



Santander US Capital Markets LLC

Historical Prepayment Speed Ranking Private Label Securitization by Shelf

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						
	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	Smaller Servicers	275	3.98	129	53.8	7.4	4.9	Smaller Servicers	42	4.22	132	50.4	9.7	6.6	Smaller Servicers	74	3.56	147	89.3	7.6	4.1
2	Smaller Servicers	87	4.70	76	29.9	7.2	5.6	RATE	3,844	4.67	32	30.3	22.8	18.0	Smaller Servicers	44	4.22	129	45.9	10.3	7.2
3	RATE	3,756	4.68	33	28.9	22.3	17.7	Smaller Servicers	137	4.83	98	25.1	6.7	5.4	Smaller Servicers	285	3.98	124	28.8	6.6	5.2
4	Smaller Servicers	220	6.48	42	21.6	16.5	13.8	Smaller Servicers	278	3.98	127	21.5	5.8	4.8	RATE	3,816	4.61	30	27.0	16.9	13.6
5	Smaller Servicers	187	5.30	44	19.8	8.7	7.3	PFMT	3,488	4.62	32	20.4	15.6	13.1	Smaller Servicers	72	4.16	124	16.3	8.9	7.7
6	PFMT	3,750	4.76	31	19.5	16.1	13.6	Smaller Servicers	106	3.81	123	18.5	6.6	5.6	PFMT	3,031	4.30	34	15.7	11.2	9.8
7	BINOM	443	5.29	51	16.6	11.6	10.0	Smaller Servicers	188	5.30	42	18.4	9.2	7.8	PMTLT	4,416	6.19	17	12.2	15.6	14.0
8	OCMT	1,636	3.27	54	15.6	3.9	3.4	Smaller Servicers	88	4.71	74	14.5	6.6	5.8	Smaller Servicers	90	4.71	71	9.7	6.4	5.9
9	Smaller Servicers	41	4.23	134	12.8	11.0	9.8	PMTLT	5,857	6.38	15	12.7	18.9	17.0	HAWT	829	3.45	48	9.3	5.1	4.6
10	PMTLT	6,812	6.45	14	11.8	19.6	17.7	Smaller Servicers	226	6.48	40	10.5	17.6	16.0	Smaller Servicers	141	4.83	95	8.3	8.6	7.9
11	MELLO	2,746	3.27	53	11.5	3.6	3.3	Smaller Servicers	365	2.64	59	10.1	2.2	2.0	RCKT	5,742	3.81	41	7.5	7.9	7.4
12	WFMBBS	3,606	3.35	60	10.7	3.9	3.5	HAWT	811	3.45	51	9.4	4.7	4.3	Smaller Servicers	145	3.95	108	6.8	6.8	6.4
13	RCKT	5,573	3.79	45	8.2	8.7	8.1	RCKT	5,658	3.81	44	8.8	8.5	7.8	Smaller Servicers	190	5.30	43	6.1	10.8	10.2
14	FSMT	6,558	3.41	58	5.4	4.0	3.8	TRK	542	4.80	50	6.7	8.9	8.4	Smaller Servicers	193	5.33	39	5.9	11.6	11.0
15	UWM	2,568	3.35	52	3.4	3.6	3.4	WFMBBS	3,638	3.35	59	5.6	4.2	3.9	CSMC	2,397	4.35	81	5.0	6.6	6.3
16	TRK	535	4.79	52	3.0	9.9	9.7	OCMT	1,652	3.27	53	3.7	4.3	4.2	PSMC	1,448	3.36	61	4.2	5.0	4.8
17	RMCT	1,769	6.67	12	2.6	32.5	31.9	Smaller Servicers	68	5.38	40	3.5	16.1	15.6	Smaller Servicers	235	6.51	37	4.2	13.7	13.2
18	CIM	2,420	4.32	57	1.7	7.1	7.0	PRKCM	446	7.08	34	3.5	21.6	20.9	PRKCM	472	7.14	30	4.1	19.8	19.1
19	PRKCM	431	7.05	35	1.1	22.8	22.6	Smaller Servicers	184	5.30	46	3.0	9.5	9.3	CMLTI	5,156	5.15	34	2.5	15.0	14.7
20	GSMBS	21,552	4.44	42	1.1	13.0	12.9	MELLO	2,767	3.27	52	2.8	3.4	3.4	GCAT	3,318	6.13	24	2.0	14.4	14.1
21	Smaller Servicers	135	4.83	100	1.1	1.4	1.4	BINOM	449	5.30	49	2.1	10.3	10.1	Smaller Servicers	109	3.81	120	1.7	6.1	6.0
22	JPMMT	41,830	4.61	43	-0.6	13.7	13.7	OBX	6,296	4.42	43	0.8	11.2	11.1	WFMBBS	3,706	3.36	56	0.8	4.4	4.3
23	GCAT	3,799	6.27	25	-0.9	16.4	16.5	GCAT	3,643	6.23	25	0.6	16.5	16.4	CHASE	9,482	6.48	22	0.7	23.6	23.5
24	Smaller Servicers	187	8.85	34	-1.3	23.4	23.7	CMLTI	5,270	5.22	35	0.5	17.8	17.7	BINOM	464	5.30	46	0.6	10.5	10.5
25	OBX	6,690	4.60	41	-1.4	11.4	11.6	FSMT	6,616	3.41	57	0.3	4.1	4.1	OBX	5,942	4.23	43	0.5	9.3	9.2
26	CHASE	11,211	6.49	22	-1.5	26.9	27.3	JPMMT	41,774	4.58	43	-0.0	14.2	14.2	Smaller Servicers	214	8.86	30	0.2	26.8	26.7
27	SEMT	15,923	5.35	38	-1.8	23.5	23.9	Smaller Servicers	194	8.85	33	-0.3	23.6	23.6	MELLO	2,810	3.27	48	0.2	3.5	3.5
28	CMLTI	5,349	5.26	36	-2.1	18.2	18.6	GSMBS	21,248	4.39	41	-0.5	12.9	12.9	RMCT	1,356	6.70	10	-0.1	26.9	26.9
29	PRPM	769	6.01	39	-2.7	14.0	14.4	CHASE	10,734	6.49	22	-0.5	27.2	27.3	JPMMT	40,861	4.48	41	-0.2	12.0	12.0
30	IMPRL	945	6.93	41	-2.8	15.2	15.6	CSMC	2,180	4.26	87	-0.6	5.4	5.5	GSMBS	20,881	4.30	40	-0.4	11.2	11.2
31	NRZT	859	3.49	53	-2.9	4.0	4.1	PSMC	1,416	3.36	64	-0.8	4.4	4.5	TRK	557	4.80	47	-0.7	8.9	8.9
32	MSRM	9,253	6.34	26	-3.5	18.5	19.1	PRPM	786	6.02	38	-1.5	14.0	14.2	FSMT	6,741	3.41	54	-0.8	4.3	4.3
33	Smaller Servicers	232	4.16	132	-4.1	4.1	4.3	RMCT	1,712	6.68	11	-1.6	30.9	31.3	OCMT	1,684	3.27	49	-2.5	4.5	4.6
34	VERUS	1,474	8.23	24	-4.2	17.1	17.8	VISIO	368	7.27	37	-1.6	13.0	13.2	MSRM	8,253	6.15	25	-2.6	16.6	17.0
35	BVINV	4,756	4.40	45	-4.4	6.9	7.2	BVINV	4,819	4.41	44	-2.4	6.9	7.0	SEMT	14,429	5.16	40	-3.1	18.6	19.1
36	VISIO	362	7.27	39	-5.5	14.0	14.8	CIM	2,497	4.34	55	-2.5	7.1	7.3	IMPRL	997	6.96	36	-3.2	11.7	12.0
37	NLT	871	6.30	29	-7.0	9.4	10.1	SEMT	15,374	5.29	39	-2.6	22.8	23.4	PRPM	816	6.05	34	-3.6	12.7	13.2
38	SAN	1,639	7.74	9	-8.4	17.2	18.6	IMPRL	964	6.95	39	-3.7	13.0	13.5	VISIO	382	7.28	34	-3.8	12.4	12.9
39	CSMC	2,111	4.19	89	-10.3	4.2	4.7	MSRM	9,153	6.31	25	-3.7	18.7	19.4	CIM	2,602	4.37	52	-4.1	6.8	7.0
40	Smaller Servicers	362	2.63	60	-10.3	1.5	1.7	VERUS	1,551	8.22	23	-5.8	16.4	17.3	BVINV	4,635	4.23	43	-4.6	6.1	6.4
41	PSMC	1,403	3.36	65	-10.9	3.0	3.4	NRZT	866	3.49	51	-6.1	3.7	4.0	VERUS	1,818	8.03	22	-6.1	14.2	15.0
42	Smaller Servicers	77	6.45	77	-11.1	12.3	13.7	UWM	2,588	3.35	50	-6.4	3.5	3.8	Smaller Servicers	370	2.64	55	-6.1	2.4	2.6

