



Santander US Capital Markets LLC

Historical Servicer Prepayment Speed Ranking

May 2024 (April Speeds)

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Agency MBS Strategy

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GSE: Fixed 30yr

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Rank	Servicer	3M Historical Horizon						Servicer	6M Historical Horizon						Servicer	12M Historical Horizon					
		\$mm	WAC	WALA	%ΔRef	CPR	Ref		\$mm	WAC	WALA	%ΔRef	CPR	Ref		\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	Caliber Home Loans	2	5.38	163	2102.9	76.8	6.1	NewRez	1,253	4.30	94	411.7	27.3	6.0	NewRez	2,990	4.65	46	146.7	16.0	6.8
2	NewRez	1,369	4.28	92	409.2	28.5	6.3	LOWER LLC	672	4.22	24	50.3	7.6	5.1	CITIZENS FIRST BANK	2,241	4.24	40	50.2	10.1	6.8
3	LOWER LLC	718	4.30	25	66.5	9.3	5.7	CITIZENS FIRST BANK	2,276	4.35	42	45.8	9.1	6.4	Specialized Loan Servicing	30,709	4.52	35	27.3	7.3	5.7
4	CITIZENS FIRST BANK	2,287	4.40	42	42.8	10.0	7.1	Bay Equity	2,026	3.36	37	39.7	5.0	3.6	Quicken	263,478	3.96	33	25.1	6.6	5.3
5	NOVA HOME LOANS	1,638	3.66	31	40.7	6.6	4.7	Paramount Residential	1,550	4.75	23	28.8	7.1	5.5	NOVA HOME LOANS	1,645	3.58	27	22.7	5.7	4.7
6	Bay Equity	2,012	3.36	38	31.9	5.3	4.0	Quicken	264,719	4.07	35	26.7	6.1	4.9	NEXUS NOVA LLC	1,798	3.41	33	20.0	5.1	4.2
7	Quicken	264,310	4.09	36	29.3	6.9	5.4	Specialized Loan Servicing	29,781	4.66	37	23.4	6.5	5.3	Amerisave Mortgage	13,245	4.02	18	18.3	5.8	4.9
8	Paramount Residential	1,567	4.80	24	29.2	8.1	6.3	NOVA HOME LOANS	1,642	3.64	30	23.0	5.1	4.2	Bay Equity	2,056	3.35	34	16.5	4.8	4.2
9	Nova Financial	1,804	3.48	31	26.0	5.8	4.6	SOUTHSTATE BANK NATIONAL ASSOCIAT	5,417	3.94	39	22.4	6.1	5.0	SOUTHSTATE BANK NATIONAL ASSOCIAT	5,346	3.84	37	14.3	6.3	5.5
10	NEXUS NOVA LLC	5,382	3.41	34	25.7	5.7	4.6	INSPIRE HOME LOANS INC.	1,968	4.00	25	21.8	5.2	4.3	LOWER LLC	2,158	3.74	24	12.1	6.0	5.4
11	AXOS BANK	1,650	3.48	37	25.1	5.1	4.1	Mann Mortgage	1,416	3.28	33	21.3	4.5	3.7	Mutual Of Omaha	3,799	4.22	23	10.8	5.9	5.4
12	SOUTHSTATE BANK NATIONAL ASSOCIAT	5,441	3.98	40	24.5	7.0	5.6	NEXUS NOVA LLC	3,596	3.41	33	20.0	5.1	4.2	Click N Close.	2,794	3.56	28	10.5	5.8	5.3
13	Click N Close.	2,775	3.63	32	22.6	6.5	5.3	Click N Close.	2,783	3.61	30	18.1	5.6	4.7	THE FEDERAL SAVINGS BANK	2,068	3.63	36	9.0	5.2	4.8
14	Prime Lending (Plains Capital)	2,684	5.65	21	20.5	8.4	7.0	Nova Financial	1,809	3.46	29	16.5	4.8	4.1	Cardinal Financial	11,693	4.55	21	8.5	6.0	5.6
15	Mann Mortgage	1,109	3.32	34	20.2	5.1	4.2	AXOS BANK	1,652	3.45	36	12.6	4.1	3.6	UNITED COMMUNITY BANK	2,997	3.88	39	8.3	6.3	5.9
16	Specialized Loan Servicing	29,948	4.70	38	15.8	6.8	5.9	Amerisave Mortgage	11,098	4.28	20	12.3	5.3	4.7	FLAT BRANCH MORTGAGE INC	2,855	4.33	28	8.2	6.5	6.0
17	loanDepot.com	69,180	3.63	30	14.8	5.0	4.4	Cardinal Financial	11,437	4.78	22	11.8	6.0	5.4	AXOS Loan Servicing	23,454	4.05	58	8.1	6.7	6.3
18	BOK Financial	14,144	3.67	53	14.7	6.0	5.3	Prime Lending (Plains Capital)	2,666	5.63	20	11.7	7.0	6.3	Pingora Bank	1,650	3.40	34	7.9	4.4	4.1
19	Mutual Of Omaha	3,935	4.38	26	14.3	6.5	5.7	Ameris Bank	7,913	4.61	26	10.7	5.6	5.1	loanDepot.com	68,393	3.52	26	7.8	4.5	4.2
20	SIERRA PACIFIC MORTGAGE COMPANY I	5,428	4.19	36	13.8	6.0	5.3	THE FEDERAL SAVINGS BANK	2,116	3.67	39	9.7	4.8	4.3	Ameris Bank	7,587	4.47	24	7.6	5.8	5.4
21	THE CENTRAL TRUST BANK	3,779	3.68	43	13.1	5.7	5.0	ALCOVA MORTGAGE	2,128	3.54	31	9.5	4.7	4.3	Prime Lending (Plains Capital)	2,395	5.57	19	7.5	7.1	6.6
22	The Money Source	6,089	3.66	40	12.2	5.3	4.7	Mutual Of Omaha	3,909	4.35	24	8.8	5.5	5.1	Nova Financial	1,804	3.40	27	7.5	4.9	4.6
23	HomeBridge	203	5.94	17	11.7	8.7	7.8	loanDepot.com	68,973	3.60	29	8.5	4.2	3.9	ALCOVA MORTGAGE	2,155	3.52	28	7.4	5.2	4.8
24	Amerisave Mortgage	11,091	4.30	22	11.2	6.0	5.4	Pingora Loan Servicing	22,956	4.05	61	8.0	5.8	5.4	First Bank	10,094	3.56	37	7.1	5.2	4.9
25	INSPIRE HOME LOANS INC.	1,988	4.04	26	11.1	5.4	4.8	The Money Source	5,654	3.65	39	7.9	4.6	4.3	SWBC Mortgage	9,506	3.95	34	6.9	6.1	5.8
26	NexBank	11,937	3.91	32	9.8	5.2	4.8	SIERRA PACIFIC MORTGAGE COMPANY I	5,391	4.15	35	7.7	5.1	4.7	Mann Mortgage	1,656	3.29	30	6.5	4.9	4.6
27	Towne Mortgage	2,251	3.75	39	9.7	5.6	5.1	ATLANTIC BAY MORTGAGE GROUP LLC	4,374	3.66	34	7.4	4.8	4.5	Fairway	5,842	3.75	29	6.3	5.1	4.8
28	Zions Bancorporation	172	6.26	16	9.6	11.3	10.3	THE CENTRAL TRUST BANK	3,797	3.66	42	6.3	4.8	4.6	RENASANT BANK	4,228	3.93	37	6.3	5.8	5.5
29	ATLANTIC BAY MORTGAGE GROUP LLC	4,343	3.66	36	9.5	5.5	5.0	First Bank	10,057	3.61	39	6.1	4.5	4.3	Arvest Mortgage	31,965	4.09	38	6.2	5.8	5.5
30	Cardinal Financial	11,529	4.82	23	8.9	6.5	6.0	BMO Harris Bank	479	3.91	56	5.8	4.5	4.2	Zions Bancorporation	1,456	3.56	31	5.9	5.5	5.2
31	InterCap Lending	5,312	3.88	31	8.9	5.5	5.1	Fairway	5,953	3.86	31	5.0	4.6	4.4	INSPIRE HOME LOANS INC.	1,911	3.87	23	5.9	4.8	4.6
32	First National Bank Of Omaha	3,315	3.88	47	6.8	5.9	5.5	NexBank	12,452	3.92	30	4.8	4.4	4.2	THE CENTRAL TRUST BANK	3,511	3.64	40	5.4	5.3	5.1
33	FBC Mortgage	2,854	4.13	23	6.8	5.9	5.5	Freedom Mortgage	132,966	3.57	40	4.6	4.5	4.3	Colonial Savings	10,435	3.71	57	5.4	5.9	5.6
34	First Bank	10,034	3.63	41	6.7	5.1	4.7	Arvest Mortgage	32,796	4.20	39	4.6	5.2	4.9	Nexus Nova	23,094	3.59	28	5.1	4.8	4.6
35	Umpqua	5,384	3.86	51	6.5	5.4	5.1	BOK Financial	14,224	3.66	51	4.5	5.0	4.8	Movement Mortgage	32,522	4.58	20	4.9	5.9	5.7
36	Arc Home	4,090	3.63	35	6.0	4.8	4.5	Primary Residential	5,626	3.34	36	4.5	4.2	4.1	ATLANTIC BAY MORTGAGE GROUP LLC	4,647	3.65	31	4.9	5.4	5.2
37	Freedom Mortgage	135,586	3.65	41	5.6	5.1	4.8	First National Bank Of Omaha	3,303	3.84	46	4.4	5.3	5.0	Old National Bank	2,532	3.86	45	4.2	5.9	5.7
38	FIRST INTERSTATE BANK	2,472	3.81	58	5.4	5.5	5.3	Zions Bancorporation	530	4.19	29	4.4	5.7	5.5	Bank Of England	3,620	3.54	34	4.0	5.6	5.4
39	Land Home Financial	3,727	3.75	40	5.2	5.2	4.9	NBKC Bank	3,658	4.89	19	4.2	5.0	4.8	Paramount Residential	2,954	3.99	25	3.9	6.0	5.8
40	MSR Asset Vehicle	48,391	3.25	35	5.2	4.4	4.2	UNITED COMMUNITY BANK	3,027	3.97	41	4.1	5.6	5.4	SoFi	3,282	3.38	30	3.7	4.5	4.4
41	THE FEDERAL SAVINGS BANK	2,107	3.69	40	4.9	4.9	4.7	Guaranteed Rate	7,550	6.74	5	4.0	9.2	8.9	Fifth Third	79,119	3.77	42	3.7	5.2	5.1
42	Ameris Bank	7,996	4.65	27	4.8	5.9	5.6	Movement Mortgage	31,175	4.82	21	3.9	5.7	5.4	Freedom Mortgage	140,232	3.43	38	3.6	4.8	4.7

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

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43	First Federal Bank	8,291	3.61	39	4.7	5.1	4.9	InterCap Lending	5,276	3.83	29	3.7	4.7	4.5	HomeBridge	2,064	3.63	25	3.4	5.6	5.4
44	Pingora Loan Servicing	22,744	4.05	62	4.7	6.1	5.8	Summit Funding	3,375	4.57	27	3.6	5.6	5.4	Regions Bank	47,900	3.80	37	3.4	5.3	5.2
45	Arvest Mortgage	32,987	4.24	40	4.7	5.7	5.5	Nexus Nova	23,945	3.64	30	3.5	4.3	4.2	IDAHO CENTRAL CREDIT UNION	3,235	3.39	38	3.2	5.1	5.0
46	Movement Mortgage	28,828	4.92	22	4.4	6.5	6.2	Colonial Savings	10,278	3.71	60	3.4	5.1	4.9	Home Point Financial	23,004	3.48	25	2.8	5.3	5.2
47	SWBC Mortgage	9,049	4.12	36	4.4	6.1	5.9	Fifth Third	78,772	3.79	44	3.4	4.7	4.6	First Federal Bank	7,798	3.50	36	2.6	5.0	4.9
48	Fairway	5,998	3.90	32	4.4	5.2	5.0	First Federal Bank	8,317	3.59	38	3.0	4.5	4.4	InterCap Lending	4,916	3.75	27	2.5	5.0	4.8
49	PAM MSR TRUST I LLC	5,348	3.77	45	3.9	4.7	4.5	Truist Bank	156,542	3.62	55	2.5	4.5	4.4	BOK Financial	14,092	3.65	49	2.5	5.6	5.5
50	CRESCENT MORTGAGE COMPANY	910	4.38	86	3.7	7.0	6.7	Umpqua	5,402	3.85	50	2.4	4.7	4.6	The Money Source	5,338	3.58	38	1.9	4.8	4.7
51	SERVIS ONE INC.	1,339	6.08	15	3.5	8.2	7.9	Carrington	8,728	3.58	38	2.3	4.8	4.7	FIRST INTERSTATE BANK	2,502	3.77	53	1.8	5.7	5.6
52	EQUITY RESOURCES INC.	1,538	4.25	27	3.4	6.1	5.9	SWBC Mortgage	9,005	4.08	35	2.0	5.3	5.2	Gateway Mortgage	10,335	4.23	26	1.8	5.9	5.8
53	RENASANT BANK	3,903	4.10	39	3.4	5.6	5.5	First Savings Bank	1,435	3.52	30	1.7	3.9	3.8	First National Bank Of Omaha	3,281	3.77	43	1.8	5.7	5.6
54	Nexus Nova	25,064	3.77	31	3.4	5.0	4.8	MSR Asset Vehicle	49,283	3.25	34	1.5	3.8	3.7	Wells Fargo	368,805	3.84	69	1.7	5.7	5.6
55	Sierra Pacific	5,868	4.22	47	3.1	5.5	5.4	IDAHO CENTRAL CREDIT UNION	3,190	3.41	41	1.5	4.4	4.3	Matrix Financial	133,180	3.53	43	1.6	4.8	4.8
56	PennyMac	290,465	4.10	33	3.1	5.5	5.4	Wells Fargo	344,445	3.81	71	1.5	4.9	4.8	MORTGAGE LENDERS INVESTMENT TRADI	2,021	3.89	34	1.4	6.5	6.4
57	New American Funding	36,767	3.88	33	2.8	5.2	5.0	SoFi	3,227	3.38	33	1.4	3.9	3.9	GRANDER MORTGAGE CAPITAL LLC	4,823	3.46	31	1.4	4.9	4.8
58	NBKC Bank	3,819	4.98	19	2.7	5.6	5.4	PAM MSR TRUST I LLC	5,094	3.80	44	1.0	4.2	4.1	Truist Bank	159,216	3.63	51	0.8	5.0	5.0
59	Guaranteed Rate	6,429	6.82	5	2.1	10.3	10.1	Regions Bank	50,587	3.84	39	0.9	4.7	4.7	First United Bank	5,698	4.17	34	0.8	6.1	6.0
60	Regions Bank	50,563	3.86	40	1.7	5.3	5.2	PennyMac	287,567	4.06	32	0.8	4.8	4.7	Summit Funding	3,343	4.49	24	0.8	5.5	5.5
61	Fifth Third	78,586	3.80	46	1.6	5.1	5.1	United Shore (Retained)	194,399	4.47	22	0.7	4.7	4.6	NBKC Bank	3,757	4.52	18	0.7	4.9	4.8
62	MORTGAGE LENDERS INVESTMENT TRADI	2,000	3.95	38	1.6	6.7	6.6	Matrix Financial	132,827	3.55	46	0.7	4.2	4.2	Gate City Bank	1,626	3.47	42	0.6	5.0	5.0
63	Flagstar	50,536	4.31	32	1.5	5.7	5.6	Nationstar	337,663	4.05	46	0.4	4.9	4.9	Aurora	17,807	3.54	42	0.6	5.1	5.1
64	Truist Bank	155,798	3.64	56	1.3	4.9	4.8	FLAT BRANCH MORTGAGE INC	2,965	4.50	29	0.3	5.7	5.7	Flagstar	48,950	4.14	30	0.5	5.3	5.3
65	FIDELITY BANK NATIONAL ASSOCIATIO	3,725	3.48	61	1.2	4.6	4.6	RENASANT BANK	4,146	4.03	38	0.2	4.9	4.9	NexBank	12,952	3.91	27	0.4	4.6	4.6
66	ALCOVA MORTGAGE	2,112	3.55	32	1.2	4.8	4.8	Multiple Servicers (Unidentified)	4,234	4.13	153	-0.1	6.1	6.1	Iowa Bankers Mortgage	4,104	3.92	39	0.4	5.5	5.5
67	Lakeview	283,246	4.81	27	1.1	5.7	5.7	STOCKTON MORTGAGE CORPORATION	3,163	3.83	29	-0.2	4.7	4.7	MSR Asset Vehicle	47,534	3.25	30	0.3	4.2	4.2
68	Matrix Financial	131,889	3.55	47	0.9	4.7	4.6	Lakeview	274,046	4.75	26	-0.2	5.0	5.0	PennyMac	279,533	3.93	30	0.2	5.1	5.0
69	United Shore (Retained)	191,742	4.60	22	0.6	5.4	5.4	Navy Federal Credit Union	3,640	3.98	75	-0.3	5.1	5.2	FIDELITY BANK NATIONAL ASSOCIATIO	3,777	3.45	56	0.2	4.8	4.8
70	GRANDER MORTGAGE CAPITAL LLC	6,278	4.01	30	0.4	5.2	5.2	Old National Bank	2,562	3.94	48	-0.6	5.1	5.1	New American Funding	36,150	3.74	30	0.0	4.8	4.8
71	Colonial Savings	10,171	3.71	62	0.1	5.4	5.4	FBC Mortgage	2,815	4.08	22	-0.6	4.8	4.9	Marlin Mortgage Capital	24,810	3.14	32	0.0	3.9	3.9
72	Carrington	8,680	3.59	40	-0.1	5.1	5.1	HomeBridge	198	5.90	16	-0.7	6.8	6.8	CADENCE BANK	4,211	3.91	45	-0.1	5.8	5.8
73	GMFS	7,724	4.06	39	-0.1	5.5	5.5	Iowa Bankers Mortgage	4,283	4.08	40	-0.7	5.0	5.1	SIERRA PACIFIC MORTGAGE COMPANY I	4,435	4.08	34	-0.1	4.9	4.9
74	Old National Bank	2,571	3.97	49	-0.2	5.6	5.6	MORTGAGE LENDERS INVESTMENT TRADI	2,007	3.93	37	-0.8	5.8	5.8	Pentagon Federal Credit Union	6,041	3.72	36	-0.2	4.8	4.8
75	FLAT BRANCH MORTGAGE INC	3,014	4.56	30	-0.2	6.2	6.2	CMG Mortgage	64,480	3.94	29	-0.8	4.3	4.4	FBC Mortgage	2,774	4.02	20	-0.3	5.2	5.2
76	Bank Of England	3,575	3.59	38	-0.5	5.3	5.3	New American Funding	36,584	3.84	32	-0.8	4.4	4.5	Lakeview	253,102	4.59	25	-0.3	5.2	5.3
77	Navy Federal Credit Union	3,643	4.01	76	-0.5	5.5	5.6	Sierra Pacific	5,835	4.18	46	-0.9	4.8	4.8	Navy Federal Credit Union	3,613	3.91	74	-0.4	5.7	5.7
78	BASE MSR 2 LLC	6,487	3.41	49	-0.7	4.7	4.7	First United Bank	6,112	4.27	35	-0.9	5.6	5.7	COMMUNITYAMERICA CREDIT UNION	1,573	3.92	41	-0.6	5.6	5.7
79	PNC Mortgage	134,720	3.49	56	-1.2	4.7	4.8	Flagstar	49,955	4.26	31	-0.9	4.9	5.0	Nationstar	288,884	4.00	44	-0.7	5.2	5.2
80	Nationstar	352,641	4.08	48	-1.3	5.3	5.4	Pentagon Federal Credit Union	6,187	3.83	38	-1.3	4.3	4.4	CMG Mortgage	62,347	3.87	27	-0.8	4.7	4.7
81	STOCKTON MORTGAGE CORPORATION	3,162	3.85	31	-1.4	5.2	5.3	PHH Mortgage	77,224	4.13	35	-1.4	4.6	4.6	United Shore (Retained)	206,067	4.23	21	-1.0	4.7	4.7
82	United Shore (Sold)	177,198	3.72	37	-1.4	4.3	4.4	CADENCE BANK	4,300	4.01	48	-1.6	5.1	5.2	Weststar Mortgage	3,023	3.41	37	-1.1	5.1	5.2
83	Wells Fargo	331,216	3.80	70	-1.5	5.1	5.1	U.S. Bank	138,800	4.08	49	-1.8	4.7	4.8	Union Home Mortgage	17,853	4.06	25	-1.1	5.5	5.5
84	Colorado Federal Savings Bank	2,798	3.66	55	-1.6	4.6	4.6	PNC Mortgage	135,345	3.49	55	-1.9	4.3	4.4	Northpointe Bank	4,478	3.43	33	-1.4	4.9	5.0

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85	PHH Mortgage	77,650	4.17	36	-1.6	5.1	5.2	MISSION SERVICING RESIDENTIAL INC	7,701	3.91	31	-2.2	4.8	4.9	SUNFLOWER BANK NATIONAL ASSOCIATI	3,386	3.94	33	-1.5	5.2	5.3
86	CADENCE BANK	4,327	4.06	48	-1.9	5.7	5.8	Bank Of England	3,588	3.58	37	-2.2	4.6	4.7	Primary Residential	5,721	3.33	33	-1.6	4.6	4.7
87	UNITED COMMUNITY BANK	3,040	4.01	42	-2.1	5.8	5.9	New Residential	263,468	3.97	57	-2.5	4.7	4.8	Multiple Servicers (Unidentified)	8,379	4.34	153	-1.8	7.1	7.3
88	Planet Home Lending	21,083	4.96	24	-2.3	5.8	5.9	Aurora	17,486	3.54	45	-2.6	4.3	4.4	Guaranteed Rate	9,557	6.34	5	-2.0	7.8	8.0
89	New Residential	274,943	3.97	57	-2.3	5.2	5.3	United Shore (Sold)	171,135	3.75	35	-2.6	3.8	3.9	BSI Financial	21,398	3.79	31	-2.0	4.8	4.9
90	Trustmark Bank	4,153	4.21	50	-2.4	5.6	5.8	EQUITY RESOURCES INC.	1,520	4.20	26	-2.6	5.2	5.3	New Residential	217,983	3.97	59	-2.1	5.2	5.3
91	IDAHO CENTRAL CREDIT UNION	3,170	3.41	43	-2.4	4.6	4.7	Sailfish Servicing	18,684	3.43	32	-2.6	3.6	3.7	GMFS	7,627	3.94	36	-2.4	5.3	5.5
92	U.S. Bank	139,032	4.11	50	-2.5	5.1	5.3	NATIONS DIRECT MORTGAGE	1,818	4.13	44	-2.7	4.2	4.3	Onslow Bay Financial	87,515	3.12	30	-2.5	3.6	3.7
93	Multiple Servicers (Unidentified)	3,890	4.19	156	-2.5	6.4	6.6	Land Home Financial	3,737	3.73	39	-3.1	4.3	4.4	Huntington National Bank	20,778	4.06	44	-2.5	5.8	5.9
94	Iowa Bankers Mortgage	4,346	4.14	40	-2.5	5.4	5.5	Northpointe Bank	4,408	3.44	36	-3.1	4.2	4.3	PHH Mortgage	80,370	3.98	34	-2.5	4.9	5.1
95	MISSION SERVICING RESIDENTIAL INC	9,151	3.90	32	-2.5	5.3	5.4	Onslow Bay Financial	91,972	3.14	33	-3.2	3.3	3.4	STOCKTON MORTGAGE CORPORATION	3,134	3.74	27	-2.7	5.1	5.2
96	CMG Mortgage	63,857	3.98	30	-2.7	4.8	4.9	Union Home Mortgage	18,281	4.21	26	-3.3	5.1	5.3	BARRINGTON BANK & TRUST COMPANY N	4,753	3.69	32	-2.8	4.9	5.1
97	Onslow Bay Financial	92,450	3.15	34	-2.7	3.8	3.9	Arc Home	4,101	3.61	34	-3.3	3.9	4.1	U.S. Bank	145,396	3.97	48	-2.8	5.2	5.3
98	Aurora	17,344	3.53	47	-2.7	4.7	4.8	Mortgage 1	2,721	4.30	28	-3.3	5.4	5.5	PNC Mortgage	133,041	3.47	53	-2.9	4.9	5.0
99	Northpointe Bank	4,379	3.44	37	-3.2	4.7	4.8	Towne Mortgage	2,315	3.74	38	-3.4	4.5	4.6	Independent Bank	2,348	3.88	41	-3.0	5.5	5.7
100	Chase	461,690	3.62	52	-3.6	4.5	4.6	COMMUNITYAMERICA CREDIT UNION	1,601	4.02	43	-3.5	4.9	5.1	Keybank	7,920	3.70	39	-3.0	4.8	5.0
101	Summit Funding	3,379	4.60	28	-3.6	5.9	6.0	GRANDER MORTGAGE CAPITAL LLC	5,514	3.69	31	-3.5	4.3	4.5	AmeriHome Mortgage	50,326	5.40	18	-3.1	6.0	6.2
102	BSI Financial	19,334	4.01	33	-3.6	4.8	5.1	GMFS	7,689	4.02	38	-3.7	4.8	4.9	MISSION SERVICING RESIDENTIAL INC	4,406	3.92	31	-3.2	4.9	5.0
103	Seneca Mortgage	25,530	3.68	34	-3.8	4.5	4.7	Keybank	8,047	3.80	41	-3.8	4.3	4.5	GATEWAY SERVC0 LLC	2,373	3.73	37	-3.2	5.6	5.8
104	FIRST-CITIZENS BANK & TRUST COMPA	2,391	4.03	53	-4.0	5.5	5.8	Nations Lending Corporation	5,942	4.17	27	-3.8	4.9	5.0	Carrington	8,620	3.56	36	-3.3	5.1	5.3
105	Weststar Mortgage	3,053	3.44	42	-4.4	4.9	5.1	MLD Mortgage	3,120	3.68	32	-3.9	3.7	3.9	WEST GATE BANK	2,581	3.65	36	-3.3	5.1	5.3
106	FIRST NATIONAL BANK OF PENNSYLVAN	3,381	4.38	37	-4.7	5.6	5.9	FIRST-CITIZENS BANK & TRUST COMPA	2,366	3.98	52	-4.0	5.1	5.3	PAM MSR TRUST I LLC	3,973	3.75	44	-3.4	4.2	4.4
107	Sailfish Servicing	18,087	3.46	33	-5.1	4.0	4.2	Chase	463,791	3.61	51	-4.1	4.0	4.2	Trustmark Bank	4,013	4.06	48	-3.5	5.6	5.8
108	SoFi	3,204	3.37	34	-5.4	4.1	4.3	Planet Home Lending	21,227	4.96	23	-4.4	5.0	5.2	United Shore (Sold)	150,381	3.72	34	-3.6	4.1	4.2
109	Provident Funding	24,282	3.88	58	-5.6	4.6	4.9	Weststar Mortgage	3,032	3.43	40	-4.5	4.4	4.6	Chase	441,600	3.59	49	-3.7	4.5	4.7
110	Kinecta Federal Credit Union	1,495	3.63	62	-5.6	4.0	4.2	SERVIS ONE INC.	1,224	5.98	16	-4.7	7.0	7.3	Planet Home Lending	20,732	4.92	20	-3.9	5.3	5.5
111	Mortgage 1	2,738	4.34	29	-5.7	5.8	6.2	Huntington National Bank	21,113	4.15	46	-4.8	5.1	5.4	Seneca Mortgage	23,487	3.58	31	-4.2	4.4	4.6
112	WEST GATE BANK	2,624	3.79	39	-6.2	5.0	5.3	BSI Financial	20,410	3.92	33	-4.9	4.2	4.4	Arc Home	4,111	3.57	32	-4.3	4.3	4.5
113	Huntington National Bank	21,208	4.19	46	-6.3	5.6	5.9	FIDELITY BANK NATIONAL ASSOCIATIO	3,757	3.47	59	-5.0	4.0	4.2	Citizens Bank	65,265	3.86	39	-4.5	5.0	5.2
114	SUNFLOWER BANK NATIONAL ASSOCIATI	3,469	4.08	36	-6.9	5.1	5.4	Seneca Mortgage	25,489	3.67	33	-5.3	4.0	4.2	EQUITY RESOURCES INC.	1,619	4.02	24	-4.6	5.4	5.7
115	Citizens Bank	65,864	3.96	42	-6.9	4.9	5.2	BASE MSR 2 LLC	5,392	3.42	51	-5.4	4.0	4.3	OPPORTUNITY BANK OF MONTANA	1,785	3.95	35	-4.7	5.3	5.5
116	Gateway Mortgage	9,275	4.33	30	-7.0	5.7	6.1	Gate City Bank	1,638	3.55	44	-5.5	4.1	4.4	BMO Harris Bank	2,577	3.95	61	-4.7	5.8	6.1
117	Bank of America	48,437	4.61	124	-7.0	5.9	6.3	Gateway Mortgage	9,948	4.33	28	-5.8	5.0	5.4	FIRST NATIONAL BANK OF PENNSYLVAN	3,123	4.10	36	-4.8	5.3	5.6
118	Marlin Mortgage Capital	21,011	3.19	36	-7.3	3.7	3.9	STANDARD MORTGAGE CORP.	2,786	3.52	48	-5.9	4.4	4.7	Sierra Pacific	6,602	4.06	43	-4.8	5.1	5.4
119	Nations Lending Corporation	5,989	4.22	28	-7.6	5.2	5.6	Citizens Bank	65,832	3.94	41	-6.0	4.5	4.7	Nations Lending Corporation	5,810	4.06	26	-4.8	5.2	5.4
120	Union Home Mortgage	18,509	4.26	27	-7.6	5.5	5.9	Fannie Mae	6,119	4.83	145	-6.1	6.0	6.4	Umpqua	7,403	3.76	44	-4.9	5.0	5.3
121	GATEWAY SERVC0 LLC	3,449	4.09	35	-8.0	5.4	5.8	FIRST INTERSTATE BANK	2,491	3.80	56	-6.2	4.6	4.9	BREMER BANK NATIONAL ASSOCIATION	1,452	3.80	41	-5.1	5.4	5.7
122	MEGA CAPITAL FUNDING INC.	2,920	3.29	36	-8.1	3.1	3.4	Marlin Mortgage Capital	23,078	3.16	35	-6.4	3.2	3.4	Mortgage 1	2,666	4.18	26	-5.1	5.6	5.9
123	Pentagon Federal Credit Union	6,211	3.86	39	-8.1	4.5	4.9	BREMER BANK NATIONAL ASSOCIATION	1,468	3.89	43	-6.5	4.8	5.1	MORTGAGE CLEARING CORP	1,988	3.87	44	-5.1	5.2	5.5
124	First United Bank	6,164	4.32	36	-8.2	5.9	6.4	AmeriHome Mortgage	53,769	5.62	18	-6.5	5.8	6.1	FIRST TECHNOLOGY FEDERAL CREDIT U	2,854	3.46	45	-5.4	4.5	4.8
125	CrossCountry Mortgage	60,989	4.08	28	-8.2	4.8	5.2	SUNFLOWER BANK NATIONAL ASSOCIATI	3,443	4.04	35	-6.9	4.5	4.9	Caliber Home Loans	53,002	3.52	35	-5.4	4.9	5.2
126	Primary Residential	5,473	3.27	38	-8.3	4.1	4.4	FIRST NATIONAL BANK OF PENNSYLVAN	3,281	4.28	37	-7.1	4.9	5.2	Lake Michigan Credit Union	6,699	3.84	43	-5.5	5.4	5.7

