



Santander US Capital Markets LLC

# Historical Prepayment Speed Ranking Private Label Securitization by Servicer

## February 2026 Remits (January Performance)

February 27, 2026

### **MBS Strategy**

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PLS: Fixed Rate 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	JPMORGAN CHASE BANK N.A.	343	6.30	28	43.4	31.3	22.9	SERVICEMAC LLC	251	6.73	17	51.8	57.3	42.5	SERVICEMAC LLC	284	6.74	14	44.6	40.3	29.9
2	SERVICEMAC LLC	218	6.71	19	32.3	52.4	42.7	JPMORGAN CHASE BANK N.A.	359	6.32	27	27.1	28.3	23.0	CMI	359	5.43	31	30.4	27.1	21.5
3	ServiceMac	3,895	4.46	35	27.0	18.6	14.9	ServiceMac	3,953	4.43	34	25.3	18.5	15.0	ServiceMac	3,901	4.35	33	23.2	14.0	11.5
4	Caliber Home Loans	140	3.64	54	23.5	5.9	4.8	CMI	338	5.36	35	22.5	31.9	26.8	Provident Funding	3,031	4.30	34	15.7	11.2	9.8
5	First Republic	375	3.69	100	23.2	3.8	3.1	Provident Funding	3,488	4.62	32	20.4	15.6	13.1	First Republic	398	3.69	97	15.4	4.5	3.9
6	Carrington	135	4.86	49	22.5	8.8	7.3	First Republic	386	3.69	99	17.2	3.8	3.2	JPMORGAN CHASE BANK N.A.	379	6.34	23	14.4	20.9	18.5
7	Provident Funding	3,750	4.76	31	19.5	16.1	13.6	Rocket	5,987	3.85	45	8.7	8.4	7.8	Rocket	6,074	3.84	42	7.9	7.9	7.4
8	CMI	323	5.28	37	16.4	33.5	29.5	PennyMac	10,392	6.28	18	7.0	21.4	20.1	PennyMac	8,465	6.14	19	6.3	17.7	16.8
9	Rocket	5,903	3.83	47	7.9	8.6	8.0	BSI Financial	1,184	5.11	48	3.9	8.8	8.5	JPMORGAN CHASE BANK N.A.	1,147	6.41	24	5.1	17.5	16.7
10	PennyMac	11,487	6.33	18	7.8	22.2	20.8	PNC Mortgage	226	3.92	112	3.4	5.7	5.5	AmWest Funding	626	6.84	32	4.4	18.0	17.3
11	JPMORGAN CHASE BANK N.A.	1,057	6.39	28	4.0	18.7	18.0	AmWest Funding	588	6.82	35	2.8	19.4	19.0	Carrington	141	4.86	44	1.9	8.9	8.8
12	loanDepot.com	5,057	3.47	50	3.1	5.2	5.0	UNITED WHOLESALE MORTGAGE LLC	5,317	6.87	17	2.0	35.0	34.4	Lima One Capital	817	5.97	40	1.5	10.1	10.0
13	Lima One Capital	779	5.97	44	2.3	8.8	8.6	LoanCare	451	3.39	51	0.5	3.6	3.6	BSI Financial	1,219	5.13	44	0.8	9.0	8.9
14	UNITED WHOLESALE MORTGAGE LLC	5,265	6.86	18	2.3	34.0	33.4	Specialized Loan Servicing	3,669	4.53	45	-0.0	11.7	11.7	Chase	9,674	6.07	35	0.3	21.6	21.6
15	AmWest Funding	571	6.78	37	1.9	19.9	19.5	JPMORGAN CHASE BANK N.A.	1,089	6.40	27	-0.1	18.2	18.2	UNITED WHOLESALE MORTGAGE LLC	5,015	6.85	16	0.2	29.0	28.9
16	PNC Mortgage	224	3.94	113	0.4	4.5	4.5	United Shore	10,134	3.41	51	-0.6	4.4	4.5	New Residential	54,775	4.75	39	-0.2	11.9	11.9
17	Nationstar	15,207	4.41	47	-0.0	9.7	9.7	Chase	10,959	6.15	33	-1.1	25.1	25.3	NATIONSTAR D/B/A RUSHMORE SERV	226	7.73	28	-0.3	14.6	14.7
18	New Residential	56,277	4.88	41	-0.6	13.4	13.5	Nationstar	14,400	4.40	47	-1.2	9.7	9.8	Nationstar	10,202	4.44	46	-0.5	9.1	9.1
19	AmeriHome Mortgage	211	4.93	46	-0.6	8.3	8.4	New Residential	56,139	4.86	41	-1.5	13.5	13.7	Specialized Loan Servicing	3,809	4.57	41	-1.9	10.1	10.3
20	Rushmore Loan Mgmt	110	4.76	76	-0.8	12.5	12.6	Caliber Home Loans	141	3.64	53	-2.6	4.3	4.4	PNC Mortgage	230	3.89	110	-2.8	5.9	6.0
21	BSI Financial	1,167	5.09	49	-0.8	7.8	7.8	Community Loan Servicing	3,323	3.38	52	-2.8	4.0	4.1	A&D Mortgage	1,272	7.11	36	-2.8	14.0	14.4
22	Specialized Loan Servicing	3,576	4.50	46	-1.7	10.3	10.5	A&D Mortgage	1,219	7.07	39	-2.9	14.5	14.9	Rushmore Loan Mgmt	114	4.76	71	-3.1	7.9	8.1
23	A&D Mortgage	1,192	7.05	40	-2.3	16.1	16.5	loanDepot.com	5,088	3.46	48	-3.1	5.3	5.5	Wells Fargo	2,195	3.36	53	-3.3	4.5	4.7
24	Community Loan Servicing	3,294	3.38	54	-2.4	3.8	3.9	Rushmore Loan Mgmt	111	4.76	75	-3.3	10.4	10.7	AmeriHome Mortgage	177	4.56	49	-4.1	6.0	6.2
25	Chase	11,471	6.16	33	-2.7	24.7	25.3	NATIONSTAR D/B/A RUSHMORE SERV	216	7.69	32	-3.3	13.6	14.0	loanDepot.com	5,144	3.45	45	-4.6	5.1	5.3
26	NATIONSTAR D/B/A RUSHMORE SERV	212	7.67	33	-4.0	13.1	13.6	Carrington	138	4.87	47	-3.9	10.1	10.5	Cenlar	9,257	3.46	59	-4.7	4.2	4.4
27	Select Portfolio	20,213	5.95	29	-5.1	22.1	23.2	Cenlar	9,158	3.48	61	-4.6	4.4	4.6	Select Portfolio	16,980	5.68	31	-4.8	18.1	19.0
28	N/A	587	7.69	8	-7.0	18.3	19.6	AmeriHome Mortgage	203	4.86	46	-4.6	7.5	7.8	Community Loan Servicing	3,382	3.38	49	-5.0	4.2	4.5
29	United Shore	10,039	3.41	53	-7.1	3.5	3.8	Select Portfolio	18,978	5.87	30	-5.0	21.6	22.6	Fay Servicing	6,360	5.76	31	-5.1	13.5	14.2
30	Fay Servicing	6,864	5.94	31	-7.1	15.9	17.1	Fay Servicing	6,712	5.89	31	-5.5	15.6	16.4	MRCOOPER	220	7.60	9	-5.2	9.9	10.4
31	Cenlar	9,119	3.51	61	-8.5	4.0	4.3	Wells Fargo	615	3.36	56	-5.7	4.0	4.2	United Shore	10,322	3.41	48	-5.2	4.5	4.7
32	Selene	871	7.30	14	-8.9	12.1	13.2	Lima One Capital	790	5.97	43	-5.9	8.1	8.5	LoanCare	460	3.39	48	-5.5	4.1	4.3
33	Smaller Servicers	767	5.22	66	-11.1	11.7	13.0	Smaller Servicers	802	5.23	64	-9.5	10.6	11.7	Smaller Servicers	743	4.90	68	-6.6	9.7	10.3
34	Lakeview	1,977	3.59	53	-12.2	3.4	3.8	Lakeview	1,991	3.59	51	-11.2	3.6	4.0	Lakeview	2,024	3.59	48	-8.0	4.0	4.3
35	CORNERSTONE	841	7.56	6	-13.1	9.9	11.4	Selene	690	7.18	15	-13.2	10.3	11.8	Flagstar	1,732	3.41	49	-8.6	3.9	4.3
36	MRCOOPER	275	7.57	12	-19.9	6.5	8.0	MRCOOPER	248	7.58	11	-14.8	8.3	9.7	N/A	520	7.14	21	-12.4	12.3	14.0
37	Citadel Servicing Corp	536	7.19	20	-23.6	11.2	14.4	CORNERSTONE	625	7.54	5	-15.2	8.3	9.7	Selene	492	6.83	19	-14.0	10.1	11.6
38	LoanCare	447	3.39	52	-26.9	2.7	3.6	N/A	535	7.63	9	-15.4	14.7	17.1	CORNERSTONE	342	7.55	5	-14.6	8.0	9.3
39	INVESTOR MORTGAGE FINANCE LLC	603	7.61	13	-53.1	4.9	10.1	Citadel Servicing Corp	546	7.19	18	-20.8	12.4	15.4	Citadel Servicing Corp	396	6.95	21	-16.9	12.7	15.0
40								INVESTOR MORTGAGE FINANCE LLC	573	7.59	12	-50.2	5.3	10.3	Caliber Home Loans	143	3.64	50	-22.7	3.7	4.8
41															INVESTOR MORTGAGE FINANCE LLC	471	7.61	11	-47.7	5.0	9.3