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

PLS: Fixed Rate Total

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Rank	3M Historical Horizon							6M Historical Horizon						12M Historical Horizon							
	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref
43	MFRA	1,600	5.43	41	-13.0	7.2	8.3	NLT	763	6.11	32	-8.0	8.2	8.9	NLT	675	5.91	33	-8.6	8.0	8.7
44	EFMT	1,861	7.68	12	-14.5	9.2	10.6	NYMT	658	6.84	23	-10.9	9.4	10.5	Smaller Servicers	239	4.16	127	-9.5	4.5	5.0
45	COLT	1,778	7.95	13	-17.7	14.2	16.9	SAN	1,411	7.74	9	-14.5	15.0	17.3	Smaller Servicers	80	6.46	73	-9.5	8.6	9.5
46	NYMT	649	6.83	25	-18.5	8.3	10.1	COLT	1,709	7.95	12	-15.2	13.3	15.5	UWM	2,628	3.35	47	-10.0	3.4	3.8
47	Smaller Servicers	181	5.31	47	-19.0	7.3	8.9	Smaller Servicers	140	3.95	111	-15.6	5.2	6.1	MFRA	1,504	5.22	40	-10.4	7.3	8.1
48	HAWT	804	3.45	53	-20.2	3.4	4.2	EFMT	1,627	7.69	12	-19.8	9.3	11.5	Smaller Servicers	138	5.38	37	-11.3	11.1	12.4
49	AOMT	1,375	7.16	15	-20.7	17.9	22.1	BARC	618	5.75	32	-19.9	9.3	11.4	BARC	522	5.36	35	-12.0	8.7	9.9
50	Smaller Servicers	104	3.81	125	-20.7	3.7	4.7	AOMT	1,271	7.14	15	-20.7	15.9	19.6	NRZT	880	3.49	48	-12.7	3.7	4.3
51	BARC	718	6.01	29	-22.2	9.8	12.5	MFRA	1,618	5.43	40	-21.1	6.4	8.0	NYMT	635	6.82	22	-12.8	8.3	9.5
52	HOMES	734	7.72	14	-26.3	16.7	22.1	Smaller Servicers	63	4.17	127	-23.0	3.2	4.2	EFMT	1,247	7.72	12	-13.4	10.0	11.4
53	Smaller Servicers	71	3.56	151	-35.4	3.2	5.0	Smaller Servicers	78	6.45	76	-23.1	8.5	11.0	COLT	1,324	7.98	12	-13.5	13.5	15.4
54	Smaller Servicers	138	3.94	113	-46.6	2.4	4.5	HOMES	754	7.72	12	-24.6	17.2	22.2	SAN	881	7.75	8	-14.6	14.6	16.9
55	Smaller Servicers	27	4.19	134	-85.1	0.5	3.2	Smaller Servicers	234	4.16	130	-28.7	3.0	4.1	AOMT	909	6.97	16	-18.4	13.8	16.7
56	Smaller Servicers	63	4.20	94	-91.3	0.4	4.6	Smaller Servicers	72	3.56	150	-31.0	3.1	4.4	HOMES	539	7.72	11	-23.3	16.4	20.9
57	Smaller Servicers	50	4.17	128	-92.8	0.3	4.0	Smaller Servicers	27	4.19	132	-86.1	0.5	3.3	Smaller Servicers	20	4.03	148	-34.0	3.7	5.6
58	Smaller Servicers	19	4.03	153	-93.2	0.2	2.6	Smaller Servicers	63	4.20	92	-93.5	0.3	4.9	Smaller Servicers	64	4.20	89	-52.8	3.9	8.1
59								Smaller Servicers	19	4.03	151	-96.8	0.1	3.6	Smaller Servicers	28	4.19	129	-84.1	0.8	4.9

