



Santander US Capital Markets LLC

Historical Servicer Prepayment Speed Ranking

March 2026 (February Speeds)

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Agency MBS Strategy

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GSE: Fixed 30yr, In-the-money

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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	GUARDIAN SAVINGS BANK	244	6.65	18	90.8	30.6	17.3	GUARDIAN SAVINGS BANK	221	6.69	17	97.6	32.8	18.1	GUARDIAN SAVINGS BANK	164	6.75	16	104.1	30.0	15.9
2	BayCoast Bank	400	6.67	17	53.2	34.4	23.9	BayCoast Bank	353	6.72	17	75.5	39.9	25.0	Union Savings Bank	627	6.74	17	72.8	27.1	16.6
3	Union Savings Bank	953	6.63	20	49.4	25.4	17.8	Union Savings Bank	850	6.68	18	60.3	28.3	18.7	BayCoast Bank	250	6.81	16	65.6	34.2	22.2
4	NBKC Bank	1,267	6.62	11	47.0	27.4	19.5	LEADER BANK NATIONAL ASSOCIA	1,086	6.73	15	50.7	36.8	26.1	NewRez	585	7.02	48	57.9	26.9	17.9
5	LEADER BANK NATIONAL ASSOCIA	1,080	6.68	14	46.0	34.2	24.8	NBKC Bank	1,006	6.66	11	46.4	27.8	19.8	NBKC Bank	602	6.74	11	49.7	27.2	19.1
6	American Internet Mortgage	305	6.64	18	44.6	29.4	21.3	NewRez	812	6.94	48	41.3	25.5	18.8	Rocket	71,442	6.91	21	42.0	26.5	19.4
7	Johnson Bank	299	6.65	17	38.9	21.3	15.8	Rocket	94,810	6.83	23	36.7	28.4	21.6	LEADER BANK NATIONAL ASSOCIA	848	6.83	15	40.2	29.9	22.3
8	NewRez	1,247	6.93	38	35.4	24.4	18.6	Johnson Bank	260	6.69	16	35.5	21.6	16.4	CITIZENS FIRST BANK	320	7.23	16	34.7	21.9	16.7
9	FLAT BRANCH MORTGAGE INC	827	6.85	23	27.3	23.9	19.2	SUMMIT CREDIT UNION	430	6.75	18	35.2	24.6	18.8	MERCANTILE BANK	192	6.92	18	27.1	21.7	17.5
10	SUMMIT CREDIT UNION	485	6.71	19	26.5	22.0	17.8	FLAT BRANCH MORTGAGE INC	771	6.90	22	31.8	26.3	20.6	American Internet Mortgage	176	6.79	17	26.4	25.1	20.4
11	FLAT BRANCH MORTGAGE INC.	617	6.84	21	26.3	22.7	18.4	MERCANTILE BANK	247	6.84	20	31.0	24.8	19.5	Johnson Bank	169	6.77	15	23.3	18.8	15.5
12	Mortgage 1	830	6.91	22	26.1	24.3	19.7	American Internet Mortgage	261	6.70	18	31.0	28.0	22.1	PAM MSR Trust I	568	6.60	19	21.8	20.7	17.3
13	Rocket	116,236	6.79	24	25.6	25.5	20.9	PAM MSR Trust I	930	6.55	19	27.3	22.3	17.9	Provident Funding	2,124	6.74	26	21.8	23.1	19.3
14	PAM MSR Trust I	1,259	6.51	18	23.3	20.6	17.0	Provident Funding	2,964	6.64	28	22.2	25.3	21.2	Wintrust Mortgage	854	6.95	16	20.6	22.9	19.3
15	University Bank	235	6.82	19	18.4	18.8	16.1	Mutual Of Omaha	623	6.90	18	21.3	23.1	19.4	FLAT BRANCH MORTGAGE INC	707	7.00	20	19.6	20.9	17.8
16	ACRISURE MORTGAGE LLC	354	6.53	24	16.9	18.5	16.1	Mortgage 1	795	6.96	21	20.4	24.1	20.4	Mutual Of Omaha	507	6.99	16	18.3	20.3	17.4
17	Mutual Of Omaha	654	6.86	18	16.6	21.4	18.6	United Shore (Retained)	51,199	6.97	14	20.0	29.8	25.5	loanDepot.com	6,989	6.97	20	17.7	22.5	19.5
18	Provident Funding	3,318	6.58	29	16.3	22.5	19.7	Wintrust Mortgage	1,059	6.86	17	20.0	26.5	22.6	MLD Mortgage	410	6.88	18	17.7	23.2	20.1
19	Iowa Bankers Mortgage	1,658	6.62	19	15.1	21.2	18.7	MLD Mortgage	543	6.79	19	19.8	26.5	22.6	United Shore (Retained)	44,293	7.05	13	16.6	24.5	21.4
20	NOVA HOME LOANS	378	6.80	17	14.0	23.5	20.9	ACRISURE MORTGAGE LLC	285	6.66	23	19.1	22.0	18.8	SUMMIT CREDIT UNION	316	6.82	17	16.2	19.4	16.9
21	LOWER LLC	469	6.79	17	13.2	23.2	20.8	FLAT BRANCH MORTGAGE INC.	573	6.89	20	18.7	22.8	19.5	United Shore (->Lakeview)	10,686	6.73	18	15.9	22.6	19.8
22	loanDepot.com	9,158	6.84	23	12.8	23.4	21.0	United Shore (->Lakeview)	20,497	6.71	18	16.3	22.9	20.0	Onslow Bay	4,589	6.87	17	13.5	23.2	20.7
23	Guaranteed Rate	11,707	6.79	14	11.9	25.0	22.7	United Shore (->Nationstar)	28,061	6.85	28	15.1	24.0	21.2	United Shore (->Nationstar)	27,680	6.92	24	12.7	19.7	17.7
24	BROADVIEW FEDERAL CREDIT UNI	370	6.54	16	10.8	8.6	7.8	NOVA HOME LOANS	329	6.84	17	14.9	24.4	21.6	Mortgage 1	689	7.03	20	10.7	19.5	17.7
25	Onslow Bay	7,283	6.75	19	10.0	23.2	21.3	Iowa Bankers Mortgage	1,437	6.67	18	14.1	22.7	20.2	NOVA HOME LOANS	241	6.92	16	10.0	21.1	19.4
26	PennyMac	88,796	6.78	19	8.1	27.2	25.5	loanDepot.com	8,484	6.89	21	13.9	24.9	22.2	Fairway	2,607	6.94	10	9.9	24.2	22.3
27	Fairway	5,450	6.88	10	7.9	24.9	23.3	Onslow Bay	6,499	6.79	18	12.3	25.5	23.0	Nexus Nova	7,949	6.94	22	8.3	23.0	21.4
28	Colorado Federal Savings Ban	385	6.62	15	7.6	21.0	19.7	Nexus Nova	10,306	6.85	23	11.8	26.9	24.4	Fifth Third	3,696	6.89	25	7.5	17.6	16.5
29	MERCANTILE BANK	274	6.79	20	7.6	20.0	18.8	Fairway	4,296	6.91	10	11.3	26.1	23.7	Iowa Bankers Mortgage	978	6.78	17	7.3	20.2	19.0
30	VALON MORTGAGE INC.	1,430	6.79	14	7.3	27.6	26.0	Fifth Third	4,714	6.80	27	11.1	20.0	18.2	FLAT BRANCH MORTGAGE INC.	514	6.98	19	7.2	18.2	17.1
31	SOFI BANK NATIONAL ASSOCIATI	1,995	6.81	17	6.6	24.0	22.6	RUOFF MORTGAGE COMPANY INC.	207	6.83	16	10.3	22.8	20.9	THE STATE BANK AND TRUST COM	197	6.80	17	6.8	18.8	17.7
32	Freedom Mortgage	63,578	6.82	22	6.5	26.7	25.3	Guaranteed Rate	10,594	6.81	14	10.1	25.6	23.5	United Shore (Sold)	3,257	6.76	31	6.8	24.2	22.9
33	Fifth Third	5,391	6.74	28	6.1	18.3	17.3	THE STATE BANK AND TRUST COM	285	6.71	17	9.8	21.0	19.3	EQUITY RESOURCES INC.	447	7.00	16	6.5	20.4	19.2
34	United Shore (Retained)	59,003	6.92	14	5.9	25.3	24.1	EQUITY RESOURCES INC.	576	6.92	17	7.4	22.9	21.5	RUOFF MORTGAGE COMPANY INC.	166	6.93	15	6.2	19.3	18.2
35	SEACOAST NATIONAL BANK	712	7.06	20	5.4	20.5	19.5	Colorado Federal Savings Ban	320	6.66	15	5.8	21.8	20.7	Summit Funding	197	7.45	17	5.2	29.0	27.7
36	SUNFLOWER BANK NATIONAL ASSO	1,163	6.81	18	5.4	22.7	21.7	Two Harbors	7,222	6.86	17	5.4	26.0	24.9	Prime Lending (Plains Capita	166	7.24	12	5.2	23.7	22.6
37	Chase	42,179	6.74	22	4.7	19.3	18.5	United Shore (Sold)	6,462	6.76	31	4.4	23.8	22.9	Two Harbors	5,055	6.92	16	4.9	23.2	22.3
38	United Shore (->Nationstar)	23,277	6.80	29	4.5	20.4	19.6	UNIVERSITY OF WISCONSIN CRED	621	6.67	16	4.1	19.0	18.4	InterCap Lending	787	6.95	18	4.8	25.3	24.3
39	EQUITY RESOURCES INC.	646	6.88	17	4.3	21.5	20.7	SOFI BANK NATIONAL ASSOCIATI	1,766	6.85	17	3.9	24.3	23.4	Guaranteed Rate	8,276	6.87	13	3.7	20.4	19.7
40	PHH Mortgage	30,881	6.66	16	4.2	24.2	23.3	Prime Lending (Plains Capita	215	7.16	13	2.8	25.2	24.6	Mortgage Research Center	533	6.97	16	3.3	17.7	17.2
41	Wintrust Mortgage	1,046	6.81	18	3.7	22.2	21.5	Movement Mortgage	4,960	6.79	10	2.6	23.6	23.1	SEACOAST NATIONAL BANK	233	7.07	20	2.6	19.4	19.0
42	United Shore (Sold)	12,305	6.77	31	3.7	23.4	22.7	SEACOAST NATIONAL BANK	466	7.07	20	2.6	19.4	19.0	Colorado Federal Savings Ban	231	6.75	15	1.5	18.8	18.5
43	Seneca Mortgage	3,895	6.72	29	3.6	22.2	21.5	NATIONS DIRECT MORTGAGE	633	6.79	17	2.2	26.5	26.0	PennyMac	62,701	6.90	18	1.4	23.3	23.0
44	MLD Mortgage	594	6.74	21	3.2	22.0	21.4	PennyMac	79,898	6.82	19	2.2	27.1	26.6	SOFI BANK NATIONAL ASSOCIATI	1,345	6.94	16	1.4	20.9	20.6
45	Guild Mortgage	19,522	6.83	19	2.5	24.5	24.0	InterCap Lending	988	6.85	19	1.5	28.1	27.7	HARBORONE MORTGAGE LLC	196	6.92	23	1.2	21.2	20.9

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

Source: Fannie Mae, Freddie Mac, Santander US Capital Markets

GSE: Fixed 30yr, In-the-money

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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
46	United Shore (->Lakeview)	21,488	6.67	19	2.4	19.3	18.9	SUNFLOWER BANK NATIONAL ASSO	1,019	6.85	18	1.4	23.2	23.0	Movement Mortgage	3,276	6.84	10	0.9	21.0	20.8
47	Bungalow Funding	3,869	6.77	18	1.3	24.3	24.0	Guild Mortgage	17,774	6.87	19	1.3	25.2	24.9	NATIONS DIRECT MORTGAGE	459	6.88	16	0.2	23.0	22.9
48	Click N Close.	309	6.85	20	1.1	21.3	21.1	HARBORONE MORTGAGE LLC	233	6.81	26	1.2	24.8	24.5	Lakeview	84,990	6.97	21	0.1	21.1	21.0
49	A&D MORTGAGE LLC	1,026	6.78	12	1.1	23.0	22.8	University Bank	205	6.87	18	1.0	17.2	17.1	Union Home Mortgage	5,945	7.04	17	0.0	20.7	20.7
50	New Residential	58,239	6.86	21	0.9	25.1	24.9	LOWER LLC	407	6.84	17	0.7	22.1	22.0	Click N Close.	226	6.99	18	-0.3	20.1	20.1
51	Two Harbors	7,380	6.82	18	0.9	23.5	23.3	MLD MORTGAGE INC.	417	6.84	13	0.2	24.4	24.4	UNIVERSITY OF WISCONSIN CRED	404	6.74	16	-0.4	17.0	17.0
52	Nations Lending Corporation	1,798	6.87	20	0.8	22.6	22.4	Union Home Mortgage	7,392	6.96	18	-0.2	23.8	23.8	ATLANTIC BAY MORTGAGE GROUP	320	6.95	24	-0.9	17.1	17.3
53	Lakeview	107,682	6.83	24	0.3	23.2	23.2	PHH Mortgage	26,051	6.71	16	-0.4	24.3	24.4	Guild Mortgage	14,461	6.95	18	-0.9	21.1	21.2
54	Prime Lending (Plains Capita	270	7.12	12	0.0	22.4	22.4	Lakeview	98,935	6.89	23	-0.8	24.6	24.7	PHH Mortgage	17,398	6.80	15	-1.0	22.2	22.4
55	Nexus Nova	12,608	6.79	23	-0.0	24.2	24.2	Freedom Mortgage	61,103	6.85	21	-0.9	26.3	26.5	Nations Lending Corporation	1,334	6.99	18	-1.2	19.9	20.1
56	Keybank	1,827	6.70	19	-0.3	17.8	17.9	United Shore (->Two Harbors)	939	6.55	39	-1.6	13.8	14.0	SUNFLOWER BANK NATIONAL ASSO	775	6.95	17	-2.0	19.9	20.2
57	BARRINGTON BANK & TRUST	327	6.80	16	-0.3	18.2	18.3	Mortgage Research Center	684	6.90	17	-2.4	18.8	19.2	Chase	28,329	6.87	20	-2.4	17.0	17.4
58	MLD MORTGAGE INC.	499	6.81	13	-0.6	23.1	23.2	TAYLOR MORRISON HOME FUNDING	212	6.59	24	-2.5	21.0	21.5	Huntington National Bank	4,479	6.97	18	-3.0	18.9	19.4
59	Amerisave Mortgage	1,681	6.82	24	-1.2	19.0	19.3	Nationstar	62,134	6.85	23	-2.6	19.2	19.7	LOWER LLC	294	6.94	16	-3.1	19.3	19.8
60	United Shore (->Two Harbors)	1,123	6.50	40	-1.3	13.4	13.6	Chase	37,272	6.78	22	-2.6	18.9	19.3	ALTRA FEDERAL CREDIT UNION	206	6.98	15	-3.2	18.9	19.4
61	UNIVERSITY OF WISCONSIN CRED	753	6.62	17	-1.4	17.4	17.6	Seneca Mortgage	3,356	6.79	27	-3.1	22.3	22.9	Freedom Mortgage	49,058	6.91	19	-3.2	21.9	22.5
62	Movement Mortgage	5,249	6.75	10	-1.6	23.0	23.3	Bell Bank	3,332	6.84	19	-3.9	21.7	22.5	Lake Michigan Credit Union	1,127	6.80	18	-3.4	16.7	17.3
63	NATIONS DIRECT MORTGAGE	726	6.76	17	-1.7	24.6	24.9	New Residential	52,978	6.91	20	-4.2	25.4	26.4	Nationstar	51,911	6.93	21	-3.8	16.8	17.4
64	AmeriHome Mortgage	28,265	7.04	14	-2.1	22.9	23.3	Lake Michigan Credit Union	1,605	6.70	19	-4.3	18.0	18.7	MLD MORTGAGE INC.	296	6.92	12	-4.3	20.8	21.7
65	CrossCountry Mortgage	34,392	6.77	19	-2.2	22.5	23.0	BROADVIEW FEDERAL CREDIT UNI	284	6.56	16	-4.9	7.6	7.9	New Residential	42,269	6.99	18	-4.5	21.9	22.8
66	Cardinal Financial	603	6.96	9	-2.3	20.0	20.4	Nations Lending Corporation	1,645	6.91	19	-4.9	22.2	23.3	Seneca Mortgage	2,560	6.91	25	-4.8	19.9	20.8
67	Ark-La-Tex Financial	963	6.89	16	-2.4	21.4	21.9	CrossCountry Mortgage	29,097	6.83	18	-5.5	23.1	24.3	United Shore (->Two Harbors)	632	6.61	37	-5.1	13.3	14.0
68	Towne Mortgage	263	6.92	12	-2.5	18.1	18.5	Arvest Mortgage	3,712	6.80	18	-5.5	20.8	21.9	Bungalow Funding	2,449	6.87	15	-5.1	21.8	22.8
69	Union Home Mortgage	8,035	6.92	18	-4.1	22.0	22.9	Bungalow Funding	3,557	6.81	17	-5.6	24.2	25.4	AmeriHome Mortgage	22,829	7.11	13	-5.6	18.8	19.8
70	Lake Michigan Credit Union	1,850	6.66	19	-4.2	17.1	17.8	A&D MORTGAGE LLC	805	6.82	14	-5.6	21.1	22.3	A&D MORTGAGE LLC	546	6.90	14	-5.9	19.1	20.2
71	First Federal Bank	922	6.69	21	-4.4	18.5	19.2	Huntington National Bank	5,791	6.89	19	-5.9	20.7	21.8	FIRST MERCHANTS BANK	225	7.02	19	-6.0	16.9	17.9
72	Nationstar	59,089	6.79	24	-4.6	17.7	18.5	AmeriHome Mortgage	25,818	7.06	14	-6.0	22.3	23.6	Arvest Mortgage	2,846	6.88	17	-6.5	18.1	19.3
73	Huntington National Bank	6,519	6.84	20	-5.2	19.8	20.8	MORTGAGE LENDERS INVESTMENT	212	7.03	21	-6.0	16.8	17.8	MORTGAGE LENDERS INVESTMENT	179	7.11	19	-7.1	15.1	16.2
74	THE STATE BANK AND TRUST COM	334	6.66	18	-5.2	17.7	18.5	ATLANTIC BAY MORTGAGE GROUP	405	6.86	26	-8.1	17.4	18.8	Bell Bank	2,664	6.92	17	-7.4	18.0	19.3
75	BSI Financial	2,760	6.79	30	-5.6	22.7	23.9	STOCKTON MORTGAGE CORPORATIO	499	6.89	14	-8.6	18.7	20.3	BSI Financial	2,177	6.97	26	-7.6	20.5	22.0
76	ATLANTIC BAY MORTGAGE GROUP	481	6.82	25	-6.5	16.8	17.9	LANDMARK CREDIT UNION	316	6.81	18	-9.1	18.5	20.1	Keybank	1,164	6.85	18	-7.9	15.8	17.0
77	STOCKTON MORTGAGE CORPORATIO	598	6.84	14	-6.8	18.2	19.3	BSI Financial	2,563	6.86	29	-9.2	23.4	25.5	Amerisave Mortgage	1,154	6.97	22	-7.9	16.9	18.2
78	MEGASTAR FINANCIAL CORP.	486	6.79	21	-7.0	26.5	28.2	Keybank	1,583	6.75	19	-9.2	17.1	18.7	First National Bank Of Omaha	316	6.94	20	-8.0	17.4	18.8
79	TD Bank	593	6.69	18	-7.2	17.2	18.5	Cardinal Financial	926	7.02	15	-9.7	17.6	19.3	CrossCountry Mortgage	21,131	6.90	17	-8.6	19.9	21.5
80	MISSION SERVICING RESIDENTIA	2,379	6.90	21	-7.4	20.2	21.6	FIRST MERCHANTS BANK	285	6.94	21	-10.3	17.9	19.8	BROADVIEW FEDERAL CREDIT UNI	166	6.62	15	-9.2	7.3	8.0
81	InterCap Lending	1,106	6.80	19	-7.9	24.5	26.3	Planet Home Lending	5,337	6.76	16	-10.3	18.2	20.1	CMG Mortgage	11,208	6.95	15	-9.2	20.0	21.8
82	Arvest Mortgage	4,122	6.76	18	-8.1	19.5	21.0	Citi	11,379	6.78	18	-10.9	21.4	23.7	Towne Mortgage	210	7.05	12	-9.7	16.0	17.6
83	HARBORONE MORTGAGE LLC	252	6.75	27	-8.6	21.5	23.3	CMG Mortgage	13,070	6.86	16	-11.1	23.1	25.6	LANDMARK CREDIT UNION	235	6.88	17	-9.7	16.4	18.0
84	MERCHANTS BANK OF INDIANA	479	6.72	17	-9.4	21.6	23.6	VALON MORTGAGE INC.	1,314	6.82	12	-11.1	25.3	28.1	Cardinal Financial	1,761	7.10	17	-10.0	13.9	15.3
85	New American Funding	9,626	6.89	20	-9.7	21.0	23.0	MERCHANTS BANK OF INDIANA	423	6.76	17	-11.2	22.3	24.8	Planet Home Lending	3,632	6.85	16	-10.4	16.8	18.6
86	First Bank	1,180	6.74	21	-9.9	19.2	21.1	ALTRA FEDERAL CREDIT UNION	263	6.91	16	-11.3	20.2	22.5	Sailfish Servicing	1,489	7.12	22	-10.6	16.3	18.1
87	Planet Home Lending	6,249	6.72	17	-9.9	17.5	19.3	Towne Mortgage	238	6.96	12	-11.5	16.9	18.9	STOCKTON MORTGAGE CORPORATIO	361	6.99	13	-11.0	16.8	18.7
88	Citi	12,949	6.73	19	-10.1	20.5	22.5	CHURCHILL MORTGAGE CORPORATI	248	6.91	15	-11.8	22.7	25.3	VALON MORTGAGE INC.	902	6.88	11	-11.0	22.6	25.1
89	Sailfish Servicing	1,576	6.97	27	-10.2	18.6	20.5	First Federal Bank	788	6.75	21	-11.9	18.3	20.5	CHURCHILL MORTGAGE CORPORATI	201	7.00	13	-11.0	19.5	21.6
90	Truist Bank	14,205	6.74	21	-10.7	17.9	19.8	Click N Close.	273	6.89	19	-11.9	20.2	22.6	MERCHANTS BANK OF INDIANA	307	6.85	16	-12.0	19.6	21.9

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Source: Fannie Mae, Freddie Mac, Santander US Capital Markets

GSE: Fixed 30yr, In-the-money

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91	CMG Mortgage	14,904	6.83	16	-10.9	22.3	24.7	Amerisave Mortgage	1,478	6.87	23	-12.1	17.6	19.8	Citi	8,301	6.87	17	-12.0	19.0	21.3
92	Equity Prime Mortgage	491	7.05	17	-11.3	22.5	25.0	New American Funding	8,728	6.93	19	-12.6	21.4	24.1	New American Funding	7,060	7.00	18	-13.3	18.3	20.9
93	ALTRA FEDERAL CREDIT UNION	297	6.88	17	-11.4	19.3	21.5	Truist Bank	12,575	6.79	21	-12.8	18.2	20.6	Truist Bank	9,705	6.88	19	-13.3	16.0	18.2
94	OPPORTUNITY BANK OF MONTANA	350	6.86	21	-11.5	24.1	26.8	Ark-La-Tex Financial	925	6.95	17	-13.1	20.6	23.4	Nations Direct	682	6.91	17	-13.8	21.0	24.0
95	1ST SECURITY BANK OF WASHING	387	6.88	20	-12.1	26.2	29.2	MISSION SERVICING RESIDENTIA	2,225	6.95	20	-13.7	20.0	22.8	MISSION SERVICING RESIDENTIA	1,563	7.04	18	-14.4	18.1	20.8
96	Bell Bank	3,708	6.80	19	-12.3	19.1	21.5	VANDERBILT MORTGAGE & FINANC	317	6.74	16	-13.9	16.5	19.0	First Bank	794	6.89	19	-14.5	17.2	19.8
97	FIRST HOME MORTGAGE CORP	897	6.72	28	-14.1	16.3	18.8	RADIAN MORTGAGE CAPITAL LLC	353	6.93	12	-14.1	23.9	27.3	Old National Bank	622	6.85	17	-15.0	16.3	18.9
98	WEST GATE BANK	1,073	6.67	16	-14.2	16.2	18.7	First Bank	1,048	6.80	21	-14.6	19.4	22.3	The Money Source	185	6.99	19	-15.3	14.5	16.9
99	RADIAN MORTGAGE CAPITAL LLC	420	6.90	12	-14.6	23.6	27.1	Zions Bancorporation	211	6.90	18	-14.6	24.4	28.0	First Federal Bank	574	6.85	20	-15.5	16.0	18.7
100	SENTE MORTGAGE INC.	234	6.92	15	-15.5	19.2	22.3	MEGASTAR FINANCIAL CORP.	442	6.84	21	-14.7	26.0	29.8	Marlin Mortgage Capital	1,878	7.07	14	-15.7	15.5	18.1
101	BOK Financial	1,433	6.80	27	-15.9	18.6	21.7	TD Bank	529	6.74	17	-14.9	16.5	19.1	MEGASTAR FINANCIAL CORP.	348	6.95	19	-15.8	22.1	25.7
102	Citizens Bank	15,124	6.75	20	-16.2	16.3	19.1	WEST GATE BANK	911	6.72	16	-15.9	17.0	19.9	PREMIUM MORTGAGE CORP	200	6.93	20	-15.9	9.5	11.2
103	TAYLOR MORRISON HOME FUNDING	257	6.51	26	-16.4	16.9	19.8	CommunityAmerica Credit Unio	320	6.80	17	-16.3	17.8	20.9	TRUSTONE FINANCIAL CREDIT UN	174	6.86	18	-16.1	13.7	16.1
104	FIRST MERCHANTS BANK	310	6.90	22	-16.7	16.2	19.1	Sailfish Servicing	1,527	7.02	25	-16.5	17.8	21.0	Zions Bancorporation	165	7.00	17	-16.2	21.5	25.2
105	FIRST FEDERAL SAVINGS AND LO	339	6.81	21	-17.5	15.8	18.9	SWBC Mortgage	2,340	6.87	20	-16.8	20.6	24.2	Citizens Bank	9,917	6.89	18	-16.2	15.4	18.1
106	FIRST NATIONAL BANK OF PENNS	1,986	6.71	18	-17.7	18.5	22.0	Nations Direct	846	6.83	18	-16.9	24.1	28.3	Ark-La-Tex Financial	729	7.04	16	-16.3	17.8	20.9
107	AssociatedBank	725	6.61	20	-17.8	12.9	15.5	Equity Prime Mortgage	456	7.10	16	-17.1	22.1	26.1	VANDERBILT MORTGAGE & FINANC	228	6.85	15	-16.5	14.8	17.5
108	Plaza Home Mortgage	443	6.98	9	-18.3	15.8	19.0	First National Bank Of Omaha	398	6.84	21	-17.5	17.6	21.0	Equity Prime Mortgage	382	7.20	15	-16.6	18.9	22.2
109	PREMIUM MORTGAGE CORP	289	6.81	23	-18.6	10.0	12.1	U.S. Bank	22,279	6.87	21	-17.9	18.0	21.5	Cornerstone Capital Bank	1,154	7.05	13	-16.6	21.2	24.9
110	FIRST RELIANCE BANK	448	6.79	18	-18.9	18.2	21.9	Citizens Bank	13,265	6.80	19	-17.9	16.7	20.0	Independent Bank	242	6.96	20	-16.7	15.9	18.8
111	CHURCHILL MORTGAGE CORPORATI	264	6.87	16	-19.2	19.5	23.7	Cornerstone Capital Bank	1,456	6.96	14	-18.4	23.8	28.4	RADIAN MORTGAGE CAPITAL LLC	266	6.98	12	-16.7	20.4	24.0
112	U.S. Bank	24,225	6.82	22	-19.7	16.4	20.1	Old National Bank	948	6.77	18	-19.6	16.7	20.3	U.S. Bank	17,385	6.96	19	-17.4	15.9	19.0
113	Nations Direct	936	6.79	18	-20.6	21.9	26.8	PREMIUM MORTGAGE CORP	252	6.86	22	-19.7	10.2	12.5	PLAINS COMMERCE BANK	206	6.84	28	-18.6	12.0	14.5
114	CONSUMERS CREDIT UNION	387	6.80	21	-20.7	15.1	18.7	FIRST HOME MORTGAGE CORP	821	6.78	27	-19.8	16.9	20.7	PNC Mortgage	3,161	6.84	22	-18.7	15.5	18.7
115	Ameris Bank	1,051	6.52	15	-21.0	11.9	14.8	Gateway Mortgage	1,776	6.99	19	-20.2	19.8	24.2	FIRST HOME MORTGAGE CORP	658	6.87	25	-18.9	15.2	18.5
116	Cornerstone Capital Bank	1,630	6.92	15	-21.1	22.1	27.2	Plaza Home Mortgage	400	7.01	9	-20.5	15.7	19.4	WEST GATE BANK	606	6.81	15	-19.0	15.4	18.6
117	Old National Bank	1,097	6.72	18	-21.2	15.7	19.5	Marlin Mortgage Capital	2,119	6.99	15	-21.8	17.1	21.4	SERVIS ONE INC.	1,047	6.95	21	-19.1	17.6	21.3
118	Sierra Pacific	1,580	6.78	11	-21.2	18.8	23.3	SERVIS ONE INC.	1,276	6.87	23	-21.8	19.8	24.6	Sierra Pacific	1,478	6.98	13	-19.4	16.4	19.9
119	WISCONSIN HOUSING AND ECONOM	835	6.30	18	-21.7	6.2	7.9	TRUSTONE FINANCIAL CREDIT UN	247	6.74	19	-22.1	13.5	17.0	CONSUMERS CREDIT UNION	258	6.93	19	-19.4	14.7	17.9
120	SWBC Mortgage	2,586	6.82	21	-21.8	18.5	23.0	ENT Credit Union	448	6.63	18	-22.5	15.8	19.9	Paramount Residential	530	7.09	19	-20.0	15.3	18.8
121	Regions Bank	5,081	6.69	25	-21.9	14.3	18.0	CONSUMERS CREDIT UNION	345	6.84	20	-23.0	15.5	19.7	SWBC Mortgage	1,804	6.97	19	-20.1	17.7	21.6
122	SERVIS ONE INC.	1,344	6.82	25	-21.9	18.9	23.6	BOK Financial	1,276	6.86	25	-23.0	18.1	22.9	TD Bank	377	6.84	17	-20.4	14.1	17.4
123	ENT Credit Union	526	6.58	19	-22.1	15.2	19.1	PLAINS COMMERCE BANK	257	6.74	30	-23.1	12.1	15.4	NexBank	508	7.00	14	-20.6	13.2	16.3
124	Evergreen Moneysource	1,405	6.87	21	-23.2	22.2	28.0	Independent Bank	310	6.87	22	-23.3	16.4	20.9	Plaza Home Mortgage	374	7.08	9	-20.7	13.9	17.2
125	Smaller Servicers	46,412	6.81	22	-23.3	15.8	20.1	TruHome Solutions	220	6.85	18	-23.4	16.2	20.7	AssociatedBank	413	6.75	19	-20.8	12.7	15.7
126	Marlin Mortgage Capital	2,175	6.95	16	-23.5	16.6	21.1	1ST SECURITY BANK OF WASHING	355	6.93	19	-23.8	24.2	30.6	SENTE MORTGAGE INC.	178	7.04	14	-20.8	16.7	20.7
127	Mortgage Research Center	772	6.87	17	-23.5	14.5	18.5	Ameris Bank	1,561	6.69	14	-23.8	15.2	19.5	BOK Financial	983	6.95	23	-21.1	16.3	20.3
128	Elevations Credit Union	732	6.72	19	-23.5	21.5	27.2	MEGA CAPITAL FUNDING INC.	571	6.84	15	-23.8	18.4	23.5	UNITED FEDERAL CREDIT UNION	215	6.92	19	-21.2	14.2	17.7
129	PNC Mortgage	4,930	6.70	24	-23.9	15.2	19.6	FIRST NATIONAL BANK OF PENNS	1,736	6.76	18	-23.9	18.2	23.2	Ameris Bank	1,277	6.80	13	-21.7	13.6	17.0
130	Independent Bank	348	6.83	22	-24.6	15.4	19.9	FIRST FEDERAL SAVINGS AND LO	309	6.86	20	-24.0	15.1	19.4	FIRST NATIONAL BANK OF PENNS	1,249	6.86	17	-22.2	16.7	20.9
131	LANDMARK CREDIT UNION	360	6.76	18	-24.8	14.6	19.0	FIRST HORIZON BANK	431	6.77	17	-24.1	15.0	19.4	Gateway Mortgage	1,400	7.10	18	-22.7	17.3	21.9
132	Gateway Mortgage	1,978	6.93	20	-24.8	17.8	23.0	SENTE MORTGAGE INC.	229	6.96	15	-24.2	18.1	23.3	Regions Bank	3,264	6.86	22	-22.8	13.8	17.5
133	MEGA CAPITAL FUNDING INC.	665	6.79	15	-25.0	17.2	22.3	FIRST RELIANCE BANK	396	6.84	18	-24.3	17.9	22.9	Carrington	354	6.89	20	-23.0	13.0	16.5
134	GUIDANCE RESIDENTIAL LLC	1,443	7.07	19	-25.6	23.4	30.2	PNC Mortgage	4,268	6.75	23	-24.4	16.0	20.6	CommunityAmerica Credit Unio	257	6.90	16	-23.0	14.4	18.3
135	TruHome Solutions	248	6.81	19	-25.7	14.6	19.2	AssociatedBank	617	6.65	19	-24.7	12.6	16.4	FIRST FEDERAL SAVINGS AND LO	243	6.94	18	-23.1	13.3	17.0

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136	Virginia HFA	261	6.89	27	-25.9	13.7	18.1	Sierra Pacific	1,408	6.81	11	-24.7	18.7	24.1	FIRST HORIZON BANK	359	6.91	17	-24.0	13.9	17.9
137	FIRST HORIZON BANK	305	6.67	14	-26.4	12.7	16.9	THREE RIVERS FEDERAL CREDIT	333	6.88	19	-24.8	16.7	21.6	MEGA CAPITAL FUNDING INC.	425	6.94	14	-24.2	16.3	21.0
138	Zions Bancorporation	231	6.85	18	-26.7	20.7	27.2	Regions Bank	4,446	6.75	24	-24.9	14.5	18.9	ENT Credit Union	300	6.71	18	-24.7	14.2	18.4
139	First National Bank Of Omaha	439	6.80	22	-26.7	14.9	19.8	OPPORTUNITY BANK OF MONTANA	316	6.90	21	-25.4	21.2	27.4	Umpqua	166	7.13	15	-24.7	12.2	16.0
140	Carrington	566	6.74	23	-27.5	12.6	17.0	Carrington	490	6.79	21	-26.0	13.2	17.5	FIRST RELIANCE BANK	286	6.95	17	-24.7	16.3	21.1
141	THIRD FEDERAL SAVINGS & LOAN	529	6.72	15	-27.9	13.8	18.6	Paramount Residential	659	7.00	20	-26.1	16.2	21.3	Smaller Servicers	32,365	6.95	20	-24.9	14.5	18.9
142	Central Trust Bank	538	6.78	20	-28.0	15.5	20.9	WISCONSIN HOUSING AND ECONOM	580	6.34	18	-26.5	6.1	8.3	1ST SECURITY BANK OF WASHING	288	7.04	18	-25.5	20.7	26.8
143	TD BANK NATIONAL ASSOCIATION	298	6.74	16	-28.4	16.9	22.9	Smaller Servicers	41,506	6.86	21	-26.6	16.0	21.1	Central Trust Bank	338	6.90	19	-25.7	14.9	19.6
144	FIRST TECHNOLOGY FEDERAL CRE	427	6.78	21	-28.5	21.7	29.1	Central Trust Bank	456	6.82	19	-27.2	16.5	22.0	WISCONSIN HOUSING AND ECONOM	315	6.40	18	-27.4	6.3	8.5
145	PLAINS COMMERCE BANK	286	6.69	32	-28.6	11.0	15.1	NATIONWIDE MORTGAGE BANKERS	479	6.92	18	-28.6	11.2	15.3	Elevations Credit Union	470	6.84	17	-27.4	19.0	25.3
146	FHLB Chicago	1,256	6.77	21	-29.2	13.4	18.4	Elevations Credit Union	650	6.76	18	-29.0	21.3	28.7	Global Federal Credit Union	248	6.95	20	-27.8	15.9	21.4
147	THE SERVION GROUP	358	6.81	22	-29.8	13.7	19.0	UNITED FEDERAL CREDIT UNION	275	6.84	20	-29.6	14.4	19.9	BMO	611	6.92	18	-28.0	16.6	22.3
148	THREE RIVERS FEDERAL CREDIT	371	6.84	19	-30.3	14.5	20.2	GUIDANCE RESIDENTIAL LLC	1,313	7.11	18	-29.9	23.1	31.4	RENASANT BANK	726	6.95	17	-28.7	14.6	19.9
149	Paramount Residential	735	6.95	20	-30.4	15.0	20.9	BMO	813	6.83	20	-30.2	18.2	25.1	TruHome Solutions	165	6.95	17	-29.1	13.8	18.9
150	UNIVEST BANK AND TRUST CO.	372	6.88	20	-30.4	19.1	26.3	FIRST FINANCIAL BANK	502	6.90	19	-31.1	13.8	19.5	FIRST FINANCIAL BANK	382	6.98	18	-29.2	12.9	17.7
151	FIRST HOME MORTGAGE CORPORAT	868	6.59	27	-31.2	12.6	17.8	Essex Mortgage	279	6.92	22	-31.5	19.4	27.0	First Citizens Bank	491	6.81	15	-29.3	14.6	20.1
152	Fulston Bank	511	6.90	21	-31.3	15.9	22.3	RENASANT BANK	938	6.86	18	-32.2	15.8	22.5	Pentagon Federal Credit Unio	649	6.72	19	-29.7	13.8	19.1
153	Essex Mortgage	295	6.85	24	-32.3	18.2	25.8	Evergreen Moneysource	1,314	6.92	20	-32.5	20.7	29.2	FIRST HOME MORTGAGE CORPORAT	555	6.76	24	-29.7	12.6	17.4
154	VANDESBILT MORTGAGE & FINANC	341	6.69	17	-32.6	12.5	18.0	NexBank	278	6.81	8	-33.4	14.1	20.4	THREE RIVERS FEDERAL CREDIT	251	6.98	18	-29.9	14.1	19.5
155	SOUTHSTATE BANK NATIONAL ASS	1,389	6.82	20	-32.6	14.9	21.4	Global Federal Credit Union	322	6.85	21	-33.6	16.9	24.4	Wells Fargo	8,628	6.90	29	-29.9	14.4	19.9
156	Wells Fargo	13,516	6.73	32	-33.7	14.1	20.6	FIRST HOME MORTGAGE CORPORAT	758	6.65	26	-33.7	12.9	18.9	OPPORTUNITY BANK OF MONTANA	249	7.00	20	-30.1	17.3	23.9
157	M&T Bank	1,586	6.78	29	-34.0	11.9	17.5	FHLB Chicago	1,120	6.81	20	-33.8	13.3	19.5	NATIONWIDE MORTGAGE BANKERS	368	7.00	17	-30.2	9.6	13.5
158	Bank of America	3,986	6.62	41	-34.4	11.5	17.0	ONPOINT COMMUNITY CREDIT UNI	962	6.72	17	-34.2	17.4	25.3	Evergreen Moneysource	1,090	7.00	19	-30.6	17.9	24.8
159	Sun West	869	6.93	17	-35.1	16.5	24.3	SOUTHSTATE BANK NATIONAL ASS	1,256	6.86	19	-35.0	14.9	22.0	GUIDANCE RESIDENTIAL LLC	1,054	7.19	17	-31.0	19.6	27.2
160	Pentagon Federal Credit Unio	1,213	6.56	21	-35.3	13.1	19.5	First United Bank	1,959	6.92	20	-35.1	16.7	24.6	SOUTHSTATE BANK NATIONAL ASS	959	6.94	18	-31.8	13.7	19.5
161	BMO	913	6.79	21	-35.3	16.0	23.7	Pentagon Federal Credit Unio	989	6.62	20	-35.4	13.7	20.5	AMARILLO NATIONAL BANK	215	6.98	19	-32.1	13.2	18.9
162	PREMIUM MORTGAGE CORPORATION	410	6.88	16	-35.6	7.7	11.7	ASSURANCE FINANCIAL	208	6.90	21	-35.7	12.9	19.4	UNIVEST BANK AND TRUST CO.	278	7.01	18	-32.9	16.2	23.2
163	First Citizens Bank	850	6.67	16	-36.2	14.1	21.3	First Citizens Bank	717	6.72	16	-35.9	14.7	22.0	First United Bank	1,561	7.01	18	-33.3	15.1	21.9
164	ASSURANCE FINANCIAL	238	6.86	22	-36.5	12.3	18.7	UNIVEST BANK AND TRUST CO.	344	6.92	19	-36.3	18.1	27.1	Essex Mortgage	189	6.98	21	-33.3	17.3	24.8
165	ONPOINT COMMUNITY CREDIT UNI	1,121	6.67	18	-36.7	15.9	24.0	Wells Fargo	11,645	6.79	31	-36.3	14.4	21.7	PREMIUM MORTGAGE CORPORATION	276	6.96	15	-33.7	7.5	11.1
166	VIRGINIA FEDERAL CREDIT UNIO	344	6.71	16	-37.5	13.0	20.0	PREMIUM MORTGAGE CORPORATION	353	6.90	16	-37.4	7.7	12.0	FIRST TECHNOLOGY FEDERAL CRE	259	6.92	18	-34.1	18.7	27.0
167	Cadence Bank	1,328	6.75	18	-37.8	12.9	20.0	Bank of America	3,314	6.68	39	-37.6	11.6	18.0	Bank of America	2,305	6.79	37	-34.3	11.5	17.0
168	Navy Federal Credit Union	1,063	6.59	21	-37.8	13.4	20.7	FIRST TECHNOLOGY FEDERAL CRE	352	6.83	20	-37.6	20.3	30.6	ONPOINT COMMUNITY CREDIT UNI	677	6.81	16	-35.7	15.1	22.6
169	TRUSTONE FINANCIAL CREDIT UN	292	6.69	20	-38.1	10.2	16.0	Columbia Bank	755	6.91	18	-38.0	17.6	26.9	TD BANK NATIONAL ASSOCIATION	192	6.84	14	-36.4	13.2	20.0
170	RENASANT BANK	1,044	6.82	19	-38.2	13.9	21.6	AMARILLO NATIONAL BANK	282	6.88	20	-38.2	13.3	20.8	M&T Bank	1,058	6.91	27	-36.9	10.7	16.5
171	Massachusetts HFA	529	6.63	22	-38.8	10.7	16.9	TD BANK NATIONAL ASSOCIATION	259	6.77	15	-38.4	14.9	23.2	Grander Mortgage Capital	320	6.75	30	-37.1	11.2	17.3
172	MERCHANTS BANK NATIONAL ASSO	346	6.69	19	-38.9	13.0	20.4	THIRD FEDERAL SAVINGS & LOAN	435	6.77	15	-40.5	12.0	19.4	FHLB Chicago	827	6.91	19	-37.7	11.7	18.1
173	First United Bank	2,151	6.87	20	-39.0	14.8	23.2	Grander Mortgage Capital	392	6.65	33	-40.8	12.0	19.5	MAGNOLIA BANK INCORPORATED	287	6.98	15	-37.8	11.2	17.4
174	UIF CORPORATION	1,106	7.00	19	-39.0	17.4	27.1	Liberty Federal Credit Union	430	6.87	18	-41.1	12.5	20.3	Liberty Federal Credit Union	324	6.97	17	-37.9	11.9	18.5
175	Columbia Bank	845	6.87	19	-39.1	16.9	26.3	Sun West	749	6.98	17	-41.5	15.4	25.0	Columbia Bank	423	6.93	18	-38.3	16.7	25.8
176	UNITED FEDERAL CREDIT UNION	304	6.80	21	-40.0	11.9	19.2	UIF CORPORATION	1,021	7.04	19	-41.8	17.3	28.0	THIRD FEDERAL SAVINGS & LOAN	325	6.84	15	-38.7	10.8	17.0
177	NexBank	350	6.77	8	-41.7	12.5	20.5	THE SERVION GROUP	313	6.87	21	-42.1	12.5	20.6	VIRGINIA FEDERAL CREDIT UNIO	194	6.84	16	-38.8	12.4	19.5
178	MAGNOLIA BANK INCORPORATED	385	6.86	18	-42.0	11.6	19.2	FOURLEAF FEDERAL CREDIT UNIO	257	6.69	19	-42.6	7.1	12.1	Virginia HFA	192	7.01	23	-40.0	10.2	16.5
179	Global Federal Credit Union	362	6.80	22	-42.0	14.3	23.4	MECHANICS BANK	374	6.81	19	-42.6	19.9	32.2	UIF CORPORATION	851	7.12	17	-40.4	15.0	23.9
180	FOURLEAF FEDERAL CREDIT UNIO	288	6.65	20	-42.2	7.3	12.3	VIRGINIA FEDERAL CREDIT UNIO	292	6.75	16	-42.8	12.4	20.8	MECHANICS BANK	190	6.81	19	-41.7	20.0	32.0

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181	Trustmark Bank	1,195	6.77	21	-43.4	12.8	21.6	M&T Bank	1,409	6.82	28	-43.1	10.8	18.3	Sun West	564	7.08	17	-41.8	13.8	22.5
182	Land Home Financial	554	6.99	21	-43.7	14.7	24.8	MAGNOLIA BANK INCORPORATED	359	6.90	16	-43.2	11.8	20.0	Cadence Bank	840	6.87	17	-41.8	11.3	18.7
183	BANNER BANK	365	6.81	18	-43.9	16.6	27.8	Navy Federal Credit Union	885	6.63	20	-44.7	12.4	21.4	UNITED COMMUNITY BANK	611	7.02	17	-42.1	14.3	23.5
184	Grandeur Mortgage Capital	444	6.59	34	-44.7	10.7	18.6	Cadence Bank	1,147	6.79	17	-44.8	12.0	20.8	Navy Federal Credit Union	588	6.71	19	-42.2	11.8	19.7
185	New Mexico HFA	337	6.59	19	-44.9	6.6	11.7	Land Home Financial	482	7.03	21	-44.9	15.4	26.3	THE SERVISION GROUP	239	6.98	20	-42.8	11.3	18.9
186	Liberty Federal Credit Union	491	6.83	19	-45.0	11.2	19.4	Massachusetts HFA	462	6.68	21	-45.0	10.2	17.8	Trustmark Bank	781	6.92	19	-43.6	12.1	20.5
187	Boeing Credit Union	959	6.68	19	-47.7	13.6	24.4	Fulton Bank	469	6.94	20	-46.1	13.2	23.3	NORWICH COMMERCIAL GROUP INC	164	7.30	13	-44.1	11.0	18.9
188	AMARILLO NATIONAL BANK	318	6.84	21	-48.3	11.1	20.4	Trustmark Bank	1,054	6.82	20	-46.4	12.9	22.7	VALLEY NATIONAL BANK	237	6.93	18	-44.5	9.8	17.0
189	UNITED COMMUNITY BANK	877	6.89	19	-48.6	14.2	25.9	UNITED COMMUNITY BANK	783	6.93	18	-47.7	15.0	26.8	Land Home Financial	381	7.13	20	-44.5	13.8	23.6
190	Idaho HFA	4,730	6.73	20	-49.3	8.5	16.2	Virginia HFA	235	6.94	26	-47.8	10.4	19.0	Fulton Bank	373	7.04	19	-44.6	12.1	20.8
191	Salem Five	272	6.84	19	-49.4	13.4	24.9	VALLEY NATIONAL BANK	312	6.85	19	-48.0	10.6	19.4	Royal Credit Union	217	6.81	17	-45.5	8.4	15.0
192	NATIONWIDE MORTGAGE BANKERS	533	6.89	18	-50.8	7.8	15.2	BANNER BANK	329	6.84	17	-49.3	15.6	28.6	STANDARD MORTGAGE CORP.	167	6.81	20	-46.4	9.4	16.9
193	MECHANICS BANK	475	6.78	20	-51.1	16.0	30.2	Rhode Island HFA	368	7.04	19	-49.7	13.9	26.0	Massachusetts HFA	324	6.77	20	-47.0	9.1	16.5
194	Royal Credit Union	346	6.70	19	-51.1	8.0	15.7	Royal Credit Union	302	6.73	19	-50.2	8.5	16.3	BANNER BANK	246	6.93	17	-47.2	14.1	25.2
195	Rhode Island HFA	393	7.02	20	-51.4	13.4	25.8	STANDARD MORTGAGE CORP.	241	6.72	21	-50.6	9.4	18.2	Boeing Credit Union	580	6.81	17	-47.7	12.7	23.0
196	STANDARD MORTGAGE CORP.	275	6.67	22	-52.1	8.6	17.2	Idaho HFA	4,056	6.77	19	-50.8	8.9	17.3	MERCHANTS BANK NATIONAL ASSO	208	6.82	18	-47.8	10.6	19.3
197	COMMUNITYAMERICA FEDERAL CRE	359	6.73	17	-52.8	10.2	20.4	MERCHANTS BANK NATIONAL ASSO	298	6.73	19	-50.9	10.9	21.1	Rhode Island HFA	308	7.10	18	-48.2	11.8	21.7
198	MEMBERS MORTGAGE SERVICES LL	235	6.80	20	-53.8	8.4	17.4	Boeing Credit Union	825	6.72	18	-52.3	13.1	25.6	MORTGAGE CLEARING CORP	301	6.89	18	-51.9	11.4	22.4
199	VALLEY NATIONAL BANK	348	6.81	20	-54.0	9.4	19.4	Salem Five	239	6.87	19	-54.2	12.6	25.6	Idaho HFA	2,951	6.86	18	-52.2	7.9	15.8
200	FIRST FINANCIAL BANK	570	6.86	19	-56.5	8.4	18.4	DEVON BANK	262	6.97	21	-57.5	12.6	27.4	Salem Five	183	6.93	18	-53.6	10.7	21.8
201	Alabama HFA	1,683	6.74	20	-58.0	5.7	13.0	New Mexico HFA	276	6.64	18	-57.8	5.7	13.0	New Mexico HFA	177	6.75	17	-55.5	5.8	12.6
202	MORTGAGE CLEARING CORP	469	6.76	19	-58.5	10.8	24.2	Alabama HFA	1,495	6.77	19	-58.0	5.9	13.5	DEVON BANK	215	7.05	20	-56.5	10.9	23.4
203	DEVON BANK	285	6.93	22	-60.2	11.3	26.1	MORTGAGE CLEARING CORP	407	6.80	19	-64.7	9.7	25.3	Alabama HFA	1,141	6.84	18	-58.4	5.3	12.3
204	Colorado HFA	1,265	6.94	20	-65.4	8.2	22.0	Colorado HFA	1,184	6.96	20	-66.3	8.4	23.2	Colorado HFA	1,004	7.00	18	-64.4	7.1	18.7
205	New Jersey HFA	890	7.04	18	-69.1	7.5	22.4	New Jersey HFA	825	7.05	17	-75.4	6.1	22.7	New Jersey HFA	698	7.10	16	-76.7	4.6	18.6

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1	NewRez	3,092	4.15	103	306.5	22.6	6.1	NewRez	3,500	4.21	103	275.1	22.0	6.4	NewRez	5,850	4.30	95	171.3	17.6	6.9
2	Fannie Mae	5,005	4.67	155	91.0	11.9	6.4	Fannie Mae	5,335	4.69	155	71.6	11.2	6.7	Fannie Mae	5,576	4.73	154	54.5	10.5	6.9
3	AmeriHome Mortgage	4,914	4.82	50	50.7	9.3	6.3	AmeriHome Mortgage	6,466	4.98	46	37.9	9.2	6.7	CITIZENS FIRST BANK	1,128	3.90	63	27.4	8.9	7.1
4	SEACOAST NATIONAL BANK	1,464	3.70	71	35.6	7.7	5.7	SEACOAST NATIONAL BANK	985	3.71	71	34.1	7.5	5.7	FIRST INTERSTATE BANK	2,075	3.69	76	20.7	7.2	6.0
5	JMJ FINANCIAL GROUP	1,196	3.10	58	32.5	4.2	3.2	United Shore (Retained)	38,864	4.24	37	27.6	6.6	5.2	SoFi	2,809	3.32	52	19.2	6.1	5.1
6	RELIANCE FIRST CAPITAL LLC	910	3.36	58	30.8	6.2	4.8	FIRST INTERSTATE BANK	1,980	3.65	79	25.2	6.8	5.5	AmeriHome Mortgage	13,013	4.78	39	19.0	7.8	6.6
7	Banc Of California	1,231	3.08	56	28.8	5.3	4.1	Bank Of England	1,568	3.33	60	24.8	6.3	5.1	United Shore (Retained)	52,673	4.21	34	18.9	6.2	5.2
8	RENASANT BANK	2,041	3.72	65	25.2	6.3	5.0	RELIANCE FIRST CAPITAL LLC	924	3.37	56	24.6	6.6	5.3	Colorado Federal Savings Ban	1,337	3.83	74	16.2	6.6	5.7
9	United Shore (Retained)	37,740	4.19	39	25.0	6.1	4.9	RENASANT BANK	2,123	3.79	62	21.4	6.7	5.5	ASSURANCE FINANCIAL	1,087	3.59	55	16.0	6.8	5.9
10	FIRST INTERSTATE BANK	1,912	3.63	80	24.3	6.2	5.0	SoFi	2,728	3.30	55	14.7	5.3	4.6	Paramount Residential	1,134	4.29	44	14.9	7.9	6.9
11	MOUNTAIN AMERICA FEDERAL CRE	1,033	3.27	74	22.8	5.6	4.6	Cardinal Financial	1,446	4.31	44	13.6	7.3	6.4	CommunityAmerica Credit Unio	1,195	3.95	60	14.3	7.3	6.4
12	UIF CORPORATION	1,162	3.68	56	21.6	5.9	4.9	Rocket	273,094	3.82	61	13.1	6.1	5.4	Bank Of England	1,741	3.36	57	14.0	6.4	5.6
13	Click N Close.	1,523	3.39	56	21.2	6.1	5.0	NOVA HOME LOANS	1,330	3.38	53	12.0	5.4	4.8	RENASANT BANK	2,298	3.93	57	13.5	6.9	6.1
14	SERVIS ONE INC.	1,674	3.75	72	19.5	6.5	5.4	Click N Close.	1,559	3.43	54	11.7	6.1	5.5	Rocket	262,041	3.93	56	12.9	6.7	5.9
15	PEOPLES MORTGAGE COMPANY	1,052	3.31	60	17.9	5.2	4.4	loanDepot.com	36,433	3.39	50	10.3	4.8	4.4	ATLANTIC BAY MORTGAGE GROUP	4,675	3.56	53	10.7	6.5	5.9
16	Amerisave Mortgage	8,382	3.94	45	17.7	6.3	5.4	ASSURANCE FINANCIAL	1,034	3.51	59	10.0	5.9	5.3	PEOPLES MORTGAGE COMPANY	1,088	3.31	56	9.8	5.9	5.4
17	GUIDANCE RESIDENTIAL LLC	1,981	3.88	67	15.1	5.6	4.9	ATLANTIC BAY MORTGAGE GROUP	4,502	3.52	57	9.9	5.9	5.3	Summit Funding	1,877	3.65	50	9.5	5.9	5.4
18	NOVA HOME LOANS	1,296	3.33	55	14.9	5.0	4.4	Amerisave Mortgage	8,624	3.98	43	9.9	6.5	5.9	Fairway	4,900	3.63	50	9.0	5.7	5.2
19	Bank Of England	1,546	3.32	62	14.5	5.3	4.7	PEOPLES MORTGAGE COMPANY	1,064	3.31	59	9.5	5.3	4.8	Central Trust Bank	3,213	3.55	61	9.0	6.3	5.8
20	MORTGAGE CLEARING CORP	1,506	3.59	72	13.4	5.7	5.1	Nexus Nova	39,986	3.69	51	8.2	5.6	5.2	NBKC Bank	1,717	3.92	39	8.4	5.2	4.8
21	loanDepot.com	35,578	3.34	52	12.4	4.4	4.0	Grander Mortgage Capital	4,299	3.38	55	8.1	5.4	5.0	First National Bank Of Omaha	2,746	3.68	65	7.6	6.5	6.1
22	STOCKTON MORTGAGE CORPORATIO	2,151	3.16	57	12.1	5.0	4.5	WEST GATE BANK	2,156	3.57	60	7.7	5.8	5.4	Nexus Nova	40,228	3.78	48	7.4	6.2	5.8
23	AMERICA FIRST FEDERAL CREDIT	1,812	3.48	68	11.9	5.4	4.9	First Federal Bank	6,917	3.47	60	7.2	5.5	5.1	SOUTHSTATE BANK NATIONAL ASS	4,488	3.75	58	7.4	6.5	6.1
24	Iowa Bankers Mortgage	3,096	3.64	66	11.2	5.8	5.2	CMG Mortgage	34,061	3.50	53	7.1	5.0	4.7	Global Federal Credit Union	1,635	3.81	72	7.2	6.4	6.0
25	WATERMARK CAPITAL INC.	1,572	2.87	61	11.0	3.7	3.3	Fairway	4,630	3.53	54	6.9	5.0	4.7	Cardinal Financial	5,198	4.38	40	7.2	7.2	6.8
26	FIRST MERCHANTS BANK	918	3.44	62	11.0	5.5	4.9	Union Home Mortgage	7,228	3.83	50	6.9	6.3	5.9	THE FEDERAL SAVINGS BANK	1,717	3.55	58	7.1	5.8	5.4
27	ENT Credit Union	1,029	3.63	59	10.9	5.3	4.8	Idaho Central Credit Union	2,690	3.34	63	6.8	5.3	5.0	Union Home Mortgage	8,441	4.06	45	7.0	7.0	6.5
28	UNITED COMMUNITY BANK	2,259	3.58	67	10.2	5.7	5.1	SOUTHSTATE BANK NATIONAL ASS	4,195	3.62	63	6.4	5.9	5.5	Amerisave Mortgage	9,066	4.05	40	6.9	6.9	6.4
29	SOUTHSTATE BANK NATIONAL ASS	4,063	3.57	65	10.2	5.6	5.1	GLACIER BANK	1,115	3.37	61	6.3	5.2	4.9	SWBC Mortgage	6,342	3.85	55	6.6	6.6	6.2
30	First Federal Bank	6,767	3.43	62	9.5	5.1	4.7	Independent Bank	1,200	3.68	67	6.1	6.0	5.7	SERVIS ONE INC.	1,431	4.31	58	6.6	6.9	6.5
31	Sun West	5,947	3.28	59	8.9	4.4	4.0	Paramount Residential	1,039	4.16	48	5.9	6.5	6.2	First Bank	8,618	3.49	59	6.6	5.7	5.3
32	Rocket	318,631	3.76	65	8.8	5.4	5.0	United Shore (->Lakeview)	25,137	5.19	42	5.3	7.2	6.9	CMG Mortgage	37,740	3.73	48	6.2	5.7	5.3
33	Freedom Mortgage	128,644	3.40	61	8.4	4.5	4.2	BAXTER CREDIT UNION	966	3.48	77	5.3	5.4	5.1	WEST GATE BANK	2,371	3.77	54	6.2	6.3	6.0
34	Evergreen Moneysource	5,521	3.63	61	8.2	5.1	4.7	First National Bank Of Omaha	2,600	3.60	69	5.3	5.8	5.5	loanDepot.com	38,186	3.48	46	5.9	5.1	4.8
35	MORTGAGE LENDERS INVESTMENT	936	3.74	64	7.9	6.2	5.7	SERVIS ONE INC.	1,777	3.89	68	5.1	6.3	6.0	MEGASTAR FINANCIAL CORP.	2,398	3.57	56	5.8	5.8	5.5
36	SUNFLOWER BANK NATIONAL ASSO	2,628	3.67	60	7.9	5.1	4.8	FIRST MERCHANTS BANK	944	3.49	60	4.9	5.8	5.5	Colonial Savings	8,050	3.67	77	5.7	6.5	6.1
37	Union Home Mortgage	6,234	3.72	53	7.7	5.7	5.3	Freedom Mortgage	148,637	3.61	57	4.6	5.1	4.8	FLAT BRANCH MORTGAGE INC	1,867	3.98	51	5.6	7.0	6.7
38	ATLANTIC BAY MORTGAGE GROUP	4,420	3.50	58	7.6	5.3	4.9	First Bank	8,244	3.42	63	4.5	5.0	4.8	Gateway Mortgage	8,880	3.66	53	5.5	6.5	6.2
39	SWBC Mortgage	5,605	3.61	63	7.1	5.4	5.0	MOUNTAIN AMERICA FEDERAL CRE	1,053	3.28	73	4.2	5.2	5.0	First Federal Bank	7,209	3.52	56	5.3	6.0	5.7
40	MISSION SERVICING RESIDENTIA	4,834	4.06	68	5.7	5.7	5.4	Banc Of California	1,243	3.08	54	3.8	4.7	4.5	Idaho Central Credit Union	2,790	3.38	60	5.1	5.8	5.5
41	Nexus Nova	42,076	3.63	52	5.4	5.0	4.7	Two Harbors	103,780	3.43	69	3.8	4.9	4.8	STOCKTON MORTGAGE CORPORATIO	2,305	3.28	51	4.9	5.7	5.5
42	Grander Mortgage Capital	4,196	3.34	57	5.3	4.7	4.5	Iowa Bankers Mortgage	3,325	3.78	63	3.5	6.0	5.8	ACRISURE MORTGAGE LLC	1,438	4.31	36	4.9	5.8	5.6
43	Bungalow Funding	7,745	3.62	55	5.3	5.1	4.9	BOK Financial	14,593	3.55	70	3.4	5.5	5.4	NexBank	5,456	3.85	46	4.7	6.5	6.2
44	Idaho Central Credit Union	2,642	3.32	65	5.1	4.8	4.5	ACRISURE MORTGAGE LLC	2,283	4.30	37	3.0	5.6	5.4	Nations Lending Corporation	2,869	4.03	42	4.4	6.6	6.3
45	CMG Mortgage	33,259	3.46	55	5.1	4.5	4.3	Central Trust Bank	3,068	3.50	64	2.6	5.4	5.2	United Shore (->Lakeview)	25,995	5.20	39	4.4	7.7	7.3

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46	MLD Mortgage	2,475	3.30	58	5.0	4.0	3.8	Evergreen Moneysource	5,646	3.66	59	2.5	5.3	5.1	Ameris Bank	6,067	4.21	45	4.2	6.3	6.1
47	New American Funding	27,610	3.38	59	4.8	4.5	4.3	Gateway Mortgage	8,473	3.59	57	2.5	5.8	5.6	GLACIER BANK	1,162	3.42	57	4.0	5.7	5.5
48	First Citizens Bank	2,050	3.76	76	4.7	5.5	5.3	GREENWAY MORTGAGE FUNDING CO	3,009	3.71	73	2.4	5.8	5.7	Aurora	14,659	3.51	64	3.7	5.6	5.4
49	First Bank	8,065	3.38	64	4.7	4.5	4.3	MORTGAGE LENDERS INVESTMENT	959	3.77	62	2.3	6.2	6.1	Freedom Mortgage	158,669	3.78	54	3.7	5.6	5.4
50	ASSURANCE FINANCIAL	1,008	3.47	61	4.6	5.0	4.8	MEGASTAR FINANCIAL CORP.	2,275	3.49	60	2.2	5.0	4.9	Iowa Bankers Mortgage	3,774	4.03	56	3.6	6.6	6.4
51	JMAC LENDING INC.	999	3.22	69	4.2	3.4	3.2	Arvest Mortgage	19,909	3.54	66	2.1	5.2	5.1	Click N Close.	1,739	3.52	49	3.6	6.4	6.2
52	GREENWAY MORTGAGE FUNDING CO	2,958	3.69	75	4.1	5.4	5.2	SUNFLOWER BANK NATIONAL ASSO	2,728	3.73	58	2.0	5.4	5.2	ENT Credit Union	1,218	3.98	50	3.3	6.1	5.9
53	HARBORONE MORTGAGE LLC	1,820	3.31	65	4.1	4.5	4.3	AMERICA FIRST FEDERAL CREDIT	1,859	3.52	67	2.0	5.4	5.3	PHH Mortgage	69,423	3.87	53	3.2	5.6	5.5
54	Seneca Mortgage	32,057	3.61	56	3.6	4.9	4.8	New American Funding	28,376	3.43	57	1.5	4.8	4.7	Independent Bank	1,339	3.79	63	3.1	6.4	6.2
55	THE FEDERAL SAVINGS BANK	1,342	3.50	63	3.5	4.9	4.7	Planet Home Lending	13,583	4.22	48	1.5	5.9	5.8	BOK Financial	15,059	3.59	67	2.8	6.1	5.9
56	BANNER BANK	1,642	3.58	72	3.3	4.9	4.8	Pingora Loan Servicing	18,714	4.03	82	1.4	5.9	5.8	Arvest Mortgage	20,887	3.60	62	2.5	5.8	5.7
57	MSR Asset Vehicle	33,788	3.24	57	3.2	4.2	4.1	Bell Bank	7,856	3.57	56	1.2	5.2	5.1	MORTGAGE CLEARING CORP	1,671	3.75	67	2.3	6.2	6.1
58	Two Harbors	92,077	3.41	72	2.8	4.5	4.4	MSR Asset Vehicle	34,108	3.24	56	1.1	4.5	4.4	Two Harbors	111,217	3.45	65	2.3	5.3	5.2
59	Planet Home Lending	12,953	4.14	50	2.6	5.5	5.4	WATERMARK CAPITAL INC.	1,587	2.87	60	0.8	3.7	3.7	Carrington	7,626	3.55	57	2.1	6.0	5.9
60	Liberty Federal Credit Union	883	3.39	59	2.5	5.1	5.0	THE FEDERAL SAVINGS BANK	1,563	3.52	62	0.7	5.1	5.1	Grander Mortgage Capital	4,579	3.49	51	2.1	5.8	5.7
61	Ameris Bank	5,372	4.02	52	2.4	5.3	5.2	Mortgage 1	1,887	3.69	54	0.5	5.8	5.8	MSR Asset Vehicle	34,832	3.24	53	1.9	5.0	4.9
62	Gateway Mortgage	8,275	3.56	59	2.0	5.3	5.2	STOCKTON MORTGAGE CORPORATIO	2,194	3.19	55	0.5	5.0	5.0	Regions Bank	44,109	3.77	57	1.9	6.0	5.9
63	Pingora Loan Servicing	17,879	4.02	84	1.9	5.6	5.5	Cadence Bank	3,447	3.82	69	0.3	5.9	5.8	Pingora Loan Servicing	19,526	4.03	79	1.8	6.4	6.2
64	Fairway	4,470	3.45	57	1.8	4.3	4.3	Global Federal Credit Union	1,534	3.72	77	0.2	5.5	5.5	First United Bank	4,791	3.93	56	1.6	6.7	6.6
65	First National Bank Of Omaha	2,527	3.57	71	1.8	5.1	5.0	Old National Bank	3,252	3.66	70	0.1	5.6	5.6	NOVA HOME LOANS	1,393	3.46	49	1.4	5.5	5.4
66	ACRISURE MORTGAGE LLC	2,186	4.24	39	1.5	5.4	5.3	SWBC Mortgage	5,831	3.69	60	0.0	5.5	5.5	Old National Bank	3,006	3.79	66	1.4	6.2	6.1
67	PHH Mortgage	58,686	3.65	60	1.5	4.5	4.5	PennyMac	222,449	3.68	55	0.0	5.0	5.0	United Shore (->Nationstar)	23,639	5.75	34	1.3	7.9	7.8
68	DESERT FINANCIAL CREDIT UNIO	1,008	3.70	73	1.3	5.4	5.3	Seneca Mortgage	32,404	3.66	55	-0.0	5.2	5.2	Wintrust Mortgage	3,586	3.69	54	1.1	5.7	5.7
69	SoFi	2,689	3.29	57	1.2	4.3	4.2	Guild Mortgage	41,389	3.69	58	-0.2	5.2	5.2	MORTGAGE LENDERS INVESTMENT	1,123	3.82	57	1.0	6.8	6.7
70	Aurora	14,130	3.50	68	1.2	4.6	4.6	United Shore (->Nationstar)	16,057	5.54	40	-0.3	7.7	7.7	MOUNTAIN AMERICA FEDERAL CRE	1,087	3.31	69	1.0	5.6	5.5
71	Guild Mortgage	40,118	3.64	60	1.0	4.8	4.7	Regions Bank	42,522	3.73	60	-0.3	5.4	5.4	PennyMac	238,275	3.78	51	0.6	5.6	5.6
72	American Internet Mortgage	3,690	3.34	72	0.9	4.2	4.1	Aurora	14,303	3.51	67	-0.4	4.9	5.0	Bungalow Funding	5,194	3.90	49	0.5	5.7	5.7
73	WEST GATE BANK	2,063	3.48	62	0.9	4.9	4.9	Colonial Savings	7,027	3.66	80	-0.4	5.7	5.7	UNITED COMMUNITY BANK	2,486	3.74	61	0.4	6.3	6.2
74	Wintrust Mortgage	2,751	3.49	61	0.8	4.7	4.7	PHH Mortgage	63,923	3.72	58	-0.4	5.0	5.0	Bell Bank	8,429	3.71	52	0.3	5.7	5.7
75	Colonial Savings	5,375	3.66	78	0.7	5.4	5.4	Carrington	7,362	3.51	61	-0.5	5.4	5.4	Trustmark Bank	3,394	3.99	68	0.2	6.4	6.4
76	BOK Financial	14,270	3.52	72	0.6	4.9	4.9	Elevations Credit Union	3,283	3.48	64	-0.6	4.8	4.8	JMAC LENDING INC.	1,031	3.23	65	0.1	3.9	3.9
77	United Shore (->Lakeview)	23,133	5.11	45	0.4	6.4	6.4	PAM MSR Trust I	7,433	3.29	66	-0.6	4.6	4.6	Seneca Mortgage	30,153	3.71	52	-0.0	5.7	5.7
78	Central Trust Bank	2,982	3.46	66	0.4	4.8	4.8	JMAC LENDING INC.	1,012	3.22	68	-0.6	3.6	3.6	SUNFLOWER BANK NATIONAL ASSO	2,909	3.84	54	-0.2	5.8	5.8
79	PennyMac	211,472	3.64	57	0.2	4.6	4.6	Sun West	6,036	3.30	57	-0.7	4.4	4.4	Navy Federal Credit Union	3,283	4.01	87	-0.3	6.1	6.1
80	The Money Source	4,826	3.35	65	-0.2	4.4	4.5	Fifth Third	65,324	3.65	67	-0.9	5.2	5.3	Movement Mortgage	1,346	6.09	10	-0.4	6.2	6.2
81	Paramount Residential	988	4.08	51	-0.2	5.7	5.7	United Shore (Sold)	76,090	3.29	60	-1.0	4.3	4.4	New American Funding	29,926	3.53	52	-0.5	5.2	5.3
82	TD Bank	4,496	3.37	68	-0.4	4.4	4.4	Sierra Pacific	3,455	3.27	54	-1.1	4.3	4.4	Planet Home Lending	14,555	4.32	44	-0.5	6.2	6.2
83	Arvest Mortgage	19,272	3.52	67	-0.6	4.7	4.7	Bungalow Funding	7,790	3.67	53	-1.2	5.2	5.3	BSI Financial	13,221	3.64	53	-0.5	5.3	5.3
84	Bell Bank	7,551	3.49	59	-0.7	4.6	4.6	JMJ FINANCIAL GROUP	1,208	3.11	57	-1.2	3.5	3.6	PAM MSR Trust I	7,871	3.36	62	-0.5	5.0	5.1
85	Base MSR 2	6,565	3.34	72	-0.9	4.3	4.4	Smaller Servicers	201,936	3.65	72	-1.4	5.4	5.5	OPPORTUNITY BANK OF MONTANA	1,475	3.77	58	-0.6	6.0	6.0
86	Regions Bank	41,791	3.70	62	-1.2	4.9	5.0	Nova Financial	1,495	3.25	53	-1.5	4.6	4.7	Sierra Pacific	5,377	3.80	54	-0.7	5.4	5.5
87	MEGA CAPITAL FUNDING INC.	2,567	3.17	58	-1.5	3.1	3.2	Navy Federal Credit Union	3,062	3.90	92	-1.5	5.5	5.6	Truist Bank	153,017	3.52	71	-0.9	5.3	5.4
88	CITY BANK	1,079	3.25	58	-1.6	4.9	5.0	American Internet Mortgage	3,782	3.37	71	-1.6	4.5	4.5	Guild Mortgage	44,464	3.82	53	-1.1	5.7	5.8
89	New Residential	235,985	3.74	78	-1.7	4.8	4.9	Truist Bank	150,845	3.50	73	-2.4	4.8	4.9	GREENWAY MORTGAGE FUNDING CO	3,117	3.74	70	-1.2	6.1	6.2
90	Truist Bank	153,574	3.50	75	-1.7	4.5	4.6	New Residential	242,035	3.77	77	-2.5	5.2	5.3	Banc Of California	1,266	3.08	51	-1.3	5.0	5.0

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91	Columbia Bank	4,551	3.65	74	-1.7	4.7	4.7	Nationstar	279,177	3.82	70	-2.6	5.5	5.6	CITY BANK	1,140	3.32	53	-1.3	6.2	6.2
92	Smaller Servicers	190,959	3.60	73	-1.7	4.9	5.0	BSI Financial	12,259	3.53	57	-2.6	4.6	4.7	Cadence Bank	3,708	3.93	65	-1.5	6.3	6.4
93	Idaho HFA	6,900	3.86	64	-1.8	5.3	5.4	United Shore (->Onslow Bay)	85,055	3.08	56	-2.7	3.6	3.7	TAYLOR MORRISON HOME FUNDING	1,152	5.29	26	-1.5	6.1	6.2
94	United Shore (Sold)	77,938	3.36	61	-1.9	4.1	4.2	Ameris Bank	5,623	4.09	50	-2.7	5.5	5.6	Citizens Bank	54,964	3.74	61	-1.6	5.7	5.8
95	PNC Mortgage	118,457	3.43	77	-2.0	4.5	4.6	Idaho HFA	7,321	3.98	61	-2.7	5.7	5.8	Evergreen Moneysource	5,902	3.73	55	-1.6	5.6	5.7
96	Elevations Credit Union	3,199	3.44	66	-2.1	4.3	4.4	OPPORTUNITY BANK OF MONTANA	1,394	3.67	62	-2.7	5.3	5.4	Nationstar	324,512	3.91	66	-1.6	6.0	6.1
97	Fifth Third	63,978	3.62	68	-2.2	4.8	4.9	United Shore (->Two Harbors)	41,589	3.54	53	-2.8	4.5	4.7	Fifth Third	67,656	3.68	63	-1.7	5.7	5.8
98	Keybank	6,340	3.50	67	-2.3	4.5	4.6	STOCK YARDS BANK & TRUST COM	982	3.54	70	-2.9	5.4	5.6	Mortgage 1	2,013	3.80	49	-1.8	6.3	6.4
99	PAM MSR Trust I	7,027	3.23	68	-2.4	4.0	4.1	First United Bank	4,424	3.79	61	-2.9	5.7	5.9	Primary Residential	4,744	3.14	56	-1.9	4.9	5.0
100	Carrington	7,232	3.49	62	-2.5	4.9	5.0	UNITED COMMUNITY BANK	2,336	3.63	65	-2.9	5.5	5.6	The Money Source	4,413	3.43	61	-2.0	5.2	5.3
101	Virginia HFA	1,300	4.08	72	-2.7	5.6	5.7	Primary Residential	4,626	3.12	59	-3.1	4.4	4.5	Weststar Mortgage	2,697	3.39	59	-2.1	5.7	5.8
102	Navy Federal Credit Union	2,944	3.83	94	-2.7	5.0	5.2	Chase	427,408	3.49	71	-3.1	4.6	4.8	Nova Financial	1,547	3.30	49	-2.2	5.1	5.2
103	U.S. Bank	93,499	3.66	78	-2.8	4.7	4.8	Virginia HFA	1,336	4.11	70	-3.2	5.9	6.0	United Shore (Sold)	68,915	3.28	59	-2.3	4.6	4.7
104	First United Bank	4,261	3.73	63	-3.1	5.2	5.3	First Citizens Bank	2,134	3.82	75	-3.2	5.6	5.8	Lakeview	210,140	4.32	46	-2.3	5.9	6.0
105	STOCK YARDS BANK & TRUST COM	960	3.52	72	-3.2	4.9	5.1	CrossCountry Mortgage	64,423	3.78	51	-3.3	4.8	5.0	Nations Direct	1,195	3.99	53	-2.5	5.2	5.3
106	Johnson Bank	1,618	3.65	81	-3.2	4.8	5.0	Lake Michigan Credit Union	5,351	3.66	68	-3.3	5.4	5.6	STOCK YARDS BANK & TRUST COM	1,027	3.60	66	-2.6	5.9	6.1
107	Lakeview	184,123	4.09	53	-3.2	4.9	5.0	Lakeview	192,998	4.17	51	-3.4	5.4	5.5	Smaller Servicers	224,234	3.75	67	-2.7	5.8	5.9
108	Chase	422,887	3.47	72	-3.2	4.3	4.4	Citizens Bank	51,856	3.64	66	-3.4	5.1	5.3	Chase	440,132	3.52	68	-2.8	5.1	5.2
109	Cadence Bank	3,278	3.75	70	-3.2	5.2	5.3	Huntington National Bank	16,028	3.79	70	-3.4	5.7	5.9	New Residential	251,714	3.84	73	-3.1	5.6	5.8
110	United Shore (->Two Harbors)	41,004	3.53	54	-3.3	4.2	4.3	Johnson Bank	1,661	3.69	78	-3.6	5.2	5.4	Onslow Bay	109,800	3.31	51	-3.2	4.5	4.6
111	Lake Michigan Credit Union	5,153	3.59	71	-3.3	5.0	5.2	PNC Mortgage	119,178	3.44	76	-3.6	4.8	5.0	MISSION SERVICING RESIDENTIA	3,819	4.06	58	-3.4	5.8	6.0
112	United Shore (->Onslow Bay)	84,367	3.08	58	-3.4	3.3	3.4	Towne Mortgage	1,536	3.25	64	-3.6	4.6	4.8	Marlin Mortgage Capital	18,622	3.25	52	-3.4	4.5	4.6
113	Nationstar	214,344	3.76	70	-3.5	5.0	5.1	UIF CORPORATION	1,214	3.76	53	-3.6	5.2	5.4	PNC Mortgage	122,052	3.46	73	-3.4	5.3	5.5
114	Summit Funding	1,806	3.63	55	-3.7	4.4	4.6	Land Home Financial	2,254	3.58	64	-4.0	4.6	4.8	Lake Michigan Credit Union	5,808	3.82	63	-3.7	5.9	6.2
115	ROYAL PACIFIC FUNDING CORP	2,546	3.38	62	-3.8	3.7	3.9	DESERT FINANCIAL CREDIT UNIO	1,038	3.73	71	-4.0	5.5	5.7	Elevations Credit Union	3,467	3.58	60	-3.7	5.3	5.5
116	Citizens Bank	50,262	3.58	68	-4.3	4.6	4.8	Onslow Bay	112,889	3.29	55	-4.2	4.0	4.2	United Shore (->Onslow Bay)	84,778	3.08	53	-3.7	4.0	4.1
117	Huntington National Bank	15,405	3.73	72	-4.4	5.1	5.4	Nations Lending Corporation	1,908	4.06	44	-4.2	5.7	5.9	CrossCountry Mortgage	58,840	3.83	47	-3.8	5.2	5.4
118	Massachusetts HFA	1,862	3.89	91	-4.6	5.1	5.3	Base MSR 2	6,706	3.35	71	-4.3	4.6	4.8	WATERMARK CAPITAL INC.	1,618	2.88	56	-3.9	3.9	4.0
119	Nova Financial	1,468	3.22	54	-4.7	4.1	4.3	MISSION SERVICING RESIDENTIA	5,036	4.12	65	-4.5	5.5	5.8	U.S. Bank	106,485	3.78	71	-3.9	5.5	5.7
120	Sailfish Servicing	16,124	3.26	56	-4.7	3.7	3.9	U.S. Bank	99,181	3.69	75	-4.5	5.0	5.2	Towne Mortgage	1,631	3.37	59	-4.1	5.1	5.3
121	Independent Bank	1,165	3.63	69	-4.9	4.9	5.2	TD Bank	4,582	3.40	66	-4.8	4.5	4.7	Huntington National Bank	17,184	3.91	65	-4.2	6.2	6.4
122	Citi	23,974	3.91	80	-5.0	4.6	4.8	ENT Credit Union	1,091	3.75	56	-4.9	5.1	5.4	Virginia HFA	1,400	4.17	66	-4.5	6.3	6.6
123	Wells Fargo	260,680	3.66	90	-5.0	4.7	4.9	Weststar Mortgage	2,618	3.38	62	-5.0	5.0	5.2	Keybank	6,955	3.67	60	-4.5	5.3	5.5
124	Onslow Bay	121,347	3.28	56	-5.1	3.7	3.9	Citi	25,144	3.99	76	-5.1	5.0	5.3	Pentagon Federal Credit Unio	5,379	3.75	56	-5.0	5.5	5.8
125	WISCONSIN HOUSING AND ECONOM	1,243	4.42	66	-5.3	6.0	6.3	ROYAL PACIFIC FUNDING CORP	2,574	3.39	60	-5.1	4.0	4.2	Wells Fargo	278,457	3.71	86	-5.3	5.4	5.7
126	CrossCountry Mortgage	80,060	3.85	52	-5.5	4.4	4.7	GUIDANCE RESIDENTIAL LLC	2,050	3.94	65	-5.3	5.2	5.5	Land Home Financial	2,356	3.65	60	-5.4	5.0	5.3
127	Trustmark Bank	2,983	3.76	76	-5.7	5.0	5.3	Keybank	6,562	3.56	64	-5.5	4.8	5.1	DESERT FINANCIAL CREDIT UNIO	1,087	3.79	68	-5.4	5.9	6.2
128	Marlin Mortgage Capital	15,671	3.19	58	-5.8	3.6	3.8	Wells Fargo	268,133	3.68	89	-5.8	5.0	5.3	United Shore (->Two Harbors)	42,746	3.57	50	-5.6	4.9	5.2
129	Provident Funding	22,036	3.57	80	-5.8	4.3	4.5	The Money Source	4,585	3.37	64	-5.9	4.5	4.8	First Citizens Bank	2,286	3.93	70	-5.8	5.9	6.3
130	LOGIX FEDERAL CREDIT UNION	1,035	3.31	71	-6.0	3.3	3.5	GOLDEN EMPIRE MORTGAGE INC.	1,717	3.15	57	-6.2	3.4	3.6	STANDARD MORTGAGE CORP.	2,428	3.48	65	-5.9	5.5	5.9
131	FLAT BRANCH MORTGAGE INC	1,434	3.72	59	-6.1	5.1	5.4	MEGA CAPITAL FUNDING INC.	2,625	3.21	56	-6.2	3.3	3.5	MLD Mortgage	2,683	3.47	51	-5.9	4.4	4.7
132	BSI Financial	11,637	3.47	58	-6.5	3.9	4.2	Pentagon Federal Credit Unio	4,998	3.61	61	-6.2	4.9	5.2	Citi	27,527	4.16	70	-6.1	5.3	5.6
133	Kinecta Federal Credit Union	1,266	3.53	82	-6.5	3.7	3.9	THE PARK NATIONAL BANK	1,226	3.45	74	-6.3	5.3	5.7	Base MSR 2	6,894	3.37	68	-6.1	4.9	5.2
134	Sierra Pacific	3,290	3.20	57	-6.5	3.7	4.0	FHLB Chicago	11,324	3.36	70	-6.5	5.0	5.3	Union Savings Bank	4,540	3.51	64	-6.2	5.5	5.9
135	InterCap Lending	2,095	3.51	51	-6.8	4.3	4.6	BANNER BANK	1,677	3.61	71	-6.7	4.9	5.2	NATIONS DIRECT MORTGAGE	1,516	4.04	61	-6.4	5.1	5.4