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

PLS: Fixed Rate Prime Jumbo

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Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	AmeriHome Mortgage	25	4.64	68	53.4	10.1	6.7	LoanCare	62	2.97	52	61.4	5.7	3.6	Lakeview	0	2.99	43	6627.4	100.0	16.4
2	JPMORGAN CHASE BANK N.A.	343	6.30	28	43.4	31.3	22.9	SERVICEMAC LLC	251	6.73	17	51.8	57.3	42.5	SERVICEMAC LLC	284	6.74	14	44.6	40.3	29.9
3	SERVICEMAC LLC	218	6.71	19	32.3	52.4	42.7	JPMORGAN CHASE BANK N.A.	359	6.32	27	27.1	28.3	23.0	ServiceMac	3,641	4.40	32	23.5	14.6	12.0
4	First Republic	336	3.64	98	29.7	3.4	2.6	ServiceMac	3,699	4.49	33	25.9	19.4	15.8	LoanCare	64	2.97	48	23.1	6.7	5.5
5	ServiceMac	3,643	4.52	34	28.1	19.6	15.6	Provident Funding	2,978	4.90	28	21.2	17.7	14.8	CMI	205	6.96	16	22.7	38.5	32.6
6	Provident Funding	3,243	5.03	27	19.7	18.0	15.3	CMI	187	6.95	20	18.2	47.2	41.6	CORNERSTONE	15	6.77	4	18.0	31.7	27.5
7	CMI	172	6.93	21	13.6	50.9	46.4	CORNERSTONE	30	6.77	4	18.0	31.7	27.5	Provident Funding	2,513	4.56	31	17.4	12.9	11.1
8	Selene	304	7.42	12	8.6	20.3	18.9	First Republic	346	3.64	98	15.6	3.6	3.2	First Republic	357	3.64	96	14.9	4.4	3.9
9	Rocket	5,199	3.52	48	7.6	7.8	7.3	BSI Financial	421	2.93	57	13.8	3.9	3.5	JPMORGAN CHASE BANK N.A.	379	6.34	23	14.4	20.9	18.5
10	CORNERSTONE	44	6.75	5	5.9	33.0	31.5	Rocket	5,268	3.53	46	8.8	7.7	7.1	Rocket	5,326	3.51	43	6.6	7.1	6.7
11	Community Loan Servicing	1,414	2.99	56	4.2	3.3	3.1	PNC Mortgage	218	3.87	114	4.8	5.9	5.6	JPMORGAN CHASE BANK N.A.	1,147	6.41	24	5.1	17.5	16.7
12	JPMORGAN CHASE BANK N.A.	1,057	6.39	28	4.0	18.7	18.0	UNITED WHOLESALE MORTGAGE LLC	4,987	6.85	17	1.6	35.0	34.6	AmWest Funding	323	6.66	33	2.0	18.7	18.4
13	loanDepot.com	4,062	3.42	50	2.6	5.5	5.4	AmWest Funding	307	6.61	36	1.2	18.9	18.7	Chase	9,486	6.10	34	0.3	21.9	21.9
14	UNITED WHOLESALE MORTGAGE LLC	4,933	6.83	18	1.5	33.8	33.4	Selene	229	7.28	14	0.1	17.6	17.6	New Residential	37,857	4.45	41	0.2	13.1	13.0
15	PNC Mortgage	216	3.89	115	1.4	4.6	4.6	JPMORGAN CHASE BANK N.A.	1,089	6.40	27	-0.1	18.2	18.2	Nationstar	5,437	4.43	47	0.1	11.4	11.3
16	New Residential	38,053	4.52	44	1.0	15.1	15.0	Nationstar	8,126	4.42	47	-0.5	12.2	12.3	UNITED WHOLESALE MORTGAGE LLC	4,741	6.82	16	-0.3	29.0	29.0
17	AmWest Funding	299	6.58	38	0.8	22.1	21.9	New Residential	38,208	4.52	43	-0.7	15.2	15.3	Wells Fargo	1,586	3.23	57	-1.2	4.4	4.5
18	PennyMac	5,241	6.72	12	-0.5	28.9	29.0	Wells Fargo	445	3.23	60	-1.0	4.0	4.0	Cenlar	4,384	3.53	71	-1.9	5.2	5.3
19	Nationstar	8,817	4.44	47	-0.6	12.1	12.2	Chase	10,772	6.17	32	-1.1	25.4	25.6	PennyMac	3,362	6.76	12	-2.2	25.2	25.7
20	A&D Mortgage	570	7.04	41	-2.4	16.4	16.8	Cenlar	4,359	3.59	72	-1.6	5.5	5.6	BSI Financial	429	2.95	53	-2.9	4.0	4.1
21	Chase	11,279	6.19	32	-2.8	25.0	25.6	PennyMac	4,474	6.75	12	-1.9	28.9	29.4	PNC Mortgage	223	3.86	111	-3.3	5.8	6.0
22	Specialized Loan Servicing	2,868	4.31	47	-3.9	10.6	11.0	Specialized Loan Servicing	2,938	4.34	46	-2.4	11.8	12.1	Specialized Loan Servicing	3,044	4.37	42	-3.3	9.9	10.2
23	Select Portfolio	15,004	5.80	29	-4.4	25.7	26.7	A&D Mortgage	584	7.05	39	-2.8	15.0	15.4	A&D Mortgage	610	7.08	36	-3.5	13.8	14.2
24	Carrington	77	5.04	49	-4.6	6.7	7.1	loanDepot.com	4,094	3.42	48	-3.8	5.7	5.9	Smaller Servicers	534	4.53	78	-3.7	10.0	10.3
25	N/A	250	7.68	7	-4.7	28.3	29.4	Select Portfolio	14,108	5.73	30	-4.5	25.0	26.1	loanDepot.com	4,144	3.41	46	-4.2	5.4	5.7
26	Rushmore Loan Mgmt	79	4.51	89	-4.8	4.0	4.2	United Shore	7,661	3.39	51	-5.2	4.4	4.6	Select Portfolio	12,632	5.57	31	-4.5	20.8	21.7
27	Smaller Servicers	562	4.79	74	-7.9	12.2	13.2	Community Loan Servicing	1,427	2.99	54	-5.6	3.4	3.6	Carrington	81	5.02	45	-4.8	10.1	10.5
28	BSI Financial	417	2.92	58	-8.6	2.3	2.5	AmeriHome Mortgage	25	4.61	68	-6.2	9.1	9.7	Selene	168	6.67	18	-5.1	15.1	15.8
29	Cenlar	4,356	3.64	72	-9.7	4.9	5.4	Smaller Servicers	570	4.80	73	-7.6	11.4	12.2	Community Loan Servicing	1,452	3.00	51	-5.6	4.1	4.3
30	Citadel Servicing Corp	273	7.18	20	-10.4	15.3	16.9	Fay Servicing	2,819	5.59	30	-10.8	19.5	21.6	United Shore	7,807	3.40	48	-7.6	4.6	5.0
31	United Shore	7,593	3.39	52	-12.5	3.4	3.9	Rushmore Loan Mgmt	79	4.51	87	-12.5	5.5	6.3	Rushmore Loan Mgmt	81	4.51	84	-7.8	5.5	5.9
32	Fay Servicing	2,922	5.66	30	-15.6	18.9	22.0	Carrington	79	5.03	48	-13.8	11.8	13.6	Fay Servicing	2,600	5.42	30	-8.2	16.7	18.1
33	LoanCare	62	2.97	53	-34.3	2.6	4.0	Citadel Servicing Corp	281	7.19	19	-15.2	17.2	20.0	AmeriHome Mortgage	25	4.54	67	-11.1	7.0	7.8
34								N/A	213	7.63	6	-15.5	22.6	26.2	Citadel Servicing Corp	205	6.94	21	-13.2	16.7	19.0
35															N/A	107	7.63	6	-15.5	22.6	26.2
36															Flagstar	734	3.15	52	-23.3	3.1	4.0