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 30yr

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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
127	AmeriHome Mortgage	53,087	5.76	18	-8.3	6.5	7.1	Provident Funding	23,448	3.89	58	-7.3	4.2	4.5	Sailfish Servicing	18,847	3.37	30	-5.5	3.8	4.0
128	Guild Mortgage	55,187	4.18	34	-8.8	5.0	5.5	Trustmark Bank	4,117	4.17	49	-7.3	4.9	5.2	Guild Mortgage	53,660	4.03	31	-6.1	5.0	5.3
129	Union Savings Bank	5,233	3.61	46	-8.9	4.7	5.1	Bank of America	48,924	4.61	123	-7.5	5.6	6.0	FIRST-CITIZENS BANK & TRUST COMPA	2,314	3.88	50	-6.3	5.5	5.8
130	BARRINGTON BANK & TRUST COMPANY N	4,329	3.87	35	-9.0	4.6	5.1	VALLEY NATIONAL BANK	2,196	3.88	54	-7.7	4.2	4.5	Fannie Mae	5,887	4.80	140	-6.4	6.6	7.0
131	MLD Mortgage	3,131	3.71	33	-9.1	3.9	4.3	TD Bank	5,315	3.49	44	-8.1	3.8	4.1	Land Home Financial	3,748	3.68	36	-7.2	4.5	4.8
132	Citi	31,620	4.32	54	-9.6	4.5	5.0	CRESCENT MORTGAGE COMPANY	916	4.36	85	-8.4	5.8	6.3	BASE MSR 2 LLC	3,685	3.43	56	-7.3	4.2	4.5
133	Keybank	8,071	3.83	42	-10.3	4.3	4.8	Colorado Federal Savings Bank	2,892	3.62	53	-8.4	3.8	4.1	CRESCENT MORTGAGE COMPANY	1,439	3.97	65	-7.5	6.3	6.8
134	BMO BANK NATIONAL ASSOCIATION	5,029	4.07	69	-11.0	4.8	5.4	WEST GATE BANK	2,608	3.75	38	-8.6	4.4	4.8	STANDARD MORTGAGE CORP.	2,968	3.48	44	-7.5	5.0	5.4
135	1ST SECURITY BANK OF WASHINGTON	2,495	3.78	36	-11.0	4.6	5.1	Citi	31,235	4.26	53	-8.7	4.2	4.6	Towne Mortgage	2,318	3.65	36	-7.5	4.8	5.1
136	WATERMARK CAPITAL INC.	1,776	2.89	39	-11.4	3.1	3.5	MORTGAGE CLEARING CORP	2,009	3.94	47	-9.1	4.5	4.9	Idaho HFA	9,176	4.18	36	-8.4	5.1	5.5
137	Fannie Mae	6,043	4.83	146	-11.4	5.9	6.7	GATEWAY SERVCO LLC	2,763	3.88	37	-9.1	4.8	5.3	HARBORONE MORTGAGE LLC	2,317	3.59	36	-8.7	4.5	5.0
138	BREMER BANK NATIONAL ASSOCIATION	1,472	3.93	44	-11.8	5.0	5.6	CrossCountry Mortgage	60,655	4.04	27	-9.2	4.2	4.6	CrossCountry Mortgage	59,579	3.94	25	-8.7	4.5	4.9
139	BOEING EMPLOYEES' CREDIT UNION	3,770	4.07	49	-12.0	4.7	5.3	Guild Mortgage	54,742	4.14	33	-9.3	4.4	4.9	BELL BANK	10,052	3.87	30	-8.8	4.7	5.2
140	Evergreen Moneysource	7,124	3.99	36	-12.0	4.7	5.4	AMERICA FIRST FEDERAL CREDIT UNIO	2,269	3.70	44	-9.5	4.3	4.8	Bank of America	48,016	4.57	120	-9.0	6.0	6.6
141	Lake Michigan Credit Union	6,882	4.00	45	-12.2	4.9	5.6	FIRST TECHNOLOGY FEDERAL CREDIT U	2,861	3.52	48	-9.7	3.8	4.3	CORNERSTONE CAPITAL BANK SSB	4,427	5.45	12	-9.0	6.4	7.0
142	OPPORTUNITY BANK OF MONTANA	1,808	4.06	38	-12.4	5.0	5.7	Lake Michigan Credit Union	6,834	3.96	44	-9.7	4.6	5.1	Evergreen Moneysource	7,097	3.90	32	-9.3	4.8	5.2
143	HARBORONE MORTGAGE LLC	2,321	3.68	39	-12.4	4.2	4.8	Union Savings Bank	5,226	3.58	46	-9.9	4.2	4.7	First Savings Bank	2,797	3.37	28	-9.4	4.3	4.8
144	FIRST HOME MORTGAGE CORP	4,144	3.87	35	-12.5	4.2	4.8	MEGA CAPITAL FUNDING INC.	2,916	3.26	35	-10.5	2.7	3.0	Citi	30,806	4.17	54	-9.4	4.5	5.0
145	GUARDIAN SAVINGS BANK	1,393	3.60	52	-12.5	4.6	5.3	Fremont Bank	5,527	3.44	54	-10.5	3.0	3.4	Smaller Servicers	331,362	3.87	44	-9.6	5.0	5.5
146	Smaller Servicers	315,010	3.98	46	-13.2	4.7	5.4	Caliber Home Loans	11,625	3.49	34	-10.7	3.3	3.7	Sun West	7,130	3.41	32	-10.6	3.9	4.4
147	TD Bank	5,306	3.50	45	-13.8	3.9	4.5	BARRINGTON BANK & TRUST COMPANY N	4,293	3.83	34	-10.7	4.1	4.6	M&T Bank	6,360	4.02	67	-10.7	5.1	5.7
148	Idaho HFA	9,796	4.41	37	-13.8	4.9	5.6	Evergreen Moneysource	7,124	3.96	35	-10.7	4.3	4.8	Provident Funding	21,098	3.86	59	-10.7	4.5	5.0
149	COMMUNITYAMERICA CREDIT UNION	1,615	4.07	43	-13.9	4.8	5.6	Independent Bank	2,357	3.95	43	-10.8	4.6	5.1	ELEVATIONS CREDIT UNION	3,956	3.61	39	-11.2	4.4	4.9
150	PREMIER BANK	2,116	4.01	53	-14.5	5.0	5.8	Smaller Servicers	318,012	3.94	45	-11.2	4.4	4.9	FIRST HOME MORTGAGE CORPORATION	2,285	3.84	29	-11.3	3.9	4.4
151	MORTGAGE CLEARING CORP	2,017	3.98	48	-14.6	4.6	5.4	BMO BANK NATIONAL ASSOCIATION	4,537	4.06	69	-11.4	4.5	5.1	Union Savings Bank	5,196	3.51	44	-11.4	4.7	5.3
152	STANDARD MORTGAGE CORP.	2,776	3.54	49	-14.8	4.5	5.2	MERCHANTS BANK OF INDIANA	1,753	3.54	31	-11.6	3.5	4.0	MLD Mortgage	3,075	3.59	29	-11.6	3.7	4.2
153	MERCHANTS BANK OF INDIANA	1,760	3.58	32	-14.9	3.8	4.5	HARBORONE MORTGAGE LLC	2,326	3.66	38	-12.3	3.9	4.4	FIRST FINANCIAL BANK	1,439	4.00	38	-11.8	5.2	5.9
154	BELL BANK	10,409	4.05	32	-14.9	4.5	5.3	Santander Bank	5,618	3.91	92	-12.3	4.2	4.8	VALLEY NATIONAL BANK	2,180	3.81	52	-11.8	4.5	5.1
155	AMERICA FIRST FEDERAL CREDIT UNIO	2,259	3.71	46	-15.4	4.4	5.2	ELEVATIONS CREDIT UNION	3,969	3.67	41	-12.6	3.8	4.3	NATIONS DIRECT MORTGAGE	2,364	4.00	40	-11.9	4.3	4.9
156	Johnson Bank	1,929	3.74	59	-15.6	4.4	5.2	Johnson Bank	1,936	3.73	58	-12.7	4.2	4.8	AMERICA FIRST FEDERAL CREDIT UNIO	2,269	3.66	42	-11.9	4.7	5.4
157	MEGASTAR FINANCIAL CORP.	2,859	3.80	37	-15.8	4.3	5.1	Kinecta Federal Credit Union	1,499	3.61	61	-12.9	3.4	3.8	GLOBAL FEDERAL CREDIT UNION	1,796	3.88	52	-11.9	4.8	5.5
158	ELEVATIONS CREDIT UNION	3,970	3.70	42	-15.8	4.0	4.8	CORNERSTONE CAPITAL BANK SSB	2,881	6.52	8	-12.9	7.3	8.3	Johnson Bank	1,950	3.69	56	-12.0	4.8	5.5
159	American Internet Mortgage	4,372	3.45	51	-16.3	3.6	4.3	BELL BANK	10,316	4.00	31	-12.9	4.1	4.7	CHICAGO MORTGAGE SOLUTIONS LLC	1,739	3.12	23	-12.1	3.6	4.0
160	Michigan Mutual	2,152	3.36	38	-16.3	3.7	4.4	Sun West	7,076	3.44	35	-13.5	3.4	3.9	MEGA CAPITAL FUNDING INC.	2,920	3.22	32	-12.5	2.9	3.3
161	FIRST HOME MORTGAGE CORPORATION	2,767	3.91	32	-16.6	3.8	4.6	M&T Bank	6,443	4.10	68	-13.6	4.4	5.1	1ST SECURITY BANK OF WASHINGTON	2,456	3.65	33	-12.7	4.4	5.0
162	Fremont Bank	5,093	3.45	55	-16.7	3.2	3.8	Idaho HFA	9,603	4.34	37	-13.6	4.4	5.1	BMO BANK NATIONAL ASSOCIATION	2,439	4.06	69	-12.7	4.5	5.2
163	HomeStreet Bank	3,640	3.80	49	-16.8	4.2	5.0	PREMIER BANK	2,113	3.98	52	-13.9	4.7	5.4	TD Bank	5,519	3.45	42	-12.8	4.1	4.7
164	AssociatedBank	4,232	4.00	65	-16.9	4.9	5.8	1ST SECURITY BANK OF WASHINGTON	2,482	3.74	35	-14.3	3.9	4.6	AssociatedBank	4,177	3.91	61	-13.0	5.3	6.0
165	NATIONS DIRECT MORTGAGE	1,718	4.18	45	-16.9	4.0	4.8	FIRST HOME MORTGAGE CORP	4,134	3.84	34	-14.6	3.7	4.3	Michigan Mutual	2,183	3.33	34	-13.1	3.9	4.5
166	MYCUMORTGAGE	1,701	4.25	56	-17.8	5.4	6.6	GUIDANCE RESIDENTIAL LLC	2,790	4.55	36	-15.3	4.9	5.7	Fremont Bank	5,982	3.43	50	-13.4	3.3	3.8
167	FIRST TECHNOLOGY FEDERAL CREDIT U	2,856	3.54	49	-17.8	3.9	4.7	FIRST HOME MORTGAGE CORPORATION	2,763	3.89	31	-15.7	3.5	4.1	FHLB Chicago	13,877	3.48	45	-13.6	4.6	5.4
168	Independent Bank	2,363	3.98	44	-18.5	4.6	5.6	GUARDIAN SAVINGS BANK	1,391	3.57	51	-16.3	4.0	4.8	MERCHANTS BANK NATIONAL ASSOCIATI	1,735	3.68	49	-13.9	4.6	5.3

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GSE: Fixed 30yr

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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
169	BROADVIEW FEDERAL CREDIT UNION	1,794	3.69	55	-18.6	3.3	4.0	AssociatedBank	4,237	3.97	64	-16.7	4.5	5.4	American Internet Mortgage	4,392	3.41	47	-14.0	3.9	4.5
170	VALLEY NATIONAL BANK	2,193	3.91	55	-19.1	3.9	4.8	WATERMARK CAPITAL INC.	1,787	2.89	38	-16.8	2.6	3.1	MEGASTAR FINANCIAL CORP.	2,829	3.69	34	-14.2	4.4	5.1
171	Santander Bank	5,563	3.91	93	-19.2	4.0	5.0	MERCHANTS BANK NATIONAL ASSOCIATI	1,758	3.77	51	-17.3	3.9	4.7	FIRST HOME MORTGAGE CORP	4,094	3.77	32	-14.9	4.1	4.8
172	BETHPAGE FEDERAL CREDIT UNION	3,537	3.70	60	-19.5	2.7	3.3	FHLB Chicago	13,807	3.51	48	-18.2	3.9	4.7	Colorado Federal Savings Bank	1,988	3.67	60	-15.3	3.7	4.4
173	M&T Bank	6,463	4.14	68	-19.7	4.3	5.3	American Internet Mortgage	4,386	3.44	50	-18.2	3.2	4.0	Santander Bank	5,698	3.91	89	-15.5	4.7	5.5
174	CORNERSTONE CAPITAL BANK SSB	2,342	6.68	7	-20.1	8.1	10.1	MYCUMORTGAGE	1,710	4.24	54	-18.2	5.0	6.1	GUIDANCE RESIDENTIAL LLC	2,712	4.42	34	-15.8	5.0	6.0
175	GUIDANCE RESIDENTIAL LLC	2,821	4.61	36	-20.6	5.1	6.4	Michigan Mutual	2,163	3.35	37	-18.7	3.3	4.0	PREMIER BANK	2,104	3.91	50	-16.3	5.0	6.0
176	Sun West	7,050	3.46	36	-20.8	3.6	4.5	OPPORTUNITY BANK OF MONTANA	1,806	4.04	37	-19.4	4.1	5.1	WATERMARK CAPITAL INC.	1,810	2.89	35	-16.4	3.1	3.6
177	Banco Popular	2,800	4.94	140	-21.9	5.0	6.4	BOEING EMPLOYEES' CREDIT UNION	3,742	4.03	47	-19.9	3.9	4.8	BOEING EMPLOYEES' CREDIT UNION	3,665	3.95	45	-17.0	4.5	5.4
178	Gate City Bank	1,639	3.57	45	-21.9	3.7	4.8	BETHPAGE FEDERAL CREDIT UNION	3,548	3.69	59	-20.2	2.8	3.5	HomeStreet Bank	3,640	3.74	45	-17.0	4.3	5.2
179	MERCHANTS BANK NATIONAL ASSOCIATI	1,759	3.79	52	-22.4	4.0	5.1	HomeStreet Bank	3,645	3.79	48	-20.5	3.7	4.6	SERVIS ONE INC.	1,766	4.79	20	-17.7	5.1	6.2
180	ONPOINT COMMUNITY CREDIT UNION	4,084	3.84	39	-22.6	3.8	4.9	MEGASTAR FINANCIAL CORP.	2,851	3.76	36	-20.6	3.6	4.6	Royal Credit Union	1,582	3.65	45	-18.3	4.5	5.4
181	BANNER BANK	2,032	3.82	49	-22.6	4.1	5.2	Banco Popular	2,826	4.94	139	-21.2	4.8	6.0	UNIVERSITY OF WISCONSIN CREDIT UN	2,601	3.48	35	-18.8	4.1	5.0
182	Alabama HFA	2,103	5.19	39	-22.9	5.0	6.4	BROADVIEW FEDERAL CREDIT UNION	1,789	3.66	55	-21.4	3.2	4.0	MYCUMORTGAGE	1,712	4.20	51	-19.1	5.5	6.7
183	FHLB Chicago	13,691	3.52	49	-23.1	4.0	5.1	GLOBAL FEDERAL CREDIT UNION	1,942	3.95	54	-22.0	3.9	4.9	MERCHANTS BANK OF INDIANA	1,728	3.44	29	-19.6	3.5	4.3
184	UIF CORPORATION	1,842	4.65	27	-23.3	5.0	6.5	BANNER BANK	2,032	3.80	48	-22.6	3.7	4.8	THE SERVISION GROUP	2,378	3.86	43	-20.2	4.6	5.8
185	FIRST FINANCIAL BANK	1,482	4.16	40	-25.1	4.4	5.8	UIF CORPORATION	1,799	4.57	26	-22.7	4.5	5.8	ONPOINT COMMUNITY CREDIT UNION	4,024	3.72	36	-20.3	4.0	4.9
186	GLOBAL FEDERAL CREDIT UNION	1,943	3.97	55	-26.8	3.9	5.3	LANDMARK CREDIT UNION	2,019	3.79	49	-23.6	3.9	5.1	Alabama HFA	1,882	4.93	41	-20.3	5.2	6.5
187	ROYAL PACIFIC FUNDING CORP	2,901	3.44	39	-27.1	3.0	4.1	THE SERVISION GROUP	2,386	3.92	45	-23.6	4.0	5.2	BANNER BANK	2,022	3.74	45	-20.4	4.3	5.3
188	DIGITAL FEDERAL CREDIT UNION	1,468	3.72	56	-27.5	3.7	5.1	DIGITAL FEDERAL CREDIT UNION	1,463	3.68	55	-23.7	3.6	4.7	Salem Five	2,368	3.59	51	-20.9	3.9	4.9
189	Royal Credit Union	1,595	3.75	48	-28.1	3.8	5.2	ONPOINT COMMUNITY CREDIT UNION	4,075	3.81	38	-24.6	3.3	4.4	Kinecta Federal Credit Union	1,501	3.59	58	-22.0	3.4	4.3
190	SUMMIT CREDIT UNION	2,415	3.65	40	-28.5	3.7	5.2	UNIVERSITY OF WISCONSIN CREDIT UN	2,630	3.57	37	-24.9	3.3	4.4	Banco Popular	2,764	4.93	135	-22.4	5.0	6.3
191	THE SERVISION GROUP	2,381	3.94	47	-29.2	4.0	5.6	Alabama HFA	2,042	5.12	39	-25.2	4.4	5.9	BROADVIEW FEDERAL CREDIT UNION	1,800	3.63	52	-23.8	3.5	4.6
192	LANDMARK CREDIT UNION	2,017	3.81	50	-30.3	3.9	5.5	Royal Credit Union	1,594	3.72	47	-26.0	3.6	4.8	LANDMARK CREDIT UNION	2,011	3.73	46	-24.0	4.4	5.8
193	Massachusetts HFA	2,363	4.17	65	-31.2	3.9	5.7	SUMMIT CREDIT UNION	2,409	3.62	39	-26.1	3.5	4.7	UIF CORPORATION	1,697	4.37	25	-24.4	4.5	5.9
194	UNIVERSITY OF WISCONSIN CREDIT UN	2,639	3.60	38	-34.0	3.2	4.9	FIRST FINANCIAL BANK	1,466	4.11	39	-26.7	3.9	5.3	Massachusetts HFA	2,342	4.09	63	-24.4	4.6	6.0
195	Salem Five	2,348	3.64	55	-38.8	2.9	4.7	ROYAL PACIFIC FUNDING CORP	2,916	3.44	38	-27.2	2.7	3.7	ROYAL PACIFIC FUNDING CORP	2,949	3.43	35	-24.6	3.1	4.1
196	First Savings Bank	54	7.13	4	-40.5	4.7	7.8	Massachusetts HFA	2,356	4.15	64	-28.5	3.8	5.2	BETHPAGE FEDERAL CREDIT UNION	3,522	3.65	55	-24.8	3.0	3.9
197	Fulton Bank	3,190	4.05	59	-40.6	3.5	5.8	Salem Five	2,351	3.62	54	-28.8	3.1	4.3	SUMMIT CREDIT UNION	2,383	3.54	37	-25.9	3.9	5.2
198	GOLDEN EMPIRE MORTGAGE INC.	1,930	3.23	36	-43.6	2.0	3.5	CHICAGO MORTGAGE SOLUTIONS LLC	858	3.12	26	-31.9	2.1	3.0	GUARDIAN SAVINGS BANK	1,386	3.51	49	-26.1	4.1	5.5
199	LEADER BANK NATIONAL ASSOCIATION	2,883	3.68	33	-52.6	2.3	4.7	Fulton Bank	3,182	4.03	58	-35.6	3.5	5.3	LEADER BANK NATIONAL ASSOCIATION	2,657	3.34	32	-27.2	3.2	4.4
200								LEADER BANK NATIONAL ASSOCIATION	2,799	3.57	32	-39.1	2.6	4.2	DIGITAL FEDERAL CREDIT UNION	1,451	3.61	53	-28.0	3.9	5.4
201								GOLDEN EMPIRE MORTGAGE INC.	1,932	3.22	35	-39.4	1.9	3.1	Fulton Bank	3,140	3.96	55	-28.7	4.3	5.9
202																					

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

GSE: Fixed 15yr

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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	74	3.25	75	335.4	30.2	7.8	NewRez	68	3.25	78	331.7	27.5	7.1	NewRez	258	3.68	30	50.3	13.2	9.0
2	GOLDEN EMPIRE MORTGAGE INC.	70	2.77	39	100.5	8.8	4.5	LOWER LLC	84	2.64	30	58.9	9.3	5.9	CITIZENS FIRST BANK	215	3.25	36	42.0	10.6	7.6
3	THE FEDERAL SAVINGS BANK	148	2.77	42	74.1	8.6	5.0	THE FEDERAL SAVINGS BANK	151	2.77	40	51.3	6.9	4.6	THE FEDERAL SAVINGS BANK	152	2.76	37	40.1	7.0	5.0
4	CITIZENS FIRST BANK	205	3.31	40	71.2	13.4	8.0	CITIZENS FIRST BANK	209	3.30	39	51.3	11.0	7.4	GUIDANCE RESIDENTIAL LLC	737	3.24	36	25.4	8.9	7.2
5	LOWER LLC	85	2.65	31	61.4	12.0	7.6	GOLDEN EMPIRE MORTGAGE INC.	71	2.77	37	49.2	6.4	4.3	NEXUS NOVA LLC	114	2.69	35	24.1	5.8	4.7
6	STOCKTON MORTGAGE CORPORATION	255	2.76	36	59.6	8.4	5.3	STOCKTON MORTGAGE CORPORATION	259	2.75	34	33.8	6.6	5.0	LOWER LLC	231	2.65	27	22.9	7.0	5.8
7	Mann Mortgage	130	2.54	36	47.0	6.5	4.5	GUIDANCE RESIDENTIAL LLC	718	3.29	38	33.1	8.9	6.8	GLOBAL FEDERAL CREDIT UNION	290	3.00	49	22.9	7.8	6.4
8	UIF CORPORATION	419	3.34	33	43.6	10.3	7.3	UIF CORPORATION	421	3.29	32	31.3	8.3	6.4	Quicken	56,473	2.93	37	22.3	7.1	5.9
9	NOVA HOME LOANS	172	2.61	34	40.3	6.7	4.8	Mann Mortgage	140	2.57	34	31.1	5.7	4.3	FBC Mortgage	164	3.05	22	21.5	7.2	5.9
10	HomeStreet Bank	308	2.85	51	39.1	7.6	5.5	NOVA HOME LOANS	174	2.60	32	27.0	5.6	4.5	Guaranteed Rate	318	4.87	11	19.7	16.3	13.8
11	CORNERSTONE CAPITAL BANK SSB	73	5.89	8	38.6	18.5	13.7	GLOBAL FEDERAL CREDIT UNION	302	3.02	51	24.5	7.3	5.9	NOVA HOME LOANS	179	2.59	29	18.6	5.8	4.9
12	GUIDANCE RESIDENTIAL LLC	706	3.31	40	38.3	9.8	7.2	NEXUS NOVA LLC	227	2.69	35	24.1	5.8	4.7	CRESCENT MORTGAGE COMPANY	276	3.17	66	17.7	9.5	8.2
13	NEXUS NOVA LLC	339	2.69	36	32.7	6.4	4.8	Multiple Servicers (Unidentified)	504	3.08	139	23.8	15.0	12.3	UIF CORPORATION	425	3.20	30	16.1	7.9	6.8
14	Idaho HFA	113	2.55	39	31.3	6.8	5.2	Quicken	54,100	2.94	39	23.4	6.7	5.4	FLAT BRANCH MORTGAGE INC	276	3.03	34	15.7	7.7	6.7
15	Multiple Servicers (Unidentified)	460	3.10	141	26.7	16.0	12.8	HomeStreet Bank	314	2.85	50	23.3	6.4	5.2	Mann Mortgage	149	2.59	31	14.7	5.6	4.9
16	Ameris Bank	286	3.81	35	24.7	9.6	7.8	Bay Equity	212	2.75	35	23.3	5.2	4.2	Nations Lending Corporation	450	3.07	30	14.4	7.0	6.1
17	Quicken	53,214	2.95	41	24.4	7.2	5.8	Click N Close.	295	2.67	34	22.3	6.0	4.9	ALCOVA MORTGAGE	186	2.69	31	13.8	6.0	5.3
18	Michigan Mutual	227	2.71	42	21.4	6.2	5.1	Nations Lending Corporation	438	3.11	33	20.9	6.9	5.7	BARRINGTON BANK & TRUST COMPANY N	854	2.85	34	13.4	6.3	5.5
19	Movement Mortgage	1,152	3.25	31	21.0	7.8	6.4	Mortgage 1	363	2.91	36	19.7	6.4	5.4	Mortgage 1	374	2.89	33	13.1	6.6	5.9
20	Bay Equity	208	2.75	36	19.1	5.5	4.7	FBC Mortgage	160	3.06	25	19.3	6.6	5.5	First Savings Bank	270	2.67	30	13.0	5.7	5.1
21	ROYAL PACIFIC FUNDING CORP	196	2.82	42	18.7	5.1	4.4	Guaranteed Rate	200	5.32	11	17.6	19.2	16.6	GATEWAY SERVCO LLC	423	2.80	36	12.8	6.7	5.9
22	Guaranteed Rate	176	5.29	12	18.4	22.0	18.9	FIRST NATIONAL BANK OF PENNSYLVAN	416	3.11	51	17.6	7.1	6.1	Aurora	1,503	2.90	46	11.5	6.5	5.9
23	Paramount Residential	390	2.51	34	18.2	6.0	5.1	CRESCENT MORTGAGE COMPANY	163	3.45	87	16.7	10.4	9.0	Specialized Loan Servicing	3,533	3.37	37	11.2	8.0	7.2
24	Nova Financial	151	2.56	35	17.7	5.3	4.5	Ameris Bank	289	3.80	34	16.1	8.4	7.3	STOCKTON MORTGAGE CORPORATION	266	2.73	31	10.5	6.0	5.4
25	Prime Lending (Plains Capital)	114	4.56	27	17.1	11.1	9.6	NexBank	1,834	2.88	37	15.3	5.9	5.1	Navy Federal Credit Union	1,296	2.91	47	10.4	7.2	6.6
26	Bank Of England	423	2.78	40	16.6	6.0	5.2	ROYAL PACIFIC FUNDING CORP	200	2.82	40	15.1	4.8	4.1	NexBank	1,971	2.88	34	10.3	6.3	5.7
27	BARRINGTON BANK & TRUST COMPANY N	759	2.89	39	16.0	6.3	5.4	BARRINGTON BANK & TRUST COMPANY N	770	2.88	38	14.8	5.7	5.0	Bay Equity	218	2.75	32	9.5	5.3	4.9
28	Nations Lending Corporation	433	3.12	34	14.3	7.2	6.3	Zions Bancorporation	102	3.22	33	14.6	7.3	6.4	Trustmark Bank	472	3.08	54	8.8	7.7	7.1
29	THE CENTRAL TRUST BANK	713	2.85	46	12.6	6.6	5.8	FIRST INTERSTATE BANK	178	3.16	65	14.4	7.6	6.6	Zions Bancorporation	314	2.81	32	8.7	6.3	5.8
30	Sailfish Servicing	932	2.66	32	12.5	5.1	4.5	ALCOVA MORTGAGE	180	2.69	34	14.3	5.5	4.8	Nova Financial	157	2.53	30	8.5	5.1	4.7
31	GLOBAL FEDERAL CREDIT UNION	296	3.02	52	12.5	6.8	6.1	Nova Financial	153	2.56	33	13.5	4.8	4.3	Multiple Servicers (Unidentified)	931	3.19	137	8.2	14.0	13.0
32	FLAT BRANCH MORTGAGE INC	263	3.06	38	12.1	7.2	6.5	Movement Mortgage	1,281	3.17	30	13.2	6.6	5.8	FIRST NATIONAL BANK OF PENNSYLVAN	428	3.07	49	8.0	7.1	6.6
33	Primary Residential	653	2.67	40	11.9	5.6	5.0	Mutual Of Omaha	372	3.06	29	11.4	6.2	5.6	New American Funding	3,863	2.75	33	7.9	5.6	5.2
34	FIRST NATIONAL BANK OF PENNSYLVAN	409	3.13	52	10.9	7.0	6.3	FLAT BRANCH MORTGAGE INC	267	3.05	37	10.4	6.7	6.0	SoFi	1,040	2.63	31	7.5	5.4	5.1
35	First Federal Bank	1,053	2.75	44	10.5	6.0	5.5	Specialized Loan Servicing	3,347	3.47	40	8.5	7.6	7.0	Amerisave Mortgage	2,575	2.79	20	7.4	5.6	5.2
36	IDAHO CENTRAL CREDIT UNION	226	3.06	59	10.2	7.3	6.6	Caliber Home Loans	1,035	2.77	38	8.0	4.8	4.5	Ameris Bank	291	3.72	32	7.3	8.0	7.5
37	Mortgage 1	357	2.92	38	10.2	6.2	5.7	ELEVATIONS CREDIT UNION	130	3.28	70	7.1	7.0	6.6	FIRST INTERSTATE BANK	186	3.15	62	7.3	7.6	7.1
38	THE SERVION GROUP	472	2.94	47	10.1	7.1	6.4	Cardinal Financial	2,629	2.67	34	6.8	4.9	4.6	IDAHO CENTRAL CREDIT UNION	240	3.05	55	6.9	7.5	7.0
39	NBKC Bank	436	3.12	30	9.0	7.0	6.5	THE CENTRAL TRUST BANK	725	2.85	44	6.6	5.9	5.5	Weststar Mortgage	467	2.77	40	6.3	6.2	5.8
40	Pingora Loan Servicing	2,735	3.16	59	9.0	7.4	6.8	Colonial Savings	2,011	2.76	49	6.6	5.8	5.5	Movement Mortgage	1,455	3.05	28	6.3	6.6	6.2
41	New American Funding	3,718	2.78	37	8.8	5.7	5.2	FIRST-CITIZENS BANK & TRUST COMPA	547	3.00	55	6.5	6.6	6.2	First National Bank Of Omaha	744	2.93	47	5.9	7.0	6.6
42	CRESCENT MORTGAGE COMPANY	157	3.45	88	8.7	10.0	9.2	PHH Mortgage	8,830	2.79	44	6.5	5.0	4.7	Gate City Bank	275	2.71	49	5.1	6.4	6.1