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136	Bank of America	35,486	4.42	141	-7.0	5.7	6.2	FLAT BRANCH MORTGAGE INC	1,505	3.81	56	-6.8	5.6	6.0	Idaho HFA	8,125	4.17	55	-6.5	5.9	6.3
137	TAYLOR MORRISON HOME FUNDING	1,060	5.18	29	-7.0	5.3	5.7	STANDARD MORTGAGE CORP.	2,308	3.40	69	-7.0	5.0	5.3	Umpqua	2,005	3.78	64	-6.7	5.7	6.1
138	Fremont Bank	4,409	3.40	76	-7.1	3.3	3.6	Provident Funding	22,606	3.63	78	-7.1	4.7	5.0	InterCap Lending	2,414	3.77	44	-6.9	5.3	5.6
139	SUMMIT CREDIT UNION	1,906	3.33	64	-7.7	4.4	4.7	WISCONSIN HOUSING AND ECONOM	1,453	4.65	58	-7.2	6.3	6.8	1ST SECURITY BANK OF WASHING	1,083	3.73	57	-7.0	5.2	5.5
140	Land Home Financial	2,203	3.54	65	-8.2	4.1	4.5	SUMMIT CREDIT UNION	1,966	3.38	63	-7.5	4.9	5.2	Sun West	6,226	3.34	54	-7.3	4.5	4.8
141	MEGASTAR FINANCIAL CORP.	2,219	3.44	62	-8.2	4.1	4.4	NBKC Bank	1,596	3.78	43	-7.5	4.2	4.5	Sailfish Servicing	17,978	3.31	51	-7.7	4.4	4.7
142	Primary Residential	4,574	3.12	61	-8.9	3.8	4.2	Columbia Bank	4,658	3.68	72	-7.5	4.8	5.2	FIRST FINANCIAL BANK	1,223	3.86	59	-7.8	6.0	6.4
143	AssociatedBank	3,194	3.75	85	-8.9	5.0	5.4	MORTGAGE CLEARING CORP	1,562	3.64	71	-7.5	5.1	5.5	AMERICA FIRST FEDERAL CREDIT	1,943	3.58	63	-8.0	5.4	5.9
144	MYCUMORTGAGE	1,351	3.96	80	-9.0	5.5	6.1	Bank of America	37,647	4.47	141	-7.6	6.0	6.5	Provident Funding	23,131	3.74	74	-8.0	5.1	5.5
145	STANDARD MORTGAGE CORP.	2,239	3.36	70	-9.0	4.4	4.8	Massachusetts HFA	1,938	3.95	88	-8.0	5.3	5.8	Columbia Bank	2,838	3.69	71	-8.9	4.9	5.3
146	Mortgage 1	1,832	3.64	56	-9.7	4.8	5.3	Sailfish Servicing	16,683	3.27	55	-8.0	3.9	4.3	FHLB Chicago	11,868	3.42	67	-8.9	5.4	5.9
147	FOURLEAF FEDERAL CREDIT UNIO	2,960	3.56	81	-9.7	3.7	4.0	MYCUMORTGAGE	1,396	4.00	79	-8.2	6.0	6.5	Bank of America	40,054	4.52	138	-9.0	6.2	6.8
148	AXOS BANK	1,378	3.26	61	-10.0	3.4	3.7	InterCap Lending	2,198	3.60	49	-8.4	4.6	5.1	Fremont Bank	4,611	3.42	73	-9.2	3.8	4.2
149	NATIONS DIRECT MORTGAGE	1,348	3.82	70	-10.2	4.2	4.6	Wintrust Mortgage	3,190	3.56	59	-8.5	4.7	5.1	FIRST HOME MORTGAGE CORP	4,609	3.75	52	-9.5	5.3	5.8
150	United Shore (->Nationstar)	10,978	5.41	44	-10.4	6.3	7.0	MEMBER FIRST MORTGAGE LLC	1,165	3.68	84	-8.5	5.3	5.8	WISCONSIN HOUSING AND ECONOM	1,650	4.81	52	-9.6	6.3	6.9
151	Nations Direct	1,020	3.64	63	-11.1	3.8	4.2	Trustmark Bank	3,113	3.84	73	-8.6	5.3	5.8	BMO	4,357	3.98	85	-9.9	5.4	5.9
152	OPPORTUNITY BANK OF MONTANA	1,357	3.63	64	-11.3	4.4	4.9	CITY BANK	1,099	3.27	56	-9.1	5.0	5.4	FIRST FEDERAL SAVINGS AND LO	1,161	3.76	68	-10.1	5.6	6.2
153	FHLB Chicago	10,980	3.33	71	-11.4	4.3	4.8	Colorado HFA	1,085	4.08	63	-9.1	5.4	5.9	BANNER BANK	1,756	3.68	66	-10.2	5.2	5.8
154	BMO	4,005	3.87	91	-11.5	4.5	5.1	FIRST FINANCIAL BANK	1,145	3.70	65	-9.2	5.3	5.9	MERCHANTS BANK OF INDIANA	1,556	3.45	49	-10.2	4.6	5.1
155	FIRST FEDERAL SAVINGS AND LO	1,048	3.59	75	-11.5	4.5	5.1	HARBORONE MORTGAGE LLC	1,863	3.35	63	-9.2	4.4	4.9	Royal Credit Union	1,393	3.65	65	-10.4	5.4	6.0
156	Royal Credit Union	1,262	3.47	72	-11.7	4.5	5.0	BMO	4,132	3.91	89	-9.2	5.0	5.5	FIRST NATIONAL BANK OF PENNS	2,797	4.09	54	-11.0	5.7	6.4
157	Colorado HFA	1,053	4.03	65	-12.0	5.0	5.6	Fremont Bank	4,499	3.41	75	-9.3	3.5	3.9	LEADER BANK NATIONAL ASSOCIA	2,342	3.41	50	-11.2	4.4	5.0
158	Essex Mortgage	1,349	3.58	62	-12.1	3.9	4.5	Royal Credit Union	1,304	3.53	70	-9.5	5.0	5.5	Johnson Bank	1,746	3.76	74	-11.4	5.3	5.9
159	BAXTER CREDIT UNION	944	3.46	78	-12.4	4.1	4.7	MERCHANTS BANK OF INDIANA	1,454	3.29	54	-9.5	4.1	4.5	FIRST HOME MORTGAGE CORPORAT	3,081	4.04	47	-11.4	5.4	6.1
160	MERCHANTS BANK OF INDIANA	1,409	3.22	56	-12.7	3.5	4.0	TAYLOR MORRISON HOME FUNDING	1,107	5.23	28	-9.6	5.4	6.0	GUIDANCE RESIDENTIAL LLC	2,203	4.07	60	-11.6	5.3	6.0
161	FIRST TECHNOLOGY FEDERAL CRE	3,109	3.36	73	-12.7	3.7	4.3	FOURLEAF FEDERAL CREDIT UNIO	3,045	3.59	80	-9.7	3.9	4.3	American Internet Mortgage	3,917	3.41	68	-12.0	4.4	4.9
162	Old National Bank	3,112	3.59	71	-12.9	4.5	5.1	Marlin Mortgage Capital	16,930	3.19	56	-9.7	3.8	4.2	AssociatedBank	3,653	3.91	80	-12.4	5.7	6.4
163	GOLDEN EMPIRE MORTGAGE INC.	1,694	3.13	59	-13.0	2.8	3.3	AssociatedBank	3,379	3.80	85	-10.0	5.4	5.9	MYCUMORTGAGE	1,457	4.06	75	-12.4	6.2	7.1
164	Santander Bank	4,693	3.85	112	-13.7	4.4	5.0	EASTRISE FEDERAL CREDIT UNIO	1,099	3.51	79	-10.1	4.6	5.1	TD Bank	4,769	3.47	62	-12.7	4.5	5.1
165	MERCHANTS BANK NATIONAL ASSO	1,400	3.53	74	-14.3	4.2	4.9	Summit Funding	1,826	3.63	53	-10.2	4.5	5.0	SUMMIT CREDIT UNION	2,091	3.50	58	-12.8	5.1	5.8
166	THE PARK NATIONAL BANK	1,199	3.42	75	-14.4	4.5	5.2	Santander Bank	4,770	3.86	111	-11.1	4.8	5.4	GUARDIAN SAVINGS BANK	1,226	3.53	69	-13.0	5.2	6.0
167	M&T Bank	4,965	3.80	91	-14.4	4.4	5.2	Union Savings Bank	4,268	3.40	69	-11.2	4.7	5.3	JMJ FINANCIAL GROUP	1,231	3.12	54	-13.1	3.4	3.9
168	EASTRISE FEDERAL CREDIT UNIO	1,067	3.46	81	-14.5	4.0	4.7	Salem Five	2,014	3.51	76	-11.5	4.4	5.0	MEMBER FIRST MORTGAGE LLC	1,205	3.73	81	-13.2	5.5	6.3
169	MEMBER FIRST MORTGAGE LLC	1,137	3.65	85	-14.5	4.6	5.3	M&T Bank	5,123	3.85	89	-12.4	4.9	5.5	FIRST TECHNOLOGY FEDERAL CRE	2,682	3.41	68	-13.2	4.5	5.2
170	Towne Mortgage	1,500	3.21	66	-14.8	3.7	4.4	Nations Direct	1,067	3.74	60	-12.7	4.2	4.8	THE PARK NATIONAL BANK	1,282	3.52	70	-13.4	5.4	6.2
171	Banco Popular	2,150	4.75	155	-15.0	5.2	6.1	GUARDIAN SAVINGS BANK	1,159	3.43	74	-13.1	4.7	5.4	Colorado HFA	1,208	4.29	56	-13.7	5.6	6.5
172	Nations Lending Corporation	1,805	3.96	46	-15.2	4.6	5.4	FIRST HOME MORTGAGE CORP	4,382	3.66	56	-14.1	4.5	5.2	Santander Bank	4,899	3.87	108	-13.9	4.9	5.7
173	BROADVIEW FEDERAL CREDIT UNI	1,883	3.65	77	-15.3	3.9	4.6	MLD Mortgage	2,545	3.36	55	-14.2	3.6	4.2	MEGA CAPITAL FUNDING INC.	2,741	3.31	52	-14.1	3.3	3.8
174	Weststar Mortgage	2,575	3.36	64	-15.6	4.1	4.8	FIRST FEDERAL SAVINGS AND LO	1,088	3.65	73	-14.3	4.8	5.6	HARBORONE MORTGAGE LLC	1,948	3.43	59	-14.9	4.7	5.5
175	FIRST HOME MORTGAGE CORPORAT	2,719	3.80	53	-15.9	4.1	4.8	FIRST HOME MORTGAGE CORPORAT	2,871	3.91	51	-15.3	4.6	5.5	UIF CORPORATION	1,329	3.95	48	-15.0	5.2	6.1
176	Pentagon Federal Credit Unio	4,760	3.51	63	-16.1	3.9	4.6	LEADER BANK NATIONAL ASSOCIA	1,962	3.09	57	-15.3	3.5	4.2	THE SERVION GROUP	2,070	3.78	65	-15.0	5.4	6.3
177	1ST SECURITY BANK OF WASHING	984	3.54	64	-16.3	3.7	4.4	MERCHANTS BANK NATIONAL ASSO	1,452	3.58	73	-15.7	4.5	5.4	Guaranteed Rate	2,201	5.98	15	-15.1	5.3	6.2
178	ALCOVA MORTGAGE	899	3.41	55	-16.4	3.9	4.7	FIRST TECHNOLOGY FEDERAL CRE	2,778	3.37	72	-16.1	3.9	4.6	EASTRISE FEDERAL CREDIT UNIO	1,159	3.60	74	-16.0	4.8	5.7
179	Boeing Credit Union	2,913	3.77	70	-16.9	4.1	4.9	1ST SECURITY BANK OF WASHING	1,015	3.60	62	-16.8	4.1	5.0	AXOS BANK	1,451	3.35	55	-16.6	3.9	4.6
180	VALLEY NATIONAL BANK	1,741	3.64	79	-17.2	4.0	4.8	BROADVIEW FEDERAL CREDIT UNI	1,765	3.68	75	-17.1	4.1	5.0	M&T Bank	5,467	3.96	84	-16.6	4.9	5.9

Highlighted row is the servicer closest to their comparison speed
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Source: Fannie Mae, Freddie Mac, Santander US Capital Markets

GSE: Fixed 30yr, Out-of-the-money

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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
181	ONPOINT COMMUNITY CREDIT UNI	3,300	3.54	64	-17.2	3.7	4.5	Kinecta Federal Credit Union	1,300	3.55	82	-18.3	3.6	4.4	HomeStreet Bank	1,908	3.74	63	-17.0	5.1	6.1
182	Union Savings Bank	4,130	3.33	71	-17.7	4.0	4.8	Gate City Bank	1,406	3.46	65	-19.0	4.1	5.1	LOGIX FEDERAL CREDIT UNION	1,077	3.36	66	-17.0	3.5	4.2
183	GUARDIAN SAVINGS BANK	1,127	3.38	76	-19.1	4.0	5.0	FIRST NATIONAL BANK OF PENNS	2,427	3.79	62	-19.3	4.6	5.7	UNIVERSITY OF WISCONSIN CRED	2,375	3.57	55	-17.5	4.7	5.7
184	LANDMARK CREDIT UNION	1,613	3.57	73	-19.2	4.2	5.2	THE SERVION GROUP	2,014	3.70	69	-19.8	4.7	5.8	GOLDEN EMPIRE MORTGAGE INC.	1,765	3.19	54	-17.7	3.2	3.9
185	NBKC Bank	1,496	3.64	47	-20.0	3.3	4.1	LOGIX FEDERAL CREDIT UNION	1,048	3.32	69	-20.4	3.1	3.9	FOURLEAF FEDERAL CREDIT UNIO	2,642	3.64	78	-18.4	3.7	4.5
186	Alabama HFA	1,181	4.35	76	-20.9	4.9	6.2	Banco Popular	2,224	4.78	155	-21.0	4.9	6.2	MERCHANTS BANK NATIONAL ASSO	1,544	3.69	69	-18.6	4.8	5.9
187	FIRST HOME MORTGAGE CORP	4,246	3.60	58	-21.4	3.7	4.7	LANDMARK CREDIT UNION	1,654	3.61	72	-21.1	4.5	5.6	ROYAL PACIFIC FUNDING CORP	2,626	3.40	57	-18.6	3.6	4.4
188	LEADER BANK NATIONAL ASSOCIA	1,638	2.95	61	-21.4	2.8	3.5	NATIONS DIRECT MORTGAGE	1,401	3.89	67	-21.2	4.0	5.0	Salem Five	2,088	3.56	72	-18.6	4.5	5.5
189	Global Federal Credit Union	1,480	3.67	78	-22.0	3.9	5.0	Alabama HFA	1,293	4.50	71	-21.4	5.4	6.8	Boeing Credit Union	3,276	3.97	64	-18.7	4.9	6.0
190	FIRST NATIONAL BANK OF PENNS	2,274	3.65	66	-22.1	4.0	5.1	AXOS BANK	1,401	3.29	59	-21.7	3.3	4.2	LANDMARK CREDIT UNION	1,741	3.69	67	-19.3	5.0	6.2
191	GLACIER BANK	1,092	3.34	62	-22.8	3.4	4.4	MECHANICS BANK	2,624	3.64	73	-22.1	3.9	5.0	Essex Mortgage	1,216	3.64	55	-19.4	4.2	5.2
192	Teachers Federal Credit Unio	896	3.43	78	-23.1	3.1	4.0	Fulton Bank	2,560	3.81	80	-22.1	4.5	5.7	MECHANICS BANK	1,378	3.68	75	-19.6	4.1	5.0
193	THIRD FEDERAL SAVINGS & LOAN	930	3.82	99	-23.2	4.4	5.7	THIRD FEDERAL SAVINGS & LOAN	951	3.85	97	-22.1	4.8	6.1	Gate City Bank	1,498	3.59	60	-19.6	4.5	5.6
194	Fulton Bank	2,463	3.77	80	-24.2	4.0	5.3	ONPOINT COMMUNITY CREDIT UNI	3,409	3.60	61	-22.8	3.9	5.0	TRUSTONE FINANCIAL CREDIT UN	1,025	3.81	56	-19.6	4.9	6.0
195	Gate City Bank	1,356	3.39	68	-25.6	3.4	4.6	Boeing Credit Union	3,045	3.84	69	-22.8	4.2	5.5	Alabama HFA	1,530	4.77	61	-20.2	5.8	7.2
196	Salem Five	1,978	3.50	77	-26.1	3.4	4.6	Essex Mortgage	1,386	3.62	60	-23.6	3.8	5.0	Massachusetts HFA	2,085	4.08	81	-20.4	5.0	6.2
197	SCHOOLSFIRST FEDERAL CREDIT	1,055	3.60	84	-26.2	3.0	4.0	UNIVERSITY OF WISCONSIN CRED	2,194	3.39	60	-25.1	3.9	5.1	Fulton Bank	2,703	3.87	77	-20.9	5.0	6.3
198	FIRST FINANCIAL BANK	1,134	3.62	68	-26.3	4.0	5.4	VALLEY NATIONAL BANK	1,792	3.67	77	-25.4	3.8	5.1	VALLEY NATIONAL BANK	1,887	3.75	73	-21.2	4.3	5.5
199	MECHANICS BANK	3,077	3.62	73	-26.8	3.4	4.7	Guaranteed Rate	1,092	5.44	22	-25.5	4.0	5.3	BROADVIEW FEDERAL CREDIT UNI	1,767	3.76	70	-22.5	4.0	5.1
200	UNIVERSITY OF WISCONSIN CRED	2,105	3.30	63	-27.1	3.4	4.6	Teachers Federal Credit Unio	929	3.46	78	-25.8	3.2	4.2	Banco Popular	2,329	4.82	153	-22.7	5.0	6.4
201	BANK OF HAWAII	1,128	3.54	91	-27.5	3.3	4.5	BANK OF HAWAII	1,185	3.58	92	-32.3	3.4	5.0	Kinecta Federal Credit Union	1,342	3.58	79	-23.9	3.6	4.7
202	TRUSTONE FINANCIAL CREDIT UN	919	3.60	63	-33.9	3.3	4.9	PROVIDENT CREDIT UNION	957	3.18	75	-34.4	2.3	3.5	ONPOINT COMMUNITY CREDIT UNI	3,637	3.73	56	-25.2	4.2	5.6
203	THE SERVION GROUP	1,973	3.65	70	-34.3	3.5	5.3	SCHOOLSFIRST FEDERAL CREDIT	1,086	3.63	84	-37.1	2.8	4.4	DIGITAL FEDERAL CREDIT UNION	1,081	3.62	73	-25.7	4.5	6.0
204	AMERICAN SAVINGS BANK F.S.B.	935	3.45	75	-39.2	2.6	4.3	AMERICAN SAVINGS BANK F.S.B.	969	3.49	75	-40.1	2.9	4.7	SCHOOLSFIRST FEDERAL CREDIT	1,132	3.69	80	-35.0	3.1	4.7
205	PROVIDENT CREDIT UNION	938	3.17	76	-42.2	1.8	3.2	TRUSTONE FINANCIAL CREDIT UN	954	3.68	61	-43.7	3.1	5.5	BANK OF HAWAII	1,239	3.62	90	-43.4	3.1	5.5

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GSE: Fixed 30yr, Total

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1	NewRez	4,339	4.95	85	152.1	23.2	9.9	NewRez	4,312	4.72	93	176.6	22.7	8.8	NewRez	6,435	4.55	91	146.8	18.5	7.9
2	Fannie Mae	5,149	4.72	154	88.2	12.4	6.8	Fannie Mae	5,461	4.74	154	68.8	11.6	7.0	Fannie Mae	5,673	4.76	153	53.5	10.8	7.1
3	LEADER BANK NATIONAL ASSOCIA	2,718	4.43	42	35.1	16.6	12.6	LEADER BANK NATIONAL ASSOCIA	3,048	4.39	42	37.2	16.9	12.6	NBKC Bank	2,319	4.65	32	33.1	11.5	8.7
4	NBKC Bank	2,764	5.01	30	34.6	15.1	11.4	NBKC Bank	2,602	4.89	31	33.0	14.0	10.7	CITIZENS FIRST BANK	1,449	4.63	53	30.5	12.0	9.3
5	JMJC FINANCIAL GROUP	1,224	3.19	58	33.2	5.1	3.9	GUARDIAN SAVINGS BANK	1,380	3.95	65	31.7	9.9	7.6	Rocket	333,483	4.57	49	27.1	11.3	9.0
6	GUARDIAN SAVINGS BANK	1,371	3.96	66	29.8	9.3	7.3	Rocket	367,904	4.59	52	27.3	12.4	9.8	LEADER BANK NATIONAL ASSOCIA	3,190	4.32	41	21.7	11.9	9.9
7	Banc Of California	1,231	3.08	56	28.8	5.3	4.1	United Shore (Retained)	90,063	5.79	24	21.0	20.6	17.3	SoFi	2,844	3.36	52	19.4	6.3	5.3
8	AXOS BANK	1,541	3.63	57	21.1	7.0	5.8	Union Savings Bank	5,118	3.94	60	19.4	9.1	7.7	GUARDIAN SAVINGS BANK	1,390	3.91	63	18.9	8.5	7.2
9	Rocket	434,867	4.57	54	19.3	11.2	9.5	FLAT BRANCH MORTGAGE INC	2,276	4.86	44	18.6	13.1	11.2	United Shore (Retained)	96,967	5.51	25	17.1	15.0	12.9
10	FLAT BRANCH MORTGAGE INC	2,262	4.86	45	16.9	12.4	10.7	Bank Of England	1,600	3.40	59	17.7	6.5	5.5	Union Savings Bank	5,167	3.91	58	16.9	8.4	7.2
11	SEACOAST NATIONAL BANK	2,176	4.80	54	16.3	12.1	10.5	SoFi	2,777	3.36	55	16.4	5.6	4.9	FLAT BRANCH MORTGAGE INC	2,574	4.81	42	12.8	11.1	9.9
12	American Internet Mortgage	3,995	3.60	68	14.8	6.4	5.6	SEACOAST NATIONAL BANK	1,451	4.79	54	14.3	11.5	10.1	Mortgage Research Center	1,453	5.01	32	11.4	11.4	10.3
13	NOVA HOME LOANS	1,674	4.11	46	14.3	9.5	8.4	NOVA HOME LOANS	1,660	4.07	46	13.6	9.5	8.4	loanDepot.com	45,175	4.02	42	11.1	8.0	7.3
14	Union Savings Bank	5,083	3.95	61	14.3	8.4	7.4	United Shore (->Lakeview)	45,634	5.87	31	13.2	14.6	13.0	Bank Of England	1,779	3.44	56	10.7	6.6	6.0
15	Iowa Bankers Mortgage	4,753	4.68	50	13.8	11.5	10.1	Mortgage 1	2,682	4.66	44	12.8	11.6	10.4	Colorado Federal Savings Ban	1,568	4.26	65	10.7	8.5	7.7
16	Mortgage 1	2,663	4.66	45	13.5	11.3	10.0	United Shore (->Nationstar)	44,117	6.37	32	12.6	18.4	16.5	United Shore (->Lakeview)	36,682	5.64	33	10.6	12.3	11.1
17	Johnson Bank	1,917	4.11	71	12.9	7.6	6.7	loanDepot.com	44,917	4.05	45	12.3	8.9	8.0	Wintrust Mortgage	4,440	4.32	47	10.2	9.3	8.5
18	loanDepot.com	44,736	4.06	46	12.6	8.6	7.7	SUMMIT CREDIT UNION	2,396	3.98	55	12.0	8.7	7.8	United Shore (->Nationstar)	51,319	6.38	29	9.7	14.4	13.2
19	WATERMARK CAPITAL INC.	1,585	2.90	61	11.7	3.8	3.4	Fairway	8,926	5.15	33	10.6	15.8	14.4	Fairway	7,507	4.78	36	9.6	12.5	11.5
20	Click N Close.	1,831	3.97	50	11.6	8.8	7.9	Nexus Nova	50,292	4.34	45	10.3	10.4	9.5	ACRISURE MORTGAGE LLC	1,593	4.55	35	9.2	7.5	6.9
21	Guaranteed Rate	12,548	6.69	15	11.4	23.7	21.6	Iowa Bankers Mortgage	4,762	4.65	50	10.0	11.4	10.4	FIRST INTERSTATE BANK	2,191	3.86	73	8.7	7.5	6.9
22	SUMMIT CREDIT UNION	2,391	4.01	55	9.6	8.2	7.5	Johnson Bank	1,921	4.09	70	9.5	7.6	7.0	ATLANTIC BAY MORTGAGE GROUP	4,995	3.78	51	8.7	7.3	6.7
23	Amerisave Mortgage	10,063	4.42	42	9.5	8.6	7.9	Guaranteed Rate	11,686	6.69	15	9.3	23.8	22.0	Summit Funding	2,074	4.01	47	7.9	8.4	7.8
24	PAM MSR Trust I	8,286	3.73	61	9.0	6.7	6.2	Wintrust Mortgage	4,249	4.39	48	9.0	10.6	9.8	Nexus Nova	48,177	4.30	43	7.8	9.2	8.5
25	MORTGAGE LENDERS INVESTMENT	1,162	4.37	56	8.2	8.8	8.1	PAM MSR Trust I	8,363	3.65	60	8.9	6.7	6.2	Iowa Bankers Mortgage	4,752	4.59	48	5.3	9.6	9.1
26	United Shore (Retained)	96,742	5.86	24	7.9	18.3	17.1	ACRISURE MORTGAGE LLC	2,567	4.56	35	8.1	7.5	7.0	NOVA HOME LOANS	1,634	3.97	44	4.9	7.9	7.6
27	Bank Of England	1,581	3.40	61	7.5	5.5	5.1	American Internet Mortgage	4,043	3.59	67	7.2	6.2	5.8	Mortgage 1	2,703	4.63	42	4.4	9.8	9.4
28	Fairway	9,921	5.34	31	7.1	16.2	15.2	ATLANTIC BAY MORTGAGE GROUP	4,907	3.79	54	5.3	6.9	6.5	Colonial Savings	8,135	3.70	77	4.1	6.5	6.3
29	Freedom Mortgage	192,222	4.53	48	6.9	12.5	11.7	FIRST INTERSTATE BANK	2,129	3.88	75	5.0	7.4	7.0	PAM MSR Trust I	8,439	3.58	59	4.1	6.2	5.9
30	ACRISURE MORTGAGE LLC	2,540	4.56	37	6.8	7.3	6.9	MLD Mortgage	3,088	3.97	49	4.8	8.1	7.7	MLD Mortgage	3,093	3.92	47	3.8	7.1	6.9
31	VALON MORTGAGE INC.	1,886	6.35	19	6.4	22.8	21.6	Mortgage Research Center	1,525	5.14	33	4.4	12.5	12.0	First National Bank Of Omaha	3,062	4.02	61	3.3	7.7	7.5
32	SUNFLOWER BANK NATIONAL ASSO	3,791	4.63	47	6.2	10.9	10.3	Two Harbors	111,001	3.65	66	4.3	6.5	6.2	Aurora	14,735	3.53	64	3.3	5.6	5.5
33	PennyMac	300,267	4.57	46	5.9	11.9	11.3	AXOS BANK	1,549	3.63	55	3.9	6.4	6.1	Amerisave Mortgage	10,220	4.38	38	2.8	8.1	7.8
34	SoFi	2,748	3.36	56	5.8	4.7	4.5	Provident Funding	25,570	3.98	72	3.9	7.3	7.0	Two Harbors	116,272	3.60	63	2.7	6.2	6.0
35	GREENWAY MORTGAGE FUNDING CO	3,081	3.81	73	5.5	6.0	5.7	Banc Of California	1,243	3.08	54	3.8	4.7	4.5	Click N Close.	1,965	3.92	46	2.4	8.1	7.9
36	SOFI BANK NATIONAL ASSOCIATI	2,213	6.71	18	4.9	22.1	21.2	GREENWAY MORTGAGE FUNDING CO	3,114	3.81	72	3.6	6.3	6.1	Guaranteed Rate	10,476	6.68	13	2.4	17.4	17.0
37	First Federal Bank	7,689	3.82	57	4.3	6.8	6.6	SOFI BANK NATIONAL ASSOCIATI	2,094	6.70	17	2.4	21.6	21.1	Union Home Mortgage	14,386	5.29	33	2.1	12.9	12.7
38	MLD Mortgage	3,069	3.97	50	3.9	7.7	7.5	GOLDEN EMPIRE MORTGAGE INC.	1,823	3.36	55	2.0	4.7	4.6	MSR Asset Vehicle	34,955	3.25	53	1.9	5.0	4.9
39	MSR Asset Vehicle	33,992	3.26	57	3.9	4.3	4.2	Movement Mortgage	5,729	6.66	11	1.8	21.3	21.0	Pingora Loan Servicing	19,671	4.05	79	1.7	6.4	6.3
40	Seneca Mortgage	35,952	3.95	53	3.6	7.0	6.7	Idaho Central Credit Union	2,869	3.56	60	1.7	6.3	6.2	Idaho Central Credit Union	2,921	3.54	58	1.1	6.3	6.2
41	PHH Mortgage	89,567	4.69	45	3.5	11.8	11.4	Fifth Third	70,038	3.86	64	1.6	6.3	6.2	PennyMac	300,975	4.43	44	1.1	9.6	9.5
42	ATLANTIC BAY MORTGAGE GROUP	4,901	3.82	55	3.4	6.5	6.2	SUNFLOWER BANK NATIONAL ASSO	3,747	4.58	47	1.6	10.6	10.4	PHH Mortgage	86,820	4.45	45	1.0	9.2	9.1
43	Provident Funding	25,354	3.96	74	3.4	6.9	6.7	PennyMac	302,347	4.51	46	1.5	11.4	11.2	Nations Lending Corporation	4,203	4.97	35	0.9	11.0	10.9
44	Wintrust Mortgage	3,797	4.40	49	2.7	9.9	9.6	Amerisave Mortgage	10,102	4.41	40	1.5	8.2	8.1	First Bank	9,412	3.77	55	0.9	6.7	6.6
45	Summit Funding	2,007	4.00	51	2.6	8.2	8.0	WATERMARK CAPITAL INC.	1,598	2.90	59	1.4	3.8	3.8	Movement Mortgage	4,623	6.62	10	0.8	16.9	16.8

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

Source: Fannie Mae, Freddie Mac, Santander US Capital Markets

GSE: Fixed 30yr, Total

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46	United Shore (->Nationstar)	34,255	6.36	34	2.5	16.1	15.8	Click N Close.	1,832	3.94	49	1.3	8.4	8.3	First Federal Bank	7,784	3.77	54	0.8	6.8	6.7
47	Bungalow Funding	11,614	4.67	43	2.3	11.9	11.7	MSR Asset Vehicle	34,280	3.26	56	1.3	4.6	4.5	InterCap Lending	3,201	4.55	38	0.2	10.6	10.6
48	FIRST INTERSTATE BANK	2,081	3.89	75	2.3	6.9	6.8	Union Home Mortgage	14,620	5.41	34	1.1	15.6	15.4	ASSURANCE FINANCIAL	1,250	4.03	51	0.2	7.5	7.5
49	Two Harbors	99,457	3.66	68	2.2	6.0	5.9	First Federal Bank	7,705	3.80	56	0.9	6.9	6.8	Onslow Bay	114,390	3.45	50	-0.3	5.3	5.3
50	Guild Mortgage	59,641	4.68	47	2.1	11.7	11.5	Guild Mortgage	59,163	4.65	46	0.9	11.7	11.6	Freedom Mortgage	207,727	4.52	45	-0.4	9.7	9.7
51	Nexus Nova	54,684	4.36	46	2.0	9.8	9.6	United Shore (Sold)	82,552	3.57	58	0.8	6.0	6.0	Provident Funding	25,254	3.99	70	-0.4	6.7	6.7
52	United Shore (->Lakeview)	44,621	5.86	33	1.9	12.9	12.6	Pingora Loan Servicing	18,906	4.06	82	0.8	6.0	6.0	CommunityAmerica Credit Unio	1,452	4.48	52	-0.4	8.6	8.6
53	STOCKTON MORTGAGE CORPORATIO	2,750	3.96	48	1.5	8.0	7.9	Freedom Mortgage	209,740	4.56	47	0.7	11.8	11.7	Fifth Third	71,352	3.85	61	-0.4	6.3	6.4
54	Pingora Loan Servicing	18,100	4.06	83	1.3	5.7	5.7	JMJ FINANCIAL GROUP	1,234	3.19	56	0.4	4.2	4.2	Cardinal Financial	6,959	5.07	35	-0.5	9.0	9.0
55	United Shore (Sold)	90,243	3.82	57	0.8	7.0	6.9	Onslow Bay	119,388	3.48	53	0.1	5.3	5.3	United Shore (Sold)	72,172	3.44	58	-0.5	5.6	5.6
56	Aurora	14,253	3.53	68	0.8	4.7	4.7	Summit Funding	2,030	4.01	50	-0.1	8.3	8.3	NexBank	5,964	4.12	43	-0.5	7.1	7.1
57	The Money Source	5,039	3.50	63	0.4	5.0	5.0	PHH Mortgage	89,974	4.59	45	-0.4	11.0	11.0	Arvest Mortgage	23,733	4.00	57	-0.5	7.4	7.4
58	Idaho Central Credit Union	2,845	3.57	62	0.3	5.9	5.8	Aurora	14,405	3.53	67	-1.0	5.0	5.0	Central Trust Bank	3,551	3.87	57	-0.6	7.1	7.2
59	AmeriHome Mortgage	33,180	6.71	20	0.1	21.0	21.0	MORTGAGE LENDERS INVESTMENT	1,171	4.36	55	-1.0	8.2	8.3	Nova Financial	1,700	3.63	46	-0.7	6.5	6.5
60	New Residential	294,224	4.36	67	-0.2	9.2	9.2	Seneca Mortgage	35,760	3.95	52	-1.1	6.9	7.0	GREENWAY MORTGAGE FUNDING CO	3,228	3.85	68	-0.8	6.5	6.6
61	Fifth Third	69,370	3.86	65	-0.2	5.9	5.9	InterCap Lending	3,186	4.61	40	-1.1	12.6	12.7	Lakeview	295,130	5.09	39	-0.9	10.5	10.6
62	Lakeview	291,805	5.10	42	-0.6	12.1	12.1	Arvest Mortgage	23,620	4.05	58	-1.5	7.9	8.0	STOCKTON MORTGAGE CORPORATIO	2,666	3.78	46	-0.9	7.3	7.4
63	Chase	465,067	3.76	67	-0.7	5.7	5.8	Lakeview	291,934	5.09	41	-1.5	12.3	12.5	Carrington	7,980	3.69	55	-0.9	6.3	6.4
64	Onslow Bay	128,630	3.47	54	-1.1	4.9	5.0	Cardinal Financial	2,371	5.37	33	-2.1	11.4	11.7	Guild Mortgage	58,925	4.59	44	-1.0	9.7	9.8
65	Keybank	8,167	4.21	56	-1.2	7.7	7.8	Bell Bank	11,189	4.55	45	-2.3	10.4	10.7	SOFI BANK NATIONAL ASSOCIATI	1,894	6.70	16	-1.0	16.8	17.0
66	A&D MORTGAGE LLC	1,652	5.58	28	-1.4	16.2	16.4	Nationstar	341,311	4.37	61	-2.6	8.1	8.3	SUNFLOWER BANK NATIONAL ASSO	3,684	4.50	46	-1.1	8.9	9.0
67	HARBORONE MORTGAGE LLC	2,072	3.73	60	-1.6	6.7	6.8	United Shore (->Onslow Bay)	85,055	3.08	56	-2.7	3.6	3.7	Seneca Mortgage	32,712	3.96	49	-1.2	6.9	6.9
68	First Bank	9,246	3.81	59	-1.7	6.5	6.6	Colonial Savings	7,137	3.70	79	-2.7	5.7	5.9	Banc Of California	1,266	3.08	51	-1.3	5.0	5.0
69	Nova Financial	1,678	3.68	50	-1.9	6.3	6.4	United Shore (->Two Harbors)	42,528	3.61	53	-2.7	4.8	4.9	MORTGAGE LENDERS INVESTMENT	1,301	4.27	52	-1.3	7.9	8.0
70	Nations Lending Corporation	3,603	5.41	33	-2.1	14.0	14.3	Chase	464,680	3.75	67	-3.0	5.8	6.0	TAYLOR MORRISON HOME FUNDING	1,296	5.45	25	-1.5	7.7	7.8
71	Movement Mortgage	5,648	6.67	11	-2.3	21.7	22.2	First Bank	9,293	3.80	58	-3.0	6.7	6.9	BOK Financial	16,042	3.79	64	-1.8	6.8	6.9
72	Union Home Mortgage	14,269	5.52	33	-2.5	15.2	15.6	AmeriHome Mortgage	32,284	6.64	21	-3.3	19.9	20.5	AmeriHome Mortgage	35,841	6.27	23	-1.9	14.9	15.2
73	Base MSR 2	6,637	3.38	71	-2.5	4.4	4.5	FIRST MERCHANTS BANK	1,230	4.29	51	-3.3	8.7	9.0	Nationstar	376,422	4.33	60	-2.3	7.5	7.7
74	TD Bank	5,089	3.76	62	-2.9	6.0	6.1	New Residential	295,013	4.34	67	-3.4	9.2	9.5	NATIONS DIRECT MORTGAGE	1,976	4.70	51	-2.6	9.6	9.8
75	Colonial Savings	5,491	3.72	78	-3.0	5.5	5.6	First National Bank Of Omaha	2,998	4.03	63	-3.5	7.5	7.7	CMG Mortgage	48,947	4.47	41	-2.6	9.1	9.4
76	United Shore (->Two Harbors)	42,126	3.61	54	-3.1	4.4	4.6	Lake Michigan Credit Union	6,956	4.36	57	-3.8	8.5	8.8	AXOS BANK	1,565	3.61	53	-2.6	5.7	5.8
77	CrossCountry Mortgage	114,452	4.73	42	-3.2	10.3	10.6	Nova Financial	1,682	3.66	49	-3.9	6.5	6.7	Chase	468,461	3.72	65	-2.7	5.8	6.0
78	MISSION SERVICING RESIDENTIA	7,213	4.99	52	-3.3	10.7	11.1	STOCKTON MORTGAGE CORPORATIO	2,693	3.88	47	-4.1	7.7	8.0	Regions Bank	47,373	3.98	55	-2.8	6.6	6.8
79	United Shore (->Onslow Bay)	84,367	3.08	58	-3.4	3.3	3.4	NATIONS DIRECT MORTGAGE	2,034	4.79	51	-4.2	11.6	12.1	THE FEDERAL SAVINGS BANK	1,859	3.83	55	-2.8	6.7	6.9
80	NATIONS DIRECT MORTGAGE	2,074	4.85	51	-3.7	11.8	12.3	BOK Financial	15,869	3.81	67	-4.3	6.6	6.9	Truist Bank	162,722	3.72	67	-3.2	6.0	6.2
81	Lake Michigan Credit Union	7,003	4.40	57	-3.8	8.3	8.6	Bungalow Funding	11,347	4.66	41	-4.3	11.6	12.1	Bungalow Funding	7,643	4.86	38	-3.3	11.2	11.5
82	Nationstar	273,433	4.42	60	-4.0	7.9	8.2	Nations Lending Corporation	3,553	5.38	32	-4.8	13.7	14.4	WATERMARK CAPITAL INC.	1,627	2.90	56	-3.4	4.0	4.1
83	Arvest Mortgage	23,394	4.09	58	-4.4	7.4	7.8	CrossCountry Mortgage	93,520	4.73	41	-4.8	10.9	11.4	MEGASTAR FINANCIAL CORP.	2,746	4.00	51	-3.5	8.0	8.3
84	Truist Bank	167,779	3.78	70	-4.4	5.7	5.9	HARBORONE MORTGAGE LLC	2,097	3.74	58	-4.9	6.9	7.3	BSI Financial	15,397	4.11	49	-3.5	7.6	7.9
85	BOK Financial	15,703	3.82	68	-4.8	6.3	6.6	Huntington National Bank	21,819	4.61	56	-4.9	9.9	10.4	Lake Michigan Credit Union	6,936	4.30	55	-3.6	7.8	8.1
86	Huntington National Bank	21,924	4.65	56	-4.9	9.7	10.2	Carrington	7,852	3.71	58	-5.2	5.9	6.2	SUMMIT CREDIT UNION	2,407	3.93	53	-3.6	7.1	7.4
87	New American Funding	37,235	4.29	49	-4.9	9.1	9.5	Truist Bank	163,420	3.75	69	-5.3	5.9	6.2	Huntington National Bank	21,663	4.54	56	-3.7	8.9	9.3
88	FIRST MERCHANTS BANK	1,228	4.32	52	-5.2	8.3	8.7	Grander Mortgage Capital	4,691	3.65	53	-5.5	5.9	6.3	New Residential	293,983	4.29	65	-3.7	8.1	8.4
89	THE FEDERAL SAVINGS BANK	1,485	3.85	59	-5.4	6.8	7.2	Planet Home Lending	18,920	4.93	39	-5.5	9.5	10.1	United Shore (->Onslow Bay)	84,778	3.08	53	-3.7	4.0	4.1
90	PNC Mortgage	123,387	3.56	75	-5.5	5.0	5.3	Base MSR 2	6,769	3.39	71	-5.6	4.6	4.9	The Money Source	4,598	3.58	59	-3.7	5.5	5.8

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91	Planet Home Lending	19,202	4.98	40	-5.5	9.6	10.1	CMG Mortgage	47,131	4.44	43	-5.6	10.4	11.0	Bell Bank	11,092	4.48	43	-3.8	8.8	9.2
92	BSI Financial	14,397	4.11	53	-6.0	7.8	8.3	BSI Financial	14,822	4.11	52	-6.3	8.1	8.7	Johnson Bank	1,915	4.03	69	-4.1	6.6	6.8
93	Ameris Bank	6,423	4.43	46	-6.2	6.4	6.9	The Money Source	4,762	3.50	63	-6.3	5.0	5.3	Weststar Mortgage	2,749	3.46	59	-4.1	5.9	6.1
94	Sailfish Servicing	17,700	3.59	54	-6.7	5.1	5.5	PNC Mortgage	123,446	3.56	74	-6.5	5.2	5.6	Independent Bank	1,581	4.27	56	-4.2	7.9	8.3
95	CMG Mortgage	48,164	4.51	43	-6.8	10.4	11.1	TAYLOR MORRISON HOME FUNDING	1,319	5.44	27	-6.6	8.1	8.6	Primary Residential	4,878	3.25	55	-4.7	5.2	5.5
96	MEGASTAR FINANCIAL CORP.	2,705	4.05	54	-7.5	8.5	9.2	Primary Residential	4,766	3.24	58	-6.6	4.8	5.2	PNC Mortgage	125,213	3.55	72	-4.7	5.5	5.8
97	InterCap Lending	3,201	4.65	40	-7.6	11.8	12.7	Towne Mortgage	1,774	3.75	57	-6.8	6.3	6.8	Planet Home Lending	18,187	4.83	38	-4.9	8.4	8.8
98	Regions Bank	46,871	4.03	58	-7.8	6.0	6.5	WEST GATE BANK	3,066	4.50	46	-7.1	9.2	9.9	Gateway Mortgage	10,280	4.13	48	-5.1	8.1	8.5
99	Carrington	7,798	3.72	59	-8.1	5.4	5.9	Regions Bank	46,968	4.01	57	-7.2	6.3	6.8	Grandeur Mortgage Capital	4,898	3.71	50	-5.2	6.1	6.5
100	ROYAL PACIFIC FUNDING CORP	2,626	3.49	60	-8.4	4.1	4.5	Keybank	8,145	4.18	55	-7.3	7.3	7.9	Paramount Residential	1,664	5.18	36	-5.3	10.3	10.8
101	BROADVIEW FEDERAL CREDIT UNI	2,253	4.12	67	-8.7	4.7	5.1	New American Funding	37,104	4.25	48	-7.4	9.0	9.7	Old National Bank	3,629	4.31	58	-5.3	8.0	8.4
102	Citi	36,923	4.90	58	-8.7	10.5	11.4	ROYAL PACIFIC FUNDING CORP	2,647	3.49	59	-7.4	4.5	4.8	WEST GATE BANK	2,978	4.39	46	-5.4	8.2	8.7
103	Primary Residential	4,666	3.19	60	-8.9	4.2	4.6	MEGASTAR FINANCIAL CORP.	2,717	4.03	53	-7.5	8.8	9.5	United Shore (->Two Harbors)	43,378	3.61	50	-5.5	5.0	5.3
104	AMERICA FIRST FEDERAL CREDIT	2,039	3.85	63	-8.9	6.3	6.9	Weststar Mortgage	2,684	3.46	62	-7.5	5.3	5.7	American Internet Mortgage	4,093	3.56	65	-5.6	5.3	5.7
105	Bell Bank	11,259	4.58	46	-9.0	9.6	10.5	A&D MORTGAGE LLC	1,505	5.40	30	-7.9	13.6	14.7	Keybank	8,119	4.12	54	-5.7	6.9	7.3
106	Towne Mortgage	1,763	3.76	58	-9.3	6.0	6.6	TD Bank	5,112	3.75	61	-8.1	5.8	6.3	Global Federal Credit Union	1,883	4.23	65	-5.7	7.7	8.2
107	WEST GATE BANK	3,136	4.57	46	-9.4	9.0	9.8	Independent Bank	1,509	4.34	58	-8.8	8.2	9.0	Ameris Bank	7,345	4.66	40	-5.7	7.6	8.1
108	GOLDEN EMPIRE MORTGAGE INC.	1,810	3.36	56	-9.4	3.9	4.2	Gateway Mortgage	10,249	4.18	50	-8.8	8.4	9.1	Towne Mortgage	1,841	3.79	54	-5.8	6.4	6.8
109	Fremont Bank	4,484	3.46	75	-9.9	3.8	4.2	Citi	36,523	4.86	58	-9.1	10.4	11.4	A&D MORTGAGE LLC	1,366	5.22	31	-6.4	11.0	11.7
110	First National Bank Of Omaha	2,966	4.05	64	-10.3	6.6	7.4	Central Trust Bank	3,524	3.93	59	-9.5	6.9	7.6	CrossCountry Mortgage	79,971	4.64	39	-6.7	9.3	10.0
111	MERCHANTS BANK OF INDIANA	1,888	4.11	46	-10.4	8.4	9.4	UNIVERSITY OF WISCONSIN CRED	2,815	4.11	50	-9.9	7.4	8.2	Base MSR 2	6,944	3.39	68	-6.8	5.0	5.3
112	Wells Fargo	274,196	3.81	87	-10.5	5.2	5.7	Fremont Bank	4,573	3.47	74	-10.0	4.1	4.5	New American Funding	36,986	4.19	46	-6.9	7.9	8.4
113	Grandeur Mortgage Capital	4,639	3.65	55	-10.7	5.3	5.9	ASSURANCE FINANCIAL	1,242	4.08	53	-10.1	7.1	7.8	Marlin Mortgage Capital	20,500	3.60	49	-7.0	5.5	6.0
114	Gate City Bank	1,582	3.83	61	-10.8	5.4	6.1	CommunityAmerica Credit Unio	1,226	4.57	54	-10.4	9.1	10.1	Citizens Bank	64,881	4.22	55	-7.1	7.3	7.8
115	Citizens Bank	65,386	4.32	57	-11.0	7.5	8.3	Old National Bank	4,200	4.36	58	-10.4	8.2	9.1	SWBC Mortgage	8,146	4.54	47	-7.2	9.2	9.8
116	OPPORTUNITY BANK OF MONTANA	1,707	4.29	55	-11.4	8.8	9.8	MISSION SERVICING RESIDENTIA	7,261	4.99	51	-10.5	10.2	11.3	Wells Fargo	287,086	3.80	85	-7.9	5.7	6.2
117	TAYLOR MORRISON HOME FUNDING	1,317	5.44	29	-11.5	7.7	8.6	MERCHANTS BANK OF INDIANA	1,878	4.08	46	-10.6	8.5	9.5	GOLDEN EMPIRE MORTGAGE INC.	1,844	3.34	52	-8.2	4.2	4.5
118	Evergreen Moneysource	6,926	4.29	53	-11.7	8.8	9.9	Wells Fargo	279,778	3.81	87	-10.8	5.4	6.0	Sailfish Servicing	19,468	3.60	49	-8.4	5.4	5.8
119	ENT Credit Union	1,555	4.63	46	-11.8	8.8	9.9	Sailfish Servicing	18,210	3.59	52	-10.8	5.2	5.8	RENASANT BANK	3,024	4.66	48	-8.7	8.8	9.6
120	UNIVERSITY OF WISCONSIN CRED	2,858	4.18	51	-11.8	7.3	8.2	Citizens Bank	65,122	4.28	56	-10.8	7.6	8.5	U.S. Bank	123,870	4.23	63	-8.9	7.0	7.7
121	U.S. Bank	117,723	4.31	67	-11.9	7.2	8.2	SWBC Mortgage	8,170	4.60	49	-11.1	10.1	11.3	SOUTHSTATE BANK NATIONAL ASS	5,446	4.31	51	-9.1	7.8	8.6
122	Virginia HFA	1,562	4.55	65	-12.1	7.0	7.9	U.S. Bank	121,459	4.28	65	-11.2	7.5	8.4	ENT Credit Union	1,518	4.52	44	-9.3	7.8	8.5
123	Gateway Mortgage	10,253	4.21	51	-12.5	7.8	8.9	Santander Bank	4,802	3.88	112	-11.2	4.8	5.4	Fremont Bank	4,674	3.47	72	-9.3	4.2	4.6
124	AssociatedBank	3,919	4.28	73	-12.5	6.5	7.4	VALON MORTGAGE INC.	1,682	6.50	15	-11.6	21.3	23.7	Citi	35,828	4.79	58	-9.4	8.6	9.5
125	Central Trust Bank	3,519	3.97	59	-12.7	6.5	7.4	AMERICA FIRST FEDERAL CREDIT	2,059	3.84	63	-11.9	6.3	7.2	Umpqua	2,171	4.04	60	-10.0	6.2	6.9
126	WISCONSIN HOUSING AND ECONOM	2,078	5.17	47	-12.8	6.1	6.9	Gate City Bank	1,596	3.83	60	-12.5	5.7	6.5	MISSION SERVICING RESIDENTIA	5,382	4.93	46	-10.1	9.5	10.5
127	Sun West	6,816	3.75	54	-12.8	6.0	6.9	Smaller Servicers	255,788	4.26	62	-13.1	7.6	8.7	HARBORONE MORTGAGE LLC	2,144	3.75	55	-10.1	6.3	7.0
128	Mortgage Research Center	1,569	5.21	33	-13.0	10.5	12.0	Ark-La-Tex Financial	1,243	6.56	22	-13.2	17.3	19.6	Sierra Pacific	6,855	4.49	45	-10.4	7.9	8.8
129	SWBC Mortgage	8,191	4.63	49	-13.1	9.7	11.1	Ameris Bank	7,183	4.65	42	-13.4	7.7	8.8	Smaller Servicers	266,086	4.21	60	-10.4	7.2	8.0
130	Smaller Servicers	251,737	4.31	61	-13.1	7.5	8.6	WISCONSIN HOUSING AND ECONOM	2,032	5.13	47	-13.6	6.2	7.2	VALON MORTGAGE INC.	1,292	6.55	12	-10.5	17.8	19.7
131	1ST SECURITY BANK OF WASHINGTON	1,371	4.48	52	-13.2	10.6	12.1	Bank of America	40,961	4.65	133	-13.7	6.5	7.5	Nations Direct	1,877	5.05	40	-10.8	11.2	12.5
132	SERVIS ONE INC.	3,017	5.12	51	-13.4	12.2	14.0	THE FEDERAL SAVINGS BANK	1,716	3.84	58	-13.9	6.4	7.4	MERCHANTS BANK OF INDIANA	1,863	4.01	44	-11.1	7.2	8.1
133	Weststar Mortgage	2,652	3.46	63	-13.7	4.6	5.3	RENASANT BANK	3,061	4.73	49	-14.1	9.6	11.1	UNIVERSITY OF WISCONSIN CRED	2,779	4.03	49	-11.5	6.6	7.5
134	Bank of America	39,472	4.64	131	-13.8	6.3	7.3	FHLB Chicago	12,444	3.67	66	-14.2	5.8	6.7	GLACIER BANK	1,259	3.69	54	-11.9	6.1	6.9
135	Marlin Mortgage Capital	17,847	3.65	53	-13.9	5.2	6.1	BROADVIEW FEDERAL CREDIT UNI	2,048	4.08	66	-14.6	4.6	5.4	SERVIS ONE INC.	2,477	5.43	42	-11.9	11.5	13.0

Highlighted row is the servicer closest to their comparison speed
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136	Santander Bank	4,731	3.88	113	-14.2	4.4	5.1	Marlin Mortgage Capital	19,049	3.62	51	-14.7	5.3	6.2	Bank of America	42,359	4.64	133	-12.3	6.5	7.4
137	FIRST FEDERAL SAVINGS AND LO	1,387	4.38	62	-14.9	7.4	8.6	AssociatedBank	3,996	4.24	74	-15.1	6.5	7.6	Pentagon Federal Credit Unio	6,028	4.07	52	-12.5	6.4	7.3
138	Elevations Credit Union	3,931	4.05	57	-15.3	7.7	9.1	EASTRISE FEDERAL CREDIT UNIO	1,267	3.93	71	-15.3	6.2	7.3	CITY BANK	1,239	3.62	50	-12.6	6.5	7.4
139	ASSURANCE FINANCIAL	1,246	4.12	54	-15.8	6.5	7.6	SERVIS ONE INC.	3,053	5.14	49	-15.5	12.2	14.3	FIRST HOME MORTGAGE CORP	5,267	4.14	49	-12.6	6.6	7.5
140	Independent Bank	1,513	4.37	58	-15.8	7.4	8.8	OPPORTUNITY BANK OF MONTANA	1,710	4.27	54	-15.5	8.4	9.9	STANDARD MORTGAGE CORP.	2,595	3.69	62	-12.9	5.8	6.6
141	Kinecta Federal Credit Union	1,358	3.74	78	-15.9	4.8	5.7	ENT Credit Union	1,539	4.59	45	-15.8	8.3	9.8	JMJ FINANCIAL GROUP	1,252	3.19	53	-13.0	3.8	4.3
142	SOUTHSTATE BANK NATIONAL ASS	5,452	4.40	54	-15.9	8.1	9.5	LANDMARK CREDIT UNION	1,970	4.12	63	-16.0	6.9	8.1	WISCONSIN HOUSING AND ECONOM	1,966	5.06	46	-13.0	6.3	7.2
143	CITY BANK	1,202	3.62	55	-16.5	5.7	6.8	FOURLEAF FEDERAL CREDIT UNIO	3,302	3.83	75	-16.2	4.2	4.9	OPPORTUNITY BANK OF MONTANA	1,724	4.23	52	-13.2	7.7	8.8
144	FHLB Chicago	12,236	3.68	66	-17.0	5.3	6.3	Nations Direct	1,912	5.11	41	-16.3	13.5	16.0	Elevations Credit Union	3,937	3.97	55	-13.5	7.0	8.1
145	MEGA CAPITAL FUNDING INC.	3,233	3.92	49	-17.2	6.2	7.4	Paramount Residential	1,699	5.26	37	-16.6	10.4	12.3	Virginia HFA	1,592	4.51	61	-13.9	6.8	7.9
146	FOURLEAF FEDERAL CREDIT UNIO	3,248	3.84	75	-17.4	4.0	4.8	MEMBER FIRST MORTGAGE LLC	1,261	3.93	80	-16.6	5.8	6.9	Santander Bank	4,922	3.89	109	-14.0	4.9	5.7
147	Sierra Pacific	4,870	4.36	42	-17.7	8.9	10.7	FIRST HOME MORTGAGE CORP	5,204	4.15	52	-16.6	6.6	7.8	AssociatedBank	4,066	4.20	74	-14.2	6.4	7.4
148	Old National Bank	4,209	4.41	57	-17.8	7.5	9.1	Cornerstone Capital Bank	1,888	6.60	14	-16.7	20.0	23.6	FHLB Chicago	12,694	3.65	64	-14.3	5.8	6.7
149	FIRST HOME MORTGAGE CORP	5,143	4.15	53	-17.9	6.0	7.3	Elevations Credit Union	3,933	4.03	56	-16.8	7.7	9.2	TD Bank	5,145	3.71	59	-14.4	5.2	6.1
150	Cornerstone Capital Bank	2,067	6.58	15	-18.3	19.1	22.8	SOUTHSTATE BANK NATIONAL ASS	5,451	4.37	53	-17.0	8.0	9.6	AMERICA FIRST FEDERAL CREDIT	2,091	3.82	60	-14.4	6.0	7.0
151	FIRST NATIONAL BANK OF PENNS	4,260	5.08	44	-18.5	11.0	13.4	Global Federal Credit Union	1,857	4.26	67	-17.0	7.6	9.0	FIRST FEDERAL SAVINGS AND LO	1,404	4.31	60	-15.1	6.9	8.1
152	Banco Popular	2,341	4.92	152	-18.8	5.1	6.3	MEGA CAPITAL FUNDING INC.	3,196	3.86	48	-17.1	6.2	7.4	Evergreen Moneysource	6,992	4.24	49	-15.2	7.6	9.0
153	GUIDANCE RESIDENTIAL LLC	3,423	5.23	47	-19.0	13.5	16.4	Sierra Pacific	4,863	4.29	42	-18.0	8.7	10.5	Gate City Bank	1,621	3.82	57	-15.3	5.4	6.4
154	Nations Direct	1,956	5.15	41	-19.3	12.9	15.7	GLACIER BANK	1,247	3.73	56	-18.5	6.0	7.3	Cornerstone Capital Bank	1,991	6.50	13	-15.5	14.8	17.3
155	RENASANT BANK	3,085	4.77	49	-19.5	8.9	11.0	Evergreen Moneysource	6,960	4.28	51	-18.5	8.4	10.2	First Citizens Bank	2,777	4.44	61	-15.8	7.5	8.9
156	MYCUMORTGAGE	1,558	4.34	73	-20.7	6.0	7.6	Sun West	6,786	3.70	53	-18.6	5.7	6.9	FIRST HORIZON BANK	1,304	5.15	37	-16.1	8.4	9.9
157	FIRST TECHNOLOGY FEDERAL CRE	3,536	3.78	67	-20.9	6.1	7.6	STANDARD MORTGAGE CORP.	2,549	3.71	64	-19.0	5.4	6.6	EASTRISE FEDERAL CREDIT UNIO	1,286	3.92	69	-16.1	5.9	7.0
158	Massachusetts HFA	2,391	4.50	76	-21.3	6.4	8.0	FIRST FEDERAL SAVINGS AND LO	1,397	4.36	61	-19.3	7.2	8.8	Navy Federal Credit Union	3,871	4.42	76	-16.3	7.0	8.3
159	EASTRISE FEDERAL CREDIT UNIO	1,259	3.94	72	-21.4	5.5	7.0	Pentagon Federal Credit Unio	5,987	4.10	54	-19.5	6.4	7.9	LANDMARK CREDIT UNION	1,975	4.07	61	-16.4	6.4	7.6
160	First Citizens Bank	2,900	4.61	59	-21.8	8.1	10.3	MYCUMORTGAGE	1,580	4.34	73	-19.7	6.4	8.0	BMO	4,968	4.35	77	-16.5	6.8	8.1
161	Columbia Bank	5,396	4.15	65	-21.8	6.7	8.5	BMO	4,944	4.39	78	-19.7	7.3	9.0	First United Bank	6,351	4.69	47	-17.2	8.8	10.6
162	LANDMARK CREDIT UNION	1,974	4.16	63	-21.8	6.2	7.9	Virginia HFA	1,571	4.53	64	-19.8	6.6	8.1	FIRST NATIONAL BANK OF PENNS	4,047	4.95	43	-17.9	9.2	11.1
163	DESERT FINANCIAL CREDIT UNIO	1,223	4.25	63	-22.0	6.8	8.7	Kinecta Federal Credit Union	1,384	3.74	78	-20.3	4.8	6.0	Liberty Federal Credit Union	1,326	4.47	43	-17.9	7.8	9.4
164	STANDARD MORTGAGE CORP.	2,514	3.72	65	-22.7	4.9	6.3	1ST SECURITY BANK OF WASHING	1,370	4.47	51	-21.8	9.8	12.3	FIRST HOME MORTGAGE CORPORAT	3,636	4.45	43	-17.9	6.5	7.9
165	Paramount Residential	1,723	5.30	38	-22.8	9.8	12.5	THE PARK NATIONAL BANK	1,409	3.89	67	-21.8	5.9	7.5	1ST SECURITY BANK OF WASHING	1,372	4.42	49	-17.9	8.6	10.4
166	MEMBER FIRST MORTGAGE LLC	1,241	3.93	80	-23.1	5.1	6.5	First Citizens Bank	2,851	4.55	60	-22.3	7.9	10.1	FIRST FINANCIAL BANK	1,605	4.60	49	-18.0	7.6	9.2
167	CONSUMERS CREDIT UNION	1,127	4.71	50	-23.4	7.8	10.1	Columbia Bank	5,413	4.13	65	-22.3	6.7	8.5	Cadence Bank	4,548	4.47	56	-18.2	7.2	8.8
168	Essex Mortgage	1,644	4.16	55	-23.9	6.7	8.7	DESERT FINANCIAL CREDIT UNIO	1,233	4.23	63	-22.4	6.9	8.8	Sun West	6,790	3.65	51	-18.2	5.3	6.4
169	Navy Federal Credit Union	4,007	4.56	75	-24.1	7.3	9.5	FIRST FINANCIAL BANK	1,647	4.68	51	-22.6	8.0	10.2	MEGA CAPITAL FUNDING INC.	3,166	3.79	47	-19.0	5.1	6.3
170	BMO	4,918	4.41	78	-24.4	6.7	8.8	FIRST NATIONAL BANK OF PENNS	4,163	5.03	44	-22.8	10.5	13.4	MYCUMORTGAGE	1,599	4.32	70	-19.0	6.5	8.0
171	FIRST HOME MORTGAGE CORPORAT	3,587	4.48	47	-24.4	6.2	8.2	Banco Popular	2,388	4.92	152	-23.8	4.9	6.3	ROYAL PACIFIC FUNDING CORP	2,684	3.48	56	-19.1	3.9	4.8
172	Cadence Bank	4,606	4.61	55	-24.7	7.5	9.8	Massachusetts HFA	2,400	4.48	75	-24.3	6.3	8.2	MEMBER FIRST MORTGAGE LLC	1,281	3.93	78	-19.1	5.7	7.0
173	BANNER BANK	2,007	4.17	63	-24.7	7.2	9.4	FIRST HOME MORTGAGE CORPORAT	3,629	4.48	46	-24.4	6.4	8.4	Trustmark Bank	4,175	4.54	59	-19.2	7.5	9.2
174	M&T Bank	6,551	4.52	76	-24.9	6.3	8.3	First United Bank	6,384	4.75	48	-24.5	9.2	12.0	MORTGAGE CLEARING CORP	1,973	4.23	59	-20.4	7.1	8.8
175	TD BANK NATIONAL ASSOCIATION	1,166	4.33	56	-25.0	7.3	9.6	CITY BANK	1,215	3.62	53	-24.6	5.4	7.1	Royal Credit Union	1,610	4.07	59	-20.5	5.8	7.3
176	THIRD FEDERAL SAVINGS & LOAN	1,459	4.87	68	-26.3	7.9	10.6	Cadence Bank	4,595	4.56	56	-25.0	7.4	9.8	FIRST TECHNOLOGY FEDERAL CRE	2,941	3.72	64	-20.8	5.8	7.3
177	Pentagon Federal Credit Unio	5,973	4.13	55	-26.4	5.8	7.9	Navy Federal Credit Union	3,947	4.51	76	-25.0	7.1	9.4	BROADVIEW FEDERAL CREDIT UNI	1,933	4.01	65	-20.8	4.3	5.4
178	MERCHANTS BANK NATIONAL ASSO	1,746	4.16	63	-27.3	6.0	8.1	GUIDANCE RESIDENTIAL LLC	3,364	5.18	47	-25.2	12.6	16.5	HomeStreet Bank	2,032	3.94	60	-20.8	5.6	7.0
179	THE PARK NATIONAL BANK	1,414	3.93	67	-27.4	5.3	7.2	Royal Credit Union	1,606	4.13	60	-26.6	5.7	7.7	UNITED COMMUNITY BANK	3,097	4.39	52	-21.0	7.9	9.9
180	Fulton Bank	2,975	4.31	70	-27.7	6.2	8.4	FIRST TECHNOLOGY FEDERAL CRE	3,130	3.76	66	-26.7	5.9	7.9	FOURLEAF FEDERAL CREDIT UNIO	2,800	3.82	74	-21.2	3.9	4.9

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181	BANK OF HAWAII	1,187	3.69	87	-28.0	4.3	5.9	Liberty Federal Credit Union	1,347	4.56	45	-27.1	7.8	10.5	Columbia Bank	3,261	4.11	65	-22.0	6.5	8.2
182	First United Bank	6,412	4.78	49	-28.5	8.5	11.7	Land Home Financial	2,736	4.19	56	-27.2	6.6	9.0	THE PARK NATIONAL BANK	1,409	3.82	65	-22.3	5.7	7.3
183	VIRGINIA FEDERAL CREDIT UNIO	1,164	4.36	48	-29.1	6.8	9.5	M&T Bank	6,532	4.49	76	-27.5	6.2	8.4	THE SERVION GROUP	2,309	4.11	60	-22.5	6.0	7.7
184	Land Home Financial	2,757	4.24	56	-29.8	6.3	8.9	Essex Mortgage	1,665	4.17	54	-27.9	6.6	9.1	Land Home Financial	2,737	4.13	54	-22.7	6.3	8.0
185	Trustmark Bank	4,178	4.62	60	-29.8	7.3	10.3	THE SERVION GROUP	2,328	4.12	62	-28.2	5.8	7.9	M&T Bank	6,525	4.44	75	-24.0	5.9	7.7
186	UNITED COMMUNITY BANK	3,136	4.50	54	-30.1	8.1	11.4	Salem Five	2,254	3.87	69	-28.8	5.3	7.4	Banco Popular	2,454	4.93	151	-24.4	4.9	6.5
187	ONPOINT COMMUNITY CREDIT UNI	4,421	4.34	52	-30.2	7.0	9.8	ONPOINT COMMUNITY CREDIT UNI	4,371	4.29	52	-29.8	7.0	9.9	Kinecta Federal Credit Union	1,405	3.73	76	-24.7	4.3	5.6
188	UIF CORPORATION	2,268	5.30	38	-30.4	11.7	16.4	BANNER BANK	2,006	4.14	62	-30.1	6.7	9.5	BANNER BANK	2,001	4.08	60	-25.1	6.4	8.4
189	Royal Credit Union	1,609	4.17	61	-30.5	5.2	7.4	Trustmark Bank	4,167	4.59	60	-30.9	7.3	10.4	GUIDANCE RESIDENTIAL LLC	3,258	5.08	46	-25.4	10.2	13.4
190	Liberty Federal Credit Union	1,374	4.62	45	-30.7	7.3	10.4	TD BANK NATIONAL ASSOCIATION	1,152	4.28	56	-31.5	6.5	9.3	Essex Mortgage	1,405	4.09	50	-25.7	6.1	8.1
191	MORTGAGE CLEARING CORP	1,975	4.34	60	-31.4	6.9	10.0	UNITED COMMUNITY BANK	3,119	4.46	54	-31.6	8.0	11.4	MERCHANTS BANK NATIONAL ASSO	1,753	4.06	63	-27.9	5.5	7.6
192	THE SERVION GROUP	2,330	4.14	63	-32.4	5.2	7.6	MERCHANTS BANK NATIONAL ASSO	1,750	4.12	64	-32.2	5.7	8.2	VALLEY NATIONAL BANK	2,124	4.11	67	-28.0	5.0	6.8
193	Global Federal Credit Union	1,842	4.28	67	-33.2	6.0	8.9	MECHANICS BANK	2,998	4.04	66	-32.7	6.1	8.9	Salem Five	2,271	3.83	68	-28.3	5.0	6.9
194	VALLEY NATIONAL BANK	2,088	4.16	69	-34.4	4.9	7.4	Fulton Bank	3,029	4.29	71	-32.9	5.9	8.7	Massachusetts HFA	2,409	4.44	73	-28.4	5.6	7.7
195	Idaho HFA	11,631	5.03	46	-34.4	6.6	9.9	Idaho HFA	11,377	4.97	46	-33.3	6.8	10.1	Fulton Bank	3,076	4.26	70	-28.7	5.9	8.2
196	TRUSTONE FINANCIAL CREDIT UN	1,210	4.35	53	-36.1	5.0	7.7	THIRD FEDERAL SAVINGS & LOAN	1,386	4.77	71	-33.4	7.1	10.5	Idaho HFA	11,076	4.89	45	-28.8	6.5	9.0
197	SCHOOLSFIRST FEDERAL CREDIT	1,255	4.10	74	-36.7	5.4	8.4	TRUSTONE FINANCIAL CREDIT UN	1,201	4.31	52	-33.7	5.3	7.9	ONPOINT COMMUNITY CREDIT UNI	4,314	4.22	50	-30.0	6.0	8.5
198	Salem Five	2,250	3.90	70	-36.7	4.7	7.3	VALLEY NATIONAL BANK	2,105	4.15	69	-34.8	4.9	7.4	MECHANICS BANK	1,568	4.06	68	-30.7	6.2	8.8
199	Boeing Credit Union	3,872	4.49	57	-36.7	6.5	10.2	UIF CORPORATION	2,236	5.26	38	-35.4	10.9	16.4	Boeing Credit Union	3,855	4.40	57	-31.1	6.1	8.8
200	GLACIER BANK	1,245	3.76	57	-36.7	4.6	7.1	BANK OF HAWAII	1,238	3.72	89	-37.9	3.9	6.2	THIRD FEDERAL SAVINGS & LOAN	1,324	4.64	74	-32.5	6.3	9.2
201	MECHANICS BANK	3,553	4.04	66	-39.8	5.2	8.5	Boeing Credit Union	3,870	4.46	58	-40.1	6.2	10.1	UIF CORPORATION	2,180	5.19	36	-33.7	9.1	13.5
202	COMMUNITYAMERICA FEDERAL CRE	1,198	4.56	53	-41.4	5.7	9.6	MORTGAGE CLEARING CORP	1,969	4.29	60	-40.1	6.1	10.0	Alabama HFA	2,671	5.65	43	-41.9	5.6	9.4
203	FIRST FINANCIAL BANK	1,704	4.71	52	-45.9	5.5	9.9	Alabama HFA	2,788	5.72	43	-47.2	5.7	10.5	SCHOOLSFIRST FEDERAL CREDIT	1,267	4.02	73	-44.1	4.1	7.2
204	Alabama HFA	2,864	5.76	43	-48.9	5.4	10.2	SCHOOLSFIRST FEDERAL CREDIT	1,265	4.07	74	-48.5	4.5	8.5	BANK OF HAWAII	1,278	3.72	88	-46.4	3.4	6.2
205	Colorado HFA	2,318	5.62	41	-56.7	6.7	14.9	Colorado HFA	2,270	5.58	40	-56.2	7.0	15.3	Colorado HFA	2,212	5.52	39	-50.1	6.3	12.2

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

GSE: Fixed 15yr, In-the-money

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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	MLD MORTGAGE INC.	17	6.01	14	163.5	59.9	28.7	MLD MORTGAGE INC.	16	6.01	14	159.5	56.8	27.1	MLD MORTGAGE INC.	12	6.06	13	123.6	45.6	23.5
2	Idaho Central Credit Union	10	6.06	17	153.8	45.9	21.2	Mutual Of Omaha	12	6.16	15	85.6	30.6	17.7	Union Savings Bank	59	6.19	16	61.7	31.3	20.6
3	Mutual Of Omaha	12	6.13	16	110.1	33.8	17.6	Johnson Bank	18	6.04	13	67.8	35.8	23.1	Mutual Of Omaha	10	6.23	15	42.3	23.1	16.8
4	Nations Direct	11	6.01	13	79.7	44.4	27.6	InterCap Lending	10	6.06	9	46.4	43.0	31.7	Johnson Bank	12	6.12	13	35.5	29.5	22.7
5	Johnson Bank	19	6.00	14	71.7	37.4	23.7	Paramount Residential	16	6.27	17	41.4	49.5	38.0	NexBank	11	6.44	21	35.0	24.1	18.4
6	BayCoast Bank	11	6.03	15	67.0	35.0	22.6	Prime Lending (Plains Capita	14	6.01	8	40.1	38.0	28.7	Sailfish Servicing	15	6.23	23	34.7	27.6	21.3
7	SERVIS ONE INC.	19	6.23	26	63.8	41.1	27.4	United Shore (Retained)	3,534	5.99	13	36.9	43.9	34.2	SERVIS ONE INC.	14	6.32	23	31.6	27.0	21.2
8	CYPRESS LOAN SERVICING LLC	18	5.80	25	61.9	32.5	21.5	GUARDIAN SAVINGS BANK	16	6.07	19	35.7	24.9	19.0	United Shore (Retained)	2,409	6.11	14	31.5	39.2	31.3
9	Union Savings Bank	73	6.09	18	55.0	31.0	21.2	Union Savings Bank	71	6.11	18	33.7	28.3	22.0	American Internet Mortgage	26	6.07	12	30.6	31.9	25.4
10	FIRST RELIANCE BANK	11	6.13	16	54.3	47.0	33.5	PAM MSR Trust I	26	5.97	28	33.6	28.2	21.9	LANDMARK CREDIT UNION	12	6.35	15	29.2	24.6	19.6
11	Paramount Residential	17	6.25	18	50.6	57.9	43.2	LANDMARK CREDIT UNION	16	6.25	16	30.9	26.3	20.7	Rocket	2,688	6.27	18	28.0	26.7	21.5
12	Towne Mortgage	11	6.08	9	46.6	26.5	18.9	SERVIS ONE INC.	19	6.25	24	30.1	30.0	23.9	Provident Funding	105	5.96	19	26.6	29.2	23.8
13	TruHome Solutions	11	6.17	14	46.1	25.7	18.3	Provident Funding	155	5.88	20	27.6	31.1	25.2	GUARDIAN SAVINGS BANK	13	6.15	17	21.7	21.0	17.6
14	Prime Lending (Plains Capita	18	5.95	8	44.2	33.8	24.8	Sailfish Servicing	15	6.10	27	26.7	25.5	20.7	NewRez	46	6.25	7	21.5	33.5	28.4
15	AssociatedBank	25	6.06	15	42.6	28.7	21.0	Iowa Bankers Mortgage	58	6.02	15	24.2	29.0	24.1	AssociatedBank	17	6.20	15	19.7	24.4	20.8
16	American Internet Mortgage	47	5.93	12	41.3	33.8	25.2	Rocket	3,820	6.17	18	23.3	26.4	22.0	PAM MSR Trust I	20	6.06	26	19.0	23.9	20.5
17	InterCap Lending	12	6.02	9	40.9	36.6	27.5	TruHome Solutions	10	6.20	14	23.2	20.5	16.9	Paramount Residential	12	6.34	17	16.5	37.4	33.0
18	Mortgage Research Center	16	6.30	16	40.2	29.3	21.8	American Internet Mortgage	39	5.98	12	23.1	32.4	27.2	Liberty Federal Credit Union	12	6.30	14	15.6	23.8	21.0
19	LOWER LLC	13	6.00	12	39.0	35.2	26.7	CYPRESS LOAN SERVICING LLC	15	5.80	24	23.0	30.9	25.9	DIGITAL FEDERAL CREDIT UNION	11	6.26	20	15.3	24.8	21.9
20	Wintrust Mortgage	55	6.20	15	34.6	32.9	25.6	Mortgage Research Center	16	6.28	15	19.9	25.8	22.0	loanDepot.com	483	6.24	18	14.8	25.5	22.6
21	Fifth Third	129	6.20	19	30.1	27.8	22.1	NewRez	66	6.16	6	19.6	32.1	27.6	VALON MORTGAGE INC.	33	6.14	10	14.7	36.2	32.4
22	United Shore (Retained)	4,032	5.99	13	30.0	38.3	30.9	SEACOAST NATIONAL BANK	15	6.40	20	19.0	22.7	19.4	Wintrust Mortgage	45	6.32	15	13.4	27.3	24.5
23	FIRST FEDERAL SAVINGS AND LO	18	6.22	17	27.5	27.8	22.5	Wintrust Mortgage	56	6.25	15	19.0	30.7	26.5	United Shore (->Lakeview)	304	6.31	25	13.3	31.3	28.2
24	Chase	1,923	6.13	16	25.1	28.8	23.8	DIGITAL FEDERAL CREDIT UNION	10	6.18	23	18.8	30.4	26.3	Marlin Mortgage Capital	16	6.31	14	12.7	25.4	22.9
25	VALON MORTGAGE INC.	48	6.05	14	24.2	30.9	25.7	THIRD FEDERAL SAVINGS & LOAN	37	6.32	14	18.5	25.7	22.1	Global Federal Credit Union	15	6.30	15	12.5	27.6	25.0
26	FLAT BRANCH MORTGAGE INC	28	6.27	16	23.5	28.2	23.5	BARRINGTON BANK & TRUST	10	6.16	15	14.4	24.1	21.4	UNIVERSITY OF WISCONSIN CRED	28	6.19	14	10.4	28.5	26.1
27	GUARDIAN SAVINGS BANK	17	6.05	19	22.5	23.4	19.5	loanDepot.com	623	6.16	18	13.9	26.3	23.5	Iowa Bankers Mortgage	42	6.12	15	9.3	24.6	22.7
28	Provident Funding	165	5.86	20	22.5	29.5	24.8	FIRST RELIANCE BANK	10	6.12	16	13.7	32.0	28.7	Guaranteed Rate	216	6.12	10	7.6	26.5	24.8
29	M/I FINANCIAL LLC	11	6.18	12	21.2	34.8	29.7	UNIVERSITY OF WISCONSIN CRED	39	6.11	14	13.1	30.8	27.8	Chase	1,268	6.26	16	7.4	24.3	22.8
30	United Shore (->Nationstar)	140	6.34	23	19.1	26.4	22.7	United Shore (->Lakeview)	560	6.32	25	12.7	32.2	29.1	Mortgage Research Center	13	6.27	14	6.4	20.6	19.5
31	NewRez	108	6.12	6	18.0	31.6	27.4	Fifth Third	119	6.22	19	10.7	26.5	24.3	Fairway	85	6.12	9	6.3	26.2	24.8
32	BROADVIEW FEDERAL CREDIT UNI	20	5.89	13	17.3	18.2	15.7	Freedom Mortgage	363	6.12	23	10.2	27.8	25.5	Fifth Third	93	6.30	18	6.3	23.8	22.5
33	Marlin Mortgage Capital	19	6.15	15	16.9	28.4	24.8	Guaranteed Rate	321	6.04	10	9.3	28.7	26.6	Nexus Nova	159	6.09	16	6.1	28.0	26.7
34	Mortgage 1	17	6.34	20	16.8	20.3	17.6	Fairway	142	6.09	9	9.3	27.8	25.7	NBKC Bank	51	5.93	9	4.6	26.2	25.2
35	SWBC Mortgage	49	6.09	17	15.8	23.9	21.0	Nexus Nova	251	6.01	15	9.2	30.8	28.6	Cardinal Financial	31	6.31	15	4.0	23.4	22.6
36	Guaranteed Rate	384	6.01	10	14.7	28.5	25.3	Planet Home Lending	115	6.03	18	7.9	32.4	30.4	Pentagon Federal Credit Unio	75	6.24	17	4.0	22.0	21.2
37	BARRINGTON BANK & TRUST	20	6.16	15	14.4	24.1	21.4	VALON MORTGAGE INC.	47	6.07	12	7.2	35.7	33.8	LEADER BANK NATIONAL ASSOCIA	16	6.10	13	3.8	25.9	25.1
38	LEADER BANK NATIONAL ASSOCIA	26	6.02	13	14.1	30.6	27.4	Chase	1,755	6.15	16	6.9	25.3	23.9	Two Harbors	161	6.10	12	3.8	31.2	30.2
39	Fairway	189	6.06	9	13.6	25.8	23.1	AssociatedBank	22	6.11	15	5.9	23.0	21.9	THIRD FEDERAL SAVINGS & LOAN	29	6.40	13	3.5	22.0	21.3
40	BANGOR SAVINGS BANK	13	6.16	15	13.6	37.8	34.1	Cornerstone Capital Bank	28	6.26	11	4.8	42.2	40.9	Freedom Mortgage	262	6.20	21	2.1	24.5	24.1
41	Nexus Nova	325	5.98	14	13.0	33.6	30.3	MLD Mortgage	11	5.97	17	4.0	33.3	32.3	Cornerstone Capital Bank	24	6.34	10	1.5	36.2	35.7
42	Rocket	4,517	6.15	19	11.2	24.0	21.9	NBKC Bank	89	5.87	9	3.4	27.2	26.5	Lakeview	1,366	6.25	18	1.5	25.5	25.2
43	Planet Home Lending	121	5.99	19	11.1	29.0	26.5	Two Harbors	275	6.05	11	2.9	32.8	32.1	Ark-La-Tex Financial	16	6.34	12	0.6	23.7	23.6
44	loanDepot.com	655	6.14	19	11.1	24.2	22.1	Marlin Mortgage Capital	18	6.19	15	2.4	27.5	26.9	United Shore (->Nationstar)	178	6.48	19	-0.1	24.6	24.6
45	Cardinal Financial	19	5.98	8	10.4	24.3	22.3	United Shore (->Nationstar)	181	6.35	22	1.8	27.0	26.5	Movement Mortgage	60	6.12	8	-0.9	24.4	24.6

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Source: Fannie Mae, Freddie Mac, Santander US Capital Markets

GSE: Fixed 15yr, In-the-money

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	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
46	Freedom Mortgage	383	6.11	24	8.7	26.7	24.9	Mortgage 1	17	6.35	18	1.5	21.9	21.6	Union Home Mortgage	114	6.31	14	-1.6	23.9	24.2
47	Gateway Mortgage	83	6.18	16	8.3	27.8	26.0	FLAT BRANCH MORTGAGE INC	27	6.28	16	0.6	25.2	25.0	SOUTHSTATE BANK NATIONAL ASS	31	6.23	16	-1.9	20.7	21.1
48	Sailfish Servicing	15	6.06	28	6.7	18.6	17.5	SWBC Mortgage	43	6.12	17	-0.0	22.2	22.2	PennyMac	1,245	6.18	17	-3.2	27.1	27.9
49	COASTAL FEDERAL CREDIT UNION	12	6.16	16	5.1	22.3	21.4	Lakeview	1,781	6.13	19	-0.8	26.4	26.6	United Shore (Sold)	18	6.30	25	-3.2	20.6	21.2
50	Movement Mortgage	102	6.05	9	4.3	28.4	27.4	Union Home Mortgage	159	6.20	14	-0.9	25.4	25.6	FIRST HOME MORTGAGE CORPORAT	17	6.16	27	-4.7	23.7	24.8
51	Union Home Mortgage	192	6.16	13	3.6	25.9	25.1	Zions Bancorporation	21	6.34	17	-1.4	30.1	30.5	Planet Home Lending	79	6.15	16	-4.9	28.3	29.5
52	PURDUE FEDERAL CREDIT UNION	18	6.10	19	3.3	23.5	22.9	LEADER BANK NATIONAL ASSOCIA	22	6.04	13	-1.4	28.5	28.9	CMG Mortgage	115	6.32	14	-5.9	24.9	26.2
53	THIRD FEDERAL SAVINGS & LOAN	40	6.27	14	1.9	22.4	22.0	United Shore (Sold)	36	6.30	25	-2.2	21.0	21.5	AmeriHome Mortgage	484	6.12	10	-6.3	27.6	29.2
54	Lakeview	1,963	6.11	19	1.7	25.5	25.1	MERCANTILE BANK	20	6.19	17	-2.9	20.4	20.9	Central Trust Bank	12	6.33	18	-6.5	22.8	24.2
55	United Shore (->Lakeview)	532	6.31	27	1.7	26.8	26.4	PennyMac	1,670	6.08	18	-4.6	28.9	30.1	Onslow Bay	111	6.20	17	-6.5	23.6	25.0
56	Iowa Bankers Mortgage	66	5.99	15	1.2	23.3	23.1	M/I FINANCIAL LLC	10	6.21	11	-5.5	25.3	26.5	New Residential	2,224	6.29	16	-6.9	24.6	26.2
57	PennyMac	1,760	6.06	18	0.8	28.5	28.3	CommunityAmerica Credit Unio	20	6.18	15	-6.2	21.8	23.1	Mortgage 1	15	6.41	17	-7.0	20.2	21.6
58	United Shore (Sold)	70	6.30	25	-1.1	21.3	21.5	Pentagon Federal Credit Unio	101	6.13	18	-7.3	20.2	21.6	New American Funding	145	6.22	17	-7.2	19.8	21.2
59	FHLB Chicago	47	6.29	19	-1.2	22.3	22.6	New American Funding	181	6.16	18	-7.9	21.1	22.7	Nationstar	1,520	6.24	19	-8.5	20.3	21.9
60	Two Harbors	268	6.03	13	-2.9	28.3	29.1	Nationstar	1,873	6.13	20	-8.1	21.6	23.3	PHH Mortgage	162	6.20	14	-10.0	25.5	27.9
61	SECURITY SERVICE FEDERAL CRE	17	6.14	17	-5.7	19.0	20.0	Onslow Bay	157	6.13	18	-8.4	24.1	26.0	CommunityAmerica Credit Unio	17	6.27	15	-10.5	20.0	22.0
62	Guild Mortgage	249	6.20	16	-6.1	25.7	27.2	Guild Mortgage	220	6.23	16	-9.4	25.6	27.9	SWBC Mortgage	33	6.20	17	-10.6	18.8	20.8
63	LANDMARK CREDIT UNION	18	6.21	16	-6.6	18.1	19.3	New Residential	2,965	6.20	17	-9.5	25.9	28.2	Zions Bancorporation	18	6.43	16	-11.4	24.5	27.2
64	NBKC Bank	109	5.84	9	-6.8	22.9	24.4	Nations Lending Corporation	25	6.17	16	-9.9	21.2	23.3	Guild Mortgage	170	6.32	16	-12.2	23.1	25.9
65	RENASANT BANK	58	6.16	16	-6.9	21.2	22.5	Global Federal Credit Union	17	6.20	16	-10.7	25.1	27.7	FLAT BRANCH MORTGAGE INC	23	6.35	15	-13.0	19.0	21.5
66	Onslow Bay	169	6.10	19	-7.6	23.9	25.6	LOWER LLC	12	6.00	11	-10.7	30.4	33.4	FHLB Chicago	35	6.38	18	-13.3	17.6	20.1
67	Nations Lending Corporation	28	6.14	16	-7.9	20.1	21.6	AmeriHome Mortgage	805	6.07	10	-10.8	27.4	30.2	PNC Mortgage	234	6.21	17	-14.5	19.0	21.9
68	New Residential	3,193	6.19	17	-7.9	24.8	26.7	PHH Mortgage	230	6.15	14	-11.1	28.4	31.3	Gateway Mortgage	54	6.31	17	-14.8	21.1	24.3
69	MERCANTILE BANK	22	6.17	17	-8.2	19.5	21.1	Movement Mortgage	97	6.07	9	-11.6	23.2	25.8	Seneca Mortgage	51	6.34	24	-15.2	23.3	26.9
70	Pentagon Federal Credit Unio	112	6.10	18	-8.2	18.3	19.8	BROADVIEW FEDERAL CREDIT UNI	16	5.91	12	-12.7	13.0	14.8	Nations Lending Corporation	20	6.27	16	-15.2	18.7	21.7
71	New American Funding	197	6.15	18	-8.4	20.6	22.3	PNC Mortgage	311	6.11	18	-13.0	20.0	22.7	Ameris Bank	40	6.04	15	-15.3	19.4	22.5
72	Bell Bank	99	6.18	16	-9.2	23.1	25.1	Gateway Mortgage	71	6.23	17	-13.1	23.5	26.5	MERCANTILE BANK	16	6.27	16	-16.9	16.8	19.9
73	BSI Financial	18	5.96	23	-9.3	17.3	18.9	Keybank	100	6.14	15	-13.6	18.5	21.1	GUIDANCE RESIDENTIAL LLC	114	6.49	14	-17.1	26.9	31.6
74	U.S. Bank	634	6.10	18	-9.5	21.9	23.9	Ameris Bank	57	5.97	16	-13.7	20.1	22.9	Evergreen Moneysource	13	6.25	16	-17.3	21.5	25.5
75	MECHANICS BANK	11	6.25	14	-9.5	26.4	28.8	Cardinal Financial	23	6.09	12	-14.2	19.1	21.9	Keybank	73	6.23	15	-17.6	17.1	20.4
76	Bungalow Funding	97	6.04	18	-9.6	22.5	24.6	First United Bank	52	6.22	17	-14.6	23.7	27.2	U.S. Bank	426	6.21	17	-17.7	20.0	23.8
77	PHH Mortgage	255	6.17	15	-9.9	29.1	31.7	BANGOR SAVINGS BANK	10	6.21	16	-15.7	25.9	30.0	Amerisave Mortgage	151	6.27	18	-17.9	16.0	19.2
78	CMG Mortgage	146	6.22	15	-10.1	24.6	26.9	Old National Bank	93	6.11	16	-16.2	19.9	23.3	Lake Michigan Credit Union	80	6.13	15	-17.9	17.7	21.1
79	Zions Bancorporation	22	6.31	18	-10.5	25.8	28.4	First National Bank Of Omaha	24	6.27	18	-16.3	24.9	29.0	Old National Bank	67	6.19	16	-18.1	18.7	22.4
80	AmeriHome Mortgage	1,013	6.05	10	-11.3	26.3	29.1	Liberty Federal Credit Union	15	6.23	13	-16.5	19.2	22.5	CITIZENS FIRST BANK	11	6.52	18	-18.1	14.9	17.9
81	Nationstar	1,617	6.12	20	-11.4	19.7	21.9	COMMUNITYAMERICA FEDERAL CRE	11	6.11	17	-16.7	22.9	26.8	Truist Bank	764	6.15	16	-18.2	21.4	25.5
82	PNC Mortgage	342	6.08	18	-11.7	19.7	22.1	RENASANT BANK	53	6.20	15	-16.7	21.0	24.7	SUNFLOWER BANK NATIONAL ASSO	11	6.34	15	-18.3	19.2	23.0
83	PAM MSR Trust I	25	5.96	29	-12.0	17.8	19.9	Amerisave Mortgage	196	6.19	20	-16.8	16.7	19.7	First National Bank Of Omaha	22	6.35	17	-18.6	20.5	24.6
84	FIRST TECHNOLOGY FEDERAL CRE	48	6.20	17	-13.0	26.3	29.6	Bell Bank	88	6.22	15	-17.8	23.1	27.4	Trustmark Bank	32	6.26	17	-19.5	17.6	21.4
85	Carrington	57	6.05	20	-13.1	15.1	17.2	CMG Mortgage	131	6.23	15	-17.9	24.8	29.5	CrossCountry Mortgage	407	6.16	12	-19.6	23.6	28.5
86	GUIDANCE RESIDENTIAL LLC	170	6.34	14	-13.6	28.7	32.5	ALTRA FEDERAL CREDIT UNION	12	6.27	15	-18.1	18.3	21.9	Sun West	23	6.16	12	-20.4	21.7	26.5
87	Cornerstone Capital Bank	33	6.20	11	-13.9	31.1	35.2	Carrington	52	6.07	20	-18.5	14.7	17.8	Smaller Servicers	1,688	6.32	16	-20.6	17.6	21.7
88	Sun West	50	6.01	10	-14.2	27.8	31.6	SOUTHSTATE BANK NATIONAL ASS	39	6.15	17	-18.6	18.3	22.0	BROADVIEW FEDERAL CREDIT UNI	10	5.96	13	-20.8	12.0	14.9
89	CrossCountry Mortgage	786	6.07	12	-14.4	25.8	29.5	PURDUE FEDERAL CREDIT UNION	17	6.13	18	-18.7	19.8	23.8	First Citizens Bank	26	6.18	13	-21.5	18.2	22.6
90	Pingora Loan Servicing	20	6.03	20	-14.8	18.9	21.8	Truist Bank	1,022	6.07	17	-18.9	22.9	27.5	Bungalow Funding	59	6.11	15	-21.6	23.7	29.3