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PLS: Fixed Rate Investor

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1	CMI	151	3.40	55	61.2	6.8	4.3	CMI	152	3.40	53	90.9	7.4	4.0	CMI	155	3.40	50	123.9	9.1	4.1
2	Carrington	58	4.63	48	56.6	11.6	7.5	First Republic	32	4.03	115	29.6	6.3	4.9	PennyMac	5,103	5.73	24	21.5	12.4	10.3
3	PennyMac	6,246	6.01	23	24.5	16.2	13.2	Carrington	58	4.64	47	27.9	7.6	6.0	First Republic	33	4.03	113	19.9	6.5	5.5
4	Caliber Home Loans	140	3.64	54	23.5	5.9	4.8	PennyMac	5,919	5.92	23	24.7	15.2	12.3	Carrington	59	4.64	43	17.6	7.4	6.3
5	Chase	192	4.85	84	15.8	8.5	7.4	United Shore	2,473	3.46	53	16.0	4.6	3.9	Rocket	725	6.25	32	12.7	13.6	12.1
6	UNITED WHOLESALE MORTGAGE LLC	332	7.23	14	14.1	37.1	33.3	Specialized Loan Servicing	731	5.32	41	12.1	11.0	9.8	UNITED WHOLESALE MORTGAGE LLC	274	7.27	13	10.2	29.5	27.2
7	Provident Funding	507	3.03	54	13.5	2.9	2.6	UNITED WHOLESALE MORTGAGE LLC	329	7.24	14	9.4	34.7	32.2	ServiceMac	260	3.65	48	9.6	4.7	4.3
8	United Shore	2,447	3.45	54	11.6	3.9	3.5	Rocket	695	6.23	36	8.3	13.6	12.7	PNC Mortgage	7	4.89	82	9.5	7.8	7.1
9	Specialized Loan Servicing	707	5.30	42	10.2	9.0	8.2	AmWest Funding	281	7.04	35	4.6	20.1	19.3	AmWest Funding	303	7.02	32	7.3	17.2	16.1
10	Rocket	680	6.22	37	9.3	14.6	13.4	Rushmore Loan Mgmt	32	5.39	44	3.1	21.3	20.8	United Shore	2,514	3.46	50	4.8	3.9	3.7
11	loanDepot.com	995	3.66	48	6.6	4.0	3.7	BSI Financial	762	6.31	43	2.2	11.4	11.1	Specialized Loan Servicing	765	5.35	37	3.5	10.8	10.5
12	Fay Servicing	3,871	6.19	31	3.9	13.9	13.4	Fay Servicing	3,821	6.14	31	1.4	12.8	12.6	Rushmore Loan Mgmt	33	5.39	41	1.8	13.5	13.3
13	AmWest Funding	272	7.00	37	3.4	17.4	16.9	loanDepot.com	993	3.63	47	1.1	3.8	3.8	BSI Financial	790	6.31	40	1.5	11.6	11.4
14	First Republic	30	4.02	116	2.9	8.8	8.5	Community Loan Servicing	1,896	3.68	51	-1.0	4.3	4.4	Lima One Capital	817	5.97	40	1.5	10.1	10.0
15	Lima One Capital	779	5.97	44	2.3	8.8	8.6	Caliber Home Loans	141	3.64	53	-2.6	4.3	4.4	Flagstar	998	3.61	47	1.1	4.5	4.5
16	Nationstar	6,390	4.36	48	1.5	6.4	6.3	A&D Mortgage	635	7.09	39	-3.0	13.9	14.3	Chase	188	4.74	85	1.1	6.9	6.8
17	Rushmore Loan Mgmt	32	5.39	46	0.4	30.7	30.6	Nationstar	6,274	4.37	47	-3.1	6.3	6.5	NATIONSTAR D/B/A RUSHMORE SERV	226	7.73	28	-0.3	14.6	14.7
18	BSI Financial	749	6.30	44	0.2	10.7	10.7	NATIONSTAR D/B/A RUSHMORE SERV	216	7.69	32	-3.3	13.6	14.0	Nationstar	4,765	4.46	44	-1.7	6.4	6.5
19	A&D Mortgage	622	7.07	40	-2.2	15.8	16.1	Chase	187	4.78	86	-4.0	6.9	7.2	Fay Servicing	3,686	6.04	30	-1.7	11.3	11.4
20	NATIONSTAR D/B/A RUSHMORE SERV	212	7.67	33	-4.0	13.1	13.6	New Residential	17,437	5.60	34	-4.0	10.0	10.4	New Residential	16,410	5.45	34	-1.9	9.3	9.5
21	New Residential	17,738	5.65	35	-5.5	9.8	10.4	AmeriHome Mortgage	178	4.89	43	-4.3	7.3	7.6	A&D Mortgage	662	7.13	36	-2.3	14.2	14.5
22	Community Loan Servicing	1,879	3.68	52	-5.9	4.2	4.4	Lima One Capital	790	5.97	43	-5.9	8.1	8.5	AmeriHome Mortgage	153	4.56	46	-2.6	5.8	6.0
23	AmeriHome Mortgage	186	4.97	42	-6.3	8.1	8.6	Provident Funding	511	3.02	52	-6.8	2.6	2.8	Community Loan Servicing	1,930	3.68	48	-4.7	4.4	4.6
24	Cenlar	4,762	3.39	52	-6.7	3.2	3.4	Select Portfolio	4,602	6.34	28	-8.8	10.7	11.6	MRCOOPER	220	7.60	9	-5.2	9.9	10.4
25	Select Portfolio	4,949	6.44	27	-10.7	11.1	12.3	Cenlar	4,798	3.39	50	-8.9	3.3	3.6	Select Portfolio	4,067	6.09	30	-6.8	10.1	10.8
26	N/A	337	7.69	8	-11.8	10.2	11.4	ServiceMac	254	3.65	51	-9.2	3.8	4.2	loanDepot.com	1,000	3.61	44	-6.9	3.8	4.1
27	Lakeview	1,977	3.59	53	-12.2	3.4	3.8	LoanCare	389	3.45	51	-9.2	3.3	3.6	Wells Fargo	609	3.69	45	-8.1	4.8	5.2
28	CORNERSTONE	798	7.61	6	-16.8	8.5	10.1	Lakeview	1,991	3.59	51	-11.2	3.6	4.0	Cenlar	4,873	3.39	47	-8.3	3.4	3.7
29	Smaller Servicers	193	6.48	38	-19.7	10.6	13.1	MRCOOPER	248	7.58	11	-14.8	8.3	9.7	Lakeview	2,024	3.59	48	-8.4	4.0	4.3
30	MRCOOPER	275	7.57	12	-19.9	6.5	8.0	N/A	321	7.63	10	-15.1	9.1	10.6	N/A	413	7.01	25	-10.3	9.5	10.5
31	LoanCare	386	3.45	52	-25.6	2.7	3.6	Wells Fargo	171	3.69	48	-15.7	4.1	4.9	LoanCare	396	3.45	48	-11.7	3.7	4.1
32	Selene	567	7.24	15	-27.2	7.4	10.1	Smaller Servicers	220	6.37	38	-16.0	9.0	10.6	Smaller Servicers	196	5.96	42	-13.3	8.9	10.2
33	ServiceMac	252	3.65	53	-31.3	3.0	4.4	CORNERSTONE	594	7.58	5	-21.0	6.9	8.7	Provident Funding	518	3.02	49	-18.0	2.3	2.9
34	Citadel Servicing Corp	263	7.19	20	-43.8	6.8	11.8	Selene	461	7.14	16	-27.0	6.4	8.7	CORNERSTONE	327	7.59	5	-20.1	6.8	8.4
35	PNC Mortgage	8	5.21	71	-51.4	1.1	2.2	Citadel Servicing Corp	265	7.19	18	-33.0	7.0	10.2	Selene	323	6.91	19	-22.1	7.3	9.3
36	INVESTOR MORTGAGE FINANCE LLC	603	7.61	13	-53.1	4.9	10.1	INVESTOR MORTGAGE FINANCE LLC	573	7.59	12	-50.2	5.3	10.3	Caliber Home Loans	143	3.64	50	-22.7	3.7	4.8
37								PNC Mortgage	8	5.16	72	-60.7	1.4	3.5	Citadel Servicing Corp	191	6.97	20	-24.2	8.2	10.6
38															INVESTOR MORTGAGE FINANCE LLC	471	7.61	11	-47.7	5.0	9.3

