seasoned RPL
RUN	RUN (Long Run)	Non-QM
SAIF	SAIF Securitization Trust	2nds
SAN	Santander Mortgage Asset Receivable Trust	2nds, PLS 2.0
SEMT	Sequoia Mortgage Trust	PLS 2.0, Seasoned RPL
SFPMT	SoFi Mortgage Trust	Seasoned RPL
SGR	SGR Mortgage Trust	Non-QM, PLS 2.0
SHMLT	Spruce Hill Mortgage Loan Trust	Non-QM
STAR	Starwood Mortgage Residential Trust	Non-QM, PLS 2.0
Smaller Ser- vicers	WinWater Mortgage Loan Trust	PLS 2.0
TPHT	Towd Point HE Trust	Seasoned RPL
TPMT		
TRK	Toorak	PLS 2.0, Seasoned RPL
UWM	UWM Mortgage Trust (United Wholesale Mortgage)	PLS 2.0
VERUS	Verus Securitization Trust	Non-QM, PLS 2.0, Seasoned NPL, Seasoned RPL
VISIO	Visio	Non-QM, PLS 2.0
VSTA	Vista Point	2nds, Non-QM
WFMBS	Wells Fargo Mortgage Backed Securities Trust	PLS 2.0

Source: Intex, Santander US Capital Markets

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