Highlighted row is the servicer closest to their comparison speed
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GSE: Fixed 15yr, In-the-money

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	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
91	SUNFLOWER BANK NATIONAL ASSO	18	6.20	15	-14.9	22.0	25.3	Sun West	36	6.07	11	-19.3	23.3	28.0	Bell Bank	69	6.31	15	-21.8	19.8	24.7
92	First National Bank Of Omaha	26	6.23	18	-14.9	21.4	24.6	Independent Bank	13	6.32	19	-19.5	21.1	25.6	Citi	225	6.32	17	-22.5	19.7	24.7
93	UNITED FEDERAL CREDIT UNION	21	6.26	15	-15.1	23.2	26.8	Bungalow Funding	94	6.04	17	-19.7	26.3	31.7	Huntington National Bank	185	6.28	16	-22.6	16.7	21.1
94	CommunityAmerica Credit Unio	12	6.17	15	-16.5	18.0	21.2	Central Trust Bank	15	6.22	18	-19.9	19.7	24.0	Arvest Mortgage	99	6.29	16	-22.6	18.9	23.7
95	SEACOAST NATIONAL BANK	23	6.39	20	-16.6	16.4	19.3	CrossCountry Mortgage	651	6.09	11	-20.1	25.1	30.4	SUMMIT CREDIT UNION	15	6.24	15	-22.7	15.3	19.3
96	Truist Bank	1,098	6.05	17	-16.6	21.9	25.7	U.S. Bank	579	6.12	17	-20.7	20.1	24.7	First United Bank	40	6.33	16	-22.8	20.9	26.2
97	COMMUNITYAMERICA FEDERAL CRE	22	6.11	17	-16.7	22.9	26.8	AMARILLO NATIONAL BANK	28	6.16	20	-20.7	20.0	24.6	WEST GATE BANK	28	6.18	13	-23.4	17.8	22.7
98	FIRST HOME MORTGAGE CORP	15	5.96	29	-17.7	15.9	19.0	FHLB Chicago	43	6.30	19	-21.0	17.4	21.5	UIF CORPORATION	82	6.45	16	-24.8	20.1	25.9
99	FIRST FEDERAL SAVINGS BANK	12	6.47	19	-18.3	15.7	18.9	SUNFLOWER BANK NATIONAL ASSO	15	6.25	15	-21.1	20.7	25.5	Columbia Bank	18	6.18	15	-24.9	20.3	26.1
100	MERCHANTS BANK OF INDIANA	14	6.14	13	-18.7	22.9	27.5	Lake Michigan Credit Union	109	6.03	16	-21.3	17.7	22.0	Boeing Credit Union	15	6.21	14	-25.5	20.1	26.1
101	AMARILLO NATIONAL BANK	30	6.13	20	-19.4	21.1	25.5	GUIDANCE RESIDENTIAL LLC	145	6.39	14	-22.1	27.0	33.3	MERCHANTS BANK NATIONAL ASSO	13	6.12	14	-26.0	15.9	20.9
102	First United Bank	57	6.20	17	-19.8	22.9	27.8	Smaller Servicers	1,870	6.24	17	-23.4	18.2	23.1	Wells Fargo	783	6.24	16	-26.4	16.5	21.7
103	Bank of America	249	6.12	20	-19.9	17.7	21.7	FIRST FEDERAL SAVINGS AND LO	17	6.24	17	-23.6	18.3	23.3	BMO	33	6.31	15	-26.7	15.8	21.0
104	Amerisave Mortgage	207	6.19	20	-20.2	15.6	19.2	SECURITY SERVICE FEDERAL CRE	15	6.20	17	-24.0	16.7	21.4	PURDUE FEDERAL CREDIT UNION	14	6.21	16	-26.9	16.3	21.6
105	First Citizens Bank	45	6.07	12	-21.6	18.6	23.2	Boeing Credit Union	20	6.12	15	-24.0	22.1	28.1	RENASANT BANK	41	6.28	15	-26.9	17.3	23.0
106	Old National Bank	103	6.07	16	-21.7	17.6	21.9	FIRST HOME MORTGAGE CORPORAT	21	6.03	30	-25.7	18.0	23.6	M&T Bank	61	6.33	16	-27.4	15.3	20.4
107	Wells Fargo	1,163	6.13	17	-22.4	17.8	22.4	Citi	285	6.21	18	-26.4	20.8	27.2	Citizens Bank	314	6.22	17	-27.7	17.1	23.0
108	Smaller Servicers	1,930	6.21	17	-22.8	18.0	22.7	Bank of America	227	6.15	20	-26.9	16.8	22.3	Navy Federal Credit Union	116	6.03	15	-29.0	15.5	21.2
109	Independent Bank	14	6.28	20	-23.2	18.5	23.4	Wells Fargo	1,062	6.14	17	-27.9	16.8	22.6	FIRST TECHNOLOGY FEDERAL CRE	29	6.32	15	-30.1	21.0	28.8
110	SOUTHSTATE BANK NATIONAL ASS	42	6.12	17	-23.3	17.5	22.2	Columbia Bank	31	6.15	15	-28.1	20.5	27.5	Regions Bank	100	6.24	18	-30.3	15.2	21.2
111	1ST SECURITY BANK OF WASHING	16	6.09	15	-23.7	21.6	27.4	UIF CORPORATION	98	6.37	17	-29.0	21.7	29.2	First Federal Bank	17	6.24	18	-30.4	14.6	20.4
112	Trustmark Bank	44	6.14	18	-24.0	16.2	20.8	A&D MORTGAGE LLC	15	6.05	10	-29.0	18.1	24.6	MORTGAGE CLEARING CORP	11	6.41	17	-30.6	14.1	19.7
113	Citizens Bank	479	6.10	18	-25.0	18.5	24.0	Ark-La-Tex Financial	19	6.26	11	-29.1	21.0	28.3	Bank of America	175	6.26	20	-31.2	15.3	21.5
114	FIRST NATIONAL BANK OF PENNS	41	6.14	17	-25.4	21.7	28.1	Seneca Mortgage	60	6.20	27	-29.7	19.8	27.0	MISSION SERVICING RESIDENTIA	38	6.32	14	-31.3	15.0	21.2
115	UIF CORPORATION	109	6.33	17	-25.6	23.5	30.4	INB NATIONAL ASSOCIATION	13	6.24	16	-30.2	16.6	22.9	Independent Bank	12	6.38	18	-31.4	16.6	23.3
116	Citi	303	6.19	18	-26.2	19.3	25.3	FIRST TECHNOLOGY FEDERAL CRE	39	6.25	16	-32.0	20.6	28.9	FIRST FEDERAL SAVINGS AND LO	14	6.32	16	-31.4	15.4	21.6
117	Seneca Mortgage	61	6.16	29	-27.7	18.1	24.3	Arvest Mortgage	127	6.19	17	-32.2	18.3	25.8	AMARILLO NATIONAL BANK	22	6.25	18	-31.5	16.5	23.2
118	Liberty Federal Credit Union	19	6.18	13	-28.9	15.7	21.3	BMO	43	6.22	16	-32.2	14.8	21.1	SOFI BANK NATIONAL ASSOCIATI	38	6.32	14	-31.7	14.9	21.1
119	Lake Michigan Credit Union	125	6.00	15	-28.9	15.7	21.4	SERVION INC.	14	6.17	12	-32.6	18.2	25.9	ENT Credit Union	12	6.12	15	-32.0	17.4	24.6
120	THREE RIVERS FEDERAL CREDIT	12	6.36	19	-29.5	14.7	20.2	Regions Bank	128	6.15	19	-32.8	15.3	22.0	Carrington	37	6.17	18	-33.0	12.1	17.5
121	UNIVERSITY OF WISCONSIN CRED	43	6.08	15	-29.5	19.5	26.6	Citizens Bank	435	6.12	18	-33.1	17.0	24.4	FIRST NATIONAL BANK OF PENNS	30	6.25	16	-33.2	16.5	23.8
122	Arvest Mortgage	135	6.16	17	-29.8	18.3	25.1	BOK Financial	52	6.24	20	-33.1	19.0	27.2	INB NATIONAL ASSOCIATION	10	6.33	16	-35.2	13.8	20.6
123	BMO	47	6.20	16	-30.1	15.4	21.4	FIRST FEDERAL SAVINGS BANK	11	6.51	21	-33.6	13.3	19.4	SECURITY SERVICE FEDERAL CRE	11	6.35	17	-35.7	14.3	21.3
124	SUMMIT CREDIT UNION	24	6.05	15	-30.5	15.7	21.9	Trustmark Bank	40	6.17	18	-34.2	14.2	20.9	BOK Financial	40	6.33	19	-35.8	16.3	24.3
125	FIRST MERCHANTS BANK	28	6.03	15	-30.7	13.4	18.8	MISSION SERVICING RESIDENTIA	36	6.15	15	-34.2	16.7	24.4	Sierra Pacific	20	6.28	11	-37.0	16.9	25.5
126	TD BANK NATIONAL ASSOCIATION	18	6.10	17	-30.9	13.1	18.4	FIRST NATIONAL BANK OF PENNS	38	6.16	17	-34.7	19.0	27.6	UNITED FEDERAL CREDIT UNION	15	6.38	15	-39.6	14.2	22.4
127	FIRST HOME MORTGAGE CORPORAT	22	5.97	31	-31.0	18.6	25.8	Huntington National Bank	248	6.19	17	-34.8	14.7	21.7	SERVION INC.	10	6.26	12	-41.4	14.3	23.2
128	MISSION SERVICING RESIDENTIA	32	6.07	16	-31.0	20.9	28.8	BSI Financial	15	6.01	24	-34.8	13.2	19.6	FIRST HOME MORTGAGE CORP	11	6.11	25	-42.5	10.7	18.0
129	Sierra Pacific	26	6.11	10	-31.1	17.2	24.0	First Citizens Bank	37	6.10	13	-36.3	15.8	23.8	UNITED COMMUNITY BANK	22	6.26	17	-43.5	10.4	17.8
130	Regions Bank	137	6.12	20	-31.6	15.5	21.9	ENT Credit Union	16	6.02	15	-36.4	15.7	23.7	FIRST MERCHANTS BANK	17	6.14	15	-44.2	10.5	18.2
131	Ark-La-Tex Financial	18	6.16	10	-33.1	19.8	28.2	Navy Federal Credit Union	161	5.94	15	-36.5	14.6	22.0	Pingora Loan Servicing	14	6.13	18	-44.7	12.6	21.7
132	Navy Federal Credit Union	186	5.90	15	-33.3	15.5	22.4	VIRGINIA FEDERAL CREDIT UNIO	13	6.50	16	-37.0	13.8	21.0	BSI Financial	11	6.12	23	-45.8	11.6	20.4
133	Evergreen Moneysource	20	6.10	16	-33.7	20.2	29.0	M&T Bank	76	6.25	17	-37.0	14.1	21.6	First Bank	16	6.23	16	-46.1	13.2	23.3
134	STOCKTON MORTGAGE CORPORATIO	12	6.26	10	-34.6	18.5	27.0	FIRST HOME MORTGAGE CORP	14	6.00	27	-37.7	11.9	18.5	VIRGINIA FEDERAL CREDIT UNIO	10	6.57	15	-47.7	10.8	19.7
135	BOK Financial	56	6.20	20	-34.8	18.1	26.5	WEST GATE BANK	41	6.09	13	-38.0	16.0	24.6	FLAT BRANCH MORTGAGE INC.	16	6.36	14	-48.8	13.6	24.9

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136	CONSUMERS CREDIT UNION	19	6.09	17	-34.9	12.7	18.9	UNITED FEDERAL CREDIT UNION	19	6.30	15	-38.3	16.6	25.5	FIRST HORIZON BANK	23	6.26	16	-52.6	11.9	23.6
137	Ameris Bank	62	5.90	15	-35.4	15.5	23.0	SUMMIT CREDIT UNION	20	6.07	16	-38.4	13.8	21.6	DEVON BANK	25	6.44	18	-54.0	14.3	28.6
138	A&D MORTGAGE LLC	20	6.02	9	-35.5	16.4	24.4	Pingora Loan Servicing	19	6.07	19	-38.8	14.8	23.1	TD Bank	39	6.15	13	-54.4	9.3	19.4
139	Keybank	115	6.12	15	-38.0	12.7	19.8	COASTAL FEDERAL CREDIT UNION	11	6.19	16	-38.8	15.2	23.8	1ST SECURITY BANK OF WASHING	10	6.20	15	-54.5	14.4	29.1
140	SOFI BANK NATIONAL ASSOCIATI	60	6.24	14	-38.9	14.2	22.3	MERCHANTS BANK OF INDIANA	12	6.20	13	-39.4	18.4	28.7	CONSUMERS CREDIT UNION	13	6.21	17	-55.5	9.4	19.9
141	Columbia Bank	34	6.13	15	-39.7	17.0	26.8	THREE RIVERS FEDERAL CREDIT	11	6.39	19	-39.4	13.4	21.2	Cadence Bank	43	6.26	14	-56.0	12.1	25.5
142	SERVION INC.	17	6.11	12	-40.0	17.0	26.8	First Bank	20	6.16	17	-39.5	14.7	23.3	MEGA CAPITAL FUNDING INC.	12	6.05	11	-57.2	13.2	28.4
143	FIRST FINANCIAL BANK	10	6.44	17	-43.5	16.4	27.2	First Federal Bank	23	6.12	18	-40.0	13.4	21.3	Fulton Bank	18	6.48	14	-59.7	9.1	21.2
144	DEVON BANK	31	6.31	19	-43.9	23.0	37.5	Evergreen Moneysource	17	6.14	16	-42.4	16.8	27.5	TD BANK NATIONAL ASSOCIATION	13	6.19	15	-60.2	8.9	21.0
145	UNITED COMMUNITY BANK	31	6.15	18	-44.9	10.7	18.7	SOFI BANK NATIONAL ASSOCIATI	51	6.25	14	-42.9	13.9	23.2	THE STATE BANK AND TRUST COM	14	6.04	15	-68.0	7.2	20.8
146	WEST GATE BANK	50	6.06	12	-47.6	13.8	24.7	UNITED COMMUNITY BANK	28	6.17	18	-44.8	10.5	18.3							
147	First Federal Bank	27	6.07	18	-47.9	11.3	20.6	MORTGAGE CLEARING CORP	13	6.34	19	-46.6	12.5	22.2							
148	Huntington National Bank	282	6.16	16	-48.2	12.1	22.2	Sierra Pacific	24	6.13	10	-48.2	13.4	24.4							
149	M&T Bank	84	6.22	17	-48.7	12.8	23.6	1ST SECURITY BANK OF WASHING	14	6.11	15	-51.2	15.6	29.5							
150	MEGA CAPITAL FUNDING INC.	20	5.96	12	-49.2	13.9	25.6	CONSUMERS CREDIT UNION	17	6.14	18	-51.5	10.2	19.9							
151	ENT Credit Union	18	6.00	15	-51.1	11.7	22.6	Fulton Bank	24	6.36	15	-51.9	11.2	22.0							
152	Cadence Bank	66	6.13	15	-51.9	13.3	25.8	FIRST MERCHANTS BANK	24	6.06	15	-52.2	9.5	18.9							
153	TD Bank	60	6.05	14	-52.0	10.0	19.7	FLAT BRANCH MORTGAGE INC.	18	6.31	14	-52.4	13.8	27.1							
154	ALTRA FEDERAL CREDIT UNION	13	6.24	15	-54.1	9.6	19.9	MERCHANTS BANK NATIONAL ASSO	18	6.04	14	-52.5	11.3	22.4							
155	VIRGINIA FEDERAL CREDIT UNIO	15	6.46	16	-54.8	9.7	20.3	MEGA CAPITAL FUNDING INC.	17	5.97	12	-54.7	14.4	29.2							
156	THE PARK NATIONAL BANK	10	6.32	15	-56.9	9.9	21.5	TD Bank	52	6.07	14	-56.1	9.2	19.8							
157	TRUITY FEDERAL CREDIT UNION	13	6.12	16	-59.8	8.5	20.0	Cadence Bank	59	6.16	14	-58.2	12.1	26.8							
158	Global Federal Credit Union	19	6.16	16	-60.0	8.8	20.6	TD BANK NATIONAL ASSOCIATION	17	6.12	16	-59.9	8.6	20.3							
159	FLAT BRANCH MORTGAGE INC.	21	6.28	14	-60.9	10.8	25.5	DEVON BANK	29	6.35	18	-61.3	14.2	33.0							
160	DFCU FINANCIAL	11	6.30	22	-62.4	7.7	19.4	THE STATE BANK AND TRUST COM	20	5.97	16	-64.5	8.3	21.7							
161	INB NATIONAL ASSOCIATION	15	6.19	15	-63.2	7.7	19.6	DESERT FINANCIAL CREDIT UNIO	12	6.21	16	-66.5	6.9	19.3							
162	Boeing Credit Union	23	6.07	15	-63.8	9.2	23.6	FIRST HORIZON BANK	28	6.14	16	-70.7	7.9	24.7							
163	BANK OF WHITTIER NATIONAL AS	12	6.37	19	-64.5	14.5	36.1	TRUITY FEDERAL CREDIT UNION	12	6.13	15	-70.9	6.0	19.4							
164	MERCHANTS BANK NATIONAL ASSO	21	6.02	14	-65.5	7.9	21.3	THE SERVION GROUP	12	6.34	20	-73.0	5.7	19.6							
165	First Bank	23	6.11	16	-66.2	8.6	23.4	DFCU FINANCIAL	11	6.30	21	-77.0	4.7	18.9							
166	SOUTHERN BANK AND TRUST COMP	10	5.91	13	-67.6	11.4	31.4	BANK OF WHITTIER NATIONAL AS	11	6.40	18	-77.2	9.0	34.2							
167	Fulton Bank	27	6.33	15	-68.1	7.5	21.8														
168	MORTGAGE CLEARING CORP	15	6.31	19	-68.8	7.5	22.2														
169	Central Trust Bank	18	6.18	18	-70.5	8.5	26.3														
170	THE STATE BANK AND TRUST COM	22	5.94	15	-70.7	6.3	20.1														
171	MORTON COMMUNITY BANK	11	6.12	13	-73.9	5.4	19.3														
172	FIRST HORIZON BANK	26	6.10	14	-76.9	5.6	22.2														
173	THE SERVION GROUP	13	6.31	20	-77.8	4.8	20.0														
174	MLD Mortgage	12	5.93	18	-80.1	5.3	24.0														
175	VALLEY NATIONAL BANK	11	6.27	13	-82.2	5.7	28.2														
176	FOURLEAF FEDERAL CREDIT UNIO	11	6.15	20	-83.6	3.2	17.9														
177	DESERT FINANCIAL CREDIT UNIO	14	6.15	15	-85.4	3.3	20.7														

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

GSE: Fixed 15yr, Out-of-the-money

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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	NewRez	173	3.21	74	197.8	22.7	8.2	NewRez	206	3.24	78	200.7	22.7	8.1	NewRez	476	3.42	78	80.0	15.5	8.9
2	Idaho Central Credit Union	154	3.03	78	62.8	11.5	7.2	Idaho Central Credit Union	159	3.04	77	48.0	10.9	7.5	Idaho Central Credit Union	170	3.06	74	27.9	10.0	7.9
3	RENASANT BANK	298	2.89	64	49.3	9.6	6.5	AMARILLO NATIONAL BANK	165	2.96	65	43.4	10.3	7.3	AMARILLO NATIONAL BANK	179	3.03	61	27.5	10.8	8.5
4	AMARILLO NATIONAL BANK	160	2.94	67	43.3	10.1	7.1	FIRST MERCHANTS BANK	152	2.80	55	31.8	9.1	7.0	FLAT BRANCH MORTGAGE INC	176	2.97	55	20.7	8.8	7.4
5	NORTHWEST FEDERAL CREDIT UNI	154	2.88	75	40.9	8.2	5.9	GUIDANCE RESIDENTIAL LLC	480	3.00	61	29.1	9.0	7.0	NORTHWEST BANK	185	2.67	66	17.7	7.8	6.6
6	MORTGAGE CLEARING CORP	235	2.87	71	37.0	9.0	6.6	NORTHWEST FEDERAL CREDIT UNI	159	2.88	74	27.1	7.8	6.2	GUIDANCE RESIDENTIAL LLC	510	3.03	58	17.5	8.6	7.3
7	FIRST HORIZON BANK	148	2.80	60	33.3	7.5	5.7	Land Home Financial	180	2.68	63	25.8	7.1	5.7	Mortgage 1	276	2.82	55	16.0	7.8	6.7
8	THE PARK NATIONAL BANK	174	2.56	72	27.3	7.9	6.2	ATLANTIC BAY MORTGAGE GROUP	411	2.82	60	23.2	7.7	6.3	ATLANTIC BAY MORTGAGE GROUP	431	2.83	57	15.2	7.6	6.7
9	AMERICA FIRST FEDERAL CREDIT	356	2.56	66	27.1	7.2	5.7	Essex Mortgage	141	2.84	65	21.2	7.8	6.5	Colonial Savings	1,359	2.70	62	14.8	7.9	6.9
10	Bungalow Funding	937	2.91	57	26.5	7.6	6.0	CommunityAmerica Credit Unio	161	2.81	59	20.0	8.2	6.8	FIRST HORIZON BANK	219	2.88	53	14.4	7.7	6.8
11	GUIDANCE RESIDENTIAL LLC	465	2.99	62	26.0	8.9	7.1	FIRST HORIZON BANK	188	2.83	57	19.3	7.3	6.1	Rocket	44,573	2.85	57	14.3	7.4	6.5
12	MEGASTAR FINANCIAL CORP.	134	2.81	64	22.6	7.3	6.0	Base MSR 2	624	2.68	76	19.3	6.9	5.8	CommunityAmerica Credit Unio	203	2.84	56	13.1	8.0	7.1
13	Base MSR 2	604	2.67	76	22.6	6.8	5.6	RENASANT BANK	305	2.90	62	15.6	7.7	6.7	New American Funding	2,938	2.69	55	11.5	6.7	6.1
14	SERVIS ONE INC.	258	2.87	71	19.9	8.5	7.1	Fairway	544	2.89	54	15.5	6.9	6.0	RENASANT BANK	322	2.92	59	11.1	7.9	7.1
15	BANK OF SPRINGFIELD	139	2.62	67	19.9	7.3	6.2	Mortgage 1	262	2.81	58	14.9	7.3	6.4	MORTGAGE CLEARING CORP	256	2.89	67	10.7	8.0	7.3
16	Fairway	536	2.90	55	19.1	6.9	5.8	Colonial Savings	1,142	2.71	65	14.3	7.5	6.6	Bungalow Funding	604	3.00	53	10.3	7.4	6.8
17	First National Bank Of Omaha	496	2.85	68	18.1	7.8	6.7	AMERICA FIRST FEDERAL CREDIT	364	2.56	65	13.6	6.8	6.0	FIRST MERCHANTS BANK	162	2.85	52	9.7	8.0	7.3
18	FIRST COMMUNITY CREDIT UNION	193	2.85	68	17.6	7.8	6.6	Rocket	45,561	2.81	61	13.2	6.9	6.1	Nations Lending Corporation	185	3.12	47	9.7	8.0	7.3
19	Iowa Bankers Mortgage	760	2.72	65	17.1	7.4	6.3	Nexus Nova	2,111	2.81	53	13.2	6.8	6.0	UIF CORPORATION	293	2.92	52	9.2	7.3	6.7
20	Nexus Nova	2,098	2.84	54	15.9	7.0	6.0	MORTGAGE CLEARING CORP	242	2.88	70	13.0	7.7	6.8	SERVIS ONE INC.	177	2.94	67	8.9	7.9	7.3
21	COASTAL FEDERAL CREDIT UNION	225	2.87	67	15.4	7.5	6.6	Bungalow Funding	917	2.91	55	12.1	7.3	6.5	ResiCentral	211	2.29	48	8.9	4.8	4.4
22	New American Funding	2,742	2.67	59	14.4	6.2	5.4	SUNFLOWER BANK NATIONAL ASSO	387	2.80	65	11.9	6.7	6.0	United Shore (->Onslow Bay)	150	2.71	52	8.3	6.0	5.6
23	Arvest Mortgage	1,183	2.94	79	13.9	7.7	6.8	New American Funding	2,800	2.67	58	11.8	6.4	5.7	Iowa Bankers Mortgage	829	2.76	61	8.2	7.6	7.0
24	Kinecta Federal Credit Union	210	2.90	78	13.9	6.3	5.5	Iowa Bankers Mortgage	781	2.73	64	11.6	7.3	6.6	MORTGAGE LENDERS INVESTMENT	156	3.08	60	8.1	8.1	7.5
25	First Citizens Bank	409	2.90	72	13.7	7.6	6.7	Amerisave Mortgage	1,519	2.79	45	11.1	6.5	5.9	DESERT FINANCIAL CREDIT UNIO	187	2.98	64	7.8	8.0	7.4
26	Land Home Financial	176	2.67	64	13.6	6.2	5.5	MOUNTAIN AMERICA FEDERAL CRE	234	2.56	67	11.0	6.7	6.0	NORTHWEST FEDERAL CREDIT UNI	168	2.89	71	7.7	7.2	6.7
27	Bank of America	3,509	3.37	110	13.1	9.8	8.7	SERVIS ONE INC.	265	2.88	70	10.4	7.9	7.2	MOUNTAIN AMERICA FEDERAL CRE	246	2.57	65	7.3	6.8	6.4
28	Rocket	51,257	2.80	62	11.3	6.5	5.9	Arvest Mortgage	1,236	2.95	77	10.2	7.7	7.0	STANDARD MORTGAGE CORP.	331	2.69	64	7.3	7.2	6.7
29	VALLEY NATIONAL BANK	434	2.98	76	11.2	6.9	6.2	First Citizens Bank	419	2.90	71	9.6	7.7	7.0	Nexus Nova	2,186	2.80	51	7.1	6.8	6.4
30	United Shore (->Onslow Bay)	142	2.71	56	10.6	6.0	5.4	1ST SOURCE BANK	149	2.75	63	9.6	7.3	6.7	Gateway Mortgage	1,122	2.84	55	7.0	7.4	6.9
31	Mortgage 1	256	2.81	60	10.0	6.8	6.2	Central Trust Bank	522	2.79	63	9.3	7.0	6.4	BANK OF SPRINGFIELD	150	2.64	64	6.8	7.3	6.9
32	FLAT BRANCH MORTGAGE INC	143	2.94	60	10.0	7.2	6.5	STANDARD MORTGAGE CORP.	315	2.68	67	9.1	6.8	6.3	Evergreen Moneysource	294	2.97	57	6.7	6.8	6.4
33	Evergreen Moneysource	274	2.95	61	9.9	6.3	5.8	United Shore (->Onslow Bay)	145	2.71	55	8.6	5.8	5.3	Pingora Loan Servicing	2,039	3.13	75	6.6	8.2	7.7
34	NEIGHBORHOOD MORTGAGE SOLUTI	161	2.77	66	9.4	7.4	6.8	Click N Close.	171	2.63	57	8.3	6.7	6.2	Cardinal Financial	1,270	2.64	50	6.6	6.6	6.2
35	STANDARD MORTGAGE CORP.	308	2.68	68	9.1	6.7	6.2	First National Bank Of Omaha	509	2.85	67	7.9	7.4	6.9	Base MSR 2	660	2.69	74	6.5	6.6	6.2
36	WATERMARK CAPITAL INC.	332	2.32	59	8.8	4.8	4.4	FIRST COMMUNITY CREDIT UNION	198	2.85	67	7.6	7.4	6.9	Global Federal Credit Union	221	2.95	65	6.5	7.6	7.2
37	Trustmark Bank	298	2.99	75	8.7	8.0	7.4	Johnson Bank	473	2.75	69	7.6	6.7	6.2	Johnson Bank	500	2.76	67	6.2	7.1	6.7
38	loanDepot.com	9,417	2.47	55	8.2	5.0	4.6	NEIGHBORHOOD MORTGAGE SOLUTI	165	2.77	65	7.4	7.5	7.0	Cadence Bank	533	3.02	64	5.7	8.0	7.5
39	Regions Bank	3,110	2.75	66	8.1	6.6	6.1	Gateway Mortgage	1,068	2.83	58	7.4	7.0	6.5	SoFi	807	2.61	53	5.6	6.3	6.0
40	WEST GATE BANK	462	2.70	61	7.9	6.7	6.2	Pingora Loan Servicing	1,902	3.13	78	6.8	7.7	7.3	Arvest Mortgage	1,333	2.99	74	5.2	7.8	7.5
41	Fulton Bank	212	3.10	82	7.1	7.8	7.3	Bank of America	3,676	3.37	110	6.7	9.4	8.8	Click N Close.	186	2.64	53	4.9	6.8	6.5
42	Paramount Residential	300	2.41	57	7.0	5.2	4.9	United Shore (Retained)	12,012	2.95	47	6.4	6.6	6.2	First National Bank Of Omaha	537	2.87	65	4.5	7.5	7.2
43	Central Trust Bank	508	2.78	64	6.5	6.5	6.1	Towne Mortgage	170	2.68	61	6.2	6.5	6.1	Land Home Financial	188	2.69	60	4.3	6.1	5.9
44	FIRST MERCHANTS BANK	149	2.80	56	6.5	7.1	6.7	Sierra Pacific	529	2.72	66	6.0	6.2	5.9	NexBank	716	2.83	53	4.3	7.3	7.0
45	SUNFLOWER BANK NATIONAL ASSO	377	2.80	66	6.5	6.2	5.8	GREENWAY MORTGAGE FUNDING CO	741	2.81	70	5.8	6.9	6.5	United Shore (Retained)	13,992	2.98	44	4.3	6.7	6.4

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46	Boeing Credit Union	302	2.86	59	6.0	6.0	5.7	loanDepot.com	9,591	2.48	53	5.7	5.1	4.8	Central Trust Bank	549	2.80	60	4.1	7.0	6.7
47	Pingora Loan Servicing	1,795	3.12	79	5.8	7.5	7.1	STOCKTON MORTGAGE CORPORATIO	194	2.65	57	5.6	6.3	5.9	Aurora	831	2.86	62	3.9	6.7	6.4
48	Pentagon Federal Credit Unio	891	2.81	62	5.4	6.2	5.9	COASTAL FEDERAL CREDIT UNION	230	2.87	65	5.2	7.0	6.7	GREENWAY MORTGAGE FUNDING CO	162	2.80	62	3.6	7.2	7.0
49	Aurora	778	2.85	66	5.3	6.4	6.1	Regions Bank	3,188	2.75	65	4.9	6.6	6.3	MERCANTILE BANK	232	2.79	59	3.5	7.2	7.0
50	SoFi	761	2.60	58	5.1	5.5	5.2	Aurora	795	2.85	65	4.9	6.5	6.2	Bank of America	4,059	3.39	108	3.3	9.6	9.3
51	AmeriHome Mortgage	362	4.91	21	5.0	13.4	12.8	MERCANTILE BANK	219	2.76	62	4.8	7.0	6.7	SWBC Mortgage	447	2.93	59	2.9	7.5	7.3
52	Amerisave Mortgage	1,491	2.79	47	4.6	5.8	5.6	NORTHWEST BANK	174	2.66	69	4.5	6.5	6.2	SUMMIT CREDIT UNION	255	2.74	62	2.9	7.1	6.9
53	First United Bank	466	3.01	65	4.5	7.3	7.0	MIDWESTONE BANK	161	2.67	67	4.5	6.7	6.5	MSR Asset Vehicle	2,487	2.64	52	2.5	5.9	5.8
54	Johnson Bank	461	2.74	70	4.5	6.2	6.0	FLAT BRANCH MORTGAGE INC	147	2.94	58	4.4	7.2	6.9	Chase	48,201	2.78	62	2.4	6.5	6.3
55	Sierra Pacific	499	2.72	67	4.4	5.8	5.6	The Money Source	458	2.78	64	4.3	6.5	6.2	Sierra Pacific	589	2.78	63	2.2	6.5	6.3
56	Wells Fargo	37,851	2.90	73	4.3	6.8	6.6	GREENWAY MORTGAGE FUNDING CO	154	2.79	65	4.1	7.0	6.7	First Citizens Bank	443	2.91	69	2.1	7.6	7.4
57	Truist Bank	16,301	2.84	70	3.9	6.3	6.1	AmeriHome Mortgage	364	4.87	23	3.8	13.2	12.8	AMERICA FIRST FEDERAL CREDIT	381	2.57	62	2.0	6.5	6.4
58	First Federal Bank	774	2.69	63	3.6	6.1	5.9	SUMMIT CREDIT UNION	241	2.71	65	2.5	6.7	6.5	PennyMac	14,728	2.84	54	2.0	6.5	6.4
59	Chase	44,812	2.76	65	3.6	6.0	5.8	Wells Fargo	38,980	2.90	72	2.5	6.9	6.8	Freedom Mortgage	23,899	2.60	59	1.8	5.9	5.8
60	GREENWAY MORTGAGE FUNDING CO	151	2.79	66	3.3	6.8	6.6	Guild Mortgage	2,264	2.90	60	2.3	6.6	6.4	First Federal Bank	828	2.71	59	1.7	6.6	6.5
61	United Shore (Retained)	11,891	2.96	48	3.2	6.1	5.9	Cardinal Financial	355	2.65	53	2.3	6.0	5.9	BOK Financial	1,990	2.81	65	1.6	7.0	6.9
62	Marlin Mortgage Capital	947	2.61	57	3.2	5.2	5.1	Trustmark Bank	307	3.00	74	2.3	7.8	7.6	Wells Fargo	41,428	2.92	71	1.6	7.3	7.1
63	GREENWAY MORTGAGE FUNDING CO	722	2.80	71	3.1	6.6	6.4	Chase	45,810	2.76	64	2.3	6.1	6.0	Guild Mortgage	2,392	2.93	57	1.6	6.9	6.8
64	BANNER BANK	156	2.98	71	2.0	6.5	6.4	SECURITY SERVICE FEDERAL CRE	188	3.14	74	1.9	7.7	7.6	The Money Source	442	2.80	61	1.4	6.6	6.5
65	COMMUNITYAMERICA FEDERAL CRE	153	2.82	62	2.0	6.4	6.3	Seneca Mortgage	3,260	2.68	58	1.5	5.8	5.7	CMG Mortgage	3,298	2.54	52	1.4	5.3	5.2
66	MERCHANTS BANK NATIONAL ASSO	303	2.70	69	2.0	6.3	6.2	SWBC Mortgage	423	2.91	62	1.4	7.0	6.9	MIDWESTONE BANK	170	2.68	64	1.4	6.9	6.8
67	Freedom Mortgage	23,741	2.58	62	1.3	5.3	5.2	GLACIER BANK	139	2.72	62	1.4	5.9	5.9	SOUTHSTATE BANK NATIONAL ASS	650	2.82	59	1.3	7.0	6.9
68	CITY BANK	175	2.69	58	1.0	6.3	6.2	VALLEY NATIONAL BANK	447	2.98	75	1.4	6.6	6.5	First United Bank	505	3.05	61	1.3	7.6	7.5
69	NORTHWEST BANK	170	2.65	70	0.9	6.1	6.0	MERCHANTS BANK NATIONAL ASSO	311	2.70	67	1.3	6.5	6.4	U.S. Bank	11,226	2.92	67	1.2	6.9	6.9
70	MIDWESTONE BANK	157	2.67	68	0.8	6.3	6.3	U.S. Bank	10,560	2.89	69	1.1	6.5	6.5	Navy Federal Credit Union	992	3.00	63	1.2	7.5	7.4
71	1ST SOURCE BANK	145	2.75	64	0.7	6.5	6.5	Truist Bank	16,705	2.84	69	0.9	6.3	6.3	STOCKTON MORTGAGE CORPORATIO	202	2.65	54	1.0	6.2	6.1
72	UNITED COMMUNITY BANK	344	2.86	67	0.6	6.7	6.7	SOUTHSTATE BANK NATIONAL ASS	618	2.80	62	0.7	6.6	6.6	Two Harbors	12,905	2.65	63	0.9	6.1	6.1
73	UIF CORPORATION	270	2.88	57	0.5	6.0	5.9	BANNER BANK	159	2.98	70	0.7	6.7	6.7	Amerisave Mortgage	1,603	2.85	42	0.9	6.5	6.5
74	Guild Mortgage	2,216	2.90	61	0.4	6.2	6.2	Freedom Mortgage	23,899	2.59	61	0.2	5.4	5.4	Regions Bank	3,357	2.77	63	0.9	6.9	6.8
75	U.S. Bank	10,280	2.89	70	0.3	6.3	6.2	Two Harbors	11,753	2.65	66	0.2	5.8	5.8	Bell Bank	904	2.77	56	0.8	6.4	6.4
76	Seneca Mortgage	3,226	2.67	59	-0.1	5.5	5.5	Union Savings Bank	1,742	2.80	70	-0.2	6.6	6.6	SUNFLOWER BANK NATIONAL ASSO	406	2.81	62	0.8	6.6	6.6
77	Planet Home Lending	1,067	3.00	55	-0.2	6.3	6.3	WATERMARK CAPITAL INC.	338	2.32	57	-0.2	4.6	4.6	MISSION SERVICING RESIDENTIA	213	3.00	53	0.8	6.9	6.8
78	Citi	2,311	3.03	78	-0.2	6.6	6.6	UIF CORPORATION	276	2.89	56	-0.3	6.3	6.3	Seneca Mortgage	2,827	2.67	55	0.7	6.0	5.9
79	Two Harbors	10,214	2.65	69	-0.2	5.6	5.6	Grander Mortgage Capital	410	2.62	57	-0.5	5.7	5.8	loanDepot.com	10,011	2.50	50	0.5	5.2	5.2
80	BAXTER CREDIT UNION	270	2.70	67	-0.5	5.8	5.8	Fulton Bank	220	3.11	81	-0.6	7.4	7.5	WATERMARK CAPITAL INC.	350	2.32	54	0.5	4.9	4.8
81	BSI Financial	1,093	2.60	61	-1.0	4.9	5.0	Columbia Bank	360	2.99	74	-0.8	6.8	6.8	BSI Financial	1,218	2.61	56	-0.1	5.6	5.7
82	BROADVIEW FEDERAL CREDIT UNI	393	2.76	72	-1.2	5.4	5.5	United Shore (->Nationstar)	305	3.52	83	-1.1	9.1	9.2	Fairway	564	2.88	51	-0.4	6.3	6.4
83	ATLANTIC BAY MORTGAGE GROUP	401	2.81	62	-1.2	6.0	6.1	AssociatedBank	699	2.81	70	-1.1	6.8	6.9	PHH Mortgage	7,397	2.76	61	-0.5	6.2	6.2
84	Cadence Bank	488	3.00	68	-1.4	6.8	6.9	First United Bank	477	3.02	64	-1.3	7.0	7.1	FOURLEAF FEDERAL CREDIT UNIO	374	2.86	74	-1.3	5.5	5.6
85	CONSUMERS CREDIT UNION	201	2.79	62	-1.4	6.4	6.4	Weststar Mortgage	370	2.74	64	-1.4	6.6	6.7	Nationstar	39,643	2.81	57	-1.4	6.4	6.5
86	STOCKTON MORTGAGE CORPORATIO	190	2.66	58	-1.5	5.6	5.7	Planet Home Lending	1,094	3.02	54	-1.4	6.6	6.7	Primary Residential	528	2.64	57	-1.5	6.0	6.1
87	New Residential	24,074	2.97	71	-1.6	6.6	6.7	Pentagon Federal Credit Unio	912	2.81	61	-1.4	6.1	6.2	Boeing Credit Union	324	2.89	55	-1.5	6.5	6.6
88	Weststar Mortgage	362	2.74	65	-1.6	6.6	6.7	CMG Mortgage	3,155	2.51	55	-1.6	4.8	4.9	MYCUMORTGAGE	246	2.93	67	-1.6	7.8	8.0
89	DESERT FINANCIAL CREDIT UNIO	173	2.96	68	-2.4	6.7	6.9	PennyMac	13,600	2.79	58	-1.7	5.8	5.9	Bank Of England	198	2.75	57	-1.6	6.4	6.5
90	Sun West	540	2.63	57	-2.4	5.2	5.4	THE PARK NATIONAL BANK	179	2.56	71	-1.8	6.3	6.4	Truist Bank	17,682	2.87	66	-1.7	6.6	6.7

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

Source: Fannie Mae, Freddie Mac, Santander US Capital Markets

GSE: Fixed 15yr, Out-of-the-money

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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
91	Nationstar	26,823	2.78	61	-2.4	5.8	5.9	First Bank	1,192	2.72	62	-1.8	5.7	5.8	Trustmark Bank	329	3.03	71	-2.1	7.8	7.9
92	First Bank	1,168	2.72	63	-2.7	5.4	5.5	THE STATE BANK AND TRUST COM	158	2.82	64	-1.9	6.4	6.5	CITY BANK	186	2.70	54	-2.2	6.6	6.7
93	The Money Source	479	2.77	65	-2.7	6.0	6.0	BAXTER CREDIT UNION	277	2.70	66	-2.0	6.0	6.1	Sailfish Servicing	1,008	2.64	50	-2.2	5.4	5.5
94	Keybank	1,227	2.83	64	-2.8	5.9	6.0	Keybank	1,256	2.83	63	-2.1	6.1	6.2	United Shore (->Nationstar)	394	3.74	73	-2.5	9.6	9.8
95	MOUNTAIN AMERICA FEDERAL CRE	228	2.56	69	-2.8	5.7	5.8	New Residential	24,686	2.97	70	-2.4	6.7	6.8	Ameris Bank	209	3.63	49	-2.6	8.4	8.6
96	LANDMARK CREDIT UNION	402	2.74	67	-3.0	6.1	6.2	American Internet Mortgage	1,296	2.69	66	-2.4	5.6	5.7	Fulton Bank	235	3.13	78	-2.6	7.7	7.9
97	Union Savings Bank	1,694	2.80	71	-3.2	6.2	6.4	MSR Asset Vehicle	2,390	2.64	55	-2.6	5.3	5.4	Columbia Bank	237	2.99	73	-2.7	6.8	7.0
98	MERCHANTS BANK OF INDIANA	270	2.50	57	-3.3	4.5	4.7	Bell Bank	859	2.74	59	-2.6	5.8	6.0	Union Savings Bank	1,845	2.82	67	-2.9	6.8	7.0
99	Fifth Third	6,635	2.77	68	-3.5	5.8	6.0	ONPOINT COMMUNITY CREDIT UNI	189	2.77	61	-2.6	5.7	5.9	New Residential	26,088	3.01	68	-2.9	7.0	7.3
100	PennyMac	12,730	2.80	60	-3.5	5.6	5.8	FIRST TECHNOLOGY FEDERAL CRE	647	2.81	68	-2.7	5.8	6.0	Planet Home Lending	1,159	3.07	50	-3.0	6.9	7.2
101	ONPOINT COMMUNITY CREDIT UNI	185	2.77	62	-3.7	5.4	5.7	Citi	2,376	3.04	77	-2.9	6.6	6.8	FIRST TECHNOLOGY FEDERAL CRE	650	2.81	65	-3.1	6.2	6.4
102	FOURLEAF FEDERAL CREDIT UNIO	420	2.85	77	-3.8	5.1	5.3	Smaller Servicers	33,922	2.77	66	-3.0	6.3	6.5	Paramount Residential	318	2.43	52	-3.5	5.3	5.5
103	Onslow Bay	11,206	2.48	56	-3.8	4.3	4.5	MYCUMORTGAGE	233	2.91	69	-3.3	7.4	7.6	Citi	2,549	3.09	74	-3.5	7.0	7.3
104	Gateway Mortgage	1,045	2.82	60	-4.0	6.1	6.3	FOURLEAF FEDERAL CREDIT UNIO	432	2.86	76	-3.4	4.9	5.1	AssociatedBank	739	2.82	68	-3.6	7.0	7.3
105	Smaller Servicers	32,797	2.77	68	-4.1	6.0	6.3	BANK OF SPRINGFIELD	142	2.63	66	-3.4	6.2	6.4	GREENWAY MORTGAGE FUNDING CO	781	2.81	67	-3.7	6.8	7.0
106	Colonial Savings	828	2.77	67	-4.2	6.4	6.6	Cadence Bank	502	3.00	67	-3.4	6.9	7.1	THE STATE BANK AND TRUST COM	168	2.85	61	-3.8	6.8	7.0
107	Navy Federal Credit Union	912	2.96	68	-4.3	6.4	6.7	BSI Financial	1,142	2.60	59	-3.6	5.2	5.4	First Bank	1,244	2.73	59	-3.8	5.9	6.2
108	AssociatedBank	679	2.80	71	-4.3	6.3	6.6	Nationstar	34,257	2.78	60	-3.6	5.9	6.1	STOCK YARDS BANK & TRUST COM	197	2.81	64	-3.8	6.7	7.0
109	BOK Financial	1,853	2.79	69	-4.4	6.0	6.3	FHLB Chicago	3,120	2.61	66	-3.6	6.1	6.4	Fifth Third	7,144	2.78	64	-3.9	6.3	6.5
110	Primary Residential	497	2.63	62	-4.8	5.4	5.7	Onslow Bay	10,304	2.46	54	-3.7	4.4	4.6	GUARDIAN SAVINGS BANK	548	2.83	69	-3.9	6.9	7.2
111	United Shore (Sold)	8,954	2.63	63	-5.0	5.3	5.6	Paramount Residential	306	2.41	55	-4.1	5.0	5.2	Onslow Bay	10,042	2.45	51	-4.0	4.6	4.8
112	United Shore (->Two Harbors)	2,935	2.33	58	-5.1	4.3	4.6	PHH Mortgage	7,009	2.74	64	-4.2	5.6	5.9	Huntington National Bank	2,844	2.98	64	-4.2	7.2	7.5
113	Click N Close.	167	2.63	58	-5.5	5.9	6.3	BOK Financial	1,899	2.79	68	-4.4	6.2	6.5	Kinecta Federal Credit Union	228	2.91	75	-4.2	5.8	6.1
114	Huntington National Bank	2,610	2.95	67	-5.9	6.5	6.9	Fifth Third	6,797	2.77	66	-4.4	5.9	6.2	MERCHANTS BANK OF INDIANA	285	2.51	52	-4.2	5.1	5.3
115	MSR Asset Vehicle	2,346	2.64	57	-6.0	4.9	5.2	WEST GATE BANK	473	2.71	60	-4.4	6.2	6.5	BANNER BANK	168	2.99	67	-4.5	6.8	7.1
116	Columbia Bank	350	2.99	75	-6.5	6.2	6.6	Huntington National Bank	2,683	2.95	66	-4.4	6.8	7.1	AmeriHome Mortgage	607	4.35	28	-4.5	9.8	10.3
117	SWBC Mortgage	413	2.90	64	-6.6	6.2	6.7	Evergreen Moneysource	280	2.96	60	-4.5	5.8	6.1	FHLB Chicago	3,274	2.62	63	-4.6	6.4	6.7
118	CMG Mortgage	3,100	2.51	57	-6.7	4.4	4.7	First Federal Bank	790	2.69	62	-4.6	5.9	6.1	Lake Michigan Credit Union	490	3.14	66	-4.8	7.7	8.0
119	PHH Mortgage	6,599	2.74	65	-7.3	5.2	5.6	CITY BANK	179	2.69	57	-4.7	6.1	6.4	SECURITY SERVICE FEDERAL CRE	200	3.16	71	-4.8	7.9	8.3
120	Provident Funding	4,863	2.68	75	-7.4	5.4	5.8	Navy Federal Credit Union	935	2.96	66	-5.4	6.6	7.0	Smaller Servicers	36,730	2.79	64	-4.9	6.5	6.9
121	Bank Of England	174	2.73	62	-7.6	5.7	6.1	United Shore (->Two Harbors)	2,987	2.33	57	-5.6	4.5	4.8	FIRST COMMUNITY CREDIT UNION	207	2.85	64	-5.0	6.8	7.2
122	Santander Bank	867	2.99	93	-8.0	6.1	6.7	UNITED COMMUNITY BANK	352	2.86	66	-5.7	6.5	6.9	Marlin Mortgage Capital	1,298	2.64	52	-5.1	5.3	5.6
123	Lakeview	12,101	2.86	54	-8.0	5.2	5.6	United Shore (Sold)	9,078	2.62	61	-5.7	5.4	5.7	Lakeview	12,973	2.92	50	-5.1	6.0	6.3
124	FHLB Chicago	3,043	2.61	67	-8.1	5.6	6.1	BROADVIEW FEDERAL CREDIT UNI	356	2.76	71	-6.0	5.3	5.6	PNC Mortgage	20,085	2.71	65	-5.5	6.1	6.5
125	M&T Bank	869	3.06	76	-8.1	6.4	6.9	Bank Of England	177	2.74	60	-6.1	5.8	6.2	WEST GATE BANK	496	2.73	57	-5.7	6.4	6.8
126	STOCK YARDS BANK & TRUST COM	183	2.80	68	-8.2	5.8	6.3	SoFi	775	2.60	56	-6.4	5.3	5.7	Keybank	1,322	2.85	60	-5.8	6.2	6.6
127	SOUTHSTATE BANK NATIONAL ASS	603	2.79	63	-8.3	5.9	6.4	M&T Bank	893	3.06	75	-6.4	6.6	7.1	United Shore (Sold)	8,155	2.64	60	-5.9	5.7	6.0
128	Grander Mortgage Capital	401	2.61	58	-8.5	5.1	5.5	Kinecta Federal Credit Union	216	2.91	77	-6.6	5.4	5.8	COASTAL FEDERAL CREDIT UNION	241	2.88	62	-5.9	6.6	7.0
129	GLACIER BANK	136	2.72	63	-8.5	5.1	5.6	UNITED FEDERAL CREDIT UNION	139	2.92	58	-6.8	6.4	6.8	1ST SOURCE BANK	156	2.77	60	-6.3	6.7	7.1
130	CrossCountry Mortgage	6,605	2.64	58	-8.5	4.8	5.2	Marlin Mortgage Capital	1,105	2.61	55	-6.9	4.9	5.3	Towne Mortgage	180	2.71	58	-6.4	6.1	6.5
131	PNC Mortgage	19,107	2.69	68	-8.7	5.4	5.9	Old National Bank	896	2.86	66	-7.2	6.2	6.7	CrossCountry Mortgage	4,835	2.67	53	-6.7	5.4	5.8
132	HEARTLAND BANK AND TRUST COM	206	2.76	72	-8.7	6.1	6.7	ResiCentral	205	2.30	51	-7.2	3.9	4.2	FIRST FINANCIAL BANK	245	2.83	63	-6.8	6.6	7.1
133	Essex Mortgage	138	2.83	67	-9.3	5.6	6.1	FIRST FEDERAL SAVINGS AND LO	198	2.81	63	-7.3	5.7	6.2	United Shore (->Two Harbors)	3,099	2.34	54	-7.0	4.8	5.2
134	GUARDIAN SAVINGS BANK	503	2.81	72	-9.5	6.0	6.6	PNC Mortgage	19,274	2.70	67	-7.4	5.7	6.1	NEIGHBORHOOD MORTGAGE SOLUTI	174	2.78	62	-7.0	6.8	7.3
135	FIRST HOME MORTGAGE CORP	381	2.74	60	-10.0	5.1	5.7	FIRST HOME MORTGAGE CORP	390	2.75	59	-7.6	5.5	5.9	Old National Bank	818	2.90	64	-7.5	6.6	7.1

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136	RELIANCE FIRST CAPITAL LLC	267	2.88	57	-10.8	5.4	6.0	DESERT FINANCIAL CREDIT UNIO	177	2.96	67	-7.6	6.7	7.2	Wintrust Mortgage	596	2.84	56	-7.5	6.0	6.5
137	American Internet Mortgage	1,269	2.69	67	-10.8	4.8	5.4	Primary Residential	506	2.64	60	-7.6	5.4	5.8	Pentagon Federal Credit Unio	965	2.84	58	-7.8	6.3	6.8
138	AXOS BANK	246	2.73	67	-11.5	4.5	5.0	MERCHANTS BANK OF INDIANA	275	2.50	55	-7.7	4.5	4.9	American Internet Mortgage	1,352	2.68	64	-8.0	5.6	6.1
139	FIRST FEDERAL SAVINGS AND LO	194	2.81	65	-12.0	5.2	5.9	GUARDIAN SAVINGS BANK	517	2.82	71	-7.7	6.3	6.8	Weststar Mortgage	387	2.74	61	-8.1	6.4	6.9
140	Citizens Bank	8,857	2.77	67	-12.4	5.4	6.2	Boeing Credit Union	309	2.87	58	-8.1	5.8	6.3	HEARTLAND BANK AND TRUST COM	223	2.77	69	-8.5	6.7	7.3
141	MORTON COMMUNITY BANK	179	2.59	69	-12.8	5.7	6.5	Provident Funding	4,964	2.69	74	-8.5	5.6	6.1	Grander Mortgage Capital	432	2.66	53	-8.9	5.6	6.1
142	Union Home Mortgage	582	2.90	53	-13.0	5.6	6.4	Sun West	544	2.60	56	-8.6	5.0	5.5	MERCHANTS BANK NATIONAL ASSO	328	2.73	64	-8.9	6.3	6.9
143	HORIZON BANK	168	2.95	68	-13.1	6.3	7.2	Lakeview	12,283	2.86	53	-9.0	5.3	5.8	DIGITAL FEDERAL CREDIT UNION	156	3.09	69	-9.1	6.9	7.5
144	THE STATE BANK AND TRUST COM	154	2.81	65	-13.1	5.4	6.2	CrossCountry Mortgage	5,384	2.65	56	-9.5	4.9	5.4	Citizens Bank	9,543	2.79	62	-9.1	6.1	6.7
145	Salem Five	287	2.75	69	-13.4	5.0	5.7	Sailfish Servicing	829	2.62	54	-9.6	4.8	5.3	THE PARK NATIONAL BANK	188	2.57	68	-9.2	6.2	6.8
146	SUMMIT CREDIT UNION	234	2.70	66	-13.4	5.4	6.2	LEADER BANK NATIONAL ASSOCIA	268	2.44	58	-9.9	4.3	4.8	BMO	831	3.08	74	-9.6	6.7	7.4
147	BMO	759	3.06	77	-14.4	5.8	6.7	HEARTLAND BANK AND TRUST COM	212	2.77	71	-10.1	6.2	6.9	RELIANCE FIRST CAPITAL LLC	284	2.89	53	-9.8	5.9	6.5
148	MERCANTILE BANK	214	2.75	63	-14.5	5.4	6.3	Citizens Bank	9,070	2.77	65	-10.2	5.7	6.4	NORTH AMERICAN SAVINGS BANK	165	2.59	57	-9.9	5.3	5.8
149	FIRST NATIONAL BANK OF PENNS	284	3.01	69	-14.7	5.7	6.7	Fremont Bank	632	2.82	74	-10.2	4.9	5.4	UNITED COMMUNITY BANK	372	2.88	63	-10.1	6.6	7.3
150	ResiCentral	201	2.30	52	-14.7	3.4	4.0	Union Home Mortgage	642	2.87	53	-10.2	5.9	6.6	ONPOINT COMMUNITY CREDIT UNI	197	2.77	58	-10.2	5.5	6.1
151	FIRST TECHNOLOGY FEDERAL CRE	689	2.83	70	-14.9	5.0	5.9	Lake Michigan Credit Union	455	3.09	69	-10.4	6.8	7.6	UNIVERSITY OF WISCONSIN CRED	500	2.60	58	-10.3	5.7	6.4
152	FirstBank of Puerto Rico	177	2.73	73	-15.0	7.3	8.5	Carrington	1,550	2.90	58	-10.5	6.1	6.8	Provident Funding	4,908	2.75	73	-10.3	5.9	6.6
153	Independent Bank	241	2.84	64	-15.7	5.5	6.5	EASTRISE FEDERAL CREDIT UNIO	143	2.66	70	-10.6	5.5	6.1	Independent Bank	270	2.86	60	-10.5	6.3	7.0
154	Teachers Federal Credit Unio	338	2.62	65	-17.4	3.9	4.7	FIRST AMERICAN BANK	213	2.71	63	-10.7	5.8	6.4	FIRST NATIONAL BANK OF PENNS	310	3.06	65	-10.5	6.6	7.3
155	MEMBERS MORTGAGE SERVICES LL	179	2.88	70	-17.4	6.0	7.3	NORTH AMERICAN SAVINGS BANK	159	2.59	60	-11.5	4.9	5.5	THE SERVION GROUP	378	2.88	62	-10.8	6.5	7.3
156	Fremont Bank	612	2.81	74	-17.7	4.3	5.2	STOCK YARDS BANK & TRUST COM	188	2.80	66	-11.8	5.8	6.6	FIRST HOME MORTGAGE CORPORAT	221	3.01	52	-10.8	6.4	7.1
157	SECURITY SERVICE FEDERAL CRE	182	3.13	76	-18.3	6.3	7.6	BMO	782	3.06	76	-11.9	6.2	7.1	Fremont Bank	666	2.83	72	-10.8	5.1	5.7
158	Bell Bank	839	2.74	61	-18.6	4.6	5.7	THE SERVION GROUP	369	2.86	65	-12.4	6.1	6.9	BAXTER CREDIT UNION	290	2.71	64	-10.9	5.8	6.5
159	PAM MSR Trust I	1,533	2.44	60	-18.6	4.1	5.0	Santander Bank	896	2.99	92	-12.5	6.0	6.8	FIRST HOME MORTGAGE CORP	407	2.77	55	-11.1	5.6	6.3
160	Wintrust Mortgage	497	2.80	62	-19.2	4.8	5.9	CONSUMERS CREDIT UNION	205	2.79	61	-14.0	5.8	6.7	NBKC Bank	333	2.85	45	-11.3	5.2	5.8
161	THE SERVION GROUP	364	2.85	66	-19.3	5.5	6.7	MEMBERS MORTGAGE SERVICES LL	183	2.89	69	-14.2	6.4	7.4	Carrington	1,623	2.92	55	-11.6	6.3	7.1
162	Ameris Bank	188	3.56	53	-19.4	6.4	7.9	Independent Bank	247	2.84	63	-14.8	5.7	6.7	LANDMARK CREDIT UNION	431	2.75	63	-11.7	6.1	6.8
163	Carrington	1,517	2.90	60	-19.4	5.3	6.6	FIRST FINANCIAL BANK	236	2.82	66	-15.0	5.8	6.7	FIRST FEDERAL SAVINGS AND LO	208	2.84	60	-12.1	5.8	6.6
164	FIRST AMERICAN BANK	209	2.71	65	-19.5	5.0	6.1	UNIVERSITY OF WISCONSIN CRED	475	2.57	62	-15.5	5.1	6.0	LOGIX FEDERAL CREDIT UNION	180	2.89	71	-12.2	5.4	6.2
165	Global Federal Credit Union	203	2.92	69	-19.6	5.4	6.7	Wintrust Mortgage	548	2.81	60	-15.6	5.2	6.2	VALLEY NATIONAL BANK	473	2.99	73	-12.5	6.0	6.8
166	FIRST FINANCIAL BANK	237	2.82	68	-19.8	5.3	6.5	United Shore (->Lakeview)	349	4.92	40	-16.1	9.2	10.9	Union Home Mortgage	704	2.90	49	-12.7	6.1	7.0
167	Old National Bank	872	2.85	67	-20.0	5.2	6.4	LANDMARK CREDIT UNION	411	2.74	66	-16.3	5.4	6.4	United Shore (->Lakeview)	425	5.03	36	-13.0	10.0	11.5
168	Banco Popular	334	2.89	80	-20.1	5.1	6.3	MECHANICS BANK	203	2.82	69	-16.7	4.9	5.9	M&T Bank	946	3.08	72	-13.2	6.4	7.3
169	United Shore (->Lakeview)	336	4.91	42	-20.4	8.7	10.9	HORIZON BANK	173	2.96	67	-16.9	6.0	7.2	PAM MSR Trust I	1,691	2.47	56	-13.3	4.8	5.5
170	FIRST FEDERAL SAVINGS BANK	223	2.76	69	-21.1	5.3	6.7	Global Federal Credit Union	208	2.93	68	-17.1	5.7	6.9	FIRST FEDERAL SAVINGS BANK	240	2.78	65	-13.5	6.3	7.2
171	CHOICEONE BANK	171	2.73	65	-21.7	5.0	6.3	FIRST NATIONAL BANK OF PENNS	292	3.02	67	-17.3	5.8	7.0	Teachers Federal Credit Unio	359	2.63	61	-13.5	4.0	4.6
172	BANK FIRST NATIONAL ASSOCIAT	186	2.62	65	-22.5	4.8	6.1	Salem Five	294	2.75	68	-17.3	5.0	6.0	MEMBERS MORTGAGE SERVICES LL	193	2.89	66	-13.5	6.7	7.7
173	Sailfish Servicing	756	2.61	55	-23.1	3.9	5.0	MISSION SERVICING RESIDENTIA	208	2.93	61	-17.4	5.3	6.4	FIRST AMERICAN BANK	223	2.71	61	-13.6	5.8	6.7
174	Lake Michigan Credit Union	442	3.08	70	-24.0	5.5	7.2	PAM MSR Trust I	1,600	2.45	59	-17.9	4.2	5.1	CONSUMERS CREDIT UNION	215	2.81	58	-14.5	6.1	7.1
175	MECHANICS BANK	236	2.81	69	-25.0	4.3	5.7	NBKC Bank	322	2.85	48	-17.9	4.3	5.3	TD Bank	758	2.87	58	-14.6	5.4	6.3
176	Towne Mortgage	166	2.67	62	-25.0	4.4	5.9	MORTON COMMUNITY BANK	183	2.59	68	-18.7	5.5	6.7	Sun West	559	2.59	54	-14.8	4.9	5.7
177	TEXAS DOW EMPLOYEES CREDIT U	146	2.92	69	-25.9	5.0	6.7	RELIANCE FIRST CAPITAL LLC	272	2.88	56	-19.3	5.0	6.2	HORIZON BANK	181	2.97	64	-15.2	6.4	7.5
178	MYCUMORTGAGE	227	2.91	70	-26.2	5.7	7.6	Ameris Bank	193	3.57	52	-19.4	6.6	8.2	SEFCU SERVICES LLC	165	2.87	69	-15.4	5.4	6.3
179	MISSION SERVICING RESIDENTIA	200	2.89	63	-26.3	4.5	6.1	FIRST FEDERAL SAVINGS BANK	228	2.77	68	-20.0	5.5	6.9	AXOS BANK	261	2.74	63	-15.5	4.7	5.6
180	Colorado Federal Savings Ban	298	2.33	74	-27.1	3.5	4.8	TD Bank	721	2.85	61	-20.7	4.8	6.0	MORTON COMMUNITY BANK	193	2.60	65	-16.0	6.0	7.1

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Source: Fannie Mae, Freddie Mac, Santander US Capital Markets

GSE: Fixed 15yr, Out-of-the-money

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181	PATELCO CREDIT UNION	139	2.81	68	-27.1	4.1	5.6	PATELCO CREDIT UNION	143	2.81	67	-21.3	4.4	5.6	MEMBER FIRST MORTGAGE LLC	264	2.86	66	-16.0	6.2	7.3
182	MLD Mortgage	423	2.55	59	-28.0	3.5	4.9	Royal Credit Union	317	2.70	65	-21.6	5.1	6.5	THE CANANDAIGUA NATIONAL BAN	153	2.69	67	-16.1	4.9	5.8
183	EASTRISE FEDERAL CREDIT UNIO	139	2.65	71	-28.3	4.2	5.9	Banco Popular	344	2.90	79	-21.6	5.5	6.9	BROADVIEW FEDERAL CREDIT UNI	349	2.76	68	-16.7	4.9	5.8
184	NORTH AMERICAN SAVINGS BANK	156	2.59	61	-28.8	3.7	5.2	Teachers Federal Credit Unio	345	2.62	63	-21.7	3.5	4.5	Royal Credit Union	332	2.71	63	-17.7	5.7	6.9
185	United Shore (->Nationstar)	235	3.50	85	-29.2	5.9	8.2	AXOS BANK	251	2.73	66	-21.9	4.0	5.1	LUANA SAVINGS BANK	161	2.51	55	-18.6	4.9	6.0
186	Gate City Bank	195	2.76	70	-29.4	4.6	6.5	ROYAL PACIFIC FUNDING CORP	157	2.82	62	-22.7	4.3	5.5	Santander Bank	957	2.99	90	-18.7	5.9	7.2
187	ROYAL PACIFIC FUNDING CORP	155	2.82	63	-29.6	3.9	5.5	ESL FEDERAL CREDIT UNION	216	2.88	71	-24.1	5.1	6.7	LEADER BANK NATIONAL ASSOCIA	280	2.47	54	-20.8	4.3	5.4
188	NBKC Bank	318	2.86	49	-30.0	3.4	4.9	CHOICEONE BANK	175	2.74	64	-24.8	4.9	6.4	Banco Popular	365	2.91	78	-21.0	5.4	6.8
189	UNIVERSITY OF WISCONSIN CRED	464	2.56	63	-30.0	4.0	5.7	Gate City Bank	200	2.76	69	-25.4	5.1	6.7	Gate City Bank	211	2.79	66	-22.0	5.6	7.1
190	DFCU FINANCIAL	148	3.12	74	-30.1	5.3	7.5	MEMBER FIRST MORTGAGE LLC	255	2.84	69	-26.7	5.2	7.1	ROYAL PACIFIC FUNDING CORP	163	2.82	59	-23.0	4.5	5.8
191	PROVIDENT CREDIT UNION	199	2.55	71	-32.8	3.3	4.9	LOGIX FEDERAL CREDIT UNION	171	2.88	73	-27.1	4.3	5.8	BANK FIRST NATIONAL ASSOCIAT	199	2.63	61	-23.1	5.2	6.7
192	LEADER BANK NATIONAL ASSOCIA	263	2.43	59	-32.9	3.0	4.5	ORIENTAL BANK	176	2.93	80	-27.2	5.6	7.7	TEXAS DOW EMPLOYEES CREDIT U	156	2.94	65	-24.2	5.7	7.5
193	TD Bank	706	2.84	62	-33.7	4.0	6.0	DFCU FINANCIAL	151	3.12	73	-27.6	5.6	7.7	EASTRISE FEDERAL CREDIT UNIO	150	2.67	68	-24.8	4.9	6.5
194	LOGIX FEDERAL CREDIT UNION	167	2.87	74	-37.4	3.6	5.8	FirstBank of Puerto Rico	182	2.74	72	-28.0	5.5	7.6	MEGA CAPITAL FUNDING INC.	373	2.53	53	-25.4	3.7	5.0
195	MEMBER FIRST MORTGAGE LLC	250	2.84	70	-39.5	4.2	6.9	THE CANANDAIGUA NATIONAL BAN	145	2.67	70	-29.8	3.9	5.5	Salem Five	308	2.76	65	-25.6	4.9	6.5
196	Royal Credit Union	310	2.70	66	-41.2	3.8	6.3	BANK FIRST NATIONAL ASSOCIAT	190	2.62	64	-31.6	4.4	6.4	HARBORONE MORTGAGE LLC	285	2.69	59	-26.0	4.5	6.1
197	ORIENTAL BANK	171	2.93	81	-43.9	4.2	7.4	HARBORONE MORTGAGE LLC	274	2.69	62	-31.8	4.0	5.8	Colorado Federal Savings Ban	675	2.29	62	-26.4	4.0	5.4
198	LUANA SAVINGS BANK	151	2.47	60	-44.6	2.9	5.2	MLD Mortgage	430	2.56	57	-32.5	3.4	5.0	CHOICEONE BANK	175	2.76	61	-26.6	5.2	7.0
199	FIRST HOME MORTGAGE CORPORAT	203	2.92	58	-45.1	3.4	6.2	Colorado Federal Savings Ban	306	2.33	74	-32.6	3.4	5.0	ESL FEDERAL CREDIT UNION	227	2.89	69	-27.5	5.1	6.9
200	MEGA CAPITAL FUNDING INC.	351	2.50	58	-45.7	2.6	4.8	MEGA CAPITAL FUNDING INC.	358	2.51	56	-33.4	3.3	4.8	ORIENTAL BANK	186	2.95	78	-27.9	5.9	8.1
201	THIRD FEDERAL SAVINGS & LOAN	419	2.87	69	-46.2	3.6	6.7	PROVIDENT CREDIT UNION	203	2.56	70	-34.1	3.4	5.1	PROVIDENT CREDIT UNION	212	2.57	67	-29.8	3.7	5.2
202	THE CANANDAIGUA NATIONAL BAN	142	2.67	71	-46.6	2.9	5.3	FIRST HOME MORTGAGE CORPORAT	210	2.96	56	-35.2	4.3	6.5	MLD Mortgage	446	2.57	54	-31.1	3.8	5.4
203	ESL FEDERAL CREDIT UNION	211	2.87	72	-49.2	3.4	6.6	TEXAS DOW EMPLOYEES CREDIT U	148	2.92	68	-36.9	4.4	6.9	THIRD FEDERAL SAVINGS & LOAN	446	2.88	64	-32.2	4.9	7.1
204	HARBORONE MORTGAGE LLC	269	2.68	64	-49.4	2.8	5.5	LUANA SAVINGS BANK	154	2.48	58	-41.2	3.3	5.6	DFCU FINANCIAL	160	3.14	71	-32.2	5.5	8.0
205	UNITED FEDERAL CREDIT UNION	136	2.91	60	-49.6	3.4	6.7	THIRD FEDERAL SAVINGS & LOAN	427	2.87	67	-41.8	4.0	6.8	FirstBank of Puerto Rico	191	2.76	70	-34.9	4.8	7.3

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1	Idaho Central Credit Union	164	3.22	74	78.6	14.1	8.1	NewRez	272	3.96	60	101.0	25.1	13.3	NewRez	522	3.67	72	65.0	17.2	10.8
2	NewRez	281	4.33	48	72.0	26.3	16.2	Idaho Central Credit Union	168	3.21	73	50.2	12.6	8.6	Idaho Central Credit Union	177	3.18	72	30.7	10.9	8.5
3	NORTHWEST FEDERAL CREDIT UNI	158	2.98	73	30.9	8.0	6.1	United Shore (Retained)	15,545	3.64	39	26.4	16.7	13.4	United Shore (Retained)	16,400	3.44	39	17.7	12.3	10.5
4	SERVIS ONE INC.	278	3.10	68	30.7	11.2	8.7	ATLANTIC BAY MORTGAGE GROUP	418	2.87	59	24.2	8.3	6.7	Rocket	47,261	3.04	55	16.8	8.6	7.4
5	AMERICA FIRST FEDERAL CREDIT	359	2.59	66	30.3	7.5	5.8	NORTHWEST FEDERAL CREDIT UNI	163	2.97	73	21.5	7.8	6.5	ATLANTIC BAY MORTGAGE GROUP	437	2.87	56	16.5	8.0	6.9
6	RENASANT BANK	356	3.43	56	25.4	11.6	9.4	Land Home Financial	184	2.76	62	21.5	7.2	5.9	NORTHWEST BANK	192	2.81	64	14.9	8.2	7.2
7	Paramount Residential	317	2.61	55	23.8	9.2	7.5	Essex Mortgage	146	2.95	64	21.0	8.6	7.1	Colonial Savings	1,363	2.71	62	14.1	7.9	6.9
8	Base MSR 2	605	2.68	76	22.3	6.8	5.6	AMARILLO NATIONAL BANK	193	3.42	59	19.0	11.8	10.0	SERVIS ONE INC.	191	3.19	64	13.4	9.5	8.4
9	United Shore (Retained)	15,923	3.73	39	21.1	15.5	12.9	Base MSR 2	624	2.68	76	19.0	6.9	5.8	Mortgage 1	291	3.01	53	12.3	8.5	7.6
10	FIRST COMMUNITY CREDIT UNION	198	2.93	67	17.7	8.0	6.9	Rocket	49,381	3.07	57	15.7	8.6	7.4	AMARILLO NATIONAL BANK	201	3.38	57	11.8	11.4	10.3
11	MORTGAGE CLEARING CORP	250	3.07	68	17.5	8.9	7.6	Johnson Bank	491	2.87	67	15.6	7.9	6.9	MORTGAGE LENDERS INVESTMENT	159	3.14	59	11.7	8.5	7.6
12	MIDWESTONE BANK	161	2.74	67	17.3	7.6	6.5	SERVIS ONE INC.	284	3.11	66	14.5	9.6	8.4	FLAT BRANCH MORTGAGE INC	199	3.35	50	11.0	10.1	9.1
13	AMARILLO NATIONAL BANK	190	3.45	59	16.4	11.9	10.3	Iowa Bankers Mortgage	839	2.95	61	14.5	9.0	7.9	Johnson Bank	513	2.84	65	8.7	7.7	7.1
14	BANK OF SPRINGFIELD	147	2.82	65	16.1	9.0	7.8	AMERICA FIRST FEDERAL CREDIT	367	2.59	65	13.5	7.0	6.2	New American Funding	3,083	2.86	53	8.6	7.4	6.8
15	FLAT BRANCH MORTGAGE INC	172	3.49	52	15.9	11.0	9.6	Colonial Savings	1,147	2.73	65	13.3	7.5	6.6	Iowa Bankers Mortgage	871	2.92	59	8.3	8.5	7.9
16	Fairway	725	3.72	43	15.8	12.2	10.6	Mortgage 1	279	3.03	56	12.3	8.3	7.4	CommunityAmerica Credit Unio	220	3.10	53	8.0	8.9	8.3
17	Bungalow Funding	1,034	3.20	53	15.0	9.1	7.9	Fairway	686	3.55	44	12.0	11.7	10.5	Global Federal Credit Union	236	3.16	62	7.7	9.0	8.4
18	SEACOAST NATIONAL BANK	149	3.50	57	14.9	11.0	9.6	CommunityAmerica Credit Unio	181	3.18	54	11.9	9.8	8.8	Guaranteed Rate	341	5.55	14	7.0	21.2	20.0
19	Johnson Bank	480	2.87	68	14.9	7.7	6.7	Towne Mortgage	179	2.85	58	11.8	7.8	7.0	Nexus Nova	2,345	3.03	48	6.8	8.4	7.9
20	Nexus Nova	2,423	3.26	49	14.5	11.0	9.7	Nexus Nova	2,363	3.15	49	11.6	9.7	8.7	Cardinal Financial	1,301	2.73	49	6.4	7.1	6.7
21	NEIGHBORHOOD MORTGAGE SOLUTI	168	2.94	64	14.2	8.3	7.3	MIDWESTONE BANK	164	2.73	66	10.7	7.4	6.7	Base MSR 2	661	2.69	74	6.4	6.6	6.2
22	COASTAL FEDERAL CREDIT UNION	237	3.03	64	13.8	8.3	7.3	Paramount Residential	322	2.60	53	10.2	7.8	7.1	SoFi	808	2.62	53	6.0	6.4	6.0
23	Iowa Bankers Mortgage	827	2.98	61	13.0	8.8	7.8	GREENWAY MORTGAGE FUNDING CO	743	2.82	69	7.9	7.1	6.6	MORTGAGE CLEARING CORP	267	3.04	65	6.0	8.3	7.9
24	First National Bank Of Omaha	522	3.02	66	12.3	8.6	7.7	loanDepot.com	10,214	2.70	51	7.8	6.6	6.1	Pingora Loan Servicing	2,053	3.16	75	5.6	8.2	7.8
25	THE PARK NATIONAL BANK	184	2.76	69	12.3	8.0	7.1	FIRST COMMUNITY CREDIT UNION	201	2.91	66	7.7	7.6	7.1	NexBank	727	2.89	52	5.6	7.6	7.2
26	Guaranteed Rate	493	5.64	14	12.2	24.1	21.7	United Shore (->Lakeview)	909	5.78	31	7.7	24.1	22.6	STANDARD MORTGAGE CORP.	333	2.70	64	5.1	7.2	6.9
27	Rocket	55,775	3.07	58	11.3	8.1	7.3	New American Funding	2,981	2.88	55	7.4	7.3	6.8	NORTHWEST FEDERAL CREDIT UNI	171	2.96	70	4.8	7.2	6.9
28	Mortgage 1	273	3.03	57	11.1	7.7	6.9	Guaranteed Rate	427	5.62	14	7.4	24.0	22.5	MOUNTAIN AMERICA FEDERAL CRE	250	2.63	64	4.7	6.9	6.6
29	loanDepot.com	10,072	2.71	53	9.0	6.3	5.8	SUNFLOWER BANK NATIONAL ASSO	402	2.93	63	6.8	7.3	6.8	United Shore (->Lakeview)	729	5.57	32	4.3	19.6	18.8
30	New American Funding	2,940	2.90	57	8.9	7.2	6.7	NEIGHBORHOOD MORTGAGE SOLUTI	172	2.93	63	6.8	8.0	7.5	Aurora	831	2.86	62	4.2	6.7	6.4
31	WATERMARK CAPITAL INC.	332	2.33	59	8.5	4.8	4.4	Click N Close.	178	2.78	55	6.5	7.5	7.1	MIDWESTONE BANK	172	2.72	64	3.6	7.3	7.0
32	Bank of America	3,758	3.55	104	7.8	10.3	9.6	Central Trust Bank	537	2.89	62	6.2	7.4	7.0	Click N Close.	192	2.76	52	3.6	7.5	7.3
33	Chase	46,735	2.90	63	7.1	7.0	6.6	MOUNTAIN AMERICA FEDERAL CRE	238	2.64	66	5.9	6.7	6.3	Gateway Mortgage	1,176	3.00	53	3.5	8.1	7.8
34	SoFi	763	2.61	58	6.1	5.6	5.3	Aurora	796	2.86	65	5.4	6.5	6.2	GREENWAY MORTGAGE FUNDING CO	163	2.81	62	3.4	7.2	7.0
35	Click N Close.	175	2.79	57	5.7	7.7	7.3	FIRST MERCHANTS BANK	177	3.25	49	5.3	9.1	8.7	Central Trust Bank	560	2.88	59	3.3	7.4	7.1
36	Land Home Financial	180	2.76	63	5.6	6.2	5.9	Pingora Loan Servicing	1,921	3.16	77	5.2	7.8	7.4	Nations Lending Corporation	205	3.42	44	3.2	9.1	8.8
37	Aurora	779	2.86	66	5.2	6.4	6.0	Union Savings Bank	1,814	2.93	67	4.2	7.6	7.3	Land Home Financial	191	2.75	59	3.1	6.3	6.1
38	Pingora Loan Servicing	1,816	3.16	79	5.0	7.7	7.3	GREENWAY MORTGAGE FUNDING CO	155	2.80	65	4.0	7.0	6.7	loanDepot.com	10,493	2.68	49	3.1	6.3	6.1
39	Union Savings Bank	1,768	2.94	68	4.7	7.4	7.1	1ST SOURCE BANK	154	2.88	61	3.5	7.7	7.4	Union Savings Bank	1,903	2.92	65	3.1	7.7	7.5
40	GREENWAY MORTGAGE FUNDING CO	152	2.80	66	4.6	6.9	6.6	First National Bank Of Omaha	534	3.01	65	3.4	8.3	8.0	Chase	49,469	2.87	61	2.9	7.0	6.8
41	Marlin Mortgage Capital	966	2.68	56	4.5	5.7	5.5	MORTGAGE CLEARING CORP	255	3.06	67	3.3	8.0	7.7	Evergreen Moneysource	306	3.11	55	2.8	7.4	7.2
42	Kinecta Federal Credit Union	213	2.95	77	4.5	6.2	6.0	STANDARD MORTGAGE CORP.	318	2.70	66	3.1	6.8	6.6	AMERICA FIRST FEDERAL CREDIT	383	2.59	62	2.8	6.7	6.5
43	GREENWAY MORTGAGE FUNDING CO	724	2.81	71	3.8	6.7	6.4	Chase	47,565	2.89	63	3.0	6.9	6.7	MSR Asset Vehicle	2,491	2.65	52	2.4	5.9	5.8
44	Planet Home Lending	1,188	3.31	52	3.8	8.9	8.6	MERCANTILE BANK	239	3.05	58	2.9	8.2	8.0	Fairway	648	3.31	46	2.3	9.2	9.0
45	ATLANTIC BAY MORTGAGE GROUP	409	2.87	61	3.6	7.0	6.7	FLAT BRANCH MORTGAGE INC	174	3.46	52	2.8	10.2	9.9	ResiCentral	213	2.32	48	1.9	5.0	4.9