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

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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
43	AmeriHome Mortgage	1,423	4.33	23	8.5	10.6	9.8	AmeriHome Mortgage	1,540	4.16	23	6.2	8.8	8.3	Prime Lending (Plains Capital)	104	4.49	25	5.0	9.7	9.2
44	The Money Source	595	2.86	46	8.0	6.0	5.6	Aurora	1,446	2.89	49	6.2	5.7	5.4	Pingora Loan Servicing	2,904	3.16	55	4.9	7.2	6.9
45	MSR Asset Vehicle	3,666	2.65	35	7.9	5.2	4.9	Towne Mortgage	251	2.87	41	6.0	5.6	5.3	THE CENTRAL TRUST BANK	696	2.85	42	4.9	6.3	6.0
46	PHH Mortgage	8,685	2.79	45	7.8	5.5	5.1	Navy Federal Credit Union	1,262	2.95	49	5.8	6.5	6.2	Regions Bank	4,024	2.91	48	4.8	6.6	6.3
47	LANDMARK CREDIT UNION	552	2.81	48	7.4	6.5	6.0	IDAHO CENTRAL CREDIT UNION	230	3.06	58	5.8	6.7	6.3	CORNERSTONE CAPITAL BANK SSB	214	4.27	13	4.5	10.2	9.8
48	STANDARD MORTGAGE CORP.	426	2.71	50	7.1	6.0	5.6	CMG Mortgage	4,788	2.61	34	5.6	4.3	4.1	Arvest Mortgage	2,017	3.09	58	4.4	7.2	6.9
49	FIRST INTERSTATE BANK	174	3.16	66	7.0	7.3	6.9	New American Funding	3,766	2.77	36	5.5	5.1	4.8	Bank Of England	443	2.78	35	4.0	5.8	5.6
50	Cardinal Financial	2,593	2.67	35	6.7	5.2	4.9	Paramount Residential	395	2.50	33	5.4	4.7	4.5	GUARDIAN SAVINGS BANK	781	2.86	53	3.9	6.8	6.5
51	MERCHANTS BANK OF INDIANA	344	2.53	35	6.6	4.4	4.1	1ST SECURITY BANK OF WASHINGTON	161	2.99	39	4.8	5.8	5.6	Guild Mortgage	3,157	2.98	36	3.9	6.3	6.1
52	Northpointe Bank	685	2.64	39	6.4	5.2	4.9	GUARDIAN SAVINGS BANK	748	2.87	55	4.8	6.3	6.0	Evergreen Moneysource	386	3.03	36	3.9	5.9	5.7
53	Land Home Financial	320	2.71	43	6.3	5.2	4.9	Northpointe Bank	696	2.64	37	4.8	4.8	4.6	OPPORTUNITY BANK OF MONTANA	174	2.96	41	3.6	6.5	6.3
54	GUARDIAN SAVINGS BANK	732	2.87	56	6.3	6.7	6.3	Idaho HFA	115	2.55	37	4.4	5.1	4.9	HomeBridge	132	2.95	25	3.6	6.4	6.1
55	Specialized Loan Servicing	3,317	3.50	41	6.2	8.0	7.5	Guild Mortgage	3,069	3.00	39	4.4	5.8	5.6	SOUTHSTATE BANK NATIONAL ASSOCIAT	861	2.85	39	3.2	6.1	5.9
56	1ST SECURITY BANK OF WASHINGTON	159	3.01	40	5.8	6.1	5.8	Amerisave Mortgage	2,016	2.97	23	4.2	5.3	5.0	loanDepot.com	16,859	2.53	29	3.1	4.5	4.4
57	Trustmark Bank	455	3.14	58	5.7	7.4	7.0	First Savings Bank	131	2.68	33	4.1	4.5	4.3	Iowa Bankers Mortgage	1,117	2.76	43	2.9	6.3	6.1
58	Navy Federal Credit Union	1,245	2.97	50	5.4	7.0	6.6	GATEWAY SERVCO LLC	445	2.86	38	4.1	6.0	5.7	AmeriHome Mortgage	1,570	3.98	22	2.9	8.2	7.9
59	Colonial Savings	1,971	2.75	50	4.9	6.1	5.9	MSR Asset Vehicle	3,710	2.65	33	3.3	4.5	4.4	First Federal Bank	1,075	2.73	41	2.7	5.8	5.6
60	Click N Close.	290	2.68	36	4.3	5.6	5.4	Pingora Loan Servicing	2,789	3.16	58	2.6	6.6	6.4	Lakeview	16,131	2.86	31	2.5	5.3	5.2
61	CMG Mortgage	4,665	2.62	35	4.3	4.7	4.5	Wells Fargo	57,958	2.98	59	2.3	6.1	6.0	Planet Home Lending	1,424	3.08	29	2.5	5.9	5.8
62	PennyMac	18,755	2.93	39	3.8	5.9	5.7	PennyMac	18,872	2.90	37	2.3	5.4	5.3	PennyMac	19,164	2.85	35	2.4	5.7	5.5
63	MYCUMORTGAGE	326	3.02	54	3.5	7.5	7.2	CORNERSTONE CAPITAL BANK SSB	106	5.63	8	2.0	13.7	13.5	PHH Mortgage	9,142	2.79	41	2.1	5.4	5.2
64	FIRST-CITIZENS BANK & TRUST COMPA	536	3.01	56	3.2	6.7	6.5	Lakeview	16,859	2.95	34	2.0	5.1	5.0	COMMUNITYAMERICA CREDIT UNION	312	2.85	41	2.1	6.4	6.2
65	NexBank	1,729	2.88	39	3.1	5.7	5.5	Regions Bank	4,443	2.85	48	1.9	5.8	5.7	Cardinal Financial	2,757	2.64	31	2.0	5.1	5.0
66	Aurora	1,419	2.89	50	3.1	5.9	5.7	Trustmark Bank	463	3.12	57	1.7	6.7	6.6	Matrix Financial	17,690	2.70	44	2.0	5.4	5.3
67	Chase	59,564	2.84	50	2.9	5.7	5.6	loanDepot.com	16,457	2.55	32	1.7	4.1	4.0	FIDELITY BANK NATIONAL ASSOCIATIO	472	2.79	56	2.0	6.0	5.9
68	Wells Fargo	56,320	2.98	60	2.6	6.4	6.3	First Federal Bank	1,069	2.75	43	1.6	5.2	5.1	ROYAL PACIFIC FUNDING CORP	206	2.82	37	1.9	4.6	4.5
69	Regions Bank	4,368	2.85	49	2.5	6.3	6.1	Freedom Mortgage	22,398	2.59	44	0.9	4.6	4.5	CMG Mortgage	4,826	2.60	31	1.8	4.5	4.4
70	ALCOVA MORTGAGE	177	2.69	35	2.1	5.3	5.1	Chase	60,630	2.84	49	0.8	5.2	5.2	NBKC Bank	489	2.88	27	1.6	5.8	5.8
71	loanDepot.com	16,270	2.56	33	1.7	4.5	4.4	Arvest Mortgage	1,969	3.15	59	0.4	6.5	6.5	Umpqua	573	3.07	52	1.6	6.4	6.3
72	U.S. Bank	14,953	2.99	55	1.1	6.1	6.1	U.S. Bank	15,242	2.98	54	0.4	5.7	5.7	MSR Asset Vehicle	3,732	2.66	30	1.4	4.9	4.9
73	Matrix Financial	17,007	2.70	48	0.3	5.2	5.2	Bank Of England	429	2.78	38	0.3	5.0	5.0	Gateway Mortgage	1,101	2.96	32	1.3	6.3	6.2
74	Flagstar	8,727	2.99	36	0.2	5.8	5.7	Summit Funding	173	3.05	30	0.2	4.7	4.7	Wells Fargo	61,085	2.99	58	1.0	6.6	6.5
75	Amerisave Mortgage	2,003	2.99	24	0.1	5.5	5.5	GRANDER MORTGAGE CAPITAL LLC	557	2.78	34	0.1	5.0	5.0	Old National Bank	844	2.92	45	0.9	6.5	6.5
76	Towne Mortgage	244	2.86	42	-0.2	5.6	5.6	UNITED COMMUNITY BANK	488	2.96	47	0.1	6.0	6.0	LEADER BANK NATIONAL ASSOCIATION	350	2.47	33	0.7	4.5	4.5
77	GRANDER MORTGAGE CAPITAL LLC	585	2.93	34	-0.3	5.7	5.7	Nationstar	41,424	2.87	42	-0.3	5.2	5.2	ATLANTIC BAY MORTGAGE GROUP LLC	417	2.87	36	0.6	5.9	5.9
78	Lakeview	16,818	2.98	34	-0.7	5.4	5.5	Sailfish Servicing	1,047	2.66	32	-0.4	4.1	4.1	BSI Financial	2,381	2.64	35	0.5	4.8	4.8
79	UNITED COMMUNITY BANK	481	2.97	48	-0.8	6.2	6.3	PREMIER BANK	454	2.98	54	-0.4	6.4	6.5	BANNER BANK	230	3.04	49	0.4	6.3	6.2
80	Sun West	670	2.58	37	-1.0	4.5	4.5	FIDELITY BANK NATIONAL ASSOCIATIO	457	2.78	59	-0.5	5.5	5.5	U.S. Bank	15,579	2.97	52	0.3	6.2	6.2
81	Freedom Mortgage	22,030	2.59	46	-1.0	4.9	4.9	BSI Financial	2,135	2.64	38	-0.5	4.2	4.3	Union Savings Bank	2,589	2.85	50	0.3	6.4	6.4
82	Nationstar	42,242	2.87	44	-1.1	5.5	5.6	Matrix Financial	17,299	2.70	47	-0.9	4.8	4.9	Lake Michigan Credit Union	693	3.19	52	0.1	7.5	7.5
83	FBC Mortgage	158	3.07	26	-1.2	5.6	5.7	Lake Michigan Credit Union	677	3.25	53	-1.0	7.2	7.2	MLD Mortgage	558	2.59	32	0.1	4.6	4.6
84	Gateway Mortgage	937	2.93	37	-1.3	5.9	6.0	Union Home Mortgage	1,422	2.87	31	-1.1	5.2	5.3	Truist Bank	24,121	2.90	51	0.0	6.0	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 15yr

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85	Planet Home Lending	1,426	3.11	34	-1.5	5.6	5.7	Old National Bank	824	2.96	48	-1.2	5.9	6.0	Union Home Mortgage	1,464	2.84	29	-0.2	5.7	5.8
86	Union Home Mortgage	1,406	2.88	33	-1.6	5.5	5.6	Truist Bank	23,331	2.90	53	-1.2	5.4	5.5	WATERMARK CAPITAL INC.	442	2.33	32	-0.3	4.1	4.1
87	NATIONS DIRECT MORTGAGE	159	2.82	49	-1.7	5.5	5.6	United Shore (Retained)	21,696	2.87	29	-1.3	4.8	4.9	Towne Mortgage	260	2.86	38	-0.3	5.7	5.7
88	RENASANT BANK	597	2.97	43	-1.7	5.8	5.9	STANDARD MORTGAGE CORP.	433	2.72	48	-1.3	5.2	5.3	Northpointe Bank	718	2.64	34	-0.4	5.1	5.1
89	Iowa Bankers Mortgage	1,069	2.79	47	-1.8	5.9	6.0	Primary Residential	665	2.68	38	-1.6	4.7	4.8	WEST GATE BANK	647	2.72	38	-0.5	5.8	5.8
90	Keybank	1,691	2.93	45	-1.8	5.5	5.6	Iowa Bankers Mortgage	1,086	2.78	46	-2.0	5.5	5.6	Colonial Savings	2,088	2.76	46	-0.5	6.0	6.0
91	FIDELITY BANK NATIONAL ASSOCIATIO	447	2.78	60	-1.9	5.7	5.8	Flagstar	8,798	2.97	35	-2.1	5.2	5.3	Caliber Home Loans	4,871	2.80	40	-0.6	5.8	5.9
92	United Shore (Retained)	21,169	2.91	30	-1.9	5.3	5.4	LEADER BANK NATIONAL ASSOCIATION	342	2.50	35	-2.2	3.9	4.0	Nationstar	40,471	2.86	40	-0.6	5.6	5.6
93	Old National Bank	813	2.97	49	-2.1	6.2	6.3	Fairway	720	3.01	33	-2.2	5.5	5.6	HomeStreet Bank	323	2.85	47	-0.6	5.7	5.7
94	Truist Bank	22,925	2.91	54	-2.1	5.7	5.9	LANDMARK CREDIT UNION	561	2.80	47	-2.2	5.5	5.6	Chase	61,491	2.83	46	-0.7	5.6	5.6
95	Nexus Nova	1,842	2.75	35	-2.6	4.8	5.0	Fifth Third	9,353	2.84	49	-2.3	5.3	5.4	Nexus Nova	1,875	2.74	30	-0.8	4.9	4.9
96	Gate City Bank	261	2.72	53	-2.8	5.8	6.0	Prime Lending (Plains Capital)	115	4.54	26	-2.4	8.9	9.1	BOK Financial	2,312	2.86	48	-0.9	6.0	6.1
97	Fifth Third	9,214	2.84	50	-3.0	5.6	5.8	Bank of America	6,873	3.49	97	-2.5	8.4	8.6	United Shore (Retained)	22,670	2.81	26	-1.1	5.1	5.2
98	Lake Michigan Credit Union	666	3.26	54	-3.0	7.4	7.6	FIRST TECHNOLOGY FEDERAL CREDIT U	815	2.85	49	-2.9	4.9	5.1	SWBC Mortgage	728	2.97	40	-1.1	6.5	6.6
99	SIERRA PACIFIC MORTGAGE COMPANY I	586	2.81	45	-3.2	4.9	5.0	Union Savings Bank	2,492	2.86	53	-2.9	5.7	5.9	Mutual Of Omaha	381	3.02	26	-1.2	6.1	6.1
100	PNC Mortgage	25,250	2.76	51	-3.2	5.5	5.7	SIERRA PACIFIC MORTGAGE COMPANY I	596	2.81	43	-3.0	4.7	4.9	Freedom Mortgage	23,102	2.59	42	-1.5	4.9	5.0
101	Guild Mortgage	3,023	3.01	40	-3.2	5.7	5.9	Pentagon Federal Credit Union	1,273	2.92	43	-3.1	5.6	5.7	Flagstar	8,979	2.92	33	-1.7	5.5	5.6
102	LEADER BANK NATIONAL ASSOCIATION	340	2.52	37	-3.2	4.2	4.4	Gateway Mortgage	1,018	2.97	35	-3.2	5.4	5.6	LANDMARK CREDIT UNION	580	2.79	44	-1.7	6.1	6.2
103	Fairway	718	3.04	34	-3.2	6.1	6.3	CHICAGO MORTGAGE SOLUTIONS LLC	320	2.32	27	-3.2	3.2	3.3	SUNFLOWER BANK NATIONAL ASSOCIATI	544	2.83	44	-1.9	5.8	5.9
104	Pentagon Federal Credit Union	1,255	2.93	44	-3.4	5.9	6.1	Planet Home Lending	1,441	3.10	32	-3.3	5.1	5.3	Fifth Third	9,675	2.84	47	-2.4	5.7	5.9
105	GMFS	1,000	2.88	43	-3.5	5.8	6.1	PNC Mortgage	25,637	2.76	50	-3.5	5.1	5.3	Arc Home	725	2.68	37	-2.5	4.8	5.0
106	Bank of America	6,630	3.49	98	-3.5	8.7	9.0	Gate City Bank	265	2.72	52	-3.6	5.4	5.6	First Bank	1,637	2.77	39	-2.7	5.2	5.4
107	BSI Financial	1,877	2.65	40	-3.8	4.4	4.6	SWBC Mortgage	667	3.00	42	-3.7	5.9	6.1	Home Point Financial	1,870	2.70	30	-2.8	5.6	5.7
108	Independent Bank	481	2.95	46	-4.1	6.0	6.3	SOUTHSTATE BANK NATIONAL ASSOCIAT	834	2.86	42	-3.8	5.3	5.5	MORTGAGE LENDERS INVESTMENT TRADI	303	3.11	40	-2.9	6.8	7.0
109	SWBC Mortgage	658	3.01	43	-4.2	6.2	6.5	Nexus Nova	1,858	2.74	33	-3.8	4.3	4.5	CADENCE BANK	730	3.02	47	-2.9	6.5	6.7
110	WEST GATE BANK	619	2.74	42	-4.6	5.4	5.6	Michigan Mutual	231	2.71	41	-3.9	4.5	4.6	EQUITY RESOURCES INC.	271	2.66	30	-3.2	5.2	5.3
111	CADENCE BANK	701	3.07	51	-4.8	6.3	6.6	Weststar Mortgage	465	2.78	43	-4.0	5.2	5.4	NATIONS DIRECT MORTGAGE	188	2.80	44	-3.3	5.4	5.6
112	Onslow Bay Financial	11,013	2.41	34	-5.1	3.7	3.9	NATIONS DIRECT MORTGAGE	163	2.82	48	-4.3	4.8	5.0	United Shore (Sold)	9,624	2.81	42	-3.5	5.1	5.3
113	Arvest Mortgage	1,941	3.17	60	-5.2	6.6	6.9	COMMUNITYAMERICA CREDIT UNION	303	2.89	43	-4.4	5.7	5.9	Fairway	726	2.94	30	-3.5	5.8	6.0
114	Arc Home	693	2.68	41	-5.3	4.4	4.7	New Residential	31,861	3.10	56	-4.7	6.0	6.3	Sailfish Servicing	1,118	2.65	29	-3.7	4.3	4.5
115	Union Savings Bank	2,443	2.87	54	-5.5	5.8	6.2	GMFS	1,014	2.87	42	-4.7	5.3	5.6	RENASANT BANK	692	2.91	39	-3.8	5.8	6.0
116	First National Bank Of Omaha	708	2.94	51	-5.5	6.1	6.5	Fannie Mae	206	3.70	108	-4.9	8.9	9.3	Bank of America	7,316	3.47	96	-3.8	8.7	9.0
117	First Bank	1,559	2.77	43	-5.5	5.0	5.3	BOK Financial	2,261	2.86	51	-5.3	5.3	5.6	PNC Mortgage	26,075	2.76	47	-4.1	5.6	5.8
118	Seneca Mortgage	2,428	2.59	37	-5.6	4.4	4.7	WEST GATE BANK	627	2.73	41	-5.3	4.9	5.2	GRANDER MORTGAGE CAPITAL LLC	529	2.68	32	-4.2	5.1	5.3
119	MEGA CAPITAL FUNDING INC.	429	2.45	37	-5.9	3.6	3.9	NBKC Bank	433	3.06	29	-5.4	5.3	5.6	Primary Residential	686	2.68	35	-4.2	5.1	5.3
120	New Residential	32,313	3.10	57	-5.9	6.2	6.6	MEGASTAR FINANCIAL CORP.	187	2.84	43	-5.5	4.6	4.9	Marlin Mortgage Capital	2,500	2.56	33	-4.6	4.2	4.4
121	SUNFLOWER BANK NATIONAL ASSOCIATI	518	2.84	48	-6.0	5.5	5.8	EQUITY RESOURCES INC.	264	2.67	33	-5.5	4.6	4.8	Sierra Pacific	450	2.99	53	-4.7	6.0	6.3
122	DIGITAL FEDERAL CREDIT UNION	243	3.18	54	-6.2	6.1	6.5	Land Home Financial	325	2.71	42	-5.5	4.3	4.6	FHLB Chicago	4,443	2.65	44	-4.8	5.6	5.9
123	United Shore (Sold)	10,354	2.80	44	-6.4	4.9	5.2	RENASANT BANK	651	2.94	42	-5.8	5.1	5.4	Huntington National Bank	3,929	3.04	47	-4.9	6.5	6.8
124	Umpqua	437	3.10	57	-7.1	5.7	6.1	MYCUMORTGAGE	333	3.01	53	-5.9	6.4	6.8	FIRST HOME MORTGAGE CORPORATION	181	2.85	34	-4.9	5.1	5.3
125	MISSION SERVICING RESIDENTIAL INC	878	2.79	37	-8.0	5.0	5.4	Seneca Mortgage	2,453	2.60	36	-5.9	4.1	4.3	New Residential	28,762	3.11	56	-5.1	6.4	6.7
126	Citizens Bank	12,163	2.86	47	-8.2	5.3	5.7	SoFi	1,007	2.62	34	-6.2	4.3	4.6	Johnson Bank	687	2.77	50	-5.2	5.6	5.9

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127	BASE MSR 2 LLC	1,118	2.66	55	-8.2	4.8	5.2	First National Bank Of Omaha	721	2.94	50	-6.5	5.7	6.1	Click N Close.	304	2.66	31	-5.7	5.1	5.4
128	BOK Financial	2,219	2.86	52	-8.4	5.4	5.9	First Bank	1,585	2.77	42	-6.5	4.6	4.9	1ST SECURITY BANK OF WASHINGTON	164	2.97	36	-5.9	5.6	6.0
129	FHLB Chicago	4,203	2.65	48	-8.5	5.2	5.6	Arc Home	703	2.68	40	-6.6	4.2	4.5	UNITED COMMUNITY BANK	503	2.94	44	-6.2	6.2	6.6
130	EQUITY RESOURCES INC.	260	2.67	35	-8.5	4.6	5.0	CADENCE BANK	711	3.05	50	-6.7	5.8	6.2	GOLDEN EMPIRE MORTGAGE INC.	73	2.77	34	-6.2	4.4	4.7
131	COMMUNITYAMERICA CREDIT UNION	298	2.90	44	-8.7	5.8	6.3	Sierra Pacific	332	3.07	61	-6.8	5.7	6.1	The Money Source	548	2.87	44	-6.6	5.4	5.7
132	Citi	3,466	3.19	62	-8.8	6.0	6.0	FHLB Chicago	4,293	2.65	47	-6.8	5.0	5.3	Fannie Mae	218	3.70	105	-6.6	8.9	9.5
133	WATERMARK CAPITAL INC.	424	2.33	37	-9.0	3.7	4.0	Keybank	1,717	2.92	44	-7.1	5.0	5.3	Independent Bank	505	2.93	42	-6.7	6.2	6.7
134	GATEWAY SERVCO LLC	505	2.96	38	-9.1	5.7	6.2	United Shore (Sold)	10,063	2.82	43	-7.4	4.6	4.9	PREMIER BANK	472	2.96	52	-6.7	6.5	6.9
135	SOUTHSTATE BANK NATIONAL ASSOCIAT	822	2.87	43	-9.3	5.3	5.8	Citizens Bank	12,369	2.86	46	-7.8	5.0	5.4	Citizens Bank	12,760	2.85	43	-6.9	5.5	5.9
136	Sierra Pacific	324	3.07	62	-9.4	5.7	6.3	SUNFLOWER BANK NATIONAL ASSOCIATI	527	2.84	47	-7.9	4.9	5.3	MEGASTAR FINANCIAL CORP.	194	2.84	40	-7.1	5.0	5.4
137	Marlin Mortgage Capital	1,652	2.64	36	-9.5	4.1	4.5	MEGA CAPITAL FUNDING INC.	434	2.45	36	-8.0	3.3	3.6	AXOS BANK	339	2.78	43	-7.1	4.7	5.0
138	ATLANTIC BAY MORTGAGE GROUP LLC	367	2.88	40	-9.7	5.2	5.7	Onslow Bay Financial	11,156	2.41	32	-8.1	3.2	3.5	SERVIS ONE INC.	141	3.07	32	-7.2	5.4	5.8
139	BELL BANK	1,139	2.84	39	-10.3	4.9	5.4	Independent Bank	489	2.95	45	-8.3	5.7	6.2	FIRST-CITIZENS BANK & TRUST COMPA	563	2.99	52	-7.2	6.2	6.6
140	MEGASTAR FINANCIAL CORP.	184	2.84	44	-10.4	4.7	5.2	CrossCountry Mortgage	5,018	2.67	34	-8.4	4.0	4.4	SIERRA PACIFIC MORTGAGE COMPANY I	507	2.81	41	-7.4	4.7	5.1
141	Fannie Mae	199	3.69	109	-11.5	8.5	9.6	Evergreen Moneysource	375	3.04	38	-8.7	4.6	5.0	GMFS	1,042	2.85	39	-7.7	5.5	6.0
142	Provident Funding	5,958	2.82	65	-11.6	5.3	5.9	Johnson Bank	660	2.77	53	-8.7	4.9	5.3	Onslow Bay Financial	11,219	2.40	29	-7.8	3.5	3.8
143	Mutual Of Omaha	367	3.06	31	-12.1	5.2	5.9	The Money Source	560	2.87	46	-9.2	4.8	5.3	AMERICA FIRST FEDERAL CREDIT UNIO	510	2.61	44	-7.8	5.3	5.7
144	Smaller Servicers	59,206	2.84	49	-12.1	5.2	5.9	InterCap Lending	282	2.54	36	-9.5	3.8	4.2	Pentagon Federal Credit Union	1,298	2.88	40	-8.2	5.7	6.2
145	CrossCountry Mortgage	4,954	2.68	35	-12.8	4.2	4.8	THE SERVION GROUP	479	2.94	45	-9.5	5.4	6.0	Smaller Servicers	64,642	2.82	45	-8.4	5.6	6.1
146	Huntington National Bank	3,744	3.06	50	-12.9	5.8	6.7	AMERICA FIRST FEDERAL CREDIT UNIO	493	2.61	46	-9.7	4.7	5.2	CHICAGO MORTGAGE SOLUTIONS LLC	657	2.32	23	-8.5	3.9	4.2
147	Carrington	2,017	2.96	38	-13.5	5.1	5.9	BELL BANK	1,154	2.83	38	-10.5	4.6	5.1	THE SERVION GROUP	495	2.93	43	-8.5	5.9	6.4
148	Johnson Bank	649	2.77	54	-13.9	4.8	5.6	WATERMARK CAPITAL INC.	429	2.33	35	-10.6	3.3	3.7	Land Home Financial	335	2.71	39	-8.5	4.5	5.0
149	BANNER BANK	218	3.05	52	-14.0	5.3	6.1	Huntington National Bank	3,804	3.05	49	-10.6	5.6	6.3	Seneca Mortgage	2,429	2.57	33	-8.7	4.3	4.7
150	OPPORTUNITY BANK OF MONTANA	165	2.96	45	-14.0	5.5	6.4	Smaller Servicers	60,624	2.84	47	-11.0	5.0	5.5	CrossCountry Mortgage	5,149	2.66	31	-9.4	4.5	4.9
151	Weststar Mortgage	470	2.77	45	-14.4	5.0	5.8	Provident Funding	5,777	2.85	66	-11.1	5.1	5.7	Michigan Mutual	238	2.71	38	-9.6	4.6	5.1
152	Summit Funding	171	3.06	31	-15.2	4.5	5.3	Marlin Mortgage Capital	2,111	2.59	35	-11.6	3.5	3.9	First United Bank	660	3.11	42	-9.9	6.1	6.7
153	First United Bank	665	3.15	45	-15.4	5.6	6.6	MISSION SERVICING RESIDENTIAL INC	774	2.75	37	-11.6	4.5	5.1	BELL BANK	1,179	2.80	35	-9.9	5.1	5.6
154	BREMER BANK NATIONAL ASSOCIATION	400	2.91	48	-15.5	5.1	6.0	MERCHANTS BANK OF INDIANA	348	2.53	33	-11.9	3.4	3.9	Idaho HFA	119	2.54	35	-10.0	4.8	5.3
155	FIRST TECHNOLOGY FEDERAL CREDIT U	802	2.86	50	-16.0	4.6	5.5	Citi	3,518	3.17	61	-12.3	5.5	6.3	InterCap Lending	277	2.52	33	-10.0	4.3	4.7
156	ELEVATIONS CREDIT UNION	127	3.29	71	-16.2	5.7	6.8	BASE MSR 2 LLC	1,035	2.65	56	-12.4	4.2	4.8	STANDARD MORTGAGE CORP.	470	2.72	45	-10.2	5.3	5.9
157	BMO BANK NATIONAL ASSOCIATION	1,121	3.14	63	-16.2	5.6	6.6	M&T Bank	1,295	3.17	58	-12.6	5.5	6.2	FIRST TECHNOLOGY FEDERAL CREDIT U	843	2.84	47	-10.2	5.0	5.5
158	SUMMIT CREDIT UNION	330	2.82	46	-16.2	5.0	5.9	Sun West	679	2.58	36	-13.3	3.7	4.3	ELEVATIONS CREDIT UNION	134	3.25	68	-10.7	6.4	7.2
159	Kinecta Federal Credit Union	303	2.95	63	-16.5	4.7	5.6	BMO BANK NATIONAL ASSOCIATION	1,035	3.14	63	-14.2	5.4	6.3	MERCHANTS BANK NATIONAL ASSOCIATI	443	2.76	46	-10.7	5.5	6.1
160	VALLEY NATIONAL BANK	623	3.02	60	-16.6	5.0	6.0	BANNER BANK	221	3.05	51	-14.2	5.0	5.8	TD Bank	1,024	2.88	43	-11.0	4.9	5.5
161	PREMIER BANK	444	2.98	55	-16.7	5.6	6.7	PAM MSR TRUST I LLC	948	2.64	45	-14.3	4.0	4.7	MISSION SERVICING RESIDENTIAL INC	458	2.76	37	-11.3	4.6	5.2
162	AssociatedBank	984	2.88	56	-17.4	5.3	6.4	Umpqua	445	3.09	56	-14.6	4.9	5.7	BASE MSR 2 LLC	809	2.67	59	-11.6	4.5	5.1
163	AMERICA FIRST FEDERAL CREDIT UNIO	485	2.61	48	-17.8	4.5	5.4	AssociatedBank	1,004	2.88	54	-14.9	5.2	6.0	BMO BANK NATIONAL ASSOCIATION	562	3.14	63	-11.8	5.6	6.3
164	Fulton Bank	323	3.20	65	-17.9	5.8	7.1	Carrington	2,045	2.95	37	-15.5	4.7	5.6	Keybank	1,762	2.90	42	-11.9	5.1	5.8
165	UNIVERSITY OF WISCONSIN CREDIT UN	629	2.65	42	-18.1	4.5	5.4	ATLANTIC BAY MORTGAGE GROUP LLC	372	2.88	39	-15.6	4.4	5.2	M&T Bank	1,339	3.15	56	-12.0	5.9	6.7
166	SoFi	992	2.62	36	-19.4	4.0	5.0	TD Bank	963	2.87	46	-15.8	4.2	4.9	MEGA CAPITAL FUNDING INC.	445	2.44	33	-12.0	3.3	3.8
167	American Internet Mortgage	1,689	2.68	51	-20.0	4.2	5.2	VALLEY NATIONAL BANK	636	3.02	59	-16.2	4.7	5.6	PAM MSR TRUST I LLC	786	2.62	44	-12.4	4.3	4.9
168	PAM MSR TRUST I LLC	959	2.65	46	-20.1	4.0	5.0	OPPORTUNITY BANK OF MONTANA	168	2.96	43	-16.4	4.7	5.6	BREMER BANK NATIONAL ASSOCIATION	418	2.89	44	-12.7	5.5	6.3