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PLS: Fixed Rate Prime Jumbo

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Rank	3M Historical Horizon							6M Historical Horizon						12M Historical Horizon							
	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	MELLO	790	2.94	59	63.8	5.2	3.2	HAWT	168	3.13	52	53.8	9.2	6.1	Smaller Servicers	70	3.53	147	119.0	7.3	3.4
2	Smaller Servicers	275	3.98	129	53.8	7.4	4.9	Smaller Servicers	42	4.22	132	50.4	9.7	6.6	Smaller Servicers	44	4.22	129	45.9	10.3	7.2
3	Smaller Servicers	111	6.60	41	38.2	19.5	14.5	MELLO	797	2.94	57	30.8	4.1	3.2	HAWT	173	3.13	49	40.9	8.6	6.2
4	RATE	3,756	4.68	33	28.9	22.3	17.7	RATE	3,844	4.67	32	30.3	22.8	18.0	Smaller Servicers	285	3.98	124	28.8	6.6	5.2
5	NLT	111	7.58	5	20.4	29.0	24.7	Smaller Servicers	278	3.98	127	21.5	5.8	4.8	RATE	3,816	4.61	30	27.0	16.9	13.6
6	PFMT	3,243	5.03	27	19.7	18.0	15.3	PFMT	2,978	4.90	28	21.2	17.7	14.8	NLT	28	7.58	5	20.4	29.0	24.7
7	CIM	1,251	3.10	63	19.4	3.2	2.7	NLT	55	7.58	5	20.4	29.0	24.7	PFMT	2,513	4.56	31	17.4	12.9	11.1
8	OCMT	1,636	3.27	54	15.6	3.9	3.4	Smaller Servicers	115	6.59	40	18.9	19.6	16.7	MELLO	810	2.94	54	16.5	3.7	3.2
9	Smaller Servicers	41	4.23	134	12.8	11.0	9.8	Smaller Servicers	105	3.81	123	18.5	6.7	5.7	Smaller Servicers	118	6.62	37	16.2	11.9	10.3
10	WFMBS	2,608	3.23	63	7.4	3.3	3.1	Smaller Servicers	365	2.64	59	10.1	2.2	2.0	Smaller Servicers	68	4.16	124	15.5	9.0	7.8
11	RCKT	5,138	3.50	48	7.3	7.7	7.2	RCKT	5,211	3.52	46	8.7	7.6	7.0	Smaller Servicers	98	5.30	44	14.1	8.5	7.5
12	Smaller Servicers	95	5.30	49	4.1	0.6	0.6	WFMBS	2,630	3.23	62	4.3	3.8	3.7	Smaller Servicers	145	3.95	108	6.8	6.8	6.4
13	RMCT	1,769	6.67	12	2.6	32.5	31.9	OCMT	1,652	3.27	53	3.7	4.3	4.2	CSMC	1,395	4.10	107	6.7	6.0	5.6
14	GSMBS	17,076	4.46	41	1.4	14.3	14.1	OBX	3,025	4.90	33	3.2	17.8	17.3	RCKT	5,272	3.50	43	6.3	7.1	6.7
15	HAWT	165	3.13	53	1.4	5.5	5.5	PRKCM	230	6.90	34	2.5	22.6	22.1	PSMC	1,448	3.36	61	4.2	5.0	4.8
16	PRKCM	222	6.87	36	0.8	26.2	26.0	Smaller Servicers	96	5.30	47	0.3	5.5	5.4	OBX	2,699	4.63	34	2.3	14.6	14.3
17	BVINV	479	7.51	20	-0.2	20.2	20.2	JPMMT	33,855	4.50	43	0.3	15.6	15.6	Smaller Servicers	108	3.80	120	1.7	6.2	6.1
18	JPMMT	33,713	4.50	44	-0.2	15.0	15.0	GSMBS	16,919	4.43	40	-0.4	14.2	14.3	WFMBS	2,678	3.23	59	1.2	4.2	4.1
19	FSMT	2,789	3.14	61	-0.4	3.2	3.2	Smaller Servicers	94	8.87	33	-0.4	19.4	19.5	Smaller Servicers	103	8.87	30	1.0	24.0	23.8
20	OBX	3,273	5.07	31	-0.4	17.9	18.0	CHASE	10,728	6.49	22	-0.5	27.2	27.3	PRKCM	244	6.96	31	0.8	21.1	21.0
21	Smaller Servicers	91	8.87	34	-0.9	16.7	16.9	PSMC	1,416	3.36	64	-0.8	4.4	4.5	CHASE	9,476	6.48	22	0.7	23.6	23.5
22	CHASE	11,205	6.49	22	-1.5	26.9	27.3	FSMT	2,813	3.14	60	-1.4	3.8	3.9	JPMMT	33,471	4.42	42	0.1	13.0	13.0
23	SEMT	15,424	5.34	37	-1.8	23.8	24.1	RMCT	1,712	6.68	11	-1.6	30.9	31.3	RMCT	1,356	6.70	10	-0.1	26.9	26.9
24	MSRM	5,051	5.59	33	-3.3	21.5	22.1	BVINV	494	7.50	19	-1.7	18.8	19.1	CMLTI	2,880	5.32	30	-0.6	18.4	18.4
25	IMPRL	430	7.08	40	-3.4	17.3	17.9	CSMC	1,316	4.06	112	-1.8	4.9	5.0	GSMBS	16,660	4.36	39	-0.6	12.3	12.4
26	PMTLT	2,587	6.70	9	-3.6	23.9	24.6	PRPM	193	7.17	31	-2.5	19.7	20.2	OCMT	1,684	3.27	49	-2.5	4.5	4.6
27	Smaller Servicers	231	4.15	132	-4.1	4.1	4.3	CMLTI	3,034	5.43	31	-2.5	22.2	22.7	PMTLT	1,239	6.73	12	-3.1	22.3	22.9
28	SAN	726	7.79	9	-4.4	24.9	25.9	SEMT	14,857	5.27	38	-2.9	23.0	23.6	MSRM	4,943	5.49	31	-3.1	18.2	18.8
29	CMLTI	3,095	5.47	31	-5.9	22.2	23.4	IMPRL	440	7.09	39	-3.5	14.8	15.3	SEMT	13,885	5.14	39	-3.3	18.7	19.3
30	PRPM	187	7.16	32	-6.4	21.4	22.7	PMTLT	1,940	6.74	10	-3.5	24.8	25.5	IMPRL	457	7.10	36	-3.4	12.3	12.7
31	MFRA	138	7.71	9	-8.4	22.0	23.8	MSRM	5,108	5.59	32	-4.5	21.6	22.5	BVINV	328	7.49	19	-3.4	17.7	18.2
32	Smaller Servicers	362	2.63	60	-10.3	1.5	1.7	GCAT	750	7.20	15	-11.4	23.2	25.8	Smaller Servicers	370	2.64	55	-6.1	2.4	2.6
33	PSMC	1,403	3.36	65	-10.9	3.0	3.4	SAN	629	7.79	9	-11.6	21.4	23.9	Smaller Servicers	27	5.09	37	-7.2	6.7	7.2
34	GCAT	795	7.19	15	-12.0	23.3	26.1	CIM	1,262	3.10	61	-12.2	3.1	3.5	FSMT	2,863	3.14	57	-8.0	3.8	4.1
35	UWM	250	2.98	56	-14.4	3.0	3.5	Smaller Servicers	13	5.09	40	-12.6	12.4	14.1	PRPM	204	7.20	27	-8.6	18.5	20.0
36	COLT	369	8.04	7	-18.3	19.7	23.6	Smaller Servicers	140	3.95	111	-15.6	5.2	6.1	GCAT	649	7.21	14	-10.8	20.6	22.8
37	CSMC	1,285	4.03	114	-18.8	2.9	3.6	COLT	331	8.04	5	-18.9	15.5	18.8	SAN	397	7.80	8	-11.0	21.4	23.7
38	Smaller Servicers	103	3.81	124	-20.7	3.8	4.7	AOMT	601	7.14	15	-19.4	23.7	28.6	Smaller Servicers	238	4.15	127	-13.0	4.3	5.0
39	AOMT	643	7.15	16	-21.9	26.2	32.3	Smaller Servicers	60	4.16	127	-24.1	3.4	4.4	AOMT	438	6.96	17	-16.8	20.3	23.9
40	HOMES	362	7.68	12	-29.9	19.5	26.7	MFRA	141	7.70	8	-28.3	15.8	21.3	COLT	166	8.04	5	-18.9	15.5	18.8
41	BARC	287	6.91	17	-30.9	14.9	20.8	Smaller Servicers	233	4.15	130	-28.7	3.0	4.1	CIM	1,281	3.10	58	-21.7	3.0	3.9
42	Smaller Servicers	138	3.94	113	-46.6	2.4	4.5	HOMES	375	7.69	10	-29.2	21.3	28.8	BARC	152	6.22	26	-25.5	12.2	16.0

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	Shelf	3M Historical Horizon						6M Historical Horizon						12M Historical Horizon							
		\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref
43	Smaller Servicers	27	4.19	134	-85.1	0.5	3.2	BARC	220	6.67	20	-30.7	13.6	19.1	HOMES	270	7.70	9	-27.1	21.1	27.8
44	Smaller Servicers	63	4.20	94	-91.3	0.4	4.6	Smaller Servicers	68	3.53	150	-43.5	1.6	2.8	MFRA	70	7.70	8	-28.3	15.8	21.3
45	Smaller Servicers	19	4.03	153	-93.2	0.2	2.6	UWM	251	2.98	55	-46.9	2.1	3.9	Smaller Servicers	20	4.03	148	-36.3	3.4	5.2
46	Smaller Servicers	47	4.16	128	-94.4	0.2	4.2	Smaller Servicers	27	4.19	132	-86.1	0.5	3.3	UWM	254	2.98	52	-47.7	1.9	3.6
47	Smaller Servicers	67	3.53	151	-96.8	0.1	2.0	Smaller Servicers	63	4.20	92	-93.5	0.3	4.9	Smaller Servicers	64	4.20	89	-52.8	3.9	8.1
48								Smaller Servicers	19	4.03	151	-96.8	0.1	3.6	Smaller Servicers	28	4.19	129	-84.1	0.8	4.9