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46	STANDARD MORTGAGE CORP.	310	2.70	68	3.6	6.7	6.4	Gateway Mortgage	1,139	3.04	55	2.6	8.1	7.9	Freedom Mortgage	24,160	2.64	58	1.8	6.1	6.0
47	First Citizens Bank	453	3.21	66	3.4	8.8	8.5	BANK OF SPRINGFIELD	149	2.80	64	2.5	7.7	7.5	UNITED FEDERAL CREDIT UNION	164	3.25	51	1.6	8.8	8.7
48	BAXTER CREDIT UNION	280	2.82	65	2.6	6.6	6.4	The Money Source	460	2.79	64	2.3	6.6	6.4	First National Bank Of Omaha	559	3.00	63	1.5	8.1	8.0
49	SUNFLOWER BANK NATIONAL ASSO	395	2.95	64	2.5	6.9	6.8	RENASANT BANK	358	3.39	55	2.3	9.8	9.6	Two Harbors	13,066	2.70	63	1.1	6.5	6.4
50	Regions Bank	3,248	2.89	64	2.3	7.0	6.8	Amerisave Mortgage	1,715	3.18	42	2.2	7.7	7.6	SOUTHSTATE BANK NATIONAL ASS	681	2.97	57	0.9	7.7	7.6
51	NORTHWEST BANK	179	2.83	67	2.3	6.8	6.7	NORTHWEST BANK	183	2.82	66	2.2	7.0	6.9	Paramount Residential	330	2.57	51	0.8	6.7	6.7
52	Freedom Mortgage	24,124	2.64	62	1.9	5.6	5.5	Planet Home Lending	1,209	3.31	50	1.9	9.4	9.2	PennyMac	15,972	3.10	51	0.5	8.3	8.3
53	United Shore (->Nationstar)	375	4.56	62	1.8	14.1	13.9	Bank of America	3,903	3.54	104	1.8	9.9	9.7	SWBC Mortgage	480	3.16	56	0.4	8.3	8.3
54	Wells Fargo	39,014	2.99	72	1.5	7.2	7.1	American Internet Mortgage	1,335	2.78	64	1.2	6.5	6.4	The Money Source	443	2.81	61	0.3	6.7	6.7
55	BROADVIEW FEDERAL CREDIT UNI	413	2.91	69	1.2	6.1	6.0	SWBC Mortgage	467	3.20	58	1.0	8.5	8.4	WATERMARK CAPITAL INC.	350	2.33	54	0.3	4.9	4.9
56	Pentagon Federal Credit Unio	1,002	3.18	57	1.2	7.7	7.6	Freedom Mortgage	24,263	2.64	60	1.0	5.8	5.7	CMG Mortgage	3,413	2.67	51	0.2	6.0	6.0
57	AssociatedBank	705	2.92	69	1.0	7.2	7.2	United Shore (->Nationstar)	486	4.58	60	0.8	16.2	16.0	Wells Fargo	42,210	2.98	70	-0.0	7.4	7.4
58	VALLEY NATIONAL BANK	445	3.06	74	0.6	6.9	6.8	Two Harbors	12,028	2.73	65	0.5	6.5	6.5	Sailfish Servicing	1,023	2.69	50	-0.0	5.8	5.8
59	Arvest Mortgage	1,318	3.28	72	0.0	8.9	8.9	Bungalow Funding	1,010	3.21	52	0.5	9.2	9.2	MERCANTILE BANK	248	3.01	56	-0.0	7.9	7.9
60	GUIDANCE RESIDENTIAL LLC	635	3.89	49	-0.1	14.7	14.7	Regions Bank	3,316	2.88	63	-0.0	7.0	7.0	Bank of America	4,234	3.51	104	-0.1	9.9	9.9
61	ONPOINT COMMUNITY CREDIT UNI	194	2.92	60	-0.2	7.2	7.2	Wells Fargo	40,042	2.99	71	-0.3	7.2	7.2	Bungalow Funding	664	3.28	50	-0.1	9.0	9.0
62	SWBC Mortgage	462	3.24	59	-0.2	8.3	8.3	AssociatedBank	721	2.91	68	-0.5	7.3	7.4	First Federal Bank	845	2.78	58	-0.4	6.7	6.8
63	Wintrust Mortgage	552	3.14	57	-0.5	8.0	8.1	MYCUMORTGAGE	241	3.03	67	-0.5	7.9	8.0	Arvest Mortgage	1,432	3.21	70	-0.5	8.6	8.7
64	Two Harbors	10,482	2.74	67	-0.6	6.2	6.3	WATERMARK CAPITAL INC.	338	2.33	57	-0.5	4.6	4.6	Seneca Mortgage	2,878	2.73	54	-0.6	6.3	6.3
65	Gateway Mortgage	1,128	3.07	56	-0.7	7.8	7.9	Cardinal Financial	377	2.86	50	-1.1	6.9	7.0	RENASANT BANK	363	3.30	54	-0.7	9.0	9.0
66	CITY BANK	177	2.73	58	-0.8	6.3	6.3	Seneca Mortgage	3,320	2.74	57	-1.3	6.1	6.1	GUIDANCE RESIDENTIAL LLC	624	3.67	50	-0.7	12.2	12.3
67	FIRST FEDERAL SAVINGS AND LO	212	3.10	61	-0.8	7.4	7.5	Guild Mortgage	2,484	3.20	56	-1.4	8.4	8.5	SUMMIT CREDIT UNION	269	2.93	59	-0.9	7.6	7.7
68	Truist Bank	17,399	3.04	67	-1.1	7.4	7.5	Weststar Mortgage	372	2.75	64	-1.6	6.6	6.7	DESERT FINANCIAL CREDIT UNIO	196	3.13	62	-1.0	7.9	7.9
69	Fifth Third	6,764	2.83	67	-1.1	6.3	6.3	COASTAL FEDERAL CREDIT UNION	241	3.02	63	-1.6	7.4	7.5	SUNFLOWER BANK NATIONAL ASSO	417	2.90	61	-1.0	7.0	7.1
70	Trustmark Bank	343	3.40	68	-1.5	9.1	9.2	STOCKTON MORTGAGE CORPORATIO	203	2.81	55	-1.7	6.7	6.8	BOK Financial	2,031	2.88	64	-1.1	7.2	7.3
71	BSI Financial	1,111	2.65	60	-1.5	5.2	5.2	First Citizens Bank	455	3.16	67	-1.7	8.3	8.5	U.S. Bank	11,652	3.04	65	-1.1	7.5	7.5
72	PennyMac	14,490	3.20	54	-1.6	8.7	8.8	BAXTER CREDIT UNION	285	2.81	65	-1.7	6.5	6.6	United Shore (->Nationstar)	572	4.60	56	-1.2	14.5	14.7
73	U.S. Bank	10,914	3.07	67	-1.7	7.2	7.4	Arvest Mortgage	1,363	3.25	72	-2.4	8.7	8.9	MYCUMORTGAGE	253	3.02	65	-1.3	8.1	8.2
74	Guild Mortgage	2,464	3.24	57	-1.9	8.4	8.6	HEARTLAND BANK AND TRUST COM	215	2.83	70	-2.5	7.3	7.4	Primary Residential	530	2.65	57	-1.3	6.1	6.2
75	Weststar Mortgage	363	2.75	65	-2.1	6.6	6.7	MSR Asset Vehicle	2,395	2.65	55	-2.5	5.3	5.4	PHH Mortgage	7,558	2.83	60	-1.5	6.6	6.7
76	American Internet Mortgage	1,316	2.81	65	-2.3	6.0	6.2	PennyMac	15,270	3.15	54	-2.9	8.6	8.9	Bank Of England	199	2.76	56	-1.5	6.4	6.5
77	Seneca Mortgage	3,287	2.74	59	-2.5	5.8	5.9	SOUTHSTATE BANK NATIONAL ASS	657	3.00	59	-2.9	7.3	7.6	Guild Mortgage	2,562	3.16	54	-1.6	8.1	8.2
78	First Federal Bank	801	2.81	62	-2.5	6.3	6.4	GUIDANCE RESIDENTIAL LLC	624	3.79	50	-2.9	13.5	13.9	BSI Financial	1,229	2.64	56	-1.6	5.7	5.8
79	United Shore (->Lakeview)	868	5.77	33	-2.6	20.2	20.7	U.S. Bank	11,139	3.06	67	-3.0	7.3	7.5	First Citizens Bank	469	3.09	66	-1.7	8.2	8.3
80	Sierra Pacific	525	2.89	64	-2.8	6.4	6.6	Pentagon Federal Credit Unio	1,013	3.14	57	-3.2	7.6	7.9	FIRST MERCHANTS BANK	179	3.16	48	-1.8	8.2	8.4
81	Evergreen Moneysource	294	3.17	58	-2.9	7.3	7.5	SECURITY SERVICE FEDERAL CRE	203	3.37	70	-3.2	8.4	8.7	Towne Mortgage	187	2.86	56	-1.9	6.9	7.0
82	Union Home Mortgage	774	3.71	43	-3.3	11.1	11.4	Fifth Third	6,916	2.83	66	-3.3	6.3	6.5	Regions Bank	3,457	2.87	61	-2.0	7.1	7.2
83	Provident Funding	5,028	2.79	73	-3.3	6.3	6.5	Sierra Pacific	553	2.87	63	-3.3	6.5	6.7	AssociatedBank	756	2.89	66	-2.0	7.4	7.6
84	The Money Source	481	2.79	64	-3.3	6.2	6.4	ALTRA FEDERAL CREDIT UNION	147	3.06	60	-3.4	7.7	8.0	Nationstar	41,163	2.94	56	-2.3	7.0	7.1
85	LANDMARK CREDIT UNION	419	2.89	65	-3.5	6.6	6.8	Truist Bank	17,726	3.03	66	-3.7	7.4	7.6	GUARDIAN SAVINGS BANK	560	2.91	67	-2.5	7.2	7.4
86	STOCK YARDS BANK & TRUST COM	185	2.84	67	-3.5	6.3	6.5	Provident Funding	5,119	2.78	72	-3.9	6.5	6.7	Wintrust Mortgage	641	3.08	53	-2.5	7.7	7.9
87	Lakeview	14,064	3.32	49	-3.7	8.3	8.6	Onslow Bay	10,460	2.52	54	-4.1	4.8	5.0	GREENWAY MORTGAGE FUNDING CO	783	2.82	67	-2.8	6.8	7.0
88	Amerisave Mortgage	1,698	3.21	43	-3.8	7.1	7.3	GUARDIAN SAVINGS BANK	532	2.91	69	-4.1	6.9	7.2	Sierra Pacific	609	2.90	62	-3.0	6.8	7.0
89	New Residential	27,267	3.35	65	-3.9	8.9	9.3	Wintrust Mortgage	604	3.13	56	-4.2	7.9	8.2	Lakeview	14,339	3.24	47	-3.0	8.0	8.3
90	Colonial Savings	832	2.79	67	-4.0	6.4	6.7	Nationstar	36,130	2.95	58	-4.4	6.8	7.1	LUANA SAVINGS BANK	165	2.60	54	-3.4	6.2	6.5

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91	Essex Mortgage	143	2.95	65	-4.0	6.5	6.7	First Bank	1,212	2.78	61	-4.5	5.8	6.1	Fifth Third	7,237	2.83	63	-3.4	6.5	6.8
92	First United Bank	523	3.36	60	-4.1	9.1	9.5	FHLB Chicago	3,163	2.66	65	-4.5	6.3	6.6	Amerisave Mortgage	1,755	3.15	40	-3.4	7.4	7.6
93	Onslow Bay	11,376	2.53	55	-4.1	4.7	4.9	Grander Mortgage Capital	418	2.69	56	-4.6	5.7	6.0	Planet Home Lending	1,238	3.26	48	-3.5	8.5	8.8
94	Nationstar	28,440	2.97	59	-4.2	6.7	6.9	Keybank	1,355	3.07	59	-4.7	7.1	7.4	HEARTLAND BANK AND TRUST COM	227	2.83	68	-3.8	7.3	7.6
95	1ST SOURCE BANK	151	2.89	63	-4.6	6.9	7.2	VALLEY NATIONAL BANK	457	3.05	73	-4.7	6.6	6.9	FOURLEAF FEDERAL CREDIT UNIO	381	2.93	73	-3.9	5.5	5.7
96	Central Trust Bank	526	2.90	63	-4.8	6.5	6.8	NBKC Bank	411	3.51	39	-4.9	9.8	10.3	New Residential	28,312	3.27	64	-3.9	8.6	8.9
97	United Shore (Sold)	9,024	2.66	62	-4.9	5.4	5.7	New Residential	27,652	3.32	65	-5.0	8.9	9.4	STOCK YARDS BANK & TRUST COM	198	2.83	64	-4.1	6.8	7.1
98	United Shore (->Two Harbors)	2,935	2.33	58	-5.1	4.3	4.6	THE PARK NATIONAL BANK	187	2.74	69	-5.0	6.8	7.2	Marlin Mortgage Capital	1,314	2.69	51	-4.1	5.6	5.9
99	COMMUNITYAMERICA FEDERAL CRE	175	3.23	57	-5.6	8.6	9.1	BSI Financial	1,158	2.64	59	-5.1	5.3	5.6	Onslow Bay	10,152	2.50	51	-4.2	4.9	5.1
100	MSR Asset Vehicle	2,352	2.65	57	-5.8	4.9	5.2	CMG Mortgage	3,286	2.66	54	-5.3	5.7	6.0	CITY BANK	187	2.72	53	-4.2	6.7	7.0
101	ROYAL PACIFIC FUNDING CORP	156	2.84	63	-5.8	5.3	5.6	PHH Mortgage	7,239	2.85	62	-5.4	6.5	6.8	Trust Bank	18,446	3.01	64	-4.3	7.2	7.5
102	RELIANCE FIRST CAPITAL LLC	275	2.98	56	-6.0	6.1	6.5	Union Home Mortgage	801	3.53	45	-5.4	10.1	10.7	First United Bank	545	3.29	57	-4.4	8.7	9.1
103	HEARTLAND BANK AND TRUST COM	210	2.83	71	-6.4	6.7	7.2	Lakeview	14,064	3.27	49	-5.5	8.3	8.7	NBKC Bank	384	3.26	40	-4.5	8.3	8.7
104	GUARDIAN SAVINGS BANK	519	2.92	70	-6.5	6.6	7.0	United Shore (->Two Harbors)	2,987	2.33	57	-5.6	4.5	4.8	DIGITAL FEDERAL CREDIT UNION	168	3.31	66	-4.5	8.2	8.6
105	Sun West	589	2.91	53	-7.0	7.4	7.9	First United Bank	529	3.33	59	-5.6	8.8	9.3	Bell Bank	973	3.02	53	-4.7	7.4	7.8
106	MOUNTAIN AMERICA FEDERAL CRE	233	2.64	68	-7.0	5.7	6.2	United Shore (Sold)	9,114	2.64	61	-5.6	5.5	5.8	FIRST HORIZON BANK	242	3.20	50	-4.8	8.1	8.5
107	Smaller Servicers	35,238	2.99	64	-7.0	7.0	7.5	SoFi	777	2.61	56	-5.9	5.4	5.7	American Internet Mortgage	1,378	2.75	63	-4.8	6.2	6.5
108	FIRST MERCHANTS BANK	177	3.32	50	-7.1	8.1	8.7	Marlin Mortgage Capital	1,123	2.67	54	-6.1	5.4	5.7	FHLB Chicago	3,309	2.66	62	-4.9	6.5	6.8
109	MERCHANTS BANK OF INDIANA	285	2.68	55	-7.3	5.5	6.0	Smaller Servicers	36,143	2.97	63	-6.6	7.2	7.7	FIRST COMMUNITY CREDIT UNION	210	2.89	64	-5.2	6.9	7.3
110	CMG Mortgage	3,246	2.68	55	-7.5	5.4	5.8	Primary Residential	509	2.65	60	-6.7	5.5	5.9	STOCKTON MORTGAGE CORPORATIO	208	2.76	52	-5.3	6.4	6.8
111	HORIZON BANK	178	3.14	65	-7.5	8.2	8.8	BROADVIEW FEDERAL CREDIT UNI	373	2.90	68	-6.7	5.7	6.1	Pentagon Federal Credit Unio	1,040	3.09	55	-5.3	7.5	7.9
112	FHLB Chicago	3,090	2.66	66	-7.7	5.9	6.4	Bank Of England	178	2.75	60	-6.8	5.8	6.2	Boeing Credit Union	339	3.03	53	-5.6	7.1	7.5
113	Primary Residential	500	2.65	61	-7.7	5.4	5.8	UNIVERSITY OF WISCONSIN CRED	514	2.84	58	-6.8	7.3	7.8	AmeriHome Mortgage	1,091	5.14	20	-5.8	18.2	19.2
114	PHH Mortgage	6,854	2.87	63	-7.9	6.2	6.8	LEADER BANK NATIONAL ASSOCIA	290	2.71	54	-6.9	6.4	6.8	PNC Mortgage	20,319	2.75	64	-5.9	6.3	6.7
115	First Bank	1,191	2.78	63	-8.0	5.4	5.9	Sailfish Servicing	844	2.68	53	-6.9	5.2	5.6	First Bank	1,259	2.77	59	-5.9	6.0	6.4
116	Santander Bank	867	2.99	93	-8.0	6.1	6.7	SUMMIT CREDIT UNION	261	2.97	61	-7.0	7.2	7.8	United Shore (Sold)	8,173	2.64	59	-5.9	5.7	6.0
117	Bank Of England	174	2.75	61	-8.2	5.7	6.2	ONPOINT COMMUNITY CREDIT UNI	197	2.91	59	-7.6	6.5	7.1	Trustmark Bank	361	3.32	66	-5.9	8.7	9.2
118	BOK Financial	1,909	2.89	68	-8.2	6.4	6.9	BOK Financial	1,951	2.89	67	-7.7	6.6	7.1	Kinecta Federal Credit Union	230	2.95	74	-5.9	5.9	6.3
119	PNC Mortgage	19,448	2.75	68	-8.9	5.7	6.2	PNC Mortgage	19,584	2.75	67	-7.8	5.9	6.4	UNIVERSITY OF WISCONSIN CRED	528	2.79	56	-6.1	7.1	7.5
120	UNITED COMMUNITY BANK	375	3.13	63	-9.1	7.1	7.8	Bell Bank	947	3.07	55	-7.9	7.6	8.2	Navy Federal Credit Union	1,108	3.32	58	-6.8	8.3	8.9
121	CONSUMERS CREDIT UNION	220	3.08	58	-9.2	6.9	7.6	Trustmark Bank	348	3.37	67	-7.9	8.5	9.2	Smaller Servicers	38,462	2.94	62	-6.9	7.1	7.6
122	AmeriHome Mortgage	1,374	5.75	13	-9.3	23.1	25.1	FOURLEAF FEDERAL CREDIT UNIO	442	2.93	75	-8.0	4.9	5.3	United Shore (->Two Harbors)	3,099	2.34	54	-7.0	4.8	5.2
123	Citi	2,614	3.40	71	-9.5	8.2	9.0	First Federal Bank	813	2.79	61	-8.1	6.1	6.6	Ameris Bank	249	4.02	44	-7.1	10.3	11.0
124	STOCKTON MORTGAGE CORPORATIO	202	2.87	55	-9.8	6.4	7.0	Columbia Bank	391	3.24	69	-8.4	7.9	8.6	Huntington National Bank	3,030	3.18	61	-7.2	7.8	8.4
125	WEST GATE BANK	512	3.03	57	-10.0	7.4	8.2	MERCHANTS BANK NATIONAL ASSO	329	2.89	64	-8.4	6.8	7.4	Provident Funding	5,014	2.82	72	-7.4	6.5	7.0
126	FOURLEAF FEDERAL CREDIT UNIO	430	2.94	75	-10.6	5.0	5.6	AmeriHome Mortgage	1,169	5.69	14	-8.7	23.2	25.1	Keybank	1,395	3.03	58	-7.6	6.8	7.3
127	BANK FIRST NATIONAL ASSOCIAT	196	2.79	63	-10.6	6.2	6.9	Old National Bank	989	3.16	62	-9.7	7.6	8.4	Weststar Mortgage	388	2.75	61	-8.0	6.4	6.9
128	FIRST HOME MORTGAGE CORP	396	2.87	59	-10.9	5.6	6.2	FIRST TECHNOLOGY FEDERAL CRE	686	3.01	65	-9.9	6.7	7.4	Columbia Bank	254	3.21	69	-8.0	7.8	8.4
129	CrossCountry Mortgage	7,391	3.00	53	-11.1	7.3	8.1	Fremont Bank	636	2.84	73	-10.0	5.1	5.6	FIRST TECHNOLOGY FEDERAL CRE	679	2.96	63	-8.0	6.9	7.5
130	Grander Mortgage Capital	410	2.68	58	-11.1	5.1	5.7	CITY BANK	180	2.72	56	-10.4	6.2	6.9	Citi	2,774	3.35	70	-8.2	8.1	8.8
131	SOUTHSTATE BANK NATIONAL ASS	646	3.01	60	-11.4	6.7	7.6	STOCK YARDS BANK & TRUST COM	189	2.83	66	-10.5	6.0	6.7	LANDMARK CREDIT UNION	443	2.86	62	-8.3	6.6	7.2
132	Towne Mortgage	177	2.89	59	-11.4	6.0	6.8	LANDMARK CREDIT UNION	427	2.87	64	-10.7	6.3	7.0	Union Home Mortgage	818	3.38	44	-8.4	8.8	9.6
133	Keybank	1,342	3.11	60	-11.5	6.5	7.3	BANNER BANK	165	3.09	68	-10.8	6.6	7.3	NEIGHBORHOOD MORTGAGE SOLUTI	180	2.91	60	-8.5	7.1	7.7
134	AXOS BANK	249	2.78	67	-11.9	4.6	5.2	FIRST HOME MORTGAGE CORP	404	2.87	57	-10.8	5.7	6.4	Cadence Bank	576	3.27	61	-8.7	8.3	9.0
135	Boeing Credit Union	325	3.09	56	-12.1	6.3	7.1	MEMBERS MORTGAGE SERVICES LL	191	3.03	67	-11.0	7.0	7.9	WEST GATE BANK	524	2.92	55	-8.8	7.1	7.7

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136	MERCHANTS BANK NATIONAL ASSO	324	2.92	65	-12.2	6.4	7.2	Citi	2,661	3.38	71	-11.1	8.2	9.2	Lake Michigan Credit Union	570	3.56	59	-9.0	9.1	10.0
137	MEMBERS MORTGAGE SERVICES LL	187	3.04	68	-12.7	6.8	7.7	Carrington	1,601	3.01	57	-11.1	6.4	7.2	SECURITY SERVICE FEDERAL CRE	211	3.34	68	-9.1	8.2	9.0
138	MERCANTILE BANK	236	3.07	59	-12.8	6.8	7.8	Huntington National Bank	2,931	3.23	62	-11.5	7.5	8.5	UIF CORPORATION	375	3.70	44	-9.3	10.3	11.3
139	BANNER BANK	162	3.11	69	-13.5	6.4	7.3	Kinecta Federal Credit Union	219	2.95	76	-11.6	5.4	6.1	FIRST HOME MORTGAGE CORPORAT	239	3.23	50	-9.4	7.7	8.5
140	FirstBank of Puerto Rico	181	2.81	72	-13.6	7.3	8.4	Sun West	580	2.82	53	-11.6	6.3	7.0	1ST SOURCE BANK	161	2.87	59	-9.4	6.8	7.5
141	FIRST HORIZON BANK	174	3.29	53	-13.7	7.2	8.3	FIRST FEDERAL SAVINGS AND LO	216	3.09	59	-11.6	6.8	7.6	Old National Bank	885	3.15	60	-9.8	7.5	8.3
142	LEADER BANK NATIONAL ASSOCIA	289	2.75	55	-13.9	5.9	6.8	NORTH AMERICAN SAVINGS BANK	159	2.59	60	-11.9	4.9	5.5	MERCHANTS BANK OF INDIANA	295	2.63	51	-9.9	5.5	6.1
143	FIRST TECHNOLOGY FEDERAL CRE	736	3.05	67	-14.4	6.6	7.6	Boeing Credit Union	329	3.07	55	-12.1	6.9	7.8	COASTAL FEDERAL CREDIT UNION	250	3.00	61	-9.9	6.9	7.7
144	Citizens Bank	9,336	2.94	64	-14.8	6.2	7.2	FIRST AMERICAN BANK	217	2.77	63	-12.1	5.9	6.7	Grandeur Mortgage Capital	439	2.71	53	-9.9	5.8	6.4
145	NBKC Bank	427	3.62	39	-14.8	8.8	10.3	LUANA SAVINGS BANK	160	2.61	56	-12.2	5.5	6.3	BAXTER CREDIT UNION	295	2.78	63	-10.0	6.1	6.7
146	Fulton Bank	239	3.47	74	-15.2	7.7	9.1	Santander Bank	896	2.99	92	-12.5	6.0	6.8	NORTH AMERICAN SAVINGS BANK	165	2.60	57	-10.1	5.3	5.8
147	Bell Bank	938	3.10	56	-15.2	6.8	7.9	UNITED COMMUNITY BANK	381	3.11	62	-12.9	6.8	7.8	RELIANCE FIRST CAPITAL LLC	290	2.97	52	-10.1	6.1	6.8
148	SECURITY SERVICE FEDERAL CRE	199	3.39	71	-15.7	7.4	8.8	M&T Bank	969	3.31	71	-13.1	7.3	8.3	BANNER BANK	172	3.07	66	-10.8	6.7	7.5
149	Salem Five	292	2.81	68	-15.9	5.1	6.1	ROYAL PACIFIC FUNDING CORP	158	2.84	62	-13.3	5.0	5.7	MERCHANTS BANK NATIONAL ASSO	341	2.85	63	-10.8	6.7	7.5
150	Columbia Bank	384	3.27	70	-16.6	7.2	8.6	WEST GATE BANK	514	2.98	56	-13.3	7.0	8.0	CrossCountry Mortgage	5,242	2.94	50	-10.8	6.9	7.7
151	Navy Federal Credit Union	1,098	3.46	59	-16.7	8.0	9.5	Evergreen MoneySource	297	3.14	57	-13.5	6.5	7.5	Fremont Bank	669	2.84	71	-10.9	5.2	5.8
152	Independent Bank	255	3.03	62	-17.1	6.2	7.5	Fulton Bank	244	3.43	74	-13.8	7.8	9.0	Citizens Bank	9,856	2.90	61	-11.1	6.5	7.3
153	BMO	806	3.24	73	-17.2	6.4	7.7	Citizens Bank	9,505	2.93	63	-14.0	6.3	7.3	MISSION SERVICING RESIDENTIA	251	3.50	47	-11.2	8.1	9.1
154	Huntington National Bank	2,892	3.26	62	-17.5	7.0	8.5	HORIZON BANK	181	3.11	64	-14.1	7.2	8.3	BMO	863	3.20	72	-11.5	7.0	7.9
155	UIF CORPORATION	379	3.88	45	-17.8	11.4	13.7	CrossCountry Mortgage	6,036	3.02	51	-14.1	7.3	8.5	THE PARK NATIONAL BANK	195	2.71	67	-11.6	6.5	7.3
156	PAM MSR Trust I	1,558	2.50	60	-18.2	4.3	5.2	PAM MSR Trust I	1,626	2.50	58	-14.3	4.7	5.4	PAM MSR Trust I	1,711	2.51	55	-11.8	5.0	5.7
157	SUMMIT CREDIT UNION	258	3.01	62	-18.3	6.4	7.8	MERCHANTS BANK OF INDIANA	287	2.66	53	-14.9	5.2	6.1	LOGIX FEDERAL CREDIT UNION	183	2.94	70	-12.1	5.6	6.4
158	Fremont Bank	617	2.84	74	-18.5	4.4	5.3	BMO	825	3.23	73	-15.0	6.7	7.8	FIRST AMERICAN BANK	226	2.75	60	-12.3	6.0	6.9
159	FIRST AMERICAN BANK	213	2.77	64	-18.7	5.3	6.4	Lake Michigan Credit Union	564	3.66	59	-15.1	9.0	10.5	Carrington	1,660	3.00	54	-12.8	6.4	7.3
160	Carrington	1,575	3.01	58	-18.8	5.7	7.0	Global Federal Credit Union	226	3.18	64	-15.3	7.4	8.7	MEMBERS MORTGAGE SERVICES LL	200	3.01	64	-12.8	7.1	8.1
161	M&T Bank	953	3.34	71	-18.9	7.0	8.5	Independent Bank	260	3.02	61	-15.6	6.6	7.7	Teachers Federal Credit Unio	362	2.66	60	-12.8	4.0	4.6
162	FIRST NATIONAL BANK OF PENNS	325	3.41	62	-19.1	7.9	9.7	BANK FIRST NATIONAL ASSOCIAT	199	2.78	62	-15.8	6.0	7.1	Fulton Bank	253	3.37	74	-12.9	7.8	8.9
163	DESERT FINANCIAL CREDIT UNIO	186	3.19	64	-19.2	6.5	8.0	FIRST HORIZON BANK	216	3.26	52	-16.4	7.3	8.7	FIRST FINANCIAL BANK	253	2.95	62	-13.3	6.7	7.7
164	Cadence Bank	554	3.37	62	-19.6	7.6	9.3	ResiCentral	208	2.35	50	-16.7	4.5	5.4	Independent Bank	281	3.01	58	-13.4	6.7	7.8
165	Teachers Federal Credit Unio	342	2.67	64	-20.0	3.9	4.9	Ameris Bank	250	4.12	44	-16.7	9.9	11.8	FIRST HOME MORTGAGE CORP	418	2.86	55	-13.5	5.7	6.6
166	Old National Bank	975	3.19	62	-20.5	6.6	8.2	Navy Federal Credit Union	1,096	3.40	59	-17.0	7.8	9.3	THE SERVION GROUP	388	2.97	61	-13.8	6.6	7.6
167	FIRST FEDERAL SAVINGS BANK	235	2.96	66	-20.7	5.9	7.4	DESERT FINANCIAL CREDIT UNIO	189	3.17	63	-17.0	6.7	8.0	UNITED COMMUNITY BANK	394	3.07	60	-14.5	6.8	7.9
168	Sailfish Servicing	771	2.68	55	-21.0	4.2	5.3	THE SERVION GROUP	381	2.97	64	-17.9	6.1	7.4	AXOS BANK	264	2.78	62	-14.5	4.9	5.7
169	Banco Popular	343	2.99	78	-21.7	5.1	6.5	RELIANCE FIRST CAPITAL LLC	279	2.98	55	-17.9	5.4	6.6	VALLEY NATIONAL BANK	480	3.04	72	-14.8	6.1	7.1
170	MECHANICS BANK	247	2.96	67	-21.8	5.4	6.9	UNITED FEDERAL CREDIT UNION	158	3.32	53	-18.1	7.7	9.3	HORIZON BANK	187	3.08	62	-14.8	6.9	8.1
171	ALTRA FEDERAL CREDIT UNION	145	3.08	61	-22.0	6.1	7.8	MECHANICS BANK	211	2.96	67	-18.6	5.6	6.8	FIRST FEDERAL SAVINGS BANK	249	2.92	63	-15.2	6.5	7.7
172	MYCUMORTGAGE	235	3.03	68	-22.4	6.2	7.9	UIF CORPORATION	375	3.81	45	-19.0	10.6	12.9	LEADER BANK NATIONAL ASSOCIA	296	2.66	52	-15.2	5.6	6.5
173	CHOICEONE BANK	181	2.93	63	-22.7	5.8	7.5	Salem Five	299	2.80	67	-20.4	5.0	6.3	ROYAL PACIFIC FUNDING CORP	164	2.83	59	-15.4	5.0	5.9
174	MORTON COMMUNITY BANK	190	2.79	66	-22.8	5.7	7.3	MORTON COMMUNITY BANK	193	2.76	65	-20.7	5.8	7.3	M&T Bank	1,007	3.28	69	-15.5	7.0	8.2
175	FIRST FINANCIAL BANK	247	2.97	65	-23.8	5.8	7.5	Banco Popular	353	2.98	78	-21.1	5.6	7.0	ONPOINT COMMUNITY CREDIT UNI	203	2.88	57	-15.5	5.9	6.9
176	THE SERVION GROUP	377	2.98	65	-25.4	5.4	7.2	THE STATE BANK AND TRUST COM	178	3.17	59	-21.3	6.6	8.3	FIRST FEDERAL SAVINGS AND LO	222	3.05	57	-15.8	6.4	7.6
177	VIRGINIA FEDERAL CREDIT UNIO	144	3.10	55	-25.9	5.7	7.6	Cadence Bank	561	3.33	62	-21.5	7.4	9.4	Sun West	582	2.73	52	-15.8	5.6	6.6
178	LUANA SAVINGS BANK	157	2.62	58	-26.3	4.4	6.0	EASTRISE FEDERAL CREDIT UNIO	151	2.84	67	-21.6	5.5	7.0	FIRST NATIONAL BANK OF PENNS	340	3.34	60	-16.3	7.5	8.9
179	Lake Michigan Credit Union	566	3.72	58	-26.3	7.9	10.6	Teachers Federal Credit Unio	349	2.66	63	-21.7	3.6	4.6	MORTON COMMUNITY BANK	199	2.73	63	-16.6	6.2	7.4
180	TEXAS DOW EMPLOYEES CREDIT U	154	3.10	66	-26.7	5.7	7.7	FIRST FEDERAL SAVINGS BANK	239	2.94	65	-21.7	5.9	7.5	SEFCU SERVICES LLC	167	2.91	69	-16.8	5.4	6.5

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Source: Fannie Mae, Freddie Mac, Santander US Capital Markets

GSE: Fixed 15yr, Total

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	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
181	Ameris Bank	250	4.14	44	-27.5	8.8	11.9	CONSUMERS CREDIT UNION	222	3.05	58	-21.8	6.1	7.8	BROADVIEW FEDERAL CREDIT UNI	360	2.86	67	-17.0	5.1	6.1
182	MISSION SERVICING RESIDENTIA	233	3.33	56	-28.5	7.0	9.6	Royal Credit Union	323	2.76	64	-22.0	5.3	6.8	THE CANANDAIGUA NATIONAL BAN	158	2.81	65	-17.3	5.3	6.3
183	NORTH AMERICAN SAVINGS BANK	156	2.59	61	-29.0	3.7	5.2	CHOICEONE BANK	184	2.93	62	-22.2	5.8	7.5	MEMBER FIRST MORTGAGE LLC	269	2.93	65	-17.4	6.3	7.6
184	Global Federal Credit Union	222	3.20	65	-29.3	5.7	7.9	LOGIX FEDERAL CREDIT UNION	175	2.95	72	-22.5	4.8	6.1	THE STATE BANK AND TRUST COM	182	3.10	58	-17.4	6.8	8.2
185	ResiCentral	205	2.36	52	-29.4	3.5	4.9	PATELCO CREDIT UNION	146	2.88	66	-23.0	4.5	5.9	BANK FIRST NATIONAL ASSOCIAT	205	2.75	60	-17.4	6.0	7.2
186	Gate City Bank	203	2.88	68	-29.7	5.0	7.0	FIRST NATIONAL BANK OF PENNS	330	3.39	61	-23.7	7.5	9.7	Royal Credit Union	336	2.74	62	-18.1	5.8	7.0
187	UNIVERSITY OF WISCONSIN CRED	507	2.86	59	-29.9	5.4	7.6	FIRST FINANCIAL BANK	246	2.96	64	-23.7	5.9	7.7	Santander Bank	957	2.99	90	-18.7	5.9	7.2
188	PROVIDENT CREDIT UNION	200	2.58	71	-31.0	3.7	5.4	AXOS BANK	254	2.78	65	-23.7	4.1	5.3	TD Bank	797	3.03	56	-20.4	5.6	7.0
189	THE STATE BANK AND TRUST COM	177	3.21	59	-32.6	5.5	8.1	MISSION SERVICING RESIDENTIA	244	3.40	54	-24.4	7.1	9.2	CONSUMERS CREDIT UNION	228	3.01	56	-21.1	6.3	7.9
190	THIRD FEDERAL SAVINGS & LOAN	460	3.17	64	-33.8	5.4	8.1	FirstBank of Puerto Rico	186	2.81	71	-26.6	5.6	7.5	Banco Popular	372	2.98	77	-21.5	5.4	6.9
191	Colorado Federal Savings Ban	304	2.40	73	-34.6	3.5	5.3	MLD Mortgage	441	2.65	56	-26.6	4.3	5.8	TEXAS DOW EMPLOYEES CREDIT U	162	3.06	63	-22.5	6.3	8.1
192	MLD Mortgage	435	2.65	58	-35.0	3.6	5.4	THE CANANDAIGUA NATIONAL BAN	152	2.84	67	-26.9	4.7	6.3	Gate City Bank	216	2.86	65	-22.6	5.8	7.4
193	DFCU FINANCIAL	158	3.33	71	-35.4	5.5	8.4	ESL FEDERAL CREDIT UNION	223	2.98	69	-26.9	5.1	7.0	CHOICEONE BANK	183	2.93	59	-24.9	5.9	7.8
194	UNITED FEDERAL CREDIT UNION	157	3.35	54	-35.7	6.3	9.6	ORIENTAL BANK	181	3.03	78	-27.3	6.1	8.3	HARBORONE MORTGAGE LLC	289	2.74	59	-25.8	4.8	6.4
195	TD Bank	766	3.10	59	-37.9	4.5	7.1	Gate City Bank	207	2.87	67	-27.5	5.3	7.2	THIRD FEDERAL SAVINGS & LOAN	475	3.10	61	-25.9	6.0	8.0
196	FIRST HOME MORTGAGE CORPORAT	226	3.22	55	-40.4	5.0	8.3	THIRD FEDERAL SAVINGS & LOAN	464	3.14	63	-27.8	5.9	8.1	Salem Five	311	2.80	64	-26.1	5.0	6.7
197	LOGIX FEDERAL CREDIT UNION	171	2.95	73	-40.8	3.6	6.0	TD Bank	774	3.07	58	-27.9	5.1	7.0	MLD Mortgage	455	2.64	53	-27.9	4.3	5.9
198	ORIENTAL BANK	177	3.04	79	-41.1	5.1	8.5	MEMBER FIRST MORTGAGE LLC	260	2.92	68	-28.2	5.4	7.4	Colorado Federal Savings Ban	679	2.31	62	-27.9	4.0	5.5
199	MEMBER FIRST MORTGAGE LLC	255	2.92	69	-41.3	4.2	7.1	TEXAS DOW EMPLOYEES CREDIT U	157	3.09	65	-31.2	5.4	7.8	ORIENTAL BANK	190	3.02	77	-28.4	6.1	8.4
200	EASTRISE FEDERAL CREDIT UNIO	148	2.85	68	-41.7	4.1	6.9	PROVIDENT CREDIT UNION	205	2.59	70	-31.8	3.7	5.4	ESL FEDERAL CREDIT UNION	232	2.97	68	-28.8	5.1	7.1
201	Royal Credit Union	317	2.77	65	-44.0	3.8	6.7	FIRST HOME MORTGAGE CORPORAT	231	3.24	53	-32.5	5.6	8.2	PROVIDENT CREDIT UNION	214	2.59	67	-29.8	3.8	5.4
202	MEGA CAPITAL FUNDING INC.	372	2.69	56	-46.6	3.3	6.0	HARBORONE MORTGAGE LLC	278	2.74	62	-33.8	4.1	6.2	EASTRISE FEDERAL CREDIT UNIO	157	2.82	66	-29.9	5.1	7.2
203	HARBORONE MORTGAGE LLC	273	2.74	63	-48.4	3.1	6.0	DFCU FINANCIAL	162	3.33	70	-35.3	5.5	8.5	MEGA CAPITAL FUNDING INC.	384	2.64	52	-30.8	4.0	5.8
204	THE CANANDAIGUA NATIONAL BAN	149	2.85	68	-50.7	2.9	5.9	Colorado Federal Savings Ban	311	2.40	73	-37.1	3.4	5.3	FirstBank of Puerto Rico	194	2.80	69	-34.0	4.8	7.2
205	ESL FEDERAL CREDIT UNION	219	3.00	70	-50.8	3.4	6.8	MEGA CAPITAL FUNDING INC.	375	2.67	54	-38.6	3.8	6.1	DFCU FINANCIAL	169	3.32	68	-35.8	5.6	8.5

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GSE: Fixed 20yr, In-the-money

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1	Marlin Mortgage Capital	19	6.55	14	161.2	50.1	23.0	Marlin Mortgage Capital	17	6.61	14	80.8	54.6	35.0	Union Savings Bank	11	6.50	15	70.3	41.1	26.5
2	Old National Bank	37	6.41	16	72.9	37.5	23.6	First Bank	17	6.57	16	74.2	47.3	30.4	Marlin Mortgage Capital	13	6.74	14	62.9	42.4	28.5
3	Wintrust Mortgage	39	6.52	18	59.0	36.3	24.6	Union Savings Bank	16	6.44	15	67.1	36.6	23.7	Nations Lending Corporation	12	6.69	19	53.2	34.2	23.8
4	LEADER BANK NATIONAL ASSOCIA	14	6.35	12	57.4	35.5	24.1	Nations Lending Corporation	16	6.56	20	61.0	36.6	24.5	NewRez	13	6.53	11	45.2	34.2	24.9
5	BSI Financial	12	6.49	20	50.9	28.7	20.0	M&T Bank	29	6.46	19	59.1	38.5	26.2	M&T Bank	19	6.55	19	41.8	32.2	23.9
6	Iowa Bankers Mortgage	24	6.39	16	48.8	46.8	34.4	NewRez	20	6.43	10	53.3	35.3	24.6	Provident Funding	23	6.66	19	39.8	52.5	41.0
7	UNIVERSITY OF WISCONSIN CRED	43	6.36	16	47.8	35.6	25.6	BSI Financial	11	6.55	20	46.7	32.8	23.6	Rocket	1,425	6.74	16	39.2	32.3	24.3
8	Bungalow Funding	12	6.50	18	43.1	21.2	15.3	Wintrust Mortgage	39	6.56	18	40.7	37.7	28.4	First Bank	13	6.64	15	35.0	36.0	28.0
9	SOFI BANK NATIONAL ASSOCIATI	42	6.52	15	41.8	34.6	25.7	UNIVERSITY OF WISCONSIN CRED	37	6.40	16	38.0	37.6	28.8	UNIVERSITY OF WISCONSIN CRED	24	6.51	16	34.2	35.0	27.4
10	Mutual Of Omaha	21	6.64	20	38.7	34.8	26.4	Rocket	1,845	6.64	17	37.7	33.3	25.3	Old National Bank	20	6.53	15	31.5	33.3	26.4
11	American Internet Mortgage	21	6.40	16	38.5	36.4	27.8	LEADER BANK NATIONAL ASSOCIA	14	6.41	13	31.8	39.5	31.5	Seneca Mortgage	21	6.62	21	27.8	35.5	28.9
12	Fairway	32	6.45	9	37.9	36.2	27.7	Provident Funding	31	6.57	19	30.1	46.1	37.7	Mutual Of Omaha	17	6.78	18	19.7	30.6	26.2
13	Two Harbors	59	6.65	15	36.0	33.7	26.0	Seneca Mortgage	33	6.54	22	26.9	38.0	31.3	Wintrust Mortgage	28	6.66	17	18.6	31.1	26.9
14	Provident Funding	31	6.55	21	33.4	39.1	30.9	Bungalow Funding	11	6.54	17	23.9	35.1	29.4	Fairway	15	6.50	9	16.8	37.3	32.9
15	CrossCountry Mortgage	235	6.50	18	32.1	33.3	26.3	Mutual Of Omaha	21	6.68	19	20.9	32.3	27.6	United Shore (->Lakeview)	71	6.46	21	16.0	31.3	27.6
16	Rocket	2,086	6.60	17	30.1	28.0	22.3	American Internet Mortgage	19	6.44	15	19.8	33.7	29.0	American Internet Mortgage	12	6.50	15	14.7	30.1	26.7
17	SWBC Mortgage	16	6.67	19	27.3	35.3	28.9	Old National Bank	33	6.46	15	19.5	32.0	27.5	AmeriHome Mortgage	85	6.52	9	13.6	35.3	31.8
18	Freedom Mortgage	526	6.50	18	25.6	34.7	28.4	CrossCountry Mortgage	210	6.54	17	16.8	32.5	28.5	Sun West	10	6.49	12	13.3	33.8	30.4
19	M&T Bank	32	6.43	20	23.5	29.2	24.7	Two Harbors	58	6.68	15	16.6	35.6	31.4	Onslow Bay	43	6.53	15	12.7	34.3	31.1
20	CONSUMERS CREDIT UNION	11	6.39	17	23.1	27.5	22.9	United Shore (->Lakeview)	142	6.46	21	16.0	31.3	27.6	loanDepot.com	77	6.83	20	12.4	26.1	23.6
21	Bank of America	26	6.62	37	18.0	30.9	26.9	SOFI BANK NATIONAL ASSOCIATI	38	6.54	14	15.5	31.8	28.2	Two Harbors	39	6.77	15	12.4	31.8	28.8
22	NewRez	29	6.37	9	17.0	23.9	20.7	AmeriHome Mortgage	130	6.44	8	13.9	39.9	36.0	SOFI BANK NATIONAL ASSOCIATI	25	6.62	14	11.0	29.3	26.8
23	Ameris Bank	17	6.14	12	14.9	27.4	24.3	Onslow Bay	70	6.46	15	13.8	36.8	33.1	CMG Mortgage	91	6.63	14	9.9	30.7	28.3
24	First Bank	18	6.54	16	12.8	30.1	27.2	Freedom Mortgage	483	6.53	17	13.8	35.7	32.1	Freedom Mortgage	324	6.61	16	9.8	32.9	30.4
25	FLAT BRANCH MORTGAGE INC	26	6.46	18	9.7	31.7	29.3	Fairway	25	6.48	9	13.0	39.3	35.6	Bell Bank	30	6.50	13	7.3	28.5	26.9
26	Nations Lending Corporation	17	6.50	20	9.6	28.5	26.4	Guild Mortgage	80	6.55	17	9.9	31.7	29.3	Ameris Bank	13	6.40	11	6.6	32.0	30.3
27	PennyMac	279	6.44	17	8.2	29.7	27.7	Sun West	17	6.38	11	9.4	35.0	32.5	Planet Home Lending	20	6.70	18	6.0	26.1	24.8
28	Truist Bank	101	6.42	17	7.9	22.3	20.8	PNC Mortgage	79	6.56	18	8.1	26.4	24.7	Guild Mortgage	61	6.64	16	5.4	28.1	26.9
29	AmeriHome Mortgage	165	6.40	9	7.8	35.3	33.2	Union Home Mortgage	167	6.46	13	7.2	32.3	30.5	Lakeview	389	6.69	17	4.9	29.5	28.3
30	loanDepot.com	94	6.69	23	7.5	20.6	19.3	Bell Bank	47	6.42	14	7.1	29.8	28.1	Union Home Mortgage	108	6.55	13	4.7	29.3	28.2
31	Zions Bancorporation	14	6.46	17	6.6	45.9	43.7	loanDepot.com	90	6.73	22	6.6	25.2	23.8	CrossCountry Mortgage	147	6.63	16	3.9	27.0	26.1
32	Union Savings Bank	19	6.39	16	6.3	21.3	20.2	CMG Mortgage	118	6.52	15	6.1	31.2	29.7	PHH Mortgage	65	6.72	14	-0.5	29.3	29.5
33	Onslow Bay	80	6.42	16	6.2	31.7	30.1	NBKC Bank	18	6.31	10	5.8	25.0	23.7	PNC Mortgage	54	6.67	18	-0.8	23.5	23.7
34	United Shore (->Lakeview)	147	6.44	23	4.9	26.4	25.3	Citi	108	6.46	16	4.8	29.4	28.3	Lake Michigan Credit Union	17	6.40	15	-1.3	23.8	24.1
35	Elevations Credit Union	21	6.31	15	4.1	26.1	25.2	Planet Home Lending	28	6.60	18	4.8	27.9	26.8	NBKC Bank	10	6.37	10	-1.3	22.0	22.3
36	Citi	122	6.41	17	4.1	27.1	26.2	Lakeview	510	6.58	18	4.3	31.1	30.0	SWBC Mortgage	12	6.82	17	-2.7	23.3	23.9
37	PHH Mortgage	114	6.59	14	3.0	30.8	30.1	UNITED COMMUNITY BANK	14	6.58	17	4.1	25.1	24.2	United Shore (Retained)	157	6.67	17	-3.4	26.3	27.1
38	Lakeview	563	6.54	19	2.9	28.6	27.9	Bank of America	25	6.66	38	3.5	27.4	26.6	PennyMac	164	6.58	17	-3.7	28.0	28.9
39	Guild Mortgage	86	6.51	18	2.8	28.0	27.4	United Shore (Retained)	184	6.55	16	2.9	30.0	29.3	Nexus Nova	54	6.43	18	-4.2	27.1	28.1
40	Sun West	23	6.31	11	1.6	36.2	35.7	United Shore (->Nationstar)	16	6.68	22	2.8	33.7	33.0	United Shore (->Nationstar)	15	6.79	19	-4.3	28.1	29.1
41	Union Home Mortgage	194	6.42	13	0.5	25.7	25.6	Zions Bancorporation	14	6.49	16	1.7	43.9	43.4	Citi	72	6.55	16	-4.5	26.5	27.6
42	UNITED COMMUNITY BANK	15	6.53	18	-1.0	19.7	19.9	Ameris Bank	19	6.30	11	1.6	33.0	32.6	Iowa Bankers Mortgage	14	6.51	15	-8.6	28.6	30.9
43	New Residential	775	6.46	16	-1.1	27.1	27.3	PHH Mortgage	99	6.64	14	-1.2	31.1	31.4	U.S. Bank	356	6.48	16	-11.3	27.4	30.4
44	New American Funding	61	6.78	18	-6.3	19.0	20.2	SWBC Mortgage	15	6.72	18	-2.0	26.8	27.2	New American Funding	46	6.89	17	-12.1	18.3	20.6
45	United Shore (Retained)	225	6.51	16	-6.6	23.4	24.8	Iowa Bankers Mortgage	21	6.43	16	-3.3	31.7	32.6	New Residential	463	6.60	16	-12.9	24.9	28.1

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46	Citizens Bank	59	6.62	19	-8.0	23.7	25.5	Nexus Nova	101	6.40	18	-4.2	27.5	28.5	Bank of America	19	6.73	39	-14.0	19.3	22.1
47	CMG Mortgage	132	6.48	15	-8.2	26.2	28.2	PennyMac	244	6.49	17	-4.3	28.8	29.9	Chase	209	6.66	18	-14.4	20.1	23.1
48	DFCU FINANCIAL	20	6.41	17	-12.0	18.3	20.6	MISSION SERVICING RESIDENTIA	23	6.47	10	-8.9	20.3	22.1	SUMMIT CREDIT UNION	18	6.52	16	-15.9	20.5	23.9
49	Amerisave Mortgage	29	6.85	22	-12.6	23.3	26.2	Lake Michigan Credit Union	29	6.33	15	-9.0	22.0	23.9	FLAT BRANCH MORTGAGE INC	17	6.58	16	-16.1	23.4	27.2
50	Bell Bank	54	6.37	14	-12.7	22.4	25.3	NATIONS DIRECT MORTGAGE	13	6.36	12	-9.6	31.8	34.6	Keybank	36	6.62	15	-16.1	20.4	23.9
51	VALLEY NATIONAL BANK	10	6.61	16	-14.4	22.0	25.2	LANDMARK CREDIT UNION	23	6.47	13	-10.3	23.6	26.0	MISSION SERVICING RESIDENTIA	17	6.61	10	-19.5	17.1	20.8
52	MISSION SERVICING RESIDENTIA	27	6.39	10	-14.5	20.6	23.7	Truist Bank	88	6.46	16	-11.1	23.2	25.7	LANDMARK CREDIT UNION	14	6.54	12	-19.6	20.4	24.7
53	Chase	386	6.51	18	-14.7	18.9	21.8	FLAT BRANCH MORTGAGE INC	24	6.49	17	-11.4	27.9	30.9	Truist Bank	55	6.53	16	-20.4	20.4	25.0
54	PNC Mortgage	88	6.52	19	-16.2	18.8	22.0	Citizens Bank	54	6.66	19	-11.5	21.9	24.4	Citizens Bank	40	6.78	18	-20.6	19.4	23.8
55	ALTRA FEDERAL CREDIT UNION	16	6.43	16	-17.3	16.3	19.3	New Residential	672	6.50	16	-12.0	27.0	30.1	Fifth Third	63	6.74	19	-21.9	18.6	23.2
56	U.S. Bank	560	6.35	17	-17.5	22.9	27.1	U.S. Bank	523	6.40	16	-14.3	28.7	32.6	Nationstar	202	6.71	23	-22.8	18.7	23.6
57	Nationstar	234	6.59	23	-17.7	18.0	21.4	THE SERVION GROUP	11	6.68	20	-15.8	21.2	24.7	Smaller Servicers	1,044	6.65	17	-24.8	19.7	25.3
58	Nexus Nova	165	6.38	18	-18.5	23.7	28.3	Chase	325	6.55	18	-17.2	20.3	24.0	GUIDANCE RESIDENTIAL LLC	18	6.71	19	-29.4	20.5	27.8
59	Smaller Servicers	1,301	6.52	18	-18.7	19.7	23.7	Nationstar	256	6.61	23	-17.8	21.4	25.5	Amerisave Mortgage	23	7.01	19	-30.1	17.3	23.8
60	Planet Home Lending	30	6.58	19	-19.1	19.5	23.5	SUMMIT CREDIT UNION	27	6.43	17	-19.9	21.1	25.7	Huntington National Bank	37	6.48	15	-32.6	20.3	28.7
61	United Shore (->Nationstar)	13	6.65	23	-19.1	22.6	27.2	New American Funding	56	6.82	18	-20.8	18.0	22.2	Arvest Mortgage	29	6.69	18	-33.3	16.6	24.0
62	Seneca Mortgage	36	6.50	23	-20.0	25.6	30.9	Smaller Servicers	1,230	6.56	18	-20.9	21.4	26.2	DFCU FINANCIAL	12	6.51	16	-34.9	16.8	24.7
63	Huntington National Bank	73	6.37	15	-21.0	20.2	24.9	UIF CORPORATION	11	6.59	21	-23.5	17.1	21.8	Cornerstone Capital Bank	14	6.63	12	-35.3	19.6	28.8
64	NBKC Bank	25	6.26	9	-22.2	17.8	22.3	Amerisave Mortgage	28	6.89	21	-28.8	19.1	25.8	FIRST TECHNOLOGY FEDERAL CRE	18	6.43	16	-38.5	23.7	35.8
65	THREE RIVERS FEDERAL CREDIT	11	6.51	17	-22.7	23.2	29.0	Fifth Third	83	6.64	20	-29.2	17.1	23.3	Carrington	23	6.67	18	-38.7	13.8	21.7
66	Regions Bank	32	6.44	19	-24.9	15.9	20.6	GUIDANCE RESIDENTIAL LLC	23	6.60	19	-29.7	23.9	32.4	FIRST NATIONAL BANK OF PENNS	21	6.54	15	-41.6	16.5	26.7
67	Cornerstone Capital Bank	22	6.52	14	-24.9	17.6	22.8	THREE RIVERS FEDERAL CREDIT	10	6.52	17	-31.3	20.3	28.2	Boeing Credit Union	23	6.59	15	-42.5	19.9	32.3
68	FIRST NATIONAL BANK OF PENNS	38	6.42	16	-25.5	19.3	25.0	Keybank	54	6.51	16	-31.7	18.0	25.2	First United Bank	21	6.63	16	-46.8	14.4	25.5
69	Guaranteed Rate	16	6.34	15	-26.2	19.7	25.8	ALTRA FEDERAL CREDIT UNION	14	6.47	16	-35.2	14.2	21.1	Gateway Mortgage	14	6.78	16	-48.1	14.9	26.9
70	Fifth Third	93	6.60	21	-32.2	14.2	20.3	FIRST NATIONAL BANK OF PENNS	33	6.46	15	-35.2	18.7	27.4	Wells Fargo	203	6.78	21	-48.2	12.7	23.1
71	Carrington	37	6.53	19	-32.5	13.0	18.7	BOK Financial	13	6.64	23	-36.4	13.5	20.4	Regions Bank	18	6.54	18	-49.8	11.2	21.2
72	Lake Michigan Credit Union	36	6.29	15	-33.0	15.6	22.4	Elevations Credit Union	17	6.36	14	-38.1	18.9	28.8	Trustmark Bank	10	6.63	15	-52.3	10.9	21.5
73	NATIONS DIRECT MORTGAGE	14	6.33	13	-34.7	19.9	28.9	Arvest Mortgage	39	6.59	18	-40.6	15.9	25.4	SOUTHSTATE BANK NATIONAL ASS	17	6.60	18	-54.1	13.4	27.0
74	First National Bank Of Omaha	12	6.54	18	-38.6	11.8	18.6	Huntington National Bank	60	6.40	15	-41.0	18.5	29.5	FHLB Chicago	17	6.71	17	-61.2	10.0	24.0
75	FIRST TECHNOLOGY FEDERAL CRE	36	6.33	16	-38.7	21.9	33.3	First United Bank	31	6.52	17	-41.8	16.7	27.1	Ark-La-Tex Financial	10	6.58	13	-65.8	12.1	31.7
76	SUMMIT CREDIT UNION	31	6.40	17	-41.6	13.8	22.5	Regions Bank	28	6.47	19	-42.9	12.6	21.0	SUNFLOWER BANK NATIONAL ASSO	14	6.53	15	-67.0	8.6	24.1
77	GUIDANCE RESIDENTIAL LLC	25	6.55	19	-45.7	16.3	28.0	Carrington	33	6.57	19	-43.7	12.2	20.7	First Citizens Bank	14	6.45	14	-69.3	8.0	24.0
78	Wells Fargo	281	6.63	22	-47.1	12.3	22.0	DFCU FINANCIAL	19	6.43	17	-43.8	14.6	24.6							
79	FIRST INTERSTATE BANK	13	6.56	15	-47.9	13.5	24.4	FIRST TECHNOLOGY FEDERAL CRE	29	6.36	16	-44.0	22.7	37.1							
80	UIF CORPORATION	11	6.56	22	-48.3	7.1	13.2	First National Bank Of Omaha	12	6.55	17	-46.0	11.3	20.0							
81	Keybank	59	6.48	16	-49.3	11.1	20.8	Trustmark Bank	16	6.51	16	-49.6	12.1	22.6							
82	Fulton Bank	12	6.56	17	-49.8	18.1	33.0	MERCHANTS BANK OF INDIANA	12	6.41	12	-51.6	14.4	27.7							
83	SOUTHSTATE BANK NATIONAL ASS	29	6.45	20	-52.0	11.6	22.7	FIRST INTERSTATE BANK	12	6.57	14	-51.9	12.0	23.4							
84	Boeing Credit Union	39	6.49	17	-53.0	17.8	34.3	Fulton Bank	10	6.61	17	-52.3	17.0	32.6							
85	INVEST BANK AND TRUST CO.	10	6.48	19	-56.9	17.8	36.8	Cornerstone Capital Bank	20	6.55	13	-53.4	16.1	31.6							
86	First United Bank	34	6.48	18	-58.9	8.9	20.3	Wells Fargo	258	6.67	21	-53.5	12.3	24.6							
87	A&D MORTGAGE LLC	11	6.27	10	-59.2	7.6	17.7	Boeing Credit Union	35	6.51	16	-55.3	16.8	33.9							
88	FHLB Chicago	26	6.57	18	-60.9	10.0	23.6	SOUTHSTATE BANK NATIONAL ASS	26	6.49	19	-58.2	13.5	29.5							
89	Gateway Mortgage	22	6.62	17	-61.3	10.8	25.8	Guaranteed Rate	14	6.36	14	-60.5	12.6	29.1							
90	Arvest Mortgage	43	6.54	18	-63.9	9.1	23.4	SUNFLOWER BANK NATIONAL ASSO	23	6.45	15	-62.1	10.5	25.5							

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91	Movement Mortgage	16	6.43	10	-64.9	10.3	26.7	FHLB Chicago	23	6.61	18	-64.5	9.8	25.4								
92	THE SERVION GROUP	12	6.64	20	-65.7	8.0	21.7	Ark-La-Tex Financial	14	6.50	14	-65.7	14.4	36.7								
93	SUNFLOWER BANK NATIONAL ASSO	26	6.41	16	-66.4	9.7	26.3	Idaho Central Credit Union	13	6.47	16	-69.1	8.5	25.2								
94	LANDMARK CREDIT UNION	27	6.43	13	-69.0	7.6	22.6	Gateway Mortgage	19	6.66	16	-69.8	8.3	25.2								
95	Idaho Central Credit Union	15	6.43	17	-69.5	7.2	21.8	Movement Mortgage	15	6.47	10	-71.7	8.6	27.6								
96	ONPOINT COMMUNITY CREDIT UNI	11	6.36	19	-69.9	9.1	27.3	WEST GATE BANK	14	6.39	13	-72.5	10.8	34.4								
97	MERCHANTS BANK OF INDIANA	14	6.38	13	-72.3	6.9	23.0	First Citizens Bank	24	6.38	14	-83.1	4.5	24.3								
98	Trustmark Bank	19	6.48	16	-74.1	5.5	19.7	MEMBERS MORTGAGE SERVICES LL	13	6.64	18	-89.4	2.5	21.7								
99	WEST GATE BANK	16	6.35	14	-78.4	8.7	34.8															
100	First Citizens Bank	29	6.35	14	-79.9	4.7	21.5															
101	VALON MORTGAGE INC.	12	6.55	16	-90.5	1.4	13.7															
102	BOK Financial	14	6.61	24	-92.8	1.4	18.1															
103	MEMBERS MORTGAGE SERVICES LL	15	6.60	18	-94.5	1.3	20.7															
104	Ark-La-Tex Financial	12	6.46	14	-97.1	0.8	24.5															

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1	NewRez	109	3.92	88	178.2	19.3	7.4	NewRez	114	3.89	90	136.0	17.9	8.0	NewRez	174	3.98	87	124.6	16.4	7.6
2	LIBERTY BANK MINNESOTA	55	3.03	72	154.0	10.4	4.2	MLD Mortgage	122	3.05	54	64.6	8.1	5.0	Umpqua	62	3.40	60	54.5	8.3	5.5
3	MOUNTAIN AMERICA FEDERAL CRE	99	2.92	66	98.0	8.0	4.1	DFCU FINANCIAL	77	3.55	56	57.2	9.5	6.1	MLD Mortgage	129	3.15	50	44.9	7.7	5.3
4	Weststar Mortgage	81	3.05	66	88.9	8.4	4.5	Evergreen Moneysource	121	3.27	61	53.4	7.1	4.7	NexBank	166	3.24	49	40.1	8.1	5.9
5	Aurora	303	3.09	64	76.6	7.4	4.2	Weststar Mortgage	83	3.05	65	50.5	7.0	4.7	COASTAL FEDERAL CREDIT UNION	96	3.49	61	38.8	8.6	6.2
6	GUIDANCE RESIDENTIAL LLC	109	3.63	67	54.4	7.4	4.8	MOUNTAIN AMERICA FEDERAL CRE	101	2.92	65	49.1	6.6	4.5	Evergreen Moneysource	127	3.32	58	36.9	6.9	5.1
7	Primary Residential	161	2.95	61	54.0	5.9	3.9	Aurora	309	3.09	62	45.6	6.5	4.5	MERCANTILE BANK	67	3.43	64	36.4	8.3	6.2
8	Nations Lending Corporation	70	3.89	45	52.6	11.1	7.4	MECHANICS BANK	101	3.30	67	43.8	6.6	4.6	ATLANTIC BAY MORTGAGE GROUP	189	3.10	56	28.9	6.3	4.9
9	Columbia Bank	146	3.38	69	51.4	7.6	5.1	LIBERTY BANK MINNESOTA	56	3.03	71	41.5	6.4	4.6	Columbia Bank	92	3.41	68	27.4	6.7	5.3
10	DFCU FINANCIAL	74	3.49	58	48.2	8.4	5.7	MEGASTAR FINANCIAL CORP.	107	3.10	63	38.3	6.0	4.3	Fannie Mae	303	4.19	132	24.3	9.8	7.9
11	NORTHWEST BANK	55	3.16	70	47.4	7.0	4.8	Nations Lending Corporation	72	3.90	44	37.3	10.5	7.7	ENT Credit Union	70	3.60	57	22.4	7.8	6.4
12	ATLANTIC BAY MORTGAGE GROUP	180	3.09	60	45.9	6.4	4.5	Trustmark Bank	148	3.40	68	34.3	7.5	5.7	AMERICA FIRST FEDERAL CREDIT	223	3.21	62	21.8	6.6	5.5
13	FIRST AMERICAN BANK	62	3.11	64	32.0	6.5	4.9	United Shore (->Nationstar)	153	3.45	75	32.3	7.2	5.5	Primary Residential	168	2.96	56	21.5	5.7	4.7
14	Fannie Mae	278	4.18	136	31.9	10.6	8.1	Fannie Mae	288	4.18	135	32.3	10.5	8.0	FLAT BRANCH MORTGAGE INC	97	3.44	51	20.6	7.7	6.5
15	Liberty Federal Credit Union	78	3.06	59	31.1	6.5	5.0	Primary Residential	163	2.96	59	29.2	5.6	4.3	Sun West	154	3.21	53	19.4	6.3	5.3
16	FIRST COMMUNITY CREDIT UNION	63	3.33	70	30.4	6.8	5.3	AMERICA FIRST FEDERAL CREDIT	215	3.18	65	26.6	6.3	5.0	Rocket	26,134	3.22	55	18.8	6.2	5.3
17	MEGASTAR FINANCIAL CORP.	105	3.10	64	29.0	5.2	4.1	FIRST COMMUNITY CREDIT UNION	64	3.34	69	26.4	7.1	5.6	Aurora	318	3.09	59	18.1	5.6	4.7
18	FIRST FEDERAL SAVINGS BANK	113	3.15	74	27.0	6.3	5.0	Sun West	149	3.19	56	25.6	6.6	5.3	Nations Lending Corporation	115	3.70	45	17.7	7.9	6.7
19	MLD Mortgage	119	3.00	56	26.4	5.3	4.3	ALTRA FEDERAL CREDIT UNION	108	3.22	60	24.5	6.7	5.4	MEGASTAR FINANCIAL CORP.	110	3.12	60	16.1	5.5	4.8
20	AmeriHome Mortgage	146	5.22	37	25.4	20.1	16.3	MERCANTILE BANK	62	3.33	68	24.5	7.2	5.8	Sierra Pacific	332	2.97	56	14.4	5.0	4.4
21	MISSION FEDERAL CREDIT UNION	73	3.13	73	25.3	4.7	3.7	EASTRISE FEDERAL CREDIT UNIO	102	3.10	71	24.0	6.0	4.9	BANK FIRST NATIONAL ASSOCIAT	83	3.17	59	14.4	6.4	5.6
22	UNITED COMMUNITY BANK	167	3.20	68	23.7	6.1	4.9	Mortgage 1	112	3.20	57	22.8	6.1	5.0	DFCU FINANCIAL	85	3.72	51	14.1	7.6	6.7
23	EASTRISE FEDERAL CREDIT UNIO	100	3.08	73	23.6	5.3	4.3	Liberty Federal Credit Union	79	3.06	57	22.5	6.3	5.1	FIRST COMMUNITY CREDIT UNION	67	3.36	66	13.7	6.7	6.0
24	Boeing Credit Union	251	3.45	72	23.3	6.1	5.0	FLAT BRANCH MORTGAGE INC	78	3.25	56	20.7	6.4	5.3	RENASANT BANK	94	3.55	61	13.5	7.3	6.4
25	Iowa Bankers Mortgage	141	3.31	72	23.3	6.2	5.1	Rocket	26,593	3.21	58	19.6	6.0	5.0	FIRST FINANCIAL BANK	82	3.31	67	12.4	6.7	6.0
26	MEMBERS MORTGAGE SERVICES LL	122	3.30	67	23.2	7.0	5.7	GUIDANCE RESIDENTIAL LLC	112	3.65	66	18.2	6.3	5.4	The Money Source	191	3.25	63	11.7	6.1	5.5
27	MISSION SERVICING RESIDENTIA	109	3.70	66	22.3	6.3	5.2	RENASANT BANK	89	3.49	65	15.3	7.5	6.6	New American Funding	789	3.09	54	10.9	5.2	4.7
28	Union Home Mortgage	410	3.63	48	22.2	8.8	7.2	UNITED COMMUNITY BANK	171	3.21	67	15.1	6.1	5.3	Liberty Federal Credit Union	82	3.07	54	10.9	5.8	5.2
29	ALTRA FEDERAL CREDIT UNION	105	3.19	61	21.2	6.0	5.0	HEARTLAND BANK AND TRUST COM	81	3.19	77	15.0	6.2	5.4	Fairway	332	2.95	52	10.7	4.8	4.3
30	Nexus Nova	1,245	3.47	50	20.6	7.5	6.2	HARBORONE MORTGAGE LLC	188	3.01	64	14.9	5.1	4.4	MOUNTAIN AMERICA FEDERAL CRE	105	2.94	62	9.8	5.3	4.8
31	Teachers Federal Credit Unio	187	3.05	67	19.6	3.9	3.3	Union Home Mortgage	460	3.65	46	14.7	9.3	8.1	Grander Mortgage Capital	153	3.13	54	9.7	5.8	5.3
32	Sun West	149	3.21	57	19.5	6.2	5.2	COVANTAGE CREDIT UNION	77	3.34	55	14.6	7.0	6.1	FIRST HOME MORTGAGE CORP	143	3.14	52	9.6	5.5	5.0
33	Sierra Pacific	279	2.88	59	19.5	4.5	3.8	FIRSTTRUST SAVINGS BANK	60	3.10	73	14.1	5.0	4.4	First United Bank	191	3.61	58	9.6	7.9	7.3
34	MECHANICS BANK	118	3.29	67	19.4	5.1	4.3	Sailfish Servicing	534	2.98	59	14.0	4.8	4.2	Pentagon Federal Credit Unio	380	3.01	58	9.1	5.4	4.9
35	MEMBER FIRST MORTGAGE LLC	106	3.29	80	19.0	6.2	5.3	ATLANTIC BAY MORTGAGE GROUP	183	3.09	59	13.8	5.2	4.6	FIRSTTRUST SAVINGS BANK	62	3.11	70	8.8	5.1	4.7
36	Cadence Bank	106	3.48	71	17.8	6.5	5.5	UNITED FEDERAL CREDIT UNION	56	3.47	53	13.4	7.0	6.2	UNITED COMMUNITY BANK	179	3.26	63	8.5	6.2	5.7
37	THE PARK NATIONAL BANK	139	3.09	74	17.8	6.0	5.1	ROYAL PACIFIC FUNDING CORP	68	3.20	63	13.3	3.8	3.4	Trustmark Bank	157	3.47	63	7.8	6.7	6.2
38	First United Bank	172	3.47	65	17.1	6.9	5.9	Columbia Bank	149	3.39	68	13.2	5.8	5.2	DESERT FINANCIAL CREDIT UNIO	86	3.55	76	7.4	6.7	6.3
39	HARBORONE MORTGAGE LLC	185	3.01	65	17.0	4.7	4.1	Boeing Credit Union	259	3.48	71	13.2	6.3	5.6	UNITED FEDERAL CREDIT UNION	59	3.49	49	6.8	6.7	6.3
40	THREE RIVERS FEDERAL CREDIT	73	3.03	63	16.9	5.4	4.7	NORTHWEST BANK	56	3.16	69	11.8	5.8	5.2	Regions Bank	1,134	3.21	63	6.5	5.9	5.5
41	Planet Home Lending	300	3.26	61	16.4	5.8	5.0	FIRST AMERICAN BANK	63	3.12	63	11.3	5.8	5.2	Union Home Mortgage	510	3.74	43	6.5	7.8	7.4
42	HEARTLAND BANK AND TRUST COM	79	3.18	77	16.1	5.9	5.1	THREE RIVERS FEDERAL CREDIT	75	3.04	61	11.1	5.6	5.1	ALTRA FEDERAL CREDIT UNION	115	3.31	56	6.5	6.5	6.1
43	WATERMARK CAPITAL INC.	157	2.61	58	15.3	3.4	3.0	COASTAL FEDERAL CREDIT UNION	89	3.38	65	10.9	6.5	5.9	United Shore (->Nationstar)	178	3.53	71	6.1	6.1	5.7
44	Fairway	319	2.94	57	15.3	4.7	4.1	United Shore (Retained)	1,994	3.46	44	10.6	8.1	7.3	Freedom Mortgage	6,430	3.19	58	5.7	5.6	5.3
45	Rocket	28,700	3.20	60	15.3	5.3	4.6	Bungalow Funding	349	3.12	58	10.0	5.2	4.7	United Shore (Retained)	2,792	3.38	42	5.5	6.3	6.0

Highlighted row is the servicer closest to their comparison speed
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Source: Fannie Mae, Freddie Mac, Santander US Capital Markets

GSE: Fixed 20yr, Out-of-the-money

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46	Mortgage 1	110	3.19	59	14.9	5.8	5.1	FIRST HOME MORTGAGE CORP	137	3.11	55	10.0	5.4	4.9	Arvest Mortgage	409	3.58	70	5.4	6.7	6.4
47	AMERICA FIRST FEDERAL CREDIT	211	3.17	66	14.0	5.2	4.5	MEMBER FIRST MORTGAGE LLC	108	3.30	79	9.5	6.0	5.5	FIRST FEDERAL SAVINGS BANK	120	3.18	70	4.7	6.0	5.7
48	COVANTAGE CREDIT UNION	75	3.29	57	13.6	6.3	5.5	Iowa Bankers Mortgage	147	3.36	71	9.0	6.5	6.0	Central Trust Bank	164	3.27	71	4.0	5.9	5.7
49	Base MSR 2	137	3.09	74	13.4	4.9	4.3	First Federal Savings Bank	115	3.16	73	8.8	5.9	5.4	loanDepot.com	2,512	2.87	49	3.6	4.6	4.4
50	HORIZON BANK	73	3.33	72	13.1	6.2	5.5	Sierra Pacific	295	2.88	57	8.5	4.5	4.1	Provident Funding	1,145	3.17	71	3.0	5.3	5.1
51	loanDepot.com	2,405	2.85	53	12.9	4.1	3.6	Fulton Bank	160	3.43	80	7.8	6.4	6.0	MERCHANTS BANK OF INDIANA	137	2.97	51	3.0	4.8	4.7
52	STANDARD MORTGAGE CORP.	116	3.08	68	12.7	5.1	4.5	Seneca Mortgage	1,009	3.12	59	7.8	5.0	4.6	WEST GATE BANK	161	3.36	52	2.7	6.6	6.4
53	Johnson Bank	154	3.32	74	11.6	5.7	5.2	BANK FIRST NATIONAL ASSOCIAT	80	3.16	62	7.7	5.8	5.4	Bungalow Funding	219	3.18	57	2.6	5.1	5.0
54	First Citizens Bank	97	3.77	76	10.3	7.5	6.8	Johnson Bank	156	3.32	72	7.3	5.8	5.5	Colonial Savings	279	3.54	83	2.5	6.7	6.5
55	Seneca Mortgage	1,032	3.11	61	10.2	4.8	4.3	SOUTHSTATE BANK NATIONAL ASS	165	3.39	58	7.1	6.2	5.8	Two Harbors	5,716	3.00	63	2.5	4.7	4.6
56	Bungalow Funding	372	3.11	60	10.0	4.8	4.3	Nexus Nova	974	3.40	51	6.9	6.6	6.2	First National Bank Of Omaha	97	3.51	65	2.3	6.1	6.0
57	Colonial Savings	185	3.56	85	8.7	6.5	6.0	loanDepot.com	2,438	2.85	52	6.8	4.3	4.1	Truist Bank	6,805	3.19	75	2.2	5.3	5.2
58	THE WASHINGTON TRUST COMPANY	81	3.03	63	8.7	4.3	3.9	MEMBERS MORTGAGE SERVICES LL	124	3.31	65	6.4	6.4	6.1	GUIDANCE RESIDENTIAL LLC	120	3.74	61	2.1	6.9	6.7
59	Fulton Bank	153	3.41	80	8.6	6.2	5.7	Pentagon Federal Credit Unio	368	3.00	60	6.3	5.0	4.7	MSR Asset Vehicle	1,077	2.94	53	2.0	4.5	4.4
60	PATELCO CREDIT UNION	77	3.22	69	8.3	3.9	3.6	WINGS FINANCIAL CREDIT UNION	108	2.95	66	6.1	4.5	4.3	Base MSR 2	146	3.11	71	1.9	5.0	4.9
61	BMO	214	3.76	95	8.2	6.6	6.1	THE PARK NATIONAL BANK	141	3.09	72	6.1	5.6	5.3	Nexus Nova	836	3.33	50	1.5	6.1	6.0
62	American Internet Mortgage	502	2.99	67	7.9	4.5	4.1	Lake Michigan Credit Union	198	3.74	59	5.4	7.7	7.3	FIRST HOME MORTGAGE CORPORAT	83	3.31	52	1.4	5.7	5.6
63	United Shore (Retained)	1,954	3.44	46	7.4	6.5	6.0	MSR Asset Vehicle	1,050	2.94	56	5.2	4.2	4.0	Weststar Mortgage	85	3.06	62	1.2	5.3	5.2
64	Bank of America	2,131	4.03	141	7.3	7.9	7.4	FIRST MERCHANTS BANK	75	3.21	60	4.8	5.6	5.4	BSI Financial	186	3.14	59	1.1	4.7	4.7
65	COMMUNITYAMERICA FEDERAL CRE	66	3.38	63	7.3	4.9	4.6	HORIZON BANK	75	3.33	71	4.7	6.0	5.7	Lake Michigan Credit Union	209	3.80	56	0.3	7.1	7.1
66	Old National Bank	280	3.30	70	5.9	5.5	5.2	Central Trust Bank	157	3.24	74	4.6	5.7	5.4	Johnson Bank	162	3.33	70	0.1	5.6	5.6
67	Pentagon Federal Credit Unio	363	3.01	61	5.0	4.4	4.2	WEST GATE BANK	154	3.32	55	4.6	7.1	6.8	BMO	227	3.77	91	-0.1	6.7	6.7
68	FIRST HOME MORTGAGE CORPORAT	78	3.26	57	4.9	5.2	5.0	Base MSR 2	141	3.10	74	4.0	4.8	4.6	Gateway Mortgage	484	3.15	55	-0.3	5.6	5.6
69	UNITED FEDERAL CREDIT UNION	55	3.45	54	4.8	6.0	5.7	Planet Home Lending	306	3.29	59	3.8	5.9	5.7	SWBC Mortgage	247	3.18	57	-0.3	5.6	5.6
70	ENT Credit Union	66	3.57	60	4.0	5.9	5.7	MORTON COMMUNITY BANK	62	3.03	70	3.6	5.5	5.3	Fifth Third	2,141	3.38	76	-0.4	5.8	5.8
71	New American Funding	751	3.06	59	3.7	4.1	4.0	THE WASHINGTON TRUST COMPANY	82	3.04	61	3.6	4.5	4.3	UNIVERSITY OF WISCONSIN CRED	206	3.34	50	-0.4	5.8	5.9
72	MORTGAGE CLEARING CORP	87	3.18	68	3.6	5.2	5.0	Arvest Mortgage	383	3.54	73	3.5	6.2	6.0	PennyMac	7,974	3.00	55	-0.7	4.8	4.8
73	Truist Bank	6,406	3.16	78	3.6	4.8	4.6	SUMMIT CREDIT UNION	187	3.14	58	3.3	5.4	5.3	SUMMIT CREDIT UNION	198	3.24	54	-0.7	5.7	5.8
74	RIVERMARK COMMUNITY CREDIT U	86	3.17	73	3.2	4.4	4.3	Colonial Savings	242	3.54	85	3.1	6.4	6.2	SoFi	297	2.90	48	-0.9	4.5	4.6
75	U.S. Bank	6,099	3.39	72	3.1	5.4	5.2	Freedom Mortgage	6,416	3.13	61	3.1	5.1	4.9	Nationstar	14,393	3.20	64	-1.0	5.2	5.2
76	United Shore (Sold)	4,444	2.91	60	2.9	3.7	3.6	First National Bank Of Omaha	91	3.43	69	2.4	5.8	5.6	CommunityAmerica Credit Unio	84	3.51	57	-1.2	6.2	6.3
77	Sailfish Servicing	491	2.98	61	2.6	3.8	3.7	United Shore (->Lakeview)	221	5.05	41	2.0	9.8	9.6	COMMUNITY TRUST BANK INC.	71	3.05	66	-1.3	5.5	5.5
78	PennyMac	7,151	3.00	59	2.0	4.3	4.2	First Bank	416	3.14	61	2.0	4.8	4.7	Bank of America	2,409	4.07	139	-1.4	7.8	7.9
79	FIRST MERCHANTS BANK	73	3.18	62	1.8	4.9	4.8	Lakeview	6,085	3.13	55	1.5	5.0	4.9	COVANTAGE CREDIT UNION	81	3.41	51	-1.4	6.2	6.3
80	RENASANT BANK	87	3.47	67	1.8	5.2	5.1	PennyMac	7,583	3.00	58	1.3	4.5	4.5	Chase	22,728	3.26	72	-1.4	5.2	5.3
81	FIRST FINANCIAL BANK	79	3.28	72	1.5	5.5	5.5	Bank of America	2,247	4.05	141	1.0	7.7	7.6	U.S. Bank	7,039	3.49	65	-1.5	6.1	6.2
82	BANNER BANK	64	3.49	75	1.5	5.5	5.4	SWBC Mortgage	238	3.15	61	0.7	5.1	5.0	United Shore (->Lakeview)	225	5.03	39	-1.7	9.1	9.2
83	Onslow Bay	6,229	2.85	55	1.1	3.6	3.6	Provident Funding	1,114	3.15	75	0.4	4.8	4.8	Boeing Credit Union	274	3.56	67	-1.8	6.2	6.3
84	STOCK YARDS BANK & TRUST COM	75	3.24	69	1.0	6.7	6.6	Truist Bank	6,556	3.17	77	0.2	4.9	4.9	Seneca Mortgage	871	3.17	57	-2.3	4.9	5.0
85	The Money Source	218	3.18	66	1.0	4.5	4.5	PAM MSR Trust I	304	3.06	70	0.2	4.3	4.3	HARBORONE MORTGAGE LLC	193	3.02	61	-2.3	4.6	4.7
86	Provident Funding	1,101	3.14	75	0.9	4.4	4.4	Two Harbors	5,192	3.00	66	0.1	4.3	4.3	Lakeview	6,330	3.18	51	-2.4	5.1	5.2
87	CORTRUST BANK NATIONAL ASSOC	63	2.80	65	0.8	4.4	4.4	PATELCO CREDIT UNION	78	3.22	68	0.1	3.8	3.8	Cardinal Financial	269	3.00	47	-2.4	4.9	5.0
88	Chase	21,435	3.24	74	0.7	4.7	4.7	United Shore (Sold)	4,468	2.90	59	-0.3	3.8	3.8	PHH Mortgage	2,401	3.13	61	-2.6	4.8	5.0
89	Wintrust Mortgage	232	3.28	59	0.6	4.7	4.7	First Federal Bank	340	3.08	63	-0.4	4.7	4.8	MISSION SERVICING RESIDENTIA	101	3.85	53	-2.8	6.7	6.9
90	PHH Mortgage	2,128	3.12	66	-0.3	4.3	4.3	SECURITY SERVICE FEDERAL CRE	79	3.53	72	-0.6	5.7	5.7	STANDARD MORTGAGE CORP.	125	3.15	63	-2.9	5.3	5.4