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

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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
169	MERCHANTS BANK NATIONAL ASSOCIATI	423	2.77	50	-20.3	4.8	6.0	FIRST FINANCIAL BANK	317	2.90	47	-16.5	4.9	5.9	Provident Funding	5,552	2.87	67	-12.7	5.5	6.2
170	M&T Bank	1,271	3.18	59	-21.3	5.1	6.4	AXOS BANK	328	2.79	45	-16.8	3.8	4.6	Citi	3,665	3.15	60	-13.1	5.9	6.8
171	Banco Popular	492	2.96	69	-21.4	5.2	6.6	SUMMIT CREDIT UNION	334	2.81	45	-17.5	4.6	5.6	BOEING EMPLOYEES' CREDIT UNION	414	2.89	34	-13.2	4.8	5.5
172	TD Bank	948	2.88	47	-21.8	4.1	5.3	Royal Credit Union	430	2.73	47	-18.0	4.6	5.5	UNIVERSITY OF WISCONSIN CREDIT UN	654	2.63	38	-13.4	4.9	5.6
173	MORTGAGE LENDERS INVESTMENT TRADI	288	3.12	44	-21.8	6.1	7.7	MERCHANTS BANK NATIONAL ASSOCIATI	430	2.77	49	-18.2	4.6	5.6	Paramount Residential	536	2.56	30	-13.9	4.6	5.3
174	Evergreen Moneysource	369	3.04	40	-22.3	4.2	5.4	Fremont Bank	924	2.87	59	-18.2	4.0	4.9	Royal Credit Union	446	2.73	44	-14.1	5.2	6.1
175	MLD Mortgage	536	2.60	37	-22.6	3.4	4.4	Salem Five	393	2.79	50	-19.6	4.1	5.1	AssociatedBank	1,039	2.87	52	-14.1	5.6	6.5
176	Fremont Bank	872	2.87	60	-22.6	4.1	5.2	Santander Bank	1,385	3.03	80	-19.6	5.0	6.2	Sun West	698	2.58	33	-14.2	4.1	4.7
177	ONPOINT COMMUNITY CREDIT UNION	245	2.80	43	-22.6	3.9	5.0	American Internet Mortgage	1,717	2.68	49	-19.7	4.0	4.9	Carrington	2,094	2.94	34	-14.8	5.1	6.0
178	FIRST FINANCIAL BANK	312	2.91	48	-23.7	4.8	6.2	Kinecta Federal Credit Union	308	2.95	62	-20.1	4.1	5.1	MORTGAGE CLEARING CORP	355	2.95	48	-14.8	5.7	6.6
179	BETHPAGE FEDERAL CREDIT UNION	587	2.92	61	-24.0	3.4	4.5	BMO Harris Bank	107	3.12	53	-20.1	4.0	5.0	BMO Harris Bank	624	3.12	57	-15.2	5.8	6.9
180	Santander Bank	1,350	3.02	81	-25.2	5.0	6.6	MORTGAGE LENDERS INVESTMENT TRADI	293	3.11	43	-20.4	5.5	6.9	MERCHANTS BANK OF INDIANA	357	2.52	30	-15.4	3.6	4.3
181	InterCap Lending	279	2.54	38	-25.8	3.3	4.5	First United Bank	673	3.13	44	-20.7	4.9	6.2	MYCUMORTGAGE	345	3.01	50	-15.7	6.1	7.2
182	HARBORONE MORTGAGE LLC	352	2.73	43	-26.9	3.7	5.0	MORTGAGE CLEARING CORP	344	2.96	51	-20.9	4.7	6.0	FIRST FINANCIAL BANK	327	2.90	45	-16.7	5.4	6.5
183	BOEING EMPLOYEES' CREDIT UNION	399	2.91	39	-29.7	3.9	5.4	UNIVERSITY OF WISCONSIN CREDIT UN	637	2.64	41	-21.7	4.0	5.0	American Internet Mortgage	1,766	2.67	47	-17.1	4.4	5.3
184	Colorado Federal Savings Bank	1,835	2.33	44	-31.2	2.9	4.2	Fulton Bank	329	3.19	64	-22.3	5.2	6.7	VALLEY NATIONAL BANK	660	3.02	57	-17.1	5.1	6.1
185	Royal Credit Union	423	2.73	48	-32.3	4.0	5.8	MLD Mortgage	543	2.60	35	-22.7	3.1	4.0	Santander Bank	1,456	3.03	78	-19.0	5.5	6.8
186	Salem Five	386	2.79	51	-32.8	3.7	5.4	INSPIRE HOME LOANS INC.	55	3.03	29	-22.9	4.0	5.2	Kinecta Federal Credit Union	320	2.95	60	-19.7	4.4	5.4
187	INSPIRE HOME LOANS INC.	55	3.04	30	-34.0	3.8	5.7	FIRST HOME MORTGAGE CORP	366	2.75	38	-23.6	3.6	4.7	ONPOINT COMMUNITY CREDIT UNION	256	2.79	40	-20.0	4.3	5.3
188	FIRST HOME MORTGAGE CORP	362	2.75	40	-36.9	3.2	5.0	DIGITAL FEDERAL CREDIT UNION	246	3.18	53	-23.6	4.9	6.4	Fulton Bank	339	3.17	62	-20.4	5.8	7.3
189	MORTGAGE CLEARING CORP	339	2.97	52	-37.5	4.0	6.4	HARBORONE MORTGAGE LLC	358	2.73	41	-23.7	3.6	4.7	HARBORONE MORTGAGE LLC	369	2.73	38	-20.4	4.3	5.3
190	BROADVIEW FEDERAL CREDIT UNION	408	2.75	56	-38.2	3.0	4.8	Banco Popular	503	2.97	69	-23.7	4.8	6.2	Fremont Bank	990	2.87	56	-22.9	4.0	5.1
191	FIRST HOME MORTGAGE CORPORATION	212	2.90	37	-39.1	3.2	5.3	BREMER BANK NATIONAL ASSOCIATION	406	2.91	47	-23.9	4.3	5.7	DIGITAL FEDERAL CREDIT UNION	253	3.15	51	-24.4	5.1	6.7
192	HomeBridge	8	5.30	11	-39.3	3.6	5.8	BOEING EMPLOYEES' CREDIT UNION	404	2.91	37	-24.6	3.8	5.0	FIRST HOME MORTGAGE CORP	374	2.72	36	-24.4	3.9	5.1
193	AXOS BANK	324	2.79	47	-39.6	3.0	4.9	Colorado Federal Savings Bank	1,886	2.34	43	-26.0	2.9	3.9	Banco Popular	518	2.96	66	-25.4	4.7	6.3
194	Zions Bancorporation	22	5.48	21	-39.7	11.3	18.1	BROADVIEW FEDERAL CREDIT UNION	415	2.75	55	-27.1	3.5	4.8	BETHPAGE FEDERAL CREDIT UNION	612	2.91	57	-26.1	3.6	4.9
195	SERVIS ONE INC.	74	3.65	38	-50.5	3.3	6.5	BETHPAGE FEDERAL CREDIT UNION	596	2.91	60	-28.7	3.3	4.5	Summit Funding	177	3.03	27	-26.5	3.8	5.2
196	Massachusetts HFA	0	4.32	57	-57.1	2.2	5.1	ONPOINT COMMUNITY CREDIT UNION	249	2.80	42	-34.2	3.1	4.7	BROADVIEW FEDERAL CREDIT UNION	430	2.75	53	-26.6	3.9	5.3
197	First Savings Bank	0	6.65	5	-91.1	2.0	20.0	SERVIS ONE INC.	74	3.60	38	-35.5	4.0	6.1	SUMMIT CREDIT UNION	343	2.79	42	-27.1	4.5	6.1
198								FIRST HOME MORTGAGE CORPORATION	214	2.88	36	-47.0	2.6	4.9	Colorado Federal Savings Bank	1,804	2.33	41	-27.3	3.1	4.3
199								HomeBridge	8	5.30	10	-61.2	2.9	7.4	Salem Five	406	2.79	48	-31.6	3.9	5.7
200								Massachusetts HFA	0	4.32	56	-62.6	2.2	5.8	INSPIRE HOME LOANS INC.	56	2.99	26	-34.5	3.6	5.5
201														Massachusetts HFA	0	4.32	52	-65.9	2.1	6.2	

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GSE: Fixed 20yr

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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	Navy Federal Credit Union	1	3.56	74	524.8	34.6	6.5	Navy Federal Credit Union	2	3.60	74	566.4	34.4	6.1	Navy Federal Credit Union	2	3.62	73	181.3	19.0	7.2
2	NewRez	41	4.00	91	233.4	21.5	7.0	NewRez	38	4.01	92	304.9	22.5	6.1	INSPIRE HOME LOANS INC.	6	3.42	29	113.8	7.0	3.3
3	LOWER LLC	37	3.00	31	121.9	9.7	4.5	Nova Financial	39	3.12	31	77.4	7.7	4.4	NewRez	113	3.69	42	92.9	11.9	6.3
4	Nova Financial	39	3.12	33	118.6	8.7	4.1	Arc Home	233	3.02	39	70.6	5.8	3.4	MEGA CAPITAL FUNDING INC.	52	3.03	35	78.0	5.2	2.9
5	AXOS BANK	66	2.96	39	114.6	7.0	3.3	AXOS BANK	66	2.95	37	69.9	5.1	3.0	Nova Financial	40	3.10	28	51.4	6.8	4.5
6	MEGA CAPITAL FUNDING INC.	50	3.02	40	109.4	5.8	2.8	Paramount Residential	32	3.07	35	62.8	7.6	4.7	Specialized Loan Servicing	721	3.92	42	39.4	8.4	6.1
7	Arc Home	231	3.03	41	60.8	5.8	3.7	IDAHO CENTRAL CREDIT UNION	171	3.22	42	62.6	7.0	4.4	RENASANT BANK	176	3.43	43	38.5	6.9	5.0
8	Nations Lending Corporation	245	3.58	34	56.9	9.1	5.9	LOWER LLC	37	2.98	29	57.5	6.2	4.0	HomeBridge	38	3.17	27	34.8	5.9	4.4
9	CITIZENS FIRST BANK	20	3.61	55	50.2	9.7	6.5	Nations Lending Corporation	248	3.57	32	44.8	7.2	5.0	IDAHO CENTRAL CREDIT UNION	175	3.21	39	33.7	6.3	4.8
10	Evergreen Moneysource	148	3.30	42	48.6	5.9	4.0	Zions Bancorporation	25	3.90	29	41.9	8.1	5.8	CITIZENS FIRST BANK	20	3.60	51	33.1	7.6	5.8
11	IDAHO CENTRAL CREDIT UNION	169	3.23	43	44.6	6.7	4.7	FBC Mortgage	46	3.26	25	39.7	6.2	4.5	AXOS BANK	68	2.94	35	32.6	4.5	3.4
12	Old National Bank	188	3.37	54	43.8	6.9	4.9	Sierra Pacific	151	3.23	52	39.5	5.9	4.2	CORNERSTONE CAPITAL BANK SSB	62	4.47	22	32.4	10.7	8.2
13	MLD Mortgage	139	2.98	36	42.8	5.1	3.6	WATERMARK CAPITAL INC.	183	2.61	34	37.9	3.7	2.7	Quicken	29,650	3.19	34	29.0	5.7	4.5
14	Multiple Servicers (Unidentified)	398	3.91	147	41.9	11.2	8.0	SOUTHSTATE BANK NATIONAL ASSOCIAT	202	3.49	38	34.7	6.1	4.6	OPPORTUNITY BANK OF MONTANA	57	3.39	41	26.9	5.9	4.6
15	CORNERSTONE CAPITAL BANK SSB	17	6.26	11	41.8	20.5	14.9	MEGA CAPITAL FUNDING INC.	51	3.02	38	32.5	3.5	2.7	GLOBAL FEDERAL CREDIT UNION	51	3.54	53	26.8	6.4	5.1
16	Quicken	28,678	3.23	38	32.8	5.9	4.5	HomeBridge	1	5.33	17	32.3	8.7	6.6	Arc Home	238	3.01	36	24.6	4.8	3.9
17	Movement Mortgage	277	3.47	33	32.3	8.0	6.1	Quicken	28,914	3.21	36	31.6	5.3	4.0	Amerisave Mortgage	297	3.43	20	24.5	6.0	4.8
18	FBC Mortgage	46	3.26	27	31.6	5.5	4.2	Multiple Servicers (Unidentified)	419	3.92	145	31.6	10.0	7.7	Nations Lending Corporation	252	3.54	29	24.4	6.5	5.3
19	PAM MSR TRUST I LLC	110	3.51	71	31.4	6.0	4.6	Specialized Loan Servicing	705	4.03	44	30.3	8.0	6.2	LOWER LLC	78	2.95	28	23.7	5.7	4.6
20	1ST SECURITY BANK OF WASHINGTON	74	3.10	42	31.1	4.9	3.8	PAM MSR TRUST I LLC	103	3.52	73	30.1	7.0	5.4	BASE MSR 2 LLC	114	3.08	52	22.5	5.0	4.1
21	Marlin Mortgage Capital	883	2.98	39	30.6	4.5	3.5	Gate City Bank	172	2.98	45	27.9	4.9	3.9	InterCap Lending	78	3.00	33	21.9	5.0	4.1
22	Nexus Nova	578	3.17	35	28.7	5.5	4.3	CORNERSTONE CAPITAL BANK SSB	23	6.03	11	25.4	10.7	8.6	FLAT BRANCH MORTGAGE INC	129	3.31	33	21.9	6.8	5.6
23	GATEWAY SERVCO LLC	213	3.17	39	28.2	6.2	4.9	First Savings Bank	45	2.90	34	25.1	3.8	3.0	GATEWAY SERVCO LLC	187	3.08	36	20.1	5.6	4.7
24	Sierra Pacific	148	3.22	53	25.4	6.1	4.9	MLD Mortgage	139	2.95	35	24.6	4.3	3.5	Marlin Mortgage Capital	1,008	2.97	35	19.3	4.2	3.5
25	AMERICA FIRST FEDERAL CREDIT UNIO	265	3.24	46	23.6	5.8	4.7	FIRST-CITIZENS BANK & TRUST COMPA	96	3.75	65	23.5	7.2	5.9	Mutual Of Omaha	118	4.03	22	17.1	6.9	6.0
26	Specialized Loan Servicing	707	4.08	44	22.8	8.9	7.3	Old National Bank	189	3.35	53	23.5	5.5	4.5	GUIDANCE RESIDENTIAL LLC	142	3.81	41	16.8	6.3	5.5
27	NATIONS DIRECT MORTGAGE	53	3.46	54	22.8	4.7	3.9	InterCap Lending	81	3.03	36	23.0	4.9	4.0	BANNER BANK	85	3.55	50	16.0	6.3	5.4
28	GUIDANCE RESIDENTIAL LLC	139	3.87	44	21.7	8.2	6.8	FLAT BRANCH MORTGAGE INC	128	3.37	35	22.5	6.0	4.9	CHICAGO MORTGAGE SOLUTIONS LLC	93	2.91	26	15.6	4.7	4.1
29	SOUTHSTATE BANK NATIONAL ASSOCIAT	201	3.52	39	20.4	6.1	5.1	MERCHANTS BANK OF INDIANA	148	2.80	35	22.2	3.6	3.0	Movement Mortgage	361	3.36	29	15.2	5.6	4.9
30	NexBank	359	3.13	37	19.8	4.7	3.9	CITIZENS FIRST BANK	20	3.61	54	18.9	6.9	5.8	WATERMARK CAPITAL INC.	187	2.61	31	14.8	3.6	3.2
31	Fannie Mae	385	4.22	118	19.8	8.3	7.0	Guaranteed Rate	16	4.64	19	17.7	19.2	16.5	MORTGAGE LENDERS INVESTMENT TRADI	107	3.46	40	14.2	6.1	5.4
32	SUNFLOWER BANK NATIONAL ASSOCIATI	136	3.43	47	19.1	5.6	4.7	Movement Mortgage	313	3.43	32	17.5	5.7	4.8	Arvest Mortgage	536	3.59	53	14.1	6.5	5.8
33	Kinecta Federal Credit Union	107	3.27	57	18.6	4.3	3.7	GUIDANCE RESIDENTIAL LLC	141	3.87	43	16.2	6.5	5.6	FIDELITY BANK NATIONAL ASSOCIATIO	165	3.29	66	13.1	5.4	4.8
34	ELEVATIONS CREDIT UNION	174	3.33	46	18.2	5.3	4.5	GATEWAY SERVCO LLC	194	3.12	38	16.0	5.0	4.3	Ameris Bank	91	3.71	33	12.7	6.2	5.5
35	NBKC Bank	99	3.65	31	18.0	5.6	4.8	Arvest Mortgage	528	3.62	55	15.9	6.0	5.2	Gate City Bank	175	2.97	42	12.6	4.9	4.4
36	First Federal Bank	404	3.12	44	17.5	4.8	4.1	Kinecta Federal Credit Union	108	3.26	56	15.6	3.9	3.4	MERCHANTS BANK OF INDIANA	151	2.79	32	11.7	4.0	3.6
37	Union Home Mortgage	657	3.30	33	17.2	5.7	4.9	NOVA HOME LOANS	54	3.04	32	15.5	4.6	4.0	Paramount Residential	77	3.02	31	11.7	5.0	4.5
38	RENASANT BANK	153	3.46	47	17.1	5.2	4.5	RENASANT BANK	166	3.45	46	14.5	4.9	4.3	First United Bank	217	3.53	40	10.6	6.0	5.4
39	ONPOINT COMMUNITY CREDIT UNION	174	3.31	41	15.9	5.0	4.3	Caliber Home Loans	343	3.10	34	12.2	3.7	3.3	SOUTHSTATE BANK NATIONAL ASSOCIAT	203	3.42	36	10.4	5.5	5.0
40	Fairway	372	2.91	36	15.0	4.1	3.6	Union Home Mortgage	659	3.27	32	11.4	5.2	4.6	Union Home Mortgage	669	3.23	29	10.1	5.5	5.0
41	FLAT BRANCH MORTGAGE INC	128	3.42	36	13.8	5.9	5.2	MISSION SERVICING RESIDENTIAL INC	213	3.20	35	11.1	4.7	4.2	Multiple Servicers (Unidentified)	1,042	4.05	143	9.6	9.6	8.8
42	HomeBridge	1	5.32	19	13.6	8.5	7.5	Weststar Mortgage	92	3.10	43	10.8	4.5	4.0	Gateway Mortgage	415	3.28	32	9.2	5.5	5.0

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

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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
43	Gate City Bank	170	2.99	46	13.3	4.7	4.1	loanDepot.com	4,492	2.90	30	9.8	3.7	3.4	Pingora Loan Servicing	866	3.34	46	9.2	5.2	4.8
44	Pingora Loan Servicing	837	3.34	50	13.2	5.2	4.6	BOK Financial	577	3.33	51	9.4	4.8	4.4	Fairway	381	2.89	31	9.1	4.0	3.7
45	Arvest Mortgage	524	3.64	56	12.5	6.4	5.7	MSR Asset Vehicle	1,535	2.94	34	8.3	3.5	3.2	WEST GATE BANK	166	3.01	37	9.1	4.7	4.4
46	loanDepot.com	4,452	2.90	32	12.4	4.1	3.7	Nexus Nova	579	3.16	34	8.2	4.1	3.8	COMMUNITYAMERICA CREDIT UNION	112	3.39	41	8.2	5.6	5.2
47	MORTGAGE LENDERS INVESTMENT TRADI	103	3.48	43	11.9	6.1	5.4	Summit Funding	64	3.44	29	7.4	4.1	3.9	Planet Home Lending	350	3.48	33	8.1	5.2	4.8
48	Iowa Bankers Mortgage	180	3.37	56	11.6	6.1	5.5	Amerisave Mortgage	253	3.61	22	7.4	5.0	4.7	MISSION SERVICING RESIDENTIAL INC	121	3.24	35	7.4	4.6	4.3
49	BREMER BANK NATIONAL ASSOCIATION	148	3.31	45	11.4	5.6	5.0	MORTGAGE CLEARING CORP	107	3.23	48	7.2	4.4	4.2	FBC Mortgage	48	3.27	22	7.1	5.6	5.2
50	MSR Asset Vehicle	1,504	2.94	35	9.1	3.8	3.5	Marlin Mortgage Capital	947	2.97	38	6.4	3.3	3.1	PREMIER BANK	167	3.43	58	7.0	6.0	5.7
51	CRESCENT MORTGAGE COMPANY	44	4.05	83	8.3	6.8	6.3	Flagstar	3,844	3.10	35	6.0	3.6	3.4	Johnson Bank	192	3.27	53	6.5	5.3	5.0
52	Flagstar	3,822	3.12	36	7.4	4.0	3.8	First United Bank	223	3.57	42	6.0	5.7	5.3	Mortgage 1	142	3.29	32	6.3	4.7	4.4
53	Huntington National Bank	841	3.44	55	6.6	5.2	4.9	Fannie Mae	393	4.23	117	5.9	6.9	6.5	Prime Lending (Plains Capital)	78	4.37	24	6.0	7.5	7.0
54	Pentagon Federal Credit Union	441	3.01	42	5.6	4.5	4.2	First Federal Bank	407	3.11	42	5.3	4.0	3.8	Sierra Pacific	219	3.16	43	5.9	4.8	4.5
55	First United Bank	221	3.58	44	5.3	6.2	5.9	BANNER BANK	83	3.58	53	5.3	4.8	4.6	BOK Financial	577	3.33	49	5.6	5.1	4.8
56	WATERMARK CAPITAL INC.	181	2.61	36	3.9	3.0	2.9	Evergreen Moneysource	149	3.29	40	5.2	4.0	3.8	loanDepot.com	4,571	2.89	27	5.4	4.0	3.8
57	FIRST INTERSTATE BANK	129	3.48	60	3.8	5.0	4.8	FIRST HOME MORTGAGE CORPORATION	77	3.15	35	4.6	3.7	3.6	First Federal Bank	393	3.09	40	3.9	4.4	4.3
58	BOK Financial	570	3.33	53	3.7	4.9	4.7	PHH Mortgage	2,640	3.20	45	4.4	4.1	3.9	Sun West	171	3.06	34	3.3	4.1	3.9
59	PHH Mortgage	2,616	3.20	46	3.6	4.5	4.3	FIRST NATIONAL BANK OF PENNSYLVAN	211	3.40	45	4.4	5.1	4.9	MSR Asset Vehicle	1,561	2.95	31	3.2	3.9	3.8
60	Primary Residential	194	2.97	39	3.3	3.8	3.7	Pingora Loan Servicing	847	3.34	49	4.3	4.5	4.3	Flagstar	3,904	3.08	32	3.2	3.9	3.8
61	United Shore (Retained)	6,240	3.05	32	3.0	3.8	3.7	MYCUMORTGAGE	153	3.47	55	4.3	5.5	5.3	NOVA HOME LOANS	55	3.03	29	3.1	4.5	4.4
62	CMG Mortgage	1,312	3.20	36	2.5	4.1	4.0	ONPOINT COMMUNITY CREDIT UNION	175	3.31	39	4.2	4.2	4.1	Seneca Mortgage	679	3.16	34	2.9	4.3	4.2
63	PennyMac	9,240	3.03	38	2.0	4.0	3.9	ROYAL PACIFIC FUNDING CORP	79	3.19	41	3.5	2.9	2.8	Guaranteed Rate	51	4.17	19	2.8	8.0	7.8
64	Ameris Bank	91	3.81	37	1.9	5.9	5.8	COMMUNITYAMERICA CREDIT UNION	110	3.44	43	3.2	5.0	4.9	Kinecta Federal Credit Union	109	3.25	53	2.5	3.8	3.7
65	ALCOVA MORTGAGE	72	3.12	35	1.2	4.3	4.2	HomeStreet Bank	134	3.23	44	3.0	3.8	3.7	ELEVATIONS CREDIT UNION	178	3.29	42	1.7	4.6	4.5
66	U.S. Bank	7,982	3.38	53	1.1	4.9	4.8	GLOBAL FEDERAL CREDIT UNION	54	3.56	55	2.9	4.6	4.4	Nexus Nova	579	3.16	31	1.6	4.2	4.2
67	Chase	25,651	3.30	58	1.0	4.6	4.5	ELEVATIONS CREDIT UNION	176	3.32	45	2.3	4.3	4.2	PAM MSR TRUST I LLC	81	3.51	75	0.7	5.7	5.7
68	Truist Bank	7,976	3.20	60	1.0	4.4	4.3	CRESCENT MORTGAGE COMPANY	44	4.05	81	1.7	6.6	6.5	Nationstar	12,729	3.24	46	0.5	4.4	4.4
69	The Money Source	215	3.32	45	-0.8	4.5	4.5	Carrington	914	3.38	37	1.2	4.4	4.3	First Savings Bank	91	2.89	31	0.3	4.2	4.2
70	AmeriHome Mortgage	603	4.19	33	-0.8	6.1	6.2	United Shore (Retained)	6,555	3.03	31	0.9	3.2	3.2	U.S. Bank	8,115	3.35	50	0.3	4.9	4.9
71	Union Savings Bank	1,031	3.07	44	-0.8	4.1	4.2	NexBank	365	3.12	35	0.9	3.6	3.6	Weststar Mortgage	90	3.09	40	0.2	4.4	4.4
72	Bay Equity	81	3.10	40	-1.0	3.4	3.5	MORTGAGE LENDERS INVESTMENT TRADI	104	3.47	42	0.9	5.0	5.0	New American Funding	941	3.14	33	-0.3	4.0	4.1
73	Provident Funding	1,271	3.20	57	-1.3	4.3	4.4	Trustmark Bank	180	3.38	48	0.6	4.4	4.4	PennyMac	9,453	3.01	33	-0.3	4.0	4.0
74	WEST GATE BANK	162	3.03	41	-1.5	4.1	4.2	Pentagon Federal Credit Union	446	3.01	41	0.5	4.0	4.0	Towne Mortgage	138	3.12	37	-0.5	4.2	4.3
75	Nationstar	13,859	3.23	50	-1.6	4.3	4.3	Iowa Bankers Mortgage	181	3.35	55	0.4	5.4	5.3	Carrington	925	3.37	34	-0.9	4.8	4.8
76	Carrington	906	3.38	38	-1.8	4.6	4.7	Regions Bank	1,331	3.22	45	0.2	4.2	4.2	United Shore (Retained)	7,342	3.02	28	-1.4	3.6	3.6
77	Planet Home Lending	378	3.52	38	-2.1	4.7	4.8	Nationstar	13,712	3.22	48	0.1	4.0	4.0	Iowa Bankers Mortgage	180	3.30	52	-1.6	5.4	5.5
78	FIRST-CITIZENS BANK & TRUST COMPA	96	3.80	66	-2.3	6.4	6.5	BREMER BANK NATIONAL ASSOCIATION	149	3.30	44	-0.1	4.5	4.5	Truist Bank	8,227	3.21	56	-1.6	4.5	4.5
79	BASE MSR 2 LLC	212	3.06	47	-2.5	4.3	4.4	Truist Bank	8,073	3.20	59	-0.4	4.0	4.0	Cardinal Financial	539	2.95	28	-1.7	4.0	4.0
80	Regions Bank	1,317	3.22	46	-2.6	4.4	4.6	Freedom Mortgage	4,892	3.17	44	-0.6	4.0	4.0	ATLANTIC BAY MORTGAGE GROUP LLC	165	3.13	34	-1.8	4.5	4.6
81	FIRST HOME MORTGAGE CORPORATION	77	3.15	36	-2.6	3.7	3.8	Lakeview	7,147	3.16	35	-1.0	3.7	3.7	Fannie Mae	400	4.23	113	-1.8	6.8	6.9
82	FIDELITY BANK NATIONAL ASSOCIATIO	162	3.30	71	-2.7	4.3	4.4	New American Funding	929	3.16	35	-1.2	3.5	3.6	Colonial Savings	385	3.57	64	-2.0	5.6	5.7
83	Freedom Mortgage	4,852	3.18	45	-2.9	4.3	4.4	CMG Mortgage	1,345	3.19	34	-1.3	3.6	3.6	MLD Mortgage	140	2.90	32	-2.0	3.5	3.6
84	Wells Fargo	21,444	3.48	69	-3.0	4.8	4.9	PennyMac	9,315	3.02	37	-1.3	3.5	3.6	PHH Mortgage	2,684	3.18	42	-2.0	4.1	4.2