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PLS: Fixed Rate Investor

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Rank	Shelf	3M Historical Horizon						6M Historical Horizon						12M Historical Horizon							
		\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	Smaller Servicers	3	4.26	128	194.0	1.2	0.4	CHASE	6	3.79	130	543.3	13.4	2.2	Smaller Servicers	1	4.97	124	284.0	61.9	21.6
2	CHASE	6	3.77	132	86.4	0.2	0.1	Smaller Servicers	3	4.26	127	186.4	1.2	0.4	CHASE	6	3.81	127	123.8	6.8	3.1
3	PMTLT	4,226	6.30	17	30.6	16.9	13.2	PMTLT	3,917	6.20	17	30.5	15.9	12.4	Smaller Servicers	4	4.26	123	36.7	7.1	5.2
4	Smaller Servicers	87	4.70	76	29.9	7.2	5.6	Smaller Servicers	188	5.30	42	18.4	9.2	7.8	PMTLT	3,178	5.98	19	26.5	12.8	10.3
5	Smaller Servicers	187	5.30	44	19.8	8.7	7.3	Smaller Servicers	88	4.71	74	14.5	6.6	5.8	RCKT	470	7.28	14	12.9	16.8	15.0
6	BINOM	443	5.29	51	16.6	11.6	10.0	SEMT	194	7.12	25	10.7	35.3	32.5	CMLTI	2,168	4.97	36	10.3	10.7	9.8
7	WFMBMS	999	3.68	52	16.3	5.4	4.7	CMLTI	2,131	4.97	39	10.3	11.6	10.6	Smaller Servicers	90	4.71	71	9.7	6.4	5.9
8	PFMT	507	3.03	54	13.5	2.9	2.6	RCKT	446	7.27	18	9.3	18.0	16.6	PRKCM	228	7.32	30	8.4	18.4	17.1
9	RCKT	435	7.27	19	12.5	19.8	17.8	WFMBMS	1,009	3.68	51	8.4	5.0	4.6	GCAT	2,669	5.87	27	8.3	12.8	11.9
10	CMLTI	2,150	5.00	40	9.6	12.8	11.7	Smaller Servicers	54	5.45	40	6.9	16.9	15.9	SEMT	212	7.13	22	6.5	26.3	24.9
11	FSMT	3,769	3.61	56	8.7	4.5	4.2	GCAT	2,893	5.98	28	6.8	14.7	13.8	Smaller Servicers	193	5.33	39	5.9	11.6	11.0
12	UWM	2,318	3.39	51	5.3	3.6	3.4	TRK	542	4.80	50	6.7	8.9	8.4	FSMT	3,878	3.61	51	4.1	4.7	4.5
13	GCAT	3,004	6.02	28	5.1	14.5	13.8	PRKCM	216	7.28	33	4.6	20.5	19.7	CSMC	1,002	4.70	45	3.2	7.5	7.2
14	TRK	535	4.79	52	3.0	9.9	9.7	Smaller Servicers	88	5.31	45	4.2	13.8	13.3	CIM	1,321	5.60	46	2.3	10.3	10.0
15	Smaller Servicers	108	6.35	42	2.5	13.3	13.0	BINOM	449	5.30	49	2.1	10.3	10.1	Smaller Servicers	92	5.30	42	1.2	13.2	13.0
16	PRKCM	210	7.24	35	1.6	19.2	18.9	FSMT	3,803	3.61	54	1.4	4.4	4.3	GSMBS	4,221	4.10	43	0.9	6.8	6.7
17	Smaller Servicers	4	4.03	151	-0.2	42.2	42.2	Smaller Servicers	111	6.37	40	0.9	15.4	15.3	BARC	371	5.01	39	0.8	7.3	7.2
18	PRPM	582	5.64	42	-0.2	11.5	11.5	CSMC	864	4.55	49	0.9	6.2	6.1	BINOM	464	5.30	46	0.6	10.5	10.5
19	GSMBS	4,476	4.37	45	-1.1	8.0	8.1	CIM	1,235	5.60	50	0.5	11.1	11.1	WFMBMS	1,028	3.69	48	0.1	5.0	5.0
20	Smaller Servicers	95	8.83	35	-1.6	29.3	29.7	Smaller Servicers	100	8.84	33	-0.1	27.3	27.3	Smaller Servicers	0	6.75	159	-0.0	99.2	99.2
21	BARC	431	5.41	36	-1.9	6.3	6.4	PRPM	593	5.65	40	-0.9	12.0	12.1	Smaller Servicers	111	8.85	30	-0.3	29.2	29.3
22	IMPRL	515	6.82	41	-2.2	13.4	13.7	GSMBS	4,330	4.24	45	-1.1	7.4	7.5	PRPM	612	5.67	37	-0.4	10.7	10.8
23	CIM	1,169	5.62	52	-2.5	11.2	11.5	VISIO	368	7.27	37	-1.6	13.0	13.2	TRK	557	4.80	47	-0.7	8.9	8.9
24	NRZT	859	3.49	53	-2.9	4.0	4.1	UWM	2,337	3.39	50	-1.8	3.7	3.7	MSRM	3,310	7.14	17	-1.7	14.1	14.4
25	CSMC	825	4.44	51	-2.9	6.2	6.4	MSRM	4,045	7.22	17	-2.3	14.9	15.3	JPMMT	7,389	4.72	40	-2.2	7.0	7.1
26	JPMMT	8,117	5.03	40	-3.3	8.0	8.3	BARC	398	5.23	38	-2.5	6.8	7.0	IMPRL	540	6.85	36	-3.0	11.1	11.5
27	MSRM	4,202	7.23	17	-3.8	14.7	15.2	BVINV	4,325	4.06	47	-2.7	5.4	5.5	HAWT	655	3.53	48	-3.0	4.1	4.2
28	VERUS	1,474	8.23	24	-4.2	17.1	17.8	JPMMT	7,919	4.94	40	-3.1	8.0	8.2	Smaller Servicers	117	6.40	37	-3.4	15.5	16.0
29	VISIO	362	7.27	39	-5.5	14.0	14.8	IMPRL	523	6.83	40	-4.0	11.4	11.9	VISIO	382	7.28	34	-3.8	12.4	12.9
30	SEMT	179	7.11	27	-5.5	24.1	25.3	VERUS	1,551	8.22	23	-5.8	16.4	17.3	OBX	2,916	3.79	48	-4.1	4.3	4.4
31	BVINV	4,278	4.05	48	-6.3	5.3	5.6	NRZT	866	3.49	51	-6.1	3.7	4.0	BVINV	4,307	3.98	45	-4.9	5.1	5.4
32	OBX	3,113	4.08	48	-6.4	4.4	4.7	PFMT	511	3.02	52	-6.8	2.6	2.8	MELLO	2,000	3.41	46	-5.6	3.5	3.7
33	MELLO	1,956	3.41	51	-9.1	3.0	3.3	MELLO	1,970	3.41	49	-7.6	3.2	3.4	UWM	2,374	3.39	47	-6.1	3.6	3.8
34	Smaller Servicers	77	6.45	77	-11.1	12.3	13.7	OBX	2,958	3.89	49	-8.2	4.1	4.5	VERUS	1,818	8.03	22	-6.1	14.2	15.0
35	EFMT	1,861	7.68	12	-14.5	9.2	10.6	HAWT	643	3.53	51	-9.2	3.5	3.8	MFRA	1,434	5.10	42	-7.7	6.9	7.4
36	MFRA	1,462	5.21	44	-14.8	5.7	6.7	NYMT	658	6.84	23	-10.9	9.4	10.5	Smaller Servicers	80	6.46	73	-9.5	8.6	9.5
37	SAN	913	7.70	9	-15.4	10.6	12.4	Smaller Servicers	4	4.03	150	-12.5	23.6	26.5	Smaller Servicers	112	5.45	37	-11.8	12.1	13.6
38	COLT	1,409	7.92	14	-17.5	12.7	15.1	COLT	1,378	7.93	13	-14.0	12.7	14.7	COLT	1,158	7.97	12	-12.5	13.2	14.9
39	AOMT	733	7.16	15	-17.8	10.0	12.1	Smaller Servicers	1	5.00	127	-15.0	0.0	0.0	NRZT	880	3.49	48	-12.7	3.7	4.3
40	NYMT	649	6.83	25	-18.5	8.3	10.1	HOMES	379	7.75	14	-15.5	13.0	15.2	NYMT	635	6.82	22	-12.8	8.3	9.5
41	Smaller Servicers	87	5.31	46	-19.8	14.1	17.3	NLT	707	5.99	34	-16.0	6.4	7.5	NLT	647	5.84	34	-12.9	6.9	7.9
42	HOMES	373	7.75	16	-20.6	14.0	17.3	MFRA	1,477	5.22	43	-18.7	5.4	6.6	EFMT	1,247	7.72	12	-13.4	10.0	11.4