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91	SUMMIT CREDIT UNION	182	3.11	60	-0.6	4.8	4.9	Chase	21,947	3.25	74	-0.9	4.9	5.0	Marlin Mortgage Capital	716	3.01	55	-3.2	4.2	4.4
92	United Shore (->Lakeview)	205	4.98	44	-1.1	7.2	7.2	BMO	218	3.76	94	-0.9	6.3	6.4	BOK Financial	593	3.30	67	-3.2	5.6	5.8
93	Freedom Mortgage	6,347	3.11	62	-1.2	4.4	4.5	U.S. Bank	6,532	3.43	69	-1.3	6.0	6.1	American Internet Mortgage	525	3.02	63	-3.3	4.7	4.9
94	ESL FEDERAL CREDIT UNION	104	3.33	79	-1.3	4.7	4.8	New American Funding	762	3.07	57	-1.3	4.3	4.4	Ameris Bank	98	4.18	42	-3.5	8.1	8.4
95	First Federal Bank	336	3.08	64	-1.7	4.4	4.5	BOK Financial	577	3.28	69	-1.5	5.4	5.5	CMG Mortgage	1,007	3.29	51	-3.5	5.4	5.6
96	Two Harbors	4,374	3.03	69	-1.8	4.0	4.0	Fifth Third	2,047	3.35	79	-1.7	5.4	5.5	Onslow Bay	5,534	2.83	51	-3.7	3.7	3.9
97	Keybank	506	3.20	63	-1.9	4.6	4.7	American Internet Mortgage	509	3.00	66	-2.1	4.6	4.7	Wells Fargo	17,738	3.44	83	-3.7	5.5	5.7
98	New Residential	12,439	3.39	76	-2.0	5.0	5.1	Nationstar	12,646	3.18	66	-2.3	4.8	4.9	THE PARK NATIONAL BANK	146	3.11	70	-3.7	5.5	5.7
99	MSR Asset Vehicle	1,036	2.94	58	-2.0	3.7	3.8	VALLEY NATIONAL BANK	130	3.52	81	-2.3	5.4	5.5	THE WASHINGTON TRUST COMPANY	84	3.04	58	-3.8	4.5	4.7
100	BSI Financial	172	3.11	63	-2.1	4.0	4.1	Onslow Bay	5,732	2.84	54	-2.4	3.6	3.7	Old National Bank	247	3.38	66	-3.8	5.8	6.1
101	FIRST INTERSTATE BANK	102	3.44	77	-2.4	5.6	5.8	Regions Bank	1,088	3.18	65	-2.7	4.9	5.0	New Residential	13,322	3.44	73	-3.8	5.6	5.9
102	Lakeview	5,979	3.11	57	-2.7	4.3	4.4	PHH Mortgage	2,289	3.12	64	-3.3	4.6	4.7	FIRST INTERSTATE BANK	111	3.50	73	-4.0	5.9	6.1
103	WINGS FINANCIAL CREDIT UNION	106	2.95	67	-3.3	3.9	4.0	Idaho Central Credit Union	140	3.23	62	-3.7	5.2	5.4	MEMBER FIRST MORTGAGE LLC	111	3.33	76	-4.2	5.6	5.9
104	FIRST HOME MORTGAGE CORP	135	3.09	57	-3.3	4.0	4.2	GREENWAY MORTGAGE FUNDING CO	169	3.20	77	-3.8	4.9	5.1	United Shore (Sold)	3,988	2.92	57	-4.3	4.0	4.2
105	MERCHANTS BANK NATIONAL ASSO	90	3.18	73	-3.4	4.8	5.0	First Citizens Bank	100	3.81	75	-3.9	7.7	8.0	Union Savings Bank	892	3.07	60	-4.3	4.9	5.1
106	Nationstar	9,886	3.17	67	-3.6	4.5	4.7	The Money Source	203	3.20	66	-3.9	4.7	4.9	HORIZON BANK	78	3.35	68	-4.6	5.7	6.0
107	United Shore (->Onslow Bay)	1,876	3.06	62	-3.7	3.4	3.5	Wells Fargo	16,956	3.43	85	-4.4	5.2	5.4	HEARTLAND BANK AND TRUST COM	83	3.19	74	-4.7	5.5	5.8
108	United Shore (->Nationstar)	119	3.44	77	-4.0	5.2	5.4	Huntington National Bank	707	3.46	69	-4.5	5.8	6.0	Mortgage 1	116	3.23	54	-5.0	5.0	5.3
109	Wells Fargo	16,401	3.41	86	-4.4	4.9	5.1	MERCHANTS BANK NATIONAL ASSO	92	3.19	72	-4.6	5.1	5.3	VALLEY NATIONAL BANK	136	3.55	78	-5.0	5.7	6.0
110	Regions Bank	1,062	3.17	66	-4.8	4.5	4.7	First United Bank	178	3.50	63	-4.7	6.4	6.7	RELIANCE FIRST CAPITAL LLC	82	3.30	52	-5.1	5.1	5.3
111	Kinecta Federal Credit Union	89	3.28	74	-4.9	3.5	3.7	BSI Financial	177	3.11	62	-4.7	4.2	4.4	Sailfish Servicing	635	2.99	56	-5.6	4.2	4.5
112	Huntington National Bank	682	3.43	70	-5.7	5.2	5.5	BANNER BANK	65	3.49	74	-5.1	5.4	5.7	Fulton Bank	167	3.46	77	-5.6	5.9	6.2
113	Gateway Mortgage	461	3.13	60	-6.2	4.7	5.0	New Residential	12,807	3.41	76	-5.5	5.3	5.6	PAM MSR Trust I	320	3.08	67	-5.7	4.5	4.7
114	SWBC Mortgage	234	3.14	62	-6.2	4.2	4.5	Old National Bank	289	3.33	68	-5.7	5.4	5.8	Planet Home Lending	320	3.35	55	-5.8	5.4	5.7
115	BANK FIRST NATIONAL ASSOCIAT	78	3.16	64	-6.6	4.7	5.0	Teachers Federal Credit Unio	190	3.05	66	-6.2	3.3	3.5	CrossCountry Mortgage	1,886	3.19	52	-5.9	4.6	4.9
116	Fifth Third	1,990	3.34	79	-6.7	4.8	5.1	DESERT FINANCIAL CREDIT UNIO	82	3.52	80	-6.3	5.6	5.9	FIRST TECHNOLOGY FEDERAL CRE	196	3.52	67	-6.2	5.9	6.3
117	Smaller Servicers	14,173	3.22	72	-6.7	4.7	5.0	Smaller Servicers	14,655	3.23	71	-7.2	5.0	5.4	United Shore (->Two Harbors)	1,189	2.57	57	-6.2	3.4	3.6
118	Central Trust Bank	153	3.23	75	-8.8	4.8	5.3	Guild Mortgage	995	3.24	58	-7.4	4.7	5.0	WATERMARK CAPITAL INC.	161	2.61	53	-6.2	3.3	3.5
119	SoFi	285	2.89	53	-9.1	3.5	3.8	FIRST FINANCIAL BANK	79	3.28	70	-7.5	5.2	5.6	Huntington National Bank	743	3.51	66	-6.4	5.9	6.3
120	THE SERVION GROUP	190	3.23	67	-9.3	4.8	5.3	ENT Credit Union	67	3.57	60	-7.6	5.8	6.3	Smaller Servicers	15,771	3.28	68	-6.5	5.4	5.7
121	Salem Five	120	3.17	67	-10.1	3.5	3.8	Kinecta Federal Credit Union	91	3.29	74	-7.7	3.8	4.1	EASTRISE FEDERAL CREDIT UNIO	108	3.17	68	-6.8	5.0	5.3
122	M&T Bank	296	3.66	81	-10.3	5.1	5.6	PNC Mortgage	7,004	3.18	74	-7.9	4.5	4.9	Carrington	775	3.35	55	-6.8	5.4	5.7
123	Guild Mortgage	979	3.22	60	-10.4	4.2	4.6	BROADVIEW FEDERAL CREDIT UNI	136	3.41	72	-8.4	4.8	5.2	BANNER BANK	69	3.54	70	-7.0	5.6	6.0
124	BOK Financial	566	3.27	71	-11.2	4.7	5.3	CrossCountry Mortgage	2,192	3.06	56	-9.0	4.0	4.4	FIRST NATIONAL BANK OF PENNS	188	3.50	59	-7.1	5.8	6.2
125	Trustmark Bank	144	3.37	69	-11.5	4.7	5.3	FOURLEAF FEDERAL CREDIT UNIO	351	3.17	78	-9.1	3.7	4.1	THREE RIVERS FEDERAL CREDIT	79	3.15	57	-7.2	5.3	5.7
126	Citi	1,311	3.55	85	-11.9	4.9	5.5	MISSION SERVICING RESIDENTIA	112	3.74	64	-9.4	6.0	6.6	MEMBERS MORTGAGE SERVICES LL	131	3.37	61	-7.4	5.8	6.2
127	VALLEY NATIONAL BANK	126	3.51	82	-11.9	4.5	5.2	Citizens Bank	2,802	3.25	69	-9.7	4.6	5.1	SOUTHSTATE BANK NATIONAL ASS	177	3.52	54	-7.5	5.8	6.3
128	Amerisave Mortgage	195	3.33	47	-12.5	4.4	5.0	Gateway Mortgage	468	3.14	58	-10.0	4.7	5.3	Gate City Bank	147	2.99	62	-7.9	4.8	5.2
129	MERCANTILE BANK	61	3.32	69	-12.8	4.8	5.5	Marlin Mortgage Capital	617	3.02	58	-10.9	3.7	4.1	PNC Mortgage	7,215	3.19	71	-8.0	4.8	5.2
130	Arvest Mortgage	360	3.52	76	-13.3	4.9	5.6	CommunityAmerica Credit Unio	66	3.45	62	-11.0	5.4	6.0	Amerisave Mortgage	207	3.39	42	-8.2	5.5	5.9
131	UNIVERSITY OF WISCONSIN CRED	185	3.14	57	-13.3	4.2	4.8	THE SERVION GROUP	192	3.24	65	-11.2	5.0	5.6	LOGIX FEDERAL CREDIT UNION	102	3.13	68	-9.1	3.7	4.1
132	SERVIS ONE INC.	103	3.35	80	-13.5	5.2	5.9	Bell Bank	389	3.21	57	-11.4	4.5	5.0	First Bank	431	3.17	58	-9.4	4.5	5.0
133	Union Savings Bank	851	3.04	64	-14.3	3.7	4.3	Grander Mortgage Capital	146	3.09	58	-11.4	4.4	5.0	First Federal Bank	350	3.10	60	-9.5	4.6	5.1
134	PAM MSR Trust I	290	3.05	72	-14.5	3.6	4.2	Fairway	323	2.94	55	-11.6	3.7	4.2	Idaho Central Credit Union	148	3.31	58	-9.7	5.3	5.9
135	First Bank	410	3.14	63	-14.9	3.7	4.3	Carrington	749	3.33	59	-11.8	4.7	5.4	Bell Bank	408	3.29	53	-9.8	4.9	5.4

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

Source: Fannie Mae, Freddie Mac, Santander US Capital Markets

GSE: Fixed 20yr, Out-of-the-money

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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
136	WEST GATE BANK	150	3.30	57	-15.0	4.6	5.3	FIRST INTERSTATE BANK	105	3.45	76	-11.8	5.2	5.9	FIRST AMERICAN BANK	65	3.13	60	-9.8	4.9	5.4
137	COASTAL FEDERAL CREDIT UNION	87	3.36	67	-15.1	4.9	5.7	Santander Bank	333	3.47	93	-12.0	4.6	5.2	Guild Mortgage	1,039	3.28	55	-9.9	4.9	5.4
138	BAXTER CREDIT UNION	177	3.04	69	-15.1	3.5	4.1	MERCHANTS BANK OF INDIANA	132	2.93	54	-13.0	3.9	4.5	AssociatedBank	212	3.42	80	-10.1	5.6	6.2
139	AssociatedBank	196	3.38	83	-15.1	4.8	5.6	AssociatedBank	203	3.40	83	-13.5	5.1	5.9	Wintrust Mortgage	290	3.39	53	-10.2	5.1	5.6
140	Idaho HFA	57	2.92	60	-15.8	3.6	4.3	RELIANCE FIRST CAPITAL LLC	79	3.28	56	-13.5	4.6	5.2	FIRST MERCHANTS BANK	80	3.32	55	-10.4	5.3	5.9
141	Idaho Central Credit Union	137	3.21	63	-16.0	4.1	4.9	STANDARD MORTGAGE CORP.	119	3.10	67	-13.8	4.3	4.9	NBKC Bank	88	3.70	41	-10.5	5.9	6.6
142	Citizens Bank	2,736	3.24	70	-16.2	4.1	4.8	ONPOINT COMMUNITY CREDIT UNI	148	3.27	59	-13.8	4.4	5.1	Citizens Bank	2,902	3.26	66	-10.5	4.9	5.4
143	Carrington	738	3.32	60	-16.3	4.3	5.1	Towne Mortgage	106	3.05	60	-13.8	4.2	4.9	Teachers Federal Credit Unio	195	3.06	63	-10.8	3.1	3.5
144	PNC Mortgage	6,914	3.17	75	-16.4	3.8	4.5	United Shore (->Onslow Bay)	1,896	3.06	61	-13.9	3.2	3.7	United Shore (->Onslow Bay)	1,843	3.07	58	-10.8	3.6	4.0
145	CrossCountry Mortgage	2,898	2.99	57	-16.6	3.3	3.9	Union Savings Bank	863	3.05	63	-14.4	4.0	4.7	Iowa Bankers Mortgage	157	3.46	67	-11.4	5.8	6.5
146	Evergreen Moneysource	118	3.26	63	-16.6	3.6	4.3	SUNFLOWER BANK NATIONAL ASSO	123	3.59	60	-14.4	5.2	6.1	DIGITAL FEDERAL CREDIT UNION	120	3.46	79	-11.5	5.2	5.9
147	FOURLEAF FEDERAL CREDIT UNIO	343	3.16	78	-17.2	3.3	3.9	Keybank	517	3.22	62	-14.5	4.4	5.1	Pingora Loan Servicing	700	3.32	66	-11.9	4.8	5.4
148	First National Bank Of Omaha	90	3.41	71	-17.7	4.3	5.2	SERVIS ONE INC.	104	3.36	79	-14.7	5.1	6.0	Cadence Bank	114	3.52	67	-12.0	5.8	6.5
149	COMMUNITY TRUST BANK INC.	67	2.99	71	-18.1	4.0	4.8	STOCK YARDS BANK & TRUST COM	77	3.25	68	-14.8	5.2	6.1	FHLB Chicago	1,259	3.04	65	-12.4	4.6	5.3
150	SECURITY SERVICE FEDERAL CRE	77	3.52	74	-19.3	4.7	5.8	CMG Mortgage	942	3.17	55	-14.9	4.3	5.0	MORTON COMMUNITY BANK	64	3.03	66	-13.1	4.9	5.6
151	Elevations Credit Union	160	3.53	60	-19.4	4.5	5.5	SoFi	289	2.89	51	-15.1	3.7	4.3	First Citizens Bank	106	3.88	72	-13.7	6.8	7.9
152	FIRST NATIONAL BANK OF PENNS	178	3.44	63	-19.4	4.6	5.7	Pingora Loan Servicing	668	3.31	69	-15.3	4.3	5.1	AmeriHome Mortgage	295	4.66	39	-14.9	9.7	11.4
153	MORTON COMMUNITY BANK	61	3.02	71	-19.5	4.1	5.1	United Shore (->Two Harbors)	1,161	2.57	60	-15.3	2.8	3.3	THE SERVION GROUP	196	3.29	62	-15.1	5.0	5.9
154	FLAT BRANCH MORTGAGE INC	76	3.19	59	-19.8	4.2	5.2	Cardinal Financial	77	3.04	50	-15.8	4.2	4.9	Citi	1,423	3.63	81	-15.1	5.3	6.2
155	ROYAL PACIFIC FUNDING CORP	68	3.20	64	-19.8	2.5	3.2	FIRST NATIONAL BANK OF PENNS	180	3.44	62	-15.9	4.9	5.8	MISSION FEDERAL CREDIT UNION	76	3.15	69	-16.7	3.5	4.2
156	MERCHANTS BANK OF INDIANA	130	2.93	56	-20.1	3.2	4.0	Amerisave Mortgage	198	3.33	45	-16.7	4.6	5.5	MORTGAGE CLEARING CORP	93	3.26	63	-16.9	4.8	5.7
157	RELIANCE FIRST CAPITAL LLC	78	3.27	57	-20.6	3.8	4.8	FHLB Chicago	1,218	3.02	68	-16.9	4.1	5.0	Click N Close.	97	3.34	47	-16.9	5.4	6.5
158	Click N Close.	86	3.25	52	-21.0	4.2	5.3	CORTRUST BANK NATIONAL ASSOC	64	2.80	65	-17.2	3.9	4.7	MYCUMORTGAGE	127	3.41	71	-17.1	5.3	6.4
159	SOUTHSTATE BANK NATIONAL ASS	160	3.34	61	-21.3	4.1	5.2	MISSION FEDERAL CREDIT UNION	74	3.14	72	-18.3	3.1	3.8	Keybank	543	3.29	58	-17.2	4.4	5.3
160	Land Home Financial	75	3.21	69	-21.6	3.4	4.3	Click N Close.	88	3.27	51	-19.0	4.9	6.0	ROYAL PACIFIC FUNDING CORP	70	3.20	60	-17.3	3.5	4.2
161	United Shore (->Two Harbors)	1,148	2.57	61	-21.8	2.5	3.2	Cadence Bank	109	3.49	70	-19.5	4.9	6.0	SERVIS ONE INC.	68	3.40	76	-17.3	5.5	6.6
162	Ameris Bank	87	4.03	48	-22.1	6.1	7.8	FIRST HOME MORTGAGE CORPORAT	80	3.27	55	-19.6	4.3	5.4	GUARDIAN SAVINGS BANK	265	3.09	61	-17.3	4.3	5.2
163	FHLB Chicago	1,193	3.01	69	-22.4	3.6	4.6	MYCUMORTGAGE	123	3.39	73	-19.6	5.0	6.1	TRUSTONE FINANCIAL CREDIT UN	90	3.28	58	-17.9	4.5	5.5
164	Marlin Mortgage Capital	529	3.06	59	-23.4	3.0	3.8	AmeriHome Mortgage	167	5.17	39	-21.5	14.2	17.7	STOCK YARDS BANK & TRUST COM	79	3.25	65	-19.1	4.9	6.0
165	MYCUMORTGAGE	120	3.38	74	-24.1	4.4	5.7	Wintrust Mortgage	261	3.30	57	-22.2	4.1	5.2	FOURLEAF FEDERAL CREDIT UNIO	301	3.18	76	-19.4	3.2	4.0
166	Royal Credit Union	156	3.15	68	-24.1	3.7	4.9	Land Home Financial	76	3.22	67	-22.6	3.4	4.4	Royal Credit Union	164	3.18	64	-19.5	4.5	5.6
167	GREENWAY MORTGAGE FUNDING CO	165	3.19	77	-25.0	3.6	4.7	COMMUNITY TRUST BANK INC.	68	3.00	69	-23.6	3.9	5.1	SECURITY SERVICE FEDERAL CRE	83	3.57	69	-19.9	5.1	6.3
168	Pingora Loan Servicing	637	3.31	71	-25.4	3.6	4.8	Citi	1,352	3.58	84	-23.7	4.6	6.0	Santander Bank	345	3.47	91	-21.0	4.4	5.5
169	Grander Mortgage Capital	144	3.08	59	-25.5	3.4	4.6	WATERMARK CAPITAL INC.	158	2.61	56	-24.0	2.5	3.3	Elevations Credit Union	169	3.57	56	-21.0	5.0	6.3
170	NBKC Bank	87	3.74	44	-25.6	6.4	8.5	ESL FEDERAL CREDIT UNION	105	3.34	78	-24.7	4.0	5.3	Towne Mortgage	112	3.14	55	-21.3	4.0	5.0
171	Bell Bank	381	3.19	59	-26.3	3.3	4.5	Elevations Credit Union	163	3.55	59	-24.8	4.8	6.3	GREENWAY MORTGAGE FUNDING CO	174	3.21	74	-22.4	4.3	5.5
172	Santander Bank	326	3.46	94	-27.6	3.5	4.8	RIVERMARK COMMUNITY CREDIT U	87	3.18	72	-26.8	3.4	4.7	BAXTER CREDIT UNION	184	3.05	65	-22.8	3.8	4.9
173	BROADVIEW FEDERAL CREDIT UNI	155	3.40	73	-28.7	3.6	5.1	Salem Five	122	3.17	66	-26.8	3.1	4.2	ResiCentral	62	2.78	49	-23.0	2.5	3.3
174	Cape Cod Five Cents Bank	68	3.38	75	-30.1	3.5	4.9	Essex Mortgage	67	3.34	66	-27.5	3.9	5.4	M&T Bank	324	3.78	75	-23.1	5.1	6.6
175	S&T BANK	54	3.13	67	-31.6	3.2	4.7	FIRST TECHNOLOGY FEDERAL CRE	205	3.38	74	-28.5	4.0	5.5	MERCHANTS BANK NATIONAL ASSO	95	3.22	69	-23.4	4.4	5.7
176	FirstBank of Puerto Rico	54	3.44	92	-31.8	3.6	5.3	M&T Bank	304	3.69	79	-28.8	4.6	6.4	Kinecta Federal Credit Union	94	3.29	71	-23.8	3.3	4.3
177	AXOS BANK	58	3.06	58	-32.0	2.6	3.8	MORTGAGE CLEARING CORP	89	3.20	67	-29.5	3.8	5.4	WESTCONSIN CREDIT UNION	84	3.45	65	-24.9	4.8	6.4
178	Essex Mortgage	65	3.30	67	-32.0	3.2	4.7	Royal Credit Union	159	3.16	67	-30.4	3.6	5.2	NEIGHBORHOOD MORTGAGE SOLUTI	95	3.21	63	-25.2	4.5	6.0
179	TRUSTONE FINANCIAL CREDIT UN	84	3.18	64	-33.0	3.0	4.5	UNIVERSITY OF WISCONSIN CRED	191	3.20	55	-32.5	3.6	5.3	WINGS FINANCIAL CREDIT UNION	111	2.97	63	-26.0	3.4	4.6
180	CMG Mortgage	921	3.14	57	-34.0	3.0	4.5	GUARDIAN SAVINGS BANK	257	3.07	64	-33.1	3.3	4.8	Land Home Financial	78	3.23	64	-26.3	3.5	4.7

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181	SUNFLOWER BANK NATIONAL ASSO	120	3.55	62	-35.0	3.7	5.6	Fremont Bank	134	3.34	78	-33.9	2.9	4.3	FIRST FEDERAL SAVINGS AND LO	76	3.19	64	-26.4	3.8	5.1
182	ONPOINT COMMUNITY CREDIT UNI	145	3.26	61	-35.7	3.2	4.9	DIGITAL FEDERAL CREDIT UNION	92	3.43	83	-34.7	3.7	5.6	SUNFLOWER BANK NATIONAL ASSO	131	3.67	56	-26.5	4.9	6.5
183	Fremont Bank	132	3.33	79	-36.1	2.6	4.1	BAXTER CREDIT UNION	179	3.04	68	-36.5	2.9	4.5	ONPOINT COMMUNITY CREDIT UNI	153	3.31	56	-26.8	4.0	5.5
184	Lake Michigan Credit Union	193	3.70	61	-36.5	4.4	6.8	Ameris Bank	91	4.08	46	-36.6	5.8	9.0	THE STATE BANK AND TRUST COM	67	3.27	61	-27.7	4.3	5.9
185	Gate City Bank	140	2.97	67	-37.5	2.8	4.4	Cape Cod Five Cents Bank	72	3.41	74	-36.8	3.5	5.5	Cape Cod Five Cents Bank	78	3.48	70	-27.8	4.3	5.9
186	FIRSTRUST SAVINGS BANK	59	3.09	74	-38.5	2.5	4.1	STOCKTON MORTGAGE CORPORATIO	59	3.03	58	-38.2	2.7	4.4	BROADVIEW FEDERAL CREDIT UNI	129	3.41	69	-28.2	3.7	5.1
187	ASSURANCE FINANCIAL	54	3.18	64	-39.0	2.7	4.4	NBKC Bank	87	3.73	43	-39.4	5.2	8.5	VIRGINIA FEDERAL CREDIT UNIO	60	3.38	54	-28.5	4.6	6.3
188	Towne Mortgage	104	3.04	61	-40.3	2.9	4.8	AFFINITY PLUS FEDERAL CREDIT	126	3.23	69	-40.0	3.2	5.2	ESL FEDERAL CREDIT UNION	109	3.37	75	-28.6	3.9	5.5
189	WESTCONSIN CREDIT UNION	78	3.37	70	-41.1	3.1	5.3	Gate City Bank	142	2.98	65	-40.5	3.0	5.0	SEFCU SERVICES LLC	69	3.42	72	-28.9	3.7	5.2
190	GUARDIAN SAVINGS BANK	253	3.06	66	-42.3	2.6	4.5	NEIGHBORHOOD MORTGAGE SOLUTI	90	3.19	67	-41.0	3.4	5.6	Independent Bank	67	3.46	60	-29.3	4.8	6.7
191	DESERT FINANCIAL CREDIT UNIO	81	3.52	81	-43.0	3.2	5.6	AXOS BANK	58	3.06	57	-42.8	2.2	3.9	RIVERMARK COMMUNITY CREDIT U	90	3.20	69	-30.4	3.5	5.0
192	AFFINITY PLUS FEDERAL CREDIT	124	3.22	70	-45.2	2.7	4.9	TRUSTONE FINANCIAL CREDIT UN	86	3.21	62	-43.1	2.9	5.1	CORTRUST BANK NATIONAL ASSOC	66	2.81	62	-30.5	3.4	4.9
193	FIRST TECHNOLOGY FEDERAL CRE	242	3.35	77	-45.4	2.6	4.7	Independent Bank	60	3.37	64	-43.6	3.5	6.1	HomeStreet Bank	70	3.30	58	-31.8	3.9	5.7
194	VIRGINIA FEDERAL CREDIT UNIO	66	3.28	59	-48.0	2.9	5.5	S&T BANK	55	3.14	66	-44.9	2.9	5.2	Fremont Bank	139	3.36	75	-32.6	3.1	4.5
195	ORIENTAL BANK	62	3.71	110	-49.3	3.2	6.2	LOGIX FEDERAL CREDIT UNION	99	3.13	71	-45.2	2.2	3.9	AXOS BANK	61	3.12	53	-33.2	2.9	4.3
196	Independent Bank	59	3.34	66	-54.3	2.6	5.7	THE STATE BANK AND TRUST COM	65	3.25	65	-47.5	3.0	5.7	BETHPAGE FEDERAL CREDIT UNIO	59	3.16	67	-34.6	2.2	3.3
197	NORTHWEST FEDERAL CREDIT UNI	76	3.13	73	-61.8	1.8	4.7	WESTCONSIN CREDIT UNION	80	3.38	69	-48.8	3.0	5.8	AFFINITY PLUS FEDERAL CREDIT	131	3.28	65	-35.7	3.7	5.7
198	CONSUMERS CREDIT UNION	73	3.24	65	-63.0	2.0	5.4	Idaho HFA	57	2.92	58	-52.0	2.2	4.6	PATELCO CREDIT UNION	80	3.26	65	-36.4	2.6	4.1
199	THE STATE BANK AND TRUST COM	64	3.24	66	-63.0	1.8	4.8	ORIENTAL BANK	64	3.71	109	-58.5	2.7	6.4	Salem Five	125	3.18	63	-36.8	3.0	4.7
200	NEIGHBORHOOD MORTGAGE SOLUTI	89	3.18	68	-66.5	1.8	5.4	LEADER BANK NATIONAL ASSOCIA	97	3.08	56	-60.3	1.9	4.6	Idaho HFA	59	2.95	55	-41.1	2.9	4.9
201	LEADER BANK NATIONAL ASSOCIA	83	3.03	58	-68.7	1.1	3.5	CONSUMERS CREDIT UNION	75	3.27	63	-61.3	2.4	6.1	STOCKTON MORTGAGE CORPORATIO	60	3.04	55	-43.4	2.7	4.7
202	FIRST FEDERAL SAVINGS AND LO	73	3.18	68	-71.9	1.3	4.6	NORTHWEST FEDERAL CREDIT UNI	78	3.15	72	-62.0	1.8	4.8	CONSUMERS CREDIT UNION	80	3.38	59	-45.9	3.6	6.5
203	LOGIX FEDERAL CREDIT UNION	98	3.13	72	-72.0	1.0	3.6	VIRGINIA FEDERAL CREDIT UNIO	67	3.30	57	-63.9	2.3	6.2	LEADER BANK NATIONAL ASSOCIA	109	3.18	52	-47.7	2.7	5.0
204	STOCKTON MORTGAGE CORPORATIO	59	3.07	59	-77.4	0.9	4.0	ResiCentral	61	2.82	51	-68.8	1.0	3.1	ORIENTAL BANK	66	3.72	107	-54.5	3.2	6.9
205	ResiCentral	61	2.82	53	-79.9	0.6	2.9	FIRST FEDERAL SAVINGS AND LO	74	3.19	67	-70.3	1.5	4.9	NORTHWEST FEDERAL CREDIT UNI	81	3.20	68	-55.2	2.3	5.1

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	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	NewRez	138	4.44	71	106.0	20.3	10.4	NewRez	134	4.28	78	104.8	20.8	10.7	NewRez	187	4.16	81	107.8	17.8	8.9
2	MOUNTAIN AMERICA FEDERAL CRE	101	2.97	66	86.9	7.9	4.3	MLD Mortgage	129	3.25	52	100.2	13.3	6.9	MLD Mortgage	134	3.27	49	69.1	10.6	6.4
3	Weststar Mortgage	81	3.07	66	85.5	8.3	4.6	Weststar Mortgage	83	3.07	65	48.8	7.0	4.8	Umpqua	63	3.43	59	52.1	8.4	5.6
4	Aurora	304	3.09	64	75.7	7.4	4.3	Nations Lending Corporation	88	4.38	39	47.5	15.8	11.0	NexBank	174	3.37	48	41.0	9.5	6.8
5	Primary Residential	161	2.96	61	56.0	6.2	4.0	MOUNTAIN AMERICA FEDERAL CRE	103	2.97	64	45.0	6.8	4.7	COASTAL FEDERAL CREDIT UNION	102	3.68	58	39.6	10.8	7.8
6	Liberty Federal Credit Union	82	3.24	56	47.7	9.1	6.2	Aurora	309	3.09	62	44.9	6.5	4.5	ENT Credit Union	73	3.71	55	34.1	9.3	7.0
7	FIRST COMMUNITY CREDIT UNION	65	3.47	68	46.6	8.8	6.1	FIRST COMMUNITY CREDIT UNION	67	3.47	67	36.2	8.7	6.4	MERCANTILE BANK	71	3.61	61	27.8	9.1	7.2
8	Columbia Bank	149	3.46	68	43.7	7.8	5.5	Fannie Mae	289	4.19	135	33.1	10.6	8.0	Nations Lending Corporation	126	3.98	42	27.7	10.6	8.4
9	Iowa Bankers Mortgage	166	3.76	64	38.0	13.6	10.0	NATIONS DIRECT MORTGAGE	67	4.32	53	31.2	18.8	14.7	ATLANTIC BAY MORTGAGE GROUP	191	3.14	55	25.2	6.4	5.1
10	ATLANTIC BAY MORTGAGE GROUP	183	3.16	60	35.6	6.5	4.8	RELiance FIRST CAPITAL LLC	82	3.41	54	29.6	7.5	5.8	Fannie Mae	304	4.20	132	24.8	9.8	8.0
11	HORIZON BANK	78	3.52	69	34.8	8.2	6.2	Primary Residential	164	2.98	59	28.9	5.7	4.4	Columbia Bank	94	3.48	67	24.5	7.1	5.7
12	SOFI BANK NATIONAL ASSOCIATI	58	6.29	14	34.5	29.7	23.0	Liberty Federal Credit Union	82	3.21	55	24.9	7.5	6.0	Rocket	27,560	3.41	53	23.3	7.8	6.3
13	ENT Credit Union	72	3.79	57	34.4	8.9	6.7	Rocket	28,438	3.43	55	24.7	8.0	6.5	Evergreen Moneysource	132	3.45	56	22.9	7.9	6.5
14	Fannie Mae	279	4.19	136	33.7	10.8	8.2	MECHANICS BANK	105	3.41	65	23.4	6.9	5.6	Primary Residential	169	2.98	56	19.7	5.7	4.8
15	Old National Bank	317	3.67	63	32.7	9.9	7.6	Evergreen Moneysource	129	3.47	58	23.0	8.9	7.3	Aurora	318	3.09	59	17.6	5.6	4.8
16	MLD Mortgage	127	3.21	54	31.9	7.4	5.7	MERCANTILE BANK	68	3.62	64	21.9	9.2	7.6	Sun West	164	3.42	50	17.5	8.3	7.1
17	Nations Lending Corporation	87	4.39	40	31.6	14.8	11.4	ENT Credit Union	72	3.76	57	20.9	8.8	7.3	FIRST COMMUNITY CREDIT UNION	68	3.45	64	17.2	7.5	6.4
18	Land Home Financial	79	3.40	66	29.7	7.3	5.7	MEGASTAR FINANCIAL CORP.	110	3.21	61	20.4	6.8	5.7	AMERICA FIRST FEDERAL CREDIT	227	3.26	61	17.2	6.8	5.8
19	Wintrust Mortgage	271	3.75	53	29.6	10.0	7.8	AMERICA FIRST FEDERAL CREDIT	219	3.25	64	19.8	6.6	5.6	MOUNTAIN AMERICA FEDERAL CRE	106	2.98	61	15.3	5.7	5.0
20	Fairway	351	3.26	52	25.1	8.0	6.5	United Shore (->Nationstar)	169	3.76	70	19.8	10.0	8.5	Sierra Pacific	337	3.03	55	14.7	5.4	4.7
21	MEMBER FIRST MORTGAGE LLC	108	3.37	79	23.0	6.9	5.7	First Bank	434	3.28	60	18.9	7.0	5.9	NATIONS DIRECT MORTGAGE	66	4.22	52	14.6	13.8	12.1
22	EASTRISE FEDERAL CREDIT UNIO	110	3.37	68	22.8	7.4	6.0	Sun West	166	3.51	51	18.3	9.9	8.5	BANK FIRST NATIONAL ASSOCIAT	84	3.22	59	14.6	6.8	5.9
23	CHOICEONE BANK	56	3.42	65	22.6	7.3	6.0	HEARTLAND BANK AND TRUST COM	81	3.19	77	14.9	6.2	5.4	RELiance FIRST CAPITAL LLC	85	3.42	51	12.9	6.7	5.9
24	UNIVERSITY OF WISCONSIN CRED	228	3.74	49	22.0	11.0	9.1	HARBORONE MORTGAGE LLC	190	3.05	63	14.4	5.2	4.6	UNIVERSITY OF WISCONSIN CRED	230	3.66	47	12.5	9.3	8.3
25	SERVIS ONE INC.	106	3.46	78	21.9	8.5	7.0	Kinecta Federal Credit Union	93	3.34	73	14.0	5.2	4.6	Fairway	346	3.10	50	12.4	6.4	5.7
26	MEGASTAR FINANCIAL CORP.	108	3.21	63	21.6	6.2	5.1	SERVIS ONE INC.	108	3.46	77	12.8	7.8	7.0	The Money Source	192	3.27	63	10.3	6.1	5.6
27	MISSION FEDERAL CREDIT UNION	73	3.16	72	21.3	4.6	3.8	Bungalow Funding	360	3.22	57	12.6	6.3	5.6	Liberty Federal Credit Union	84	3.18	53	10.1	6.4	5.8
28	HARBORONE MORTGAGE LLC	187	3.05	65	20.4	5.1	4.3	Johnson Bank	160	3.39	71	12.2	6.5	5.8	MEGASTAR FINANCIAL CORP.	113	3.19	59	9.4	5.9	5.4
29	FIRST AMERICAN BANK	63	3.18	63	20.2	6.4	5.3	FIRSTTRUST SAVINGS BANK	61	3.12	72	12.1	5.0	4.5	Provident Funding	1,167	3.24	70	9.0	6.5	6.0
30	Rocket	30,786	3.43	57	19.4	7.0	5.9	UNITED COMMUNITY BANK	184	3.46	63	12.0	7.6	6.8	FIRSTTRUST SAVINGS BANK	63	3.12	69	8.0	5.2	4.8
31	Johnson Bank	159	3.41	72	18.9	6.7	5.7	Columbia Bank	152	3.46	67	11.7	6.2	5.6	Pentagon Federal Credit Unio	384	3.05	57	7.9	5.5	5.1
32	Salem Five	122	3.23	66	17.5	4.7	4.0	Seneca Mortgage	1,042	3.23	58	11.7	6.2	5.6	Grandor Mortgage Capital	155	3.17	54	7.8	5.8	5.4
33	DFCU FINANCIAL	95	4.12	50	17.2	10.6	9.1	United Shore (->Lakeview)	364	5.60	34	11.4	18.9	17.1	United Shore (->Lakeview)	296	5.38	35	7.3	14.9	14.0
34	UNITED COMMUNITY BANK	182	3.47	64	16.8	7.2	6.2	Mortgage 1	117	3.34	56	11.3	6.6	5.9	Freedom Mortgage	6,754	3.36	56	6.7	7.1	6.7
35	HEARTLAND BANK AND TRUST COM	79	3.18	77	16.0	5.9	5.1	ROYAL PACIFIC FUNDING CORP	69	3.21	63	11.3	3.8	3.4	Bungalow Funding	225	3.28	56	6.3	6.1	5.7
36	American Internet Mortgage	523	3.13	65	15.4	6.0	5.2	Sierra Pacific	302	2.97	56	11.0	4.9	4.4	Weststar Mortgage	85	3.07	62	6.0	5.6	5.3
37	WATERMARK CAPITAL INC.	157	2.61	58	15.3	3.4	3.0	EASTRISE FEDERAL CREDIT UNIO	111	3.36	67	10.7	7.5	6.8	Old National Bank	267	3.61	62	6.0	8.2	7.7
38	RENASANT BANK	97	3.78	62	14.7	8.3	7.3	NORTHWEST BANK	57	3.18	69	10.6	5.8	5.3	New American Funding	834	3.30	52	6.0	6.0	5.7
39	FIRST HOME MORTGAGE CORPORAT	83	3.44	55	14.5	6.5	5.7	PAM MSR Trust I	310	3.12	70	10.2	5.4	4.9	Union Home Mortgage	618	4.23	37	5.6	12.0	11.4
40	Teachers Federal Credit Unio	189	3.07	67	13.9	3.9	3.4	Union Home Mortgage	627	4.40	37	10.1	16.0	14.7	loanDepot.com	2,589	2.99	48	5.0	5.3	5.1
41	Bungalow Funding	384	3.21	59	13.5	5.3	4.7	Sailfish Servicing	541	3.03	59	9.9	5.0	4.5	Marlin Mortgage Capital	728	3.08	54	4.5	5.0	4.8
42	Base MSR 2	137	3.10	74	13.3	4.9	4.3	Marlin Mortgage Capital	634	3.12	57	9.3	5.6	5.1	BSI Financial	194	3.29	57	4.0	6.1	5.8
43	Sierra Pacific	288	2.99	57	13.1	4.6	4.1	HORIZON BANK	79	3.50	68	9.2	6.9	6.4	FLAT BRANCH MORTGAGE INC	114	3.91	46	3.9	10.3	9.9
44	AmeriHome Mortgage	310	5.85	22	12.8	28.5	25.7	BSI Financial	188	3.31	60	8.7	6.0	5.6	UNITED COMMUNITY BANK	188	3.43	61	3.8	6.9	6.7
45	BSI Financial	184	3.33	60	12.3	5.9	5.2	United Shore (Retained)	2,178	3.73	42	8.3	10.2	9.4	CommunityAmerica Credit Unio	90	3.73	55	3.7	8.3	8.0

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46	loanDepot.com	2,499	2.99	52	11.9	4.8	4.3	Wintrust Mortgage	300	3.72	52	7.9	9.2	8.5	SERVIS ONE INC.	70	3.51	75	3.7	7.7	7.5
47	Marlin Mortgage Capital	548	3.18	58	11.5	5.1	4.6	ATLANTIC BAY MORTGAGE GROUP	185	3.15	58	7.8	5.3	4.9	United Shore (Retained)	2,948	3.55	40	3.5	7.5	7.2
48	THE PARK NATIONAL BANK	141	3.15	73	10.6	5.9	5.4	Trustmark Bank	164	3.70	62	7.2	8.0	7.5	Regions Bank	1,152	3.26	62	3.1	6.0	5.8
49	Sun West	171	3.62	51	9.6	10.8	9.9	Freedom Mortgage	6,900	3.37	57	6.9	7.6	7.1	Two Harbors	5,755	3.02	62	2.9	4.9	4.8
50	COVANTAGE CREDIT UNION	84	3.62	52	9.3	8.4	7.7	loanDepot.com	2,529	2.99	51	6.8	5.2	4.8	FIRST HOME MORTGAGE CORPORAT	85	3.41	51	2.8	6.5	6.3
51	Freedom Mortgage	6,872	3.37	58	8.9	7.1	6.6	Provident Funding	1,146	3.24	73	6.7	6.2	5.8	United Shore (->Nationstar)	193	3.78	67	2.7	8.0	7.8
52	FIRST FEDERAL SAVINGS BANK	118	3.31	72	8.5	6.0	5.6	Land Home Financial	80	3.40	65	6.7	6.5	6.1	Johnson Bank	164	3.37	69	2.2	6.0	5.8
53	Union Home Mortgage	603	4.53	37	8.1	14.6	13.6	COASTAL FEDERAL CREDIT UNION	98	3.66	61	6.1	8.6	8.1	Base MSR 2	146	3.11	71	1.9	5.0	4.9
54	Colonial Savings	185	3.58	84	7.9	6.5	6.0	DIGITAL FEDERAL CREDIT UNION	95	3.52	81	6.0	6.7	6.3	Colonial Savings	280	3.55	83	1.9	6.6	6.5
55	Bank of America	2,158	4.07	140	7.8	8.3	7.7	MEMBER FIRST MORTGAGE LLC	111	3.37	78	5.9	6.3	6.0	Seneca Mortgage	892	3.25	56	1.8	5.7	5.6
56	MERCANTILE BANK	67	3.62	65	7.5	7.5	7.0	UNIVERSITY OF WISCONSIN CRED	228	3.71	49	5.8	10.0	9.5	DESERT FINANCIAL CREDIT UNIO	91	3.72	73	1.4	7.7	7.6
57	Provident Funding	1,132	3.23	74	7.0	5.6	5.2	Pentagon Federal Credit Unio	374	3.06	60	5.8	5.3	5.0	Truist Bank	6,860	3.21	74	1.3	5.4	5.4
58	PATELCO CREDIT UNION	80	3.36	67	6.9	4.4	4.2	BANK FIRST NATIONAL ASSOCIAT	82	3.23	61	5.6	6.3	6.0	CMG Mortgage	1,097	3.57	47	1.1	7.8	7.7
59	ESL FEDERAL CREDIT UNION	110	3.53	76	6.8	5.6	5.2	DFCU FINANCIAL	96	4.11	48	5.1	10.5	10.0	MSR Asset Vehicle	1,079	2.95	53	1.0	4.5	4.4
60	ALTRA FEDERAL CREDIT UNION	121	3.61	55	6.3	7.4	7.0	CommunityAmerica Credit Unio	74	3.77	57	4.6	9.4	9.1	Union Savings Bank	902	3.11	59	0.5	5.4	5.4
61	First Federal Bank	342	3.15	63	6.1	5.3	5.0	COVANTAGE CREDIT UNION	85	3.59	51	4.3	8.1	7.7	RENASANT BANK	100	3.75	58	0.1	7.9	7.9
62	THE WASHINGTON TRUST COMPANY	81	3.06	62	5.9	4.2	4.0	Planet Home Lending	334	3.57	56	4.1	8.0	7.7	Nexus Nova	890	3.52	48	0.1	7.5	7.5
63	SWBC Mortgage	250	3.37	59	5.1	6.6	6.3	Base MSR 2	141	3.11	74	3.9	4.8	4.6	Ameris Bank	110	4.44	39	-0.0	11.2	11.2
64	Nexus Nova	1,411	3.81	46	4.8	9.5	9.1	Old National Bank	321	3.65	63	3.8	8.5	8.2	Lake Michigan Credit Union	226	4.00	53	-0.1	8.5	8.5
65	United Shore (Sold)	4,450	2.91	60	4.7	3.8	3.7	MSR Asset Vehicle	1,052	2.95	56	3.5	4.2	4.1	DIGITAL FEDERAL CREDIT UNION	122	3.52	78	-0.1	6.3	6.3
66	Planet Home Lending	330	3.57	57	4.1	7.1	6.8	ALTRA FEDERAL CREDIT UNION	122	3.59	55	3.5	7.6	7.3	FIRST HOME MORTGAGE CORP	146	3.22	51	-0.2	5.4	5.4
67	Truist Bank	6,506	3.21	77	3.9	5.1	4.9	Iowa Bankers Mortgage	168	3.74	65	3.2	10.0	9.7	Wintrust Mortgage	318	3.68	50	-0.4	7.7	7.7
68	Seneca Mortgage	1,068	3.23	59	3.5	5.5	5.4	Nexus Nova	1,076	3.69	48	3.0	8.8	8.5	Lakeview	6,719	3.39	49	-0.4	6.7	6.7
69	PennyMac	7,430	3.13	58	3.4	5.4	5.2	Lakeview	6,595	3.40	52	2.5	7.3	7.1	HARBORONE MORTGAGE LLC	195	3.05	60	-0.7	4.8	4.8
70	United Shore (->Lakeview)	352	5.59	35	3.3	15.7	15.2	American Internet Mortgage	529	3.12	64	2.5	5.8	5.7	SWBC Mortgage	260	3.35	55	-0.7	6.5	6.5
71	AMERICA FIRST FEDERAL CREDIT	215	3.25	65	2.7	5.2	5.1	Colonial Savings	243	3.56	85	2.5	6.3	6.2	PAM MSR Trust I	324	3.13	67	-1.0	5.0	5.1
72	United Shore (Retained)	2,179	3.76	43	2.6	8.4	8.2	CrossCountry Mortgage	2,402	3.36	52	1.7	6.9	6.8	PennyMac	8,139	3.08	54	-1.0	5.3	5.4
73	STANDARD MORTGAGE CORP.	122	3.22	66	2.6	6.0	5.8	SECURITY SERVICE FEDERAL CRE	84	3.72	69	1.6	6.8	6.7	American Internet Mortgage	538	3.10	62	-1.1	5.4	5.4
74	Sailfish Servicing	499	3.03	60	2.3	4.1	4.0	Two Harbors	5,250	3.04	65	1.5	4.8	4.7	AmeriHome Mortgage	380	5.08	32	-1.3	16.2	16.4
75	LEADER BANK NATIONAL ASSOCIA	97	3.51	52	2.0	6.9	6.8	Bank of America	2,271	4.08	139	1.1	7.9	7.8	ALTRA FEDERAL CREDIT UNION	124	3.55	53	-1.4	7.1	7.2
76	CrossCountry Mortgage	3,133	3.25	54	1.9	5.9	5.8	First Federal Bank	346	3.14	62	1.0	5.3	5.2	Central Trust Bank	168	3.36	70	-1.4	6.3	6.4
77	MISSION SERVICING RESIDENTIA	135	4.23	55	1.8	9.3	9.1	AmeriHome Mortgage	297	5.72	26	1.0	26.4	26.2	SoFi	298	2.91	48	-1.6	4.5	4.6
78	Onslow Bay	6,309	2.89	55	1.6	4.0	3.9	THE WASHINGTON TRUST COMPANY	82	3.06	61	0.9	4.4	4.4	COMMUNITY TRUST BANK INC.	73	3.16	65	-1.6	6.2	6.2
79	Two Harbors	4,433	3.07	68	1.6	4.4	4.4	United Shore (Sold)	4,471	2.91	59	0.6	3.9	3.8	Bank of America	2,429	4.09	138	-1.7	7.9	8.1
80	SECURITY SERVICE FEDERAL CRE	83	3.74	70	1.4	6.8	6.7	Lake Michigan Credit Union	227	4.07	53	0.5	9.6	9.6	Chase	22,937	3.29	71	-2.0	5.4	5.5
81	MERCHANTS BANK NATIONAL ASSO	93	3.29	71	1.2	5.5	5.5	PennyMac	7,828	3.10	57	0.2	5.4	5.4	PHH Mortgage	2,466	3.23	60	-2.3	5.6	5.7
82	M&T Bank	327	3.93	75	1.1	7.7	7.6	Central Trust Bank	163	3.37	72	0.0	6.1	6.1	First Bank	444	3.27	57	-2.3	5.6	5.8
83	PHH Mortgage	2,241	3.29	63	0.7	5.9	5.8	SWBC Mortgage	253	3.36	58	-0.0	6.5	6.5	Nationstar	14,595	3.25	63	-2.5	5.4	5.5
84	FLAT BRANCH MORTGAGE INC	102	4.04	48	0.6	12.1	12.1	THE PARK NATIONAL BANK	144	3.15	72	-0.1	5.6	5.6	UNITED FEDERAL CREDIT UNION	64	3.71	47	-2.5	7.4	7.6
85	New American Funding	812	3.34	56	0.6	5.3	5.3	FIRST AMERICAN BANK	64	3.18	62	-0.1	5.7	5.7	Onslow Bay	5,577	2.86	50	-2.6	4.0	4.1
86	STOCK YARDS BANK & TRUST COM	75	3.25	69	0.4	6.7	6.6	Onslow Bay	5,803	2.88	53	-0.5	4.1	4.1	WATERMARK CAPITAL INC.	161	2.61	53	-2.6	3.4	3.5
87	Pentagon Federal Credit Unio	370	3.07	60	-0.3	4.6	4.6	Truist Bank	6,644	3.22	76	-0.7	5.1	5.2	CrossCountry Mortgage	2,032	3.43	49	-2.7	6.4	6.6
88	Lakeview	6,542	3.41	53	-0.5	6.6	6.7	Fairway	348	3.20	52	-0.8	6.9	6.9	Fifth Third	2,204	3.47	74	-2.9	6.2	6.3
89	Chase	21,821	3.29	73	-0.6	5.0	5.0	RENASANT BANK	98	3.77	61	-0.8	8.9	8.9	Planet Home Lending	340	3.55	53	-3.1	6.7	6.9
90	The Money Source	219	3.19	66	-0.8	4.5	4.6	FLAT BRANCH MORTGAGE INC	102	4.01	47	-0.8	11.9	12.0	Arvest Mortgage	438	3.79	66	-3.2	7.4	7.6

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91	MECHANICS BANK	123	3.40	66	-1.0	5.1	5.2	CORTRUST BANK NATIONAL ASSOC	65	2.84	64	-1.0	5.0	5.1	BMO	234	3.85	89	-3.5	7.1	7.3
92	Mortgage 1	115	3.34	57	-1.0	5.6	5.7	Guild Mortgage	1,076	3.48	55	-1.4	7.0	7.1	U.S. Bank	7,395	3.64	63	-3.7	7.2	7.5
93	Cadence Bank	113	3.68	67	-1.0	6.5	6.5	Chase	22,272	3.30	73	-2.1	5.2	5.3	COVANTAGE CREDIT UNION	86	3.55	49	-3.7	7.0	7.2
94	New Residential	13,214	3.57	73	-1.7	6.5	6.6	M&T Bank	333	3.93	74	-2.2	8.1	8.3	United Shore (Sold)	3,989	2.93	57	-3.8	4.1	4.2
95	MSR Asset Vehicle	1,038	2.95	58	-3.4	3.7	3.8	WINGS FINANCIAL CREDIT UNION	110	3.03	65	-2.5	4.6	4.8	Trustmark Bank	168	3.66	60	-4.1	6.9	7.2
96	THREE RIVERS FEDERAL CREDIT	84	3.48	57	-3.4	8.0	8.2	PHH Mortgage	2,388	3.26	62	-2.7	5.8	6.0	DFCU FINANCIAL	97	4.07	46	-4.1	8.8	9.2
97	United Shore (->Onslow Bay)	1,876	3.06	62	-3.7	3.4	3.5	Bell Bank	435	3.56	52	-3.4	7.5	7.8	HEARTLAND BANK AND TRUST COM	83	3.19	74	-4.8	5.5	5.8
98	U.S. Bank	6,659	3.64	68	-4.0	7.0	7.3	Nationstar	12,902	3.25	65	-3.9	5.2	5.4	HORIZON BANK	81	3.48	66	-4.9	6.1	6.5
99	Evergreen Moneysource	127	3.49	60	-4.3	6.2	6.5	Teachers Federal Credit Unio	192	3.07	66	-3.9	3.5	3.6	Bell Bank	438	3.51	50	-4.9	6.7	7.1
100	CORTRUST BANK NATIONAL ASSOC	64	2.84	65	-4.4	4.4	4.6	GREENWAY MORTGAGE FUNDING CO	169	3.20	77	-4.0	4.9	5.1	SUMMIT CREDIT UNION	215	3.51	51	-5.1	7.0	7.4
101	Central Trust Bank	160	3.37	73	-5.0	5.6	5.9	BOK Financial	590	3.35	68	-4.4	5.6	5.9	FIRST FEDERAL SAVINGS BANK	123	3.29	68	-5.2	5.9	6.2
102	Nationstar	10,120	3.25	66	-5.1	4.9	5.1	FIRST FEDERAL SAVINGS BANK	120	3.30	71	-4.6	5.8	6.0	New Residential	13,785	3.54	71	-5.3	6.4	6.7
103	Guild Mortgage	1,065	3.49	56	-5.5	6.3	6.7	MORTON COMMUNITY BANK	64	3.12	68	-4.7	5.4	5.7	BOK Financial	603	3.35	66	-5.4	5.7	6.1
104	COMMUNITYAMERICA FEDERAL CRE	75	3.75	57	-5.6	6.4	6.7	FIRST MERCHANTS BANK	82	3.50	56	-4.9	6.9	7.2	THE WASHINGTON TRUST COMPANY	85	3.05	58	-5.5	4.5	4.7
105	Idaho HFA	58	3.00	59	-5.9	4.7	5.0	The Money Source	204	3.21	66	-5.2	4.7	4.9	Wells Fargo	17,941	3.48	83	-5.9	5.6	5.9
106	GUIDANCE RESIDENTIAL LLC	135	4.18	58	-6.1	9.1	9.7	CMG Mortgage	1,060	3.54	51	-5.2	7.7	8.1	Guild Mortgage	1,100	3.47	52	-6.1	6.3	6.7
107	BMO	223	3.88	92	-6.2	6.5	6.9	PATELCO CREDIT UNION	81	3.36	66	-5.4	4.0	4.2	United Shore (->Two Harbors)	1,189	2.57	57	-6.2	3.4	3.6
108	PAM MSR Trust I	295	3.11	71	-6.2	4.7	5.0	U.S. Bank	7,055	3.65	65	-5.6	7.9	8.4	Cardinal Financial	274	3.06	46	-6.5	4.8	5.2
109	RIVERMARK COMMUNITY CREDIT U	88	3.25	72	-6.3	4.4	4.7	FIRST HOME MORTGAGE CORPORAT	84	3.44	53	-5.9	6.2	6.5	STANDARD MORTGAGE CORP.	128	3.23	62	-6.6	5.6	6.0
110	Citi	1,432	3.80	79	-6.6	7.0	7.4	Fifth Third	2,131	3.48	76	-6.1	5.9	6.2	Gate City Bank	148	3.02	62	-6.6	5.0	5.3
111	Regions Bank	1,093	3.26	65	-7.3	4.8	5.2	UNITED FEDERAL CREDIT UNION	63	3.80	48	-6.1	8.0	8.5	Gateway Mortgage	498	3.26	54	-6.8	5.9	6.3
112	Ameris Bank	104	4.37	42	-7.4	10.0	10.7	Union Savings Bank	879	3.11	62	-6.5	4.7	5.1	MEMBER FIRST MORTGAGE LLC	113	3.38	75	-6.9	5.8	6.2
113	Wells Fargo	16,682	3.47	84	-7.6	5.0	5.4	SUMMIT CREDIT UNION	213	3.56	53	-6.8	7.5	8.1	Sailfish Servicing	642	3.03	55	-6.9	4.4	4.7
114	RELIANCE FIRST CAPITAL LLC	81	3.41	56	-7.9	4.9	5.3	Regions Bank	1,115	3.26	64	-6.9	5.1	5.5	First United Bank	212	3.91	54	-7.3	8.6	9.2
115	First Bank	428	3.28	61	-8.3	5.0	5.4	New American Funding	818	3.32	55	-6.9	5.3	5.7	THE PARK NATIONAL BANK	148	3.15	69	-7.5	5.4	5.8
116	United Shore (->Nationstar)	132	3.75	72	-9.7	7.0	7.7	PNC Mortgage	7,083	3.21	73	-7.0	4.8	5.1	First Federal Bank	355	3.14	59	-7.7	5.0	5.4
117	Elevations Credit Union	181	3.85	55	-10.0	7.3	8.1	New Residential	13,479	3.57	73	-7.1	6.5	7.0	NBKC Bank	98	3.98	38	-7.7	7.8	8.4
118	SoFi	287	2.90	53	-10.2	3.5	3.9	FOURLEAF FEDERAL CREDIT UNIO	353	3.18	77	-7.8	3.9	4.2	PNC Mortgage	7,269	3.21	71	-7.8	5.0	5.4
119	UNITED FEDERAL CREDIT UNION	63	3.84	49	-10.7	7.9	8.8	Wells Fargo	17,214	3.48	85	-7.9	5.3	5.7	GUARDIAN SAVINGS BANK	270	3.14	60	-8.5	5.1	5.6
120	Fifth Third	2,083	3.48	77	-11.0	5.2	5.9	FIRST HOME MORTGAGE CORP	143	3.24	54	-8.0	5.2	5.7	FIRST FINANCIAL BANK	86	3.48	65	-8.5	7.2	7.8
121	Huntington National Bank	755	3.72	65	-11.1	6.8	7.6	THREE RIVERS FEDERAL CREDIT	85	3.45	56	-8.3	7.5	8.1	MISSION SERVICING RESIDENTIA	118	4.25	47	-8.7	8.2	9.0
122	Fulton Bank	165	3.63	76	-11.2	7.1	7.9	MISSION SERVICING RESIDENTIA	135	4.20	55	-9.2	8.6	9.4	EASTRISE FEDERAL CREDIT UNIO	114	3.34	65	-8.8	5.9	6.5
123	Smaller Servicers	15,220	3.43	68	-11.2	5.6	6.3	BMO	226	3.87	91	-9.7	6.4	7.1	First National Bank Of Omaha	105	3.76	61	-8.9	6.5	7.1
124	Union Savings Bank	869	3.12	63	-12.2	4.1	4.7	Fulton Bank	170	3.63	77	-9.8	7.1	7.8	Mortgage 1	119	3.33	53	-8.9	5.3	5.8
125	FOURLEAF FEDERAL CREDIT UNIO	344	3.18	78	-12.2	3.7	4.2	MERCHANTS BANK NATIONAL ASSO	95	3.28	70	-9.8	5.4	6.0	Teachers Federal Credit Unio	196	3.07	63	-10.2	3.2	3.5
126	COASTAL FEDERAL CREDIT UNION	96	3.65	62	-12.5	6.8	7.7	Citizens Bank	2,856	3.32	68	-9.8	5.0	5.5	Smaller Servicers	16,445	3.41	66	-10.3	5.9	6.6
127	Amerisave Mortgage	225	3.79	43	-12.5	7.1	8.0	GUIDANCE RESIDENTIAL LLC	135	4.16	58	-10.2	9.6	10.7	Carrington	799	3.45	54	-10.4	5.6	6.3
128	BAXTER CREDIT UNION	181	3.12	68	-12.6	4.0	4.6	Arvest Mortgage	422	3.82	68	-10.8	7.2	8.0	Iowa Bankers Mortgage	171	3.71	63	-10.5	7.9	8.8
129	VALLEY NATIONAL BANK	137	3.74	77	-12.7	6.0	6.8	LEADER BANK NATIONAL ASSOCIA	111	3.50	51	-11.6	7.5	8.4	GUIDANCE RESIDENTIAL LLC	137	4.13	56	-10.7	8.7	9.8
130	BANK FIRST NATIONAL ASSOCIAT	80	3.23	63	-12.7	4.6	5.2	Santander Bank	333	3.47	93	-12.0	4.6	5.2	United Shore (->Onslow Bay)	1,843	3.07	58	-10.8	3.6	4.0
131	COMMUNITY TRUST BANK INC.	70	3.16	69	-13.4	5.5	6.3	Smaller Servicers	15,608	3.43	68	-12.1	6.0	6.8	M&T Bank	343	3.93	72	-11.0	6.8	7.7
132	FIRST FINANCIAL BANK	85	3.52	68	-14.4	7.4	8.6	THE SERVION GROUP	204	3.43	63	-12.2	6.0	6.8	Citizens Bank	2,942	3.31	66	-11.2	5.1	5.7
133	First United Bank	207	3.97	57	-15.1	7.3	8.5	BROADVIEW FEDERAL CREDIT UNI	140	3.49	70	-12.5	4.7	5.4	FIRST MERCHANTS BANK	84	3.51	53	-11.6	6.3	7.1
134	Citizens Bank	2,795	3.32	69	-15.2	4.5	5.3	First National Bank Of Omaha	103	3.78	63	-13.5	6.4	7.4	Huntington National Bank	779	3.65	64	-11.7	6.6	7.5
135	MEMBERS MORTGAGE SERVICES LL	137	3.67	61	-15.4	6.3	7.5	United Shore (->Onslow Bay)	1,896	3.06	61	-13.9	3.2	3.7	MERCHANTS BANK OF INDIANA	145	3.14	49	-12.0	5.2	5.9

Highlighted row is the servicer closest to their comparison speed
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GSE: Fixed 20yr, Total

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136	PNC Mortgage	7,002	3.21	74	-16.4	4.0	4.8	Essex Mortgage	74	3.66	61	-14.7	6.9	8.0	Citi	1,495	3.77	78	-12.9	6.4	7.3
137	WINGS FINANCIAL CREDIT UNION	109	3.04	66	-16.6	3.9	4.6	VALLEY NATIONAL BANK	139	3.73	77	-15.0	6.2	7.2	AssociatedBank	218	3.51	78	-13.2	5.9	6.7
138	MORTGAGE CLEARING CORP	94	3.43	64	-17.3	5.7	6.9	Salem Five	123	3.22	65	-15.1	3.7	4.4	Kinecta Federal Credit Union	95	3.32	71	-13.4	4.0	4.6
139	BOK Financial	580	3.35	70	-17.9	4.7	5.6	STOCK YARDS BANK & TRUST COM	77	3.25	68	-15.2	5.2	6.2	SECURITY SERVICE FEDERAL CRE	86	3.70	67	-13.7	6.0	6.9
140	Gateway Mortgage	483	3.29	58	-18.0	5.0	6.0	Citi	1,461	3.79	79	-15.2	6.7	7.9	Pingora Loan Servicing	704	3.34	66	-13.8	4.8	5.5
141	AssociatedBank	206	3.53	80	-18.8	5.2	6.4	United Shore (->Two Harbors)	1,161	2.57	60	-15.3	2.8	3.3	VALLEY NATIONAL BANK	143	3.71	75	-14.3	6.0	7.0
142	Keybank	565	3.54	58	-19.0	5.3	6.5	Grander Mortgage Capital	150	3.16	57	-15.5	4.3	5.1	Land Home Financial	81	3.38	62	-14.4	5.1	6.0
143	Carrington	775	3.47	58	-19.0	4.8	5.8	DESERT FINANCIAL CREDIT UNIO	89	3.74	75	-15.6	6.6	7.8	WEST GATE BANK	168	3.50	50	-15.0	6.7	7.8
144	Kinecta Federal Credit Union	91	3.35	73	-19.2	3.5	4.3	SoFi	290	2.90	51	-15.9	3.7	4.3	FIRST INTERSTATE BANK	118	3.70	69	-15.1	6.1	7.2
145	Boeing Credit Union	290	3.86	64	-19.4	7.7	9.5	WATERMARK CAPITAL INC.	158	2.62	56	-16.2	2.8	3.3	FHLB Chicago	1,276	3.09	64	-15.4	4.7	5.5
146	FIRST INTERSTATE BANK	115	3.80	70	-19.4	6.6	8.1	AssociatedBank	212	3.52	80	-16.2	5.6	6.6	Amerisave Mortgage	230	3.76	39	-15.5	6.7	7.9
147	SUMMIT CREDIT UNION	213	3.59	53	-19.7	6.2	7.7	Huntington National Bank	767	3.70	65	-16.3	6.8	8.1	Boeing Credit Union	297	3.80	62	-15.5	7.3	8.6
148	Bell Bank	434	3.58	53	-19.9	5.9	7.3	Carrington	781	3.46	57	-16.7	5.1	6.1	LOGIX FEDERAL CREDIT UNION	103	3.18	68	-15.6	3.7	4.4
149	Click N Close.	94	3.51	49	-20.6	7.7	9.6	Pingora Loan Servicing	674	3.34	69	-18.3	4.3	5.2	Fulton Bank	175	3.61	75	-15.9	6.2	7.4
150	CMG Mortgage	1,053	3.56	52	-21.0	6.2	7.8	Ameris Bank	110	4.48	40	-18.7	11.3	13.7	FIRST FEDERAL SAVINGS AND LO	78	3.30	62	-16.6	4.8	5.7
151	ROYAL PACIFIC FUNDING CORP	68	3.21	64	-21.4	2.5	3.2	GUARDIAN SAVINGS BANK	264	3.15	63	-19.6	4.4	5.4	THE SERVION GROUP	204	3.43	60	-16.7	5.6	6.7
152	United Shore (->Two Harbors)	1,148	2.57	61	-21.8	2.5	3.2	Boeing Credit Union	293	3.84	64	-20.1	7.6	9.5	TRUSTONE FINANCIAL CREDIT UN	93	3.37	57	-16.8	5.2	6.2
153	FIRST HOME MORTGAGE CORP	141	3.23	55	-21.9	3.9	5.0	Keybank	571	3.53	58	-20.7	5.7	7.2	THREE RIVERS FEDERAL CREDIT	86	3.40	54	-16.9	6.3	7.5
154	THE SERVION GROUP	202	3.43	64	-21.9	5.0	6.3	Gateway Mortgage	487	3.28	57	-20.8	4.9	6.1	Keybank	579	3.50	56	-16.9	5.5	6.6
155	FIRST NATIONAL BANK OF PENNS	216	3.96	55	-22.5	7.3	9.4	MISSION FEDERAL CREDIT UNION	75	3.16	71	-20.9	3.1	3.9	MORTON COMMUNITY BANK	65	3.10	66	-17.6	4.8	5.8
156	GUARDIAN SAVINGS BANK	261	3.16	64	-24.0	3.8	5.0	First United Bank	208	3.95	56	-21.0	8.0	10.0	Idaho Central Credit Union	157	3.48	56	-17.6	5.8	6.9
157	NBKC Bank	113	4.31	36	-24.0	9.1	11.8	FHLB Chicago	1,241	3.09	67	-21.5	4.2	5.4	ROYAL PACIFIC FUNDING CORP	70	3.21	60	-17.9	3.5	4.3
158	NATIONS DIRECT MORTGAGE	66	4.31	55	-24.1	9.1	11.9	MEMBERS MORTGAGE SERVICES LL	138	3.63	61	-21.6	6.1	7.7	FOURLEAF FEDERAL CREDIT UNIO	302	3.19	76	-18.4	3.4	4.1
159	BANNER BANK	70	3.77	70	-24.5	5.1	6.7	BANNER BANK	71	3.76	69	-21.8	6.0	7.6	FIRST AMERICAN BANK	66	3.19	59	-18.4	4.8	5.9
160	First National Bank Of Omaha	102	3.79	65	-25.0	5.2	6.9	WEST GATE BANK	167	3.56	52	-21.8	7.4	9.4	MISSION FEDERAL CREDIT UNION	77	3.16	69	-18.6	3.5	4.3
161	GREENWAY MORTGAGE FUNDING CO	165	3.20	77	-25.3	3.6	4.8	Amerisave Mortgage	226	3.78	42	-21.8	6.5	8.3	FIRST TECHNOLOGY FEDERAL CRE	215	3.77	62	-18.7	7.6	9.2
162	FIRST MERCHANTS BANK	81	3.50	58	-25.4	4.9	6.5	NBKC Bank	106	4.17	37	-21.9	8.9	11.3	BANNER BANK	73	3.72	67	-19.0	5.8	7.1
163	FHLB Chicago	1,219	3.09	68	-26.6	3.7	5.0	STANDARD MORTGAGE CORP.	124	3.23	65	-22.1	4.7	6.0	FIRST NATIONAL BANK OF PENNS	210	3.81	55	-19.2	7.0	8.5
164	ASSURANCE FINANCIAL	57	3.35	62	-27.4	3.7	5.0	ESL FEDERAL CREDIT UNION	111	3.51	75	-23.2	4.6	6.0	STOCK YARDS BANK & TRUST COM	79	3.25	65	-19.3	4.9	6.0
165	MORTON COMMUNITY BANK	63	3.13	69	-27.4	4.0	5.5	MYCUMORTGAGE	126	3.47	72	-23.4	4.9	6.3	MYCUMORTGAGE	129	3.47	70	-19.3	5.3	6.5
166	Santander Bank	326	3.46	94	-27.6	3.5	4.8	Click N Close.	95	3.51	48	-23.7	6.8	8.8	Cadence Bank	118	3.64	66	-19.4	5.7	7.1
167	MYCUMORTGAGE	123	3.47	73	-28.1	4.3	5.9	SOUTHSTATE BANK NATIONAL ASS	191	3.82	53	-24.2	7.2	9.4	Royal Credit Union	167	3.24	63	-20.3	4.7	5.9
168	CONSUMERS CREDIT UNION	84	3.64	59	-28.3	5.6	7.8	Idaho Central Credit Union	153	3.51	58	-24.9	5.5	7.3	GREENWAY MORTGAGE FUNDING CO	175	3.22	74	-21.0	4.4	5.5
169	Pingora Loan Servicing	644	3.34	70	-28.3	3.6	4.9	FIRST FINANCIAL BANK	85	3.51	67	-25.1	6.1	8.1	Santander Bank	345	3.47	91	-21.0	4.4	5.5
170	Gate City Bank	142	3.02	66	-28.6	3.4	4.7	FIRST INTERSTATE BANK	117	3.77	70	-25.1	5.9	7.8	MEMBERS MORTGAGE SERVICES LL	140	3.60	59	-21.8	5.8	7.3
171	DESERT FINANCIAL CREDIT UNIO	87	3.75	76	-29.0	5.4	7.5	FIRST NATIONAL BANK OF PENNS	213	3.91	55	-25.4	7.2	9.5	SOUTHSTATE BANK NATIONAL ASS	195	3.79	51	-22.4	6.5	8.3
172	Grander Mortgage Capital	148	3.15	59	-29.0	3.3	4.7	ONPOINT COMMUNITY CREDIT UNI	157	3.45	57	-26.6	4.8	6.5	Towne Mortgage	116	3.27	54	-22.5	4.8	6.2
173	Royal Credit Union	162	3.27	66	-29.2	3.9	5.4	Towne Mortgage	112	3.23	57	-26.8	4.2	5.6	BAXTER CREDIT UNION	187	3.10	64	-22.7	4.0	5.2
174	Arvest Mortgage	403	3.84	69	-31.1	5.3	7.7	COMMUNITY TRUST BANK INC.	71	3.16	68	-27.0	4.6	6.3	ResiCentral	62	2.80	49	-23.0	2.5	3.3
175	AFFINITY PLUS FEDERAL CREDIT	130	3.39	68	-31.8	4.3	6.2	Cardinal Financial	82	3.25	47	-27.7	4.0	5.5	Click N Close.	102	3.51	45	-23.9	6.4	8.3
176	BROADVIEW FEDERAL CREDIT UNI	160	3.50	71	-32.0	3.6	5.2	MERCHANTS BANK OF INDIANA	144	3.22	51	-28.0	4.9	6.7	THE STATE BANK AND TRUST COM	70	3.40	60	-24.0	5.1	6.7
177	Essex Mortgage	73	3.65	62	-32.9	4.8	7.1	THE STATE BANK AND TRUST COM	69	3.44	62	-28.8	4.8	6.7	MERCHANTS BANK NATIONAL ASSO	97	3.27	68	-24.5	4.6	6.0
178	Trustmark Bank	163	3.73	63	-32.9	4.8	7.0	Elevations Credit Union	180	3.81	55	-29.5	6.2	8.7	CORTRUST BANK NATIONAL ASSOC	66	2.84	61	-24.7	4.0	5.2
179	Idaho Central Credit Union	152	3.52	59	-34.1	4.4	6.6	Royal Credit Union	164	3.26	65	-30.4	4.0	5.7	Elevations Credit Union	179	3.73	54	-25.3	5.7	7.6
180	Lake Michigan Credit Union	228	4.11	54	-35.1	6.2	9.4	Cadence Bank	115	3.66	67	-30.5	4.9	6.9	NEIGHBORHOOD MORTGAGE SOLUTI	99	3.37	61	-26.6	4.9	6.7

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	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
181	First Citizens Bank	126	4.37	62	-35.5	6.9	10.4	RIVERMARK COMMUNITY CREDIT U	89	3.24	71	-32.1	3.4	5.0	LEADER BANK NATIONAL ASSOCIA	118	3.44	49	-27.0	5.3	7.2
182	SOUTHSTATE BANK NATIONAL ASS	189	3.82	54	-35.6	5.3	8.1	TRUSTONE FINANCIAL CREDIT UN	91	3.39	59	-33.3	4.4	6.5	Cape Cod Five Cents Bank	81	3.59	68	-27.6	5.3	7.2
183	NORTHWEST FEDERAL CREDIT UNI	82	3.37	69	-37.7	3.9	6.2	BAXTER CREDIT UNION	183	3.12	67	-33.5	3.3	5.0	Idaho HFA	60	3.01	55	-28.1	3.8	5.2
184	FIRSTTRUST SAVINGS BANK	60	3.12	74	-39.2	2.6	4.2	Cape Cod Five Cents Bank	77	3.61	70	-33.8	5.3	7.8	WINGS FINANCIAL CREDIT UNION	113	3.02	62	-29.1	3.5	4.9
185	Fremont Bank	134	3.38	78	-39.2	2.6	4.3	CONSUMERS CREDIT UNION	84	3.61	58	-34.4	5.9	8.9	WESTCONSIN CREDIT UNION	87	3.58	63	-29.5	5.0	7.1
186	MERCHANTS BANK OF INDIANA	144	3.26	52	-41.2	3.6	6.1	SUNFLOWER BANK NATIONAL ASSO	146	4.03	53	-36.4	6.1	9.4	ESL FEDERAL CREDIT UNION	113	3.49	73	-29.7	4.2	5.9
187	Cape Cod Five Cents Bank	73	3.58	70	-41.6	3.7	6.3	FIRST TECHNOLOGY FEDERAL CRE	234	3.76	66	-36.8	6.5	10.1	RIVERMARK COMMUNITY CREDIT U	91	3.24	68	-30.2	3.7	5.2
188	FIRST TECHNOLOGY FEDERAL CRE	278	3.73	69	-41.7	5.3	8.9	Gate City Bank	144	3.02	65	-37.7	3.3	5.2	BROADVIEW FEDERAL CREDIT UNI	131	3.46	68	-30.2	3.7	5.2
189	WEST GATE BANK	167	3.61	52	-44.0	5.0	8.7	Fremont Bank	136	3.38	77	-38.4	2.9	4.7	First Citizens Bank	120	4.18	65	-30.7	7.0	9.9
190	ONPOINT COMMUNITY CREDIT UNI	156	3.47	58	-46.5	3.6	6.6	Idaho HFA	59	3.00	58	-38.7	3.2	5.2	Independent Bank	71	3.60	58	-31.2	5.3	7.6
191	FIRST FEDERAL SAVINGS AND LO	75	3.28	67	-47.5	2.7	5.0	First Citizens Bank	124	4.31	63	-39.0	7.1	11.4	ONPOINT COMMUNITY CREDIT UNI	159	3.42	55	-31.3	4.3	6.2
192	ORIENTAL BANK	63	3.74	109	-50.4	3.1	6.3	ASSURANCE FINANCIAL	57	3.35	60	-39.1	3.5	5.6	SEFCU SERVICES LLC	69	3.45	71	-31.5	3.7	5.3
193	AXOS BANK	63	3.34	54	-50.5	2.8	5.6	AFFINITY PLUS FEDERAL CREDIT	132	3.38	67	-41.9	3.9	6.7	MORTGAGE CLEARING CORP	97	3.39	61	-31.7	4.8	7.0
194	Towne Mortgage	111	3.26	58	-50.6	2.9	5.9	Independent Bank	65	3.62	61	-42.1	4.6	7.8	Salem Five	126	3.21	63	-31.7	3.3	4.8
195	TRUSTONE FINANCIAL CREDIT UN	91	3.40	60	-50.6	3.1	6.1	NEIGHBORHOOD MORTGAGE SOLUTI	95	3.38	64	-45.2	3.6	6.5	VIRGINIA FEDERAL CREDIT UNIO	65	3.63	51	-32.3	5.4	7.9
196	THE STATE BANK AND TRUST COM	69	3.48	62	-51.3	3.0	6.0	MORTGAGE CLEARING CORP	95	3.42	64	-48.4	4.1	7.8	CONSUMERS CREDIT UNION	85	3.59	56	-33.9	5.5	8.3
197	SUNFLOWER BANK NATIONAL ASSO	145	4.06	54	-51.5	4.8	9.6	WESTCONSIN CREDIT UNION	85	3.59	65	-48.7	3.7	7.0	HomeStreet Bank	71	3.33	57	-34.3	3.9	5.9
198	Independent Bank	65	3.62	62	-51.9	3.7	7.5	LOGIX FEDERAL CREDIT UNION	101	3.18	71	-50.1	2.1	4.3	Fremont Bank	140	3.38	75	-34.8	3.1	4.7
199	VIRGINIA FEDERAL CREDIT UNIO	75	3.69	53	-52.5	4.1	8.4	NORTHWEST FEDERAL CREDIT UNI	83	3.37	68	-56.1	2.9	6.4	PATELCO CREDIT UNION	83	3.36	64	-35.4	2.8	4.3
200	WESTCONSIN CREDIT UNION	84	3.60	66	-53.6	3.0	6.4	STOCKTON MORTGAGE CORPORATIO	65	3.33	54	-56.8	2.8	6.5	AFFINITY PLUS FEDERAL CREDIT	135	3.38	64	-38.8	4.0	6.5
201	LANDMARK CREDIT UNION	57	5.16	58	-62.7	5.9	15.1	FIRST FEDERAL SAVINGS AND LO	76	3.29	66	-57.5	2.5	5.9	SUNFLOWER BANK NATIONAL ASSO	145	3.96	52	-38.9	5.2	8.4
202	NEIGHBORHOOD MORTGAGE SOLUTI	94	3.39	65	-67.1	2.0	6.0	VIRGINIA FEDERAL CREDIT UNIO	75	3.65	52	-58.2	3.6	8.5	AXOS BANK	63	3.26	51	-46.4	2.9	5.3
203	LOGIX FEDERAL CREDIT UNION	99	3.18	72	-72.7	1.0	3.7	ORIENTAL BANK	65	3.74	109	-59.1	2.7	6.4	NORTHWEST FEDERAL CREDIT UNI	84	3.33	66	-51.3	3.0	6.0
204	STOCKTON MORTGAGE CORPORATIO	67	3.44	54	-78.9	1.4	6.4	AXOS BANK	63	3.30	54	-61.7	2.3	5.9	STOCKTON MORTGAGE CORPORATIO	64	3.22	53	-54.1	2.7	5.9
205	ResiCentral	61	2.87	52	-79.9	0.6	2.8	ResiCentral	61	2.85	51	-68.8	1.0	3.1	ORIENTAL BANK	67	3.73	107	-54.8	3.2	7.0

Highlighted row is the servicer closest to their comparison speed
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GSE: Hybrid 5/1 and 5/6

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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	Independent Bank	12	5.41	46	150.6	24.2	10.4	NewRez	20	6.65	196	95.8	28.0	15.4	Amerisave Mortgage	36	4.65	30	62.6	18.0	11.4
2	Fannie Mae	10	6.28	220	127.4	19.3	8.9	Fannie Mae	11	6.42	223	79.5	16.2	9.4	NewRez	22	6.95	194	61.9	24.0	15.5
3	NewRez	19	6.59	198	103.9	33.4	17.9	Two Harbors	27	4.17	56	65.7	20.8	13.1	Cardinal Financial	17	4.05	33	45.4	18.1	12.8
4	Santander Bank	23	5.98	133	97.3	30.0	16.4	Nexus Nova	43	5.21	38	63.5	14.4	9.0	Independent Bank	13	5.39	42	36.7	16.4	12.3
5	CMG Mortgage	18	4.46	41	88.2	21.3	11.9	Santander Bank	24	6.00	131	60.8	24.0	15.6	Freedom Mortgage	46	5.50	80	27.8	21.5	17.3
6	Amerisave Mortgage	35	4.68	32	77.3	17.0	9.9	Amerisave Mortgage	35	4.65	32	51.4	18.9	12.9	Arvest Mortgage	58	6.02	45	18.5	22.0	18.9
7	Freedom Mortgage	69	5.12	61	73.8	27.2	16.6	Freedom Mortgage	58	5.13	70	39.2	21.7	16.0	Provident Funding	73	7.11	159	17.6	19.4	16.7
8	Citi	28	6.67	212	73.6	17.9	10.7	Independent Bank	12	5.41	46	27.8	14.5	11.5	Two Harbors	31	4.07	54	16.1	19.4	16.9
9	CommunityAmerica Credit Unio	36	6.24	17	55.0	24.6	16.6	United Shore (Retained)	236	3.71	39	22.0	17.5	14.6	Nexus Nova	45	5.20	35	15.9	11.8	10.2
10	Provident Funding	70	6.89	165	34.7	18.6	14.1	CMG Mortgage	19	4.47	40	21.0	13.0	10.9	Santander Bank	25	6.04	127	13.5	18.7	16.6
11	Nexus Nova	43	5.21	40	33.9	12.9	9.8	Bank of America	257	5.94	100	16.6	18.1	15.7	Fannie Mae	11	6.73	225	9.5	13.4	12.3
12	United Shore (Retained)	252	3.90	37	33.9	22.0	16.9	Old National Bank	26	5.14	50	16.1	18.5	16.1	United Shore (Retained)	229	3.55	38	8.5	14.5	13.4
13	Truist Bank	44	6.70	171	18.3	16.1	13.7	Citi	31	6.75	214	13.1	13.0	11.6	Fifth Third	37	6.36	156	6.3	17.6	16.6
14	Old National Bank	29	5.27	46	17.4	18.4	15.9	Provident Funding	72	6.95	163	11.8	17.1	15.4	Bank of America	270	6.02	98	4.8	16.4	15.7
15	PNC Mortgage	104	4.34	98	15.9	12.3	10.7	Arvest Mortgage	59	6.01	44	11.2	26.1	23.8	Lakeview	481	5.04	35	4.6	11.5	11.1
16	Bank of America	248	5.92	101	9.4	16.3	15.0	Lakeview	489	5.07	36	6.5	12.4	11.7	Citizens Bank	49	5.29	46	3.2	19.0	18.4
17	Guaranteed Rate	244	6.23	11	7.4	28.9	27.2	Truist Bank	44	6.77	175	4.3	17.9	17.2	CommunityAmerica Credit Unio	71	6.24	15	3.1	15.8	15.3
18	Citizens Bank	51	5.32	45	3.6	26.5	25.7	PennyMac	138	5.12	33	3.4	15.0	14.6	Wells Fargo	1,088	4.55	93	1.7	13.5	13.3
19	Fifth Third	34	6.17	159	0.8	15.8	15.7	Smaller Servicers	340	5.95	86	0.8	16.4	16.3	First Bank	23	2.49	56	1.1	12.0	11.9
20	Arvest Mortgage	61	5.99	42	0.0	20.7	20.7	Guaranteed Rate	191	6.26	12	-0.1	25.7	25.7	loanDepot.com	484	3.34	35	0.6	11.3	11.2
21	Lakeview	496	5.08	37	-0.8	13.1	13.2	PNC Mortgage	106	4.36	98	-0.2	10.2	10.2	Idaho Central Credit Union	44	6.16	20	-0.1	19.0	19.1
22	Wells Fargo	981	4.38	91	-1.0	12.8	12.9	Union Home Mortgage	14	5.76	7	-0.2	15.3	15.3	Smaller Servicers	347	6.00	89	-0.3	16.8	16.8
23	loanDepot.com	575	3.80	33	-3.9	11.1	11.5	Chase	1,105	4.79	92	-1.4	12.9	13.1	PNC Mortgage	110	4.41	95	-0.8	12.2	12.3
24	Chase	1,089	4.78	92	-4.1	12.4	12.9	loanDepot.com	526	3.59	35	-2.0	10.0	10.2	Citi	34	6.98	212	-1.0	12.6	12.7
25	Smaller Servicers	356	5.94	81	-5.8	14.0	14.8	Citizens Bank	49	5.27	46	-2.1	20.1	20.5	Chase	1,140	4.80	91	-1.2	13.5	13.7
26	Plaza Home Mortgage	44	5.98	6	-6.5	19.4	20.6	Idaho Central Credit Union	52	6.09	19	-2.9	19.5	20.0	Guaranteed Rate	156	6.31	12	-3.1	21.4	22.0
27	Nationstar	279	6.32	180	-7.1	11.6	12.5	Wells Fargo	1,027	4.47	94	-4.0	12.0	12.5	New Residential	318	6.38	148	-3.6	14.2	14.7
28	Gateway Mortgage	64	5.07	36	-10.4	7.9	8.8	CommunityAmerica Credit Unio	63	6.25	17	-6.3	18.6	19.7	Plaza Home Mortgage	14	5.95	6	-6.0	16.5	17.4
29	Union Home Mortgage	25	5.77	6	-16.2	12.5	14.7	Plaza Home Mortgage	26	5.96	5	-6.5	16.6	17.6	PennyMac	127	5.05	34	-6.2	13.1	13.9
30	New Residential	317	6.12	128	-16.2	11.8	13.9	New Residential	315	6.20	140	-6.6	13.1	13.9	Nationstar	475	6.62	184	-9.2	12.6	13.8
31	First Bank	22	2.51	60	-17.1	8.2	9.8	Nationstar	393	6.43	186	-9.2	12.1	13.3	Old National Bank	25	5.04	51	-10.3	13.2	14.6
32	PHH Mortgage	48	6.15	104	-17.6	9.6	11.5	PHH Mortgage	50	6.20	105	-13.8	9.3	10.7	Truist Bank	44	6.98	181	-10.7	15.2	16.9
33	Rocket	286	5.22	147	-20.2	9.5	11.7	Gateway Mortgage	64	5.06	35	-15.7	10.4	12.2	Rocket	176	4.51	111	-11.4	12.0	13.5
34	COMMUNITYAMERICA FEDERAL CRE	63	6.26	17	-21.8	15.9	19.9	First Bank	22	2.49	59	-16.3	7.8	9.2	Gateway Mortgage	65	5.04	32	-12.7	8.9	10.1
35	CrossCountry Mortgage	76	5.29	25	-22.1	10.4	13.2	Rocket	209	4.81	128	-18.3	10.3	12.4	ENT Credit Union	38	5.71	10	-16.0	9.5	11.2
36	Onslow Bay	116	2.54	56	-22.2	6.8	8.6	ENT Credit Union	54	5.67	10	-18.6	9.4	11.4	U.S. Bank	40	7.12	166	-16.7	14.0	16.6
37	PennyMac	159	5.23	30	-22.8	11.9	15.2	COMMUNITYAMERICA FEDERAL CRE	32	6.26	17	-21.8	15.9	19.9	CrossCountry Mortgage	42	5.12	29	-17.4	11.6	13.9
38	ENT Credit Union	69	5.64	10	-23.3	8.2	10.6	Fifth Third	35	6.23	158	-24.8	12.0	15.7	CMG Mortgage	19	4.48	36	-19.9	9.0	11.1
39	Idaho Central Credit Union	66	6.02	17	-32.5	9.4	13.7	CrossCountry Mortgage	60	5.32	27	-28.2	8.9	12.1	COMMUNITYAMERICA FEDERAL CRE	16	6.26	17	-21.8	15.9	19.9
40	Columbia Bank	18	4.13	83	-39.1	8.2	13.1	U.S. Bank	38	6.92	170	-39.2	9.4	15.1	PHH Mortgage	49	6.33	111	-22.1	8.0	10.1
41	AmeriHome Mortgage	21	5.62	10	-40.5	6.3	10.4	Onslow Bay	117	2.54	54	-40.2	5.4	9.0	United Shore (->Lakeview)	46	4.72	36	-25.8	6.5	8.7
42	U.S. Bank	37	6.86	171	-41.3	8.9	14.7	Waukesha State Bank	33	5.98	11	-44.4	8.8	15.2	Onslow Bay	119	2.54	51	-43.1	5.6	9.7
43	Two Harbors	23	4.41	57	-43.4	5.8	10.0	United Shore (->Lakeview)	44	4.71	39	-60.2	3.1	7.6	Waukesha State Bank	26	5.94	10	-53.3	6.2	12.8
44	United Shore (->Lakeview)	44	4.71	41	-82.4	1.8	9.7	AmeriHome Mortgage	14	5.62	11	-60.8	4.9	11.9	Columbia Bank	12	4.41	98	-56.9	6.1	13.6
45	ResiCentral	19	2.16	51	-92.7	0.7	9.0	Columbia Bank	18	4.10	82	-63.6	5.4	14.3	ResiCentral	19	2.16	47	-60.5	4.2	10.3

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Source: Fannie Mae, Freddie Mac, Santander US Capital Markets

GSE: Hybrid 5/1 and 5/6

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	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	
46	Waukesha State Bank	33	5.98	13	-95.8	0.5	12.0	ResiCentral	19	2.16	50	-95.0	0.4	7.9								