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

PLS: Fixed Rate Expanded Prime

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Rank	Servicer	3M Historical Horizon						6M Historical Horizon						12M Historical Horizon							
		\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	Select Portfolio	261	4.90	77	4.8	10.1	9.7	Smaller Servicers	12	4.49	95	19.7	6.2	5.2	Rocket	24	4.45	73	16.2	5.6	4.9
2	New Residential	487	4.88	93	-2.5	6.6	6.8	Rocket	23	4.44	76	13.1	7.0	6.2	Fay Servicing	74	3.94	81	6.7	8.6	8.1
3	Fay Servicing	72	3.93	85	-3.2	4.4	4.5	New Residential	494	4.88	92	4.6	7.5	7.2	New Residential	508	4.88	89	3.0	8.4	8.1
4	Rocket	23	4.43	77	-5.7	9.4	9.9	Fay Servicing	72	3.93	83	-0.6	3.1	3.1	Select Portfolio	282	4.92	72	-6.5	7.5	8.0
5	First Republic	9	4.24	96	-29.5	0.4	0.6	Select Portfolio	268	4.90	75	-7.0	9.4	10.0	First Republic	9	4.24	91	-21.6	0.3	0.4
6	Smaller Servicers	12	4.49	96	-74.3	0.5	2.0	First Republic	9	4.24	94	-23.6	0.4	0.5	Smaller Servicers	12	4.48	93	-25.5	8.1	10.7