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PLS: Fixed Rate Investor

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Rank	Shelf	3M Historical Horizon						6M Historical Horizon						12M Historical Horizon							
		\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref
43	NLT	760	6.12	33	-21.0	6.2	7.7	SAN	782	7.70	9	-19.5	9.5	11.7	HOMES	269	7.74	13	-14.7	11.5	13.4
44	HAWT	638	3.53	52	-28.1	2.8	3.9	EFMT	1,627	7.69	12	-19.8	9.3	11.5	Smaller Servicers	4	4.03	147	-15.5	12.5	14.6
45	Smaller Servicers	1	5.00	129	-73.5	0.0	0.0	Smaller Servicers	78	6.45	76	-23.1	8.5	11.0	PFMT	518	3.02	49	-18.0	2.3	2.9
46	Smaller Servicers	2	4.02	155	-100.0	0.0	0.1	AOMT	670	7.13	14	-24.0	8.3	10.7	SAN	484	7.72	9	-21.5	8.7	11.0
47								Smaller Servicers	2	4.02	153	-100.0	0.0	0.1	AOMT	471	6.97	16	-22.6	7.4	9.5
48														Smaller Servicers	2	4.02	150	-100.0	0.0	0.1	

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PLS: Fixed Rate Expanded Prime

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Rank	Shelf	3M Historical Horizon						6M Historical Horizon						12M Historical Horizon							
		\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	OBX	304	4.85	79	4.9	8.9	8.5	Smaller Servicers	137	4.83	98	25.1	6.7	5.4	Smaller Servicers	141	4.83	95	8.3	8.6	7.9
2	Smaller Servicers	135	4.83	100	1.1	1.4	1.4	SEMT	323	4.89	90	-0.4	7.8	7.9	CMLTI	108	4.21	77	4.1	7.5	7.2
3	SEMT	319	4.89	91	-3.1	8.8	9.1	CMLTI	106	4.21	79	-3.8	3.9	4.0	SEMT	332	4.90	87	-0.1	8.3	8.3
4	CMLTI	105	4.21	81	-5.2	6.5	6.8	OBX	312	4.86	78	-5.3	9.0	9.5	OBX	327	4.87	75	-4.7	7.5	7.9

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 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							
	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	BHLD	31	5.97	78	44.4	22.1	15.8	HOF	16	6.17	68	86.2	23.1	13.1	HOF	33	6.17	65	28.9	12.2	9.6
2	ACRA	265	8.37	16	24.0	22.0	18.1	BHLD	32	5.98	77	53.5	16.0	10.7	CTDL	7	5.08	61	28.3	7.2	5.6
3	SHMLT	203	5.03	50	21.8	14.1	11.7	RUN	266	4.30	46	27.4	5.9	4.6	BHLD	33	6.00	74	25.7	12.4	10.0
4	GCAT	5,755	6.34	30	7.8	16.4	15.3	SHMLT	213	5.10	49	9.9	10.3	9.4	VISIO	89	6.90	75	12.7	12.9	11.5
5	OBX	20,513	7.21	20	7.6	24.4	22.8	OBX	19,768	7.22	20	7.1	23.1	21.7	GCAT	4,949	6.08	32	6.8	13.7	12.9
6	JPMMT	2,168	7.69	9	6.0	22.7	21.6	GCAT	5,550	6.28	30	6.7	15.9	15.0	GSMBS	1,799	6.93	23	6.3	20.6	19.5
7	CROSS	5,360	7.77	11	5.5	23.3	22.2	GSMBS	2,295	7.05	22	5.6	23.5	22.4	CROSS	4,248	7.88	10	6.2	20.0	19.0
8	DRMT	1,781	6.23	38	3.8	12.0	11.6	CROSS	5,019	7.81	11	5.6	21.8	20.7	OBX	17,905	7.20	20	5.0	20.0	19.1
9	GSMBS	2,654	7.11	21	3.3	22.4	21.7	DRMT	1,666	6.13	39	4.8	12.2	11.7	RUN	270	4.31	43	3.9	5.1	4.9
10	ARRW	487	4.99	57	1.0	6.7	6.6	ACRA	275	8.38	15	3.8	22.8	22.0	MSRM	1,107	8.07	14	3.5	22.9	22.2
11	BRAVO	6,485	7.63	21	0.6	22.7	22.6	JPMMT	1,832	7.72	9	2.4	21.1	20.6	JPMMT	1,248	7.77	9	1.3	19.6	19.3
12	MSRM	1,561	7.85	13	0.1	22.2	22.2	MSRM	1,274	7.96	14	1.3	22.2	21.9	ACRA	293	8.41	12	1.2	19.0	18.8
13	MFRA	3,717	6.74	31	-2.2	16.6	17.0	NRZT	4,799	6.82	25	1.1	17.4	17.3	MFRA	3,392	6.65	31	0.5	15.6	15.5
14	STAR	2,237	4.73	54	-3.1	6.7	6.9	ARRW	493	4.99	55	0.4	7.0	7.0	ARRW	506	4.99	52	0.4	7.1	7.1
15	VERUS	14,152	7.21	26	-3.4	19.2	19.8	EFMT	3,433	6.36	28	-0.2	13.1	13.2	DRMT	1,651	6.09	38	0.0	11.8	11.8
16	NRZT	5,019	6.86	25	-3.8	16.9	17.6	BRAVO	6,286	7.64	21	-0.3	21.3	21.3	STAR	2,320	4.73	49	-0.0	7.2	7.2
17	COLT	6,188	6.93	27	-3.8	19.1	19.8	STAR	2,266	4.73	52	-0.5	7.8	7.8	SHMLT	221	5.14	46	-0.1	7.5	7.5
18	EFMT	3,741	6.46	27	-3.8	13.1	13.6	CHNGE	917	6.75	39	-0.7	15.3	15.4	AOMT	10,740	5.99	35	-0.1	11.3	11.3
19	CHNGE	896	6.72	41	-4.2	14.9	15.5	PRPM	2,345	7.86	19	-2.1	18.9	19.3	CHNGE	1,088	6.85	35	-0.4	17.1	17.2
20	BARC	2,721	7.78	21	-4.2	18.9	19.7	VISIO	85	6.89	78	-2.2	11.8	12.0	BRAVO	5,475	7.67	21	-0.7	20.3	20.4
21	AOMT	11,054	6.07	37	-4.3	12.4	13.0	AOMT	10,879	6.04	37	-3.1	12.0	12.4	EFMT	2,930	6.14	31	-0.7	11.9	11.9
22	PRPM	2,529	7.87	19	-4.6	16.6	17.4	VERUS	13,680	7.19	26	-3.7	17.8	18.5	NRZT	4,299	6.74	26	-0.8	15.5	15.6
23	CSMC	2,074	4.68	54	-5.1	6.8	7.2	MFRA	3,547	6.70	32	-4.5	15.6	16.2	RMLT	137	5.98	72	-1.8	7.3	7.5
24	ADMT	4,389	8.03	16	-9.5	16.0	17.5	CSMC	2,099	4.68	53	-4.9	7.1	7.4	PRPM	1,947	7.90	18	-2.7	17.9	18.4
25	HOMES	3,366	7.53	14	-11.1	20.5	22.8	COLT	6,377	6.84	28	-6.2	18.1	19.2	COLT	6,723	6.71	28	-3.8	16.2	16.8
26	MCMLT	279	6.17	42	-11.2	11.9	13.3	ADMT	4,207	8.09	16	-8.4	15.3	16.6	PRKCM	1,232	6.77	24	-3.9	14.8	15.4
27	RUN	263	4.30	48	-13.1	5.4	6.2	IMPRL	1,849	5.13	46	-10.2	6.5	7.2	VERUS	13,396	7.05	27	-4.2	16.4	17.0
28	RMLT	132	5.97	76	-13.2	5.1	5.9	HOMES	3,166	7.58	15	-10.3	18.9	20.8	CSMC	2,146	4.69	50	-5.0	6.9	7.3
29	VISIO	84	6.89	80	-13.3	9.5	10.9	PRKCM	1,382	6.80	24	-10.9	15.0	16.7	ADMT	3,767	8.18	15	-6.2	15.2	16.1
30	IMPRL	1,827	5.13	48	-14.1	6.1	7.1	BARC	2,630	7.78	20	-11.5	16.2	18.1	HOMES	2,764	7.63	14	-6.6	17.9	19.0
31	PRKCM	1,559	6.82	22	-18.8	12.3	15.0	RMLT	133	5.97	75	-13.7	6.8	7.8	IMPRL	1,889	5.14	43	-6.7	6.7	7.2
32	SGR	807	4.91	50	-35.1	5.6	8.5	MCMLT	285	6.18	41	-14.0	12.9	14.9	BARC	2,267	7.78	20	-8.7	16.0	17.4
33								SGR	817	4.91	49	-17.1	6.8	8.1	MCMLT	295	6.20	38	-11.0	11.1	12.4
34								CTDL	3	5.06	65	-72.3	0.5	2.0	SGR	834	4.92	46	-13.8	6.1	7.0