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85	Lakeview	7,253	3.18	36	-3.1	3.9	4.0	CADENCE BANK	138	3.52	52	-1.5	4.8	4.9	Chase	26,119	3.29	54	-2.1	4.5	4.6
86	Lake Michigan Credit Union	210	3.53	47	-3.3	5.1	5.3	Chase	25,962	3.30	57	-1.6	4.1	4.2	Matrix Financial	7,105	3.00	41	-2.1	3.8	3.9
87	Bank of America	3,162	4.11	124	-3.8	6.6	6.9	Wells Fargo	21,864	3.49	69	-1.6	4.6	4.7	Wells Fargo	22,420	3.49	66	-2.5	5.0	5.1
88	PREMIER BANK	162	3.46	61	-4.0	5.3	5.5	BASE MSR 2 LLC	170	3.06	49	-1.8	4.0	4.0	Fifth Third	2,593	3.41	58	-2.8	5.0	5.2
89	SoFi	345	2.92	31	-4.2	3.6	3.7	Mann Mortgage	33	2.87	36	-1.9	3.2	3.3	Caliber Home Loans	1,533	3.14	37	-3.0	4.4	4.5
90	MORTGAGE CLEARING CORP	106	3.24	49	-4.2	4.2	4.3	Johnson Bank	186	3.27	55	-1.9	4.2	4.3	CMG Mortgage	1,335	3.16	32	-3.0	4.0	4.1
91	Trustmark Bank	179	3.40	49	-4.4	4.5	4.7	Lake Michigan Credit Union	212	3.51	46	-2.0	4.8	4.9	New Residential	13,732	3.44	58	-3.1	4.9	5.0
92	United Shore (Sold)	5,168	3.07	43	-4.4	3.6	3.7	U.S. Bank	8,042	3.37	52	-2.1	4.3	4.4	Freedom Mortgage	4,949	3.15	41	-3.1	4.3	4.4
93	UNITED COMMUNITY BANK	210	3.29	49	-4.6	4.6	4.8	OPPORTUNITY BANK OF MONTANA	56	3.40	44	-2.3	3.8	3.8	Lakeview	5,970	3.16	32	-3.3	3.9	4.1
94	Weststar Mortgage	95	3.10	45	-4.7	4.2	4.4	Fairway	374	2.90	34	-2.7	3.2	3.2	TD Bank	0	5.80	222	-3.9	30.4	31.5
95	First National Bank Of Omaha	114	3.49	50	-5.4	4.7	5.0	UNITED COMMUNITY BANK	212	3.28	47	-3.0	4.3	4.5	Union Savings Bank	1,062	3.06	39	-4.0	4.3	4.4
96	Colorado Federal Savings Bank	107	3.18	55	-5.6	3.9	4.1	TD Bank	0	5.84	224	-3.1	42.4	43.4	ONPOINT COMMUNITY CREDIT UNION	178	3.30	36	-4.0	4.2	4.4
97	FIRST NATIONAL BANK OF PENNSYLVAN	210	3.43	46	-6.2	5.3	5.7	Fifth Third	2,564	3.43	60	-3.2	4.6	4.7	CrossCountry Mortgage	1,660	3.14	30	-4.2	4.0	4.1
98	Prime Lending (Plains Capital)	85	4.37	28	-6.5	10.0	10.7	AmeriHome Mortgage	736	4.07	32	-3.6	5.2	5.4	Primary Residential	200	2.98	35	-4.6	3.8	4.0
99	FIRST FINANCIAL BANK	97	3.35	52	-6.6	4.7	5.0	Bank of America	3,230	4.11	123	-4.2	6.5	6.7	United Shore (Sold)	4,345	3.07	40	-4.8	3.5	3.7
100	Fifth Third	2,553	3.44	61	-6.9	4.7	5.1	Matrix Financial	7,034	3.00	44	-4.6	3.3	3.5	THE CENTRAL TRUST BANK	192	3.30	52	-4.8	4.7	5.0
101	Paramount Residential	31	3.08	36	-7.2	4.6	4.9	NATIONS DIRECT MORTGAGE	54	3.45	53	-5.2	3.3	3.5	Regions Bank	1,199	3.26	44	-5.2	4.5	4.7
102	COMMUNITYAMERICA CREDIT UNION	110	3.46	44	-7.3	4.7	5.0	SUNFLOWER BANK NATIONAL ASSOCIATI	138	3.43	45	-5.4	4.0	4.2	Lake Michigan Credit Union	214	3.47	43	-5.3	5.0	5.2
103	Onslow Bay Financial	5,035	2.75	33	-7.5	2.7	3.0	New Residential	14,755	3.42	60	-5.9	4.3	4.5	Bank of America	3,321	4.11	120	-5.6	6.8	7.1
104	Mutual Of Omaha	123	4.23	24	-7.9	5.4	5.8	Seneca Mortgage	702	3.20	37	-5.9	3.7	3.9	BARRINGTON BANK & TRUST COMPANY N	374	3.29	32	-5.6	4.4	4.6
105	THE SERVION GROUP	226	3.34	45	-8.2	4.7	5.1	THE SERVION GROUP	227	3.33	44	-6.0	4.4	4.7	Old National Bank	190	3.32	50	-5.8	4.8	5.1
106	New Residential	14,920	3.42	60	-8.4	4.4	4.8	Cardinal Financial	516	2.98	31	-6.3	3.3	3.5	MYCUMORTGAGE	155	3.46	50	-6.2	5.4	5.7
107	OPPORTUNITY BANK OF MONTANA	56	3.41	46	-8.6	3.8	4.2	FIRST FINANCIAL BANK	98	3.35	51	-6.5	4.4	4.7	The Money Source	182	3.32	43	-6.2	4.4	4.6
108	BANNER BANK	82	3.58	54	-8.8	4.7	5.1	AMERICA FIRST FEDERAL CREDIT UNIO	267	3.24	45	-6.6	4.1	4.4	NexBank	375	3.12	32	-6.3	3.9	4.2
109	Matrix Financial	6,963	3.00	46	-9.5	3.4	3.7	ATLANTIC BAY MORTGAGE GROUP LLC	149	3.13	38	-6.6	3.4	3.7	Aurora	426	3.13	41	-6.7	4.0	4.3
110	PNC Mortgage	8,263	3.21	56	-9.5	4.0	4.4	United Shore (Sold)	4,940	3.08	42	-6.6	3.2	3.4	Onslow Bay Financial	5,006	2.73	29	-6.8	2.8	3.0
111	Click N Close.	125	3.08	34	-9.9	4.0	4.4	ALCOVA MORTGAGE	73	3.12	34	-6.7	3.6	3.9	Citi	1,671	3.57	65	-6.8	4.8	5.1
112	Seneca Mortgage	698	3.20	38	-11.3	3.7	4.1	Huntington National Bank	851	3.44	54	-7.6	4.2	4.6	FIRST NATIONAL BANK OF PENNSYLVAN	212	3.34	43	-7.0	4.8	5.1
113	BOEING EMPLOYEES' CREDIT UNION	317	3.54	53	-11.3	5.0	5.6	Sun West	168	3.08	37	-7.9	3.4	3.7	Provident Funding	1,180	3.21	55	-7.1	4.1	4.4
114	Independent Bank	114	3.31	47	-11.8	4.1	4.7	Provident Funding	1,236	3.21	56	-8.9	3.7	4.1	GRANDER MORTGAGE CAPITAL LLC	172	3.08	33	-7.1	4.3	4.6
115	Mann Mortgage	27	2.80	37	-12.1	3.4	3.8	PNC Mortgage	8,330	3.21	55	-8.9	3.8	4.1	AmeriHome Mortgage	803	3.99	30	-7.2	5.1	5.5
116	ATLANTIC BAY MORTGAGE GROUP LLC	147	3.13	39	-12.1	3.4	3.9	CrossCountry Mortgage	1,644	3.18	33	-9.1	3.5	3.8	HomeStreet Bank	138	3.23	41	-7.2	3.8	4.1
117	THE CENTRAL TRUST BANK	198	3.31	57	-12.3	4.2	4.7	CHICAGO MORTGAGE SOLUTIONS LLC	46	2.91	29	-9.4	2.8	3.1	SUMMIT CREDIT UNION	226	3.15	34	-7.2	4.4	4.8
118	Citi	1,628	3.60	68	-12.8	4.4	5.0	Citi	1,642	3.59	67	-9.9	4.2	4.7	Huntington National Bank	854	3.41	50	-7.3	4.8	5.2
119	FIRST TECHNOLOGY FEDERAL CREDIT U	191	3.38	56	-12.9	4.6	5.2	WEST GATE BANK	163	3.02	40	-10.2	3.4	3.8	FIRST-CITIZENS BANK & TRUST COMPA	94	3.68	62	-7.6	5.5	5.9
120	InterCap Lending	81	3.05	37	-13.6	4.2	4.9	HARBORONE MORTGAGE LLC	223	3.05	42	-10.4	3.1	3.4	NBKC Bank	114	3.34	28	-7.7	4.3	4.6
121	Gateway Mortgage	362	3.28	37	-13.9	3.9	4.5	Guild Mortgage	1,185	3.26	37	-10.6	3.7	4.2	First Bank	507	3.15	38	-7.8	4.0	4.4
122	BROADVIEW FEDERAL CREDIT UNION	127	3.28	57	-13.9	3.3	3.8	FHLB Chicago	1,495	3.06	48	-10.7	3.7	4.1	SWBC Mortgage	350	3.16	36	-8.0	4.1	4.5
123	CrossCountry Mortgage	1,636	3.19	35	-14.6	3.7	4.4	Onslow Bay Financial	5,013	2.74	32	-10.9	2.3	2.6	Guild Mortgage	1,202	3.23	35	-8.5	4.2	4.6
124	New American Funding	922	3.18	37	-15.6	3.3	3.9	Colorado Federal Savings Bank	112	3.16	53	-11.0	3.3	3.7	Trustmark Bank	183	3.35	45	-8.9	4.5	4.9
125	Citizens Bank	3,373	3.30	50	-16.0	3.9	4.6	Gateway Mortgage	387	3.29	35	-11.0	4.2	4.7	Home Point Financial	2,066	2.80	27	-9.0	3.6	3.9
126	FHLB Chicago	1,474	3.06	49	-16.4	3.7	4.5	FIDELITY BANK NATIONAL ASSOCIATIO	165	3.30	70	-11.0	3.8	4.3	CRESCENT MORTGAGE COMPANY	67	3.78	65	-9.0	5.8	6.4

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

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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
127	Towne Mortgage	131	3.10	42	-16.4	3.3	3.9	BOEING EMPLOYEES' CREDIT UNION	317	3.51	52	-11.8	4.3	4.9	BREMER BANK NATIONAL ASSOCIATION	151	3.25	41	-9.3	4.5	5.0
128	Amerisave Mortgage	253	3.64	24	-16.6	4.8	5.8	Planet Home Lending	382	3.52	36	-12.6	4.0	4.6	UIF CORPORATION	57	3.60	32	-9.4	5.3	5.8
129	NEXUS NOVA LLC	97	3.10	36	-16.6	2.9	3.5	Citizens Bank	3,408	3.29	48	-12.8	3.7	4.2	STOCKTON MORTGAGE CORPORATION	73	3.08	33	-9.4	4.2	4.6
130	Smaller Servicers	23,090	3.26	51	-16.7	3.9	4.7	Union Savings Bank	1,041	3.06	42	-12.8	3.4	3.9	Zions Bancorporation	70	3.34	30	-9.6	4.5	5.0
131	Guild Mortgage	1,177	3.27	39	-17.1	3.7	4.4	The Money Source	195	3.33	45	-13.0	3.6	4.2	PNC Mortgage	8,353	3.20	52	-9.6	4.2	4.6
132	First Bank	494	3.16	42	-17.7	3.7	4.5	Bay Equity	82	3.10	39	-13.1	2.8	3.2	Northpointe Bank	253	3.06	35	-9.6	3.8	4.2
133	MISSION SERVICING RESIDENTIAL INC	269	3.17	36	-18.0	3.7	4.5	SUMMIT CREDIT UNION	226	3.22	37	-14.1	3.8	4.4	CADENCE BANK	139	3.50	49	-9.9	4.8	5.3
134	M&T Bank	356	3.65	66	-18.5	4.5	5.5	Mortgage 1	139	3.29	35	-14.1	3.4	3.9	First National Bank Of Omaha	116	3.44	46	-10.0	4.6	5.1
135	MYCUMORTGAGE	151	3.47	56	-18.8	4.6	5.6	Click N Close.	126	3.07	32	-14.2	3.3	3.9	UNITED COMMUNITY BANK	214	3.25	44	-10.8	4.4	4.9
136	Cardinal Financial	512	2.98	33	-19.0	3.3	4.1	Prime Lending (Plains Capital)	85	4.35	26	-14.2	6.9	8.0	BELL BANK	447	3.11	34	-11.1	3.7	4.2
137	Johnson Bank	184	3.27	56	-19.2	3.7	4.6	Smaller Servicers	23,464	3.25	49	-15.3	3.7	4.3	Pentagon Federal Credit Union	452	3.01	37	-11.2	3.9	4.4
138	GUARDIAN SAVINGS BANK	304	3.08	46	-19.6	3.4	4.2	1ST SECURITY BANK OF WASHINGTON	74	3.10	40	-15.5	3.2	3.8	Citizens Bank	3,465	3.28	45	-11.3	4.1	4.7
139	Umpqua	171	3.41	47	-20.3	3.5	4.4	UNIVERSITY OF WISCONSIN CREDIT UN	226	3.22	35	-15.6	3.9	4.6	MORTGAGE CLEARING CORP	109	3.20	45	-12.3	4.2	4.7
140	GLOBAL FEDERAL CREDIT UNION	54	3.58	56	-20.6	3.7	4.6	MEGASTAR FINANCIAL CORP.	128	3.12	42	-15.7	3.0	3.6	Smaller Servicers	24,340	3.23	46	-13.0	4.2	4.8
141	Sun West	166	3.09	38	-20.9	3.2	4.0	Ameris Bank	91	3.79	36	-16.1	4.9	5.8	VALLEY NATIONAL BANK	161	3.49	61	-13.1	4.3	5.0
142	UNIVERSITY OF WISCONSIN CREDIT UN	227	3.26	36	-21.1	4.0	5.1	Royal Credit Union	190	3.15	48	-16.3	3.6	4.3	Royal Credit Union	194	3.14	45	-14.1	4.2	4.9
143	VALLEY NATIONAL BANK	156	3.51	65	-21.3	3.5	4.5	SWBC Mortgage	325	3.19	39	-16.5	3.4	4.0	FIRST TECHNOLOGY FEDERAL CREDIT U	191	3.30	51	-14.4	4.1	4.8
144	CADENCE BANK	136	3.53	54	-21.9	4.0	5.1	First Bank	498	3.16	40	-16.7	3.3	4.0	Umpqua	234	3.40	41	-14.7	4.0	4.7
145	BMO BANK NATIONAL ASSOCIATION	273	3.78	77	-22.7	4.5	5.8	Colonial Savings	376	3.56	67	-17.0	4.4	5.3	FIRST HOME MORTGAGE CORPORATION	65	3.13	33	-14.9	3.7	4.3
146	Royal Credit Union	188	3.14	49	-22.9	3.5	4.6	NBKC Bank	97	3.56	31	-17.2	3.4	4.1	BMO BANK NATIONAL ASSOCIATION	156	3.77	77	-15.2	4.6	5.4
147	Mortgage 1	138	3.30	36	-23.4	3.3	4.2	Towne Mortgage	134	3.12	40	-17.2	3.1	3.7	THE FEDERAL SAVINGS BANK	42	3.12	38	-15.6	3.3	3.9
148	Aurora	413	3.13	45	-23.7	3.1	4.0	GRANDER MORTGAGE CAPITAL LLC	180	3.15	35	-17.3	3.7	4.4	Fulton Bank	203	3.45	61	-15.7	4.7	5.6
149	SIERRA PACIFIC MORTGAGE COMPANY I	373	3.00	40	-24.6	2.6	3.5	BMO BANK NATIONAL ASSOCIATION	271	3.77	77	-17.5	4.5	5.4	AMERICA FIRST FEDERAL CREDIT UNIO	270	3.22	41	-15.7	4.1	4.8
150	MEGASTAR FINANCIAL CORP.	127	3.13	43	-25.1	2.9	3.8	PREMIER BANK	163	3.45	60	-17.8	4.2	5.1	FHLB Chicago	1,516	3.05	44	-16.1	3.9	4.6
151	MERCHANTS BANK OF INDIANA	146	2.80	36	-25.3	2.4	3.2	First National Bank Of Omaha	114	3.47	49	-17.9	3.8	4.6	Mann Mortgage	37	2.90	33	-16.2	3.2	3.8
152	NOVA HOME LOANS	53	3.03	34	-26.1	2.9	4.0	LANDMARK CREDIT UNION	36	3.89	90	-17.9	5.1	6.1	GMFS	268	3.19	38	-16.3	3.9	4.7
153	HARBORONE MORTGAGE LLC	221	3.05	44	-26.2	2.7	3.6	BELL BANK	440	3.13	37	-17.9	3.0	3.6	AssociatedBank	264	3.44	62	-16.8	4.6	5.5
154	Colonial Savings	371	3.56	69	-26.8	4.2	5.7	Aurora	418	3.13	44	-18.9	3.0	3.7	1ST SECURITY BANK OF WASHINGTON	75	3.09	37	-16.9	3.6	4.4
155	SWBC Mortgage	323	3.20	40	-29.4	3.1	4.4	Mutual Of Omaha	121	4.17	23	-19.3	4.1	5.1	THE SERVION GROUP	230	3.30	41	-17.3	4.3	5.1
156	BELL BANK	437	3.13	39	-29.6	2.8	3.9	Primary Residential	196	2.97	38	-19.6	2.8	3.4	SIERRA PACIFIC MORTGAGE COMPANY I	317	3.00	37	-17.6	2.9	3.5
157	AssociatedBank	261	3.47	68	-30.5	3.7	5.3	AssociatedBank	264	3.47	67	-20.2	4.1	5.1	FIRST HOME MORTGAGE CORP	102	3.04	32	-18.0	3.3	4.0
158	Fulton Bank	203	3.49	67	-31.3	4.2	6.0	THE CENTRAL TRUST BANK	200	3.31	56	-20.2	3.6	4.5	LANDMARK CREDIT UNION	36	3.80	89	-18.3	5.3	6.5
159	Summit Funding	64	3.44	30	-31.4	3.0	4.3	VALLEY NATIONAL BANK	158	3.50	64	-20.5	3.5	4.4	BETHPAGE FEDERAL CREDIT UNION	425	3.19	55	-18.6	2.8	3.4
160	BARRINGTON BANK & TRUST COMPANY N	337	3.36	37	-32.9	3.3	4.8	LEADER BANK NATIONAL ASSOCIATION	121	2.96	37	-20.6	2.3	2.9	SUNFLOWER BANK NATIONAL ASSOCIATI	139	3.40	43	-18.7	3.7	4.5
161	Land Home Financial	124	3.21	45	-33.2	2.7	4.0	Northpointe Bank	248	3.06	38	-20.8	3.0	3.7	Colorado Federal Savings Bank	74	3.22	61	-18.7	3.3	4.1
162	TD Bank	0	5.85	226	-33.7	9.9	14.6	GMFS	263	3.20	41	-21.8	3.3	4.2	BOEING EMPLOYEES' CREDIT UNION	319	3.47	49	-19.3	4.0	5.0
163	Salem Five	141	3.19	47	-35.1	2.4	3.6	BROADVIEW FEDERAL CREDIT UNION	129	3.28	56	-21.9	3.0	3.9	Santander Bank	426	3.51	73	-19.6	4.0	5.0
164	BSI Financial	281	3.27	42	-35.3	2.7	4.2	BARRINGTON BANK & TRUST COMPANY N	339	3.35	35	-22.0	3.4	4.4	STANDARD MORTGAGE CORP.	156	3.08	45	-20.0	3.6	4.5
165	GMFS	260	3.21	42	-35.4	3.0	4.6	M&T Bank	360	3.64	65	-22.5	3.9	5.0	GUARDIAN SAVINGS BANK	313	3.08	41	-20.0	3.6	4.5
166	Sailfish Servicing	656	2.98	39	-35.4	2.3	3.6	FIRST HOME MORTGAGE CORP	101	3.05	35	-22.5	2.5	3.2	Independent Bank	116	3.30	42	-20.4	4.1	5.1
167	MERCHANTS BANK NATIONAL ASSOCIATI	113	3.24	55	-36.7	3.0	4.7	SIERRA PACIFIC MORTGAGE COMPANY I	376	3.00	39	-22.7	2.5	3.2	HARBORONE MORTGAGE LLC	228	3.04	39	-20.5	3.2	4.0
168	Santander Bank	410	3.50	77	-38.7	3.0	4.8	Umpqua	173	3.41	46	-23.5	3.1	4.0	MEGASTAR FINANCIAL CORP.	131	3.12	39	-20.8	3.3	4.1

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GSE: Fixed 20yr

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Rank	Servicer	3M Historical Horizon						Servicer	6M Historical Horizon						Servicer	12M Historical Horizon					
		\$mm	WAC	WALA	%ΔRef	CPR	Ref		\$mm	WAC	WALA	%ΔRef	CPR	Ref		\$mm	WAC	WALA	%ΔRef	CPR	Ref
169	DIGITAL FEDERAL CREDIT UNION	168	3.45	65	-38.7	2.9	4.7	FIRST TECHNOLOGY FEDERAL CREDIT U	193	3.36	55	-23.7	3.7	4.8	BMO Harris Bank	128	3.78	70	-21.0	5.3	6.7
170	Keybank	601	3.21	44	-39.0	2.5	4.1	SoFi	348	2.92	29	-24.2	2.6	3.4	American Internet Mortgage	605	2.97	44	-21.0	3.2	4.0
171	STANDARD MORTGAGE CORP.	143	3.09	49	-39.1	2.6	4.2	Keybank	603	3.18	43	-25.4	2.9	3.8	BROADVIEW FEDERAL CREDIT UNION	131	3.27	53	-21.6	3.3	4.2
172	LANDMARK CREDIT UNION	37	3.98	88	-39.6	4.1	6.6	Santander Bank	416	3.50	76	-27.4	3.3	4.5	UNIVERSITY OF WISCONSIN CREDIT UN	224	3.12	33	-21.8	3.7	4.7
173	HomeStreet Bank	133	3.23	45	-39.9	2.4	4.0	BMO Harris Bank	6	3.97	50	-27.7	3.4	4.7	FIRST FINANCIAL BANK	100	3.34	48	-22.7	4.2	5.4
174	SUMMIT CREDIT UNION	225	3.24	38	-40.4	2.8	4.7	THE FEDERAL SAVINGS BANK	42	3.14	42	-28.0	2.5	3.4	BSI Financial	351	3.17	38	-22.9	3.4	4.3
175	Banco Popular	70	4.19	116	-40.5	4.4	7.3	Independent Bank	114	3.30	45	-28.1	3.1	4.3	Michigan Mutual	94	2.97	38	-23.0	2.8	3.6
176	Northpointe Bank	246	3.06	40	-40.5	2.5	4.1	FIRST INTERSTATE BANK	131	3.47	59	-29.7	3.2	4.6	Sailfish Servicing	741	3.00	35	-23.4	2.7	3.5
177	BETHPAGE FEDERAL CREDIT UNION	420	3.20	61	-42.3	1.8	3.1	BSI Financial	315	3.22	41	-30.7	2.8	4.0	ROYAL PACIFIC FUNDING CORP	81	3.19	38	-23.7	2.7	3.5
178	American Internet Mortgage	593	2.99	49	-43.1	2.2	3.9	Sailfish Servicing	706	3.00	38	-31.8	2.1	3.1	ALCOVA MORTGAGE	74	3.12	31	-25.0	3.3	4.4
179	Zions Bancorporation	8	5.87	16	-46.5	3.9	7.2	NEXUS NOVA LLC	65	3.10	35	-31.8	2.3	3.3	EQUITY RESOURCES INC.	114	3.01	32	-25.4	3.1	4.2
180	UIF CORPORATION	58	3.77	35	-47.3	3.0	5.6	DIGITAL FEDERAL CREDIT UNION	170	3.45	63	-32.2	3.0	4.4	FIRST INTERSTATE BANK	131	3.45	55	-25.4	3.8	5.1
181	Idaho HFA	68	2.99	38	-48.2	2.1	4.0	Fulton Bank	205	3.48	66	-32.4	3.7	5.4	Summit Funding	65	3.42	26	-26.7	3.3	4.4
182	GRANDER MORTGAGE CAPITAL LLC	186	3.26	36	-50.5	2.5	5.0	STANDARD MORTGAGE CORP.	144	3.08	48	-33.3	2.7	4.0	Land Home Financial	127	3.20	41	-27.0	3.0	4.1
183	LEADER BANK NATIONAL ASSOCIATION	121	2.99	38	-53.3	1.5	3.2	Idaho HFA	68	2.98	36	-34.4	2.7	4.1	Keybank	607	3.15	40	-27.1	3.1	4.2
184	Fremont Bank	160	3.36	60	-53.3	1.8	3.8	STOCKTON MORTGAGE CORPORATION	72	3.12	36	-34.9	3.1	4.8	MERCHANTS BANK NATIONAL ASSOCIATI	115	3.23	50	-27.3	3.6	4.9
185	GOLDEN EMPIRE MORTGAGE INC.	58	2.98	39	-54.4	1.8	3.9	MERCHANTS BANK NATIONAL ASSOCIATI	114	3.24	53	-34.9	2.9	4.4	Idaho HFA	70	2.97	33	-28.0	3.2	4.4
186	STOCKTON MORTGAGE CORPORATION	72	3.13	37	-65.1	1.5	4.1	GUARDIAN SAVINGS BANK	307	3.08	44	-35.0	2.6	4.0	Evergreen Moneysource	151	3.28	37	-28.6	3.1	4.3
187	EQUITY RESOURCES INC.	111	3.01	36	-65.2	1.5	4.2	Salem Five	142	3.19	45	-35.4	2.3	3.5	SoFi	354	2.92	26	-28.8	2.8	3.9
188	FIRST HOME MORTGAGE CORP	100	3.06	36	-72.2	0.9	3.3	Banco Popular	71	4.20	115	-36.2	4.6	7.2	Bay Equity	83	3.10	36	-29.0	2.6	3.6
189	THE FEDERAL SAVINGS BANK	42	3.14	43	-74.7	0.9	3.7	American Internet Mortgage	598	2.98	47	-36.9	2.2	3.5	DIGITAL FEDERAL CREDIT UNION	174	3.45	61	-30.6	3.6	5.1
190	First Savings Bank	0	6.88	5	-76.4	2.3	9.6	EQUITY RESOURCES INC.	112	3.01	35	-37.1	2.3	3.7	NEXUS NOVA LLC	32	3.10	35	-31.8	2.3	3.3
191	ROYAL PACIFIC FUNDING CORP	79	3.19	42	-77.1	0.7	3.1	SERVIS ONE INC.	16	3.77	44	-38.4	3.6	5.8	M&T Bank	365	3.62	63	-32.8	3.7	5.4
192	Guaranteed Rate	15	4.67	20	-82.1	2.0	10.5	Land Home Financial	125	3.21	44	-42.2	2.2	3.7	Click N Close.	128	3.06	29	-33.1	3.0	4.5
193	INSPIRE HOME LOANS INC.	6	3.44	34	-83.2	0.5	2.7	Fremont Bank	169	3.35	59	-42.6	2.0	3.5	NATIONS DIRECT MORTGAGE	64	3.40	48	-33.9	2.9	4.3
194	Michigan Mutual	91	2.97	43	-84.8	0.5	3.4	BETHPAGE FEDERAL CREDIT UNION	424	3.20	60	-45.6	1.7	3.1	Salem Five	144	3.18	42	-36.2	2.6	4.1
195	Bank Of England	70	3.26	43	-85.0	0.6	4.2	Michigan Mutual	92	2.97	41	-47.6	1.6	3.1	SERVIS ONE INC.	34	3.26	36	-37.4	3.6	5.6
196	SERVIS ONE INC.	16	3.82	45	-90.3	0.8	7.7	UIF CORPORATION	58	3.75	34	-52.5	3.0	6.2	Bank Of England	72	3.26	39	-37.5	2.8	4.4
197	Caliber Home Loans	0	3.88	137	-99.9	0.0	5.2	GOLDEN EMPIRE MORTGAGE INC.	58	2.97	37	-56.7	1.4	3.3	Fremont Bank	178	3.35	55	-41.5	2.4	4.0
198	Massachusetts HFA	0	3.88	56	-99.9	0.0	6.7	Bank Of England	70	3.26	42	-62.9	1.4	3.8	Banco Popular	72	4.22	112	-42.3	4.7	8.0
199								INSPIRE HOME LOANS INC.	6	3.44	32	-82.5	0.4	2.5	GOLDEN EMPIRE MORTGAGE INC.	59	2.95	35	-50.4	1.9	3.7
200								Massachusetts HFA	0	3.88	54	-99.9	0.0	6.9	LEADER BANK NATIONAL ASSOCIATION	122	2.93	34	-51.6	1.7	3.4
201														Massachusetts HFA	0	3.87	51	-99.9	0.0	7.6	