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

Non-QM: Fixed Rate Total

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Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	Northpointe Bank	13	4.73	48	167.6	2.9	1.1	PNC Mortgage	12	7.10	13	64.3	25.1	16.0	HomeBridge	2	4.95	80	102.9	0.0	0.0
2	Lima One Capital	18	7.14	73	108.5	21.4	10.8	Cenlar	45	5.67	41	49.8	45.8	33.3	PNC Mortgage	6	7.10	13	64.3	25.1	16.0
3	SN	23	6.98	24	81.7	17.6	10.1	Lima One Capital	18	7.13	71	40.3	18.1	13.2	Cenlar	29	5.30	46	49.7	37.5	26.8
4	Cenlar	43	5.64	43	74.2	41.4	26.2	SN	24	6.99	23	34.3	15.3	11.6	Lima One Capital	19	7.13	68	24.8	16.3	13.3
5	Rushmore Loan Mgmt	2,267	5.83	42	16.2	13.8	11.9	PennyMac	64	7.16	24	15.1	25.7	22.7	SN	20	7.07	21	16.2	16.4	14.3
6	AmeriHome Mortgage	5	3.64	66	8.8	0.2	0.2	Rushmore Loan Mgmt	2,309	5.85	41	8.2	12.3	11.5	PennyMac	61	7.24	22	9.9	21.1	19.3
7	PennyMac	71	7.04	24	7.3	25.3	23.8	MRCOOPER	416	7.70	10	6.6	26.0	24.6	BSI Financial	195	6.33	72	9.8	10.0	9.2
8	Planet Home Lending	1,544	6.37	31	7.2	18.0	16.9	A&D MTG	238	8.49	30	3.1	26.4	25.7	MRCOOPER	349	7.72	8	9.5	21.5	19.8
9	Select Portfolio	44,986	6.78	27	2.7	19.6	19.1	Planet Home Lending	1,485	6.32	31	2.6	18.3	17.8	CHANGE LENDING LLC	53	7.28	33	7.0	18.4	17.3
10	New Residential	28,000	7.33	21	2.3	21.4	21.0	New Residential	26,445	7.34	21	2.3	20.7	20.3	A&D MTG	257	8.52	26	6.7	26.2	24.7
11	METROCITY	47	4.52	48	0.7	4.7	4.6	Select Portfolio	44,178	6.75	27	2.0	18.4	18.0	Rushmore Loan Mgmt	2,312	5.83	39	3.9	11.9	11.5
12	Avidia Bank	3	5.47	141	-0.0	20.9	20.9	METROCITY	48	4.52	46	0.3	6.7	6.7	Select Portfolio	41,867	6.68	27	1.6	16.1	15.9
13	CARRINGTON MORTGAGE	504	8.13	16	-0.3	20.5	20.5	Nationstar	4,898	6.41	29	0.2	11.9	11.9	Nationstar	4,463	6.22	31	1.3	11.1	11.0
14	Fay Servicing	2,053	8.04	20	-0.9	18.7	18.9	Avidia Bank	3	5.46	140	-0.0	21.0	21.0	New Residential	23,159	7.34	22	1.1	19.0	18.8
15	Carrington	1,051	7.05	26	-1.2	16.0	16.1	Fay Servicing	1,975	8.04	20	-0.2	21.5	21.6	Planet Home Lending	1,432	6.28	30	1.0	16.3	16.1
16	Nationstar	5,020	6.47	28	-2.3	12.7	13.0	Rocket	36	9.52	10	-1.6	26.7	27.0	METROCITY	49	4.52	43	0.2	5.6	5.6
17	Rocket	34	9.52	12	-2.4	33.6	34.3	RUSHMORE -> SPS	3	6.31	27	-3.3	0.5	0.6	Avidia Bank	3	5.46	135	-0.0	13.8	13.8
18	A&D MTG	229	8.46	31	-3.2	33.1	34.0	BSI Financial	189	6.32	75	-4.6	8.9	9.3	Fay Servicing	1,831	8.05	19	-0.4	19.5	19.6
19	N/A	7,132	6.60	27	-5.9	14.5	15.3	N/A	6,429	6.45	29	-4.7	13.2	13.8	Rocket	26	9.51	9	-1.2	24.5	24.8
20	Selene	3,052	6.83	27	-6.7	13.4	14.3	AmeriHome Mortgage	5	3.64	64	-5.2	0.1	0.1	RUSHMORE -> SPS	1	6.31	27	-3.3	0.5	0.6
21	Citadel Servicing Corp	6,131	7.62	24	-6.9	18.2	19.4	A&D Mortgage	3,911	6.88	33	-5.4	13.3	14.0	LoanCare	607	5.43	41	-3.7	7.9	8.2
22	PNC Mortgage	14	7.10	14	-7.8	10.8	11.7	Carrington	847	6.86	30	-5.6	14.0	14.7	UWM	7	4.07	60	-4.0	15.0	15.6
23	A&D Mortgage	3,829	6.86	35	-8.4	12.8	13.9	Selene	2,808	6.75	28	-7.7	12.7	13.7	AmWest Funding	4,580	6.17	30	-4.2	13.6	14.1
24	BSI Financial	186	6.31	76	-9.2	7.5	8.3	Citadel Servicing Corp	5,930	7.62	24	-8.6	16.9	18.3	N/A	6,194	6.09	33	-4.7	11.5	12.0
25	East West Bank	6	5.92	197	-9.8	0.9	1.0	AmWest Funding	5,015	6.28	29	-10.0	14.6	16.1	A&D Mortgage	4,055	6.91	30	-4.7	12.6	13.2
26	MRCOOPER	455	7.69	10	-12.5	20.7	23.4	CARRINGTON MORTGAGE	518	8.14	15	-11.0	18.8	20.9	Selene	2,528	6.64	29	-4.8	12.6	13.2
27	AmWest Funding	5,406	6.35	28	-15.6	14.0	16.3	Specialized Loan Servicing	272	6.43	43	-12.8	9.8	11.2	AmeriHome Mortgage	2	3.64	64	-5.2	0.1	0.1
28	AD MORTGAGE	271	7.65	14	-19.5	9.0	11.0	LoanCare	543	5.31	45	-14.5	6.3	7.3	Citadel Servicing Corp	5,577	7.63	23	-5.6	17.0	17.9
29	CORNERSTONE	1,088	7.49	6	-19.7	11.3	13.9	East West Bank	6	5.92	196	-14.9	0.6	0.7	Carrington	678	6.62	34	-5.9	12.7	13.5
30	Specialized Loan Servicing	231	6.32	45	-21.2	8.8	11.0	Northpointe Bank	84	6.05	40	-18.1	14.9	17.9	CARRINGTON MORTGAGE	384	8.25	15	-6.4	19.6	20.8
31	LoanCare	538	5.30	46	-25.0	4.7	6.2	CORNERSTONE	818	7.49	6	-21.3	9.5	12.0	East West Bank	7	5.91	193	-8.5	0.7	0.8
32	RUSHMORE -> SPS	3	6.32	28	-26.9	0.0	0.1	AD MORTGAGE	275	7.66	13	-27.6	9.3	12.6	Specialized Loan Servicing	302	6.50	39	-11.1	11.1	12.4
33	LIMAONE	12	7.89	17	-45.5	3.3	5.9	SNSC	1	7.81	11	-47.6	0.4	0.7	Northpointe Bank	191	5.94	37	-17.8	10.7	12.9
34	SNSC	2	7.87	10	-47.6	0.4	0.7	LIMAONE	13	7.90	16	-52.5	4.5	9.2	AD MORTGAGE	281	7.67	10	-18.8	9.4	11.4
35	SHELLPOINT -> SPS	25	7.66	8	-61.7	3.3	8.3	SHELLPOINT -> SPS	21	7.66	7	-52.6	3.4	7.1	CORNERSTONE	443	7.50	6	-19.6	9.9	12.2
36	SELENE FINANCE -> SPS	6	8.05	15	-99.4	0.2	33.9	SELENE FINANCE -> SPS	5	8.05	14	-99.5	0.2	34.1	SNSC	0	7.81	11	-47.6	0.4	0.7
37															SHELLPOINT -> SPS	10	7.66	7	-52.6	3.4	7.1
38															LIMAONE	13	7.92	13	-61.8	5.0	12.7
39															SELENE FINANCE -> SPS	2	8.05	14	-99.5	0.2	34.1

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Non-QM: Fixed Rate Bank Statement