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

Non-QM: Fixed Rate Bank Statement

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Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	ACRA	175	8.36	16	41.0	29.9	22.2	HOF	5	5.71	67	83.0	29.6	17.4	CTDL	6	5.10	61	329.5	8.0	1.9
2	BHLD	27	5.77	78	40.8	22.9	16.8	BHLD	28	5.79	77	55.3	15.4	10.2	HOF	11	5.71	64	96.0	10.3	5.4
3	SHMLT	124	5.28	52	18.6	15.9	13.6	RUN	165	4.42	47	24.1	5.6	4.6	BHLD	29	5.81	74	30.7	12.3	9.5
4	GCAT	4,369	6.26	32	10.6	17.8	16.2	ACRA	184	8.36	15	12.0	28.9	26.2	CHNGE	110	5.45	39	15.8	10.0	8.7
5	OBX	14,156	7.08	21	7.8	27.1	25.4	GCAT	4,310	6.22	32	8.7	17.0	15.7	GCAT	3,938	6.04	33	8.2	14.4	13.4
6	CROSS	3,799	7.78	11	6.4	25.6	24.3	OBX	13,648	7.09	21	7.2	25.3	23.8	ACRA	198	8.39	12	6.9	23.1	21.8
7	JPMMT	1,388	7.68	10	6.3	28.0	26.6	SHMLT	133	5.37	51	7.0	11.2	10.5	CROSS	3,053	7.87	10	6.9	22.1	20.9
8	GSMBS	2,152	7.06	22	3.2	24.4	23.7	CROSS	3,569	7.81	11	6.4	24.2	22.9	GSMBS	1,571	6.87	24	6.6	21.4	20.2
9	STAR	1,421	4.66	54	2.7	7.3	7.2	GSMBS	1,929	6.99	23	5.9	25.1	23.9	OBX	12,372	7.06	21	5.0	21.7	20.7
10	MSRM	995	7.84	12	2.1	27.0	26.5	JPMMT	1,198	7.71	9	3.8	26.0	25.2	RUN	167	4.43	44	5.0	4.8	4.6
11	DRMT	1,034	5.92	45	1.5	14.1	13.9	DRMT	1,048	5.92	43	3.6	13.5	13.0	MSRM	679	8.12	13	4.5	28.3	27.3
12	BRAVO	4,584	7.64	21	-0.0	25.7	25.7	EFMT	2,249	6.23	30	2.9	15.2	14.8	ARRW	259	5.36	56	3.9	8.1	7.8
13	ARRW	249	5.36	61	-0.1	9.3	9.3	MSRM	795	7.97	13	2.5	27.1	26.5	JPMMT	850	7.75	9	2.2	23.6	23.1
14	MCMLT	170	6.27	42	-1.0	14.7	14.8	STAR	1,439	4.66	53	0.5	7.5	7.5	EFMT	1,951	6.02	32	2.0	13.3	13.0
15	MFRA	2,454	6.73	31	-2.2	18.6	19.0	ARRW	252	5.35	60	-0.1	7.7	7.7	MFRA	2,247	6.65	31	1.0	17.7	17.5
16	VERUS	9,762	7.19	26	-2.6	22.0	22.5	BRAVO	4,470	7.65	21	-1.5	24.1	24.5	SHMLT	139	5.42	49	0.5	7.8	7.8
17	COLT	4,696	7.04	26	-3.3	21.8	22.4	PRPM	1,436	8.13	18	-1.8	21.9	22.3	DRMT	1,085	5.95	40	0.4	12.6	12.6
18	EFMT	2,446	6.34	29	-3.3	15.1	15.5	NRZT	3,690	6.74	27	-1.8	18.2	18.5	AOMT	7,684	5.82	38	-0.8	11.7	11.8
19	PRPM	1,548	8.12	18	-4.0	18.5	19.2	VERUS	9,468	7.17	26	-2.9	20.4	20.9	BRAVO	3,923	7.67	20	-1.8	22.8	23.2
20	BARC	1,745	7.86	21	-5.1	22.2	23.3	AOMT	7,708	5.86	39	-4.5	12.4	13.0	STAR	1,471	4.67	50	-2.2	7.0	7.1
21	NRZT	3,814	6.78	27	-5.4	18.9	19.8	MFRA	2,344	6.69	32	-4.5	17.5	18.3	PRPM	1,214	8.14	17	-2.7	20.2	20.7
22	AOMT	7,810	5.89	40	-7.2	12.9	13.9	COLT	4,839	6.95	26	-6.3	20.2	21.4	CSMC	1,477	4.57	51	-3.5	6.2	6.5
23	RUN	163	4.41	48	-9.0	5.4	6.0	ADMT	2,888	8.11	16	-8.1	17.0	18.4	VERUS	9,241	7.03	27	-3.6	18.2	18.8
24	ADMT	2,992	8.05	16	-10.0	18.3	20.1	MCMLT	173	6.26	41	-8.4	13.7	14.9	NRZT	3,392	6.67	27	-3.7	15.8	16.4
25	IMPRL	1,277	5.11	48	-13.0	5.3	6.1	CSMC	1,446	4.57	54	-9.9	6.2	6.8	COLT	5,088	6.84	26	-4.0	17.8	18.5
26	HOMES	2,304	7.49	13	-13.3	23.1	26.2	IMPRL	1,291	5.11	47	-10.1	5.9	6.6	PRKCM	898	6.72	24	-4.3	16.5	17.2
27	RMLT	95	5.91	75	-18.5	4.5	5.5	PRKCM	1,002	6.75	24	-11.3	16.9	18.9	RMLT	98	5.92	70	-4.6	6.6	6.9
28	CSMC	1,430	4.57	55	-19.4	5.4	6.6	BARC	1,693	7.86	20	-11.8	19.0	21.2	ADMT	2,610	8.19	15	-6.6	16.2	17.2
29	PRKCM	1,121	6.78	22	-19.6	14.3	17.5	HOMES	2,122	7.51	14	-12.2	21.4	24.0	IMPRL	1,318	5.11	44	-8.1	6.0	6.6
30	SGR	540	4.88	51	-47.7	3.8	7.2	SGR	546	4.89	50	-27.1	5.0	6.8	HOMES	1,809	7.55	14	-8.1	19.8	21.4
31	CHNGE	106	5.42	43	-97.9	0.1	5.1	RMLT	96	5.92	73	-27.4	4.1	5.6	MCMLT	179	6.27	37	-8.5	11.7	12.7
32								CHNGE	106	5.43	42	-35.3	4.9	7.5	BARC	1,483	7.85	20	-9.1	18.7	20.4
33								CTDL	3	5.08	65	-68.3	0.6	1.9	SGR	556	4.89	47	-17.2	5.2	6.3