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GSE: Hybrid 5/1 and 5/6

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1	Evergreen Moneysource	1	4.86	29	2507.3	45.8	2.3	Evergreen Moneysource	1	4.80	29	1250.6	25.8	2.2	LOWER LLC	1	5.12	10	419.8	2.0	0.4
2	Arc Home	2	2.28	30	1239.6	62.5	6.8	Nations Lending Corporation	1	4.35	16	857.0	12.4	1.4	Evergreen Moneysource	1	4.76	26	381.9	13.8	3.0
3	AmeriHome Mortgage	2	4.78	24	718.1	26.2	3.6	Arc Home	2	2.29	29	724.4	36.9	5.3	Michigan Mutual	1	3.61	33	319.7	45.4	13.2
4	CENTIER BANK	0	6.35	172	650.0	78.0	17.4	Michigan Mutual	1	4.17	29	375.9	65.7	19.5	Nations Lending Corporation	2	4.28	13	293.6	7.0	1.8
5	Michigan Mutual	1	4.67	24	490.3	86.9	27.4	UBS Bank	0	5.50	116	368.7	62.2	18.2	BSI Financial	0	4.96	75	217.9	87.3	45.8
6	THE SAVINGS BANK OF DANBURY	1	6.71	111	476.9	69.2	17.8	AmeriHome Mortgage	2	4.78	23	366.4	14.1	3.2	FIRST AMERICAN BANK	1	3.45	53	200.8	31.4	11.7
7	AMERICAN COMMERCIAL BANK & TRUST	0	5.75	93	355.3	85.1	32.5	AMERICAN COMMERCIAL BANK & TRUST	0	5.75	92	362.0	53.6	15.0	SELECT PORTFOLIO SERVICING INC	2	5.80	185	175.1	39.6	16.6
8	FIRST-CITIZENS BANK & TRUST COMPA	9	6.04	11	353.1	28.7	7.1	THE SAVINGS BANK OF DANBURY	1	6.50	112	328.3	46.7	13.4	PRIMELENDING A PLAINS CAPITAL CO.	0	4.60	88	172.5	58.8	27.2
9	SELECT PORTFOLIO SERVICING INC	2	6.25	186	274.2	42.0	13.3	CENTIER BANK	0	6.22	172	315.3	48.5	14.5	STANDARD MORTGAGE CORPORATION	1	5.72	100	133.1	29.9	14.0
10	MSR Asset Vehicle	5	3.84	43	166.6	37.1	15.8	Pulte Mortgage	6	6.49	2	276.8	16.9	4.8	CENTIER BANK	0	5.74	169	121.3	28.3	13.9
11	Citizens Bank	53	4.89	42	163.8	21.5	8.7	FIRST-CITIZENS BANK & TRUST COMPA	9	6.01	10	224.0	20.3	6.7	AmeriHome Mortgage	2	4.72	23	116.0	7.3	3.4
12	Prime Lending (Plains Capital)	2	6.40	91	148.7	25.1	10.9	SELECT PORTFOLIO SERVICING INC	2	6.16	183	180.9	32.6	13.0	FIRST-CITIZENS BANK & TRUST COMPA	9	5.89	9	115.1	19.2	9.4
13	CITIZENS FIRST BANK	7	5.50	15	144.6	14.0	6.0	Union Savings Bank	2	5.78	66	163.7	43.5	19.2	COMMUNITY LOAN SERVICING LLC	2	4.80	180	108.3	24.7	12.7
14	East West Bank	6	6.72	227	105.3	37.3	20.2	FIRST CONTINENTAL MORTGAGE LTD	1	3.87	20	152.4	42.8	19.6	Union Savings Bank	3	5.31	63	99.9	37.5	20.8
15	First Bank	29	2.34	38	92.0	18.1	9.8	MSR Asset Vehicle	6	3.78	40	133.4	20.5	9.3	UBS Bank	1	4.95	137	88.1	31.6	18.2
16	SIERRA PACIFIC MORTGAGE COMPANY I	4	5.69	80	91.0	20.6	11.3	ADVANCIAL FEDERAL CREDIT UNION	2	6.07	84	124.1	5.8	2.6	THE SAVINGS BANK OF DANBURY	1	5.88	108	85.3	25.6	14.7
17	GRANDER MORTGAGE CAPITAL LLC	7	4.73	17	81.4	34.0	20.3	USALLIANCE FEDERAL CREDIT UNION	3	5.34	12	100.2	3.3	1.7	GRANDER MORTGAGE CAPITAL LLC	2	4.75	17	81.4	33.2	19.8
18	USALLIANCE FEDERAL CREDIT UNION	3	5.35	14	72.8	3.9	2.3	SIERRA PACIFIC MORTGAGE COMPANY I	4	5.51	79	82.6	24.2	14.0	Pulte Mortgage	6	5.96	2	77.0	10.5	6.1
19	Keybank	6	4.78	59	67.0	15.9	9.8	GRANDER MORTGAGE CAPITAL LLC	4	4.75	17	81.4	33.2	19.8	American Internet Mortgage	8	4.51	61	74.6	20.4	12.2
20	Union Savings Bank	2	5.85	67	66.9	24.3	15.3	First Bank	29	2.32	36	74.4	14.4	8.5	Kinecta Federal Credit Union	1	5.25	89	69.7	29.9	18.8
21	FIRST CONTINENTAL MORTGAGE LTD	0	3.87	22	56.5	25.2	16.9	Prime Lending (Plains Capital)	2	6.27	93	70.9	24.6	15.1	SIERRA PACIFIC MORTGAGE COMPANY I	4	5.15	77	61.8	21.3	13.7
22	Total Mortgage Services	3	4.68	17	50.7	41.6	29.8	Citizens Bank	54	4.86	41	67.9	17.2	10.6	Arc Home	2	2.29	26	61.7	19.9	12.8
23	BMO BANK NATIONAL ASSOCIATION	1	6.39	267	50.3	12.4	8.4	East West Bank	6	6.48	226	66.8	23.0	14.4	BANK OF NEW HAMPSHIRE	1	6.02	72	59.8	36.3	24.4
24	SPACE COAST CREDIT UNION	2	6.67	236	43.6	21.0	15.1	Multiple Servicers (Unidentified)	0	6.14	238	65.2	19.7	12.4	IDAHO CENTRAL CREDIT UNION	27	6.03	8	58.4	18.9	12.4
25	UBS Bank	0	6.65	115	40.4	22.8	16.8	SPACE COAST CREDIT UNION	2	6.55	234	54.5	16.7	11.1	LIBERTY FEDERAL CREDIT UNION	1	5.11	11	55.0	20.8	14.0
26	Pingora Loan Servicing	6	5.97	86	38.5	21.8	16.2	Royal Business Bank	14	7.00	84	51.8	18.9	12.8	HomeStreet Bank	1	4.45	127	52.4	47.8	34.5
27	PNC Mortgage	143	4.16	84	34.0	17.3	13.2	Total Mortgage Services	3	4.59	16	47.8	22.6	15.8	Navy Federal Credit Union	0	6.15	230	48.2	14.2	9.8
28	Matrix Financial	52	3.98	49	28.9	18.6	14.7	MISSION SERVICING RESIDENTIAL INC	7	5.35	15	39.5	6.8	5.0	SWBC Mortgage	3	2.73	36	44.0	29.2	21.2
29	United Shore (Sold)	61	4.88	29	28.9	13.6	10.7	Umpqua	15	2.80	37	36.5	11.7	8.7	PREMIER BANK	1	4.91	80	38.5	25.6	19.1
30	Planet Home Lending	3	5.80	110	27.4	9.7	7.7	BMO BANK NATIONAL ASSOCIATION	1	6.20	266	35.2	13.1	9.9	AMERICAN COMMERCIAL BANK & TRUST	0	5.75	90	38.0	35.4	27.0
31	Provident Funding	102	6.18	138	24.4	22.0	18.1	CrossCountry Mortgage	20	3.62	24	32.6	12.6	9.6	TD Bank	5	5.37	202	37.7	22.9	17.2
32	IDAHO CENTRAL CREDIT UNION	37	6.23	9	21.4	12.3	10.2	PNC Mortgage	146	4.08	82	31.1	14.8	11.4	MISSION SERVICING RESIDENTIAL INC	4	5.36	16	37.3	6.8	5.0
33	Royal Business Bank	13	7.13	85	20.7	15.3	12.9	BANKFINANCIAL NATIONAL ASSOCIATIO	3	6.62	236	27.7	14.5	11.6	FIRST CONTINENTAL MORTGAGE LTD	1	3.86	17	35.5	50.7	40.4
34	Truist Bank	56	6.41	182	16.8	18.4	15.9	United Shore (Sold)	62	4.86	28	25.5	10.5	8.5	BMO BANK NATIONAL ASSOCIATION	1	6.14	265	33.6	12.1	9.2
35	Flagstar	20	4.10	22	16.7	13.0	11.3	Old National Bank	28	4.56	42	25.3	11.7	9.5	Pam MSR Trust 1	3	4.66	130	32.8	27.2	21.2
36	Citi	47	6.33	198	12.1	13.9	12.5	CITIZENS FIRST BANK	7	5.48	13	23.6	15.2	12.5	Matrix Financial	68	3.97	55	32.5	21.0	16.2
37	Arvest Mortgage	59	5.93	38	11.3	12.9	11.7	U.S. Bank	58	6.04	145	22.7	19.6	16.2	Cape Cod Five Cents Bank	10	5.68	107	32.4	23.1	17.9
38	Old National Bank	28	4.58	42	10.7	11.9	10.8	Matrix Financial	53	3.92	47	22.0	15.2	12.7	CrossCountry Mortgage	20	3.49	22	30.7	15.2	11.8
39	COMMUNITYAMERICA CREDIT UNION	31	6.28	8	10.3	21.5	19.7	Arvest Mortgage	50	5.74	44	19.3	14.9	12.7	WATERMARK CAPITAL INC.	2	3.87	16	28.5	12.4	9.8
40	BANKFINANCIAL NATIONAL ASSOCIATIO	3	6.78	238	8.8	13.0	12.0	SWBC Mortgage	2	2.41	31	16.5	37.2	32.9	Ohio Savings Bank	1	5.62	235	26.1	19.2	15.5
41	Multiple Servicers (Unidentified)	0	6.48	239	8.8	14.6	13.5	CAPE COD CO-OPERATIVE BANK	2	6.23	166	14.9	19.0	16.7	ADVANCIAL FEDERAL CREDIT UNION	3	5.88	81	25.5	24.4	19.9
42	U.S. Bank	57	6.25	148	8.6	19.0	17.6	Provident Funding	104	6.01	136	14.5	18.7	16.5	Royal Business Bank	14	6.66	80	25.0	20.2	16.5

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

GSE: Hybrid 5/1 and 5/6

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43	Lakeview	467	4.83	24	8.3	9.4	8.7	Huntington National Bank	12	6.50	223	12.9	24.4	21.9	SPACE COAST CREDIT UNION	2	6.05	231	24.6	14.5	11.8
44	PHH Mortgage	56	6.52	205	6.2	16.4	15.5	Citi	49	6.13	196	12.2	14.0	12.5	BMO Harris Bank	1	4.96	225	24.3	16.4	13.4
45	Chase	1,420	4.44	81	2.9	12.1	11.7	Freedom Mortgage	31	6.03	111	10.6	18.7	17.1	East West Bank	6	5.99	223	23.4	13.4	11.0
46	Freedom Mortgage	30	6.22	113	2.8	16.8	16.4	COMMUNITYAMERICA CREDIT UNION	25	6.23	8	9.5	18.6	17.2	United Shore (Sold)	57	4.80	30	20.6	11.7	9.8
47	ALLEGACY FEDERAL CREDIT UNION	2	6.51	233	2.2	19.8	19.4	PAM MSR TRUST I LLC	15	6.18	141	8.8	18.9	17.5	Ameris Bank	1	5.32	97	18.9	21.4	18.3
48	Towne Mortgage	0	3.37	53	-0.0	1.5	1.5	Lakeview	440	4.81	24	6.5	8.5	8.0	Multiple Servicers (Unidentified)	10	5.57	236	18.8	17.1	14.6
49	Nations Lending Corporation	1	4.39	17	-1.7	1.3	1.3	Chase	1,445	4.37	80	4.2	11.4	10.9	PAM MSR TRUST I LLC	13	5.84	138	17.5	18.9	16.3
50	Nationstar	628	6.15	173	-1.9	13.9	14.1	Truist Bank	57	6.22	181	4.0	15.8	15.2	Huntington National Bank	14	5.72	207	17.2	20.5	17.7
51	Umpqua	15	2.83	38	-2.1	9.9	10.1	IDAHO CENTRAL CREDIT UNION	33	6.18	8	3.6	11.0	10.7	Johnson Bank	14	4.86	61	17.0	20.6	17.9
52	Pentagon Federal Credit Union	11	5.47	67	-2.3	15.6	16.0	Sailfish Servicing	3	3.58	36	2.7	6.7	6.5	Home Point Financial	29	4.14	27	16.3	16.0	13.9
53	CrossCountry Mortgage	20	3.64	25	-2.3	11.1	11.3	ALLEGACY FEDERAL CREDIT UNION	2	6.31	232	2.0	16.6	16.3	MORTGAGE INVESTORS GROUP	1	5.27	82	15.0	21.2	18.7
54	Wells Fargo	1,434	4.40	78	-2.4	12.5	12.8	Cardinal Financial	28	3.52	21	0.6	9.0	9.0	Citizens Bank	65	4.75	50	14.5	14.0	12.4
55	Guaranteed Rate	35	6.10	3	-3.3	3.9	4.1	Towne Mortgage	0	3.37	52	-0.0	0.7	0.7	PNC Mortgage	169	3.94	83	13.4	14.9	13.3
56	Santander Bank	34	5.19	113	-4.0	14.1	14.6	Wells Fargo	1,512	4.38	81	-0.4	11.3	11.3	NATIONAL COOPERATIVE BANK N.A.	2	5.85	180	13.1	12.4	11.0
57	Quicken	142	3.19	48	-4.9	13.4	14.1	Santander Bank	34	5.08	112	-0.6	13.4	13.5	First Bank	31	2.30	33	12.1	11.9	10.7
58	United Shore (Retained)	261	3.32	23	-5.5	8.3	8.8	M&T Bank	13	6.22	211	-1.0	18.1	18.2	Freedom Mortgage	46	5.31	111	11.6	19.9	18.0
59	TEACHERS FEDERAL CREDIT UNION	3	5.42	12	-6.2	61.5	63.9	United Shore (Retained)	264	3.32	22	-3.0	7.3	7.5	Lakeview	362	4.65	26	11.0	10.1	9.2
60	loanDepot.com	469	2.79	24	-7.0	9.3	9.9	Nationstar	644	5.95	170	-3.3	12.6	13.0	COMMUNITYAMERICA CREDIT UNION	15	6.00	8	10.4	17.1	15.6
61	Huntington National Bank	11	6.74	229	-7.2	14.2	15.2	New Residential	398	5.88	150	-5.7	11.6	12.3	Truist Bank	81	5.45	160	9.1	18.4	17.0
62	BANK OF HAWAII	1	6.63	133	-7.5	5.4	5.8	Guaranteed Rate	30	5.91	4	-6.3	2.9	3.1	Smaller Servicers	48	5.05	126	8.5	16.6	15.4
63	Bank of America	356	5.41	84	-10.6	12.1	13.4	TEACHERS FEDERAL CREDIT UNION	3	5.11	13	-7.2	43.9	46.4	Arvest Mortgage	46	5.23	83	7.8	14.2	13.2
64	Gateway Mortgage	41	5.00	15	-11.1	4.2	4.7	Bank of America	362	5.27	83	-7.8	11.3	12.3	Flagstar	24	4.18	25	7.7	12.8	11.9
65	Fremont Bank	9	6.40	142	-11.5	18.7	20.9	BANK OF HAWAII	0	6.47	191	-8.4	5.5	6.0	CITIZENS FIRST BANK	8	5.48	10	7.4	16.2	15.2
66	Fifth Third	52	5.78	140	-12.0	10.8	12.2	Flagstar	21	4.09	20	-9.4	7.4	8.1	Independent Bank	26	5.18	19	5.8	15.4	14.6
67	New Residential	399	6.02	148	-12.5	11.7	13.3	RANLife	2	4.79	25	-10.2	40.2	43.7	Keybank	6	4.14	59	5.1	23.7	22.7
68	Onslow Bay Financial	120	2.33	36	-14.0	6.2	7.2	Smaller Servicers	37	5.30	103	-10.3	11.1	12.3	Wells Fargo	1,773	4.27	83	4.9	13.8	13.2
69	NewRez	14	6.48	210	-14.1	11.9	13.7	loanDepot.com	470	2.76	23	-10.5	7.1	8.0	First Tennessee	5	5.63	227	3.2	16.6	16.2
70	Smaller Servicers	37	5.45	102	-15.5	11.1	13.1	COLUMBIA BANK	4	5.78	218	-11.4	28.7	31.8	NewRez	18	5.70	168	2.3	14.9	14.6
71	M&T Bank	12	6.40	213	-17.0	18.5	21.9	PHH Mortgage	57	6.30	203	-11.6	13.6	15.2	Northpointe Bank	6	2.45	25	2.0	9.8	9.6
72	PennyMac	117	4.70	26	-22.2	6.4	8.1	NewRez	14	6.32	212	-13.1	13.0	14.9	BASE MSR 2 LLC	1	3.28	59	1.8	8.4	8.3
73	FBC Mortgage	5	5.78	11	-23.0	1.1	1.4	Cenlar	1	6.14	267	-13.9	12.2	14.1	Old National Bank	27	4.39	42	1.4	13.5	13.4
74	CMG Mortgage	23	4.47	19	-26.0	2.6	3.4	Pingora Loan Servicing	7	5.78	84	-15.5	12.4	14.5	MUFG	1	3.68	40	1.0	20.6	20.4
75	Colonial Savings	5	5.98	93	-27.5	8.7	11.8	Keybank	6	4.56	61	-15.6	10.7	12.6	U.S. Bank	61	5.53	143	0.5	17.4	17.3
76	New American Funding	4	6.29	91	-28.4	31.6	41.3	FIRST FEDERAL SAVINGS BANK	2	6.51	240	-15.6	11.7	13.7	Chase	1,591	4.19	80	-0.1	12.8	12.8
77	Cardinal Financial	29	3.63	22	-28.4	6.2	8.6	Gateway Mortgage	54	5.00	13	-16.7	5.6	6.7	Citi	72	5.47	185	-0.5	14.4	14.5
78	FIDELITY BANK NATIONAL ASSOCIATIO	1	6.69	250	-30.1	20.0	27.4	Fannie Mae	14	6.49	232	-17.7	9.1	11.0	Caliber Home Loans	45	4.92	53	-1.8	14.2	14.4
79	Cenlar	0	6.40	268	-30.5	12.5	17.6	Quicken	144	3.16	46	-18.5	10.3	12.5	Guild Mortgage	3	4.68	63	-2.7	23.3	23.9
80	AmWest Funding	1	4.71	20	-31.4	0.5	0.8	Caliber Home Loans	9	5.41	47	-18.9	23.2	27.9	KEYPOINT CREDIT UNION	0	2.50	37	-3.5	0.0	0.0
81	Independent Bank	25	5.20	23	-32.6	10.6	15.3	PennyMac	118	4.68	24	-19.4	7.9	9.7	New Residential	504	5.35	163	-4.2	13.4	14.0
82	LIBERTY FEDERAL CREDIT UNION	1	5.02	16	-32.8	5.4	7.9	Cape Cod Five Cents Bank	9	6.26	113	-20.9	12.1	15.1	Provident Funding	111	5.46	130	-4.5	16.7	17.4
83	MISSION SERVICING RESIDENTIAL INC	7	5.35	17	-34.6	3.6	5.5	American Internet Mortgage	7	4.81	64	-21.0	7.8	9.7	Nationstar	684	5.49	180	-5.1	13.3	14.0
84	Colorado Federal Savings Bank	10	6.44	148	-39.6	8.3	13.4	Fremont Bank	9	6.11	139	-26.3	13.1	17.3	Pingora Loan Servicing	9	5.22	78	-5.1	15.5	16.3

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85	Fannie Mae	13	6.70	233	-41.7	6.7	11.3	Regions Bank	2	5.69	195	-28.2	11.3	15.4	BANKFINANCIAL NATIONAL ASSOCIATIO	3	6.14	234	-5.2	12.4	13.0
86	NATIONAL COOPERATIVE BANK N.A.	2	6.35	183	-45.7	5.7	10.2	Metro Credit Union	1	3.61	67	-28.2	3.0	4.2	Quicken	177	3.36	54	-5.4	14.4	15.2
87	CORNERSTONE CAPITAL BANK SSB	5	5.54	9	-46.9	2.6	4.8	Fifth Third	53	5.63	140	-30.6	9.2	13.0	loanDepot.com	474	2.72	20	-5.7	8.8	9.3
88	FIRST FEDERAL SAVINGS BANK	2	6.80	242	-50.3	8.0	15.4	Pentagon Federal Credit Union	11	5.31	66	-34.6	10.5	15.7	First National Bank Of Omaha	0	5.11	91	-6.5	90.7	92.3
89	Metro Credit Union	1	3.64	68	-54.7	2.9	6.4	CORNERSTONE CAPITAL BANK SSB	7	5.01	12	-35.1	2.4	3.6	Bank of America	390	4.97	92	-7.1	12.9	13.8
90	NEXUS NOVA LLC	2	4.65	21	-56.2	2.3	5.2	AmWest Funding	1	4.70	18	-37.3	0.5	0.9	Specialized Loan Servicing	17	5.16	140	-7.3	15.8	16.9
91	Johnson Bank	13	5.26	67	-57.3	9.2	20.4	Onslow Bay Financial	121	2.32	34	-37.5	4.2	6.6	United Shore (Retained)	280	3.36	19	-7.6	7.7	8.3
92	Nexus Nova	23	4.77	23	-60.6	2.6	6.5	TD Bank	2	6.60	246	-38.0	10.1	15.8	PHH Mortgage	71	5.60	190	-7.7	14.5	15.7
93	BOK Financial	8	6.15	101	-62.5	9.5	23.5	New American Funding	4	5.98	89	-41.7	17.0	27.5	Cenlar	1	5.63	265	-8.0	12.9	14.0
94	PAM MSR TRUST I LLC	14	6.32	143	-63.8	8.4	21.6	Planet Home Lending	3	5.68	112	-42.0	6.1	10.3	LANDMARK CREDIT UNION	1	6.07	99	-8.7	20.2	22.0
95	Cape Cod Five Cents Bank	8	6.40	117	-64.2	6.1	16.1	NATIONAL COOPERATIVE BANK N.A.	2	6.23	182	-46.7	6.4	11.6	Santander Bank	37	4.74	106	-9.4	14.8	16.2
96	ELEVATIONS CREDIT UNION	3	6.76	8	-67.7	0.7	2.0	FIDELITY BANK NATIONAL ASSOCIATIO	1	6.28	249	-47.6	11.5	21.0	RESICENTRAL LLC	22	2.18	24	-9.7	4.2	4.6
97	Regions Bank	2	5.78	194	-69.3	5.2	15.9	NEXUS NOVA LLC	1	4.65	21	-47.7	3.0	5.6	DEDHAM INSTITUTION FOR SAVINGS	2	5.61	117	-11.0	16.7	18.6
98	Pulte Mortgage	6	6.52	2	-69.5	0.9	2.9	Independent Bank	25	5.20	22	-47.7	5.9	11.0	MSR Asset Vehicle	6	3.75	36	-11.2	16.7	18.6
99	Ameris Bank	1	5.73	100	-69.8	2.9	9.3	Johnson Bank	13	5.15	65	-52.7	7.6	15.4	Sailfish Servicing	3	3.49	27	-12.1	18.4	20.7
100	ADVANCIAL FEDERAL CREDIT UNION	2	6.33	86	-69.9	0.8	2.5	Colorado Federal Savings Bank	10	6.38	147	-54.2	5.6	11.9	TEACHERS FEDERAL CREDIT UNION	2	4.35	15	-13.5	33.9	38.1
101	PREMIER BANK	1	5.16	85	-71.7	6.8	22.3	Movement Mortgage	35	5.60	14	-58.2	3.2	7.4	A&D MORTGAGE LLC	2	2.72	21	-14.2	31.6	35.9
102	American Internet Mortgage	7	4.88	68	-73.3	3.5	12.5	Colonial Savings	5	5.76	92	-58.4	5.7	13.1	GUARDIAN SAVINGS BANK	2	4.80	58	-14.3	12.5	14.4
103	Specialized Loan Servicing	15	5.85	139	-74.3	3.4	12.8	BOK Financial	8	6.04	100	-60.2	8.3	19.6	RANLife	2	4.85	26	-14.6	21.6	24.9
104	TD Bank	2	6.73	247	-74.4	4.5	16.4	Specialized Loan Servicing	15	5.72	139	-61.2	5.1	12.7	BANK OF HAWAII	0	5.95	243	-16.8	7.2	8.6
105	GUARDIAN SAVINGS BANK	2	5.07	63	-77.0	3.0	12.5	Amerisave Mortgage	41	4.62	12	-64.6	2.6	7.1	GUIDANCE RESIDENTIAL LLC	1	5.79	170	-17.6	46.3	53.1
106	Movement Mortgage	27	5.62	16	-79.5	1.4	6.5	CMG Mortgage	24	4.48	18	-64.8	2.0	5.6	Fifth Third	57	5.19	137	-18.4	12.0	14.5
107	COLUMBIA BANK	3	5.99	220	-80.8	2.1	10.3	FBC Mortgage	5	5.68	11	-66.2	0.7	2.0	CAPE COD CO-OPERATIVE BANK	2	5.96	163	-18.5	14.4	17.4
108	Zions Bancorporation	0	6.17	256	-82.1	2.5	13.4	Nexus Nova	16	4.41	25	-67.5	2.0	6.2	Fremont Bank	10	5.55	135	-18.8	14.6	17.6
109	SOUTHERN BANK AND TRUST COMPANY	0	5.93	133	-82.2	0.7	3.7	Ameris Bank	1	5.73	99	-72.8	3.1	10.9	Guaranteed Rate	69	5.38	6	-21.0	6.1	7.7
110	MEMBER FIRST MORTGAGE LLC	1	4.66	61	-83.8	1.8	10.6	GUARDIAN SAVINGS BANK	2	5.03	61	-73.6	3.0	11.0	Umpqua	16	2.82	37	-21.4	8.8	11.0
111	DEDHAM INSTITUTION FOR SAVINGS	2	6.33	121	-84.1	4.9	27.3	BMO Harris Bank	0	5.74	262	-81.3	3.7	18.1	Nexus Nova	13	4.02	26	-22.3	8.9	11.4
112	GATEWAY SERVCO LLC	30	5.01	16	-84.6	1.3	8.4	PREMIER BANK	1	5.12	84	-81.6	3.8	18.9	PennyMac	120	4.60	23	-24.5	8.8	11.5
113	REPUBLIC BANK & TRUST COMPANY	1	6.55	103	-85.0	1.4	8.9	BANK OF NEW HAMPSHIRE	1	6.72	72	-81.6	1.1	6.1	COLUMBIA BANK	3	5.47	212	-26.2	16.9	22.2
114	BAR HARBOR BANK & TRUST	0	6.41	100	-86.6	2.6	17.8	REPUBLIC BANK & TRUST COMPANY	1	6.27	102	-82.0	1.0	5.6	Gateway Mortgage	63	5.00	10	-26.3	5.0	6.8
115	DIGITAL FEDERAL CREDIT UNION	13	6.01	73	-87.2	1.5	11.4	LIBERTY FEDERAL CREDIT UNION	1	5.03	14	-83.0	2.8	15.7	FIRST FEDERAL SAVINGS BANK	2	5.95	236	-26.6	10.3	13.8
116	HSBC	1	2.55	28	-87.7	0.1	0.8	DIGITAL FEDERAL CREDIT UNION	13	5.99	72	-83.3	2.0	11.6	Onslow Bay Financial	122	2.28	30	-27.3	5.7	7.7
117	First United Bank	2	4.68	33	-87.7	0.3	2.3	Northpointe Bank	6	2.44	28	-83.4	1.1	6.4	Total Mortgage Services	3	4.22	16	-27.5	13.6	18.3
118	Amerisave Mortgage	41	4.63	14	-88.4	1.0	8.0	GATEWAY SERVCO LLC	17	4.97	16	-84.1	1.3	7.7	CMG Mortgage	24	4.51	15	-30.3	7.8	11.0
119	MEMBERS 1ST FEDERAL CREDIT UNION	1	6.70	4	-88.6	1.8	14.9	DEDHAM INSTITUTION FOR SAVINGS	2	6.02	120	-84.2	3.1	18.4	Fannie Mae	33	5.23	216	-31.0	9.2	13.1
120	Navy Federal Credit Union	0	6.74	235	-88.7	0.2	1.9	MORTGAGE INVESTORS GROUP	1	5.65	86	-85.3	3.4	20.9	Colonial Savings	7	5.22	95	-31.4	12.7	18.0
121	Plaza Home Mortgage	4	5.34	11	-88.9	0.7	6.4	WATERMARK CAPITAL INC.	2	3.96	19	-85.9	0.3	2.4	ELEVATIONS CREDIT UNION	2	6.58	9	-32.1	28.6	39.3
122	STANDARD MORTGAGE CORPORATION	1	6.26	108	-89.5	1.2	11.3	BAR HARBOR BANK & TRUST	0	6.06	98	-87.6	2.1	16.2	ALLEGACY FEDERAL CREDIT UNION	2	5.70	230	-32.2	10.8	15.6
123	WATERMARK CAPITAL INC.	2	3.96	20	-90.7	0.3	2.9	CAMBRIDGE SAVINGS BANK	2	5.60	147	-88.7	1.0	8.5	Cardinal Financial	29	3.49	19	-32.9	6.9	10.2
124	MORTGAGE INVESTORS GROUP	1	6.17	87	-91.4	2.1	21.6	Zions Bancorporation	0	5.85	239	-89.6	1.3	11.6	USALLIANCE FEDERAL CREDIT UNION	3	5.33	9	-35.3	2.8	4.4
125	Guild Mortgage	3	5.12	68	-91.5	2.5	26.2	Guild Mortgage	3	5.03	67	-89.6	2.3	19.9	M&T Bank	14	5.67	206	-35.6	11.4	17.1
126	Northpointe Bank	6	2.44	29	-91.9	0.8	9.0	SOUTHERN BANK AND TRUST COMPANY	0	5.79	126	-89.6	0.8	7.9	Regions Bank	3	5.43	186	-37.9	12.3	19.2