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Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	Northpointe Bank	10	4.62	48	189.9	3.7	1.3	PNC Mortgage	12	7.10	13	64.3	25.1	16.0	HomeBridge	2	4.95	80	102.9	0.0	0.0
2	SN	23	6.98	24	81.7	17.6	10.1	Cenlar	45	5.67	41	49.8	45.8	33.3	PNC Mortgage	6	7.10	13	64.3	25.1	16.0
3	Cenlar	43	5.64	43	74.2	41.4	26.2	SN	24	6.99	23	34.3	15.3	11.6	Cenlar	29	5.30	46	49.7	37.5	26.8
4	Rushmore Loan Mgmt	1,553	5.74	43	21.9	14.0	11.7	PennyMac	64	7.16	24	15.1	25.7	22.7	SN	20	7.07	21	16.2	16.4	14.3
5	AmeriHome Mortgage	5	3.64	66	8.8	0.2	0.2	Rushmore Loan Mgmt	1,585	5.76	41	10.6	12.9	11.8	LoanCare	105	5.37	39	15.8	10.5	9.1
6	PennyMac	71	7.04	24	7.3	25.3	23.8	MRCOOPER	286	7.78	9	9.0	31.3	29.1	MRCOOPER	233	7.80	8	13.3	26.7	24.0
7	Planet Home Lending	1,028	6.44	28	5.8	20.5	19.5	New Residential	18,117	7.27	22	2.9	23.4	22.8	PennyMac	61	7.24	22	9.9	21.1	19.3
8	New Residential	19,076	7.26	22	3.0	24.7	24.1	A&D MTG	193	8.49	30	1.9	28.0	27.5	A&D MTG	208	8.52	26	7.7	25.6	24.0
9	Select Portfolio	31,854	6.73	28	2.4	21.5	21.0	Nationstar	3,795	6.31	31	1.9	13.1	12.9	Rushmore Loan Mgmt	1,583	5.75	39	5.4	12.1	11.5
10	METROCITY	47	4.52	48	0.7	4.7	4.6	Planet Home Lending	975	6.39	29	1.7	20.8	20.5	BSI Financial	83	5.87	69	1.6	6.7	6.6
11	Avidia Bank	3	5.39	137	-0.0	23.5	23.5	Select Portfolio	31,340	6.70	27	1.4	19.9	19.7	New Residential	15,912	7.24	22	1.5	21.0	20.7
12	East West Bank	1	6.09	235	-0.0	0.5	0.5	METROCITY	48	4.52	46	0.3	6.7	6.7	Select Portfolio	29,817	6.63	27	1.2	17.4	17.2
13	CARRINGTON MORTGAGE	293	8.14	17	-0.1	26.5	26.5	Avidia Bank	3	5.39	136	-0.0	23.5	23.5	Nationstar	3,536	6.14	32	0.8	11.7	11.7
14	Nationstar	3,844	6.35	30	-0.5	14.2	14.3	East West Bank	1	6.09	234	-0.0	0.5	0.5	METROCITY	49	4.52	43	0.2	5.6	5.6
15	Fay Servicing	1,242	8.28	19	-2.2	19.8	20.2	Fay Servicing	1,206	8.29	19	-0.3	24.7	24.7	Avidia Bank	3	5.38	132	-0.0	15.4	15.4
16	Rocket	34	9.52	12	-2.4	33.6	34.3	Rocket	36	9.52	10	-1.6	26.7	27.0	East West Bank	1	6.09	231	-0.0	0.5	0.5
17	BSI Financial	80	5.85	73	-3.2	5.2	5.3	RUSHMORE -> SPS	3	6.24	28	-3.3	0.6	0.6	Planet Home Lending	925	6.34	28	-0.4	18.7	18.7
18	A&D MTG	185	8.46	31	-3.2	36.9	37.9	N/A	4,455	6.43	29	-3.4	15.3	15.8	Fay Servicing	1,144	8.30	17	-0.5	21.8	21.9
19	N/A	4,939	6.59	27	-4.1	17.1	17.8	A&D Mortgage	2,729	6.85	33	-4.1	13.9	14.5	Rocket	26	9.51	9	-1.2	24.5	24.8
20	Carrington	689	7.19	26	-5.3	18.2	19.2	AmeriHome Mortgage	5	3.64	64	-5.2	0.1	0.1	N/A	4,242	6.07	33	-3.3	12.7	13.1
21	Citadel Servicing Corp	4,076	7.56	25	-6.5	20.3	21.5	Citadel Servicing Corp	3,980	7.56	25	-8.3	19.1	20.6	RUSHMORE -> SPS	1	6.24	28	-3.3	0.6	0.6
22	PNC Mortgage	14	7.10	14	-7.8	10.8	11.7	Carrington	556	7.02	30	-8.9	15.7	17.1	UWM	7	4.07	60	-4.0	15.0	15.6
23	A&D Mortgage	2,669	6.83	35	-7.9	13.3	14.4	Selene	1,818	6.64	31	-10.2	14.4	15.9	AmWest Funding	3,339	6.20	30	-4.7	14.9	15.6
24	Selene	1,885	6.69	31	-9.7	15.9	17.5	CARRINGTON MORTGAGE	304	8.14	15	-10.6	24.4	26.9	Citadel Servicing Corp	3,806	7.56	24	-4.9	19.2	20.1
25	MRCOOPER	316	7.75	10	-13.4	25.9	29.3	AmWest Funding	3,657	6.31	29	-11.6	16.2	18.1	A&D Mortgage	2,830	6.89	30	-5.0	12.8	13.4
26	AD MORTGAGE	179	7.69	14	-17.2	11.1	13.3	Northpointe Bank	63	5.92	40	-14.0	17.5	20.0	Selene	1,702	6.53	31	-5.0	14.1	14.8
27	AmWest Funding	3,931	6.37	28	-18.3	15.5	18.7	BSI Financial	81	5.86	72	-17.3	4.7	5.7	AmeriHome Mortgage	2	3.64	64	-5.2	0.1	0.1
28	CORNERSTONE	585	7.48	5	-21.1	14.9	18.6	CORNERSTONE	418	7.49	5	-19.2	13.2	16.1	CARRINGTON MORTGAGE	227	8.26	15	-7.7	24.2	25.9
29	RUSHMORE -> SPS	3	6.24	29	-26.9	0.0	0.1	Specialized Loan Servicing	186	6.36	43	-23.0	7.8	10.0	Carrington	444	6.80	35	-7.9	14.6	15.7
30	Specialized Loan Servicing	160	6.24	46	-38.1	6.6	10.4	AD MORTGAGE	181	7.70	13	-26.4	9.7	13.0	Specialized Loan Servicing	207	6.43	40	-16.0	10.7	12.7
31	SNSC	2	7.87	10	-47.6	0.4	0.7	LoanCare	101	5.34	42	-35.3	5.2	7.9	Northpointe Bank	142	5.83	37	-16.8	11.0	13.1
32	LoanCare	100	5.33	43	-97.9	0.1	5.4	SNSC	1	7.81	11	-47.6	0.4	0.7	CORNERSTONE	225	7.50	5	-17.5	14.1	16.8
33	SELENE FINANCE -> SPS	6	8.05	15	-99.4	0.2	33.9	SELENE FINANCE -> SPS	5	8.05	14	-99.5	0.2	34.1	AD MORTGAGE	185	7.71	10	-20.6	8.3	10.3
34															SNSC	0	7.81	11	-47.6	0.4	0.7
35															SELENE FINANCE -> SPS	2	8.05	14	-99.5	0.2	34.1