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

Non-QM: Fixed Rate DSCR/Asset Depletion

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Rank	3M Historical Horizon							6M Historical Horizon						12M Historical Horizon							
	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	BHLD	4	7.15	78	84.3	16.8	9.5	HOF	11	6.40	68	88.7	19.7	10.9	HOF	23	6.39	65	14.7	13.0	11.5
2	SHMLT	79	4.64	47	29.9	11.0	8.6	BHLD	5	7.13	77	45.9	19.3	13.7	NRZT	907	6.98	21	14.1	14.2	12.5
3	CSMC	644	4.94	52	19.6	10.0	8.5	RUN	101	4.11	46	32.6	6.2	4.7	VISIO	89	6.90	75	12.7	12.9	11.5
4	DRMT	747	6.67	28	9.3	8.9	8.2	SHMLT	80	4.66	45	16.7	8.7	7.5	OBX	5,534	7.51	18	5.0	16.1	15.4
5	NRZT	1,206	7.12	18	7.0	10.6	10.0	NRZT	1,109	7.08	19	15.6	14.7	12.8	BRAVO	1,551	7.65	21	4.3	13.5	13.0
6	OBX	6,357	7.50	19	6.9	17.8	16.8	DRMT	618	6.48	32	7.7	10.0	9.3	GSMBS	228	7.29	17	4.0	15.2	14.7
7	JPMMT	780	7.70	8	4.8	12.5	11.9	OBX	6,120	7.51	18	6.9	17.9	16.8	BHLD	5	7.12	73	3.9	13.3	12.8
8	AOMT	3,243	6.51	31	4.8	11.2	10.8	BRAVO	1,816	7.62	21	5.5	13.8	13.1	STAR	849	4.85	48	3.5	7.7	7.4
9	ARRW	239	4.60	52	3.8	3.9	3.7	CSMC	653	4.94	51	3.5	9.0	8.8	CROSS	1,195	7.89	10	3.5	14.4	13.9
10	GSMBS	502	7.34	14	3.5	12.9	12.5	GSMBS	366	7.34	15	2.3	14.2	13.9	RMLT	39	6.12	75	3.4	9.3	9.0
11	BRAVO	1,902	7.62	21	3.2	15.2	14.7	CROSS	1,450	7.80	11	2.2	15.6	15.3	RUN	102	4.11	43	2.5	5.5	5.4
12	CROSS	1,561	7.76	11	2.4	17.4	17.1	CHNGE	811	6.92	39	1.3	16.6	16.4	AOMT	3,056	6.43	29	2.0	10.3	10.1
13	CHNGE	791	6.89	40	-0.6	16.7	16.8	ARRW	241	4.60	51	1.1	6.2	6.2	MSRM	429	8.00	15	0.1	13.6	13.6
14	BARC	976	7.63	20	-1.3	12.7	12.9	AOMT	3,171	6.48	30	0.8	11.0	10.9	GCAT	1,011	6.26	28	0.0	11.1	11.1
15	HOMES	1,062	7.63	15	-2.0	14.6	14.9	RMLT	38	6.12	78	0.4	13.2	13.2	DRMT	566	6.36	33	-0.8	10.1	10.2
16	MFRA	1,263	6.78	32	-2.3	12.7	13.0	STAR	827	4.84	51	-2.1	8.3	8.5	MFRA	1,145	6.66	31	-0.8	11.3	11.4
17	RMLT	37	6.12	79	-2.3	6.7	6.8	VISIO	85	6.89	78	-2.2	11.8	12.0	SHMLT	82	4.67	42	-1.2	7.0	7.1
18	GCAT	1,385	6.62	23	-4.5	11.6	12.2	GCAT	1,240	6.51	25	-2.6	12.2	12.5	CHNGE	978	7.01	35	-1.2	17.9	18.1
19	EFMT	1,294	6.69	24	-5.5	9.2	9.7	MSRM	479	7.94	16	-2.9	13.4	13.7	PRKCM	334	6.91	24	-2.0	10.1	10.3
20	PRPM	981	7.48	21	-5.8	13.7	14.4	PRPM	908	7.44	21	-2.9	14.0	14.4	HOMES	955	7.79	16	-2.1	14.2	14.4
21	MSRM	566	7.87	16	-6.8	13.0	13.9	JPMMT	634	7.74	8	-3.4	11.0	11.4	COLT	1,635	6.29	33	-2.6	10.9	11.1
22	VERUS	4,390	7.27	27	-6.9	12.6	13.5	HOMES	1,043	7.71	16	-3.6	13.7	14.2	PRPM	732	7.50	20	-2.7	14.1	14.4
23	COLT	1,492	6.60	31	-7.4	10.3	11.1	SGR	271	4.96	46	-4.5	10.2	10.6	JPMMT	398	7.83	8	-2.8	10.4	10.7
24	ADMT	1,397	7.99	16	-7.8	10.8	11.6	MFRA	1,203	6.73	32	-4.7	11.6	12.1	ARRW	248	4.61	48	-4.1	6.1	6.4
25	VISIO	84	6.89	80	-13.3	9.5	10.9	COLT	1,538	6.46	33	-5.5	11.0	11.6	IMPRL	572	5.20	42	-4.4	8.1	8.5
26	STAR	816	4.84	52	-14.1	5.6	6.5	VERUS	4,212	7.25	27	-7.0	11.9	12.7	ADMT	1,156	8.17	14	-5.0	13.0	13.7
27	PRKCM	437	6.92	21	-14.7	7.1	8.3	PRKCM	380	6.92	23	-8.8	9.9	10.8	VERUS	4,155	7.11	28	-6.2	12.1	12.9
28	IMPRL	550	5.19	47	-15.6	7.9	9.3	EFMT	1,184	6.59	25	-9.3	9.1	10.0	CSMC	669	4.94	48	-7.4	8.4	9.1
29	SGR	267	4.96	48	-19.1	9.1	11.2	ADMT	1,319	8.04	15	-9.4	11.5	12.6	BARC	784	7.64	20	-7.5	10.6	11.5
30	RUN	100	4.11	48	-19.2	5.3	6.5	BARC	937	7.64	20	-10.3	11.0	12.2	EFMT	978	6.38	27	-8.1	8.9	9.7
31	MCMLT	109	6.03	42	-32.8	7.6	11.0	IMPRL	558	5.19	46	-10.4	7.6	8.5	SGR	277	4.96	43	-8.7	7.7	8.4
32	ACRA	90	8.40	16	-58.1	4.1	9.6	MCMLT	112	6.05	41	-22.8	11.7	14.8	MCMLT	115	6.08	38	-15.1	10.3	12.1
33								ACRA	91	8.41	15	-31.8	9.0	12.9	ACRA	95	8.44	11	-21.1	9.8	12.3
34								CTDL	0	4.93	64	-93.6	0.2	2.6	CTDL	1	4.93	61	-99.7	0.1	30.4