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GSE: Hybrid 7/1 and 7/6

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1	NewRez	29	5.89	110	168.5	36.4	15.3	RANLife	11	5.82	13	210.3	18.4	6.3	NewRez	34	6.33	114	79.5	27.9	16.6
2	ENT Credit Union	25	5.90	10	139.3	25.4	11.5	Idaho Central Credit Union	14	6.04	10	95.8	32.9	18.3	Two Harbors	292	5.22	27	56.0	27.0	18.2
3	Two Harbors	352	5.53	24	87.4	34.2	19.9	Sun West	15	5.87	8	89.9	59.1	37.0	Nexus Nova	103	5.31	24	43.5	21.6	15.6
4	Nexus Nova	205	5.67	16	75.7	30.5	18.6	NewRez	29	6.01	113	83.6	24.5	14.1	Pentagon Federal Credit Unio	19	4.75	40	38.8	9.8	7.2
5	Sun West	15	5.88	9	72.2	56.8	38.1	Two Harbors	381	5.50	23	69.9	34.0	21.6	Independent Bank	17	5.40	35	31.5	13.7	10.5
6	Citizens Bank	97	5.52	59	40.4	23.8	17.5	Nexus Nova	154	5.55	19	49.7	24.5	17.1	First Citizens Bank	16	5.98	29	27.0	13.1	10.4
7	Idaho Central Credit Union	22	5.97	8	32.5	22.3	17.3	First Citizens Bank	16	5.99	32	37.5	14.0	10.4	First Bank	27	2.31	52	26.3	9.9	7.9
8	United Shore (Retained)	896	4.78	26	32.4	22.7	17.7	ENT Credit Union	20	5.91	11	34.1	16.9	12.8	Visions Federal Credit Union	38	6.34	21	19.8	20.9	17.8
9	Nations Lending Corporation	11	5.28	22	29.9	14.3	11.2	Seneca Mortgage	88	4.81	29	33.8	8.0	6.0	United Shore (Retained)	625	4.18	32	17.1	16.4	14.2
10	Seneca Mortgage	87	4.80	30	28.7	6.5	5.1	Visions Federal Credit Union	36	6.33	24	33.1	32.2	25.2	ENT Credit Union	14	5.92	11	16.6	12.3	10.7
11	Planet Home Lending	11	5.88	39	23.6	19.9	16.4	United Shore (Retained)	749	4.53	29	29.5	20.9	16.5	Rocket	1,819	4.62	34	13.8	15.4	13.7
12	Visions Federal Credit Union	34	6.32	26	22.1	31.2	26.3	Rocket	2,000	4.77	34	20.3	17.5	14.8	Johnson Bank	32	4.86	44	12.1	14.0	12.6
13	Union Home Mortgage	27	5.96	7	18.9	18.2	15.5	Provident Funding	44	6.19	140	18.9	16.5	14.0	Arvest Mortgage	47	5.81	32	10.5	17.1	15.6
14	ACRISURE MORTGAGE LLC	29	5.98	20	12.7	23.4	21.1	Citizens Bank	96	5.55	59	11.1	19.2	17.4	Smaller Servicers	462	5.42	51	7.3	16.6	15.5
15	Rocket	2,141	4.83	37	12.2	15.5	13.9	Keybank	11	4.57	56	9.0	11.2	10.3	Citizens Bank	99	5.65	58	5.3	18.6	17.8
16	Columbia Bank	28	5.47	57	11.4	20.3	18.4	PennyMac	1,762	5.40	22	7.6	10.9	10.2	Freedom Mortgage	95	5.81	78	4.6	15.1	14.5
17	First Bank	26	2.32	56	11.2	6.5	5.9	Citi	112	5.23	77	5.4	15.3	14.6	Chase	2,462	4.06	56	3.3	10.8	10.4
18	PennyMac	1,888	5.43	22	10.4	12.0	10.9	ACRISURE MORTGAGE LLC	27	5.99	20	4.9	19.1	18.3	PennyMac	1,629	5.37	21	3.2	9.4	9.1
19	U.S. Bank	545	6.22	36	5.9	30.4	28.9	Arvest Mortgage	47	5.80	33	3.0	20.1	19.6	Lakeview	2,832	4.79	30	2.9	10.5	10.2
20	Chase	2,486	4.09	57	5.4	9.8	9.3	U.S. Bank	549	6.25	36	1.9	31.3	30.8	CMG Mortgage	230	5.26	33	0.9	9.6	9.6
21	Smaller Servicers	407	5.47	50	5.1	17.4	16.6	Royal Business Bank	86	6.67	94	1.8	15.1	14.9	Royal Business Bank	91	6.40	91	0.6	17.3	17.2
22	New Residential	727	5.79	77	1.0	14.0	13.8	Lakeview	3,007	4.83	30	1.4	11.0	10.8	PNC Mortgage	459	4.16	57	0.2	12.5	12.4
23	Arvest Mortgage	48	5.79	33	0.1	25.0	25.0	Union Home Mortgage	17	5.97	7	0.0	15.0	15.0	United Shore (->Lakeview)	231	4.95	37	-1.0	8.0	8.0
24	Citi	111	5.18	76	-0.3	13.1	13.2	Bank of America	482	6.07	91	-1.1	14.7	14.9	New Residential	743	5.90	77	-1.6	14.0	14.2
25	Bank of America	476	6.03	91	-1.2	14.5	14.6	New Residential	732	5.82	77	-1.9	14.2	14.4	Bank of America	501	6.20	90	-1.8	16.0	16.2
26	Lakeview	3,253	4.87	29	-1.3	10.1	10.2	Pentagon Federal Credit Unio	18	4.77	43	-3.0	6.2	6.4	Seneca Mortgage	90	4.81	26	-2.5	5.7	5.8
27	Truist Bank	177	5.91	47	-2.8	20.6	21.1	Smaller Servicers	420	5.39	52	-3.1	15.2	15.7	Citi	113	5.31	77	-2.6	13.8	14.1
28	Royal Business Bank	84	6.85	96	-6.4	11.8	12.5	Chase	2,468	4.07	57	-3.9	9.4	9.8	U.S. Bank	564	6.29	34	-3.0	23.8	24.4
29	RANLife	14	5.75	12	-7.0	3.7	4.0	Columbia Bank	26	5.40	61	-4.3	17.2	17.9	ACRISURE MORTGAGE LLC	16	6.01	20	-3.9	16.6	17.2
30	Nationstar	439	5.47	67	-7.9	9.6	10.3	Truist Bank	151	5.89	54	-6.4	19.3	20.5	loanDepot.com	1,497	3.14	40	-5.6	8.0	8.4
31	Provident Funding	43	6.16	141	-10.9	11.6	13.0	loanDepot.com	1,558	3.31	40	-7.3	7.8	8.4	Nationstar	680	5.61	65	-6.1	11.6	12.3
32	Wells Fargo	2,434	4.82	59	-11.4	12.9	14.4	Freedom Mortgage	106	5.70	71	-7.8	11.3	12.2	Wells Fargo	2,468	4.82	59	-7.7	12.6	13.6
33	United Shore (Sold)	10	6.69	121	-11.8	13.8	15.5	Planet Home Lending	11	5.87	39	-8.9	11.2	12.2	PHH Mortgage	129	5.72	22	-8.6	6.8	7.4
34	United Shore (->Lakeview)	223	4.95	42	-12.2	7.1	8.0	Nationstar	562	5.50	69	-9.6	9.8	10.8	Truist Bank	130	5.90	62	-9.3	16.4	18.0
35	First Citizens Bank	15	5.99	33	-12.3	9.8	11.1	PHH Mortgage	138	5.70	23	-11.0	7.4	8.3	Santander Bank	32	5.57	100	-11.8	14.7	16.5
36	Freedom Mortgage	107	5.69	71	-13.5	11.7	13.4	United Shore (->Lakeview)	225	4.95	40	-11.5	6.9	7.8	Columbia Bank	15	5.38	62	-12.9	15.9	18.0
37	loanDepot.com	1,638	3.46	40	-14.4	7.3	8.5	Wells Fargo	2,429	4.81	60	-12.4	12.4	14.1	Provident Funding	46	6.34	137	-13.2	14.4	16.5
38	Johnson Bank	37	5.08	41	-14.6	12.3	14.2	PNC Mortgage	448	4.13	59	-15.1	11.1	13.0	Fifth Third	65	5.26	85	-15.7	12.4	14.6
39	PNC Mortgage	444	4.12	60	-20.8	9.9	12.3	Fifth Third	62	5.11	87	-17.1	10.2	12.2	Keybank	11	4.59	55	-16.3	10.3	12.2
40	COMMUNITYAMERICA FEDERAL CRE	45	6.28	19	-21.3	14.1	17.6	Onslow Bay	364	2.72	47	-20.0	5.2	6.4	American Internet Mortgage	12	5.23	63	-17.1	13.2	15.7
41	Elevations Credit Union	44	6.59	26	-24.0	23.2	29.5	CrossCountry Mortgage	233	5.59	30	-20.9	14.0	17.4	BOK Financial	15	5.81	68	-17.8	13.9	16.7
42	BOK Financial	16	5.65	69	-26.7	14.2	18.9	COMMUNITYAMERICA FEDERAL CRE	23	6.28	19	-21.3	14.1	17.6	Amerisave Mortgage	19	5.35	25	-19.8	9.0	11.1
43	Old National Bank	38	4.62	33	-27.2	11.0	14.8	Johnson Bank	34	4.95	44	-22.3	11.1	14.1	Old National Bank	29	4.07	39	-21.2	9.4	11.8
44	CrossCountry Mortgage	267	5.55	30	-28.7	12.7	17.3	Bell Bank	14	5.86	12	-24.7	13.0	16.9	COMMUNITYAMERICA FEDERAL CRE	11	6.28	19	-21.3	14.1	17.6
45	AmeriHome Mortgage	185	5.96	11	-31.2	15.0	21.1	Elevations Credit Union	44	6.60	25	-26.2	25.2	32.6	Guild Mortgage	11	4.17	49	-21.9	10.2	12.8

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GSE: Hybrid 7/1 and 7/6

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46	Gateway Mortgage	11	5.72	14	-31.8	10.8	15.4	CMG Mortgage	223	5.26	35	-26.4	6.3	8.5	CrossCountry Mortgage	166	5.42	31	-22.6	12.2	15.5
47	Fifth Third	61	5.07	88	-31.8	7.7	11.0	First Bank	27	2.31	55	-27.9	5.8	8.0	United Shore (Sold)	11	6.91	114	-23.8	18.2	23.2
48	Onslow Bay	381	2.87	46	-32.6	4.0	5.8	Cornerstone Capital Bank	83	6.22	10	-28.0	19.1	25.6	Onslow Bay	358	2.62	46	-25.5	5.2	7.0
49	Cornerstone Capital Bank	103	6.15	11	-33.5	16.4	23.7	A&D MORTGAGE LLC	10	5.67	11	-28.5	10.3	14.2	AmeriHome Mortgage	94	5.88	13	-26.5	13.8	18.3
50	Guaranteed Rate	792	6.22	12	-34.9	15.8	23.2	United Shore (Sold)	10	6.74	119	-30.2	11.0	15.4	Teachers Federal Credit Unio	18	6.39	17	-26.9	9.4	12.7
51	CMG Mortgage	223	5.27	37	-35.5	4.8	7.3	American Internet Mortgage	15	5.44	53	-30.5	11.6	16.3	Guaranteed Rate	516	6.32	11	-27.4	15.3	20.5
52	Bell Bank	21	5.98	10	-39.6	10.6	17.0	Inspire Home Loans.	26	4.89	6	-31.0	4.6	6.6	Elevations Credit Union	43	6.61	24	-34.8	17.2	25.3
53	Santander Bank	31	5.44	104	-40.8	10.3	16.8	Old National Bank	33	4.40	36	-34.1	9.3	13.8	Cornerstone Capital Bank	57	6.33	10	-35.0	15.7	23.2
54	THE CAPE COD FIVE CENTS SAVI	19	6.46	105	-41.7	6.9	11.6	AmeriHome Mortgage	145	5.92	11	-34.4	13.4	19.8	Cape Cod Five Cents Bank	14	6.35	102	-40.2	12.6	20.2
55	American Internet Mortgage	21	5.61	40	-48.8	9.2	17.3	Guaranteed Rate	648	6.25	12	-34.5	16.3	23.9	Inspire Home Loans.	21	5.25	9	-43.1	3.4	5.8
56	PHH Mortgage	136	5.69	24	-50.5	4.1	8.0	Santander Bank	31	5.48	103	-43.3	8.8	15.0	Liberty Federal Credit Union	14	6.17	22	-51.4	14.5	27.8
57	Inspire Home Loans.	42	4.83	6	-52.0	2.0	4.2	BOK Financial	16	5.67	68	-47.3	7.6	13.9	New American Funding	15	6.56	55	-53.7	9.5	19.4
58	Amerisave Mortgage	20	5.41	27	-53.4	4.4	9.3	Teachers Federal Credit Unio	20	6.33	18	-51.3	7.9	15.6	Planet Home Lending	10	5.86	39	-57.4	6.3	14.1
59	First United Bank	19	5.97	8	-60.7	7.1	17.1	THE CAPE COD FIVE CENTS SAVI	13	6.48	105	-52.5	5.7	11.6	MLD Mortgage	17	2.67	45	-58.6	3.6	8.5
60	Keybank	11	4.56	54	-71.0	2.4	8.2	First United Bank	11	5.88	10	-53.9	8.9	18.4	Wintrust Mortgage	25	5.89	12	-62.3	6.8	17.1
61	Wintrust Mortgage	74	6.00	9	-72.0	5.1	17.2	Wintrust Mortgage	45	5.97	10	-60.4	7.6	18.2	CommunityAmerica Credit Unio	50	6.17	19	-67.5	5.3	15.4
62	A&D MORTGAGE LLC	14	5.78	10	-79.2	3.2	14.4	New American Funding	22	6.30	38	-61.0	7.3	17.7							
63	Teachers Federal Credit Unio	23	6.24	17	-81.7	3.3	17.0	Amerisave Mortgage	19	5.39	27	-65.8	4.3	12.0							
64	New American Funding	32	6.20	27	-84.6	3.0	18.0	Guild Mortgage	13	4.47	44	-66.3	4.4	12.6							
65	Sierra Pacific	11	5.53	25	-85.3	3.0	18.7	CommunityAmerica Credit Unio	46	6.18	20	-73.1	5.1	17.8							
66	HOMEAMERICAN MORTGAGE CORPOR	17	4.37	5	-87.0	0.5	3.6	Liberty Federal Credit Union	14	6.15	23	-79.1	7.5	31.5							
67	TAYLOR MORRISON HOME FUNDING	14	4.90	7	-88.4	0.5	4.3	Independent Bank	16	5.44	37	-94.2	0.6	10.1							
68	Pentagon Federal Credit Unio	18	4.79	44	-89.6	0.7	6.9	MLD Mortgage	17	2.70	48	-95.2	0.4	7.7							
69	CommunityAmerica Credit Unio	28	6.14	21	-89.8	1.3	12.6	CAMBRIDGE SAVINGS BANK	14	5.77	13	-97.9	0.5	21.4							
70	MLD Mortgage	17	2.73	49	-92.6	0.4	5.7														
71	Independent Bank	18	5.51	35	-93.1	0.8	10.5														
72	Guild Mortgage	16	4.78	38	-93.4	1.0	13.8														
73	Liberty Federal Credit Union	15	6.14	23	-97.4	0.9	30.2														
74	CAMBRIDGE SAVINGS BANK	19	5.87	12	-97.6	0.5	19.2														

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1	Keybank	11	2.82	64	667.1	31.5	4.7	Keybank	11	2.82	63	237.5	19.3	6.1	NewRez	17	4.59	86	133.0	30.9	14.5
2	NewRez	16	4.86	86	247.6	40.2	13.5	NewRez	16	4.79	85	199.8	39.0	15.0	Nexus Nova	10	3.07	43	125.1	12.7	5.9
3	MLD Mortgage	27	2.66	51	205.9	12.2	4.2	Metro Credit Union	13	2.49	61	110.2	10.4	5.1	Seneca Mortgage	14	3.01	47	93.7	9.2	4.8
4	Truist Bank	32	4.18	92	112.3	22.3	11.2	Seneca Mortgage	14	3.09	50	90.5	8.1	4.3	Sailfish Servicing	21	2.51	49	85.3	9.4	5.2
5	Santander Bank	37	4.13	92	64.8	16.4	10.3	Truist Bank	33	4.14	92	74.8	19.6	11.7	Keybank	11	2.83	60	54.2	10.6	7.0
6	Two Harbors	58	3.26	72	55.8	14.1	9.3	Guild Mortgage	12	3.17	67	65.5	15.2	9.4	Old National Bank	11	2.84	54	38.9	11.8	8.7
7	Freedom Mortgage	41	3.30	71	45.9	11.9	8.3	MLD Mortgage	27	2.66	49	52.7	6.9	4.6	Truist Bank	35	4.03	89	38.8	15.6	11.5
8	Gate City Bank	29	4.43	106	41.6	8.3	6.0	Arvest Mortgage	23	4.37	52	48.3	17.8	12.4	Citizens Bank	35	3.89	47	36.4	8.5	6.3
9	U.S. Bank	46	4.10	58	23.7	18.4	15.2	Cape Cod Five Cents Bank	16	2.78	56	35.0	6.9	5.2	CrossCountry Mortgage	111	3.95	41	29.6	13.9	10.9
10	Citizens Bank	34	3.85	52	23.5	11.5	9.4	CrossCountry Mortgage	137	4.37	39	29.7	17.1	13.5	Guild Mortgage	12	3.18	65	23.8	10.9	8.9
11	Columbia Bank	27	3.24	74	20.6	7.3	6.1	Two Harbors	69	3.29	68	24.1	10.1	8.2	Freedom Mortgage	40	3.28	68	22.9	10.9	9.0
12	Arvest Mortgage	22	4.36	54	20.3	18.6	15.7	Santander Bank	37	4.12	91	19.4	12.7	10.8	Freedom Mortgage	24	4.39	49	15.3	14.3	12.5
13	CrossCountry Mortgage	155	4.44	38	19.5	17.5	14.8	Citi	111	4.82	58	11.9	14.8	13.4	U.S. Bank	49	4.10	53	14.7	11.5	10.1
14	United Shore (Retained)	291	3.69	45	16.0	11.7	10.1	Guaranteed Rate	121	6.69	13	11.6	33.8	30.9	Bank of America	242	4.61	86	10.8	13.0	11.8
15	Guaranteed Rate	125	6.65	14	12.6	30.0	27.1	Rocket	230	3.37	63	11.0	9.2	8.3	MLD Mortgage	28	2.66	46	10.1	6.1	5.6
16	Rocket	271	3.58	64	6.9	8.5	7.9	Freedom Mortgage	41	3.30	70	10.5	9.5	8.6	Guaranteed Rate	115	6.73	12	7.4	24.7	23.2
17	New Residential	422	4.67	59	6.4	13.8	13.0	Old National Bank	11	2.82	58	10.2	8.9	8.1	United Shore (Retained)	304	3.73	40	6.2	10.9	10.2
18	PennyMac	91	5.19	36	3.6	15.6	15.1	Gate City Bank	29	4.37	104	9.8	9.5	8.7	Citi	116	4.86	55	5.9	15.9	15.1
19	Citi	108	4.79	58	3.4	12.2	11.8	United Shore (Retained)	294	3.70	43	9.6	10.2	9.3	PHH Mortgage	32	4.58	74	3.0	12.3	12.0
20	Colonial Savings	25	3.15	74	1.8	6.1	6.0	Chase	1,776	3.25	56	3.1	7.2	7.0	Chase	1,818	3.24	53	1.9	7.8	7.7
21	Chase	1,756	3.25	57	-0.9	6.9	6.9	Smaller Servicers	251	4.20	59	3.1	10.9	10.5	CMG Mortgage	1,873	5.22	26	0.6	7.7	7.6
22	CMG Mortgage	1,857	5.18	30	-1.3	7.8	7.9	CMG Mortgage	1,866	5.19	28	2.3	8.3	8.2	Metro Credit Union	13	2.49	58	0.5	5.7	5.7
23	PHH Mortgage	31	4.64	75	-2.3	11.3	11.5	U.S. Bank	47	4.10	56	1.2	12.9	12.8	Wells Fargo	1,412	4.70	56	0.1	12.2	12.1
24	Bank of America	231	4.74	88	-3.5	12.4	12.8	Columbia Bank	27	3.24	73	-0.8	7.1	7.1	Rocket	214	3.26	61	-0.0	8.6	8.6
25	Wells Fargo	1,342	4.67	60	-5.7	12.4	13.1	First Citizens Bank	20	6.07	32	-1.2	23.0	23.2	Colonial Savings	26	3.13	70	-0.2	10.8	10.8
26	First Citizens Bank	19	6.07	33	-7.3	21.7	23.2	Citizens Bank	34	3.87	50	-1.2	6.2	6.3	Smaller Servicers	256	4.12	57	-2.2	10.1	10.3
27	loanDepot.com	1,040	2.50	51	-10.3	3.9	4.3	Nationstar	221	4.72	57	-4.3	7.4	7.7	Cape Cod Five Cents Bank	21	2.87	54	-4.2	6.1	6.3
28	Smaller Servicers	242	4.32	58	-13.2	7.7	8.9	MEMBERS 1ST FEDERAL CREDIT U	11	6.75	20	-4.9	23.8	24.8	New Residential	442	4.71	55	-4.4	10.5	11.0
29	Lakeview	396	3.64	43	-17.8	5.1	6.1	Colonial Savings	25	3.15	73	-5.8	14.2	15.0	Gate City Bank	30	4.08	100	-4.5	10.9	11.4
30	Guild Mortgage	11	3.17	69	-18.4	9.3	11.3	Wells Fargo	1,363	4.68	59	-6.3	11.7	12.4	Lakeview	398	3.61	40	-4.5	5.8	6.1
31	Provident Funding	14	3.53	71	-19.8	11.8	14.5	loanDepot.com	1,047	2.49	50	-8.7	4.2	4.6	Provident Funding	14	3.51	66	-4.7	9.4	9.9
32	MECHANICS BANK	14	2.67	52	-22.5	4.4	5.6	PennyMac	92	5.20	35	-9.0	11.8	12.8	loanDepot.com	1,066	2.49	47	-4.9	5.0	5.2
33	Onslow Bay	147	2.57	50	-23.1	3.2	4.1	Bank of America	234	4.69	87	-9.1	10.6	11.6	Santander Bank	38	4.10	89	-6.4	10.4	11.1
34	PNC Mortgage	154	3.25	65	-23.2	4.8	6.2	Lakeview	394	3.62	42	-11.0	5.5	6.2	Bell Bank	15	3.65	38	-8.3	6.0	6.6
35	Nationstar	174	4.71	58	-26.0	6.5	8.7	New Residential	428	4.69	58	-12.1	10.3	11.6	Nationstar	259	4.80	54	-8.4	9.1	9.9
36	American Internet Mortgage	38	3.20	70	-33.6	4.0	6.0	PNC Mortgage	156	3.26	63	-12.6	5.9	6.7	PennyMac	94	5.18	32	-11.6	11.0	12.3
37	BSI Financial	14	4.14	102	-40.1	7.0	11.4	PHH Mortgage	32	4.63	74	-13.7	9.9	11.4	Two Harbors	76	3.28	65	-12.7	8.5	9.7
38	MSR Asset Vehicle	25	3.44	77	-44.6	3.7	6.6	Provident Funding	14	3.52	70	-31.2	6.9	9.9	PNC Mortgage	160	3.25	61	-17.7	6.5	7.9
39	Metro Credit Union	13	2.48	63	-54.9	2.6	5.7	Amerisave Mortgage	13	5.63	25	-34.2	11.2	16.6	Columbia Bank	16	3.24	73	-18.8	6.2	7.5
40	Fifth Third	42	3.83	59	-64.9	3.1	8.6	Onslow Bay	148	2.57	49	-41.7	2.1	3.6	First Citizens Bank	21	6.08	29	-23.6	14.3	18.4
41	BROADVIEW FEDERAL CREDIT UNI	11	2.78	70	-73.3	1.9	6.6	Fifth Third	43	3.82	57	-46.9	5.1	9.3	MEMBERS 1ST FEDERAL CREDIT U	11	6.78	17	-27.9	13.0	17.6
42	THE CAPE COD FIVE CENTS SAVI	14	3.16	67	-78.4	1.1	4.9	BSI Financial	14	4.11	100	-47.4	5.8	10.8	Umpqua	12	3.18	67	-37.1	7.0	10.9
43	First Bank	14	2.53	62	-80.0	0.7	3.7	MECHANICS BANK	12	2.67	51	-49.9	2.8	5.5	Onslow Bay	150	2.57	46	-39.1	2.8	4.5
44	Cape Cod Five Cents Bank	11	2.60	55	-86.2	0.4	2.9	MSR Asset Vehicle	26	3.45	76	-55.4	3.2	7.0	First Bank	15	2.54	57	-39.8	3.5	5.8
45	BOK Financial	14	3.21	57	-86.3	0.7	5.3	American Internet Mortgage	38	3.19	68	-60.9	2.9	7.2	Fifth Third	44	3.85	55	-47.3	4.7	8.8

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46	Old National Bank	10	2.82	60	-87.5	1.0	8.0	BROADVIEW FEDERAL CREDIT UNI	11	2.78	68	-76.5	1.8	7.6	Amerisave Mortgage	12	5.63	23	-54.8	6.5	13.9
47	Seneca Mortgage	14	3.10	51	-90.7	0.4	4.3	First Bank	14	2.53	60	-86.2	0.7	4.6	BOK Financial	13	3.22	55	-55.1	4.1	9.0
48	Amerisave Mortgage	14	5.65	24	-91.1	1.1	11.7	BOK Financial	14	3.20	56	-87.1	0.7	5.2	American Internet Mortgage	38	3.18	65	-57.0	3.5	8.0
49	Bell Bank	15	3.67	42	-91.3	0.5	5.9	Bell Bank	15	3.66	41	-89.5	0.6	5.2	MSR Asset Vehicle	26	3.45	73	-69.0	3.1	9.8
50	Sailfish Servicing	19	2.50	54	-91.4	0.3	3.5	Sailfish Servicing	19	2.51	53	-92.2	0.3	3.7	BSI Financial	14	4.07	97	-70.0	3.8	12.1
51	MEMBERS 1ST FEDERAL CREDIT U	10	6.71	22	-96.5	0.6	16.9							BROADVIEW FEDERAL CREDIT UNI	11	2.78	65	-72.1	1.7	6.1	

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

Ginnie Mae: Fixed 30yr, In-the-money

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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	MID-ISLAND MORTGAGE CORP.	18	6.48	34	131.1	31.0	14.7	BMO	22	5.99	112	81.0	28.6	16.9	RANLife	150	6.50	24	76.5	42.2	26.4
2	RANLife	218	6.31	26	83.8	40.0	24.0	RANLife	196	6.38	25	80.0	43.4	26.8	Annie Mac	156	6.72	24	74.2	39.7	25.0
3	BMO	23	5.93	116	78.0	24.7	14.6	Rocket	25,558	6.33	20	75.1	37.7	23.5	Rocket	19,381	6.45	19	73.9	36.1	22.6
4	Village Capital	13,548	6.45	18	49.4	44.9	32.7	Annie Mac	171	6.58	27	53.7	37.1	25.9	Village Capital	9,989	6.66	17	51.0	48.1	34.9
5	AmeriHome Mortgage	12,861	6.63	14	47.6	36.3	26.2	THE FEDERAL SAVINGS BANK	22	6.40	12	49.7	70.3	54.9	Equity Prime Mortgage	3,054	6.89	17	40.7	41.7	31.7
6	Michigan Mutual	20	6.65	11	44.8	36.2	26.6	Village Capital	12,258	6.51	18	48.6	47.8	35.2	RELIANCE FIRST CAPITAL LLC	459	6.69	19	37.2	29.9	22.7
7	Rocket	29,250	6.27	21	44.8	29.3	21.2	Wintrust Mortgage	721	6.37	22	42.0	46.6	35.5	THE FEDERAL SAVINGS BANK	108	6.69	15	37.2	52.4	41.5
8	Sun West	2,292	6.46	19	39.8	40.1	30.6	MID-ISLAND MORTGAGE CORP.	16	6.55	32	38.9	18.5	13.6	Wintrust Mortgage	586	6.49	20	36.6	42.2	32.9
9	loanDepot.com	9,120	6.33	21	38.3	31.2	23.6	Michigan Mutual	21	6.66	10	36.0	38.9	30.3	Sun West	1,515	6.60	18	36.1	38.9	30.2
10	Wintrust Mortgage	772	6.32	24	37.6	40.7	31.4	Sun West	2,011	6.51	19	35.6	41.1	32.1	loanDepot.com	6,103	6.53	19	32.9	31.5	24.7
11	RELIANCE FIRST CAPITAL LLC	627	6.52	21	37.5	29.4	22.3	Equity Prime Mortgage	3,620	6.78	18	35.3	41.3	32.4	AmeriHome Mortgage	10,126	6.79	14	32.0	31.5	24.9
12	Equity Prime Mortgage	3,971	6.72	18	36.8	40.1	31.1	loanDepot.com	8,015	6.40	20	32.9	32.9	25.8	HomeBridge	57	6.76	21	28.8	32.1	25.9
13	Freedom Mortgage	100,664	6.30	23	27.4	34.8	28.5	AmeriHome Mortgage	11,188	6.69	14	31.7	33.5	26.6	NBKC Bank	46	6.06	27	28.1	34.7	28.2
14	NVR MORTGAGE FINANCE INC.	35	6.08	13	27.2	34.5	28.2	NBKC Bank	70	5.95	28	30.1	34.0	27.2	BMO	19	6.09	108	24.4	21.1	17.3
15	MidFirst Bank	1,113	6.50	234	22.7	12.9	10.7	United Shore (->Lakeview)	32,464	6.32	23	27.2	32.2	26.2	United Shore (->Lakeview)	22,753	6.42	22	24.2	30.0	24.9
16	United Shore (->Lakeview)	39,839	6.29	23	22.1	29.2	24.6	RELIANCE FIRST CAPITAL LLC	565	6.58	20	25.3	28.8	23.7	FBC Mortgage	71	6.57	18	20.0	27.1	23.1
17	AMERICAN FINANCIAL NETWORK I	766	7.20	16	20.3	34.7	29.7	HomeBridge	65	6.67	23	22.8	31.4	26.4	MID-ISLAND MORTGAGE CORP.	13	6.62	30	19.2	16.3	13.8
18	Castle and Cooke Mortgage	21	6.42	20	19.9	32.2	27.6	United Shore (Retained)	20,492	6.22	11	16.9	37.6	33.1	Freedom Mortgage	68,880	6.46	22	15.5	33.8	29.9
19	PEOPLES MORTGAGE COMPANY	12	6.14	39	19.5	22.1	18.8	Freedom Mortgage	91,806	6.35	23	16.2	34.8	30.8	United Shore (Retained)	15,405	6.35	11	13.2	34.8	31.4
20	THE FEDERAL SAVINGS BANK	25	6.35	12	16.9	58.9	53.1	CrossCountry Mortgage	12,060	6.49	17	16.0	35.5	31.4	New Day	1,019	7.20	17	12.7	71.0	66.4
21	CrossCountry Mortgage	14,269	6.44	17	14.5	33.3	29.8	MidFirst Bank	1,034	6.56	235	14.7	12.2	10.7	CrossCountry Mortgage	9,040	6.60	17	10.6	32.5	29.9
22	Carrington	17,253	6.30	41	12.3	24.1	21.7	Carrington	14,922	6.37	41	11.1	25.5	23.2	Carrington	11,744	6.50	39	9.3	24.4	22.6
23	United Shore (Retained)	20,291	6.12	11	11.1	34.6	31.8	DHI Mortgage	14	6.30	7	7.2	24.1	22.6	MidFirst Bank	920	6.67	235	7.5	11.9	11.1
24	Nations Lending Corporation	1,460	6.57	22	9.9	29.9	27.6	Nations Lending Corporation	1,370	6.61	21	3.8	30.5	29.5	LOWER LLC	11	6.88	13	5.3	37.3	35.8
25	Annie Mac	178	6.51	28	9.4	25.7	23.7	Selene Finance	1,532	6.52	24	3.4	28.8	28.0	Nations Lending Corporation	1,162	6.70	20	3.3	28.1	27.3
26	AXIA FINANCIAL LLC	35	6.68	20	4.7	28.8	27.7	Planet Home Lending	31,686	6.36	22	2.2	26.4	25.9	Planet Home Lending	24,045	6.46	21	1.8	24.7	24.3
27	NORCOM MORTGAGE	124	6.41	14	3.6	31.0	30.1	First National Bank Of Omaha	46	6.45	30	-0.8	32.1	32.3	Amerisave Mortgage	163	6.46	14	0.9	22.9	22.7
28	Planet Home Lending	36,133	6.32	22	3.5	25.0	24.3	Lakeview	60,303	6.44	29	-0.9	25.1	25.3	Lakeview	48,664	6.55	27	0.6	24.2	24.0
29	NBKC Bank	95	5.86	29	1.1	23.0	22.7	CITY BANK MORTGAGE	11	6.48	20	-3.2	43.9	45.0	Selene Finance	1,221	6.63	23	-4.0	25.6	26.5
30	MERCHANTS BANK OF INDIANA	47	6.43	23	-0.3	24.1	24.2	EQUITY RESOURCES INC.	100	6.57	16	-3.6	28.4	29.3	Nationstar	16,272	6.60	35	-4.1	25.6	26.6
31	Lakeview	66,475	6.38	30	-0.8	23.0	23.1	New Day	1,216	7.05	19	-3.8	64.3	65.8	NewRez	25,583	6.51	20	-5.1	30.4	31.8
32	New Day	1,399	6.99	18	-4.1	62.9	64.5	Mortgage Research Center	13,324	6.33	18	-5.4	46.6	48.6	PennyMac	49,315	6.44	20	-6.3	23.2	24.6
33	United Shore (->Carrington)	930	5.64	17	-4.6	27.1	28.2	Amerisave Mortgage	191	6.47	10	-5.7	24.2	25.5	Nations Direct	532	6.50	16	-9.6	29.2	31.8
34	Fifth Third	1,270	6.32	28	-5.3	26.9	28.2	NewRez	33,118	6.40	21	-5.9	32.2	33.8	ROYAL PACIFIC FUNDING CORPOR	88	6.44	33	-10.6	20.3	22.4
35	Crown Mortgage	14	6.46	121	-5.8	24.5	25.8	Fifth Third	1,151	6.39	27	-6.4	30.2	31.9	MISSION SERVICING RESIDENTIA	78	6.52	26	-10.8	24.6	27.2
36	Nationstar	23,625	6.45	38	-6.0	23.8	25.2	Nationstar	21,195	6.49	36	-6.4	26.0	27.5	Mortgage Research Center	10,179	6.46	17	-11.1	43.4	47.4
37	Towne Mortgage	608	6.48	17	-6.1	20.3	21.5	AXIA FINANCIAL LLC	45	6.69	18	-6.7	28.7	30.4	First National Bank Of Omaha	49	6.53	26	-12.3	26.1	29.2
38	Columbia Bank	107	6.33	25	-6.3	30.8	32.5	NORCOM MORTGAGE	109	6.44	14	-6.8	30.4	32.3	Castle and Cooke Mortgage	15	6.49	18	-12.6	20.2	22.8
39	HomeBridge	69	6.62	24	-6.5	22.8	24.2	AMERICAN FINANCIAL RESOURCES	67	6.64	3	-7.5	8.1	8.7	PHH Mortgage	3,221	6.41	18	-12.8	27.6	31.0
40	ROYAL PACIFIC FUNDING CORPOR	125	6.21	41	-7.2	18.4	19.7	AMERICAN FINANCIAL NETWORK I	697	7.22	16	-9.2	28.0	30.3	EQUITY RESOURCES INC.	74	6.68	16	-12.9	25.9	29.1
41	First Federal Bank	216	6.49	29	-7.4	25.0	26.7	PennyMac	67,797	6.34	21	-9.7	23.8	26.1	United Shore (->Carrington)	299	5.64	16	-13.2	24.0	27.2
42	NewRez	36,763	6.36	21	-7.7	29.0	31.1	FLAT BRANCH MORTGAGE INC.	476	6.56	24	-9.7	25.1	27.4	FIRST CONTINENTAL MORTGAGE L	11	6.36	15	-13.5	27.8	31.4
43	Mortgage Solutions of Colora	2,419	6.73	21	-9.8	42.7	46.1	FIRST CONTINENTAL MORTGAGE L	14	6.29	16	-10.0	31.6	34.5	New American Funding	6,061	6.64	20	-13.6	23.3	26.4
44	New American Funding	8,233	6.51	22	-10.0	23.8	26.1	Nations Direct	610	6.34	16	-10.3	31.4	34.4	Mortgage Solutions of Colora	1,867	6.89	18	-16.1	41.4	47.2
45	AMERICAN FINANCIAL RESOURCES	54	6.62	4	-10.3	9.9	11.0	MISSION SERVICING RESIDENTIA	156	6.52	26	-10.6	24.7	27.2	ALLIED MORTGAGE GROUP INC.	33	6.71	24	-16.3	17.2	20.2

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Source: Ginnie Mae, Santander US Capital Markets

Ginnie Mae: Fixed 30yr, In-the-money

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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
46	EQUITY RESOURCES INC.	117	6.52	16	-10.6	25.1	27.6	SUNFLOWER BANK N.A.	408	6.30	21	-11.6	24.9	27.8	SUNFLOWER BANK N.A.	307	6.40	20	-16.6	22.4	26.2
47	FLAT BRANCH MORTGAGE INC.	513	6.51	25	-11.3	23.4	26.0	NVR MORTGAGE FINANCE INC.	28	6.13	12	-11.9	29.9	33.2	FLAT BRANCH MORTGAGE INC.	400	6.65	23	-17.1	22.0	26.0
48	PennyMac	77,014	6.29	22	-11.3	22.1	24.5	Crown Mortgage	13	6.50	118	-12.0	19.3	21.7	NVR MORTGAGE FINANCE INC.	17	6.22	12	-17.2	27.6	32.4
49	SUNFLOWER BANK N.A.	469	6.25	22	-13.3	22.2	25.2	United Shore (->Carrington)	599	5.64	16	-13.2	24.0	27.2	Guaranteed Rate	1,859	6.46	12	-17.9	29.4	34.7
50	PNC Mortgage	746	6.47	125	-14.0	17.1	19.6	Guaranteed Rate	2,565	6.38	13	-14.4	32.4	36.8	PNC Mortgage	553	6.62	119	-18.3	16.9	20.3
51	Huntington National Bank	1,266	6.55	27	-14.1	22.1	25.3	STOCK YARDS BANK AND TRUST C	19	6.49	19	-14.4	24.8	28.4	Crown Mortgage	11	6.58	117	-18.4	17.9	21.4
52	Nations Direct	701	6.30	16	-14.3	27.6	31.4	New American Funding	7,508	6.55	21	-14.4	24.5	28.1	Towne Mortgage	423	6.66	17	-20.2	18.3	22.4
53	Mortgage Research Center	14,483	6.25	18	-16.0	37.0	42.5	PNC Mortgage	669	6.52	122	-15.3	18.2	21.1	BSI Financial	1,798	6.58	23	-20.4	25.0	30.4
54	M/I FINANCIAL LLC.	89	6.36	19	-16.7	25.3	29.6	Towne Mortgage	520	6.54	17	-16.3	19.2	22.5	AMERICAN FINANCIAL NETWORK I	596	7.27	15	-20.5	23.5	28.7
55	STOCK YARDS BANK AND TRUST C	20	6.46	20	-16.9	22.2	26.2	Mortgage Solutions of Colora	2,273	6.78	20	-17.0	42.3	48.6	Fifth Third	933	6.50	25	-20.8	25.0	30.5
56	Evergreen Home Loans	459	6.41	28	-16.9	24.2	28.4	Movement Mortgage	2,721	6.53	13	-17.1	32.7	38.1	Union Home Mortgage	2,893	6.68	18	-21.0	22.0	27.0
57	Bank of America	722	6.46	42	-17.0	17.7	20.9	Castle and Cooke Mortgage	18	6.43	20	-18.0	21.4	25.5	CHURCHILL MORTGAGE CORPORATI	20	6.81	17	-21.0	26.3	32.2
58	Guaranteed Rate	3,085	6.34	13	-17.3	30.5	35.7	Union Home Mortgage	3,591	6.57	19	-18.5	23.7	28.3	Movement Mortgage	2,641	6.63	12	-21.5	28.2	34.5
59	Amerisave Mortgage	251	6.49	10	-17.8	20.2	24.1	PRMG Mortgage	327	6.44	24	-18.5	23.8	28.4	NORCOM MORTGAGE	79	6.52	13	-21.9	23.9	29.6
60	Truist Bank	2,716	6.32	43	-17.9	19.6	23.4	WISCONSIN HOUSING AND ECONOM	93	7.15	27	-19.7	14.8	18.1	GO MORTGAGE LLC	13	6.77	15	-22.0	22.6	28.1
61	BSI Financial	2,463	6.44	25	-18.1	25.3	30.0	BSI Financial	2,298	6.48	24	-19.8	27.0	32.5	Evergreen Home Loans	372	6.58	24	-22.5	24.5	30.5
62	WISCONSIN HOUSING AND ECONOM	95	7.14	28	-18.8	14.5	17.5	PHH Mortgage	4,685	6.26	19	-21.2	26.3	32.1	Huntington National Bank	1,012	6.71	24	-22.7	21.5	26.9
63	InterCap Lending	10	5.98	35	-18.8	22.0	26.5	Huntington National Bank	1,178	6.61	26	-21.6	22.5	27.8	STOCKTON MORTGAGE CORPORATIO	245	6.81	16	-22.9	19.4	24.4
64	CHURCHILL MORTGAGE CORPORATI	27	6.67	17	-19.0	28.6	34.1	Evergreen Home Loans	438	6.46	26	-22.3	25.8	31.9	AMERICAN FINANCIAL RESOURCES	70	6.80	4	-23.1	10.9	14.0
65	Union Home Mortgage	4,000	6.52	19	-19.5	21.6	26.2	Truist Bank	2,497	6.36	41	-22.8	20.3	25.5	Truist Bank	1,995	6.46	39	-23.7	18.9	24.1
66	CITY BANK MORTGAGE	11	6.41	21	-20.0	38.1	45.2	Nova Financial	251	6.40	23	-22.8	21.2	26.7	AXIA FINANCIAL LLC	46	6.77	15	-24.4	21.8	27.8
67	EMI EQUITY MORTGAGE INC.	373	6.53	25	-20.0	12.0	14.8	Northpointe Bank	15	6.47	16	-23.2	36.6	45.0	ATLANTIC BAY MORTGAGE GROUP	461	6.50	23	-24.5	22.1	28.3
68	M&T Bank	600	6.41	39	-20.3	17.5	21.5	Columbia Bank	94	6.40	24	-23.7	29.7	37.2	PRMG Mortgage	257	6.56	23	-24.7	21.8	28.0
69	MORTGAGE CENTER L.C.	21	6.79	26	-20.5	24.0	29.3	ROYAL PACIFIC FUNDING CORPOR	109	6.29	38	-24.3	17.4	22.3	Nova Financial	195	6.51	21	-24.7	20.0	25.7
70	Movement Mortgage	2,591	6.49	12	-21.1	29.1	35.4	CHANGE LENDING LLC	11	6.14	10	-24.8	27.8	35.2	PLAINS COMMERCE BANK	446	6.38	27	-24.9	17.5	22.6
71	First National Bank Of Omaha	28	6.40	34	-21.7	23.0	28.4	First Federal Bank	197	6.55	27	-24.9	22.8	29.2	Smaller Servicers	183	6.53	35	-25.4	21.2	27.5
72	Capital Mortgage Services Of	232	6.51	27	-22.4	18.4	23.1	STOCKTON MORTGAGE CORPORATIO	304	6.69	17	-25.0	19.8	25.5	Columbia Bank	51	6.42	24	-25.7	28.5	36.4
73	Ark-La-Tex Financial	363	6.62	19	-25.0	31.5	39.8	ATLANTIC BAY MORTGAGE GROUP	558	6.39	26	-26.4	22.6	29.5	Michigan Mutual	25	6.84	13	-25.8	24.7	31.8
74	Pentagon Federal Credit Unio	1,159	6.01	21	-27.8	23.9	31.6	KEYBANK NATIONAL ASSOCIATION	178	6.35	21	-27.0	16.3	21.7	Ark-La-Tex Financial	414	6.64	21	-26.0	27.5	35.3
75	PHH Mortgage	5,851	6.20	19	-28.2	21.7	29.0	M&T Bank	543	6.46	37	-27.4	17.3	23.1	Central Trust Bank	18	6.48	16	-26.5	30.7	39.5
76	ATLANTIC BAY MORTGAGE GROUP	606	6.33	27	-28.5	19.5	26.3	Ark-La-Tex Financial	445	6.60	20	-28.4	31.7	41.5	Essex Mortgage	5,271	7.19	22	-27.0	18.2	24.1
77	Northpointe Bank	15	6.45	16	-28.8	31.1	40.9	Prime Lending (Plains Capita	240	6.73	12	-29.4	23.8	32.1	DHI Mortgage	20	6.50	9	-27.0	19.0	25.1
78	ACRISURE MORTGAGE LLC	480	6.22	24	-29.1	17.2	23.5	CHURCHILL MORTGAGE CORPORATI	24	6.72	17	-30.5	26.0	35.3	STOCK YARDS BANK AND TRUST C	15	6.57	18	-27.2	19.3	25.6
79	RENASANT BANK	551	6.36	24	-29.7	15.5	21.4	Essex Mortgage	5,744	7.15	23	-30.8	17.8	24.7	Arc Home	10	6.67	12	-28.4	24.9	33.1
80	KEYBANK NATIONAL ASSOCIATION	202	6.31	22	-29.8	14.2	19.7	ACRISURE MORTGAGE LLC	425	6.27	23	-31.4	19.1	26.6	Citi	81	6.30	163	-29.6	12.1	16.8
81	PRMG Mortgage	366	6.38	25	-31.6	18.2	25.5	Chase	2,296	6.46	33	-32.5	18.3	26.0	ACRISURE MORTGAGE LLC	241	6.32	23	-29.6	19.3	26.3
82	BOK Financial	349	6.49	48	-31.9	18.3	25.8	MORTGAGE CENTER L.C.	21	6.85	24	-32.7	25.2	35.2	First Federal Bank	168	6.64	25	-29.6	20.6	28.1
83	Prime Lending (Plains Capita	275	6.70	12	-32.9	21.1	29.9	GO MORTGAGE LLC	16	6.71	16	-32.9	22.1	31.2	M&T Bank	421	6.56	38	-30.1	15.5	21.4
84	Citi	153	6.16	172	-33.4	11.0	16.1	Pentagon Federal Credit Unio	984	6.07	20	-33.6	25.8	36.4	KEYBANK NATIONAL ASSOCIATION	137	6.45	20	-32.0	14.3	20.4
85	Regions Bank	886	6.35	25	-34.7	15.4	22.7	Embrace Home Loans	70	6.71	17	-34.0	23.6	33.6	Chase	1,687	6.55	33	-32.2	17.2	24.4
86	Selene Finance	1,565	6.47	26	-34.7	16.8	24.7	PLAINS COMMERCE BANK	553	6.29	29	-34.1	17.0	24.8	Mutual Of Omaha	109	6.73	17	-32.3	27.5	38.0
87	Chase	2,657	6.43	33	-34.8	17.0	25.0	M/I FINANCIAL LLC.	81	6.40	18	-34.5	21.9	31.6	Weststar Mortgage	34	6.37	86	-32.3	16.1	22.9
88	PLAINS COMMERCE BANK	615	6.23	30	-35.3	16.1	23.8	Capital Mortgage Services Of	210	6.58	25	-35.0	16.8	24.8	Embrace Home Loans	82	6.77	15	-32.9	20.2	28.7
89	MLD Mortgage	375	6.32	15	-35.7	18.3	27.1	Plaza Home Mortgage	461	6.61	15	-35.2	21.8	31.7	MLD Mortgage	222	6.43	15	-33.9	18.2	26.3
90	GO MORTGAGE LLC	18	6.71	17	-36.3	21.4	31.7	MLD Mortgage	318	6.35	15	-35.3	18.9	27.8	NexBank	15	6.45	30	-34.2	15.2	22.3

Highlighted row is the servicer closest to their comparison speed
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Source: Ginnie Mae, Santander US Capital Markets

Ginnie Mae: Fixed 30yr, In-the-money

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	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
91	STOCKTON MORTGAGE CORPORATIO	325	6.66	17	-36.5	16.0	24.0	Regions Bank	789	6.40	24	-35.4	16.4	24.2	Prime Lending (Plains Capita	173	6.79	11	-34.7	20.5	29.8
92	Nova Financial	278	6.35	23	-36.7	16.0	24.1	FIRST HOME MORTGAGE CORPORAT	418	6.41	28	-36.0	22.2	32.6	The Money Source	1,394	6.77	20	-35.4	17.1	25.3
93	First Bank	226	6.32	30	-36.8	18.5	27.8	Arvest Mortgage	498	6.48	22	-36.5	18.8	28.1	Regions Bank	591	6.52	22	-35.5	15.6	23.2
94	VALON MORTGAGE INC.	43	6.21	31	-36.9	13.2	20.1	BOK Financial	314	6.55	47	-36.5	18.0	26.9	Plaza Home Mortgage	441	6.73	14	-35.6	19.9	29.3
95	Weststar Mortgage	53	6.16	100	-37.7	12.5	19.4	Bank of America	671	6.51	39	-36.7	14.5	21.9	HomeStreet Bank	19	6.61	27	-35.7	23.7	34.5
96	FOURLEAF FEDERAL CREDIT UNIO	30	6.61	21	-38.3	11.4	17.9	WYOMING COMMUNITY DEVELOPMEN	47	6.84	25	-37.1	16.6	25.2	Cardinal Financial	569	6.73	11	-36.0	18.4	27.3
97	FIRST HORIZON BANK	21	6.12	11	-38.4	23.1	34.9	SWBC Mortgage	1,036	6.49	22	-37.7	21.2	31.9	Bank of America	554	6.61	37	-36.3	13.6	20.5
98	Arc Home	15	6.59	14	-38.6	12.3	19.3	First Bank	206	6.38	28	-38.2	19.9	30.3	MEGA CAPITAL FUNDING INC.	25	6.32	12	-36.9	19.2	28.8
99	Lake Michigan Credit Union	107	6.17	25	-39.2	17.5	27.2	Smaller Servicers	214	6.48	37	-39.1	17.2	26.7	Primary Residential	377	6.88	19	-37.1	18.6	28.0
100	V.I.P. MORTGAGE INC.	237	6.20	31	-39.3	14.2	22.4	The Money Source	1,621	6.66	22	-39.3	16.4	25.6	FIRST HOME MORTGAGE CORPORAT	350	6.52	25	-37.3	20.1	30.3
101	Global Federal Credit Union	225	6.29	23	-39.8	19.8	30.8	Banco Popular	194	6.37	223	-39.5	6.1	9.9	Pentagon Federal Credit Unio	630	6.15	19	-38.1	23.7	35.6
102	First United Bank	667	6.53	23	-40.2	20.9	32.6	Weststar Mortgage	46	6.24	95	-39.7	14.5	22.9	SWBC Mortgage	831	6.61	20	-38.6	19.7	30.2
103	Essex Mortgage	6,038	7.14	24	-40.4	15.4	24.6	Guild Mortgage	7,297	6.45	22	-39.8	19.5	30.3	MERCHANTS BANK OF INDIANA	34	6.53	21	-38.9	14.1	22.2
104	FIRST CONTINENTAL MORTGAGE L	16	6.27	17	-41.1	23.1	36.2	Citi	119	6.21	169	-40.1	10.4	16.7	WISCONSIN HOUSING AND ECONOM	89	7.17	24	-39.1	10.9	17.3
105	Ameris Bank	453	6.22	14	-41.3	19.5	31.1	FIRST HORIZON BANK	17	6.11	10	-40.3	24.8	38.3	FAY SERVICING LLC	28	6.63	88	-40.1	11.8	19.0
106	SWBC Mortgage	1,121	6.44	23	-41.3	18.6	29.7	MERCHANTS BANK OF INDIANA	43	6.46	22	-40.3	15.5	24.7	Inspire Home Loans.	35	6.57	15	-40.2	14.3	22.8
107	Banco Popular	236	6.25	219	-41.5	5.6	9.5	RENASANT BANK	499	6.41	23	-40.4	14.8	23.6	Bell Bank	365	6.52	19	-40.5	20.1	31.6
108	CHANGE LENDING LLC	17	6.19	10	-42.2	20.9	33.6	SUPREME LENDING	50	6.64	29	-40.9	15.7	25.2	First Bank	166	6.48	25	-40.7	17.7	28.1
109	NUSENDA FEDERAL CREDIT UNION	29	6.41	22	-42.3	17.6	28.7	Summit Funding	189	6.64	23	-41.1	20.5	32.4	Capital Mortgage Services Of	170	6.71	23	-40.8	14.9	24.0
110	Wells Fargo	654	6.23	131	-42.7	10.1	17.1	Ameris Bank	370	6.26	13	-42.2	20.6	33.1	CMG Mortgage	2,186	6.39	11	-41.1	21.7	34.2
111	Bell Bank	522	6.40	20	-43.1	19.3	31.5	NexBank	10	6.32	33	-42.3	15.2	24.9	Guild Mortgage	5,789	6.56	21	-41.2	18.2	29.0
112	Guild Mortgage	8,120	6.40	23	-43.2	16.7	27.7	Cardinal Financial	476	6.63	10	-42.6	18.2	29.7	Summit Funding	160	6.78	21	-41.2	19.2	30.6
113	Summit Funding	201	6.57	25	-43.6	17.6	29.3	Mutual Of Omaha	137	6.63	17	-42.8	25.9	41.2	FIRST COMMUNITY MORTGAGE INC	24	6.72	19	-41.7	18.2	29.3
114	Arvest Mortgage	572	6.42	23	-43.7	14.8	24.9	Bell Bank	474	6.43	20	-43.3	20.7	33.8	RUOFF MORTGAGE COMPANY INC.	459	6.86	21	-41.8	14.1	23.1
115	Fairway	1,967	6.43	10	-44.2	20.6	34.1	CMG Mortgage	3,679	6.31	11	-43.4	21.5	34.9	Global Federal Credit Union	152	6.45	21	-41.9	19.2	30.9
116	Plaza Home Mortgage	475	6.58	15	-44.3	18.7	31.2	Fairway	1,498	6.46	10	-44.1	21.0	34.6	Arvest Mortgage	365	6.58	21	-42.2	16.7	27.3
117	ROCKY MOUNTAIN MORTGAGE CO	130	6.24	63	-44.4	11.2	19.3	Global Federal Credit Union	201	6.34	22	-44.7	19.6	32.8	Wells Fargo	725	6.43	99	-42.3	12.2	20.2
118	FirstBank of Puerto Rico	90	6.11	76	-44.4	5.2	9.2	MORTGAGE CLEARING CORPORATIO	24	6.61	110	-45.1	15.3	26.2	Banco Popular	150	6.54	232	-42.5	6.4	10.9
119	FAY SERVICING LLC	40	6.43	84	-44.8	10.6	18.5	Central Trust Bank	22	6.37	18	-45.2	25.1	41.2	BOK Financial	255	6.64	46	-43.1	15.6	25.9
120	FIRST HOME MORTGAGE CORPORAT	457	6.34	29	-45.2	17.0	29.0	Wells Fargo	719	6.30	111	-45.7	11.5	20.3	Fairway	835	6.50	10	-43.6	20.4	33.5
121	Cardinal Financial	648	6.59	10	-45.4	17.2	29.4	MEGA CAPITAL FUNDING INC.	38	6.22	13	-45.7	16.6	28.6	SERVICE FIRST MORTGAGE COMPA	12	6.53	23	-44.1	16.8	28.2
122	The Money Source	1,950	6.61	22	-46.0	13.5	23.6	EMI EQUITY MORTGAGE INC.	343	6.57	24	-46.1	8.0	14.5	M/I FINANCIAL LLC.	63	6.49	17	-44.1	17.4	29.1
123	Trustmark Bank	1,058	6.38	28	-46.1	13.7	24.1	NUSENDA FEDERAL CREDIT UNION	26	6.45	21	-46.1	17.7	30.5	V.I.P. MORTGAGE INC.	167	6.39	27	-44.3	14.0	23.8
124	CMG Mortgage	4,614	6.27	11	-47.8	18.2	32.1	FAY SERVICING LLC	35	6.51	85	-46.3	10.6	18.8	Lake Michigan Credit Union	70	6.31	22	-44.6	16.9	28.5
125	WEST GATE BANK	49	6.16	15	-48.0	19.5	34.4	FIRST COMMUNITY MORTGAGE INC	28	6.65	21	-46.6	17.9	31.1	RENASANT BANK	427	6.51	21	-44.7	13.0	22.4
126	Embrace Home Loans	36	6.87	21	-48.3	16.4	29.5	RUOFF MORTGAGE COMPANY INC.	492	6.82	23	-46.9	13.9	24.6	Ameris Bank	237	6.34	12	-44.8	19.3	32.3
127	VanDyk Mortgage	193	6.70	17	-49.2	15.5	28.4	Lake Michigan Credit Union	95	6.22	23	-47.1	17.6	30.8	TruHome Solutions	223	6.51	18	-45.2	16.5	28.1
128	CALCON MUTUAL MORTGAGE LLC	85	6.47	15	-49.3	17.6	32.0	Primary Residential	377	6.79	20	-47.1	17.1	30.0	Citizens Bank	1,213	6.52	23	-45.4	14.4	24.9
129	Smaller Servicers	182	6.48	37	-49.4	12.6	23.5	FHLB Chicago	159	6.20	21	-48.7	18.2	32.5	WYOMING COMMUNITY DEVELOPMEN	44	6.89	22	-45.9	13.5	23.6
130	Utah HFA	2,743	6.46	21	-49.9	12.7	23.9	TruHome Solutions	285	6.43	20	-49.3	16.8	30.6	CHANGE LENDING LLC	13	6.61	9	-46.3	27.6	45.6
131	TruHome Solutions	319	6.39	20	-50.3	15.4	28.7	V.I.P. MORTGAGE INC.	211	6.27	30	-49.8	13.2	24.7	Cornerstone Capital Bank	800	6.50	16	-47.3	15.2	27.0
132	Iowa Bankers Mortgage	53	6.53	20	-50.3	11.7	22.2	Citizens Bank	1,478	6.41	25	-49.9	14.2	26.5	Northpointe Bank	12	6.54	14	-47.3	23.3	39.9
133	Colorado HFA	3,935	6.64	24	-50.9	13.2	25.2	First United Bank	606	6.57	22	-50.3	19.5	35.6	VanDyk Mortgage	141	6.85	16	-48.5	15.3	27.8
134	Gateway Mortgage	641	6.49	18	-51.1	16.3	30.7	FOURLEAF FEDERAL CREDIT UNIO	27	6.67	21	-50.5	10.0	19.3	VALON MORTGAGE INC.	23	6.33	29	-48.5	12.6	23.1
135	Citizens Bank	1,605	6.36	27	-51.3	12.5	24.1	Utah HFA	2,479	6.50	20	-50.8	12.6	24.1	SUPREME LENDING	40	6.78	27	-48.6	13.3	24.3

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136	KENTUCKY HOUSING CORP.	1,295	6.46	26	-51.6	8.9	17.6	ASSURANCE FINANCIAL GROUP LL	62	6.55	24	-51.2	15.8	29.8	Utah HFA	1,957	6.59	19	-49.1	12.2	22.6
137	Cornerstone Capital Bank	1,035	6.36	16	-51.9	13.4	26.1	Pennsylvania HFA	29	6.01	104	-51.3	6.3	12.6	New Hampshire HFA	308	6.69	22	-49.3	13.1	24.4
138	Pennsylvania HFA	34	5.95	109	-52.4	5.3	10.9	Arc Home	14	6.60	13	-51.6	18.5	34.8	FHLB Chicago	115	6.30	20	-49.7	16.7	30.7
139	AGES MORTGAGE LLC	17	6.65	21	-52.7	14.7	28.8	1ST SOURCE BANK	12	6.77	95	-51.9	9.8	19.4	MORTGAGE CLEARING CORPORATIO	19	6.71	116	-49.8	12.5	23.5
140	RJOFF MORTGAGE COMPANY INC.	515	6.81	24	-53.5	11.6	23.4	VanDyk Mortgage	175	6.74	17	-52.1	15.2	29.3	ASSURANCE FINANCIAL GROUP LL	52	6.65	22	-49.9	15.3	28.3
141	FHLB Chicago	183	6.14	22	-54.6	14.0	28.5	ROCKY MOUNTAIN MORTGAGE CO	115	6.31	62	-53.0	10.2	20.6	First United Bank	479	6.67	21	-49.9	18.3	33.5
142	Sierra Pacific	18	6.69	21	-54.8	17.7	35.2	Colorado HFA	3,640	6.68	23	-53.3	12.8	25.6	MORTGAGE CENTER L.C.	19	6.92	21	-50.4	18.5	34.1
143	Mutual Of Omaha	147	6.59	18	-55.5	18.4	36.9	HOMESTAR FINANCIAL CORPORATI	36	6.33	13	-53.6	11.4	23.1	Highlands Residential	73	6.80	15	-51.6	17.4	32.9
144	HOMESTAR FINANCIAL CORPORATI	41	6.31	13	-55.9	11.6	24.5	Gateway Mortgage	609	6.52	17	-54.5	16.8	33.5	MORTGAGE LENDERS INV. TRADIN	43	7.02	14	-52.9	11.8	23.5
145	MISSION SERVICING RESIDENTIA	161	6.48	28	-56.0	12.0	25.3	Cornerstone Capital Bank	1,030	6.34	16	-54.6	13.1	26.8	Colorado HFA	3,177	6.74	21	-53.2	11.8	23.7
146	Primary Residential	279	6.71	20	-56.1	13.5	28.4	KENTUCKY HOUSING CORP.	1,176	6.50	26	-55.1	8.8	18.7	Gateway Mortgage	483	6.59	15	-53.2	15.5	30.5
147	CENTRAL NATIONAL BANK	22	6.31	38	-56.7	13.0	27.8	Trustmark Bank	937	6.43	27	-55.5	12.5	26.0	MEMBER FIRST MORTGAGE LLC	41	6.65	24	-53.4	11.2	22.7
148	WYOMING COMMUNITY DEVELOPMEN	48	6.79	26	-56.7	11.6	25.0	Click N Close.	3,130	7.13	17	-56.6	10.9	23.5	KENTUCKY HOUSING CORP.	960	6.60	24	-53.4	8.8	18.1
149	FIRST COMMUNITY MORTGAGE INC	29	6.62	22	-56.7	14.4	30.4	NATIONWIDE MORTGAGE BANKERS	129	6.66	10	-57.8	5.2	12.0	FOURLEAF FEDERAL CREDIT UNIO	23	6.75	19	-53.5	9.0	18.5
150	MORTGAGE CLEARING CORPORATIO	26	6.57	107	-56.9	11.7	25.2	New Hampshire HFA	357	6.63	24	-58.0	11.9	26.2	HOMESTAR FINANCIAL CORPORATI	20	6.39	14	-53.8	11.2	22.8
151	Navy Federal Credit Union	8,855	6.00	21	-57.6	15.0	32.1	Cadence Bank	606	6.34	26	-58.3	11.5	25.6	NUSENDA FEDERAL CREDIT UNION	20	6.54	20	-54.0	13.8	27.8
152	Central Trust Bank	22	6.34	19	-57.7	16.5	35.0	WEST GATE BANK	43	6.17	15	-58.8	17.6	37.8	Click N Close.	2,726	7.19	17	-54.7	10.9	22.6
153	AssociatedBank	101	6.33	21	-57.9	10.7	23.7	Virginia HFA	692	6.76	27	-59.0	10.5	23.8	Pennsylvania HFA	21	6.13	94	-54.7	6.1	13.0
154	COUNTRYPLACE MORTGAGE LTD.	11	5.72	111	-58.0	3.7	8.5	SERVION INC.	221	6.52	22	-59.2	13.0	29.1	Umpqua	20	6.68	20	-54.9	15.6	31.5
155	Virginia HFA	737	6.73	29	-58.9	10.1	23.0	U.S. Bank	15,287	6.58	29	-60.1	10.2	23.8	ROCKY MOUNTAIN MORTGAGE CO	86	6.45	68	-55.8	9.6	20.4
156	SUPREME LENDING	57	6.54	30	-59.2	10.8	24.5	Iowa Bankers Mortgage	50	6.56	19	-60.7	10.4	24.5	Boeing Credit Union	31	6.52	17	-56.2	19.4	39.3
157	Inspire Home Loans.	11	6.29	7	-59.4	10.0	23.0	Colonial Savings	25	6.37	92	-61.0	8.4	20.2	Colonial Savings	26	6.47	83	-57.5	8.4	18.7
158	Cadence Bank	695	6.29	27	-59.7	10.2	23.5	DOLLAR BANK FSB	25	6.65	21	-61.0	12.8	29.8	Cadence Bank	458	6.42	25	-58.2	10.8	24.2
159	U.S. Bank	16,758	6.53	30	-60.3	9.5	22.4	CALCON MUTUAL MORTGAGE LLC	73	6.54	14	-61.7	16.2	37.3	U.S. Bank	12,631	6.67	26	-58.7	9.9	22.5
160	ASSURANCE FINANCIAL GROUP LL	66	6.51	25	-60.8	11.4	26.8	HOMEAMERICAN MORTGAGE CORPOR	35	6.16	21	-62.0	11.7	28.2	ESL FEDERAL CREDIT UNION	14	6.95	20	-58.7	7.5	17.4
161	ESL FEDERAL CREDIT UNION	19	6.80	22	-60.9	6.8	16.0	CENTRAL NATIONAL BANK	21	6.35	37	-62.3	12.8	30.6	Trustmark Bank	741	6.53	26	-58.9	10.8	24.4
162	SOUTHWEST STAGE FUNDING LLC	375	6.42	26	-61.2	6.9	17.4	FirstBank of Puerto Rico	72	6.18	79	-62.2	3.6	9.5	University Bank	112	6.48	22	-59.2	11.5	26.1
163	MORTGAGE MANAGEMENT CONSULTA	11	6.99	13	-61.2	20.9	45.9	Navy Federal Credit Union	7,316	6.05	20	-64.1	14.6	35.9	FirstBank of Puerto Rico	48	6.30	85	-59.5	4.1	9.8
164	Highlands Residential	105	6.70	16	-61.8	14.2	33.3	Idaho HFA	9,090	6.64	24	-64.5	7.4	19.6	Virginia HFA	618	6.80	24	-59.5	9.7	22.4
165	Click N Close.	3,460	7.09	18	-62.1	9.6	23.6	MEMBER FIRST MORTGAGE LLC	45	6.59	26	-64.7	9.5	24.7	SOUTHWEST STAGE FUNDING LLC	269	6.57	24	-59.6	7.5	17.6
166	MEMBERS 1ST FEDERAL CREDIT U	28	6.32	24	-62.7	10.0	24.7	MYCUMORTGAGE LLC	191	6.62	23	-64.8	9.3	24.4	EMI EQUITY MORTGAGE INC.	288	6.65	22	-59.9	5.7	13.7
167	New Jersey HFA	307	6.71	27	-64.8	10.3	26.7	New Jersey HFA	283	6.75	25	-65.1	10.5	27.4	PANORAMA MORTGAGE GROUP LLC	889	7.53	16	-60.1	11.4	26.3
168	SERVICE FIRST MORTGAGE COMPA	17	6.31	29	-64.9	8.6	22.9	PREMIER MORTGAGE RESOURCES L	28	6.65	8	-65.7	11.0	29.1	WEST GATE BANK	27	6.24	14	-60.7	16.1	36.4
169	New Hampshire HFA	390	6.58	26	-65.1	9.4	24.9	Total Mortgage Services	81	6.54	18	-65.9	13.4	34.8	Sierra Pacific	70	6.78	19	-60.7	10.7	25.3
170	STATE EMPLOYEES CREDIT UNION	48	6.32	25	-65.8	7.6	20.8	ESL FEDERAL CREDIT UNION	16	6.85	21	-66.0	6.1	16.9	AssociatedBank	68	6.42	19	-61.5	9.3	22.5
171	MYCUMORTGAGE LLC	209	6.57	24	-66.1	8.5	23.1	VALON MORTGAGE INC.	39	6.27	29	-66.3	8.2	22.5	VANDERBILT MORTGAGE AND FINA	101	6.36	30	-62.6	10.6	26.1
172	Boeing Credit Union	45	6.39	19	-66.5	16.1	41.2	HOME FINANCING CENTER INC.	81	6.76	38	-66.3	7.6	21.0	HOMEAMERICAN MORTGAGE CORPOR	23	6.27	20	-62.7	11.0	27.1
173	Idaho HFA	9,853	6.59	25	-67.2	6.6	18.8	United Security	654	7.66	16	-66.5	9.5	25.9	NATIONWIDE MORTGAGE BANKERS	82	6.66	10	-63.2	4.1	10.9
174	VANDERBILT MORTGAGE AND FINA	157	6.16	38	-67.3	8.0	22.7	Sierra Pacific	17	6.72	20	-66.7	13.9	36.6	CALCON MUTUAL MORTGAGE LLC	48	6.72	14	-63.6	14.7	35.7
175	New Mexico HFA	904	6.25	23	-67.8	4.9	14.4	SOUTHWEST STAGE FUNDING LLC	329	6.48	26	-67.7	6.4	18.5	Navy Federal Credit Union	4,691	6.12	19	-63.8	14.1	34.6
176	HOME FINANCING CENTER INC.	91	6.66	42	-67.9	7.3	21.1	PANORAMA MORTGAGE GROUP LLC	788	7.49	16	-67.9	9.8	27.8	AMERICAN PACIFIC MORTGAGE CO	55	6.97	12	-64.2	13.3	33.2
177	MEGA CAPITAL FUNDING INC.	47	6.19	13	-68.5	8.4	24.5	AMERICAN PACIFIC MORTGAGE CO	87	6.91	11	-68.1	12.1	33.4	HOMESTEAD FUNDING CORPORATIO	15	6.72	22	-64.5	7.5	19.7
178	PREMIER MORTGAGE RESOURCES L	46	6.69	8	-68.8	10.8	30.9	Highlands Residential	91	6.72	16	-68.4	12.3	34.4	Idaho HFA	7,650	6.73	22	-64.5	6.7	17.9
179	Land Home Financial	849	6.95	26	-70.5	7.9	24.4	AssociatedBank	89	6.36	21	-68.7	8.3	24.4	MYCUMORTGAGE LLC	160	6.70	21	-64.5	8.8	23.1
180	United Security	714	7.65	17	-71.1	8.2	25.7	GENWAY HOME MORTGAGE INC.	315	7.36	10	-69.2	10.0	29.2	SERVION INC.	188	6.58	20	-64.9	10.6	27.5

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181	Elevations Credit Union	17	6.22	10	-71.3	14.0	41.4	TENNESSEE HOUSING DEVELOPMEN	258	6.49	16	-69.6	6.8	20.8	GENWAY HOME MORTGAGE INC.	365	7.36	9	-65.2	10.4	27.3
182	SERVION INC.	238	6.49	23	-71.5	8.1	25.9	VANDERBILT MORTGAGE AND FINA	135	6.22	35	-69.7	8.8	26.3	1ST SOURCE BANK	10	6.85	95	-65.5	7.1	19.3
183	NATIONWIDE MORTGAGE BANKERS	157	6.66	11	-72.0	3.3	11.2	STANDARD MORTGAGE CORPORATIO	538	6.36	34	-70.6	4.9	15.8	PREMIER MORTGAGE RESOURCES L	14	6.65	8	-65.7	11.0	29.0
184	STANDARD MORTGAGE CORPORATIO	586	6.32	36	-72.3	4.3	14.8	RHODE ISLAND HOUSING AND MOR	1,066	6.50	21	-72.0	7.6	24.8	GMFS	106	6.82	17	-66.4	7.3	20.2
185	GENWAY HOME MORTGAGE INC.	323	7.42	11	-73.5	8.6	28.9	Land Home Financial	782	7.02	24	-73.7	7.4	25.4	United Security	562	7.64	15	-66.7	9.9	27.0
186	RHODE ISLAND HOUSING AND MOR	1,159	6.47	21	-74.9	6.7	24.5	MEMBERS 1ST FEDERAL CREDIT U	25	6.36	23	-73.9	8.3	28.3	Iowa Bankers Mortgage	39	6.64	18	-67.0	8.2	23.0
187	HOMESTEAD FUNDING CORPORATIO	23	6.58	24	-75.0	3.2	12.3	Boeing Credit Union	40	6.42	18	-74.0	13.6	43.5	CENTRAL NATIONAL BANK	20	6.41	35	-67.2	9.7	27.0
188	ORIENTAL BANK	342	6.19	48	-75.5	2.9	11.2	HOMESTEAD FUNDING CORPORATIO	20	6.63	23	-74.1	5.1	18.3	DOLLAR BANK FSB	22	6.67	20	-67.2	9.4	26.2
189	Alabama HFA	2,345	6.61	27	-76.2	5.2	20.3	STATE EMPLOYEES CREDIT UNION	43	6.36	24	-74.1	6.2	22.0	TENNESSEE HOUSING DEVELOPMEN	210	6.53	14	-67.5	6.4	18.5
190	AMERICAN PACIFIC MORTGAGE CO	115	6.92	11	-76.3	8.6	31.9	New Mexico HFA	796	6.29	22	-74.3	4.1	15.0	RHODE ISLAND HOUSING AND MOR	840	6.57	20	-67.7	8.0	22.8
191	University Bank	77	6.23	26	-77.2	6.3	25.1	ORIENTAL BANK	171	6.19	48	-75.5	2.9	11.2	Total Mortgage Services	63	6.63	17	-69.9	11.2	33.0
192	Total Mortgage Services	91	6.50	19	-77.4	8.3	32.2	Alabama HFA	2,152	6.65	26	-75.8	5.5	21.0	HOME FINANCING CENTER INC.	64	6.91	33	-70.3	6.8	21.2
193	MEMBER FIRST MORTGAGE LLC	48	6.55	28	-78.8	5.4	23.1	University Bank	122	6.34	24	-76.0	7.6	28.3	New Jersey HFA	242	6.82	23	-71.2	8.1	25.7
194	DOLLAR BANK FSB	27	6.64	22	-80.9	5.9	27.7	SERVICE FIRST MORTGAGE COMPA	14	6.39	26	-80.6	5.4	25.2	New Mexico HFA	606	6.36	21	-72.9	4.0	13.9
195	TENNESSEE HOUSING DEVELOPMEN	273	6.47	17	-82.1	4.0	20.4	Elevations Credit Union	13	6.21	10	-81.5	9.2	41.1	STATE EMPLOYEES CREDIT UNION	34	6.45	22	-73.1	6.1	20.9
196	The Money House	429	6.60	18	-83.6	2.6	14.9	GMFS	39	6.81	20	-81.5	4.5	22.2	STANDARD MORTGAGE CORPORATIO	420	6.44	33	-73.1	4.3	15.3
197	Colonial Savings	15	6.27	102	-83.7	3.2	18.0	The Money House	400	6.63	17	-83.6	2.7	15.4	Alabama HFA	1,856	6.71	24	-73.2	5.6	19.5
198	1ST SOURCE BANK	13	6.73	97	-85.4	2.7	17.3	ORIENTAL BANK AND TRUST	131	6.34	42	-91.6	1.1	12.7	MEMBERS 1ST FEDERAL CREDIT U	20	6.45	21	-75.2	7.7	27.9
199	PANORAMA MORTGAGE GROUP LLC	556	7.41	14	-87.5	4.0	28.1	BANK OF HAWAII	29	6.14	20	-93.3	3.3	40.2	ORIENTAL BANK	85	6.19	48	-75.5	2.9	11.2
200	BANK OF HAWAII	36	6.11	20	-96.0	1.8	36.8							Land Home Financial	684	7.11	22	-75.7	6.7	25.1	
201	HOMEAMERICAN MORTGAGE CORPOR	40	6.11	22	-98.3	0.5	24.7							ORIENTAL BANK AND TRUST	151	6.44	38	-80.7	2.7	13.1	
202	GMFS	10	6.96	23	-99.1	0.1	15.2							The Money House	333	6.70	16	-82.6	2.7	14.7	
203														BANK OF HAWAII	18	6.19	19	-94.0	2.8	38.4	

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1	AMERICAN FINANCIAL NETWORK I	34	5.15	35	320.2	30.5	8.2	AMERICAN FINANCIAL NETWORK I	40	5.25	31	148.7	20.8	8.9	Equity Prime Mortgage	974	5.56	21	102.3	15.6	8.0
2	PANORAMA MORTGAGE GROUP LLC	32	5.12	39	184.1	17.5	6.5	Equity Prime Mortgage	697	5.36	24	112.6	14.5	7.1	AMERICAN FINANCIAL NETWORK I	105	4.48	40	83.6	14.7	8.3
3	Equity Prime Mortgage	554	5.25	24	166.8	14.9	5.9	Kinecta Federal Credit Union	24	3.97	90	110.6	8.7	4.2	GENWAY HOME MORTGAGE INC.	37	5.92	6	72.8	5.2	3.0
4	Highlands Residential	28	3.47	46	132.0	12.7	5.7	SIRVA MORTGAGE INC.	42	2.94	58	101.0	13.3	6.8	SIRVA MORTGAGE INC.	44	2.94	55	64.3	12.5	7.8
5	Colorado HFA	4,764	3.73	63	123.1	13.1	6.1	WYOMING COMMUNITY DEVELOPME	105	3.55	70	99.6	11.7	6.1	WYOMING COMMUNITY DEVELOPME	110	3.57	67	63.0	10.9	6.8
6	COMMERCE BANK	41	4.06	88	104.9	13.4	6.7	United Security	129	3.57	49	71.5	12.2	7.3	THE FEDERAL SAVINGS BANK	572	3.14	49	57.8	12.3	8.0
7	United Security	125	3.53	51	95.6	14.6	7.7	Colorado HFA	4,972	3.78	61	70.1	10.7	6.4	PEOPLES MORTGAGE COMPANY	41	3.38	63	54.6	8.7	5.7
8	AXIA FINANCIAL LLC	24	3.30	54	93.9	11.1	5.9	1ST SECURITY BANK OF WASHING	68	2.75	58	64.9	9.6	5.9	Massachusetts HFA	87	3.84	71	53.1	10.2	6.8
9	WYOMING COMMUNITY DEVELOPME	101	3.52	72	93.6	10.4	5.5	PEOPLES MORTGAGE COMPANY	82	3.38	63	54.6	8.7	5.7	PANORAMA MORTGAGE GROUP LLC	57	5.37	35	53.1	13.5	9.0
10	WEBSTER BANK NATIONAL ASSOCI	51	3.67	129	85.6	10.1	5.6	SOUTH STATE BANK NAT'L ASSOC	47	3.77	64	48.0	10.5	7.2	RELIANCE FIRST CAPITAL LLC	973	3.77	50	48.8	11.2	7.7
11	EVERBANK NATIONAL ASSOCIATIO	27	3.58	100	78.6	11.5	6.6	FAY SERVICING LLC	481	3.96	92	46.3	10.8	7.5	MASON MCDUFFIE MORTGAGE CORP	44	3.04	48	47.9	7.9	5.4
12	VALON MORTGAGE INC.	185	3.49	65	74.7	9.2	5.4	VALON MORTGAGE INC.	193	3.55	63	45.5	8.8	6.2	Village Capital	9,038	5.06	29	46.2	12.3	8.6
13	Ark-La-Tex Financial	134	3.99	35	74.1	7.8	4.5	RELIANCE FIRST CAPITAL LLC	880	3.61	55	44.5	9.8	6.9	United Security	137	3.63	46	40.3	9.9	7.2
14	HOMESTEAD FUNDING CORPORATIO	42	4.01	51	66.3	7.7	4.7	RANLife	778	3.74	69	43.2	9.2	6.5	RANLife	804	3.81	65	36.5	9.5	7.0
15	FAY SERVICING LLC	479	3.94	94	60.5	11.2	7.1	Massachusetts HFA	84	3.84	74	39.2	8.7	6.3	Colorado HFA	5,319	3.86	57	32.9	8.8	6.7
16	DIRECT MORTGAGE CORP.	20	3.05	56	56.6	7.9	5.1	Village Capital	7,753	4.88	33	38.8	10.6	7.8	SOUTH STATE BANK NAT'L ASSOC	49	3.78	60	31.5	10.4	8.0
17	WALLICK & VOLK INC.	46	3.45	62	55.5	9.4	6.1	Nations Lending Corporation	647	4.21	40	38.6	9.8	7.2	Plaza Home Mortgage	198	5.69	14	31.5	9.5	7.3
18	PEOPLES MORTGAGE COMPANY	122	3.38	63	51.2	8.5	5.7	HomeBridge	27	5.52	24	37.3	9.8	7.2	FAY SERVICING LLC	478	3.99	89	29.6	10.3	8.1
19	Amerisave Mortgage	162	4.19	34	50.9	9.5	6.4	MORIA DEVELOPMENT INC. DBA P	44	3.48	59	36.9	9.7	7.2	MISSION SERVICING RESIDENTIA	325	3.37	50	28.9	8.4	6.6
20	MidFirst Bank	8,701	3.97	104	49.2	10.2	7.0	AXIA FINANCIAL LLC	32	3.38	51	34.7	8.6	6.4	Nations Direct	2,174	3.75	55	26.7	8.9	7.1
21	RANLife	748	3.68	72	48.1	8.5	5.8	United Shore (Retained)	11,907	5.49	13	31.2	10.0	7.7	Nations Lending Corporation	788	4.50	34	26.7	10.2	8.1
22	Nations Lending Corporation	582	4.06	42	46.3	8.8	6.1	Amerisave Mortgage	163	4.20	33	30.9	9.3	7.2	Annie Mac	701	3.82	54	26.2	9.3	7.4
23	CITY BANK MORTGAGE	112	3.22	60	45.1	8.0	5.6	Bank of America	684	4.53	88	30.4	8.5	6.6	Ark-La-Tex Financial	525	4.35	36	25.5	10.1	8.1
24	1ST SECURITY BANK OF WASHING	67	2.75	59	44.5	7.8	5.4	MISSION SERVICING RESIDENTIA	352	3.60	50	30.3	8.1	6.3	New Day	1,559	3.78	42	25.0	14.2	11.5
25	Bank of America	636	4.45	90	43.5	8.8	6.2	Lake Michigan Credit Union	483	3.58	72	29.7	8.8	6.8	Amerisave Mortgage	982	4.16	34	23.4	10.7	8.8
26	United Shore (Retained)	7,216	5.49	14	43.4	8.5	6.0	WISCONSIN HOUSING AND ECONOM	206	3.74	68	26.1	8.1	6.4	WISCONSIN HOUSING AND ECONOM	213	3.76	65	23.0	8.4	6.8
27	FLAT BRANCH MORTGAGE INC.	1,117	3.52	62	42.6	9.4	6.7	New Day	1,402	3.64	46	24.8	11.9	9.7	loanDepot.com	30,099	3.49	47	22.5	8.4	6.9
28	Independent Bank	123	3.69	74	42.1	9.1	6.5	MidFirst Bank	8,851	4.00	104	23.9	8.8	7.1	North Dakota HFA	123	3.99	86	21.9	8.3	6.9
29	Village Capital	6,935	4.76	35	41.2	8.9	6.4	WEBSTER BANK NATIONAL ASSOCI	52	3.67	128	23.5	7.3	6.0	PRMG Mortgage	1,016	3.78	42	20.1	8.7	7.3
30	Virginia HFA	3,708	3.60	77	40.4	8.0	5.7	loanDepot.com	28,547	3.40	51	23.4	7.5	6.1	Cardinal Financial	287	5.15	24	19.7	8.4	7.1
31	Massachusetts HFA	83	3.84	76	38.1	8.0	5.9	PRMG Mortgage	945	3.67	45	23.2	7.8	6.4	VALON MORTGAGE INC.	143	3.64	60	19.4	7.8	6.6
32	FOURLEAF FEDERAL CREDIT UNIO	115	3.72	79	37.3	6.6	4.8	Bell Bank	754	3.37	50	23.0	8.4	6.9	CALCON MUTUAL MORTGAGE LLC	68	5.13	16	18.4	7.3	6.2
33	RELIANCE FIRST CAPITAL LLC	830	3.51	57	36.4	8.2	6.1	Selene Finance	3,526	3.57	50	21.6	7.5	6.2	United Shore (Retained)	19,109	5.42	15	18.1	8.6	7.3
34	New Day	1,326	3.55	48	29.3	11.0	8.6	Virginia HFA	3,782	3.61	75	21.4	7.5	6.2	Rocket	83,413	3.48	53	17.8	8.6	7.4
35	SOUTH STATE BANK NAT'L ASSOC	46	3.74	66	28.7	8.3	6.5	Highlands Residential	31	3.65	43	21.1	7.6	6.3	Bell Bank	841	3.57	45	16.7	9.2	7.9
36	Columbia Bank	1,250	3.34	78	25.1	7.4	6.0	Nations Direct	1,324	3.65	61	20.9	7.5	6.2	AXOS BANK	57	3.83	64	16.5	8.4	7.2
37	Lake Michigan Credit Union	466	3.53	75	24.0	7.6	6.2	FLAT BRANCH MORTGAGE INC.	1,155	3.57	60	20.5	8.7	7.3	Mortgage Solutions of Colora	2,317	4.24	40	16.3	12.5	10.9
38	HomeBridge	22	5.46	25	23.6	6.3	5.2	Rocket	76,663	3.33	58	20.3	8.0	6.7	FLAT BRANCH MORTGAGE INC.	1,237	3.66	55	16.2	9.3	8.1
39	loanDepot.com	27,497	3.34	53	22.7	6.7	5.5	ASSURANCE FINANCIAL GROUP LL	225	3.36	67	19.7	7.7	6.5	Sun West	8,773	3.33	55	16.0	7.5	6.5
40	AXOS BANK	53	3.79	69	21.4	7.6	6.3	MID-ISLAND MORTGAGE CORP.	324	3.36	84	19.7	5.8	4.9	MidFirst Bank	8,992	4.08	105	15.5	8.6	7.4
41	Mortgage Solutions of Colora	1,878	3.94	48	20.7	10.5	8.8	Independent Bank	126	3.71	73	18.5	8.3	7.0	Virginia HFA	3,931	3.64	72	14.3	7.7	6.7
42	Sun West	8,173	3.23	60	20.0	6.5	5.4	1ST SOURCE BANK	58	4.05	113	18.0	8.5	7.2	PLAINS COMMERCE BANK	513	4.95	32	14.1	9.9	8.7
43	WISCONSIN HOUSING AND ECONOM	202	3.73	70	19.0	7.0	5.9	AssociatedBank	63	3.99	42	18.0	9.1	7.8	GITSIT Solutions	335	3.05	65	13.5	7.7	6.8
44	University Bank	78	4.45	45	18.1	8.3	7.0	COMMERCE BANK	42	4.06	86	17.3	8.5	7.3	Lake Michigan Credit Union	516	3.67	67	12.5	8.5	7.6
45	TruHome Solutions	680	3.59	81	17.3	7.3	6.3	STOCK YARDS BANK AND TRUST C	250	3.31	79	16.1	8.0	6.9	STOCK YARDS BANK AND TRUST C	259	3.33	76	12.4	8.4	7.5