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

GSE: Hybrid 5/1 and 5/6

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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
127	SUNFLOWER BANK NATIONAL ASSOCIATI	1	6.55	155	-92.3	0.9	11.1	STANDARD MORTGAGE CORPORATION	1	6.06	103	-89.7	1.4	12.7	Pentagon Federal Credit Union	11	5.02	64	-38.0	13.3	20.6
128	RANLife	2	4.75	24	-92.6	0.7	9.3	Navy Federal Credit Union	0	6.74	234	-90.1	0.6	6.2	Prime Lending (Plains Capital)	2	5.63	93	-38.6	11.2	17.7
129	CAMBRIDGE SAVINGS BANK	2	5.65	151	-92.7	0.9	11.2	Union Home Mortgage	1	5.01	11	-91.0	0.3	2.8	BOK Financial	8	5.52	97	-39.0	13.4	21.0
130	NexBank	1	4.79	35	-92.7	0.3	4.4	ELEVATIONS CREDIT UNION	3	6.74	8	-91.3	0.7	8.1	Movement Mortgage	43	5.55	11	-39.1	5.3	8.5
131	1ST SECURITY BANK OF WASHINGTON	1	5.01	85	-93.6	1.4	19.4	Plaza Home Mortgage	4	5.31	10	-91.4	1.4	15.5	SunTrust	3	5.66	220	-40.1	8.3	13.5
132	BANK OF NEW HAMPSHIRE	1	6.80	74	-93.6	0.4	6.0	SunTrust	1	6.49	224	-91.8	0.8	9.7	Colorado Federal Savings Bank	11	5.78	143	-40.5	9.8	16.0
133	RESICENTRAL LLC	21	2.18	29	-94.9	0.2	3.9	NexBank	1	4.79	33	-91.8	0.3	3.8	Plaza Home Mortgage	3	5.23	9	-46.6	6.0	10.9
134	INSPIRE HOME LOANS INC.	0	5.50	17	-95.2	0.0	0.1	First United Bank	2	4.68	31	-92.1	0.2	2.7	NEXUS NOVA LLC	1	4.65	21	-47.7	3.0	5.6
135	SunTrust	1	6.63	225	-95.2	0.6	11.5	BARRINGTON BANK & TRUST COMPANY N	1	5.38	10	-92.8	0.3	4.8	Amerisave Mortgage	38	4.53	11	-51.0	4.6	9.3
136	BARRINGTON BANK & TRUST COMPANY N	1	5.38	11	-95.2	0.2	3.7	MEMBERS 1ST FEDERAL CREDIT UNION	1	6.64	3	-93.1	1.5	19.5	CORNERSTONE CAPITAL BANK SSB	12	4.24	14	-58.5	3.2	7.5
137	First Federal Bank	0	6.40	136	-95.5	0.8	16.4	1ST SECURITY BANK OF WASHINGTON	1	5.01	84	-93.8	1.2	18.0	New American Funding	4	5.31	86	-59.4	9.5	22.0
138	Marlin Mortgage Capital	0	6.87	109	-95.6	0.7	15.3	First Federal Bank	0	6.28	133	-93.8	1.0	15.3	DIGITAL FEDERAL CREDIT UNION	13	5.85	71	-60.6	6.0	14.6
139	CAPE COD CO-OPERATIVE BANK	2	6.46	171	-95.6	1.1	22.2	RESICENTRAL LLC	21	2.18	27	-93.9	0.3	4.1	Towne Mortgage	0	3.42	51	-65.3	0.4	1.2
140	Union Home Mortgage	1	5.01	13	-96.3	0.1	3.9	THE LOAN STORE INC.	1	2.85	22	-94.3	0.3	5.0	FIDELITY BANK NATIONAL ASSOCIATIO	1	5.38	236	-67.7	4.7	13.9
141	BANNER BANK	1	2.94	39	-96.8	1.3	33.0	BANNER BANK	1	2.94	38	-94.7	1.0	18.0	Planet Home Lending	3	5.35	111	-70.8	3.9	12.7
142	DEFINE MORTGAGE SOLUTIONS	3	5.37	14	-96.8	0.5	13.4	SUNFLOWER BANK NATIONAL ASSOCIATI	1	6.28	154	-94.8	0.7	12.3	Metro Credit Union	1	3.58	64	-71.4	2.5	8.4
143	Fulton Bank	1	4.60	70	-96.8	0.6	17.9	GUIDANCE RESIDENTIAL LLC	0	6.29	195	-95.1	0.7	13.3	SUNFLOWER BANK NATIONAL ASSOCIATI	1	4.99	122	-83.6	2.6	15.2
144	FIRST NATIONAL BANK OF PENNSYLVAN	1	2.94	54	-96.8	1.2	32.4	RENASANT BANK	2	2.21	32	-95.1	0.4	8.5	GATEWAY SERVCO LLC	9	4.93	17	-84.3	1.2	7.7
145	RENASANT BANK	1	2.23	34	-96.8	0.5	14.3	MEMBER FIRST MORTGAGE LLC	1	4.66	60	-95.3	1.5	28.5	Finance of America Mortgage	3	5.09	7	-87.5	0.7	5.6
146	Seneca Mortgage	6	2.64	34	-97.5	0.3	10.5	INSPIRE HOME LOANS INC.	0	5.50	15	-95.4	0.0	0.1	BAR HARBOR BANK & TRUST	0	5.73	95	-87.7	2.1	16.1
147	SIWELL INC.	1	6.57	170	-97.6	1.1	36.7	Marlin Mortgage Capital	0	6.88	109	-95.6	0.7	15.3	HomeBridge	1	4.62	12	-88.2	1.2	9.5
148	Kinecta Federal Credit Union	1	6.44	100	-97.9	0.3	14.4	Seneca Mortgage	6	2.61	32	-96.0	0.3	6.9	Countrywide	2	5.66	232	-88.6	2.2	18.0
149	BUSEY BANK	1	6.82	202	-98.1	0.4	17.2	DEFINE MORTGAGE SOLUTIONS	2	5.31	13	-96.3	0.3	8.4	AmWest Funding	1	4.48	15	-90.7	0.4	4.1
150	MLD Mortgage	3	3.37	26	-98.1	0.1	6.3	Fulton Bank	1	4.60	69	-96.8	0.4	12.1	Zions Bancorporation	1	5.30	232	-91.2	1.6	16.4
151	Sierra Pacific	1	4.93	17	-98.8	0.2	16.1	SIWELL INC.	1	6.57	169	-96.8	0.8	23.5	NexBank	1	4.61	31	-91.3	0.4	4.3
152	Sailfish Servicing	3	3.59	36	-99.3	0.1	9.0	MOUNTAIN AMERICA FEDERAL CREDIT U	0	5.71	129	-97.1	0.5	15.9	SOUTHERN BANK AND TRUST COMPANY	0	5.23	124	-92.1	0.7	8.1
153	GUIDANCE RESIDENTIAL LLC	0	6.62	196	-99.3	0.1	14.8	Kinecta Federal Credit Union	1	6.35	99	-97.1	0.4	12.6	MEMBERS 1ST FEDERAL CREDIT UNION	1	6.05	58	-92.1	2.1	23.6
154	The Money Source	1	5.05	17	-99.6	0.0	0.0	FIRST NATIONAL BANK OF PENNSYLVAN	1	2.94	53	-97.2	0.8	24.6	MEMBER FIRST MORTGAGE LLC	1	4.33	57	-92.9	1.5	19.7
155	BASE MSR 2 LLC	1	2.40	42	-99.6	0.0	5.8	Sierra Pacific	1	4.92	15	-97.3	0.3	9.2	CAMBRIDGE SAVINGS BANK	2	5.11	146	-93.2	0.9	12.0
156	HomeStreet Bank	1	4.28	126	-99.6	0.0	9.4	BUSEY BANK	1	6.72	200	-97.9	0.4	16.9	First Federal Bank	0	5.83	132	-93.4	0.9	13.4
157	HomeBridge	1	5.87	9	-99.8	0.1	29.3	MLD Mortgage	3	3.37	24	-98.3	0.1	5.3	Sierra Pacific	3	4.74	60	-93.8	0.8	12.5
158	SWBC Mortgage	2	2.42	32	-99.8	0.0	21.1	HSBC	1	2.54	27	-98.8	0.0	3.9	THE LOAN STORE INC.	1	2.85	19	-93.8	0.3	4.6
159	THE LOAN STORE INC.	1	2.85	24	-99.9	0.0	6.0	BayCoast Bank	0	7.51	100	-98.9	0.1	5.6	REPUBLIC BANK & TRUST COMPANY	1	5.35	98	-94.2	0.7	11.8
160	BayCoast Bank	0	7.51	102	-99.9	0.0	5.2	Aurora	0	6.46	79	-99.0	0.2	14.7	1ST SECURITY BANK OF WASHINGTON	1	4.57	81	-94.3	1.0	16.3
161	Aurora	0	6.79	81	-100.0	0.0	20.7	LANDMARK CREDIT UNION	1	6.59	102	-99.2	0.2	23.6	SIWELL INC.	1	6.19	164	-95.1	1.0	19.0
162	FIRST AMERICAN BANK	1	3.20	41	-100.0	0.0	18.9	HomeBridge	1	5.88	7	-99.6	0.1	28.1	HSBC	2	2.83	47	-95.2	0.4	7.4
163	Sun West	1	4.44	19	-100.0	0.0	0.1	BASE MSR 2 LLC	1	2.39	41	-99.7	0.0	4.8	RENASANT BANK	2	2.23	30	-95.4	0.4	8.2
164	A&D MORTGAGE LLC	2	2.00	29	-100.0	0.0	3.0	The Money Source	1	5.05	15	-99.7	0.0	0.0	Seneca Mortgage	3	2.63	33	-95.6	0.3	6.9
165	LANDMARK CREDIT UNION	1	6.81	103	-100.0	0.0	21.8	HomeStreet Bank	1	4.18	125	-99.7	0.0	8.4	Marlin Mortgage Capital	0	6.88	109	-95.6	0.7	15.3
166	MOUNTAIN AMERICA FEDERAL CREDIT U	0	6.04	131	-100.0	0.0	18.6	FIRST AMERICAN BANK	1	3.27	44	-99.9	0.0	10.8	FBC Mortgage	4	5.58	10	-95.7	0.5	10.4
167	SIRVA MORTGAGE	0	2.50	38	-100.0	0.0	26.2	A&D MORTGAGE LLC	2	2.00	27	-100.0	0.0	2.1	Union Home Mortgage	2	4.28	17	-95.8	0.5	12.0
168	LOWER LLC	1						Sun West	1	4.44	18	-100.0	0.0	6.3	BANNER BANK	1	2.94	35	-96.1	1.0	22.3

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169								SIRVA MORTGAGE	0	2.50	36	-100.0	0.0	20.6	INSPIRE HOME LOANS INC.	0	5.50	12	-96.4	0.0	0.1
170								LOWER LLC	1						BARRINGTON BANK & TRUST COMPANY N	1	4.94	10	-96.7	0.5	13.8
171															MLD Mortgage	4	3.36	22	-97.0	0.2	5.7
172															BUSEY BANK	1	5.97	193	-97.1	0.5	15.4
173															DEFINE MORTGAGE SOLUTIONS	2	5.27	11	-97.3	0.3	10.4
174															First United Bank	1	4.61	29	-97.5	0.2	8.0
175															Fulton Bank	1	4.38	66	-97.6	0.2	9.8
176															FIRST NATIONAL BANK OF PENNSYLVAN	1	2.91	49	-98.0	0.5	24.1
177															MOUNTAIN AMERICA FEDERAL CREDIT U	0	5.54	126	-98.5	0.2	15.6
178															BayCoast Bank	0	6.78	97	-99.3	0.0	6.6
179															Aurora	1	5.72	76	-99.4	0.1	17.9
180															Sun West	1	4.47	25	-99.9	0.0	5.5
181															The Money Source	1	5.05	12	-99.9	0.0	0.0
182															1ST 2ND MORTGAGE CO. OF N.J. INC.	0	4.76	223	-100.0	0.0	10.7
183															SIRVA MORTGAGE	0	2.50	33	-100.0	0.0	16.9

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GSE: Hybrid 7/1 and 7/6

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1	Sierra Pacific	0	6.25	10	1922.3	100.0	25.9	Sierra Pacific	1	6.25	9	1896.3	93.1	11.4	BayCoast Bank	0	5.71	98	397.9	26.2	5.9
2	Sailfish Servicing	9	2.56	32	591.1	33.6	5.7	BayCoast Bank	0	5.79	101	1289.6	48.4	4.5	Gateway Mortgage	2	3.22	30	308.1	34.1	9.6
3	Fairway	2	3.82	25	574.0	33.3	5.8	SUNFLOWER BANK NATIONAL ASSOCIATI	0	6.90	50	623.9	80.3	19.1	MORTGAGE INVESTORS GROUP	1	4.35	82	302.3	70.6	25.4
4	First United Bank	3	3.76	49	556.8	69.4	15.9	MORTGAGE INVESTORS GROUP	1	4.61	81	518.4	91.0	30.1	BAR HARBOR BANK & TRUST	3	5.70	3	280.8	13.7	3.8
5	MORTGAGE INVESTORS GROUP	0	5.32	81	383.1	99.2	57.7	First United Bank	3	3.74	48	373.8	43.3	11.1	GATEWAY SERVCO LLC	1	3.28	43	212.8	3.3	1.1
6	RENASANT BANK	3	2.75	32	328.2	30.7	8.1	HSBC	4	2.58	30	246.9	30.9	10.0	SUNFLOWER BANK NATIONAL ASSOCIATI	1	5.50	79	201.5	46.2	18.3
7	Total Mortgage Services	4	4.11	25	298.3	29.0	8.2	Sailfish Servicing	10	2.55	30	241.9	18.6	5.8	First United Bank	2	3.73	46	163.8	28.5	11.8
8	Seneca Mortgage	18	2.55	29	276.2	18.0	5.1	GATEWAY SERVCO LLC	1	3.18	43	213.7	4.7	1.5	SIWELL INC.	0	4.94	105	140.5	75.4	43.0
9	Summit Funding	1	3.65	49	255.8	49.3	17.1	Seneca Mortgage	18	2.54	28	200.1	11.6	4.0	Sailfish Servicing	10	2.55	27	139.4	15.2	6.6
10	HomeStreet Bank	10	2.68	38	253.6	33.2	10.7	LIBERTY FEDERAL CREDIT UNION	11	5.94	9	188.5	25.8	9.7	Seneca Mortgage	10	2.62	27	133.7	10.8	4.8
11	AmeriHome Mortgage	18	5.11	27	234.0	10.9	3.4	Summit Funding	1	3.73	49	181.8	28.0	10.9	Sierra Pacific	4	4.70	72	112.1	30.7	15.8
12	GATEWAY SERVCO LLC	1	3.09	41	214.2	6.0	1.9	HomeStreet Bank	11	2.68	36	147.6	18.5	7.9	Huntington National Bank	7	4.06	78	104.0	28.6	15.1
13	CITIZENS FIRST BANK	2	5.32	18	212.8	10.9	3.6	RENASANT BANK	4	2.74	30	144.5	15.8	6.8	LIBERTY FEDERAL CREDIT UNION	9	5.63	8	101.8	18.6	9.7
14	Pulte Mortgage	7	7.02	2	193.9	26.9	10.0	SIWELL INC.	0	5.83	108	141.3	99.2	83.1	BSI Financial	2	2.99	41	97.3	31.5	17.3
15	LIBERTY FEDERAL CREDIT UNION	12	6.18	8	171.8	25.1	10.0	Multiple Servicers (Unidentified)	0	6.70	243	133.6	27.4	12.7	SIERRA PACIFIC MORTGAGE COMPANY I	5	3.84	61	88.5	24.7	13.9
16	SIERRA PACIFIC MORTGAGE COMPANY I	6	4.11	67	141.8	53.6	26.7	FIDELITY BANK NATIONAL ASSOCIATIO	0	6.09	150	91.0	20.6	11.4	Colorado Federal Savings Bank	2	5.67	123	83.4	31.9	18.8
17	Nations Lending Corporation	18	4.66	18	109.8	11.7	5.8	WALL STREET MORTGAGE BANKERS LTD.	2	6.56	107	87.5	5.8	3.1	GRANDER MORTGAGE CAPITAL LLC	3	4.53	19	77.1	17.3	10.2
18	DEDHAM INSTITUTION FOR SAVINGS	2	6.81	130	109.5	45.7	25.0	SIERRA PACIFIC MORTGAGE COMPANY I	6	3.97	64	86.3	31.5	18.3	HSBC	4	2.69	32	76.7	15.5	9.0
19	First Bank	33	2.29	35	95.0	13.1	6.9	Pulte Mortgage	7	6.82	1	78.7	16.7	9.7	SIRVA MORTGAGE	5	2.43	29	74.0	10.4	6.1
20	Colorado Federal Savings Bank	3	6.44	114	93.0	59.0	36.5	MSR Asset Vehicle	14	3.18	44	77.3	15.8	9.2	TEACHERS FEDERAL CREDIT UNION	4	6.19	6	73.2	7.3	4.3
21	RANLife	4	5.91	18	87.9	44.1	26.4	GRANDER MORTGAGE CAPITAL LLC	7	4.53	19	77.1	17.3	10.2	Ameris Bank	4	4.59	84	71.0	35.8	22.7
22	Prime Lending (Plains Capital)	11	6.27	95	83.1	21.0	12.1	Total Mortgage Services	4	3.94	27	73.8	16.7	9.9	RANLife	3	5.28	23	68.2	24.0	15.0
23	Huntington National Bank	5	4.17	76	82.5	17.0	9.6	Colorado Federal Savings Bank	3	6.23	108	70.7	34.2	21.6	MSR Asset Vehicle	13	3.19	41	62.7	15.4	9.8
24	Pentagon Federal Credit Union	24	4.68	24	79.4	15.3	8.8	Aurora	3	4.78	71	70.6	21.7	13.3	CAMBRIDGE SAVINGS BANK	2	2.29	27	59.1	15.0	9.7
25	GRANDER MORTGAGE CAPITAL LLC	13	4.53	19	77.1	17.3	10.2	BAR HARBOR BANK & TRUST	3	5.70	6	68.8	2.1	1.2	Summit Funding	2	3.71	47	56.3	15.4	10.1
26	HomeBridge	4	5.97	10	72.1	16.0	9.6	RANLife	3	5.69	19	67.5	28.9	18.3	HomeStreet Bank	14	2.87	38	54.8	21.1	14.1
27	FIRST-CITIZENS BANK & TRUST COMPA	20	5.97	11	63.5	14.4	9.1	TEACHERS FEDERAL CREDIT UNION	8	6.42	5	59.3	6.8	4.3	Gate City Bank	3	4.78	110	54.7	21.1	14.2
28	TEACHERS FEDERAL CREDIT UNION	11	6.51	4	62.9	7.8	4.8	AmeriHome Mortgage	18	5.09	25	55.8	6.4	4.2	Banc Of California	0	2.69	37	49.8	0.5	0.4
29	Arvest Mortgage	49	5.53	22	53.9	18.1	12.2	Prime Lending (Plains Capital)	11	6.15	95	50.1	19.1	13.2	FIRST AMERICAN BANK	2	3.72	56	47.4	35.5	25.6
30	THE SAVINGS BANK OF DANBURY	1	6.62	123	52.8	26.1	17.9	DEDHAM INSTITUTION FOR SAVINGS	2	6.73	128	49.4	25.7	18.0	AmeriHome Mortgage	19	4.96	27	42.3	8.4	6.0
31	BAR HARBOR BANK & TRUST	3	5.70	7	51.7	2.1	1.4	Ameris Bank	4	4.92	88	41.8	31.1	23.0	1ST SECURITY BANK OF WASHINGTON	2	5.11	77	41.2	20.9	15.2
32	Ameris Bank	4	5.09	90	50.5	45.4	32.9	Fairway	2	3.82	24	38.1	39.6	30.4	Arvest Mortgage	39	4.87	36	31.0	14.7	11.4
33	WALL STREET MORTGAGE BANKERS LTD.	2	6.67	109	49.6	4.4	3.0	American Internet Mortgage	15	4.26	69	34.1	18.6	14.2	Fulton Bank	4	5.97	90	30.4	27.3	21.6
34	SELECT PORTFOLIO SERVICING INC	2	5.24	112	43.2	55.5	42.9	Nations Lending Corporation	18	4.65	17	33.3	6.3	4.8	Northpointe Bank	9	2.67	30	28.5	10.9	8.5
35	American Internet Mortgage	14	4.33	70	42.4	21.5	15.6	CITIZENS FIRST BANK	2	5.33	16	31.9	5.9	4.5	Aurora	4	4.26	68	28.1	22.4	17.9
36	Colonial Savings	9	5.14	87	42.3	25.7	18.7	Arvest Mortgage	44	5.39	23	31.7	14.3	11.0	THE SAVINGS BANK OF DANBURY	1	5.86	117	27.9	28.0	22.6
37	Banc Of California	0	2.75	42	38.3	0.5	0.4	HomeBridge	4	5.97	9	26.5	12.1	9.7	Specialized Loan Servicing	39	4.77	89	25.0	20.7	16.9
38	IDAHO CENTRAL CREDIT UNION	5	6.52	8	36.5	28.8	22.0	Huntington National Bank	5	4.15	74	23.9	11.1	9.1	Total Mortgage Services	4	3.46	29	24.0	9.6	7.8
39	Fulton Bank	5	6.87	70	30.6	37.3	29.9	Independent Bank	25	5.32	18	23.3	13.3	10.9	Pingora Loan Servicing	16	3.99	71	22.5	23.6	19.7
40	1ST 2ND MORTGAGE CO. OF N.J. INC.	2	6.16	15	27.9	7.4	5.9	Guaranteed Rate	139	5.95	3	21.4	12.4	10.3	Finance of America Mortgage	5	5.05	8	21.7	4.7	3.9
41	Flagstar	94	5.11	18	27.7	13.2	10.5	Pentagon Federal Credit Union	24	4.67	23	21.1	8.9	7.4	PAM MSR TRUST I LLC	7	5.99	132	20.5	23.4	19.8
42	Guaranteed Rate	186	6.21	2	25.1	14.5	11.8	Fifth Third	84	4.92	75	19.8	12.6	10.6	BMO Harris Bank	4	3.61	55	20.2	15.9	13.4