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						
	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	NYMT	152	4.90	187	15.8	11.0	9.6	RBSHD	4	5.23	214	198.2	94.3	58.8	RBSHD	7	5.23	211	179.7	58.6	26.5
2	BVIN	267	3.56	52	15.4	3.4	2.9	SFPMT	21	3.45	115	48.4	4.0	2.7	Smaller Servicers	3	5.41	257	30.9	10.8	8.3
3	AGFMT	62	5.13	240	14.4	8.7	7.7	BVIN	270	3.56	50	28.6	5.3	4.2	BVIN	276	3.56	47	29.8	5.7	4.4
4	BRAVO	2,712	7.40	70	12.4	16.0	14.4	CIM	137	4.97	231	22.7	6.7	5.5	CIM	140	4.97	228	13.5	6.1	5.4
5	BARC	186	4.71	217	8.6	7.1	6.6	Smaller Servicers	3	5.40	260	19.2	10.9	9.2	SEMT	379	3.25	61	8.3	4.0	3.7
6	RCKT	9,789	9.53	12	6.4	23.9	22.6	GCAT	423	4.71	91	12.0	6.8	6.1	BARC	192	4.66	212	8.2	8.2	7.6
7	RPMLT	26	5.32	233	5.7	5.1	4.9	SEMT	612	3.33	60	8.9	4.0	3.7	MSRM	165	4.93	57	5.4	4.4	4.2
8	MSRM	377	4.83	51	4.9	3.9	3.7	NYMT	154	4.90	185	7.8	9.1	8.5	RCKT	7,663	9.56	11	5.3	22.2	21.2
9	CIM	136	4.97	233	4.8	5.1	4.9	BRAVO	2,579	7.30	73	7.6	15.4	14.4	RPMLT	27	5.33	229	5.1	6.2	5.9
10	PRPM	2,283	4.91	57	3.8	9.1	8.8	RCKT	9,042	9.55	11	6.2	23.5	22.3	BRAVO	2,410	7.12	77	4.9	14.1	13.5
11	NRZT	4,190	4.92	240	3.7	6.0	5.8	MSRM	271	4.86	52	6.1	4.7	4.5	AGFMT	64	5.16	236	4.1	7.4	7.1
12	GCAT	419	4.70	92	3.3	5.6	5.5	SAIF	267	11.10	17	3.1	21.5	20.9	SAIF	217	11.35	18	2.7	21.7	21.2
13	SAIF	236	11.03	17	2.8	21.1	20.6	NRPL	43	4.75	145	1.3	6.9	6.8	GRADE	425	10.25	32	1.4	21.9	21.6
14	NRPL	42	4.74	147	2.1	9.9	9.7	PRPM	2,210	4.86	56	1.1	8.8	8.7	VERUS	359	6.49	59	1.2	10.2	10.1
15	GRADE	360	10.27	36	1.8	22.6	22.2	NRZT	4,253	4.92	239	1.0	6.5	6.4	CSMC	9,823	4.48	220	0.5	5.2	5.1
16	CSMC	9,511	4.48	225	1.3	5.0	4.9	Smaller Servicers	6	5.00	236	0.5	11.7	11.7	PRPM	1,882	4.74	54	0.2	8.4	8.4
17	CMLTI	13,211	4.21	187	0.4	5.0	5.0	GRADE	390	10.25	35	0.4	22.3	22.2	CMLTI	13,000	4.22	184	-0.2	5.1	5.1
18	SEMT	790	3.55	58	-0.8	4.0	4.1	CMLTI	13,070	4.22	186	-0.1	5.1	5.1	NRZT	4,380	4.93	236	-0.2	6.3	6.3
19	DRMT	241	9.75	7	-1.0	19.9	20.1	AGFMT	62	5.14	238	-0.7	6.7	6.7	SFPMT	21	3.45	112	-0.3	2.4	2.4
20	VERUS	780	6.91	52	-1.3	12.4	12.5	DRMT	121	9.75	7	-1.0	19.9	20.1	Smaller Servicers	6	4.97	232	-0.5	18.9	18.9
21	TPMT	19,518	5.55	176	-1.7	8.5	8.6	TPMT	19,489	5.51	177	-1.3	8.6	8.7	JPMMT	2,232	7.48	24	-0.9	15.4	15.5
22	Smaller Servicers	3	5.39	261	-4.0	11.0	11.4	CSMC	9,588	4.48	223	-1.4	5.0	5.1	DRMT	60	9.75	7	-1.0	19.9	20.1
23	MCMLT	1,409	4.46	219	-5.5	4.8	5.1	BARC	188	4.70	215	-2.0	6.8	6.9	NYMT	158	4.89	182	-1.1	7.2	7.3
24	VSTA	1,474	9.97	12	-7.0	18.7	20.0	VERUS	573	6.61	58	-2.4	11.1	11.4	GCAT	432	4.70	87	-1.3	6.0	6.0
25	JPMMT	2,276	7.45	25	-7.0	13.6	14.6	JPMMT	2,516	7.65	23	-4.2	15.1	15.7	AOMT	492	5.36	44	-1.5	8.9	9.1
26	CROSS	269	8.57	7	-8.0	10.6	11.4	AOMT	532	5.47	51	-4.8	8.6	9.0	TPMT	19,330	5.43	178	-1.8	8.2	8.3
27	AJAXM	72	4.40	141	-8.1	4.0	4.4	MCMLT	1,422	4.46	218	-5.2	5.1	5.4	MFRA	272	5.09	201	-4.1	7.0	7.2
28	ACHM	262	11.94	9	-8.8	15.1	16.5	ACHM	298	11.96	8	-5.5	15.3	16.1	ACHM	216	12.01	7	-4.1	15.3	15.9
29	MFRA	262	5.07	206	-9.1	5.1	5.6	VSTA	1,333	10.04	12	-5.6	18.8	19.8	VSTA	1,112	10.15	11	-4.4	19.5	20.3
30	NLT	275	7.23	26	-9.3	10.6	11.6	GSMBS	1,759	5.85	100	-7.0	9.4	10.1	GSMBS	1,614	5.64	105	-5.1	8.8	9.2
31	AOMT	545	5.48	53	-11.2	8.6	9.6	NLT	238	6.50	33	-7.4	10.8	11.6	AJAXM	74	4.40	136	-5.7	3.9	4.2
32	GSMBS	1,962	5.95	94	-12.4	8.9	10.2	CROSS	134	8.57	7	-8.0	10.6	11.4	CROSS	67	8.57	7	-8.0	10.6	11.4
33	OBX	235	6.48	45	-12.4	6.8	7.8	MELLO	128	4.43	45	-9.6	4.7	5.2	NLT	189	5.55	41	-8.6	8.2	8.9
34	EFMT	1,190	9.04	13	-15.3	15.4	17.9	AJAXM	73	4.40	139	-9.9	3.2	3.5	JPMWM	107	3.55	105	-9.7	3.1	3.4
35	MELLO	127	4.44	47	-17.3	3.4	4.1	OBX	117	6.48	45	-12.4	6.8	7.8	MCMLT	1,450	4.46	215	-10.3	5.0	5.5
36	JPSMT	433	3.90	64	-23.7	4.2	5.4	MFRA	265	5.08	205	-13.1	5.8	6.6	OBX	59	6.48	45	-12.4	6.8	7.8
37	COOPR	1,431	8.95	6	-30.2	9.5	13.3	EFMT	1,217	9.04	11	-16.3	14.9	17.6	EFMT	930	9.07	10	-16.4	13.8	16.3
38	Smaller Servicers	6	5.04	237	-30.3	5.0	7.1	JPSMT	438	3.91	63	-20.3	5.8	7.2	JPSMT	343	3.94	64	-17.0	5.1	6.2
39	SAN	284	8.79	6	-31.9	8.5	12.3	RPMLT	26	5.32	232	-27.3	4.4	6.0	MELLO	131	4.43	42	-17.3	5.8	7.0
40	SFPMT	20	3.46	116	-33.3	2.6	3.9	COOPR	1,112	9.00	6	-29.9	9.3	13.1	NRPL	43	4.73	143	-26.3	4.4	5.9
41	JPMWM	105	3.54	109	-84.1	0.4	2.7	SAN	142	8.79	6	-31.9	8.5	12.3	COOPR	659	9.02	5	-28.5	9.2	12.7
42								JPMWM	105	3.54	108	-43.8	1.8	3.3	SAN	71	8.79	6	-31.9	8.5	12.3

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

Source: CoreLogic, Santander US Capital Markets

Shelf Descriptions

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

Source: Intex, Santander US Capital Markets

Shelf Descriptions

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

Source: Intex, Santander US Capital Markets

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