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

Non-QM: Fixed Rate DSCR/Asset Depletion

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Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	Lima One Capital	18	7.14	73	108.5	21.4	10.8	RUSHMORE -> SPS	0	7.62	11	89.6	0.0	0.0	RUSHMORE -> SPS	0	7.62	11	89.6	0.0	0.0
2	RUSHMORE -> SPS	0	7.62	12	89.7	0.0	0.0	Lima One Capital	18	7.13	71	40.3	18.1	13.2	Lima One Capital	19	7.13	68	24.8	16.3	13.3
3	Carrington	362	6.78	25	14.4	11.5	10.1	A&D MTG	45	8.46	30	11.8	19.2	17.3	BSI Financial	112	6.68	74	13.4	12.4	11.0
4	Planet Home Lending	516	6.21	37	12.3	12.7	11.4	Carrington	291	6.57	29	5.8	10.5	10.0	CHANGE LENDING LLC	53	7.28	33	7.0	18.4	17.3
5	Specialized Loan Servicing	72	6.51	43	10.7	13.4	12.2	Planet Home Lending	509	6.19	36	5.6	13.2	12.5	Planet Home Lending	508	6.16	34	5.2	11.8	11.2
6	Rushmore Loan Mgmt	713	6.03	41	4.8	13.1	12.6	Select Portfolio	12,838	6.88	26	4.1	14.4	13.9	Nationstar	927	6.53	26	4.2	8.7	8.3
7	Select Portfolio	13,132	6.91	26	4.0	14.8	14.2	Specialized Loan Servicing	86	6.60	41	3.2	14.1	13.7	A&D MTG	49	8.53	26	3.3	28.6	27.8
8	Selene	1,167	7.06	21	3.5	9.2	8.9	Rushmore Loan Mgmt	724	6.04	40	2.5	11.0	10.8	Select Portfolio	12,050	6.80	26	3.3	13.0	12.6
9	Fay Servicing	812	7.68	22	1.6	17.1	16.9	Selene	990	6.97	22	0.4	9.6	9.5	Carrington	234	6.27	32	1.2	9.2	9.1
10	Avidia Bank	0	6.00	168	-0.0	0.0	0.0	New Residential	8,328	7.50	21	0.4	14.5	14.4	Rushmore Loan Mgmt	729	6.01	38	0.7	11.4	11.4
11	New Residential	8,924	7.48	21	-0.5	14.0	14.1	Fay Servicing	769	7.65	22	0.1	16.4	16.4	Specialized Loan Servicing	95	6.65	38	0.2	11.9	11.9
12	AmWest Funding	1,475	6.28	28	-0.8	9.7	9.8	Avidia Bank	0	6.00	167	-0.0	0.0	0.0	Avidia Bank	0	6.00	164	-0.0	0.0	0.0
13	CARRINGTON MORTGAGE	212	8.13	15	-1.1	11.5	11.6	BSI Financial	107	6.67	77	-0.1	11.9	11.9	New Residential	7,247	7.54	21	-0.0	14.6	14.6
14	A&D MTG	44	8.45	31	-3.2	14.5	15.0	AmWest Funding	1,359	6.21	29	-2.5	10.1	10.4	Fay Servicing	687	7.61	22	-0.2	15.5	15.5
15	MRCOOPER	138	7.53	11	-4.6	7.6	8.0	MRCOOPER	130	7.55	10	-5.8	12.9	13.7	AmWest Funding	1,241	6.10	30	-1.8	9.9	10.0
16	Citadel Servicing Corp	2,055	7.74	22	-7.9	13.8	14.9	A&D Mortgage	1,182	6.95	33	-8.7	12.0	13.0	CARRINGTON MORTGAGE	157	8.24	14	-2.5	12.6	12.9
17	A&D Mortgage	1,160	6.93	34	-9.7	11.5	12.7	Nationstar	1,104	6.76	23	-8.9	7.8	8.6	Selene	826	6.85	24	-3.8	9.4	9.8
18	East West Bank	5	5.87	188	-10.8	1.0	1.2	LoanCare	442	5.30	46	-9.2	6.5	7.2	A&D Mortgage	1,225	6.98	29	-4.0	12.1	12.6
19	LoanCare	437	5.29	47	-10.9	5.7	6.4	Citadel Servicing Corp	1,950	7.75	22	-9.7	12.2	13.4	Citadel Servicing Corp	1,771	7.77	21	-8.0	12.1	13.1
20	BSI Financial	105	6.67	78	-11.5	9.3	10.5	N/A	1,974	6.48	30	-10.0	8.3	9.1	LoanCare	502	5.44	42	-8.3	7.4	8.0
21	Nationstar	1,176	6.83	22	-11.9	7.8	8.8	CARRINGTON MORTGAGE	215	8.13	14	-12.5	10.3	11.7	MRCOOPER	115	7.57	9	-8.5	10.0	10.9
22	N/A	2,193	6.63	28	-13.8	8.1	9.4	East West Bank	5	5.87	187	-17.4	0.6	0.7	N/A	1,952	6.15	34	-9.0	8.7	9.6
23	CORNERSTONE	503	7.51	8	-15.8	6.9	8.1	CORNERSTONE	400	7.49	6	-26.1	5.5	7.4	East West Bank	5	5.87	184	-9.7	0.8	0.8
24	AD MORTGAGE	92	7.57	15	-29.2	4.6	6.4	AD MORTGAGE	93	7.57	13	-30.1	8.3	11.7	AD MORTGAGE	97	7.58	10	-16.1	11.4	13.5
25	LIMAONE	12	7.89	17	-45.5	3.3	5.9	Northpointe Bank	20	6.46	40	-42.5	6.5	11.0	Northpointe Bank	49	6.27	37	-21.0	9.7	12.2
26	SHELLPOINT -> SPS	25	7.66	8	-61.7	3.3	8.3	LIMAONE	13	7.90	16	-52.5	4.5	9.2	CORNERSTONE	219	7.50	6	-25.0	5.5	7.3
27	Northpointe Bank	3	5.09	49	-100.0	0.0	0.4	SHELLPOINT -> SPS	21	7.66	7	-52.6	3.4	7.1	SHELLPOINT -> SPS	10	7.66	7	-52.6	3.4	7.1
28															LIMAONE	13	7.92	13	-61.8	5.0	12.7