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46	Nations Direct	1,276	3.59	64	16.6	6.3	5.5	FOURLEAF FEDERAL CREDIT UNIO	117	3.73	77	13.3	5.5	4.8	COMMERCE BANK	43	4.06	83	11.6	8.6	7.8
47	ASSURANCE FINANCIAL GROUP LL	219	3.33	69	15.6	6.9	6.0	Sun West	8,395	3.28	58	13.2	6.7	5.9	Selene Finance	3,804	3.71	46	10.3	7.6	6.9
48	First Bank	1,274	3.51	71	15.3	7.1	6.2	Mortgage Solutions of Colora	2,021	4.04	45	12.3	10.6	9.5	FOURLEAF FEDERAL CREDIT UNIO	121	3.76	74	10.1	5.5	5.0
49	GITSIT Solutions	322	3.04	69	14.9	6.6	5.8	M&T Bank	22,720	3.44	65	12.2	7.0	6.2	The Money Source	14,558	3.60	71	9.1	7.9	7.2
50	FIDELITY BANK NATIONAL ASSOC	23	4.84	183	14.9	7.5	6.5	Regions Bank	3,117	3.97	92	11.6	8.1	7.3	Michigan Mutual	82	3.78	41	9.1	10.0	9.2
51	STOCK YARDS BANK AND TRUST C	246	3.30	81	14.6	7.2	6.3	Columbia Bank	1,276	3.36	77	11.5	7.2	6.5	Independent Bank	131	3.73	69	9.0	8.4	7.7
52	RENASANT BANK	1,277	3.53	65	14.5	7.1	6.3	Annie Mac	665	3.75	57	11.1	7.5	6.8	ALLIED MORTGAGE GROUP INC.	98	4.15	42	9.0	8.5	7.9
53	Regions Bank	3,015	3.94	94	13.4	7.6	6.8	EVERBANK NATIONAL ASSOCIATIO	27	3.58	99	11.0	7.9	7.1	RENASANT BANK	1,616	3.69	57	6.2	8.2	7.7
54	MISSION SERVICING RESIDENTIA	334	3.51	52	11.8	6.0	5.3	CITY BANK MORTGAGE	114	3.23	58	10.0	6.6	6.0	Regions Bank	3,329	4.05	87	5.7	8.2	7.8
55	Rocket	72,329	3.21	62	11.6	6.7	6.0	RENASANT BANK	1,328	3.59	63	9.6	7.6	6.9	PHH Mortgage	15,416	4.52	58	5.5	7.4	7.0
56	United Shore (Sold)	5,639	4.05	54	11.6	6.8	6.1	MEGASTAR FINANCIAL CORPORATI	112	3.11	58	9.6	7.2	6.6	BSI Financial	6,782	3.65	56	5.4	7.7	7.3
57	Bell Bank	719	3.29	52	11.2	6.8	6.1	NORTH AMERICAN SAVINGS BANK	520	3.20	75	9.2	7.4	6.8	Columbia Bank	751	3.37	76	5.1	7.2	6.8
58	Chase	7,437	4.26	148	11.2	7.2	6.5	North Dakota HFA	119	3.98	89	9.0	7.0	6.4	Chase	8,173	4.35	139	4.5	7.3	7.0
59	M&T Bank	22,412	3.44	66	10.9	6.4	5.7	TruHome Solutions	709	3.65	78	8.6	7.4	6.9	CrossCountry Mortgage	16,128	3.66	46	4.4	7.3	7.0
60	Huntington National Bank	3,460	3.67	78	10.3	7.2	6.5	Iowa Bankers Mortgage	174	3.43	70	7.8	7.7	7.1	M&T Bank	23,360	3.45	62	4.2	7.1	6.9
61	MID-ISLAND MORTGAGE CORP.	318	3.35	85	10.1	5.3	4.8	Chase	7,678	4.29	145	7.4	7.3	6.8	Citi	1,933	4.40	155	3.9	7.8	7.5
62	PLAINS COMMERCE BANK	351	4.56	39	9.7	6.9	6.3	MORTGAGE CLEARING CORPORATIO	350	3.86	108	7.1	7.6	7.1	Evergreen Home Loans	1,567	3.77	54	3.9	8.3	8.0
63	Global Federal Credit Union	1,347	3.47	88	9.2	6.3	5.8	United Shore (->Carrington)	22,619	3.33	46	5.5	6.1	5.8	Freedom Mortgage	302,589	3.58	53	3.8	7.0	6.8
64	STOCKTON MORTGAGE CORPORATIO	843	3.63	53	7.8	6.8	6.3	Huntington National Bank	3,567	3.71	76	5.4	7.5	7.2	MID-ISLAND MORTGAGE CORP.	332	3.38	81	3.8	5.3	5.1
65	United Shore (->Carrington)	23,851	3.44	45	7.5	6.0	5.6	The Money Source	12,312	3.62	77	5.3	6.9	6.6	Movement Mortgage	7,124	3.37	49	3.6	7.3	7.0
66	AmeriHome Mortgage	1,281	5.17	20	7.1	4.8	4.5	Movement Mortgage	6,244	3.09	56	5.2	6.5	6.1	Mutual Of Omaha	55	6.03	11	3.2	10.6	10.3
67	MEGASTAR FINANCIAL CORPORATI	110	3.09	60	7.0	6.2	5.8	New Hampshire HFA	662	4.10	69	4.9	6.9	6.5	1ST SECURITY BANK OF WASHING	70	2.76	55	3.2	7.1	6.9
68	BSI Financial	6,645	3.46	61	7.0	6.3	5.9	BSI Financial	6,875	3.51	59	4.6	6.9	6.6	Bank of America	804	4.74	81	3.1	6.9	6.7
69	SERVION INC.	512	3.46	61	6.6	6.9	6.5	Evergreen Home Loans	1,462	3.67	58	4.1	7.3	7.0	CITY BANK MORTGAGE	118	3.26	55	3.1	7.1	6.9
70	Iowa Bankers Mortgage	170	3.41	72	6.4	7.2	6.7	Mutual Of Omaha	54	5.96	12	3.8	10.2	9.9	Carrington	94,405	3.67	68	2.8	7.4	7.2
71	MORTGAGE CENTER L.C.	72	3.89	68	5.6	6.7	6.4	Citi	1,839	4.36	157	3.7	7.5	7.2	Towne Mortgage	1,781	3.80	67	2.3	7.3	7.2
72	First United Bank	1,640	3.83	70	5.6	6.8	6.4	Planet Home Lending	54,151	3.58	52	3.6	6.9	6.7	ASSURANCE FINANCIAL GROUP LL	236	3.42	63	2.1	7.4	7.2
73	Planet Home Lending	51,177	3.48	54	5.2	6.2	5.9	United Shore (Sold)	5,702	4.05	52	3.5	6.8	6.6	United Shore (->Lakeview)	48,544	4.11	42	2.1	7.7	7.6
74	Prime Lending (Plains Capita	43	5.07	16	5.1	3.4	3.2	Ark-La-Tex Financial	260	4.13	36	3.4	6.2	6.0	United Shore (->Carrington)	20,193	3.13	46	1.8	6.3	6.2
75	Utah HFA	2,179	3.64	62	4.6	5.5	5.3	Freedom Mortgage	294,826	3.53	57	3.2	6.3	6.1	Planet Home Lending	58,242	3.73	47	1.4	7.5	7.4
76	Capital Mortgage Services Of	777	3.96	74	4.6	5.9	5.6	SUNFLOWER BANK N.A.	825	3.81	54	3.1	6.8	6.6	New Hampshire HFA	703	4.16	65	1.1	7.2	7.1
77	Truist Bank	14,952	3.70	101	4.4	6.8	6.5	PROVIDENT FUNDING ASSOCIATES	33	3.50	84	3.1	6.1	6.0	BMO	160	3.99	99	1.1	7.1	7.0
78	New American Funding	12,940	3.51	60	4.3	6.1	5.9	PHH Mortgage	14,873	4.46	61	2.7	6.5	6.3	STOCKTON MORTGAGE CORPORATIO	901	3.71	48	1.1	7.6	7.5
79	Selene Finance	3,366	3.49	52	3.8	5.6	5.4	Capital Mortgage Services Of	801	4.00	72	2.6	6.7	6.5	First Federal Bank	1,206	3.65	67	0.9	8.0	7.9
80	Primary Residential	1,727	3.38	57	3.1	5.8	5.6	WALLICK & VOLK INC.	47	3.46	60	2.5	6.5	6.3	Huntington National Bank	3,782	3.78	72	0.6	7.9	7.8
81	Annie Mac	645	3.71	59	3.0	6.2	6.0	Global Federal Credit Union	1,379	3.50	86	2.5	6.4	6.2	MORIA DEVELOPMENT INC. DBA P	91	3.50	56	0.4	7.4	7.4
82	CrossCountry Mortgage	14,331	3.45	52	2.8	5.7	5.5	GITSIT Solutions	325	3.05	68	2.4	6.3	6.2	NORTH AMERICAN SAVINGS BANK	536	3.21	72	0.3	7.4	7.4
83	M/I FINANCIAL LLC.	165	4.74	23	2.8	2.8	2.8	United Shore (->Lakeview)	43,360	3.92	46	2.2	6.8	6.7	Wintrust Mortgage	3,995	3.47	55	0.2	8.7	8.7
84	KENTUCKY HOUSING CORP.	1,446	4.20	74	2.4	6.5	6.4	Wintrust Mortgage	3,780	3.40	59	1.5	7.9	7.8	SUPREME LENDING	2,137	3.23	54	-0.3	6.7	6.7
85	Arvest Mortgage	1,787	3.65	83	2.2	6.8	6.7	Carrington	92,158	3.58	71	1.3	6.6	6.5	Truist Bank	16,186	3.79	95	-0.4	7.6	7.7
86	COUNTRYPLACE MORTGAGE LTD.	313	4.19	93	2.1	6.3	6.2	New American Funding	13,546	3.59	57	1.2	6.7	6.6	Arvest Mortgage	1,977	3.80	75	-0.4	7.9	8.0
87	Citi	1,782	4.33	157	1.8	7.1	7.0	PLAINS COMMERCE BANK	412	4.73	36	0.2	7.6	7.6	New American Funding	14,761	3.73	52	-0.6	7.3	7.4
88	PNC Mortgage	5,044	3.88	122	1.7	6.8	6.7	ACRISURE MORTGAGE LLC	1,176	4.16	33	-0.1	5.3	5.3	TruHome Solutions	765	3.77	72	-1.0	7.5	7.6
89	The Money Source	12,078	3.60	79	1.7	6.1	6.0	NBKC Bank	2,503	3.05	53	-0.2	6.5	6.5	ATLANTIC BAY MORTGAGE GROUP	2,898	3.48	54	-1.0	8.0	8.1
90	Colonial Savings	240	3.81	115	1.5	7.5	7.4	HARBORONE MORTGAGE LLC	280	3.22	70	-0.3	6.1	6.1	United Shore (Sold)	4,410	4.01	54	-1.2	6.8	6.9

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

Source: Ginnie Mae, Santander US Capital Markets

Ginnie Mae: Fixed 30yr, Out-of-the-money

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91	Freedom Mortgage	287,672	3.49	59	1.5	5.6	5.5	MORTGAGE CENTER L.C.	74	3.92	66	-0.5	7.1	7.1	MORTGAGE CLEARING CORPORATIO	362	3.88	106	-1.7	7.8	7.9
92	Ameris Bank	394	4.02	41	1.5	6.3	6.2	CrossCountry Mortgage	14,907	3.52	50	-0.5	6.2	6.2	PennyMac	228,866	3.74	55	-1.8	7.1	7.2
93	Movement Mortgage	6,124	3.07	58	1.3	5.7	5.6	Truist Bank	15,331	3.73	100	-0.9	7.0	7.0	RUOFF MORTGAGE COMPANY INC.	57	5.86	20	-2.3	10.3	10.5
94	Carrington	93,693	3.51	72	1.2	5.9	5.9	PANORAMA MORTGAGE GROUP LLC	42	5.25	38	-0.9	8.3	8.3	NBKC Bank	2,575	3.06	50	-2.5	7.2	7.4
95	United Shore (->Lakeview)	42,506	3.89	47	0.9	5.8	5.8	EQUITY RESOURCES INC.	679	3.11	59	-1.0	6.3	6.3	1ST SOURCE BANK	61	4.09	111	-2.6	7.6	7.8
96	First National Bank Of Omaha	208	3.44	84	0.7	7.1	7.1	BOK Financial	2,109	3.83	106	-1.2	7.0	7.0	NewRez	101,697	3.59	55	-2.7	6.9	7.1
97	PHH Mortgage	14,761	4.42	61	0.4	5.6	5.6	NewRez	96,171	3.50	59	-1.3	6.3	6.4	Global Federal Credit Union	1,441	3.54	82	-2.8	6.7	6.9
98	ATLANTIC BAY MORTGAGE GROUP	2,655	3.36	60	0.2	6.5	6.5	AmeriHome Mortgage	1,259	5.24	20	-1.4	5.1	5.2	PNC Mortgage	5,042	3.96	120	-2.8	7.4	7.6
99	NORTH AMERICAN SAVINGS BANK	510	3.19	77	-0.3	6.4	6.4	PNC Mortgage	4,928	3.91	121	-1.6	7.0	7.1	Utah HFA	2,592	3.95	53	-3.1	6.0	6.2
100	SUNFLOWER BANK N.A.	779	3.71	57	-0.3	5.9	5.9	SUPREME LENDING	2,080	3.23	57	-2.0	6.0	6.1	EQUITY RESOURCES INC.	701	3.13	56	-3.1	6.8	7.0
101	Wells Fargo	42,408	3.83	134	-0.6	6.6	6.6	Wells Fargo	51,657	3.80	128	-2.2	6.8	7.0	Capital Mortgage Services Of Lakeview	852	4.05	68	-3.3	6.8	7.0
102	BOK Financial	2,061	3.81	108	-0.9	6.5	6.6	AXOS BANK	54	3.81	67	-2.2	6.7	6.9	253,701	3.78	63	-4.0	7.0	7.2	
103	NewRez	93,774	3.47	61	-1.8	5.7	5.8	Arvest Mortgage	1,856	3.71	80	-2.8	7.0	7.2	SUNFLOWER BANK N.A.	897	3.95	49	-4.1	7.0	7.3
104	CALCON MUTUAL MORTGAGE LLC	92	5.02	17	-2.0	4.2	4.3	SERVION INC.	526	3.49	59	-3.3	7.0	7.3	COUNTRYPLACE MORTGAGE LTD.	323	4.20	91	-4.2	6.8	7.1
105	Smaller Servicers	426	4.54	49	-3.4	5.6	5.8	First National Bank Of Omaha	399	3.50	82	-3.4	7.2	7.5	First United Bank	1,781	3.93	65	-4.2	7.3	7.7
106	Wintrust Mortgage	3,665	3.35	61	-3.5	6.7	6.9	University Bank	185	4.64	42	-3.4	7.6	7.9	Wells Fargo	64,294	3.80	123	-4.2	7.1	7.4
107	PennyMac	204,146	3.63	61	-3.7	5.6	5.8	ServiceMac	41	3.91	92	-3.5	8.5	8.8	Iowa Bankers Mortgage	185	3.52	65	-4.4	7.5	7.8
108	ROYAL PACIFIC FUNDING CORPOR	1,676	3.35	63	-3.7	4.3	4.5	PennyMac	214,361	3.66	59	-3.6	6.2	6.5	First Bank	1,378	3.62	65	-4.4	7.3	7.6
109	HARBORONE MORTGAGE LLC	277	3.21	72	-4.3	5.4	5.6	KEYBANK NATIONAL ASSOCIATION	303	3.81	45	-4.3	6.5	6.8	BOK Financial	2,200	3.87	103	-4.6	7.2	7.5
110	Evergreen Home Loans	1,416	3.63	60	-4.5	6.0	6.2	Smaller Servicers	561	4.59	51	-4.3	6.3	6.5	Gateway Mortgage	563	3.93	55	-4.7	7.0	7.4
111	Nationstar	123,242	3.64	87	-5.0	5.8	6.1	Lakeview	241,522	3.69	67	-4.9	6.2	6.5	FIRST HOME MORTGAGE CORPORAT	2,556	3.33	50	-5.0	6.9	7.3
112	KEYBANK NATIONAL ASSOCIATION	284	3.70	48	-5.9	5.6	6.0	ROYAL PACIFIC FUNDING CORPOR	1,708	3.38	62	-5.0	4.7	4.9	Click N Close.	2,914	3.98	66	-5.0	5.6	5.9
113	Lakeview	233,689	3.64	69	-5.9	5.5	5.9	STOCKTON MORTGAGE CORPORATIO	863	3.66	51	-5.1	6.5	6.9	Primary Residential	1,814	3.43	52	-5.0	6.5	6.8
114	New Jersey HFA	436	3.93	67	-6.2	5.5	5.8	Click N Close.	2,617	3.90	71	-5.1	5.1	5.4	ACRISURE MORTGAGE LLC	804	4.23	32	-5.0	5.5	5.8
115	Guild Mortgage	17,115	3.56	65	-7.7	5.6	6.1	Utah HFA	2,299	3.73	59	-5.2	5.4	5.7	KENTUCKY HOUSING CORP.	1,682	4.39	66	-5.1	7.2	7.6
116	ESL FEDERAL CREDIT UNION	38	3.54	69	-8.0	5.7	6.1	First United Bank	1,686	3.86	68	-5.4	6.5	6.9	Nationstar	117,252	3.73	78	-5.4	6.8	7.2
117	FIRST HOME MORTGAGE CORPORAT	2,352	3.20	56	-8.2	5.1	5.6	FIRST HOME MORTGAGE CORPORAT	2,421	3.25	54	-5.5	6.0	6.3	Ameris Bank	439	4.20	36	-5.6	7.1	7.5
118	Navy Federal Credit Union	23,084	3.39	70	-8.5	6.4	7.0	KENTUCKY HOUSING CORP.	1,526	4.26	71	-5.5	6.5	6.9	SERVION INC.	557	3.56	55	-6.2	7.7	8.2
119	Citizens Bank	10,643	3.45	72	-8.6	5.4	5.9	JMAC LENDING INC.	59	3.50	102	-5.9	6.0	6.3	First National Bank Of Omaha	515	3.57	78	-6.5	7.5	8.0
120	MORTGAGE CLEARING CORPORATIO	343	3.85	109	-9.2	5.9	6.5	First Bank	1,309	3.55	69	-6.5	6.4	6.8	Smaller Servicers	899	4.64	48	-7.1	6.5	7.0
121	Fifth Third	4,581	3.96	113	-9.3	6.0	6.6	Nationstar	117,906	3.67	83	-6.5	6.2	6.6	WATERMARK CAPITAL INC.	107	2.61	53	-7.1	5.6	6.0
122	Click N Close.	2,548	3.86	73	-9.7	4.9	5.4	Towne Mortgage	1,653	3.71	72	-6.8	6.1	6.5	SWBC Mortgage	2,331	3.77	52	-7.2	7.3	7.8
123	Mortgage Research Center	17,912	3.33	52	-9.8	6.2	6.8	ATLANTIC BAY MORTGAGE GROUP	2,734	3.40	58	-7.0	6.7	7.2	MEGASTAR FINANCIAL CORPORATI	117	3.17	54	-7.3	7.2	7.8
124	Mutual Of Omaha	56	5.98	13	-10.2	8.3	9.2	COUNTRYPLACE MORTGAGE LTD.	316	4.19	93	-7.0	6.3	6.7	ROYAL PACIFIC FUNDING CORPOR	1,765	3.42	58	-7.7	4.8	5.1
125	SWBC Mortgage	2,060	3.57	59	-10.6	5.6	6.2	New Jersey HFA	455	3.99	65	-7.8	6.0	6.5	Lennar Mortgage	167	3.52	50	-7.9	5.1	5.5
126	1ST SOURCE BANK	56	4.03	115	-10.6	6.1	6.8	Primary Residential	1,750	3.39	55	-8.3	5.6	6.1	WEBSTER BANK NATIONAL ASSOCI	53	3.67	125	-8.0	5.9	6.3
127	First Federal Bank	1,120	3.57	73	-11.1	5.9	6.6	Citizens Bank	10,880	3.47	70	-8.6	5.9	6.5	Fairway	928	4.03	53	-8.0	6.9	7.5
128	ACRISURE MORTGAGE LLC	1,178	4.12	33	-11.8	4.2	4.7	Ameris Bank	412	4.09	39	-8.7	6.3	6.9	Citizens Bank	11,376	3.53	66	-8.6	6.5	7.1
129	U.S. Bank	38,792	3.85	84	-12.4	5.4	6.2	NUSENDA FEDERAL CREDIT UNION	87	3.62	77	-8.9	6.5	7.1	Essex Mortgage	5,096	4.20	47	-9.2	5.9	6.5
130	Alabama HFA	2,982	4.17	74	-12.4	5.4	6.1	PIKE CREEK MORTGAGE SERVICES	31	3.42	54	-8.9	7.5	8.2	Embrace Home Loans	48	5.10	35	-9.3	7.0	7.7
131	Nova Financial	603	3.50	53	-12.8	5.7	6.5	First Federal Bank	1,149	3.60	71	-9.1	6.5	7.2	AmeriHome Mortgage	2,641	5.64	17	-9.6	5.9	6.6
132	New Hampshire HFA	638	4.06	71	-12.9	5.2	6.0	SWBC Mortgage	2,146	3.63	57	-9.1	6.3	6.9	Guild Mortgage	19,105	3.74	58	-9.6	6.7	7.4
133	Towne Mortgage	1,601	3.67	74	-12.9	5.2	6.0	Fifth Third	4,713	3.99	110	-9.7	6.4	7.0	Sierra Pacific	82	5.73	22	-10.2	7.6	8.5
134	JMAC LENDING INC.	58	3.49	104	-13.1	5.2	5.9	Boeing Credit Union	58	3.74	73	-9.9	6.2	6.9	SERVICE FIRST MORTGAGE COMPA	248	3.73	85	-10.4	6.3	7.0
135	SUPREME LENDING	2,052	3.22	58	-13.2	4.9	5.6	Guild Mortgage	17,799	3.62	62	-10.3	6.0	6.7	KEYBANK NATIONAL ASSOCIATION	330	3.95	41	-10.9	6.7	7.5

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Ginnie Mae: Fixed 30yr, Out-of-the-money

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136	Cadence Bank	1,701	3.69	82	-14.3	5.2	6.1	Land Home Financial	1,237	3.64	66	-11.5	5.5	6.1	ServiceMac	43	3.91	89	-11.1	8.3	9.3
137	SOUTHWEST STAGE FUNDING LLC	1,135	3.80	72	-14.5	5.1	6.0	Cardinal Financial	79	4.88	20	-11.9	3.9	4.4	HARBORONE MORTGAGE LLC	288	3.22	67	-11.1	5.9	6.7
138	Plaza Home Mortgage	70	5.24	14	-14.7	2.2	2.6	RHODE ISLAND HOUSING AND MOR	1,260	3.97	64	-12.1	5.4	6.1	Mortgage Research Center	20,989	3.63	45	-11.2	8.1	9.1
139	Union Home Mortgage	730	5.03	37	-15.1	5.2	6.1	BMO	152	3.95	102	-12.4	5.8	6.6	MORTGAGE CENTER L.C.	78	3.98	62	-11.3	7.3	8.2
140	Trustmark Bank	2,576	3.53	78	-15.3	5.4	6.3	Mortgage Research Center	19,174	3.46	49	-12.6	6.9	7.8	Umpqua	570	3.41	70	-11.7	7.0	7.9
141	NUSENDA FEDERAL CREDIT UNION	84	3.57	80	-15.6	5.5	6.5	Alabama HFA	3,056	4.19	73	-13.5	5.9	6.7	Alabama HFA	3,170	4.23	71	-11.7	6.4	7.2
142	ServiceMac	41	3.90	93	-15.9	6.5	7.7	U.S. Bank	40,150	3.90	82	-13.7	5.8	6.7	FHLB Chicago	1,208	3.58	64	-11.8	6.9	7.8
143	Crown Mortgage	52	4.05	111	-17.0	5.3	6.4	Essex Mortgage	4,828	4.14	50	-14.0	5.0	5.8	Land Home Financial	1,289	3.69	63	-12.0	5.9	6.7
144	CMG Mortgage	1,233	5.33	14	-17.1	4.2	5.1	FHLB Chicago	1,162	3.55	67	-14.7	6.0	7.0	Summit Funding	92	5.23	29	-12.2	8.4	9.5
145	FHLB Chicago	1,141	3.53	69	-17.3	5.3	6.4	Colonial Savings	491	3.84	114	-15.0	6.3	7.3	MEMBERS 1ST FEDERAL CREDIT U	89	3.23	50	-12.2	6.5	7.4
146	EQUITY RESOURCES INC.	668	3.09	61	-18.2	4.8	5.8	Cadence Bank	1,775	3.76	79	-15.1	5.7	6.6	U.S. Bank	42,803	3.98	77	-12.4	6.4	7.3
147	KIRTLAND FEDERAL CREDIT UNIO	23	3.61	93	-18.3	5.6	6.8	Fairway	893	3.97	56	-15.4	5.8	6.8	Fifth Third	4,983	4.06	105	-12.9	6.6	7.5
148	Gateway Mortgage	500	3.71	62	-18.3	5.0	6.1	Lennar Mortgage	171	3.54	51	-15.7	4.2	5.0	Colonial Savings	637	3.86	111	-13.2	6.7	7.6
149	V.I.P. MORTGAGE INC.	725	3.31	53	-19.0	4.8	5.9	CYPRESS LOAN SERVICING LLC	1,361	3.40	49	-15.9	5.4	6.4	Trustmark Bank	2,841	3.67	71	-14.1	6.6	7.6
150	BMO	147	3.92	103	-19.4	5.0	6.2	Gateway Mortgage	519	3.77	60	-16.5	5.6	6.7	NexBank	261	3.90	56	-14.4	7.9	9.2
151	NBKC Bank	2,446	3.02	55	-19.9	4.7	5.9	CENTRAL NATIONAL BANK	141	3.57	110	-17.4	6.3	7.6	FBC Mortgage	360	4.22	32	-15.4	6.4	7.5
152	PRMG Mortgage	909	3.62	47	-20.3	4.6	5.7	MYCUMORTGAGE LLC	1,110	3.64	87	-17.6	6.0	7.3	InterCap Lending	120	3.95	45	-15.5	6.8	8.0
153	Essex Mortgage	4,707	4.11	52	-20.4	4.3	5.3	Navy Federal Credit Union	24,488	3.50	67	-18.0	6.5	7.9	Union Home Mortgage	1,172	5.41	29	-15.8	7.3	8.6
154	Idaho HFA	11,189	3.81	64	-20.5	4.4	5.5	InterCap Lending	114	3.90	48	-18.7	6.0	7.3	ESL FEDERAL CREDIT UNION	41	3.65	63	-15.8	6.2	7.3
155	DOLLAR BANK FSB	71	3.73	95	-20.7	5.1	6.4	Weststar Mortgage	724	3.30	78	-18.8	5.2	6.4	CYPRESS LOAN SERVICING LLC	680	3.40	49	-15.9	5.4	6.4
156	PIKE CREEK MORTGAGE SERVICES	30	3.38	56	-21.0	4.4	5.5	DOLLAR BANK FSB	73	3.74	93	-19.3	5.7	7.0	AssociatedBank	77	4.32	36	-16.0	7.4	8.7
157	Fairway	858	3.90	59	-21.0	4.9	6.2	Trustmark Bank	2,670	3.58	75	-19.6	5.6	6.9	WALLICK & VOLK INC.	48	3.47	57	-16.5	6.1	7.3
158	Land Home Financial	1,193	3.59	68	-21.0	4.5	5.6	SOUTHWEST STAGE FUNDING LLC	1,169	3.84	69	-20.6	5.2	6.6	Weststar Mortgage	751	3.33	76	-16.5	5.9	7.0
159	MEGA CAPITAL FUNDING INC.	34	5.56	14	-21.7	3.4	4.4	Idaho HFA	11,630	3.87	62	-21.5	4.8	6.1	NUSENDA FEDERAL CREDIT UNION	93	3.70	72	-16.6	6.6	7.8
160	CENTRAL NATIONAL BANK	139	3.56	112	-22.5	5.4	7.0	Pentagon Federal Credit Unio	3,940	3.27	45	-21.5	5.7	7.2	RESIDENTIAL WHOLESALE MORTGA	128	2.82	52	-17.6	5.1	6.2
161	North Dakota HFA	116	3.97	91	-23.1	4.5	5.8	HOMESTEAD FUNDING CORPORATIO	43	4.07	49	-21.7	4.2	5.3	V.I.P. MORTGAGE INC.	826	3.56	46	-17.6	6.3	7.6
162	Pentagon Federal Credit Unio	3,758	3.18	47	-24.1	4.9	6.4	WATERMARK CAPITAL INC.	104	2.60	56	-21.9	4.1	5.2	CENTRAL NATIONAL BANK	146	3.60	106	-18.6	6.7	8.2
163	SERVICE FIRST MORTGAGE COMPA	240	3.72	89	-24.2	4.3	5.6	TENNESSEE HOUSING DEVELOPMEN	24	5.70	27	-21.9	9.5	12.0	Crown Mortgage	56	4.14	109	-18.6	5.9	7.2
164	RHODE ISLAND HOUSING AND MOR	1,198	3.89	67	-24.3	4.3	5.6	Pennsylvania HFA	611	3.95	113	-22.3	5.4	6.9	MYCUMORTGAGE LLC	1,151	3.67	83	-18.7	6.4	7.8
165	Weststar Mortgage	709	3.27	79	-24.4	4.4	5.8	ESL FEDERAL CREDIT UNION	39	3.58	67	-23.7	5.3	6.9	MEMBER FIRST MORTGAGE LLC	212	3.72	69	-19.6	6.3	7.8
166	New Mexico HFA	1,377	3.97	63	-24.5	4.5	5.9	Nova Financial	626	3.56	51	-23.9	5.5	7.1	New Jersey HFA	487	4.07	61	-19.7	5.7	7.0
167	MYCUMORTGAGE LLC	1,087	3.62	89	-26.0	5.0	6.7	MEMBER FIRST MORTGAGE LLC	204	3.68	72	-24.8	5.4	7.2	CMG Mortgage	1,361	5.55	11	-19.7	5.3	6.6
168	CYPRESS LOAN SERVICING LLC	1,622	3.40	50	-27.6	4.4	6.0	Summit Funding	67	4.97	32	-24.9	6.4	8.4	Pentagon Federal Credit Unio	4,271	3.43	41	-19.9	6.7	8.3
169	STANDARD MORTGAGE CORPORATIO	816	3.89	80	-27.8	4.6	6.3	SERVICE FIRST MORTGAGE COMPA	241	3.72	88	-26.9	4.5	6.2	JMAC LENDING INC.	60	3.50	99	-20.0	5.5	6.8
170	InterCap Lending	111	3.86	50	-28.4	4.7	6.4	Crown Mortgage	53	4.09	111	-27.4	5.0	6.9	Idaho HFA	12,484	3.97	58	-20.6	5.3	6.6
171	ROCKY MOUNTAIN MORTGAGE CO	569	3.98	92	-28.6	4.4	6.1	Union Home Mortgage	883	5.18	34	-27.6	5.5	7.5	MLD Mortgage	88	5.76	13	-20.7	7.0	8.8
172	MEMBERS 1ST FEDERAL CREDIT U	82	3.09	56	-28.9	4.3	6.1	HOME FINANCING CENTER INC.	154	4.09	77	-27.8	4.3	5.9	Navy Federal Credit Union	26,677	3.65	61	-21.2	7.1	8.9
173	HOME FINANCING CENTER INC.	144	4.01	79	-29.8	3.9	5.5	New Mexico HFA	1,447	4.04	61	-28.6	4.7	6.6	Cadence Bank	1,896	3.86	74	-21.2	5.7	7.2
174	Pennsylvania HFA	599	3.94	114	-32.5	4.3	6.3	Prime Lending (Plains Capita	46	5.14	15	-29.5	2.7	3.8	University Bank	267	4.80	37	-21.8	7.5	9.5
175	Lennar Mortgage	171	3.54	52	-32.6	3.0	4.5	CMG Mortgage	1,355	5.41	12	-30.6	4.4	6.2	Pennsylvania HFA	634	3.98	110	-22.0	5.7	7.2
176	MASON MCDUFFIE MORTGAGE CORP	41	2.94	53	-34.9	2.9	4.4	V.I.P. MORTGAGE INC.	761	3.41	50	-30.7	4.6	6.6	RHODE ISLAND HOUSING AND MOR	1,432	4.18	57	-22.5	5.2	6.7
177	Banco Popular	3,689	3.96	130	-37.6	4.1	6.5	NexBank	124	3.84	60	-31.1	5.9	8.4	SOUTHWEST STAGE FUNDING LLC	1,212	3.88	66	-22.9	5.5	7.1
178	MEMBER FIRST MORTGAGE LLC	200	3.66	74	-37.7	4.3	6.8	MEMBERS 1ST FEDERAL CREDIT U	84	3.14	54	-31.2	4.6	6.6	Nova Financial	675	3.69	47	-23.8	6.1	7.9
179	VANDERBILT MORTGAGE AND FINA	561	4.52	63	-38.5	3.5	5.6	M/I FINANCIAL LLC.	155	4.75	23	-32.2	2.3	3.4	New Mexico HFA	1,573	4.16	56	-23.8	5.4	7.0
180	WATERMARK CAPITAL INC.	103	2.60	57	-39.2	2.9	4.8	Embrace Home Loans	26	4.98	39	-33.8	4.8	7.1	HOMESTEAD FUNDING CORPORATIO	47	4.22	44	-24.9	4.8	6.4

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

Source: Ginnie Mae, Santander US Capital Markets

Ginnie Mae: Fixed 30yr, Out-of-the-money

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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
181	AssociatedBank	55	3.78	45	-39.4	4.1	6.7	STANDARD MORTGAGE CORPORATIO	862	3.98	78	-34.7	4.6	7.0	Boeing Credit Union	64	3.90	67	-25.0	6.0	7.9
182	Cornerstone Capital Bank	1,425	4.51	14	-40.3	1.0	1.7	CALCON MUTUAL MORTGAGE LLC	87	5.06	16	-36.1	3.8	5.8	DOLLAR BANK FSB	75	3.78	89	-25.6	5.6	7.5
183	BANK OF HAWAII	264	3.49	78	-44.7	3.5	6.2	Plaza Home Mortgage	91	5.42	16	-36.5	3.7	5.8	TENNESSEE HOUSING DEVELOPMEN	47	5.93	19	-27.0	6.6	8.9
184	MLD Mortgage	56	5.53	15	-53.4	3.2	6.8	Banco Popular	3,775	3.98	129	-37.5	4.4	6.9	GMFS	48	5.70	22	-27.3	6.9	9.4
185	FirstBank of Puerto Rico	1,929	3.94	96	-53.9	2.9	6.1	ROCKY MOUNTAIN MORTGAGE CO	578	4.01	91	-38.4	4.1	6.6	DHI Mortgage	240	4.75	7	-27.7	0.8	1.1
186	SIRVA MORTGAGE INC.	41	2.94	60	-54.6	3.0	6.4	VANDERBILT MORTGAGE AND FINA	583	4.56	62	-38.9	3.9	6.3	ROCKY MOUNTAIN MORTGAGE CO	599	4.05	89	-28.7	5.2	7.2
187	ORIENTAL BANK	3,025	3.95	95	-56.9	2.9	6.6	DHI Mortgage	366	4.64	6	-40.0	0.5	0.8	AXIA FINANCIAL LLC	41	3.76	44	-29.8	5.3	7.5
188	Cardinal Financial	88	4.83	19	-58.3	1.4	3.4	MASON MCDUFFIE MORTGAGE CORP	42	2.97	52	-42.8	2.9	4.9	VANDERBILT MORTGAGE AND FINA	610	4.62	59	-33.1	4.6	6.8
189	RUOFF MORTGAGE COMPANY INC.	22	5.41	24	-58.6	3.2	7.5	BANK OF HAWAII	270	3.52	76	-47.8	3.5	6.6	HomeStreet Bank	355	3.77	68	-34.7	5.0	7.6
190	Boeing Credit Union	56	3.68	77	-58.8	2.7	6.4	Cornerstone Capital Bank	1,547	4.68	14	-48.3	1.2	2.4	STATE EMPLOYEES CREDIT UNION	67	4.02	42	-39.2	4.3	7.0
191	SEFCU SERVICES LLC DBA SEFCU	26	3.74	78	-59.2	2.5	6.1	Guaranteed Rate	363	5.39	14	-50.3	3.7	7.3	Guaranteed Rate	694	5.69	12	-39.3	4.5	7.4
192	Kinecta Federal Credit Union	24	3.95	93	-60.9	1.6	4.1	FirstBank of Puerto Rico	1,943	3.94	95	-54.4	3.0	6.5	Prime Lending (Plains Capita	45	5.36	13	-39.4	2.3	3.8
193	STATE EMPLOYEES CREDIT UNION	56	3.70	49	-65.9	2.0	5.6	RESIDENTIAL WHOLESALE MORTGA	125	2.82	55	-56.5	2.4	5.4	STANDARD MORTGAGE CORPORATIO	967	4.17	71	-40.9	4.5	7.5
194	EMI EQUITY MORTGAGE INC.	815	3.84	73	-68.4	2.0	6.2	ORIENTAL BANK	1,512	3.95	95	-56.9	2.9	6.6	Inspire Home Loans.	315	5.09	12	-41.1	2.3	3.8
195	Inspire Home Loans.	60	4.94	6	-70.0	0.2	0.7	MLD Mortgage	71	5.61	14	-59.1	3.7	8.7	Banco Popular	3,902	4.01	127	-44.4	4.0	7.1
196	RESIDENTIAL WHOLESALE MORTGA	125	2.82	56	-70.8	1.5	5.0	ORIENTAL BANK AND TRUST	1,565	3.99	92	-59.4	3.0	7.3	HOME FINANCING CENTER INC.	168	4.20	74	-45.2	3.8	6.8
197	DHI Mortgage	309	4.48	6	-76.5	0.1	0.5	RUOFF MORTGAGE COMPANY INC.	31	5.58	23	-62.0	3.7	9.6	BANK OF HAWAII	280	3.57	72	-45.5	4.1	7.5
198	PREMIER MORTGAGE RESOURCES L	21	5.03	7	-78.3	0.2	1.0	SEFCU SERVICES LLC DBA SEFCU	26	3.74	77	-65.5	2.2	6.3	Cornerstone Capital Bank	1,715	5.01	13	-46.5	1.7	3.1
199	Guaranteed Rate	300	5.25	15	-78.7	1.1	5.3	Inspire Home Loans.	33	4.95	6	-69.8	0.2	0.7	M/I FINANCIAL LLC.	136	4.87	23	-51.6	2.0	4.1
200	Summit Funding	53	4.75	35	-87.5	0.9	6.8	EMI EQUITY MORTGAGE INC.	831	3.87	71	-70.7	2.0	6.8	HOMEAMERICAN MORTGAGE CORPOR	133	4.97	14	-54.1	2.2	4.8
201	PROVIDENT FUNDING ASSOCIATES	32	3.50	85	-91.7	0.5	5.8	MEGA CAPITAL FUNDING INC.	36	5.58	13	-71.1	1.8	6.0	FirstBank of Puerto Rico	1,958	3.94	94	-56.3	3.0	6.8
202	The Money House	53	5.78	9	-92.9	0.3	4.2	STATE EMPLOYEES CREDIT UNION	60	3.82	46	-74.2	1.7	6.6	ORIENTAL BANK	756	3.95	95	-56.9	2.9	6.6
203	HOMEAMERICAN MORTGAGE CORPOR	176	4.68	14	-94.0	0.2	2.8	HOMEAMERICAN MORTGAGE CORPOR	155	4.80	15	-82.0	0.7	3.9	ORIENTAL BANK AND TRUST	2,415	4.02	89	-64.3	2.8	7.7
204	AmWest Funding	23	5.47	23	-95.4	0.3	5.3	AMERICAN FINANCIAL RESOURCES	27	5.03	40	-84.7	0.7	4.6	EMI EQUITY MORTGAGE INC.	864	3.93	67	-68.0	2.4	7.3
205	AMERICAN FINANCIAL RESOURCES	21	4.66	51	-96.7	0.2	4.9	The Money House	55	5.82	9	-93.2	0.3	4.6	The Money House	65	6.00	10	-83.9	0.9	5.5

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

Ginnie Mae: Fixed 30yr, Total

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Rank	Servicer	3M Historical Horizon						6M Historical Horizon						12M Historical Horizon							
		\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	WEBSTER BANK NATIONAL ASSOCI	51	3.68	130	84.5	10.1	5.6	RANLife	975	4.27	60	63.0	17.3	11.0	RANLife	953	4.23	58	54.0	15.5	10.4
2	RANLife	966	4.28	61	68.4	16.7	10.3	Rocket	102,222	4.08	49	51.0	16.5	11.2	Massachusetts HFA	87	3.84	71	53.1	10.2	6.8
3	Village Capital	20,483	5.88	24	48.8	34.5	24.7	Village Capital	20,011	5.88	24	47.6	35.5	25.6	Village Capital	19,027	5.90	23	50.3	33.2	23.4
4	AmeriHome Mortgage	14,142	6.50	14	47.0	33.9	24.4	SOUTH STATE BANK NAT'L ASSOC	48	3.79	63	46.3	10.4	7.2	Annie Mac	858	4.35	48	47.8	15.7	10.9
5	MidFirst Bank	9,815	4.25	119	44.8	10.5	7.4	Massachusetts HFA	84	3.84	74	39.2	8.7	6.3	THE FEDERAL SAVINGS BANK	680	3.71	44	46.6	20.3	14.3
6	PEOPLES MORTGAGE COMPANY	134	3.63	61	43.1	9.8	6.9	Equity Prime Mortgage	4,318	6.55	19	38.0	37.6	28.8	Equity Prime Mortgage	4,028	6.57	18	44.8	36.2	26.5
7	FAY SERVICING LLC	519	4.13	93	41.0	11.2	8.1	PEOPLES MORTGAGE COMPANY	90	3.63	61	36.9	9.4	7.0	HomeBridge	92	6.34	21	44.4	27.1	19.6
8	Equity Prime Mortgage	4,525	6.54	19	39.7	37.5	28.4	Annie Mac	836	4.33	51	33.4	14.4	11.0	Rocket	102,794	4.04	47	42.2	14.5	10.4
9	Massachusetts HFA	83	3.84	76	38.1	8.0	5.9	FAY SERVICING LLC	516	4.13	92	31.5	10.8	8.3	RELIANCE FIRST CAPITAL LLC	1,433	4.70	40	41.8	17.6	12.8
10	RELIANCE FIRST CAPITAL LLC	1,458	4.81	42	37.2	17.9	13.4	AmeriHome Mortgage	12,447	6.54	14	31.1	31.1	24.6	AmeriHome Mortgage	12,767	6.55	14	29.5	26.8	21.4
11	Sun West	10,465	3.94	51	32.8	15.1	11.6	RELIANCE FIRST CAPITAL LLC	1,445	4.77	41	30.9	17.7	13.8	loanDepot.com	36,202	4.00	42	27.1	12.7	10.1
12	loanDepot.com	36,618	4.08	45	32.2	13.4	10.3	loanDepot.com	36,562	4.06	44	28.8	13.7	10.8	Sun West	10,288	3.82	49	25.6	12.9	10.4
13	Rocket	101,579	4.09	50	31.8	13.8	10.7	Sun West	10,407	3.90	51	26.6	14.5	11.6	North Dakota HFA	125	4.00	86	23.7	8.5	6.9
14	NVR MORTGAGE FINANCE INC.	54	5.92	13	31.5	26.7	21.0	1ST SECURITY BANK OF WASHINGTON	73	2.98	56	26.1	10.4	8.3	FAY SERVICING LLC	506	4.14	89	20.7	10.4	8.7
15	MID-ISLAND MORTGAGE CORP.	337	3.52	82	28.9	6.8	5.3	HomeBridge	91	6.33	23	24.2	25.7	21.2	Amerisave Mortgage	1,145	4.49	31	16.3	12.6	10.9
16	Independent Bank	131	3.83	72	27.6	8.8	7.0	WEBSTER BANK NATIONAL ASSOCI	52	3.68	129	22.8	7.3	6.0	United Shore (->Lakeview)	71,297	4.85	36	16.0	15.5	13.5
17	SOUTH STATE BANK NAT'L ASSOC	47	3.78	65	25.7	8.1	6.5	MidFirst Bank	9,885	4.27	118	22.5	9.1	7.5	New Day	2,579	5.13	32	14.5	43.4	39.1
18	AMERICAN FINANCIAL NETWORK I	800	7.11	17	23.6	34.5	28.9	MID-ISLAND MORTGAGE CORP.	340	3.52	81	22.2	6.5	5.3	MidFirst Bank	9,912	4.32	117	14.5	8.9	7.8
19	WALLICK & VOLK INC.	50	3.63	59	23.3	8.8	7.2	Wintrust Mortgage	4,501	3.88	53	22.0	15.5	12.8	Wintrust Mortgage	4,582	3.86	50	14.4	13.8	12.2
20	VALON MORTGAGE INC.	229	4.01	58	20.4	10.0	8.3	United Shore (->Lakeview)	75,823	4.95	36	21.4	18.6	15.6	United Shore (Retained)	34,514	5.83	14	14.2	21.3	18.9
21	Freedom Mortgage	388,336	4.22	49	18.9	14.1	12.0	United Shore (Retained)	32,399	5.95	12	18.4	28.5	24.7	GITSIT Solutions	338	3.07	66	13.4	7.7	6.8
22	United Shore (->Lakeview)	82,345	5.05	36	18.2	17.9	15.4	BMO	173	4.20	103	13.7	9.0	8.0	Independent Bank	137	3.85	68	10.2	8.9	8.1
23	Wintrust Mortgage	4,437	3.87	54	17.9	13.7	11.7	North Dakota HFA	121	4.00	89	13.6	7.4	6.5	Freedom Mortgage	371,469	4.12	47	10.0	12.6	11.5
24	AXIA FINANCIAL LLC	60	5.30	33	15.0	22.0	19.4	CrossCountry Mortgage	26,967	4.85	35	13.1	20.6	18.4	CrossCountry Mortgage	25,168	4.72	36	8.9	17.2	15.9
25	Columbia Bank	1,357	3.58	74	14.1	9.5	8.4	Freedom Mortgage	386,633	4.20	49	11.5	13.9	12.6	MISSION SERVICING RESIDENTIA	403	3.98	45	8.0	11.8	11.0
26	GITSIT Solutions	324	3.07	71	13.7	6.6	5.8	Independent Bank	133	3.83	71	11.3	8.3	7.5	Nations Lending Corporation	1,950	5.82	26	6.9	21.3	20.1
27	United Shore (Retained)	27,507	5.96	12	12.8	28.5	25.7	JMAC LENDING INC.	59	3.50	102	11.2	7.0	6.4	MORIA DEVELOPMENT INC. DBA P	94	3.61	55	6.7	8.6	8.1
28	CrossCountry Mortgage	28,599	4.94	35	12.8	20.6	18.5	NORTH AMERICAN SAVINGS BANK	524	3.22	75	9.7	7.5	6.9	BMO	179	4.21	100	6.6	8.7	8.2
29	Nations Lending Corporation	2,042	5.85	28	12.5	24.4	22.0	WALLICK & VOLK INC.	50	3.63	58	9.6	8.3	7.6	Nations Direct	2,706	4.29	47	6.5	13.3	12.5
30	CITY BANK MORTGAGE	123	3.50	56	12.3	11.2	10.0	Selene Finance	5,058	4.47	42	9.1	14.5	13.4	MID-ISLAND MORTGAGE CORP.	345	3.50	79	5.3	5.7	5.5
31	United Shore (Sold)	5,639	4.05	54	11.6	6.8	6.1	M&T Bank	23,263	3.51	64	8.8	7.2	6.7	STOCK YARDS BANK AND TRUST C	274	3.51	72	5.2	9.0	8.6
32	NORCOM MORTGAGE	141	6.29	14	8.9	29.6	27.5	STOCK YARDS BANK AND TRUST C	269	3.54	75	8.2	9.3	8.6	Carrington	106,149	3.98	65	4.7	9.4	9.0
33	BMO	171	4.19	105	7.9	7.9	7.4	WYOMING COMMUNITY DEVELOPMEN	152	4.56	56	7.8	13.3	12.4	M&T Bank	23,780	3.51	61	2.2	7.3	7.1
34	M&T Bank	23,012	3.52	66	7.8	6.7	6.2	Nations Lending Corporation	2,017	5.84	27	7.0	24.4	23.0	Selene Finance	5,026	4.42	40	2.0	12.3	12.1
35	FLAT BRANCH MORTGAGE INC.	1,630	4.46	50	6.7	14.1	13.2	Carrington	107,080	3.97	67	5.1	9.4	9.0	Planet Home Lending	82,287	4.53	40	1.6	12.9	12.7
36	Annie Mac	823	4.32	53	6.5	10.8	10.1	CITY BANK MORTGAGE	125	3.50	55	3.8	10.5	10.1	Citi	2,015	4.47	155	0.9	8.0	7.9
37	Carrington	110,946	3.94	67	6.0	9.0	8.5	United Shore (Sold)	5,703	4.05	52	3.5	6.8	6.6	Lennar Mortgage	171	3.59	50	0.9	6.1	6.0
38	STOCK YARDS BANK AND TRUST C	266	3.55	76	5.9	8.4	8.0	NBKC Bank	2,573	3.12	52	3.3	7.4	7.1	United Shore (->Carrington)	20,493	3.17	46	0.8	6.6	6.5
39	United Shore (->Carrington)	24,781	3.53	44	5.3	6.9	6.6	United Shore (->Carrington)	23,218	3.39	45	3.2	6.6	6.4	NORTH AMERICAN SAVINGS BANK	538	3.23	72	0.6	7.5	7.5
40	Planet Home Lending	87,310	4.65	41	3.9	14.5	14.0	Planet Home Lending	85,837	4.61	41	2.6	14.6	14.2	NBKC Bank	2,620	3.11	50	-0.4	7.8	7.8
41	MERCHANTS BANK OF INDIANA	61	5.92	27	1.9	20.5	20.1	MISSION SERVICING RESIDENTIA	508	4.50	43	2.4	13.6	13.3	United Shore (Sold)	4,410	4.01	54	-1.2	6.8	6.9
42	COUNTRYPLACE MORTGAGE LTD.	324	4.24	93	-0.6	6.2	6.3	GITSIT Solutions	328	3.08	69	2.3	6.4	6.2	AXOS BANK	62	4.05	61	-1.2	8.4	8.5
43	NORTH AMERICAN SAVINGS BANK	516	3.22	76	-1.1	6.5	6.6	FLAT BRANCH MORTGAGE INC.	1,630	4.44	49	1.4	13.8	13.6	FBC Mortgage	431	4.61	29	-1.3	10.1	10.3
44	FOURLEAF FEDERAL CREDIT UNIO	145	4.32	67	-1.2	7.6	7.7	Amerisave Mortgage	355	5.42	21	0.9	17.7	17.5	FLAT BRANCH MORTGAGE INC.	1,638	4.39	47	-1.6	12.6	12.8
45	New Day	2,725	5.32	33	-1.4	42.7	43.2	Columbia Bank	1,370	3.57	73	-0.3	9.0	9.0	Lakeview	302,366	4.23	57	-2.1	10.0	10.2

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Source: Ginnie Mae, Santander US Capital Markets

Ginnie Mae: Fixed 30yr, Total

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	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
46	Wells Fargo	43,063	3.86	134	-2.3	6.6	6.8	WISCONSIN HOUSING AND ECONOM	299	4.81	55	-0.3	10.2	10.3	WYOMING COMMUNITY DEVELOPME	154	4.53	54	-2.8	11.6	11.9
47	Lakeview	300,165	4.25	61	-3.1	9.7	10.0	NORCOM MORTGAGE	129	6.30	14	-0.7	28.6	28.8	The Money Source	15,953	3.87	66	-2.9	8.7	9.0
48	PNC Mortgage	5,790	4.21	122	-3.2	8.2	8.5	New Day	2,618	5.22	33	-0.9	41.6	41.9	ALLIED MORTGAGE GROUP INC.	131	4.80	38	-3.2	10.8	11.1
49	WISCONSIN HOUSING AND ECONOM	297	4.83	56	-3.6	9.4	9.8	MEGASTAR FINANCIAL CORPORATI	120	3.32	56	-1.1	8.7	8.8	PRMG Mortgage	1,273	4.34	38	-3.2	11.5	11.9
50	1ST SECURITY BANK OF WASHING	72	2.98	57	-3.7	7.3	7.6	AXIA FINANCIAL LLC	77	5.32	32	-2.0	20.9	21.3	SUPREME LENDING	2,177	3.30	53	-3.7	6.8	7.1
51	Citi	1,935	4.48	158	-4.3	7.4	7.7	EQUITY RESOURCES INC.	779	3.55	54	-2.1	9.4	9.6	PennyMac	278,181	4.22	49	-3.8	10.2	10.5
52	MEGASTAR FINANCIAL CORPORATI	118	3.31	58	-4.3	7.6	7.9	Citi	1,958	4.47	157	-2.3	7.6	7.8	PHH Mortgage	18,637	4.85	51	-3.9	11.2	11.6
53	ROYAL PACIFIC FUNDING CORPOR	1,800	3.55	62	-4.6	5.4	5.6	Nations Direct	1,934	4.50	47	-2.4	15.7	16.1	NewRez	127,280	4.18	48	-4.1	12.1	12.6
54	Huntington National Bank	4,726	4.44	64	-4.6	11.4	11.9	First National Bank Of Omaha	445	3.81	76	-2.5	10.2	10.4	Columbia Bank	801	3.57	73	-4.1	8.7	9.0
55	HomeBridge	91	6.34	24	-4.8	19.1	20.0	InterCap Lending	123	4.06	47	-2.7	9.0	9.2	Nationstar	133,525	4.08	73	-4.9	9.3	9.8
56	Truist Bank	17,668	4.10	92	-4.9	8.9	9.3	Lakeview	301,825	4.24	60	-2.8	10.3	10.6	COUNTRYPLACE MORTGAGE LTD.	328	4.23	91	-5.4	6.8	7.2
57	Bank of America	1,357	5.52	64	-5.2	13.6	14.3	PRMG Mortgage	1,272	4.38	40	-3.3	12.2	12.6	Wells Fargo	65,019	3.83	123	-5.5	7.1	7.5
58	Nationstar	146,867	4.09	79	-5.5	9.0	9.5	HARBORONE MORTGAGE LLC	283	3.25	70	-4.0	6.0	6.3	MEGASTAR FINANCIAL CORPORATI	123	3.34	53	-5.8	8.8	9.3
59	Virginia HFA	4,445	4.12	69	-5.8	8.3	8.8	Wells Fargo	52,376	3.83	128	-4.0	6.9	7.2	EQUITY RESOURCES INC.	775	3.47	52	-6.4	8.8	9.4
60	NewRez	130,537	4.28	50	-6.0	12.9	13.6	VALON MORTGAGE INC.	231	4.00	57	-4.2	8.7	9.1	VALON MORTGAGE INC.	166	4.01	56	-6.4	8.5	9.0
61	New American Funding	21,173	4.68	45	-6.6	13.4	14.3	MORTGAGE CLEARING CORPORATIO	373	4.04	108	-4.2	8.1	8.4	PNC Mortgage	5,596	4.22	120	-6.5	8.3	8.9
62	Mortgage Solutions of Colora	4,297	5.51	33	-6.6	30.2	32.0	NewRez	129,289	4.25	49	-4.4	13.7	14.2	CITY BANK MORTGAGE	126	3.47	53	-6.5	9.1	9.8
63	Fifth Third	5,851	4.47	94	-7.0	10.9	11.7	PNC Mortgage	5,597	4.22	121	-5.8	8.4	8.9	Truist Bank	18,181	4.09	89	-7.3	8.9	9.6
64	Nations Direct	1,977	4.55	47	-7.6	14.5	15.6	SUPREME LENDING	2,130	3.31	56	-5.8	6.2	6.6	WATERMARK CAPITAL INC.	107	2.61	53	-7.6	5.6	6.1
65	First National Bank Of Omaha	236	3.79	78	-7.7	9.1	9.9	Nationstar	139,101	4.10	76	-6.5	9.5	10.1	Towne Mortgage	2,204	4.35	57	-7.7	9.5	10.3
66	HARBORONE MORTGAGE LLC	280	3.25	71	-8.2	5.3	5.8	Mortgage Research Center	32,498	4.64	36	-6.5	25.7	27.2	First National Bank Of Omaha	564	3.82	73	-8.1	9.3	10.0
67	PennyMac	281,160	4.36	50	-8.6	10.4	11.3	AMERICAN FINANCIAL NETWORK I	737	7.11	17	-6.8	27.6	29.3	ROYAL PACIFIC FUNDING CORPOR	1,852	3.56	57	-8.2	5.6	6.0
68	Amerisave Mortgage	414	5.59	20	-8.6	16.2	17.6	SUNFLOWER BANK N.A.	1,233	4.64	43	-7.2	13.2	14.2	Lake Michigan Credit Union	587	3.98	62	-8.4	9.5	10.3
69	Towne Mortgage	2,209	4.44	58	-8.8	9.6	10.5	PennyMac	282,159	4.30	50	-7.2	10.8	11.6	MORTGAGE CLEARING CORPORATIO	381	4.02	106	-8.6	8.0	8.7
70	First Federal Bank	1,336	4.04	66	-9.4	9.3	10.2	1ST SOURCE BANK	70	4.51	110	-7.6	8.7	9.4	New American Funding	20,822	4.58	43	-8.6	12.3	13.3
71	First Bank	1,500	3.94	65	-9.4	8.9	9.8	Fifth Third	5,864	4.46	94	-7.8	11.6	12.5	BSI Financial	8,580	4.27	49	-8.9	11.6	12.7
72	Lake Michigan Credit Union	573	4.02	65	-9.5	9.5	10.5	Lennar Mortgage	176	3.62	50	-8.5	5.1	5.6	Regions Bank	3,920	4.42	77	-9.3	9.4	10.3
73	SUNFLOWER BANK N.A.	1,248	4.67	44	-9.9	12.4	13.7	COUNTRYPLACE MORTGAGE LTD.	324	4.23	93	-9.0	6.2	6.8	Evergreen Home Loans	1,940	4.31	48	-9.5	11.6	12.8
74	BSI Financial	9,108	4.27	52	-10.1	11.8	13.1	Lake Michigan Credit Union	578	4.01	64	-9.0	10.3	11.2	WISCONSIN HOUSING AND ECONOM	302	4.76	53	-9.7	9.1	10.0
75	MORTGAGE CENTER L.C.	93	4.55	59	-10.2	10.9	12.1	Truist Bank	17,828	4.10	91	-9.5	9.0	9.9	Michigan Mutual	107	4.49	34	-9.8	13.6	15.0
76	Colonial Savings	255	3.96	114	-10.2	7.3	8.1	ROYAL PACIFIC FUNDING CORPOR	1,817	3.55	60	-9.6	5.5	6.1	First Federal Bank	1,374	4.01	62	-9.9	9.6	10.7
77	Capital Mortgage Services Of	1,008	4.55	63	-10.8	8.9	9.9	New American Funding	21,054	4.65	44	-10.1	13.5	14.9	ATLANTIC BAY MORTGAGE GROUP	3,358	3.89	50	-10.0	10.1	11.2
78	Crown Mortgage	65	4.56	113	-10.9	9.7	10.8	Huntington National Bank	4,746	4.43	64	-10.5	11.5	12.7	Mortgage Solutions of Colora	4,184	5.42	31	-10.1	26.7	29.3
79	Regions Bank	3,901	4.49	79	-11.5	9.5	10.6	The Money Source	13,933	3.97	71	-10.9	8.1	9.0	STOCKTON MORTGAGE CORPORATIO	1,146	4.37	41	-10.7	10.2	11.4
80	Evergreen Home Loans	1,875	4.31	52	-12.3	10.8	12.2	Regions Bank	3,906	4.47	78	-11.0	9.8	11.0	Mortgage Research Center	31,167	4.56	36	-11.1	21.4	23.8
81	WYOMING COMMUNITY DEVELOPME	150	4.58	57	-12.4	10.8	12.2	BSI Financial	9,173	4.26	50	-11.4	12.3	13.8	Huntington National Bank	4,794	4.40	62	-11.2	10.9	12.2
82	RENASANT BANK	1,827	4.38	53	-12.6	9.7	11.1	Movement Mortgage	8,965	4.14	43	-11.9	15.3	17.2	SUNFLOWER BANK N.A.	1,204	4.57	42	-11.3	11.2	12.5
83	JMAC LENDING INC.	58	3.49	104	-13.1	5.2	5.9	Towne Mortgage	2,173	4.39	59	-11.9	9.4	10.6	Chase	9,860	4.73	121	-11.6	9.1	10.2
84	BOK Financial	2,410	4.20	99	-14.0	8.3	9.6	Evergreen Home Loans	1,900	4.32	50	-12.0	11.9	13.4	HARBORONE MORTGAGE LLC	290	3.25	67	-12.0	6.0	6.8
85	M/I FINANCIAL LLC.	254	5.31	21	-14.2	11.4	13.1	PHH Mortgage	19,558	4.89	51	-12.8	11.6	13.2	JMAC LENDING INC.	60	3.51	99	-12.3	6.0	6.8
86	ATLANTIC BAY MORTGAGE GROUP	3,261	3.91	54	-14.4	9.1	10.5	Mortgage Solutions of Colora	4,293	5.49	32	-13.5	29.0	32.7	Virginia HFA	4,549	4.07	65	-12.4	8.0	9.0
87	EQUITY RESOURCES INC.	786	3.61	54	-14.5	8.1	9.4	NVR MORTGAGE FINANCE INC.	50	5.91	12	-13.5	19.8	22.6	InterCap Lending	127	4.07	44	-12.6	8.1	9.2
88	Colorado HFA	8,699	5.04	45	-14.6	13.2	15.2	Virginia HFA	4,475	4.10	68	-13.5	8.0	9.2	Movement Mortgage	9,765	4.25	39	-13.4	13.4	15.4
89	Mortgage Research Center	32,395	4.64	37	-15.1	21.4	24.7	Chase	9,974	4.79	119	-14.9	10.0	11.6	PLAINS COMMERCE BANK	958	5.61	30	-13.5	13.5	15.5
90	Global Federal Credit Union	1,572	3.87	79	-15.4	8.4	9.8	BOK Financial	2,423	4.19	99	-14.9	8.5	9.9	Ark-La-Tex Financial	939	5.36	29	-15.7	18.2	21.2

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91	Movement Mortgage	8,715	4.09	44	-15.7	13.3	15.6	DHI Mortgage	380	4.70	6	-15.2	1.5	1.7	NORCOM MORTGAGE	106	6.33	13	-15.8	21.2	24.7
92	North Dakota HFA	119	4.00	91	-16.4	5.0	5.9	Guaranteed Rate	2,928	6.25	13	-15.2	29.3	33.7	CYPRESS LOAN SERVICING LLC	680	3.40	49	-15.9	5.4	6.4
93	Chase	10,095	4.83	117	-16.6	9.9	11.7	CYPRESS LOAN SERVICING LLC	1,361	3.40	49	-15.9	5.4	6.4	1ST SECURITY BANK OF WASHING	75	2.99	53	-15.9	7.3	8.7
94	NBKC Bank	2,540	3.12	54	-16.9	5.5	6.5	First Federal Bank	1,346	4.03	64	-16.0	9.1	10.7	AMERICAN FINANCIAL NETWORK I	701	6.85	19	-16.0	22.2	25.9
95	The Money Source	14,028	4.02	71	-17.9	7.2	8.7	ATLANTIC BAY MORTGAGE GROUP	3,292	3.91	52	-16.4	9.6	11.4	SERVICE FIRST MORTGAGE COMPA	259	3.86	83	-16.3	6.8	8.0
96	Guaranteed Rate	3,385	6.24	13	-18.0	28.3	33.4	STOCKTON MORTGAGE CORPORATIO	1,167	4.45	42	-16.9	10.2	12.1	BOK Financial	2,455	4.16	97	-16.4	8.1	9.6
97	HOMESTEAD FUNDING CORPORATIO	65	4.93	41	-18.5	6.1	7.5	Capital Mortgage Services Of	1,011	4.53	62	-17.1	8.9	10.6	First Bank	1,544	3.92	61	-16.5	8.4	10.0
98	SUPREME LENDING	2,109	3.31	58	-18.7	5.0	6.2	FOURLEAF FEDERAL CREDIT UNIO	144	4.28	67	-18.4	6.3	7.7	Global Federal Credit Union	1,593	3.82	76	-16.5	8.0	9.5
99	Union Home Mortgage	4,731	6.29	22	-19.3	19.3	23.4	Union Home Mortgage	4,474	6.30	22	-19.0	20.4	24.6	Fifth Third	5,916	4.44	93	-16.5	9.7	11.6
100	STOCKTON MORTGAGE CORPORATIO	1,169	4.47	43	-19.5	9.4	11.6	KEYBANK NATIONAL ASSOCIATION	481	4.75	36	-19.5	10.3	12.6	RENASANT BANK	2,043	4.28	50	-16.9	9.2	11.0
101	PHH Mortgage	20,612	4.92	49	-19.6	10.5	12.9	RENASANT BANK	1,827	4.36	52	-19.6	9.6	11.8	NexBank	275	4.03	55	-16.9	8.3	9.9
102	MORTGAGE CLEARING CORPORATIO	369	4.04	109	-21.0	6.3	7.9	Global Federal Credit Union	1,580	3.86	78	-19.7	8.2	10.1	FOURLEAF FEDERAL CREDIT UNIO	144	4.24	65	-17.2	6.1	7.3
103	Ark-La-Tex Financial	497	5.91	23	-21.7	25.7	31.7	AXOS BANK	62	4.13	62	-20.3	7.4	9.2	Colonial Savings	662	3.96	110	-17.4	6.7	8.1
104	AXOS BANK	61	4.13	64	-21.9	6.7	8.4	MORTGAGE CENTER L.C.	94	4.56	57	-20.4	11.3	14.0	Umpqua	591	3.52	68	-17.6	7.3	8.8
105	AMERICAN FINANCIAL RESOURCES	75	6.07	17	-22.6	7.3	9.3	First Bank	1,515	3.93	63	-20.5	8.4	10.4	FIRST HOME MORTGAGE CORPORAT	2,906	3.71	47	-17.7	8.6	10.4
106	KEYBANK NATIONAL ASSOCIATION	486	4.78	37	-23.0	9.3	11.9	Crown Mortgage	66	4.55	112	-20.6	7.9	9.9	Arvest Mortgage	2,342	4.24	67	-17.7	9.4	11.3
107	Selene Finance	4,931	4.44	44	-23.2	9.3	12.0	FIRST HOME MORTGAGE CORPORAT	2,839	3.71	50	-20.9	8.6	10.7	Crown Mortgage	67	4.53	111	-18.5	8.0	9.7
108	Iowa Bankers Mortgage	223	4.15	60	-23.6	8.3	10.7	Arvest Mortgage	2,354	4.30	68	-21.0	9.6	12.1	Weststar Mortgage	786	3.46	77	-18.7	6.3	7.7
109	ACRISURE MORTGAGE LLC	1,658	4.73	31	-23.8	8.1	10.6	AMERICAN FINANCIAL RESOURCES	94	6.17	14	-21.0	6.0	7.6	Guaranteed Rate	2,553	6.25	12	-19.3	23.3	28.1
110	Arvest Mortgage	2,359	4.32	68	-23.9	8.8	11.4	ACRISURE MORTGAGE LLC	1,601	4.72	30	-21.0	9.2	11.5	Citizens Bank	12,590	3.81	62	-19.3	7.3	9.0
111	MASON MCDUFFIE MORTGAGE CORP	48	3.45	50	-24.1	5.6	7.4	Colonial Savings	516	3.96	113	-21.0	6.4	8.0	Capital Mortgage Services Of	1,022	4.49	61	-19.4	8.2	10.0
112	Primary Residential	2,005	3.84	52	-25.3	6.9	9.1	Bank of America	1,355	5.51	64	-21.9	11.5	14.5	ACRISURE MORTGAGE LLC	1,046	4.71	30	-19.8	8.8	10.9
113	InterCap Lending	121	4.04	48	-25.5	6.3	8.3	ASSURANCE FINANCIAL GROUP LL	287	4.05	58	-22.0	9.5	12.0	Union Home Mortgage	4,065	6.31	21	-20.4	18.0	22.1
114	Citizens Bank	12,249	3.83	66	-25.8	6.4	8.5	WATERMARK CAPITAL INC.	104	2.61	56	-22.6	4.1	5.3	RESIDENTIAL WHOLESALE MORTGA	129	2.84	52	-20.6	5.1	6.4
115	Pentagon Federal Credit Unio	4,917	3.85	41	-26.5	9.7	13.0	Weststar Mortgage	770	3.47	79	-23.0	5.8	7.4	Primary Residential	2,192	4.02	46	-20.8	8.7	10.8
116	First United Bank	2,307	4.61	57	-26.7	11.1	14.8	Nova Financial	877	4.38	43	-23.2	10.3	13.2	Bell Bank	1,206	4.46	37	-21.4	12.6	15.8
117	Lennar Mortgage	177	3.63	51	-26.9	3.8	5.1	Colorado HFA	8,612	5.00	45	-24.1	11.6	15.1	1ST SOURCE BANK	71	4.49	109	-21.9	7.5	9.5
118	Weststar Mortgage	762	3.47	81	-27.2	5.0	6.8	Citizens Bank	12,358	3.83	65	-24.4	7.0	9.1	KEYBANK NATIONAL ASSOCIATION	467	4.69	35	-22.4	9.0	11.5
119	CYPRESS LOAN SERVICING LLC	1,622	3.40	50	-27.6	4.4	6.0	Pennsylvania HFA	640	4.04	113	-24.7	5.4	7.1	FHLB Chicago	1,323	3.82	60	-23.1	7.8	10.1
120	PRMG Mortgage	1,275	4.41	41	-27.8	8.7	11.8	Smaller Servicers	1,215	4.98	48	-25.7	13.1	17.2	ASSURANCE FINANCIAL GROUP LL	288	4.00	56	-23.5	8.9	11.4
121	FIRST HOME MORTGAGE CORPORAT	2,809	3.71	52	-28.0	7.2	9.8	Ark-La-Tex Financial	705	5.69	26	-26.3	23.2	30.2	Essex Mortgage	10,367	5.72	34	-23.6	12.4	15.9
122	Nova Financial	881	4.40	44	-28.4	9.1	12.4	Iowa Bankers Mortgage	224	4.13	58	-28.0	8.3	11.3	Smaller Servicers	1,517	4.81	50	-23.7	11.0	14.1
123	Smaller Servicers	1,077	5.02	52	-28.9	12.7	17.4	PLAINS COMMERCE BANK	965	5.62	32	-28.2	13.1	17.8	Pennsylvania HFA	655	4.04	110	-23.9	5.7	7.4
124	PLAINS COMMERCE BANK	966	5.63	33	-29.8	12.8	17.8	Essex Mortgage	10,572	5.78	36	-28.2	12.2	16.6	Nova Financial	870	4.33	41	-24.3	9.4	12.2
125	ASSURANCE FINANCIAL GROUP LL	285	4.06	59	-30.2	8.0	11.3	Pentagon Federal Credit Unio	4,924	3.83	40	-28.7	10.1	13.9	Bank of America	1,358	5.50	63	-24.3	9.7	12.6
126	TruHome Solutions	998	4.48	62	-30.5	10.0	14.0	Bell Bank	1,229	4.55	38	-28.8	13.4	18.3	TruHome Solutions	988	4.39	60	-25.2	9.6	12.6
127	V.I.P. MORTGAGE INC.	962	4.02	47	-30.6	7.2	10.3	FHLB Chicago	1,321	3.87	61	-29.0	7.6	10.5	AXIA FINANCIAL LLC	88	5.35	29	-25.4	14.3	18.8
128	Prime Lending (Plains Capita	318	6.48	13	-32.3	18.9	26.7	MASON MCDUFFIE MORTGAGE CORP	49	3.46	48	-29.3	5.9	8.2	AMERICAN FINANCIAL RESOURCES	101	6.42	10	-25.7	8.1	10.7
129	NUSENDA FEDERAL CREDIT UNIO	113	4.29	65	-32.4	8.7	12.7	Prime Lending (Plains Capita	286	6.47	12	-29.4	20.7	28.1	SWBC Mortgage	3,162	4.52	44	-26.3	10.7	14.3
130	Bell Bank	1,241	4.59	39	-32.8	12.3	17.7	Primary Residential	2,127	3.99	49	-29.6	7.7	10.8	DHI Mortgage	260	4.89	7	-27.2	2.3	3.2
131	Guild Mortgage	25,234	4.47	51	-32.8	9.3	13.6	SWBC Mortgage	3,182	4.57	45	-29.7	11.4	15.8	Colorado HFA	8,497	4.94	44	-27.3	9.9	13.4
132	SWBC Mortgage	3,181	4.58	46	-33.6	10.4	15.2	TruHome Solutions	994	4.45	61	-30.2	10.2	14.3	Pentagon Federal Credit Unio	4,901	3.78	38	-27.6	9.1	12.3
133	FHLB Chicago	1,324	3.89	62	-33.9	6.6	9.8	Guild Mortgage	25,096	4.45	51	-30.3	10.1	14.2	Guild Mortgage	24,894	4.39	49	-27.7	9.5	12.9
134	SERVICE FIRST MORTGAGE COMPA	257	3.89	85	-34.0	4.6	6.9	NUSENDA FEDERAL CREDIT UNIO	113	4.27	64	-30.9	9.1	13.0	V.I.P. MORTGAGE INC.	993	4.04	43	-28.5	7.7	10.6
135	Pennsylvania HFA	633	4.04	114	-34.3	4.4	6.6	NexBank	134	4.03	58	-33.4	6.6	9.8	Mutual Of Omaha	163	6.50	15	-28.6	22.2	29.8

Highlighted row is the servicer closest to their comparison speed
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Source: Ginnie Mae, Santander US Capital Markets

Ginnie Mae: Fixed 30yr, Total

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	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
136	Trustmark Bank	3,634	4.36	63	-34.8	7.9	11.8	Embrace Home Loans	95	6.24	23	-34.0	18.9	27.2	Plaza Home Mortgage	639	6.41	14	-29.5	16.8	23.1
137	ROCKY MOUNTAIN MORTGAGE CO	699	4.40	86	-35.5	5.7	8.7	M/I FINANCIAL LLC.	236	5.32	21	-34.2	9.5	14.1	Iowa Bankers Mortgage	224	4.07	57	-29.8	7.6	10.7
138	Ameris Bank	847	5.20	26	-35.7	13.6	20.4	Plaza Home Mortgage	552	6.42	15	-35.2	19.0	27.9	Embrace Home Loans	131	6.15	23	-29.9	15.6	21.5
139	MLD Mortgage	431	6.22	15	-36.3	16.5	24.9	CENTRAL NATIONAL BANK	162	3.94	100	-35.8	7.2	11.0	Cardinal Financial	856	6.20	16	-30.1	15.1	21.0
140	KENTUCKY HOUSING CORP.	2,742	5.27	51	-36.7	7.7	11.7	MYCUMORTGAGE LLC	1,300	4.07	78	-35.9	6.5	10.0	New Hampshire HFA	1,010	4.93	52	-30.2	9.0	12.7
141	CENTRAL NATIONAL BANK	161	3.94	101	-36.8	6.5	10.2	First United Bank	2,292	4.58	56	-36.2	10.1	15.4	First United Bank	2,260	4.52	55	-30.5	9.8	13.8
142	MISSION SERVICING RESIDENTIA	495	4.47	44	-36.9	8.0	12.3	Ameris Bank	782	5.11	27	-36.6	13.4	20.3	MORTGAGE CENTER L.C.	97	4.56	54	-32.3	9.6	13.9
143	SOUTHWEST STAGE FUNDING LLC	1,510	4.45	60	-37.8	5.6	8.8	MLD Mortgage	389	6.22	15	-36.7	16.3	24.7	MEMBER FIRST MORTGAGE LLC	253	4.19	61	-32.4	7.1	10.4
144	Essex Mortgage	10,745	5.81	36	-37.8	10.7	16.7	Banco Popular	3,969	4.10	134	-37.7	4.4	7.0	MLD Mortgage	311	6.24	14	-32.5	15.1	21.7
145	Banco Popular	3,926	4.10	135	-37.9	4.2	6.7	SERVICE FIRST MORTGAGE COMPA	255	3.87	85	-38.1	4.6	7.3	MYCUMORTGAGE LLC	1,311	4.04	76	-32.8	6.7	9.8
146	1ST SOURCE BANK	69	4.53	111	-38.9	5.5	8.8	Mutual Of Omaha	191	6.44	16	-39.4	21.8	33.5	KENTUCKY HOUSING CORP.	2,642	5.19	50	-33.6	7.8	11.5
147	ESL FEDERAL CREDIT UNION	57	4.63	53	-39.0	6.0	9.7	New Hampshire HFA	1,019	4.99	54	-39.5	8.6	13.9	NUSENDA FEDERAL CREDIT UNION	113	4.20	63	-33.7	7.9	11.7
148	WATERMARK CAPITAL INC.	103	2.61	57	-40.0	2.9	4.8	KENTUCKY HOUSING CORP.	2,702	5.24	51	-39.7	7.5	12.2	Ameris Bank	675	4.95	28	-34.1	11.6	17.0
149	Navy Federal Credit Union	31,939	4.11	57	-41.4	8.9	14.7	Summit Funding	256	6.20	26	-39.9	17.0	26.7	CENTRAL NATIONAL BANK	166	3.93	98	-34.6	7.1	10.7
150	Utah HFA	4,922	5.21	39	-42.4	9.6	16.1	SERVION INC.	747	4.39	48	-39.9	8.8	14.3	Prime Lending (Plains Capita	218	6.50	11	-34.8	17.0	25.0
151	U.S. Bank	55,550	4.66	68	-42.6	6.7	11.4	Cadence Bank	2,381	4.42	65	-40.7	7.2	11.9	HomeStreet Bank	374	3.92	65	-34.9	6.1	9.2
152	EMI EQUITY MORTGAGE INC.	1,188	4.68	58	-42.6	5.3	9.0	Trustmark Bank	3,608	4.32	63	-40.9	7.4	12.3	U.S. Bank	55,434	4.59	66	-35.4	7.2	11.0
153	Fairway	2,825	5.67	25	-42.7	16.1	26.6	V.I.P. MORTGAGE INC.	972	4.03	46	-40.9	6.6	10.9	Trustmark Bank	3,582	4.26	62	-35.5	7.5	11.3
154	MYCUMORTGAGE LLC	1,296	4.09	78	-42.9	5.5	9.5	MERCHANTS BANK OF INDIANA	60	5.91	26	-41.1	12.3	20.1	SOUTHWEST STAGE FUNDING LLC	1,481	4.37	59	-36.4	5.9	9.1
155	Cadence Bank	2,396	4.45	66	-43.1	6.7	11.5	U.S. Bank	55,437	4.64	67	-41.4	7.0	11.7	ROCKY MOUNTAIN MORTGAGE CO	685	4.35	86	-37.0	5.8	9.0
156	WEST GATE BANK	59	6.03	15	-43.3	18.4	30.3	Fairway	2,391	5.53	27	-41.5	15.6	25.3	Summit Funding	252	6.21	24	-37.3	15.4	23.5
157	Plaza Home Mortgage	545	6.41	15	-44.0	16.7	28.0	Cardinal Financial	555	6.38	11	-41.9	16.3	26.5	Fairway	1,764	5.20	33	-37.3	13.6	20.8
158	CALCON MUTUAL MORTGAGE LLC	177	5.72	16	-44.1	10.9	18.8	SOUTHWEST STAGE FUNDING LLC	1,498	4.42	60	-42.1	5.5	9.3	Utah HFA	4,549	5.09	38	-37.6	8.7	13.6
159	Cardinal Financial	736	6.38	11	-45.6	15.4	26.7	CMG Mortgage	5,033	6.07	12	-42.7	17.2	28.1	Cadence Bank	2,354	4.36	65	-38.5	6.8	10.8
160	Summit Funding	254	6.19	27	-45.9	14.4	25.1	MEMBER FIRST MORTGAGE LLC	250	4.21	64	-43.1	6.2	10.6	SERVION INC.	745	4.32	46	-38.9	8.4	13.5
161	SERVION INC.	750	4.42	49	-46.1	7.3	13.1	Utah HFA	4,778	5.17	39	-43.2	9.2	15.7	CMG Mortgage	3,548	6.07	11	-39.1	15.7	24.6
162	CMG Mortgage	5,847	6.07	12	-46.7	15.4	27.1	ROCKY MOUNTAIN MORTGAGE CO	693	4.39	86	-44.2	5.1	9.0	RUOFF MORTGAGE COMPANY INC.	515	6.75	21	-39.8	13.7	21.8
163	Gateway Mortgage	1,142	5.27	37	-47.2	11.5	20.8	DOLLAR BANK FSB	98	4.50	74	-45.5	7.6	13.5	Navy Federal Credit Union	31,368	4.02	55	-40.1	8.1	13.2
164	MEMBERS 1ST FEDERAL CREDIT U	110	3.91	48	-49.3	5.8	11.2	ESL FEDERAL CREDIT UNION	55	4.55	53	-45.8	5.5	10.0	Inspire Home Loans.	350	5.24	12	-40.7	3.6	5.9
165	VanDyk Mortgage	207	6.61	17	-49.8	14.6	27.1	Navy Federal Credit Union	31,804	4.08	56	-46.3	8.4	15.2	MEMBERS 1ST FEDERAL CREDIT U	109	3.82	45	-42.6	6.8	11.5
166	Cornerstone Capital Bank	2,460	5.29	15	-51.1	6.4	12.8	RUOFF MORTGAGE COMPANY INC.	523	6.75	23	-47.3	13.3	23.8	University Bank	379	5.30	33	-42.6	8.7	14.7
167	New Hampshire HFA	1,028	5.01	54	-51.4	6.9	13.6	Click N Close.	5,747	5.66	42	-48.9	8.3	15.7	Gateway Mortgage	1,045	5.16	36	-43.6	11.1	18.8
168	New Mexico HFA	2,280	4.87	47	-51.5	4.7	9.4	MEGA CAPITAL FUNDING INC.	74	5.91	13	-49.5	9.7	18.3	Banco Popular	4,052	4.10	131	-44.2	4.1	7.3
169	New Jersey HFA	743	5.08	50	-52.1	7.5	15.1	Gateway Mortgage	1,128	5.26	37	-49.6	11.8	22.2	Click N Close.	5,641	5.53	42	-44.5	8.2	14.4
170	Mutual Of Omaha	202	6.43	16	-52.1	15.7	30.2	VanDyk Mortgage	193	6.63	17	-50.3	14.6	27.4	MEGA CAPITAL FUNDING INC.	59	5.94	11	-44.8	9.2	16.0
171	FirstBank of Puerto Rico	2,019	4.03	95	-53.3	3.0	6.3	New Jersey HFA	738	5.05	50	-50.5	7.8	15.1	VANDERBILT MORTGAGE AND FINA	711	4.87	55	-45.2	5.5	9.8
172	RUOFF MORTGAGE COMPANY INC.	537	6.75	24	-53.6	11.2	22.8	Idaho HFA	20,720	5.08	45	-52.9	5.9	12.2	HOMESTEAD FUNDING CORPORATIO	63	4.84	39	-45.5	5.5	9.8
173	VANDERBILT MORTGAGE AND FINA	718	4.87	58	-54.4	4.5	9.6	HOME FINANCING CENTER INC.	235	5.02	64	-53.6	5.5	11.4	New Mexico HFA	2,179	4.77	46	-45.5	5.0	8.9
174	Highlands Residential	133	6.02	22	-54.5	13.9	28.2	AssociatedBank	152	5.38	29	-53.8	8.7	17.9	M/I FINANCIAL LLC.	199	5.38	21	-45.7	7.1	12.8
175	Click N Close.	6,008	5.73	41	-55.1	7.7	16.3	Cornerstone Capital Bank	2,576	5.34	15	-53.9	6.2	12.9	Highlands Residential	109	5.86	22	-46.2	14.4	25.1
176	AssociatedBank	157	5.43	30	-55.6	8.4	18.0	New Mexico HFA	2,243	4.84	47	-54.5	4.5	9.6	Cornerstone Capital Bank	2,515	5.48	14	-47.1	6.2	11.4
177	Idaho HFA	21,042	5.11	46	-56.1	5.4	12.0	VANDERBILT MORTGAGE AND FINA	718	4.87	57	-54.9	4.8	10.4	Sierra Pacific	151	6.21	21	-47.4	9.1	16.6
178	STANDARD MORTGAGE CORPORATIO	1,402	4.91	62	-56.2	4.5	9.9	FirstBank of Puerto Rico	2,015	4.02	94	-54.9	3.0	6.6	DOLLAR BANK FSB	97	4.43	73	-47.6	6.5	12.1
179	MEMBER FIRST MORTGAGE LLC	248	4.22	65	-57.0	4.5	10.2	HOMESTEAD FUNDING CORPORATIO	64	4.89	41	-54.9	4.5	9.7	Boeing Credit Union	95	4.76	51	-48.2	10.6	19.5
180	HOME FINANCING CENTER INC.	235	5.03	64	-57.3	5.2	11.8	University Bank	307	5.32	35	-56.1	7.6	16.6	AssociatedBank	146	5.31	28	-48.4	8.3	15.5