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

Seasoned RPL: Fixed Rate Total

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Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	VALON ( FKA PEACHSTREET )	2	4.38	286	229.3	10.4	3.3	VALON ( FKA PEACHSTREET )	2	4.38	285	196.0	11.1	3.9	TIAA	9	5.33	254	83.7	15.3	8.6
2	Smaller Servicers	6	5.83	151	155.9	6.8	2.7	Smaller Servicers	6	5.86	151	87.3	3.9	2.1	VALON ( FKA PEACHSTREET )	2	4.37	281	59.2	6.1	3.9
3	TIAA	8	5.35	259	76.5	14.1	8.2	TIAA	9	5.36	257	56.8	11.2	7.3	Community Loan Servicing	276	3.56	47	29.8	5.7	4.4
4	PENNYMAC CORP.	21	4.00	44	74.5	5.2	3.0	Community Loan Servicing	270	3.56	50	28.6	5.3	4.2	Smaller Servicers	6	5.86	146	15.3	16.2	14.2
5	Citi	7	5.99	271	37.0	12.8	9.5	Cenlar	61	3.48	72	24.6	6.8	5.5	loanDepot.com	704	5.91	28	15.1	12.7	11.1
6	Wells Fargo	241	3.92	168	19.5	8.7	7.4	New Residential - Ocwen	21	5.67	259	19.9	7.0	5.9	Cenlar	45	3.48	78	14.5	4.9	4.3
7	loanDepot.com	905	6.48	26	16.1	13.1	11.4	loanDepot.com	890	6.44	25	17.6	14.3	12.2	New Residential - Ocwen	22	5.68	256	11.4	6.7	6.0
8	Community Loan Servicing	267	3.56	52	15.4	3.4	2.9	Citi	7	6.00	270	12.7	8.2	7.3	Wells Fargo	250	3.94	164	9.0	6.4	5.9
9	PHH Mortgage	348	4.94	254	12.7	6.5	5.7	Citadel Servicing Corp	367	4.87	51	9.4	7.9	7.3	Citadel Servicing Corp	376	4.87	48	6.2	6.7	6.4
10	Citadel Servicing Corp	361	4.87	53	11.4	5.9	5.3	Wells Fargo	244	3.93	166	8.5	6.7	6.1	PNC Mortgage	33	6.23	260	5.7	8.7	8.2
11	Rocket	10,995	9.57	12	7.3	24.5	23.0	Rocket	10,160	9.58	12	6.5	23.9	22.6	Rocket	8,621	9.60	12	5.3	22.8	21.8
12	BSI Financial	1,969	5.06	46	6.7	10.0	9.4	AmWest Funding	133	9.42	20	5.2	26.9	25.7	PHH Mortgage	362	4.91	252	4.0	6.3	6.1
13	SHELLPONIT	221	5.91	74	5.7	4.6	4.4	PHH Mortgage	354	4.95	252	4.4	6.5	6.2	N/A	83	8.38	40	2.5	29.4	28.8
14	Ocwen	533	5.44	264	2.3	7.1	6.9	BSI Financial	1,894	5.00	45	4.0	9.7	9.4	AmWest Funding	115	9.82	16	2.5	25.4	24.9
15	Rushmore Loan Mgmt	7,033	4.68	203	2.2	6.1	6.0	Fay Servicing	2,727	4.56	192	3.9	5.9	5.6	BSI Financial	1,636	4.84	44	1.7	9.0	8.8
16	Fay Servicing	2,679	4.57	195	1.6	5.3	5.2	Ocwen	545	5.45	263	3.8	7.7	7.5	Select Portfolio	25,553	4.49	203	1.3	5.6	5.5
17	Cohen	7	6.69	120	-0.0	3.3	3.3	Select Portfolio	25,628	4.52	203	0.6	5.6	5.6	Ocwen	568	5.47	259	1.1	7.4	7.3
18	Select Portfolio	26,175	4.55	200	-0.3	5.5	5.5	Greentree	6	5.00	236	0.5	11.7	11.7	Cohen	8	6.67	116	-0.0	6.5	6.5
19	Specialized Loan Servicing	1,411	8.67	94	-0.8	16.9	17.0	PNC Mortgage	31	6.23	263	0.4	8.5	8.4	Fay Servicing	2,775	4.56	188	-0.4	5.6	5.6
20	Selene	276	9.12	30	-1.2	17.9	18.1	Cohen	8	6.68	119	-0.0	10.4	10.4	Greentree	6	4.97	232	-0.5	18.9	18.9
21	N/A	315	8.28	29	-2.3	20.3	20.7	Rushmore Loan Mgmt	7,101	4.68	202	-1.1	5.9	6.0	Specialized Loan Servicing	1,592	8.80	85	-1.3	17.7	17.9
22	AmWest Funding	128	8.68	26	-4.8	22.3	23.3	Specialized Loan Servicing	1,475	8.72	91	-1.5	17.3	17.5	Rushmore Loan Mgmt	7,226	4.67	199	-1.6	5.9	6.0
23	RUSHMORE LOAN MANAGEMENT SERV	67	5.46	69	-5.6	12.2	12.9	N/A	158	8.30	29	-2.0	20.4	20.8	Planet Home Lending	152	6.75	120	-1.7	11.6	11.8
24	Planet Home Lending	143	6.61	127	-5.7	7.4	7.9	RUSHMORE LOAN MANAGEMENT SERV	68	5.46	68	-2.5	16.6	17.0	New Residential	12,945	5.90	137	-3.8	8.9	9.3
25	New Residential - Ocwen	20	5.66	261	-6.2	5.3	5.7	Selene	156	8.62	48	-3.2	16.2	16.7	Selene	96	7.89	74	-4.0	14.0	14.5
26	New Residential	14,419	6.08	128	-6.7	9.0	9.6	PENNYMAC CORP.	21	4.00	43	-4.9	7.4	7.7	RUSHMORE LOAN MANAGEMENT SERV	71	5.45	64	-4.7	14.0	14.6
27	Carrington	1,124	9.67	23	-8.2	17.0	18.4	New Residential	14,040	6.06	130	-5.1	9.3	9.8	Carrington	682	9.73	33	-4.7	16.1	16.8
28	Nationstar	4,779	5.65	129	-8.9	7.7	8.4	Carrington	986	9.75	25	-5.9	16.4	17.4	PennyMac	1,184	9.58	16	-7.2	17.9	19.2
29	PennyMac	1,562	9.31	15	-10.5	15.7	17.4	Planet Home Lending	150	6.84	121	-9.2	9.4	10.3	Nationstar	4,613	5.44	134	-9.7	7.3	8.1
30	PNC Mortgage	30	6.23	265	-10.9	8.9	10.0	PennyMac	1,390	9.41	16	-9.5	17.2	18.8	SHELLPONIT	112	5.91	72	-10.0	6.7	7.4
31	CORNERSTONE	158	9.32	14	-14.5	16.6	19.1	Nationstar	4,694	5.57	131	-9.8	7.7	8.5	Chase	214	3.86	118	-10.5	4.0	4.4
32	Cenlar	60	3.48	73	-20.1	7.6	9.4	SHELLPONIT	224	5.91	72	-10.0	6.7	7.4	MRCOOPER	12	5.03	222	-11.7	5.5	6.2
33	PENNY MAC	434	9.09	13	-24.1	13.0	16.7	CORNERSTONE	162	9.32	13	-13.6	16.5	18.9	CORNERSTONE	93	9.32	13	-13.1	16.6	18.9
34	Chase	220	3.84	119	-25.3	2.9	3.9	UNITED WHOLESALE MORTGAGE LLC	145	3.41	47	-19.0	6.3	7.7	SN	230	3.96	115	-15.1	4.6	5.4
35	SN	294	3.94	116	-27.8	3.7	5.1	PENNY MAC	442	9.09	11	-22.5	13.0	16.5	UNITED WHOLESALE MORTGAGE LLC	149	3.42	44	-16.6	5.3	6.3
36	MR COOPER GROUP	847	8.95	6	-27.9	9.5	12.9	Chase	222	3.84	117	-26.3	3.8	5.2	PENNYMAC CORP.	22	4.01	40	-17.5	7.2	8.7
37	Greentree	6	5.04	237	-30.3	5.0	7.1	MR COOPER GROUP	671	8.94	5	-27.8	9.1	12.4	PENNY MAC	340	9.15	10	-21.2	12.8	16.0
38	MRCOOPER	15	5.01	226	-43.6	4.2	7.4	SN	296	3.93	114	-29.4	3.5	4.9	MR COOPER GROUP	362	8.94	5	-27.5	9.0	12.2
39	UNITED WHOLESALE MORTGAGE LLC	143	3.41	48	-93.4	0.1	2.0	MRCOOPER	15	5.02	224	-53.4	3.0	6.4	Citi	7	6.01	267	-30.3	6.2	8.7
40	OPES ADVISORS	3	4.28	137	-95.1	0.3	5.9	OPES ADVISORS	3	4.28	135	-90.9	0.3	3.2	OPES ADVISORS	3	4.28	132	-84.5	0.3	1.9
41								Statebridge	2	6.24	212	-97.7	0.4	14.8	Statebridge	2	6.24	209	-95.5	0.4	7.9

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