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181	University Bank	155	5.33	36	-57.7	7.3	16.4	STANDARD MORTGAGE CORPORATIO	1,400	4.89	61	-56.1	4.7	10.5	VanDyk Mortgage	165	6.68	16	-48.6	13.7	25.0
182	HOMESTAR FINANCIAL CORPORATI	50	6.18	13	-57.8	9.5	21.2	MEMBERS 1ST FEDERAL CREDIT U	110	3.89	47	-56.5	5.4	12.1	Idaho HFA	20,134	5.02	44	-48.7	5.8	11.1
183	Land Home Financial	2,041	4.99	50	-59.3	5.9	13.9	GMFS	52	6.52	21	-56.8	8.8	19.2	CALCON MUTUAL MORTGAGE LLC	115	5.79	15	-49.4	10.4	19.7
184	Alabama HFA	5,328	5.25	53	-59.4	5.3	12.7	WEST GATE BANK	55	6.02	14	-57.1	15.1	32.0	Alabama HFA	5,026	5.14	53	-50.3	6.1	12.0
185	FIRST COMMUNITY MORTGAGE INC	42	6.12	25	-59.4	10.1	23.2	Alabama HFA	5,208	5.21	53	-57.3	5.7	12.9	RHODE ISLAND HOUSING AND MOR	2,272	5.07	43	-53.5	6.2	13.0
186	DOLLAR BANK FSB	98	4.52	75	-59.5	5.3	12.7	Land Home Financial	2,018	4.95	50	-57.7	6.2	14.1	New Jersey HFA	728	4.98	48	-54.1	6.5	13.7
187	ORIENTAL BANK	3,367	4.18	91	-59.9	2.9	7.1	CALCON MUTUAL MORTGAGE LLC	159	5.74	15	-58.2	9.6	21.6	Land Home Financial	1,973	4.88	48	-55.7	6.2	13.5
188	Inspire Home Loans.	71	5.15	6	-60.7	1.8	4.6	NATIONWIDE MORTGAGE BANKERS	133	6.63	10	-58.4	5.1	11.8	STANDARD MORTGAGE CORPORATIO	1,387	4.86	60	-56.3	4.5	9.9
189	United Security	839	7.04	22	-63.5	9.1	23.2	EMI EQUITY MORTGAGE INC.	1,175	4.66	57	-59.0	3.8	9.1	FirstBank of Puerto Rico	2,005	4.00	93	-56.4	3.1	6.9
190	MEGA CAPITAL FUNDING INC.	81	5.93	14	-63.6	6.3	16.6	RHODE ISLAND HOUSING AND MOR	2,326	5.13	44	-59.4	6.4	15.1	PANORAMA MORTGAGE GROUP LLC	946	7.40	17	-57.9	11.5	25.3
191	Boeing Credit Union	101	4.89	51	-65.4	8.9	23.8	RESIDENTIAL WHOLESALE MORTGA	127	2.85	54	-59.9	2.4	5.8	HOMEAMERICAN MORTGAGE CORPOR	156	5.17	15	-58.7	3.6	8.5
192	STATE EMPLOYEES CREDIT UNION	104	4.90	38	-65.8	4.6	12.9	United Security	784	6.98	22	-59.9	9.9	23.1	BANK OF HAWAII	298	3.73	69	-59.1	4.1	9.7
193	RHODE ISLAND HOUSING AND MOR	2,357	5.16	45	-65.9	5.5	15.4	ORIENTAL BANK	1,683	4.18	91	-59.9	2.9	7.1	HOME FINANCING CENTER INC.	232	4.95	62	-59.3	4.6	11.0
194	PREMIER MORTGAGE RESOURCES L	67	6.16	8	-68.9	7.6	22.5	ORIENTAL BANK AND TRUST	1,696	4.17	88	-63.6	2.9	7.8	GMFS	154	6.47	19	-59.9	7.2	17.0
195	BANK OF HAWAII	300	3.80	71	-69.7	3.3	10.5	Highlands Residential	122	5.94	23	-63.9	11.2	28.2	ORIENTAL BANK	842	4.18	91	-59.9	2.9	7.1
196	NATIONWIDE MORTGAGE BANKERS	160	6.63	11	-72.4	3.2	11.1	Boeing Credit Union	99	4.84	51	-64.1	9.3	23.9	STATE EMPLOYEES CREDIT UNION	101	4.84	35	-60.2	4.9	11.9
197	GENWAY HOME MORTGAGE INC.	323	7.42	11	-73.5	8.6	28.9	PANORAMA MORTGAGE GROUP LLC	830	7.37	17	-66.9	9.8	26.9	United Security	698	6.86	21	-60.8	9.9	23.5
198	RESIDENTIAL WHOLESALE MORTGA	126	2.86	56	-73.6	1.5	5.4	Total Mortgage Services	102	6.25	23	-67.1	11.0	30.1	TENNESSEE HOUSING DEVELOPMEN	257	6.42	15	-63.8	6.4	16.8
199	AMERICAN PACIFIC MORTGAGE CO	119	6.86	11	-76.4	8.3	31.1	TENNESSEE HOUSING DEVELOPMEN	283	6.42	17	-67.3	7.0	20.0	GENWAY HOME MORTGAGE INC.	402	7.23	9	-63.8	10.0	25.3
200	Total Mortgage Services	107	6.26	24	-77.4	7.3	28.7	BANK OF HAWAII	298	3.78	71	-67.8	3.5	10.5	NATIONWIDE MORTGAGE BANKERS	87	6.61	10	-63.9	3.9	10.6
201	TENNESSEE HOUSING DEVELOPMEN	289	6.43	18	-79.2	4.4	19.7	AMERICAN PACIFIC MORTGAGE CO	93	6.82	11	-68.4	11.3	31.9	AMERICAN PACIFIC MORTGAGE CO	61	6.84	11	-64.8	12.0	30.8
202	The Money House	483	6.51	17	-83.9	2.3	13.8	GENWAY HOME MORTGAGE INC.	320	7.34	10	-68.6	10.1	28.9	EMI EQUITY MORTGAGE INC.	1,152	4.61	56	-64.8	3.2	8.9
203	PANORAMA MORTGAGE GROUP LLC	588	7.28	15	-84.4	4.8	27.0	HOMAMERICAN MORTGAGE CORPOR	190	5.05	16	-69.1	2.8	8.9	ORIENTAL BANK AND TRUST	2,566	4.16	86	-65.9	2.8	8.0
204	DHI Mortgage	315	4.51	6	-87.8	0.1	1.0	STATE EMPLOYEES CREDIT UNION	103	4.88	37	-74.1	3.6	13.4	Total Mortgage Services	91	6.23	23	-71.6	8.2	26.1
205	HOMAMERICAN MORTGAGE CORPOR	215	4.95	16	-97.0	0.2	7.3	The Money House	455	6.53	16	-84.0	2.4	14.2	The Money House	398	6.59	15	-82.7	2.4	13.3

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

Ginnie Mae: Fixed 15yr, In-the-money

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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	Rocket	35	5.92	14	75.4	50.6	32.8	Rocket	29	5.95	14	62.8	47.7	32.5	Rocket	17	6.02	13	50.5	46.9	34.0
2	Lakeview	27	5.75	14	33.9	46.2	36.9	Lakeview	18	5.79	15	27.1	40.8	33.7	Lakeview	10	5.87	15	23.1	46.5	39.7
3	Smaller Servicers	76	5.87	14	-6.3	32.3	34.1	PennyMac	13	5.49	12	6.0	11.1	10.5	Smaller Servicers	40	5.87	14	-3.6	28.8	29.7
4	PennyMac	18	5.51	12	-14.1	11.1	12.8	Smaller Servicers	58	5.90	14	-4.3	34.2	35.5	NewRez	12	5.92	10	-33.6	20.0	28.6
5	NewRez	29	5.84	11	-34.1	18.7	27.1	NewRez	22	5.86	10	-33.5	20.3	29.0	Nationstar	11	5.87	17	-35.5	18.4	27.2
6	Nationstar	25	5.75	17	-42.1	16.8	27.3	Nationstar	19	5.81	17	-37.1	17.7	26.8	Navy Federal Credit Union	14	5.73	15	-40.3	16.8	26.6
7	Navy Federal Credit Union	34	5.66	14	-43.3	20.2	33.1	Navy Federal Credit Union	25	5.69	14	-42.3	17.3	28.1							

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 Data is sorted on the contents of the highlighted column

Ginnie Mae: Fixed 15yr, Out-of-the-money

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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	SUPREME LENDING	13	2.76	54	114.1	16.7	8.2	Global Federal Credit Union	11	2.92	81	68.0	20.6	12.8	United Shore (Retained)	13	5.21	10	49.1	23.2	16.1
2	First United Bank	11	3.16	67	104.3	23.9	12.4	Wells Fargo	33	3.21	133	52.6	36.0	25.2	Global Federal Credit Union	12	2.92	80	38.6	17.7	13.1
3	Global Federal Credit Union	10	2.93	82	51.6	19.5	13.3	United Shore (Retained)	15	5.26	10	47.5	27.6	19.6	BOK Financial	14	3.37	107	28.2	22.1	17.7
4	loanDepot.com	544	2.83	65	37.5	15.4	11.4	First United Bank	11	3.15	66	46.8	15.7	10.9	Movement Mortgage	21	2.53	51	20.0	9.8	8.2
5	Huntington National Bank	49	3.32	72	28.8	10.5	8.2	Movement Mortgage	20	2.54	54	28.7	10.5	8.3	Wells Fargo	94	3.14	132	18.8	26.4	22.7
6	United Shore (->Lakeview)	133	3.32	50	16.8	13.9	12.0	First Federal Bank	16	2.91	61	25.2	12.2	9.8	AmeriHome Mortgage	11	4.44	25	17.4	15.8	13.6
7	Movement Mortgage	20	2.58	55	16.1	9.2	8.0	Village Capital	17	3.10	58	22.4	13.8	11.4	Village Capital	17	2.96	59	17.4	14.0	12.1
8	New American Funding	56	3.03	60	16.0	12.4	10.8	Columbia Bank	10	2.65	69	22.1	11.7	9.6	loanDepot.com	581	2.80	62	14.0	12.3	10.9
9	United Shore (Retained)	13	5.39	8	14.6	27.3	24.3	loanDepot.com	557	2.82	64	18.9	13.0	11.1	First United Bank	12	3.15	64	13.8	12.3	10.9
10	Arvest Mortgage	26	2.97	65	12.8	15.0	13.4	United Shore (->Lakeview)	128	3.20	51	16.9	12.2	10.5	Freedom Mortgage	1,621	2.86	70	8.4	12.5	11.6
11	Freedom Mortgage	1,502	2.86	74	10.4	12.7	11.6	SUPREME LENDING	14	2.76	52	14.0	9.2	8.1	United Shore (->Carrington)	26	2.90	40	8.1	11.3	10.5
12	Wells Fargo	11	3.65	136	7.5	24.6	23.1	Mortgage Solutions of Colora	12	3.03	50	9.0	7.9	7.3	SUPREME LENDING	14	2.76	49	7.8	8.6	8.0
13	Guild Mortgage	36	2.91	65	6.9	11.2	10.5	Freedom Mortgage	1,550	2.86	73	8.8	12.4	11.4	Arvest Mortgage	28	2.94	63	7.1	14.7	13.8
14	Rocket	2,256	3.09	69	5.5	13.0	12.3	Arvest Mortgage	27	2.99	64	8.2	13.5	12.5	First Federal Bank	17	2.90	59	6.9	12.6	11.8
15	Truist Bank	148	3.22	101	3.7	15.4	14.9	Rocket	2,302	3.07	68	7.2	13.1	12.2	United Shore (->Lakeview)	132	3.17	49	6.6	11.9	11.2
16	Chase	61	3.58	112	3.1	26.8	26.1	Planet Home Lending	155	3.02	59	6.9	11.6	10.9	RELIANCE FIRST CAPITAL LLC	35	3.44	60	6.5	11.3	10.6
17	MYCUMORTGAGE LLC	16	3.01	86	2.8	13.8	13.4	BOK Financial	13	3.38	109	6.7	19.0	17.9	Planet Home Lending	162	3.00	58	6.3	12.2	11.5
18	BOK Financial	12	3.41	112	0.2	18.0	18.0	MYCUMORTGAGE LLC	16	3.01	85	4.2	14.2	13.6	Rocket	2,412	3.04	67	6.0	12.8	12.1
19	NewRez	584	3.11	68	-2.5	10.9	11.2	NBKC Bank	22	2.64	62	2.8	10.1	9.8	Truist Mortgage	82	2.76	56	4.9	11.3	10.8
20	Citizens Bank	90	3.00	75	-2.9	11.8	12.2	Truist Bank	154	3.22	100	2.4	14.6	14.3	CrossCountry Mortgage	20	3.43	39	4.7	12.7	12.1
21	Nationstar	1,668	3.35	85	-3.2	13.5	14.0	PennyMac	620	3.05	75	-1.4	12.0	12.2	First Bank	15	2.95	70	1.5	11.5	11.4
22	CrossCountry Mortgage	27	3.99	33	-3.2	10.9	11.2	Nationstar	1,704	3.35	84	-1.9	13.2	13.5	PennyMac	656	3.03	74	1.1	12.5	12.4
23	AmeriHome Mortgage	13	4.67	25	-3.7	18.2	18.8	AmeriHome Mortgage	12	4.57	25	-2.3	14.2	14.5	Guild Mortgage	39	2.92	61	0.2	10.4	10.4
24	U.S. Bank	79	3.32	121	-3.8	19.4	20.1	Chase	66	3.54	116	-4.4	23.8	24.8	Nationstar	1,803	3.34	82	-1.0	13.5	13.6
25	PennyMac	602	3.05	76	-5.0	11.9	12.4	Lakeview	1,004	3.28	80	-5.3	12.4	13.1	Carrington	510	3.15	76	-1.6	12.1	12.3
26	Planet Home Lending	151	3.02	60	-5.1	9.8	10.3	Wintrust Mortgage	78	2.75	60	-5.7	9.7	10.2	U.S. Bank	95	3.31	120	-2.4	18.5	18.9
27	Lakeview	977	3.29	81	-5.7	12.7	13.4	Huntington National Bank	50	3.32	71	-6.0	8.9	9.4	Mortgage Solutions of Colora	12	3.03	47	-2.5	7.7	7.9
28	Amerisave Mortgage	29	4.99	13	-5.9	20.7	21.8	CrossCountry Mortgage	23	3.71	37	-6.0	12.0	12.8	Chase	78	3.48	121	-3.5	23.4	24.1
29	Carrington	468	3.13	77	-7.0	10.9	11.7	Carrington	483	3.13	77	-6.3	11.0	11.7	Truist Bank	167	3.22	98	-4.5	14.0	14.6
30	Navy Federal Credit Union	704	2.88	75	-8.8	12.1	13.2	New American Funding	57	3.02	59	-6.7	9.7	10.4	Sun West	17	2.97	75	-5.0	10.0	10.5
31	Fifth Third	50	3.19	97	-11.4	14.5	16.2	RELIANCE FIRST CAPITAL LLC	33	3.46	62	-8.5	9.8	10.7	Lakeview	1,059	3.26	80	-5.3	12.5	13.2
32	M&T Bank	54	3.44	105	-11.6	15.6	17.5	U.S. Bank	84	3.32	120	-8.6	17.9	19.4	Mortgage Research Center	95	2.72	45	-5.4	9.1	9.6
33	PHH Mortgage	63	3.39	72	-16.9	10.2	12.1	Mortgage Research Center	93	2.78	47	-8.7	8.7	9.5	Amerisave Mortgage	24	4.89	11	-5.6	16.3	17.2
34	United Shore (->Carrington)	25	2.98	43	-19.2	12.3	15.0	Smaller Servicers	209	3.29	75	-8.9	11.4	12.4	New American Funding	59	3.00	56	-5.8	9.4	10.0
35	PNC Mortgage	87	3.22	98	-21.9	12.8	16.1	NewRez	591	3.08	68	-9.2	10.1	11.1	Smaller Servicers	223	3.21	71	-6.1	11.7	12.4
36	Village Capital	17	3.11	59	-22.2	7.5	9.6	Guild Mortgage	37	2.91	64	-11.1	9.9	11.0	The Money Source	44	3.33	90	-6.1	11.6	12.3
37	Smaller Servicers	211	3.26	76	-25.4	9.3	12.3	Navy Federal Credit Union	723	2.88	74	-11.5	11.1	12.4	NORTH AMERICAN SAVINGS BANK	11	3.02	107	-6.9	13.9	14.8
38	Pentagon Federal Credit Unio	86	2.67	51	-28.6	6.4	8.8	BSI Financial	13	3.07	63	-13.8	8.5	9.8	MYCUMORTGAGE LLC	18	3.01	83	-8.1	14.2	15.3
39	The Money Source	37	3.37	98	-28.7	9.1	12.5	First Bank	14	2.95	73	-14.3	9.4	10.9	Citi	11	3.53	121	-8.9	18.5	20.1
40	Wintrust Mortgage	76	2.75	61	-29.0	7.9	10.9	Citizens Bank	92	3.00	74	-14.6	9.7	11.3	Navy Federal Credit Union	764	2.86	73	-10.7	11.2	12.4
41	First Bank	14	2.95	75	-29.0	7.0	9.7	Fifth Third	52	3.19	96	-16.3	13.2	15.5	NewRez	611	3.04	66	-11.4	9.9	11.1
42	FHLB Chicago	30	2.88	88	-31.3	9.5	13.6	M&T Bank	57	3.44	104	-16.6	13.7	16.2	PHH Mortgage	66	3.32	76	-13.5	11.7	13.4
43	First Federal Bank	16	2.95	62	-32.5	7.0	10.2	Amerisave Mortgage	25	4.93	13	-18.1	19.2	23.0	Fifth Third	57	3.20	96	-13.5	13.8	15.8
44	RELIANCE FIRST CAPITAL LLC	33	3.47	63	-33.3	7.1	10.5	NORTH AMERICAN SAVINGS BANK	10	3.02	111	-19.8	12.2	15.0	M&T Bank	63	3.45	103	-16.0	13.5	15.9
45	Banco Popular	32	3.45	129	-33.4	13.1	19.1	The Money Source	38	3.37	97	-22.0	9.7	12.3	Huntington National Bank	52	3.32	69	-18.5	8.8	10.7

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Source: Ginnie Mae, Santander US Capital Markets

Ginnie Mae: Fixed 15yr, Out-of-the-money

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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
46	FirstBank of Puerto Rico	11	3.21	97	-34.7	7.9	11.9	Sun West	16	2.98	77	-23.0	8.0	10.3	Citizens Bank	97	3.00	72	-19.4	9.2	11.3
47	Mortgage Research Center	91	2.78	49	-35.4	6.4	9.7	PHH Mortgage	64	3.37	73	-23.6	9.7	12.5	PNC Mortgage	97	3.22	96	-20.4	12.6	15.6
48	BSI Financial	13	3.07	65	-38.9	6.3	10.1	United Shore (->Carrington)	26	2.97	42	-26.4	9.0	12.0	FHLB Chicago	33	2.89	84	-22.0	10.3	13.0
49	ORIENTAL BANK	20	3.17	103	-47.6	7.6	14.1	PNC Mortgage	90	3.22	97	-27.2	11.5	15.5	NBKC Bank	23	2.64	59	-25.4	6.9	9.1
50	Sun West	16	2.97	79	-48.7	6.5	12.2	FHLB Chicago	31	2.88	87	-30.2	9.2	12.9	BSI Financial	14	3.05	62	-29.2	7.2	10.1
51	NBKC Bank	21	2.64	64	-64.8	3.0	8.2	Pentagon Federal Credit Unio	87	2.67	49	-35.1	5.6	8.6	Pentagon Federal Credit Unio	90	2.65	46	-35.3	6.1	9.2
52	Mortgage Solutions of Colora	11	3.03	52	-77.3	1.6	6.8	Banco Popular	34	3.46	128	-38.3	11.5	18.1	Banco Popular	38	3.49	128	-40.6	11.3	18.3
53								ORIENTAL BANK AND TRUST	10	3.15	103	-39.4	7.7	12.4	FirstBank of Puerto Rico	13	3.22	95	-44.3	8.2	14.2
54								FirstBank of Puerto Rico	12	3.21	96	-46.8	6.5	11.9	ORIENTAL BANK AND TRUST	16	3.15	101	-45.2	7.0	12.5

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Ginnie Mae: Fixed 15yr, Total

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Rank	Servicer	3M Historical Horizon						6M Historical Horizon						12M Historical Horizon							
		\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	SUPREME LENDING	13	2.76	54	114.1	16.7	8.2	Global Federal Credit Union	11	2.92	81	68.0	20.6	12.8	United Shore (Retained)	16	5.32	9	48.4	25.8	18.1
2	First United Bank	12	3.42	61	84.1	22.9	13.1	Wells Fargo	33	3.22	133	52.6	35.9	25.2	Global Federal Credit Union	12	2.92	80	38.6	17.7	13.1
3	Global Federal Credit Union	10	2.93	82	51.6	19.5	13.3	United Shore (Retained)	21	5.40	10	47.2	30.1	21.5	Village Capital	18	3.03	58	29.5	18.1	14.3
4	loanDepot.com	550	2.87	64	34.5	15.8	12.0	Village Capital	18	3.20	57	41.4	21.6	15.8	BOK Financial	14	3.37	107	28.2	22.1	17.7
5	Movement Mortgage	20	2.62	54	30.2	10.7	8.3	First United Bank	12	3.35	62	38.9	15.6	11.5	Movement Mortgage	21	2.54	51	23.3	10.1	8.3
6	United Shore (Retained)	22	5.53	8	24.0	30.8	25.6	Movement Mortgage	20	2.56	53	35.3	11.2	8.4	Wells Fargo	94	3.14	132	18.8	26.4	22.7
7	Huntington National Bank	49	3.35	72	23.6	10.4	8.5	Columbia Bank	10	2.65	69	22.1	11.7	9.6	loanDepot.com	584	2.82	61	13.7	12.5	11.1
8	New American Funding	58	3.10	59	20.5	14.2	11.9	First Federal Bank	17	2.97	60	19.5	14.6	12.4	First United Bank	12	3.25	62	11.9	12.4	11.2
9	CrossCountry Mortgage	32	4.27	29	13.6	22.5	20.1	loanDepot.com	563	2.85	63	17.9	13.4	11.5	CrossCountry Mortgage	22	3.59	38	10.6	16.9	15.4
10	Freedom Mortgage	1,508	2.87	74	11.9	13.0	11.7	SUPREME LENDING	14	2.76	52	14.0	9.2	8.1	AmeriHome Mortgage	11	4.52	25	10.5	15.8	14.4
11	Rocket	2,291	3.13	68	8.7	13.7	12.7	Freedom Mortgage	1,555	2.87	73	9.2	12.5	11.5	Freedom Mortgage	1,625	2.87	70	8.6	12.5	11.6
12	Arvest Mortgage	27	3.11	62	8.0	14.5	13.5	Rocket	2,331	3.10	68	9.2	13.6	12.5	United Shore (->Carrington)	26	2.90	40	8.1	11.3	10.5
13	Wells Fargo	11	3.67	136	7.5	24.5	23.0	Mortgage Solutions of Colora	12	3.03	50	9.0	7.9	7.3	SUPREME LENDING	14	2.76	49	7.8	8.6	8.0
14	Guild Mortgage	36	2.91	65	6.9	11.2	10.5	United Shore (->Lakeview)	133	3.29	50	6.9	12.6	11.9	Rocket	2,429	3.06	67	7.0	13.1	12.3
15	Village Capital	18	3.24	57	6.8	10.8	10.2	Planet Home Lending	155	3.03	59	6.8	11.6	10.9	Planet Home Lending	162	3.00	58	6.2	12.2	11.5
16	Truist Bank	149	3.25	100	3.0	15.6	15.1	BOK Financial	13	3.38	109	6.7	19.0	17.9	First Federal Bank	17	2.93	59	6.2	13.8	13.0
17	United Shore (->Lakeview)	141	3.45	48	2.9	13.5	13.1	CrossCountry Mortgage	26	3.93	34	6.5	19.3	18.2	Arvest Mortgage	28	2.99	63	6.1	14.5	13.8
18	MYCUMORTGAGE LLC	16	3.06	85	0.5	13.6	13.5	Arvest Mortgage	28	3.08	62	5.5	13.2	12.6	Wintrust Mortgage	82	2.77	56	5.1	11.3	10.8
19	BOK Financial	12	3.41	112	0.2	18.0	18.0	NBKC Bank	22	2.64	62	2.8	10.1	9.8	RELIANCE FIRST CAPITAL LLC	36	3.52	59	2.5	11.0	10.7
20	Chase	65	3.72	107	0.1	26.3	26.3	Truist Bank	155	3.24	99	2.0	14.8	14.6	United Shore (->Lakeview)	135	3.22	49	2.4	12.2	11.9
21	Lakeview	1,004	3.35	79	-2.5	13.8	14.1	MYCUMORTGAGE LLC	17	3.06	84	1.4	14.0	13.8	First Bank	15	2.95	70	1.5	11.5	11.4
22	U.S. Bank	79	3.32	121	-3.8	19.4	20.1	PennyMac	634	3.10	74	-1.3	12.0	12.1	PennyMac	664	3.06	74	1.2	12.5	12.4
23	Citizens Bank	91	3.02	75	-4.4	11.8	12.3	Nationstar	1,723	3.37	83	-2.7	13.3	13.6	Guild Mortgage	39	2.92	61	0.2	10.4	10.4
24	Nationstar	1,693	3.38	84	-4.4	13.6	14.2	New American Funding	58	3.07	58	-3.1	10.6	11.0	Nationstar	1,814	3.36	82	-1.4	13.5	13.7
25	PennyMac	619	3.12	74	-5.2	11.8	12.5	Lakeview	1,023	3.32	79	-3.7	13.0	13.5	Carrington	512	3.16	76	-2.1	12.1	12.3
26	Planet Home Lending	151	3.02	60	-5.4	9.8	10.3	Chase	69	3.64	112	-5.8	23.5	24.7	U.S. Bank	95	3.31	120	-2.4	18.5	18.9
27	Amerisave Mortgage	29	4.99	13	-5.8	20.6	21.7	Wintrust Mortgage	78	2.77	59	-6.0	9.6	10.2	Mortgage Solutions of Colora	12	3.03	47	-2.5	7.7	7.9
28	NewRez	613	3.24	65	-6.2	11.3	12.0	Huntington National Bank	50	3.34	71	-7.3	8.9	9.5	New American Funding	60	3.02	56	-4.0	9.9	10.3
29	AmeriHome Mortgage	15	4.81	23	-8.8	18.6	20.3	Carrington	485	3.15	77	-7.4	11.0	11.8	Chase	79	3.52	119	-4.2	23.2	24.1
30	Carrington	472	3.15	77	-9.1	10.8	11.9	U.S. Bank	84	3.32	120	-8.6	17.9	19.4	Lakeview	1,069	3.29	79	-4.4	12.9	13.5
31	Fifth Third	50	3.19	96	-11.3	14.6	16.3	AmeriHome Mortgage	13	4.68	24	-9.4	14.5	15.9	Truist Bank	168	3.23	98	-4.6	14.1	14.7
32	M&T Bank	56	3.53	102	-11.6	15.1	17.0	Smaller Servicers	212	3.34	74	-9.6	11.8	12.9	Sun West	17	2.98	74	-5.5	9.9	10.5
33	Navy Federal Credit Union	738	3.01	72	-12.9	12.5	14.2	Guild Mortgage	37	2.91	64	-11.1	9.9	11.0	Amerisave Mortgage	24	4.89	11	-5.8	16.2	17.2
34	PHH Mortgage	66	3.52	69	-15.8	11.2	13.2	NewRez	613	3.18	66	-11.6	10.5	11.8	The Money Source	44	3.33	90	-6.1	11.6	12.3
35	United Shore (->Carrington)	25	2.98	43	-19.2	12.3	15.0	Mortgage Research Center	100	3.00	45	-13.1	10.2	11.6	NORTH AMERICAN SAVINGS BANK	11	3.02	107	-6.9	13.9	14.8
36	First Federal Bank	16	3.00	61	-20.7	12.3	15.3	BSI Financial	13	3.07	63	-13.8	8.5	9.8	Smaller Servicers	225	3.24	70	-7.2	11.9	12.7
37	PNC Mortgage	88	3.23	98	-21.8	12.8	16.1	Navy Federal Credit Union	748	2.97	72	-13.9	11.3	13.0	Mortgage Research Center	99	2.84	44	-7.5	9.9	10.7
38	Smaller Servicers	205	3.31	76	-23.6	9.5	12.2	First Bank	14	2.95	73	-14.3	9.4	10.9	Citi	11	3.53	121	-8.9	18.5	20.1
39	The Money Source	37	3.37	98	-28.7	9.1	12.5	M&T Bank	58	3.51	102	-14.6	13.9	16.0	MYCUMORTGAGE LLC	18	3.04	82	-9.1	14.1	15.4
40	First Bank	14	2.95	75	-29.0	7.0	9.7	RELIANCE FIRST CAPITAL LLC	35	3.60	60	-15.2	9.4	11.0	Navy Federal Credit Union	778	2.92	72	-11.9	11.3	12.7
41	Wintrust Mortgage	76	2.77	61	-29.3	7.8	10.9	Citizens Bank	93	3.02	74	-15.5	9.7	11.4	PHH Mortgage	68	3.38	74	-11.9	12.3	13.8
42	Pentagon Federal Credit Unio	88	2.75	50	-30.1	7.8	11.0	Fifth Third	52	3.19	96	-16.2	13.2	15.6	NewRez	623	3.09	65	-12.6	10.1	11.5
43	FHLB Chicago	30	2.91	87	-31.2	9.5	13.5	Amerisave Mortgage	25	4.94	13	-18.3	19.1	22.9	Fifth Third	57	3.20	96	-13.5	13.9	15.9
44	Banco Popular	32	3.45	129	-33.4	13.1	19.1	PHH Mortgage	67	3.49	70	-19.2	10.9	13.4	M&T Bank	64	3.49	101	-15.1	13.6	15.8
45	FirstBank of Puerto Rico	11	3.21	97	-34.7	7.9	11.9	NORTH AMERICAN SAVINGS BANK	10	3.02	111	-19.8	12.2	15.0	Huntington National Bank	53	3.33	69	-18.9	8.8	10.7

Highlighted row is the servicer closest to their comparison speed
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Source: Ginnie Mae, Santander US Capital Markets

Ginnie Mae: Fixed 15yr, Total

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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
46	RELIANCE FIRST CAPITAL LLC	35	3.63	61	-36.8	6.7	10.5	The Money Source	38	3.37	97	-22.0	9.7	12.3	Citizens Bank	97	3.01	71	-19.8	9.2	11.4
47	Mortgage Research Center	98	3.02	46	-38.0	7.3	11.5	Sun West	16	2.99	77	-23.8	7.9	10.3	PNC Mortgage	97	3.22	95	-20.0	12.7	15.7
48	BSI Financial	13	3.07	65	-38.9	6.3	10.1	PNC Mortgage	91	3.23	97	-25.8	11.8	15.6	FHLB Chicago	33	2.90	84	-22.0	10.3	13.0
49	ORIENTAL BANK	20	3.17	103	-47.6	7.6	14.1	United Shore (->Carrington)	26	2.97	42	-26.4	9.0	12.0	NBKC Bank	23	2.64	59	-25.4	6.9	9.1
50	Sun West	16	2.99	78	-49.6	6.4	12.3	FHLB Chicago	31	2.90	86	-30.1	9.2	12.9	BSI Financial	14	3.05	62	-29.2	7.2	10.1
51	NBKC Bank	21	2.64	64	-64.8	3.0	8.2	Pentagon Federal Credit Unio	89	2.73	48	-35.9	6.3	9.7	Pentagon Federal Credit Unio	91	2.69	46	-35.6	6.4	9.8
52	Mortgage Solutions of Colora	11	3.03	52	-77.3	1.6	6.8	Banco Popular	34	3.46	128	-38.3	11.5	18.1	Banco Popular	38	3.49	128	-40.6	11.3	18.3
53	Fairway	11	3.41	49	-79.7	2.4	11.5	ORIENTAL BANK AND TRUST	10	3.15	103	-39.4	7.7	12.4	FirstBank of Puerto Rico	13	3.22	95	-44.3	8.2	14.2
54								FirstBank of Puerto Rico	12	3.21	96	-46.8	6.5	11.9	ORIENTAL BANK AND TRUST	16	3.15	101	-45.2	7.0	12.5

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Ginnie Mae: Fixed 40yr, In-the-money

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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	AmeriHome Mortgage	197	7.07	16	303.4	96.3	52.1	AmeriHome Mortgage	219	7.09	15	147.5	81.9	48.4	AmeriHome Mortgage	201	7.17	15	79.0	71.9	50.0
2	Lakeview	2,705	7.10	18	96.8	75.1	49.6	Nations Lending Corporation	34	7.18	18	117.4	63.8	36.7	MidFirst Bank	191	7.17	12	65.9	67.4	48.5
3	MidFirst Bank	599	7.22	9	74.2	75.1	54.1	MidFirst Bank	344	7.19	11	69.4	70.3	50.4	Lakeview	2,510	7.18	16	29.1	60.3	50.8
4	Wintrust Mortgage	10	6.97	19	71.5	57.4	38.7	Lakeview	2,621	7.11	18	58.3	67.6	50.3	PNC Mortgage	24	7.46	15	16.4	51.5	46.1
5	Nations Lending Corporation	35	7.17	19	61.7	44.1	30.0	PNC Mortgage	28	7.45	15	42.2	55.5	43.1	Village Capital	104	7.04	11	16.2	60.3	54.6
6	PNC Mortgage	29	7.46	16	58.2	58.7	42.4	Wintrust Mortgage	10	6.98	19	40.8	51.6	40.0	Nations Lending Corporation	33	7.23	15	11.2	47.0	43.4
7	Utah HFA	20	7.01	10	33.5	18.5	14.2	Village Capital	173	7.01	11	15.3	58.7	53.3	NewRez	438	7.25	14	9.6	49.4	46.2
8	Citi	21	6.80	19	15.8	34.6	30.7	United Shore (Retained)	284	7.04	17	9.7	38.1	35.4	Cardinal Financial	17	7.24	11	5.5	48.2	46.3
9	PRMG Mortgage	25	6.85	16	7.1	23.1	21.8	PRMG Mortgage	23	6.85	15	7.6	35.8	33.8	Equity Prime Mortgage	25	6.94	10	1.6	49.6	49.0
10	Village Capital	213	7.00	11	6.7	52.5	50.1	Movement Mortgage	49	7.23	12	5.1	46.2	44.5	PennyMac	1,427	6.87	13	-1.0	40.0	40.3
11	Prime Lending (Plains Capita	16	6.76	16	6.0	18.3	17.4	Selene Finance	37	7.24	16	0.4	52.9	52.8	Movement Mortgage	41	7.25	12	-1.1	47.7	48.1
12	CMG Mortgage	132	6.78	13	3.8	23.9	23.1	CMG Mortgage	124	6.78	12	-2.4	35.4	36.1	Gateway Mortgage	17	7.31	14	-2.3	52.2	53.1
13	Guaranteed Rate	13	7.13	12	0.6	51.1	50.9	Mortgage Research Center	89	7.08	11	-2.9	52.6	53.6	Mortgage Research Center	52	7.06	11	-6.1	49.2	51.4
14	United Shore (Retained)	293	7.03	17	-2.4	27.0	27.6	Equity Prime Mortgage	41	6.87	10	-3.7	45.1	46.4	Guild Mortgage	64	7.18	14	-7.3	39.3	41.7
15	Equity Prime Mortgage	62	6.84	10	-3.9	45.8	47.1	Cardinal Financial	18	7.17	10	-11.5	34.2	37.7	Essex Mortgage	53	7.24	12	-7.5	50.4	53.3
16	Wells Fargo	109	6.74	26	-4.9	16.1	16.8	PennyMac	1,914	6.82	13	-12.0	27.6	30.8	CMG Mortgage	97	6.81	11	-8.8	41.2	44.2
17	Mortgage Research Center	105	7.08	11	-7.6	50.8	53.7	Guaranteed Rate	10	7.14	12	-13.2	50.5	55.7	Rocket	166	7.18	13	-9.8	44.1	47.6
18	Movement Mortgage	59	7.22	12	-9.5	35.9	38.9	NewRez	527	7.23	14	-14.0	35.7	40.2	PRMG Mortgage	18	6.88	15	-10.2	35.8	39.0
19	ACRISURE MORTGAGE LLC	25	6.78	13	-9.7	17.9	19.7	Essex Mortgage	67	7.24	13	-16.2	47.0	53.3	The Money Source	136	7.20	14	-13.6	40.3	45.0
20	BSI Financial	44	7.21	12	-25.6	35.9	45.2	Prime Lending (Plains Capita	15	6.76	15	-16.7	23.5	27.6	United Shore (Retained)	253	7.07	16	-15.2	36.3	41.4
21	PennyMac	2,210	6.80	14	-32.7	14.0	20.2	Utah HFA	15	7.02	11	-18.0	17.8	21.3	Carrington	936	7.19	16	-19.3	36.1	42.8
22	Smaller Servicers	224	7.08	15	-36.3	25.1	36.6	Citi	18	6.82	18	-18.4	29.2	34.7	ROYAL PACIFIC FUNDING CORPOR	12	7.28	13	-19.4	42.9	50.3
23	Essex Mortgage	68	7.24	13	-40.4	34.2	50.9	Wells Fargo	146	6.74	24	-21.1	18.4	22.7	Wells Fargo	145	6.77	21	-19.5	23.4	28.2
24	Evergreen Home Loans	12	7.19	12	-48.7	27.2	46.6	RELIANCE FIRST CAPITAL LLC	11	7.17	15	-23.3	34.3	42.3	Freedom Mortgage	1,314	7.22	14	-20.3	40.9	48.5
25	Cardinal Financial	22	7.18	10	-51.8	14.6	28.1	Nationstar	1,058	7.00	17	-27.5	33.6	43.4	New American Funding	96	7.17	13	-22.0	44.6	53.4
26	NewRez	591	7.23	14	-52.0	19.0	35.8	New American Funding	120	7.08	13	-29.6	40.5	52.5	ACRISURE MORTGAGE LLC	13	6.81	13	-23.1	26.8	33.4
27	CrossCountry Mortgage	225	7.05	15	-52.6	27.1	49.2	Carrington	1,168	7.14	16	-29.9	28.7	38.4	Selene Finance	34	7.31	15	-23.5	45.3	54.8
28	Carrington	1,300	7.14	17	-55.0	17.8	35.6	BSI Financial	31	7.20	13	-31.1	34.1	45.7	Smaller Servicers	210	7.11	15	-27.3	33.8	43.5
29	Amerisave Mortgage	31	7.07	13	-56.8	15.0	31.5	Smaller Servicers	202	7.07	15	-33.4	28.9	40.4	Nationstar	830	7.05	16	-29.8	34.2	45.2
30	Nationstar	1,116	6.99	18	-58.8	18.6	39.7	Land Home Financial	15	7.17	11	-36.1	27.0	39.1	BSI Financial	19	7.22	14	-32.4	32.5	44.4
31	Planet Home Lending	302	7.20	12	-60.1	22.2	47.3	ACRISURE MORTGAGE LLC	22	6.80	13	-36.2	19.7	29.2	Land Home Financial	11	7.17	11	-32.9	32.2	44.3
32	FIRST HOME MORTGAGE CORPORAT	15	7.12	17	-60.8	8.9	21.4	CrossCountry Mortgage	210	7.06	14	-37.4	35.6	50.9	PHH Mortgage	67	7.09	12	-33.8	35.7	49.0
33	loanDepot.com	95	6.85	17	-61.3	12.0	28.4	The Money Source	169	7.12	14	-38.8	23.1	35.2	Citi	11	6.85	18	-35.2	25.0	36.0
34	PHH Mortgage	113	7.00	13	-62.1	21.0	46.8	FIRST HOME MORTGAGE CORPORAT	14	7.13	17	-39.9	22.1	34.2	Planet Home Lending	180	7.21	13	-36.4	35.5	50.1
35	ATLANTIC BAY MORTGAGE GROUP	20	7.23	19	-64.5	20.6	48.4	FAY SERVICING LLC	51	7.10	22	-40.2	20.5	32.0	Sun West	22	7.23	16	-37.5	18.1	27.4
36	FAY SERVICING LLC	52	7.10	23	-67.6	9.6	27.1	Guild Mortgage	80	7.16	14	-40.4	24.7	38.1	RENASANT BANK	13	6.86	15	-37.6	25.5	37.9
37	Idaho HFA	61	7.22	18	-67.9	11.9	33.0	ROYAL PACIFIC FUNDING CORPOR	14	7.23	14	-44.5	28.5	45.7	CrossCountry Mortgage	165	7.10	14	-39.9	34.8	51.4
38	Rocket	252	7.19	13	-68.4	16.2	43.2	Evergreen Home Loans	10	7.19	11	-45.2	30.8	49.4	FAY SERVICING LLC	45	7.13	21	-42.2	21.7	34.8
39	Land Home Financial	18	7.16	11	-70.4	11.4	34.0	ATLANTIC BAY MORTGAGE GROUP	19	7.23	19	-46.6	31.6	51.3	Amerisave Mortgage	22	7.16	12	-47.0	26.2	43.9
40	Nations Direct	32	6.97	11	-70.4	17.5	48.5	Rocket	219	7.18	13	-47.0	27.2	45.4	Nations Direct	17	7.05	11	-47.4	28.1	47.0
41	Guild Mortgage	91	7.17	15	-70.8	11.1	33.5	Gateway Mortgage	19	7.28	15	-47.9	31.9	52.7	Idaho HFA	52	7.24	16	-49.1	23.8	41.7
42	Sun West	31	7.20	17	-71.5	6.6	21.4	Idaho HFA	57	7.22	18	-48.6	20.5	36.3	loanDepot.com	69	6.94	16	-49.6	23.9	42.2
43	RENASANT BANK	20	6.83	16	-74.6	9.4	32.4	PHH Mortgage	93	7.02	13	-51.3	26.6	47.5	Prime Lending (Plains Capita	13	6.79	13	-50.4	21.5	39.0
44	The Money Source	194	7.11	14	-76.0	7.6	28.3	Sun West	28	7.22	16	-52.3	10.1	20.0	FIRST HOME MORTGAGE CORPORAT	12	7.22	16	-51.4	22.7	41.5
45	Gateway Mortgage	21	7.27	15	-76.2	15.9	52.6	Freedom Mortgage	1,705	7.19	14	-52.9	24.9	46.0	Click N Close.	13	7.25	15	-52.2	22.3	41.3

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Ginnie Mae: Fixed 40yr, In-the-money

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	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
46	ROYAL PACIFIC FUNDING CORPOR	16	7.22	14	-77.0	11.9	43.1	Planet Home Lending	244	7.19	13	-54.4	26.2	49.1	ATLANTIC BAY MORTGAGE GROUP	18	7.27	17	-53.0	28.1	51.0
47	SWBC Mortgage	37	6.85	16	-77.3	10.4	38.9	loanDepot.com	83	6.88	17	-56.2	15.8	32.8	SWBC Mortgage	24	6.93	15	-53.9	22.5	42.8
48	New American Funding	134	7.04	13	-78.0	12.7	46.7	SWBC Mortgage	33	6.86	16	-60.5	18.3	40.5							
49	Freedom Mortgage	1,979	7.19	14	-80.3	10.5	43.7	RENASANT BANK	17	6.83	16	-61.9	14.1	33.2							
50	Click N Close.	17	7.23	15	-87.5	3.9	27.3	Nations Direct	26	6.98	11	-63.8	20.8	48.2							
51	RELIANCE FIRST CAPITAL LLC	14	7.14	14	-91.7	4.4	42.3	Amerisave Mortgage	28	7.09	13	-64.1	15.3	37.3							
52	Selene Finance	34	7.21	17	-97.6	1.7	51.5	Click N Close.	15	7.23	15	-67.8	12.4	34.0							
53	Mortgage Solutions of Colora	15	7.24	12	-99.9	0.0	46.9	Mortgage Solutions of Colora	10	7.22	13	-83.7	9.7	47.2							

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Ginnie Mae: Fixed 40yr, Out-of-the-money

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	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	MidFirst Bank	12	5.68	40	97.6	47.5	27.5	Nations Direct	15	4.67	11	94.2	34.9	19.7	Freedom Mortgage	203	5.80	26	43.8	39.4	29.2
2	The Money Source	17	4.77	39	59.2	11.9	7.6	MidFirst Bank	15	5.74	38	51.5	33.7	23.7	Rocket	17	6.23	22	33.2	50.0	40.3
3	United Shore (Retained)	12	5.43	15	59.0	33.2	22.3	New American Funding	43	4.36	16	32.2	37.4	29.8	AmeriHome Mortgage	26	5.79	23	24.8	38.1	31.8
4	New American Funding	48	4.32	16	49.5	31.6	22.3	The Money Source	19	4.89	36	30.8	18.4	14.4	NewRez	60	5.08	31	24.2	22.8	18.8
5	Nations Direct	20	4.63	11	38.7	24.8	18.5	AmeriHome Mortgage	16	5.33	31	29.0	26.4	21.1	New American Funding	39	4.67	16	21.4	35.5	30.2
6	Movement Mortgage	12	4.16	10	32.0	12.2	9.4	Smaller Servicers	162	4.83	27	7.7	16.5	15.4	MidFirst Bank	22	5.88	34	15.6	27.3	24.1
7	AmeriHome Mortgage	13	5.10	36	22.5	36.9	31.2	PennyMac	344	5.79	26	6.3	31.4	29.8	Carrington	311	5.23	34	7.9	19.5	18.2
8	PennyMac	336	5.71	26	5.9	28.2	26.9	Freedom Mortgage	122	5.28	36	2.1	13.1	12.9	PennyMac	444	5.99	23	7.7	40.0	37.7
9	Lakeview	819	4.70	34	0.9	11.2	11.1	Lakeview	889	4.78	32	-1.1	18.6	18.8	Smaller Servicers	143	5.07	24	4.9	21.7	20.8
10	Smaller Servicers	143	4.72	30	-3.4	11.1	11.4	NewRez	51	4.65	36	-2.1	13.3	13.6	SWBC Mortgage	14	5.38	26	-0.8	31.2	31.5
11	Carrington	229	4.79	44	-3.5	9.6	9.9	Carrington	239	4.84	42	-2.7	10.1	10.4	The Money Source	48	4.84	30	-2.2	15.7	16.0
12	PHH Mortgage	31	4.86	12	-6.5	22.7	24.1	KENTUCKY HOUSING CORP.	12	5.19	31	-4.6	14.7	15.4	Planet Home Lending	17	5.86	26	-3.8	31.0	32.0
13	KENTUCKY HOUSING CORP.	12	5.16	33	-9.7	18.1	19.9	PHH Mortgage	23	4.92	12	-14.2	24.7	28.2	Wells Fargo	77	5.78	26	-10.1	16.7	18.4
14	NewRez	52	4.55	36	-11.9	10.0	11.3	Wells Fargo	20	4.96	34	-14.9	9.3	10.8	Lakeview	1,084	5.07	28	-11.0	18.7	20.8
15	Freedom Mortgage	113	5.23	38	-18.2	9.9	11.9	CrossCountry Mortgage	19	4.49	14	-23.1	12.2	15.6	Village Capital	23	6.01	10	-20.2	25.9	31.4
16	loanDepot.com	45	4.24	18	-20.2	15.8	19.4	loanDepot.com	37	4.22	20	-24.1	12.8	16.6	CMG Mortgage	11	6.34	9	-25.3	39.2	48.9
17	Nationstar	232	4.83	25	-24.8	9.7	12.7	Nationstar	217	4.96	24	-26.7	10.3	13.9	PHH Mortgage	17	5.23	12	-27.1	23.8	31.3
18	Mortgage Research Center	22	4.14	18	-37.0	11.7	17.9	Village Capital	18	5.56	12	-54.5	17.1	34.1	Nationstar	257	5.58	22	-32.3	14.0	20.0
19	CrossCountry Mortgage	21	4.35	15	-41.1	6.7	11.1	Idaho HFA	14	5.14	38	-55.9	5.0	11.1	KENTUCKY HOUSING CORP.	13	5.25	27	-33.4	15.4	22.3
20	Idaho HFA	14	5.12	40	-62.0	4.8	12.2	Mortgage Research Center	19	4.12	18	-56.4	7.1	15.6	Mortgage Research Center	16	4.55	19	-40.9	11.6	18.8
21	Village Capital	15	5.41	14	-66.6	10.3	28.0							loanDepot.com	32	4.43	21	-41.0	10.9	17.8	
22														CrossCountry Mortgage	21	5.45	13	-47.0	15.2	26.8	
23														United Shore (Retained)	13	5.57	17	-50.9	15.7	29.7	
24														Idaho HFA	14	5.16	35	-62.9	6.3	16.1	

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

Ginnie Mae: Fixed 40yr, Total

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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	AmeriHome Mortgage	210	6.95	17	294.4	95.5	51.0	AmeriHome Mortgage	235	6.97	16	144.4	79.9	46.8	AmeriHome Mortgage	228	7.01	16	75.4	69.2	48.1
2	Lakeview	3,523	6.54	22	92.0	66.1	42.4	Nations Lending Corporation	36	7.11	19	115.1	62.4	35.9	MidFirst Bank	213	7.04	15	63.5	64.5	46.3
3	MidFirst Bank	611	7.19	10	74.4	74.7	53.7	MidFirst Bank	359	7.13	12	69.1	69.2	49.5	Lakeview	3,593	6.55	20	24.1	50.5	43.1
4	Nations Lending Corporation	36	7.11	19	63.8	43.7	29.3	Lakeview	3,510	6.52	21	52.8	58.8	43.6	PNC Mortgage	26	7.19	18	14.9	48.5	43.8
5	PNC Mortgage	31	7.26	18	58.0	46.2	40.3	PNC Mortgage	30	7.24	18	41.2	53.5	41.6	Nations Lending Corporation	37	7.10	17	14.1	45.9	41.6
6	Wintrust Mortgage	16	6.01	17	53.6	46.8	33.4	Wintrust Mortgage	16	6.04	17	39.3	41.3	31.6	Village Capital	127	6.85	11	12.6	55.3	51.0
7	New Day	14	6.51	11	44.1	46.8	35.2	Village Capital	191	6.87	11	11.6	55.8	51.8	Wintrust Mortgage	13	6.25	16	11.1	38.1	35.0
8	Utah HFA	20	7.01	10	33.5	18.5	14.2	United Shore (Retained)	294	6.98	16	9.9	37.7	34.9	NewRez	498	6.99	16	10.3	46.7	43.4
9	Citi	21	6.80	19	15.8	34.6	30.7	PRMG Mortgage	26	6.61	17	8.6	36.5	34.1	Cardinal Financial	17	7.14	11	8.0	48.8	46.1
10	Prime Lending (Plains Capita	17	6.70	16	5.9	17.9	17.0	New Day	11	6.47	10	7.8	36.0	33.8	Equity Prime Mortgage	27	6.88	10	6.6	48.8	46.6
11	PRMG Mortgage	27	6.64	18	5.7	21.2	20.2	Movement Mortgage	58	6.76	12	6.7	41.8	39.7	PennyMac	1,871	6.66	15	1.0	40.0	39.7
12	CMG Mortgage	133	6.77	13	4.6	24.0	23.0	Selene Finance	38	7.16	16	1.8	52.5	51.9	Movement Mortgage	45	6.94	12	0.0	40.7	44.7
13	Village Capital	228	6.90	11	4.4	50.4	48.9	Equity Prime Mortgage	43	6.83	10	0.4	45.2	45.1	Gateway Mortgage	18	7.25	14	-2.4	51.2	52.1
14	Guaranteed Rate	13	7.13	12	0.6	51.1	50.9	CMG Mortgage	128	6.77	12	-0.8	36.3	36.5	Essex Mortgage	57	7.16	13	-3.8	50.7	52.1
15	United Shore (Retained)	305	6.97	17	-0.5	27.3	27.4	Mortgage Research Center	108	6.55	12	-5.4	46.4	48.4	Rocket	183	7.10	13	-6.6	44.7	47.0
16	Equity Prime Mortgage	64	6.82	10	-2.2	45.7	46.4	PennyMac	2,258	6.66	15	-9.3	28.2	30.7	Guild Mortgage	68	7.13	15	-6.6	38.9	41.0
17	Wells Fargo	115	6.67	27	-7.2	15.4	16.5	Cardinal Financial	19	7.08	10	-12.0	33.0	36.7	Mortgage Research Center	68	6.46	13	-9.1	41.8	45.0
18	KENTUCKY HOUSING CORP.	18	5.83	26	-7.3	26.9	28.7	Guaranteed Rate	10	7.14	12	-13.2	50.5	55.7	CMG Mortgage	108	6.76	11	-10.7	41.0	44.7
19	Movement Mortgage	71	6.71	12	-7.8	32.4	34.7	NewRez	578	7.01	16	-13.7	33.9	38.2	The Money Source	184	6.59	18	-12.5	34.6	38.5
20	Mortgage Research Center	127	6.56	12	-9.2	45.3	48.7	Essex Mortgage	70	7.18	13	-16.5	46.0	52.3	PRMG Mortgage	23	6.55	17	-13.3	33.9	38.1
21	ACRISURE MORTGAGE LLC	27	6.69	14	-12.1	17.1	19.2	Utah HFA	15	7.02	11	-18.0	17.8	21.3	New American Funding	134	6.45	14	-15.0	42.1	47.6
22	Union Home Mortgage	11	5.31	25	-15.4	12.0	14.0	Citi	19	6.81	18	-18.8	28.6	34.1	Freedom Mortgage	1,517	7.03	16	-15.5	40.7	46.3
23	PennyMac	2,546	6.66	15	-26.0	16.1	21.1	Prime Lending (Plains Capita	16	6.69	15	-20.5	22.5	27.5	United Shore (Retained)	266	7.00	16	-16.3	35.5	40.8
24	BSI Financial	46	7.11	13	-26.1	34.7	44.0	New American Funding	163	6.36	14	-20.5	39.7	47.3	Carrington	1,248	6.70	21	-16.4	32.3	37.4
25	THE FEDERAL SAVINGS BANK	10	5.39	10	-38.2	28.4	42.1	Wells Fargo	166	6.52	26	-20.7	17.3	21.3	Wells Fargo	222	6.43	23	-17.2	21.1	25.0
26	FIRST HOME MORTGAGE CORPORAT	16	7.02	18	-38.4	13.4	20.9	RELIANCE FIRST CAPITAL LLC	12	6.99	15	-23.3	32.6	40.4	RELIANCE FIRST CAPITAL LLC	10	7.06	15	-17.9	37.8	44.0
27	Smaller Servicers	245	6.61	19	-39.4	20.4	31.5	KENTUCKY HOUSING CORP.	17	5.75	25	-26.0	18.8	24.6	ROYAL PACIFIC FUNDING CORPOR	12	7.28	13	-19.4	42.9	50.3
28	Essex Mortgage	71	7.19	14	-40.1	33.8	50.2	Nationstar	1,275	6.65	19	-27.5	30.1	39.1	ACRISURE MORTGAGE LLC	15	6.66	14	-19.5	28.4	34.0
29	Evergreen Home Loans	17	6.44	15	-50.4	20.8	37.7	Carrington	1,407	6.75	21	-28.7	25.8	34.3	Selene Finance	36	7.21	15	-24.1	43.9	53.6
30	NewRez	643	7.02	16	-51.0	18.3	34.1	Union Home Mortgage	10	5.17	26	-30.2	12.5	17.5	Smaller Servicers	234	6.55	18	-24.7	29.7	37.5
31	loanDepot.com	139	6.01	17	-51.7	13.2	25.6	BSI Financial	33	7.08	14	-31.8	32.5	44.0	Citi	12	6.82	18	-26.8	26.5	34.5
32	Cardinal Financial	23	7.09	10	-52.2	14.0	27.2	Smaller Servicers	235	6.56	18	-32.8	25.5	35.7	Nations Direct	26	6.25	11	-28.0	29.7	38.9
33	CrossCountry Mortgage	246	6.82	15	-52.4	25.6	46.7	FIRST HOME MORTGAGE CORPORAT	15	7.00	17	-33.3	23.0	32.6	RENASANT BANK	19	6.25	19	-28.3	23.7	31.5
34	Nations Direct	51	6.07	11	-52.6	20.4	38.5	Land Home Financial	15	7.17	11	-36.1	27.0	39.1	Nationstar	1,087	6.70	18	-30.1	29.9	40.0
35	Carrington	1,529	6.78	21	-52.9	16.6	32.2	The Money Source	187	6.90	16	-36.1	22.7	33.3	Land Home Financial	11	7.17	11	-32.9	32.2	44.2
36	PHH Mortgage	144	6.53	13	-56.0	21.4	42.5	CrossCountry Mortgage	229	6.85	14	-37.1	33.9	48.6	PHH Mortgage	83	6.72	12	-33.0	33.5	45.9
37	Nationstar	1,348	6.61	20	-56.9	17.2	35.7	ACRISURE MORTGAGE LLC	24	6.68	14	-37.5	18.4	27.9	Planet Home Lending	197	7.10	14	-34.8	35.1	48.8
38	Planet Home Lending	310	7.14	13	-59.5	22.0	46.4	Nations Direct	41	6.12	11	-37.5	26.4	38.9	Evergreen Home Loans	11	6.30	15	-34.9	32.0	45.0
39	ATLANTIC BAY MORTGAGE GROUP	25	6.85	22	-61.1	19.6	43.4	Guild Mortgage	81	7.14	15	-40.5	24.4	37.8	KENTUCKY HOUSING CORP.	16	5.57	24	-34.9	17.9	26.3
40	New American Funding	182	6.32	14	-61.7	18.1	41.1	FAY SERVICING LLC	56	6.89	23	-41.3	18.9	30.1	BSI Financial	22	7.01	15	-35.1	29.1	41.3
41	Amerisave Mortgage	39	6.61	13	-63.5	12.1	29.9	ROYAL PACIFIC FUNDING CORPOR	14	7.23	14	-44.5	28.5	45.7	Ark-La-Tex Financial	10	6.26	17	-36.5	29.1	42.0
42	Idaho HFA	74	6.84	22	-67.5	10.7	29.6	ATLANTIC BAY MORTGAGE GROUP	23	6.84	22	-46.1	27.8	45.8	SWBC Mortgage	38	6.35	19	-38.5	25.9	38.8
43	Rocket	256	7.16	14	-68.1	16.1	42.7	Evergreen Home Loans	14	6.41	15	-46.3	23.5	39.6	Sun West	24	7.10	17	-39.2	16.9	26.4
44	FAY SERVICING LLC	57	6.88	24	-68.3	8.8	25.5	Rocket	224	7.14	14	-46.5	27.0	44.8	CrossCountry Mortgage	186	6.92	14	-40.3	32.9	49.1
45	Land Home Financial	18	7.16	11	-70.4	11.4	34.0	PHH Mortgage	116	6.60	12	-47.0	26.3	44.1	Amerisave Mortgage	28	6.70	12	-42.9	24.9	39.7

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

Source: Ginnie Mae, Santander US Capital Markets

Ginnie Mae: Fixed 40yr, Total

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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
46	Guild Mortgage	92	7.15	15	-70.8	11.0	33.3	Gateway Mortgage	19	7.24	15	-48.1	31.3	52.1	FAY SERVICING LLC	51	6.89	23	-43.8	20.1	33.1
47	Sun West	32	7.14	18	-71.6	6.4	20.9	Idaho HFA	71	6.81	22	-49.0	17.7	31.9	loanDepot.com	101	6.14	17	-48.3	20.0	35.3
48	SWBC Mortgage	46	6.46	20	-72.2	11.0	34.5	loanDepot.com	119	6.06	18	-50.7	14.9	28.1	Idaho HFA	67	6.79	21	-50.2	20.3	36.9
49	The Money Source	211	6.93	16	-73.2	8.0	26.9	Freedom Mortgage	1,828	7.06	16	-52.0	24.1	44.2	FIRST HOME MORTGAGE CORPORAT	13	7.05	17	-50.6	22.0	39.8
50	Gateway Mortgage	21	7.24	15	-76.3	15.6	52.1	Amerisave Mortgage	36	6.57	12	-52.7	18.2	34.8	ATLANTIC BAY MORTGAGE GROUP	23	6.84	20	-51.8	24.5	44.7
51	RENASANT BANK	24	6.42	20	-76.7	7.9	30.0	Sun West	29	7.13	17	-52.7	9.6	19.4	Click N Close.	14	7.21	15	-52.2	21.9	40.8
52	ROYAL PACIFIC FUNDING CORPOR	16	7.22	14	-77.0	11.9	43.1	RENASANT BANK	22	6.35	19	-52.9	15.5	30.3	Prime Lending (Plains Capita	15	6.69	13	-56.1	19.5	39.4
53	Freedom Mortgage	2,092	7.09	16	-79.5	10.5	42.3	Planet Home Lending	254	7.12	14	-53.7	25.8	48.0							
54	Click N Close.	17	7.17	15	-87.5	3.8	26.9	SWBC Mortgage	43	6.43	19	-58.1	17.0	36.3							
55	RELIANCE FIRST CAPITAL LLC	15	6.94	14	-91.6	4.1	39.9	Click N Close.	16	7.17	15	-67.8	12.2	33.5							
56	Mortgage Solutions of Colora	16	6.91	15	-96.3	2.1	43.6	Mortgage Solutions of Colora	12	6.77	17	-81.2	9.7	42.6							
57	Selene Finance	35	7.12	17	-97.6	1.6	50.5														

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

Ginnie Mae: Hybrid 3/1

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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	Nationstar	68	5.93	167	24.4	13.7	11.2	Nationstar	70	5.83	165	24.1	17.6	14.4	RANLife	13	4.60	22	28.7	13.9	10.9
2	United Shore (Retained)	13	4.84	6	22.4	10.2	8.4	Planet Home Lending	214	5.44	160	13.6	14.4	12.8	Nationstar	71	5.63	164	8.3	13.8	12.8
3	RANLife	18	4.75	20	20.8	24.2	20.5	PNC Mortgage	42	5.96	245	13.2	10.6	9.4	PHH Mortgage	95	5.55	190	7.1	10.9	10.2
4	PNC Mortgage	41	6.04	247	15.4	9.9	8.6	RANLife	16	4.72	21	12.7	19.4	17.4	Carrington	26	5.71	196	6.7	12.5	11.8
5	Lakeview	51	5.95	176	9.7	18.7	17.2	Freedom Mortgage	460	5.86	160	2.4	13.3	13.0	PNC Mortgage	44	5.75	243	6.3	10.4	9.8
6	Planet Home Lending	210	5.53	162	9.5	13.3	12.2	Village Capital	142	4.83	55	0.3	28.9	28.8	Village Capital	144	4.66	56	5.0	23.8	22.8
7	Village Capital	146	4.92	52	2.4	30.8	30.2	PHH Mortgage	91	5.72	193	-0.0	9.1	9.1	Planet Home Lending	223	5.27	157	4.8	12.7	12.1
8	Freedom Mortgage	449	5.93	162	-0.2	12.2	12.2	Lakeview	53	5.86	174	-2.5	15.7	16.1	Freedom Mortgage	483	5.64	156	1.5	12.8	12.6
9	PHH Mortgage	89	5.79	195	-0.3	10.1	10.1	NewRez	273	5.87	183	-5.0	17.7	18.6	Lakeview	56	5.66	171	-3.8	12.7	13.2
10	NewRez	264	5.93	185	-3.1	17.5	18.0	Carrington	24	5.92	199	-6.5	14.3	15.2	NewRez	290	5.70	179	-4.0	15.3	15.9
11	MidFirst Bank	21	6.16	254	-4.4	8.4	8.8	loanDepot.com	43	5.55	100	-13.8	13.6	15.6	loanDepot.com	46	5.26	96	-4.4	15.4	16.1
12	Smaller Servicers	70	5.83	133	-9.1	10.9	11.9	MidFirst Bank	21	6.10	253	-14.0	8.5	9.8	U.S. Bank	19	5.62	215	-8.1	9.0	9.7
13	The Money Source	23	5.93	102	-16.2	20.6	24.1	Smaller Servicers	77	5.68	121	-16.8	11.3	13.4	Smaller Servicers	70	5.55	131	-11.4	12.3	13.8
14	loanDepot.com	42	5.62	101	-34.3	11.7	17.3	U.S. Bank	18	5.81	218	-19.5	8.5	10.5	MidFirst Bank	22	5.92	250	-19.4	8.7	10.6
15	Carrington	24	5.99	200	-37.9	8.1	12.7	The Money Source	24	5.83	100	-33.8	17.9	25.9	Click N Close.	10	5.65	127	-28.2	6.7	9.2
16	U.S. Bank	18	5.89	219	-49.5	4.6	9.0							The Money Source	25	5.66	97	-32.3	15.6	22.2	

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

Ginnie Mae: Hybrid 5/1 and 5/6

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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	PHH Mortgage	45	5.94	180	28.9	9.8	7.7	Planet Home Lending	79	3.69	55	40.1	12.8	9.3	Planet Home Lending	78	3.72	52	25.3	13.5	10.9
2	Planet Home Lending	77	3.69	56	28.2	13.6	10.8	PHH Mortgage	46	5.91	178	33.1	13.8	10.5	U.S. Bank	35	5.48	145	22.6	11.8	9.7
3	Village Capital	16	5.84	86	27.4	42.8	35.4	Wells Fargo	42	5.68	175	27.9	16.2	12.9	Village Capital	17	5.81	92	20.3	34.1	29.2
4	loanDepot.com	851	5.09	20	21.2	9.3	7.7	U.S. Bank	34	5.67	147	17.9	13.3	11.4	PHH Mortgage	48	5.78	176	9.7	13.5	12.4
5	NewRez	166	5.07	80	5.4	15.8	15.1	loanDepot.com	758	5.08	21	10.5	10.2	9.2	loanDepot.com	631	5.08	22	8.9	9.1	8.4
6	Smaller Servicers	67	5.57	79	2.2	14.9	14.6	Village Capital	16	5.88	92	5.2	32.3	31.0	Truist Bank	21	5.82	181	6.1	11.3	10.6
7	Nationstar	415	5.70	162	1.9	10.5	10.3	Rocket	160	5.58	116	2.0	14.1	13.8	Wells Fargo	120	5.29	169	5.4	10.5	10.0
8	United Shore (Retained)	156	5.47	6	0.7	14.6	14.5	Selene Finance	30	5.11	27	1.6	2.9	2.9	Nationstar	393	5.44	155	4.1	11.7	11.2
9	Rocket	157	5.62	117	0.3	14.1	14.0	Smaller Servicers	62	5.58	86	1.6	14.1	13.9	PNC Mortgage	16	5.70	152	3.9	9.3	8.9
10	PennyMac	585	5.18	48	-0.9	10.1	10.2	PennyMac	529	5.15	51	1.4	11.4	11.3	PennyMac	495	5.11	53	3.6	10.6	10.3
11	CrossCountry Mortgage	33	4.68	33	-1.0	5.2	5.2	United Shore (Retained)	78	5.47	6	0.7	14.6	14.5	United Shore (Retained)	39	5.47	6	0.7	14.6	14.5
12	Truist Bank	19	6.08	186	-2.4	9.6	9.8	Freedom Mortgage	388	5.63	146	0.2	10.7	10.7	Smaller Servicers	67	5.33	91	-0.2	13.2	13.3
13	Carrington	149	5.51	134	-8.7	7.1	7.8	Nationstar	396	5.62	160	-3.6	10.4	10.7	Rocket	167	5.43	113	-1.7	12.9	13.1
14	Freedom Mortgage	383	5.69	147	-9.2	9.5	10.4	M&T Bank	30	5.28	104	-4.7	9.0	9.4	The Money Source	11	5.51	91	-3.8	12.5	13.0
15	U.S. Bank	33	5.73	149	-9.9	10.6	11.8	NewRez	166	5.04	79	-7.6	13.9	14.9	CrossCountry Mortgage	30	4.58	32	-4.9	5.6	5.8
16	Lakeview	496	4.49	82	-11.0	8.0	8.9	Lakeview	497	4.46	82	-8.3	9.2	10.0	Lakeview	506	4.40	80	-6.1	8.9	9.5
17	Guaranteed Rate	493	4.97	14	-35.4	1.5	2.3	Carrington	151	5.46	132	-8.4	8.4	9.1	Freedom Mortgage	338	5.50	144	-7.4	10.4	11.2
18	Wells Fargo	15	5.69	176	-44.0	6.0	10.4	Truist Bank	20	6.00	184	-9.6	9.8	10.8	Carrington	152	5.36	129	-7.8	8.7	9.4
19	M&T Bank	29	5.32	105	-49.4	4.3	8.4	PNC Mortgage	15	5.86	155	-17.0	7.5	9.0	NewRez	170	4.97	77	-10.2	11.5	12.8
20	PNC Mortgage	15	5.92	156	-76.9	0.8	3.6	The Money Source	11	5.62	94	-30.4	8.2	11.6	M&T Bank	31	5.13	101	-16.1	8.6	10.2
21	Selene Finance	29	5.11	29	-78.5	0.4	2.1	Guaranteed Rate	443	4.98	13	-34.2	1.5	2.3	Selene Finance	30	5.11	24	-21.8	1.6	2.0
22	Movement Mortgage	36	4.16	30	-96.6	0.3	7.5	CrossCountry Mortgage	31	4.64	33	-35.1	4.7	7.2	Guaranteed Rate	351	5.02	12	-22.0	1.5	2.0
23	The Money Source	10	5.66	96	-97.4	0.4	15.2	Movement Mortgage	31	3.96	33	-97.2	0.2	7.4	Movement Mortgage	30	3.86	33	-52.8	6.0	12.4

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

Ginnie Mae: Hybrid 7/1 and 7/6

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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	Smaller Servicers	20	6.20	175	-0.0	26.7	26.7	Smaller Servicers	20	6.28	173	-0.0	15.3	15.3	Smaller Servicers	21	6.43	169	-0.0	16.0	16.0

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

Ginnie Mae: Project Loan

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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	Midland States Bank	1,768	3.41	147	255.4	10.5	3.1	Vium Capital	1,684	5.16	74	471.4	1.8	0.3	First American Capital	1,109	3.86	104	600.6	5.7	0.8
2	Merchants Capital	8,100	3.55	104	113.5	3.5	1.7	Midland States Bank	1,790	3.41	146	90.4	5.3	2.8	Vium Capital	1,466	5.03	74	354.7	2.0	0.4
3	Newpoint Real Estate Capital	5,061	3.85	96	96.5	3.2	1.6	Walker & Dunlop	10,786	3.56	103	81.2	2.8	1.6	Berkadia	11,957	3.51	99	76.9	3.2	1.8
4	Walker & Dunlop	10,840	3.57	104	96.1	4.1	2.1	Lument Real Estate Cap.	22,527	3.46	111	46.3	2.8	1.9	X-Caliber Capital	408	3.84	117	73.1	1.8	1.1
5	Davis-Penn	848	3.26	102	84.5	7.0	3.9	Davis-Penn	853	3.26	100	35.1	4.2	3.1	Newpoint Real Estate Capital	4,920	3.74	94	69.7	3.1	1.8
6	Gershman	4,030	3.35	90	60.6	2.2	1.3	Gershman	3,981	3.32	89	33.8	1.6	1.2	Midland States Bank	1,821	3.41	143	36.6	4.3	3.1
7	Berkeley Point	957	3.43	122	60.6	4.1	2.6	Newpoint Real Estate Capital	5,042	3.83	95	29.7	1.9	1.4	Walker & Dunlop	10,531	3.50	102	23.2	2.3	1.9
8	Wells Fargo	6,697	3.19	116	49.5	3.3	2.2	Merchants Capital	7,980	3.51	104	23.5	2.4	2.0	Gershman	3,928	3.27	87	18.6	2.0	1.7
9	Greystone	17,001	3.75	99	40.7	3.0	2.1	PGIM Real Estate	4,755	3.46	125	23.1	12.9	10.6	Midcap Financial	53	3.39	106	16.5	2.7	2.3
10	PGIM Real Estate	4,638	3.42	125	22.6	2.7	2.2	Rockhall Funding	13	2.70	40	18.7	0.0	0.0	PGIM Real Estate	4,892	3.49	125	16.3	7.0	6.1
11	Rockhall Funding	13	2.70	42	18.7	0.0	0.0	PNC Mortgage	2,850	3.62	116	11.8	2.6	2.4	Merchants Capital	7,836	3.47	103	7.8	2.2	2.0
12	Lument Real Estate Cap.	22,759	3.49	111	-1.7	2.1	2.1	Greystone	16,894	3.73	98	9.4	1.9	1.7	Greystone	16,524	3.67	96	7.2	1.6	1.5
13	Keybank	5,978	3.94	113	-6.9	1.7	1.8	Berkeley Point	960	3.43	121	2.1	2.1	2.0	Cambridge Realty	1,362	3.26	125	0.6	6.5	6.5
14	Colliers Mortgage	4,056	3.31	90	-25.8	2.2	2.9	Wells Fargo	6,728	3.19	115	-1.8	1.8	1.8	Lument Real Estate Cap.	22,301	3.41	109	-0.3	2.2	2.2
15	Bonneville Mortgage	950	4.12	97	-35.3	1.2	1.9	Berkadia	12,202	3.57	100	-22.5	1.2	1.5	Keybank	5,531	3.79	114	-4.3	1.3	1.4
16	Berkadia	12,389	3.61	100	-38.5	1.2	1.9	Grandbridge	2,376	3.31	116	-23.7	2.0	2.6	Colliers Mortgage	4,029	3.27	87	-6.6	1.8	1.9
17	Highland	1,138	3.20	82	-44.1	0.7	1.2	Keybank	5,818	3.90	113	-24.1	1.1	1.5	Grandbridge	2,378	3.30	114	-12.2	2.1	2.4
18	Grandbridge	2,362	3.31	117	-45.5	1.4	2.5	Colliers Mortgage	4,045	3.30	89	-46.2	1.1	2.0	Arbor Agency Lending	1,472	3.79	97	-12.4	1.4	1.6
19	Cambridge Realty	1,357	3.31	128	-52.2	3.0	6.2	Northmarq Finance	1,400	3.43	107	-51.0	0.4	0.8	Davis-Penn	855	3.24	98	-17.5	2.1	2.6
20	JLL	4,128	3.44	106	-55.1	0.7	1.6	Cambridge Realty	1,356	3.30	127	-60.5	1.5	3.8	PNC Mortgage	2,865	3.61	114	-18.9	2.6	3.2
21	First Housing Dev Corp Of FL	297	3.25	105	-65.2	1.4	4.0	JLL	4,104	3.42	105	-61.8	0.6	1.6	Wells Fargo	6,593	3.17	115	-20.7	2.0	2.5
22	Arbor Agency Lending	1,525	3.89	98	-68.8	1.0	3.1	Bonneville Mortgage	952	4.12	95	-65.6	0.6	1.8	JLL	4,047	3.37	103	-34.0	1.7	2.5
23	Bellwether Enterprise	2,222	3.77	94	-70.4	0.4	1.4	First Housing Dev Corp Of FL	298	3.25	104	-69.0	0.7	2.3	Rose Community Capital	520	3.34	114	-37.7	0.9	1.5
24	PNC Mortgage	2,829	3.62	117	-83.0	0.5	3.0	Arbor Agency Lending	1,500	3.85	98	-72.8	0.5	1.8	M&T Realty	2,983	3.38	105	-40.8	0.9	1.6
25	Centennial Mortgage	1,426	3.56	131	-83.9	0.4	2.6	Highland	1,137	3.19	81	-74.3	0.3	1.3	Berkeley Point	962	3.43	118	-42.6	1.1	1.8
26	Capital Funding Group	3,559	3.84	113	-84.3	0.5	2.9	Capital Funding Group	3,529	3.82	113	-78.7	0.5	2.2	Dwight Capital	10,048	3.56	96	-43.4	0.5	0.8
27	Dwight Capital	10,568	3.67	99	-84.7	0.2	1.2	Bellwether Enterprise	2,208	3.75	93	-84.0	0.2	1.4	Century Health & Housing	823	3.48	100	-44.0	1.2	2.1
28	Ziegler	340	3.92	118	-89.1	0.4	3.4	Dwight Capital	10,408	3.64	98	-84.0	0.1	0.8	Capital Funding Group	3,466	3.75	112	-55.5	1.0	2.3
29	CBRE	2,546	3.37	101	-89.6	0.2	1.7	Ziegler	337	3.90	117	-85.2	0.4	2.5	Bonneville Mortgage	950	4.10	93	-56.9	0.7	1.7
30	Century Health & Housing	818	3.50	104	-92.4	0.2	2.7	Century Health & Housing	821	3.49	102	-88.7	0.2	1.8	Capital One	1,394	3.43	106	-63.6	1.0	2.6
31	AGM Financial	2,078	3.27	64	-96.0	0.0	0.6	Centennial Mortgage	1,429	3.55	130	-91.3	0.2	2.4	CBRE	2,503	3.34	99	-73.4	0.5	1.8
32	Rose Community Capital	542	3.46	115	-98.5	0.0	1.9	CBRE	2,541	3.36	100	-93.6	0.1	1.6	Bellwether Enterprise	2,173	3.71	91	-77.7	0.4	1.7
33	Capital One	1,438	3.53	105	-99.1	0.0	2.8	AGM Financial	2,082	3.27	63	-94.6	0.0	0.5	Centennial Mortgage	1,416	3.51	128	-78.1	0.8	3.6
34	Harper Capital Partners	935	3.16	103	-99.1	0.0	1.0	Rose Community Capital	540	3.44	114	-97.6	0.0	1.2	Northmarq Finance	1,394	3.38	104	-81.6	0.2	1.1
35	M&T Realty	3,180	3.51	104	-99.2	0.0	2.5	Capital One	1,438	3.52	104	-98.8	0.0	2.2	Ziegler	336	3.87	115	-83.1	0.4	2.2
36	X-Caliber Capital	439	4.03	117	-99.7	0.0	1.3	Harper Capital Partners	920	3.14	102	-98.8	0.0	0.8	Massachusetts HFA	1,900	3.56	113	-83.6	0.2	1.4
37	First American Capital	1,143	3.93	106	-99.9	0.0	1.4	M&T Realty	3,077	3.45	105	-98.8	0.0	1.8	First Housing Dev Corp Of FL	300	3.25	101	-85.1	0.4	2.3
38	Massachusetts HFA	1,911	3.59	117	-100.0	0.0	0.7	X-Caliber Capital	431	3.99	116	-99.5	0.0	0.8	Highland	1,096	3.15	81	-88.3	0.2	1.5
39	Hudson Realty Finance	38	5.47	72	-100.0	0.0	0.0	First American Capital	1,124	3.91	106	-99.9	0.0	1.0	Rockhall Funding	13	2.70	37	-93.7	0.0	0.0
40	Regions Bank	953	3.65	62	-100.0	0.0	0.2	Massachusetts HFA	1,902	3.57	116	-100.0	0.0	0.9	AGM Financial	2,058	3.24	60	-97.1	0.0	0.9
41	Rhode Island HFA	10	3.50	154	-100.0	0.0	0.2	Hudson Realty Finance	38	5.47	71	-100.0	0.0	0.0	Harper Capital Partners	906	3.10	100	-98.5	0.0	0.6
42	Legacy Capital	203	3.41	58	-100.0	0.0	0.2	Regions Bank	950	3.63	60	-100.0	0.0	0.1	Hudson Realty Finance	36	5.47	62	-100.0	0.0	0.0
43	Vium Capital	1,772	5.20	75	-100.0	0.0	0.3	Rhode Island HFA	10	3.50	152	-100.0	0.0	0.2	Rhode Island HFA	10	3.50	149	-100.0	0.0	0.1
44	Midcap Financial	53	3.39	110	-100.0	0.0	0.6	Legacy Capital	203	3.41	57	-100.0	0.0	0.2	Regions Bank	913	3.53	58	-100.0	0.0	0.4
45	Northmarq Finance	1,383	3.45	108	-100.0	0.0	0.8	Columbia National	882	3.30	86	-100.0	0.0	0.8	Legacy Capital	202	3.38	54	-100.0	0.0	0.2

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

Source: Ginnie Mae, Santander US Capital Markets

Ginnie Mae: Project Loan

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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
46	Columbia National	901	3.36	86	-100.0	0.0	1.2	Midcap Financial	53	3.39	109	-100.0	0.0	1.4	Columbia National	860	3.24	86	-100.0	0.0	1.3
47	Churchill Mortgage	472	4.42	75	-100.0	0.0	1.0	Churchill Mortgage	463	4.39	74	-100.0	0.0	0.9	Churchill Mortgage	443	4.32	73	-100.0	0.0	1.5
48	Northpoint	157	3.24	131	-100.0	0.0	4.3	Northpoint	151	3.14	132	-100.0	0.0	2.7	Northpoint	148	3.09	131	-100.0	0.0	2.7

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Ginnie Mae: Fixed Rate HECM

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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	Traditional Mortgage	60	3.57	59	9.8	2.1	1.9	Traditional Mortgage	61	3.59	58	9.9	4.3	4.0	Sun West	21	4.85	89	17.3	5.3	4.6
2	Finance of America	907	3.82	63	7.5	5.1	4.7	Finance of America	919	3.83	62	4.7	5.9	5.7	Finance of America	944	3.86	60	5.4	6.0	5.7
3	Ginnie Mae/RMF	1,129	4.09	79	-1.3	4.9	5.0	Ginnie Mae/RMF	1,167	4.11	79	1.6	6.1	6.0	Ginnie Mae/RMF	1,247	4.16	77	-0.3	6.1	6.2
4	PHH Mortgage	498	4.41	84	-1.4	6.1	6.2	PHH Mortgage	517	4.42	84	-2.7	6.1	6.3	PHH Mortgage	558	4.46	84	-0.4	5.8	5.8
5	Longbridge Financial	450	3.91	63	-11.3	3.0	3.3	Longbridge Financial	452	3.91	62	-11.8	4.2	4.7	Longbridge Financial	455	3.92	59	-10.5	3.9	4.3
6	Sun West	19	4.87	90	-96.0	0.1	3.1	Sun West	20	4.88	89	-42.7	2.5	4.4	Traditional Mortgage	62	3.61	56	-32.2	2.9	4.3

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Ginnie Mae: Monthly Reset HECM

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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	The Money House	15	5.62	41	222.7	9.1	2.9	Traditional Mortgage	1,033	5.83	42	25.1	10.2	8.2	Traditional Mortgage	979	6.00	41	14.9	9.7	8.5
2	Sun West	109	5.84	46	47.2	8.9	6.2	Guild Mortgage	413	5.93	30	19.5	10.4	8.8	Guild Mortgage	379	6.10	29	12.9	9.4	8.3
3	Traditional Mortgage	1,069	5.65	43	33.0	11.1	8.5	PHH Mortgage	5,845	6.10	70	12.1	11.6	10.4	PHH Mortgage	5,907	6.28	73	8.1	11.5	10.7
4	Guild Mortgage	431	5.75	31	14.3	9.8	8.6	Sun West	108	6.03	46	-1.2	8.0	8.1	Sun West	105	6.20	45	5.2	9.3	8.8
5	PHH Mortgage	5,827	5.91	69	13.9	11.3	10.0	Finance of America	12,992	6.03	44	-2.3	8.0	8.2	Finance of America	12,713	6.20	42	0.3	8.4	8.4
6	Finance of America	13,150	5.84	45	-1.0	7.9	7.9	Mutual Of Omaha	2,865	6.10	29	-3.4	9.4	9.7	Ginnie Mae/RMF	4,383	6.24	66	-5.2	8.2	8.6
7	Mutual Of Omaha	3,015	5.92	29	-3.3	9.0	9.2	Plaza Home Mortgage	403	5.84	37	-3.8	9.3	9.6	Longbridge Financial	6,033	6.12	37	-6.3	7.5	8.0
8	Longbridge Financial	6,543	5.77	40	-12.0	6.6	7.4	Ginnie Mae/RMF	4,182	6.05	66	-4.6	7.6	7.9	Mutual Of Omaha	2,573	6.27	27	-6.9	9.1	9.8
9	Ginnie Mae/RMF	4,099	5.85	67	-12.2	6.3	7.2	Longbridge Financial	6,358	5.96	39	-10.5	6.8	7.6	Plaza Home Mortgage	373	6.02	37	-10.0	9.1	10.0
10	Plaza Home Mortgage	418	5.65	37	-12.5	9.8	11.1	The Money House	14	5.81	40	-18.4	5.0	6.0	The Money House	14	6.00	38	-36.1	5.2	8.1

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Ginnie Mae: Annual Reset HECM

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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	The Money Source	33	7.54	107	10.2	8.9	8.1	The Money Source	37	7.62	105	22.6	16.5	13.7	Traditional Mortgage	357	6.92	66	13.5	10.4	9.2
2	PHH Mortgage	2,398	6.97	89	5.9	10.2	9.7	Plaza Home Mortgage	161	6.94	88	7.8	13.0	12.1	Mutual Of Omaha	33	7.22	57	8.0	7.1	6.6
3	Mutual Of Omaha	34	6.95	62	5.4	4.0	3.8	Longbridge Financial	2,091	6.84	76	5.4	8.7	8.3	Longbridge Financial	2,124	7.06	73	3.0	9.1	8.8
4	Longbridge Financial	2,070	6.77	77	4.0	8.0	7.7	PHH Mortgage	2,478	7.05	89	4.9	11.0	10.5	The Money Source	47	7.90	101	1.7	13.3	13.1
5	Plaza Home Mortgage	154	6.88	89	0.9	10.9	10.8	Traditional Mortgage	354	6.71	69	-0.0	8.3	8.3	PHH Mortgage	2,659	7.28	87	0.8	10.9	10.8
6	Ginnie Mae/RMF	6,993	7.07	86	-1.1	9.6	9.7	Ginnie Mae/RMF	7,216	7.15	85	-0.8	10.2	10.3	Ginnie Mae/RMF	7,696	7.38	83	0.5	10.6	10.6
7	Finance of America	2,968	6.98	86	-2.0	9.8	10.0	Finance of America	3,058	7.06	86	-5.4	9.6	10.2	Finance of America	3,249	7.28	84	-4.1	10.1	10.5
8	Sun West	128	6.90	96	-13.1	8.0	9.1	Sun West	133	6.98	95	-5.8	10.7	11.3	Sun West	143	7.22	92	-5.6	10.2	10.7
9	Traditional Mortgage	353	6.65	71	-13.8	7.0	8.1	Mutual Of Omaha	34	7.13	60	-34.3	3.5	5.3	Plaza Home Mortgage	173	7.20	87	-8.2	9.7	10.6
10	The Money House	15	6.74	80	-98.3	0.1	8.4	The Money House	15	6.79	78	-75.2	1.9	7.4	The Money House	16	7.03	76	-34.6	7.4	11.1

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