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43	Freedom Mortgage	81	5.75	96	20.6	27.4	23.3	1ST SECURITY BANK OF WASHINGTON	2	5.41	79	17.2	19.5	16.8	Pulte Mortgage	8	5.91	2	19.4	9.0	7.6
44	HOMEAMERICAN MORTGAGE CORPORATION	60	5.46	0	15.0	11.8	10.3	Truist Bank	134	5.38	66	16.9	18.2	15.8	Matrix Financial	278	4.39	34	18.0	14.6	12.5
45	MLD Mortgage	20	2.67	28	14.5	7.2	6.4	Fremont Bank	11	6.07	107	16.1	14.3	12.4	BELL BANK	4	4.66	15	16.4	8.5	7.3
46	Chase	2,808	3.82	47	12.9	12.0	10.7	Banc Of California	0	2.75	40	15.5	0.5	0.5	LANDMARK CREDIT UNION	1	6.93	101	16.3	18.9	16.5
47	PNC Mortgage	539	4.02	45	9.5	11.7	10.8	First Bank	33	2.29	34	15.3	8.8	7.6	NewRez	23	5.87	62	15.7	19.8	17.3
48	Quicken	1,374	3.69	27	9.5	9.7	8.9	HOMEAMERICAN MORTGAGE CORPORATION	35	5.48	1	14.5	11.0	9.7	WATERMARK CAPITAL INC.	4	3.55	26	15.4	10.7	9.3
49	Royal Business Bank	122	5.08	74	7.7	14.9	13.9	FBC Mortgage	16	5.96	5	13.2	16.3	14.5	HOMEAMERICAN MORTGAGE CORPORATION	18	5.47	1	14.3	10.2	9.0
50	FIRST NATIONAL BANK OF PENNSYLVAN	2	3.39	39	6.3	9.6	9.0	SELECT PORTFOLIO SERVICING INC	2	5.13	125	11.7	37.7	34.4	Home Point Financial	34	3.74	44	14.3	18.1	16.0
51	NewRez	13	5.71	120	5.6	27.7	26.4	Quicken	1,348	3.59	27	10.5	8.8	8.0	CITIZENS FIRST BANK	2	5.30	13	13.9	10.2	9.0
52	Fifth Third	82	5.01	76	5.2	12.8	12.2	PNC Mortgage	539	3.92	45	8.0	10.6	9.9	Fifth Third	93	4.67	75	12.4	15.0	13.4
53	United Shore (Sold)	286	4.99	25	5.1	9.0	8.6	Wells Fargo	3,132	4.71	45	7.4	11.2	10.5	East West Bank	2	5.86	220	11.1	7.1	6.4
54	SIRVA MORTGAGE	4	2.42	33	5.0	10.7	10.2	Chase	2,844	3.77	45	7.3	10.1	9.4	Freedom Mortgage	111	4.91	91	10.6	23.7	21.7
55	Bank of America	663	5.59	79	3.7	18.1	17.5	1ST 2ND MORTGAGE CO. OF N.J. INC.	2	6.17	14	7.0	6.0	5.6	Pentagon Federal Credit Union	24	4.65	20	10.3	9.0	8.2
56	Matrix Financial	278	4.79	31	2.9	12.0	11.7	FIRST-CITIZENS BANK & TRUST COMPA	20	5.96	10	5.9	8.3	7.9	HomeBridge	5	5.54	10	10.2	11.6	10.6
57	CrossCountry Mortgage	67	4.16	22	1.9	10.1	9.9	SIRVA MORTGAGE	4	2.42	32	5.5	7.2	6.8	Fairway	2	3.82	22	9.6	20.8	19.2
58	Specialized Loan Servicing	36	5.24	91	1.0	15.5	15.3	Matrix Financial	266	4.65	32	5.3	11.3	10.8	Truist Bank	190	4.90	71	9.0	19.6	18.1
59	TD Bank	0	7.12	287	0.0	86.2	86.2	IDAHO CENTRAL CREDIT UNION	4	6.49	7	4.6	19.5	18.7	UBS Bank	6	5.44	118	9.0	18.8	17.4
60	Wells Fargo	3,058	4.75	46	-0.5	10.6	10.6	Flagstar	95	5.11	17	4.1	9.2	8.8	PNC Mortgage	18	4.76	124	8.1	21.2	19.8
61	Truist Bank	132	5.47	67	-2.5	16.4	16.8	Freedom Mortgage	83	5.55	94	3.7	20.3	19.7	Chase	3,100	3.69	46	7.5	12.1	11.3
62	Lakeview	2,178	4.38	21	-3.7	6.3	6.6	Gateway Mortgage	1	3.69	25	3.6	2.3	2.2	Planet Home Lending	8	5.48	35	7.4	8.1	7.6
63	U.S. Bank	421	5.78	37	-5.9	14.0	14.8	Colonial Savings	9	4.93	85	3.0	17.4	16.9	Wells Fargo	3,560	4.52	46	7.0	12.4	11.7
64	Multiple Servicers (Unidentified)	0	6.76	244	-6.9	10.4	11.2	TD Bank	0	6.76	286	0.0	55.4	55.4	Quicken	1,387	3.51	26	6.5	9.7	9.1
65	COMMUNITYAMERICA CREDIT UNION	29	5.80	14	-7.2	7.4	8.0	NATIONAL COOPERATIVE BANK N.A.	0	6.66	205	-0.0	0.1	0.1	Guaranteed Rate	156	5.52	4	5.1	9.3	8.9
66	United Shore (Retained)	530	3.55	23	-7.4	7.4	7.9	Bank of America	678	5.40	78	-0.1	16.9	16.9	First National Bank Of Omaha	1	4.25	76	4.0	18.5	17.9
67	CMG Mortgage	268	5.27	16	-9.1	5.4	5.9	CrossCountry Mortgage	66	4.07	21	-4.4	8.4	8.8	Sandy Spring Bank	7	6.18	104	2.9	18.7	18.2
68	New American Funding	12	5.74	89	-9.3	26.7	29.1	NewRez	12	5.75	125	-4.8	19.1	20.0	Santander Bank	49	4.46	79	2.2	18.4	18.1
69	PAM MSR TRUST I LLC	8	6.54	135	-9.5	15.9	17.4	Specialized Loan Servicing	37	5.11	90	-5.1	15.7	16.5	Prime Lending (Plains Capital)	10	5.74	91	1.1	16.5	16.4
70	loanDepot.com	1,540	2.85	26	-10.1	6.2	6.8	United Shore (Sold)	289	4.98	23	-5.2	7.0	7.4	PNC Mortgage	585	3.76	47	0.7	11.3	11.2
71	Independent Bank	25	5.31	19	-10.3	6.9	7.7	Onslow Bay Financial	358	2.45	29	-5.5	5.1	5.4	FBC Mortgage	11	5.80	6	0.6	12.9	12.8
72	Santander Bank	44	4.91	84	-11.0	15.8	17.6	Royal Business Bank	124	5.02	72	-5.9	13.5	14.3	Independent Bank	26	5.33	15	-0.0	10.9	10.9
73	PennyMac	1,012	5.24	12	-11.8	6.0	6.8	Fulton Bank	4	6.65	77	-6.6	23.3	24.7	Nations Lending Corporation	18	4.63	14	-0.1	7.6	7.6
74	Citi	128	4.74	73	-13.0	11.3	12.9	Provident Funding	61	5.64	121	-6.9	14.7	15.7	Old National Bank	29	3.49	27	-0.3	9.7	9.7
75	New Residential	890	5.58	70	-14.2	11.6	13.3	Lakeview	2,060	4.31	20	-7.2	5.6	6.0	Royal Business Bank	135	4.88	69	-1.0	13.2	13.3
76	Keybank	14	3.78	43	-14.5	19.7	22.7	loanDepot.com	1,546	2.84	24	-8.9	5.3	5.8	Fremont Bank	13	5.43	103	-1.2	14.4	14.6
77	Citizens Bank	120	5.50	46	-16.3	10.2	12.1	U.S. Bank	361	5.61	42	-9.3	13.2	14.5	SELECT PORTFOLIO SERVICING INC	2	5.05	138	-1.4	24.1	24.4
78	Nexus Nova	39	4.34	33	-16.6	5.8	7.0	New Residential	839	5.51	72	-9.6	11.3	12.4	United Shore (Sold)	254	4.94	24	-2.4	7.3	7.5
79	GUIDANCE RESIDENTIAL LLC	3	5.80	38	-19.3	29.0	34.7	Nationstar	763	5.19	53	-9.9	8.0	8.8	New American Funding	13	5.04	85	-2.4	25.3	25.8
80	PHH Mortgage	12	5.55	132	-19.6	12.1	14.9	United Shore (Retained)	526	3.50	22	-10.1	5.6	6.2	Provident Funding	63	5.20	116	-2.5	18.1	18.5
81	Regions Bank	3	6.22	124	-20.2	15.5	19.0	THE SAVINGS BANK OF DANBURY	1	6.25	120	-11.8	19.7	22.1	FIDELITY BANK NATIONAL ASSOCIATIO	0	5.55	154	-2.6	10.4	10.7
82	Nationstar	788	5.33	53	-21.8	7.5	9.5	PAM MSR TRUST I LLC	8	6.39	134	-12.3	16.5	18.6	NexBank	1	7.01	98	-3.4	25.2	26.0
83	Gate City Bank	3	5.16	113	-23.7	11.3	14.6	PennyMac	865	5.21	13	-12.7	5.3	6.1	First Bank	35	2.31	32	-4.4	7.9	8.2
84	Cape Cod Five Cents Bank	25	4.83	86	-24.0	19.9	25.4	Keybank	14	3.73	43	-13.7	13.7	15.7	American Internet Mortgage	15	4.08	68	-4.8	15.5	16.2

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85	Onslow Bay Financial	355	2.45	31	-27.0	4.6	6.3	CMG Mortgage	272	5.27	14	-13.8	4.9	5.6	FIRST-CITIZENS BANK & TRUST COMPA	19	5.91	7	-4.9	7.4	7.7
86	Lake Michigan Credit Union	3	4.22	58	-28.9	2.3	3.3	PHH Mortgage	13	5.33	130	-16.0	12.6	14.8	Citizens Bank	129	4.74	58	-6.4	13.2	14.0
87	A&D MORTGAGE LLC	1	2.21	28	-33.1	1.9	2.8	New American Funding	12	5.50	88	-16.7	20.7	24.3	Caliber Home Loans	221	4.72	38	-6.6	11.2	11.9
88	FBC Mortgage	23	6.06	4	-33.5	11.4	16.6	Citizens Bank	114	5.26	49	-18.2	9.2	11.1	Smaller Servicers	51	4.97	61	-7.4	13.2	14.2
89	Amerisave Mortgage	20	5.29	10	-38.0	5.3	8.4	Cape Cod Five Cents Bank	26	4.66	83	-18.6	16.6	20.1	Bank of America	718	5.01	78	-7.7	16.7	18.0
90	KEYPOINT CREDIT UNION	1	4.89	23	-41.2	0.2	0.3	UBS Bank	5	6.29	119	-19.3	10.6	13.0	loanDepot.com	1,567	2.82	22	-7.9	6.1	6.7
91	JOHNSON BANK	36	4.75	34	-41.3	8.5	14.1	FIRST NATIONAL BANK OF PENNSYLVAN	2	3.33	36	-20.0	6.4	8.0	RENASANT BANK	4	2.75	29	-8.2	7.3	8.0
92	M&T Bank	4	6.23	216	-42.2	8.5	14.3	GUIDANCE RESIDENTIAL LLC	3	5.84	39	-21.4	15.8	19.6	Lakeview	1,866	4.15	20	-8.7	5.9	6.4
93	MEMBER FIRST MORTGAGE LLC	1	2.92	50	-43.0	3.9	6.8	Citi	129	4.65	73	-21.6	9.1	11.4	Regions Bank	3	5.54	120	-8.9	19.3	21.0
94	Provident Funding	61	5.76	123	-43.8	9.7	16.6	COMMUNITYAMERICA CREDIT UNION	26	5.68	14	-23.0	6.0	7.7	New Residential	783	5.27	87	-9.0	13.4	14.6
95	Zions Bancorporation	0	6.26	243	-45.5	4.8	8.6	CORNERSTONE CAPITAL BANK SSB	13	4.95	13	-23.5	6.2	8.0	CMG Mortgage	277	5.27	11	-9.4	5.9	6.5
96	Fremont Bank	10	6.51	108	-45.5	8.4	14.9	BOK Financial	11	6.40	88	-26.1	12.2	16.1	United Shore (Retained)	576	3.59	18	-9.6	6.4	7.0
97	First Federal Bank	2	5.92	84	-47.1	24.4	41.3	Santander Bank	44	4.77	81	-27.7	11.4	15.5	U.S. Bank	284	5.06	54	-10.1	13.7	15.2
98	Northpointe Bank	8	2.65	34	-49.2	5.8	11.2	Marlin Mortgage Capital	5	3.08	40	-27.7	20.2	26.9	DEFINE MORTGAGE SOLUTIONS	4	5.87	8	-10.3	9.1	10.1
99	Gateway Mortgage	1	4.98	14	-51.7	1.4	2.9	Caliber Home Loans	57	5.05	33	-31.7	4.8	7.0	CrossCountry Mortgage	63	3.84	20	-10.6	8.8	9.8
100	Umpqua	25	4.48	67	-51.8	9.3	18.4	Regions Bank	3	5.86	123	-32.5	14.6	20.9	Pam MSR Trust 1	2	4.90	126	-11.1	22.3	24.7
101	Pingora Loan Servicing	10	4.60	75	-51.9	11.9	23.3	Nexus Nova	37	4.24	33	-32.6	4.8	7.1	Nationstar	648	5.01	66	-11.5	9.2	10.3
102	BARRINGTON BANK & TRUST COMPANY N	6	5.06	17	-52.6	5.1	10.5	A&D MORTGAGE LLC	1	2.21	27	-34.6	2.0	3.0	IDAHO CENTRAL CREDIT UNION	3	6.40	7	-12.3	14.7	16.5
103	MSR Asset Vehicle	13	3.26	45	-55.0	4.6	10.1	MLD Mortgage	20	2.67	27	-36.0	3.8	5.8	Onslow Bay Financial	364	2.43	26	-12.6	5.3	6.0
104	BOK Financial	11	6.54	87	-55.7	9.5	20.2	Guild Mortgage	12	3.52	44	-36.7	5.5	8.5	Colonial Savings	11	4.56	86	-13.6	17.1	19.5
105	Towne Mortgage	1	6.70	110	-56.5	16.7	34.6	Zions Bancorporation	2	4.81	153	-39.7	7.2	11.6	Flagstar	96	5.06	16	-14.6	8.6	10.0
106	VISIONS FEDERAL CREDIT UNION	47	6.37	4	-57.8	2.1	4.9	Umpqua	26	4.35	66	-41.0	9.9	16.2	Citi	168	4.46	78	-14.6	12.5	14.4
107	LANDMARK CREDIT UNION	1	7.71	106	-64.0	12.7	31.7	Johnson Bank	37	4.73	33	-42.3	6.7	11.3	Johnson Bank	37	4.66	31	-14.8	9.8	11.4
108	Smaller Servicers	50	5.75	43	-65.2	4.2	11.5	M&T Bank	4	6.03	215	-44.2	7.2	12.6	PennyMac	741	5.14	13	-16.0	5.4	6.4
109	East West Bank	2	6.72	224	-65.4	0.9	2.6	Fannie Mae	6	6.23	211	-47.9	8.7	16.1	CORNERSTONE CAPITAL BANK SSB	26	3.91	17	-16.3	8.3	9.8
110	CORNERSTONE CAPITAL BANK SSB	6	5.61	10	-66.3	2.9	8.3	CENTIER BANK	1	5.39	128	-48.5	8.1	15.2	Umpqua	32	4.14	65	-17.3	15.8	18.8
111	One American Bank	6	4.72	18	-66.4	0.9	2.8	KEYPOINT CREDIT UNION	1	4.89	22	-48.7	0.2	0.4	BOK Financial	11	5.79	90	-18.0	19.6	23.4
112	NEXUS NOVA LLC	1	3.18	29	-66.7	1.9	5.7	Old National Bank	30	3.60	29	-49.0	3.6	7.0	M&T Bank	5	5.60	203	-18.2	9.7	11.8
113	MISSION SERVICING RESIDENTIAL INC	4	4.97	20	-66.9	1.2	3.7	MISSION SERVICING RESIDENTIAL INC	4	4.97	18	-50.4	1.3	2.7	SunTrust	1	5.65	228	-18.6	16.6	20.0
114	Kinecta Federal Credit Union	3	7.20	90	-69.0	6.2	18.7	Amerisave Mortgage	20	5.28	9	-53.2	3.2	6.7	Nexus Nova	36	4.12	31	-18.8	6.6	8.0
115	Fannie Mae	5	6.39	213	-71.6	4.6	15.3	Gate City Bank	3	5.12	113	-54.3	6.0	12.7	DEDHAM INSTITUTION FOR SAVINGS	2	6.06	124	-21.4	12.9	16.1
116	DEFINE MORTGAGE SOLUTIONS	4	5.87	12	-72.9	2.9	10.2	One American Bank	6	4.72	16	-54.7	1.6	3.5	Kinecta Federal Credit Union	4	6.33	85	-22.8	19.9	25.0
117	Guild Mortgage	12	3.59	45	-74.2	2.6	9.8	Pingora Loan Servicing	11	4.47	73	-57.3	7.0	15.8	TD Bank	0	4.88	183	-22.9	11.0	14.1
118	Finance of America Mortgage	1	5.22	15	-74.4	2.5	9.3	Northpointe Bank	8	2.65	33	-60.9	3.2	8.0	Fannie Mae	10	5.26	203	-23.5	9.7	12.5
119	FIDELITY BANK NATIONAL ASSOCIATIO	0	6.05	152	-75.6	2.8	11.0	NEXUS NOVA LLC	1	3.18	28	-61.5	1.9	4.8	PRIMELENDING A PLAINS CAPITAL CO.	2	4.70	97	-25.9	29.2	37.4
120	Centlar	0	6.72	262	-76.4	6.2	23.8	Smaller Servicers	45	5.57	47	-61.7	4.7	11.8	BANK OF NEW HAMPSHIRE	2	3.75	68	-27.0	19.7	26.0
121	Everett Financial	2	2.70	35	-77.1	0.3	1.4	BARRINGTON BANK & TRUST COMPANY N	6	4.99	16	-62.6	3.3	8.6	Keybank	14	3.56	42	-32.4	9.1	13.2
122	OCEANFIRST BANK NATIONAL ASSOCIAT	5	7.38	1	-77.2	2.6	11.1	Lake Michigan Credit Union	3	4.22	57	-64.1	1.8	4.9	1ST 2ND MORTGAGE CO. OF N.J. INC.	2	6.17	11	-32.8	3.1	4.6
123	Metro Credit Union	5	2.39	43	-77.4	1.9	8.0	DEFINE MORTGAGE SOLUTIONS	4	5.87	11	-64.8	3.0	8.4	Guild Mortgage	12	3.43	43	-33.1	10.0	14.6
124	BANK OF HAWAII	2	6.14	5	-78.0	2.8	12.3	Towne Mortgage	1	6.62	108	-68.4	9.1	26.2	ELEVATIONS CREDIT UNION	29	6.37	10	-33.3	6.8	10.0
125	SOUTHERN BANK AND TRUST COMPANY	1	2.86	33	-78.4	1.4	6.4	VISIONS FEDERAL CREDIT UNION	42	6.36	3	-68.7	1.5	4.8	COMMUNITY LOAN SERVICING LLC	2	4.65	126	-35.0	11.5	17.2
126	Old National Bank	30	3.60	30	-79.0	1.9	8.7	First Federal Bank	2	5.90	82	-69.7	14.2	40.1	Zions Bancorporation	6	4.40	142	-35.3	8.1	12.3

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

GSE: Hybrid 7/1 and 7/6

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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
127	Evergreen Moneysource	3	4.29	45	-80.5	0.9	4.6	Everett Financial	2	2.70	34	-70.9	3.6	11.7	COMMUNITYAMERICA CREDIT UNION	24	5.41	14	-35.4	5.5	8.4
128	Union Home Mortgage	1	6.24	6	-85.1	0.5	3.3	LANDMARK CREDIT UNION	1	7.64	104	-73.5	6.6	23.0	MUFG	3	3.58	51	-37.5	12.2	18.8
129	THE NATIONAL BANK OF INDIANAPOLIS	3	5.78	9	-86.9	1.1	8.0	MEMBER FIRST MORTGAGE LLC	1	2.92	48	-73.6	3.9	14.0	MISSION SERVICING RESIDENTIAL INC	2	4.95	18	-39.1	1.6	2.7
130	SUNFLOWER BANK NATIONAL ASSOCIATI	0	7.41	31	-87.0	2.0	14.4	East West Bank	2	6.36	223	-74.1	0.7	2.5	GUIDANCE RESIDENTIAL LLC	3	5.72	36	-45.4	10.1	17.7
131	BELL BANK	3	4.64	20	-88.9	0.9	7.9	Metro Credit Union	5	2.39	42	-74.3	1.8	6.7	Arc Home	7	2.44	30	-45.8	4.5	8.1
132	BASE MSR 2 LLC	3	3.44	29	-89.2	0.3	2.8	Finance of America Mortgage	1	5.21	14	-74.8	1.4	5.4	Cape Cod Five Cents Bank	27	4.27	79	-46.0	10.3	18.2
133	UBS Bank	5	6.57	121	-89.3	1.6	13.6	BANK OF HAWAII	2	6.13	4	-77.3	2.3	9.7	Cenlar	0	5.73	202	-47.2	7.8	14.4
134	CENTIER BANK	1	5.65	134	-89.7	2.3	20.6	SOUTHERN BANK AND TRUST COMPANY	1	2.86	32	-78.9	1.1	5.1	FIRST NATIONAL BANK OF PENNSYLVAN	2	3.28	38	-47.4	5.5	10.3
135	Navy Federal Credit Union	0	6.80	234	-90.2	1.2	11.7	OCEANFIRST BANK NATIONAL ASSOCIAT	4	7.38	1	-81.9	2.2	11.6	Marlin Mortgage Capital	5	2.92	33	-47.5	10.8	19.6
136	Planet Home Lending	10	5.58	39	-90.9	0.5	5.6	Cenlar	0	6.21	260	-81.9	3.2	16.6	ADVANCIAL FEDERAL CREDIT UNION	2	5.59	93	-48.9	3.3	6.3
137	MORTGAGE MARKETS CUSO LLC	1	2.38	44	-91.7	1.0	11.5	STANDARD MORTGAGE CORPORATION	1	6.50	118	-83.7	1.6	9.4	Navy Federal Credit Union	0	6.13	229	-52.9	6.0	12.4
138	INSPIRE HOME LOANS INC.	7	5.87	9	-92.1	0.3	3.9	Union Home Mortgage	1	6.17	6	-84.5	0.3	2.2	LOWER LLC	2	5.86	11	-53.3	1.0	2.1
139	STANDARD MORTGAGE CORPORATION	1	6.50	120	-92.1	0.6	7.9	MORTGAGE MARKETS CUSO LLC	1	2.38	42	-84.8	1.0	6.2	A&D MORTGAGE LLC	1	2.21	24	-54.0	2.0	4.3
140	ADVANCIAL FEDERAL CREDIT UNION	2	6.12	99	-92.3	1.0	11.9	Kinecta Federal Credit Union	4	7.12	89	-86.5	3.3	22.1	Movement Mortgage	23	5.40	13	-57.6	3.4	7.7
141	BMO BANK NATIONAL ASSOCIATION	2	3.31	29	-93.1	0.8	10.5	THE NATIONAL BANK OF INDIANAPOLIS	3	5.78	8	-86.6	1.3	9.4	Plaza Home Mortgage	12	5.95	9	-57.7	6.2	14.0
142	WESTERRA CREDIT UNION	3	6.36	11	-93.6	1.2	17.3	ADVANCIAL FEDERAL CREDIT UNION	2	6.01	97	-87.1	1.0	7.6	Ohio Savings Bank	0	5.72	234	-61.2	4.7	11.8
143	Plaza Home Mortgage	12	5.95	13	-93.7	0.1	1.6	ELEVATIONS CREDIT UNION	30	6.48	12	-89.6	0.8	7.5	NEXUS NOVA LLC	0	3.18	28	-61.5	1.9	4.8
144	Embrace Home Loans	3	5.49	19	-94.5	0.2	3.7	Planet Home Lending	9	5.51	39	-90.2	0.5	5.0	Multiple Servicers (Unidentified)	2	5.56	238	-63.1	7.3	18.7
145	Movement Mortgage	17	5.51	18	-95.0	0.4	7.3	BASE MSR 2 LLC	2	3.31	28	-90.3	0.3	3.2	STANDARD MORTGAGE CORPORATION	1	5.95	116	-66.6	3.5	10.0
146	Cardinal Financial	8	5.41	15	-95.0	0.5	9.7	BMO Harris Bank	0	2.50	28	-90.7	0.9	9.6	VISIONS FEDERAL CREDIT UNION	21	6.36	3	-68.7	1.5	4.8
147	BUSEY BANK	1	3.00	45	-95.1	0.3	6.4	Embrace Home Loans	3	5.49	18	-91.0	0.3	3.5	Countrywide	2	5.63	231	-69.8	5.5	17.0
148	PREMIER BANK	0	5.93	126	-95.2	0.6	12.7	BELL BANK	3	4.64	18	-91.2	0.6	7.2	First Federal Bank	2	5.56	85	-70.0	9.6	28.9
149	CAMBRIDGE SAVINGS BANK	2	2.26	32	-95.7	0.3	6.9	WESTERRA CREDIT UNION	3	6.32	11	-91.3	1.2	13.2	Amerisave Mortgage	16	5.18	8	-70.3	2.3	7.7
150	Aurora	3	4.75	72	-95.9	0.4	8.7	INSPIRE HOME LOANS INC.	6	5.75	10	-91.3	0.3	3.8	CENTIER BANK	1	4.96	131	-70.9	4.7	15.3
151	THE LOAN STORE INC.	4	2.58	30	-95.9	0.2	4.7	Navy Federal Credit Union	0	6.80	232	-91.6	1.2	13.2	SWBC Mortgage	6	3.62	43	-70.9	4.1	13.4
152	RESICENTRAL LLC	8	2.34	28	-96.0	0.3	6.1	Evergreen Moneysource	3	4.29	44	-92.3	0.9	10.7	MLD Mortgage	20	2.67	24	-72.0	2.1	7.2
153	MEMBERS 1ST FEDERAL CREDIT UNION	2	6.97	5	-96.1	0.3	7.5	MEMBERS 1ST FEDERAL CREDIT UNION	1	6.94	5	-92.8	0.5	6.3	One American Bank	6	4.72	13	-75.7	1.0	3.9
154	ALLEGACY FEDERAL CREDIT UNION	0	6.75	234	-96.2	1.2	27.6	Cardinal Financial	7	5.23	16	-93.6	0.4	6.8	BARRINGTON BANK & TRUST COMPANY N	7	4.75	15	-75.8	2.5	10.0
155	ELEVATIONS CREDIT UNION	31	6.50	13	-96.3	0.3	8.2	Movement Mortgage	19	5.47	16	-93.8	0.4	6.0	WALL STREET MORTGAGE BANKERS LTD.	2	6.09	105	-75.8	3.1	12.1
156	SWBC Mortgage	5	3.77	39	-96.9	0.4	11.9	BMO BANK NATIONAL ASSOCIATION	2	3.05	31	-94.6	0.6	9.9	Lake Michigan Credit Union	3	4.23	54	-77.0	1.5	6.3
157	Marlin Mortgage Capital	4	3.07	40	-96.9	0.2	7.6	RESICENTRAL LLC	8	2.34	27	-94.9	0.2	4.8	MORTGAGE MARKETS CUSO LLC	0	2.38	40	-77.4	0.9	4.0
158	DIGITAL FEDERAL CREDIT UNION	1	6.27	72	-97.3	0.1	3.6	PREMIER BANK	0	5.77	124	-95.1	0.7	12.7	Everett Financial	2	2.69	31	-78.7	1.6	7.2
159	USALLIANCE FEDERAL CREDIT UNION	5	6.02	9	-97.6	0.4	16.9	SWBC Mortgage	5	3.68	38	-95.5	0.4	8.6	Evergreen Moneysource	3	4.28	41	-78.8	3.1	13.9
160	REPUBLIC BANK & TRUST COMPANY	1	6.50	113	-97.7	0.5	20.3	CAMBRIDGE SAVINGS BANK	2	2.26	30	-95.7	0.3	6.9	Towne Mortgage	1	6.29	105	-79.8	5.6	24.8
161	1ST SECURITY BANK OF WASHINGTON	2	5.50	83	-97.9	0.4	16.2	BUSEY BANK	1	3.00	43	-96.4	0.3	8.6	OCEANFIRST BANK NATIONAL ASSOCIAT	2	7.38	1	-81.9	2.2	11.6
162	BANK OF NEW HAMPSHIRE	2	3.73	72	-98.4	0.3	16.9	ALLEGACY FEDERAL CREDIT UNION	0	6.57	232	-96.5	1.2	29.1	BANK OF HAWAII	1	6.13	3	-81.9	2.0	10.7
163	GUARDIAN SAVINGS BANK	0	4.25	62	-98.7	0.0	0.8	AMERICAN COMMERCIAL BANK & TRUST	1	2.77	36	-96.9	0.1	4.5	MEMBER FIRST MORTGAGE LLC	1	3.03	46	-82.1	3.9	20.3
164	MOUNTAIN AMERICA FEDERAL CREDIT U	2	7.40	108	-98.7	0.2	13.6	THE LOAN STORE INC.	4	2.58	28	-97.3	0.1	4.7	THE NATIONAL BANK OF INDIANAPOLIS	2	5.78	6	-84.7	1.4	9.1
165	WATERMARK CAPITAL INC.	4	3.56	31	-98.9	0.1	12.3	Sun West	1	2.56	30	-97.4	0.2	7.9	Union Home Mortgage	2	3.92	22	-86.4	1.4	9.9
166	HSBC	4	2.56	31	-99.0	0.0	4.3	Plaza Home Mortgage	12	5.95	12	-97.4	0.2	8.9	First Tennessee	1	5.59	227	-87.4	1.7	12.8
167	NexBank	1	8.08	101	-99.2	0.3	34.3	REPUBLIC BANK & TRUST COMPANY	1	6.50	112	-97.5	0.5	19.8	KEYPOINT CREDIT UNION	1	4.88	19	-87.4	0.4	3.0
168	BSI Financial	0	5.25	21	-99.2	0.1	7.2	USALLIANCE FEDERAL CREDIT UNION	5	5.85	9	-97.7	0.3	13.8	SOUTHERN BANK AND TRUST COMPANY	1	2.86	30	-87.4	0.9	7.0

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169	Sandy Spring Bank	6	7.44	110	-99.2	0.3	33.7	GUARDIAN SAVINGS BANK	0	4.25	60	-98.0	0.0	0.6	Metro Credit Union	5	2.40	39	-88.1	1.5	11.6
170	Union Savings Bank	1	4.30	64	-99.4	0.0	3.3	DIGITAL FEDERAL CREDIT UNION	1	6.24	65	-98.2	0.1	5.5	BASE MSR 2 LLC	2	3.20	39	-88.8	0.8	7.0
171	FIRST AMERICAN BANK	2	3.81	56	-99.5	0.0	8.9	WATERMARK CAPITAL INC.	4	3.56	30	-98.4	0.1	8.2	MEMBERS 1ST FEDERAL CREDIT UNION	1	6.92	4	-90.5	0.5	5.6
172	Arc Home	6	2.45	35	-99.6	0.1	13.0	BANK OF NEW HAMPSHIRE	2	3.73	71	-98.8	0.2	18.2	FIRST FEDERAL SAVINGS BANK	0	4.84	247	-91.0	0.3	2.9
173	LOWER LLC	0	6.36	16	-99.8	0.0	0.2	MOUNTAIN AMERICA FEDERAL CREDIT U	2	7.25	106	-98.9	0.2	12.9	ALLEGACY FEDERAL CREDIT UNION	0	5.64	218	-91.5	1.8	19.8
174	AMERICAN COMMERCIAL BANK & TRUST	1	2.77	38	-99.9	0.0	5.2	NexBank	1	8.08	100	-98.9	0.3	25.4	WESTERRA CREDIT UNION	2	6.26	10	-92.2	1.0	11.6
175	Sun West	1	2.56	32	-99.9	0.0	8.9	Sandy Spring Bank	6	6.89	109	-98.9	0.3	27.3	BUSEY BANK	1	3.00	40	-93.2	0.5	6.7
176	AmWest Funding	1	3.88	24	-100.0	0.0	20.7	BSI Financial	0	5.25	19	-99.0	0.1	5.9	Embrace Home Loans	3	5.49	15	-93.5	0.4	5.7
177	Trustmark Bank	1	6.50	11	-100.0	0.0	23.9	FIRST AMERICAN BANK	2	3.81	54	-99.2	0.0	6.2	Cardinal Financial	6	5.04	17	-93.5	0.4	6.2
178	BayCoast Bank	0	5.77	104	-100.0	0.0	4.8	Arc Home	6	2.45	33	-99.4	0.1	8.7	THE LOAN STORE INC.	4	2.58	25	-93.6	0.3	5.1
179	Michigan Mutual	1	6.86	43	-100.0	0.0	19.2	Michigan Mutual	1	6.77	38	-99.6	0.1	14.7	BMO BANK NATIONAL ASSOCIATION	1	3.05	31	-94.6	0.6	9.9
180	BANNER BANK	0	6.50	0	-100.0	0.0	3.7	Union Savings Bank	1	4.30	63	-99.8	0.0	9.7	DIGITAL FEDERAL CREDIT UNION	1	5.94	66	-95.2	0.4	7.2
181	NATIONAL COOPERATIVE BANK N.A.	0	7.00	207	-100.0	0.0	0.0	LOWER LLC	0	6.36	16	-99.8	0.0	0.2	RESICENTRAL LLC	8	2.34	24	-96.2	0.2	6.2
182	SunTrust	0	6.50	220	-100.0	0.0	1.8	AmWest Funding	1	3.88	23	-99.9	0.0	11.2	INSPIRE HOME LOANS INC.	5	5.56	9	-96.2	0.3	6.8
183	The Money Source	0	5.00	21	-100.0	0.0	0.7	Trustmark Bank	1	6.50	9	-100.0	0.0	14.1	PREMIER BANK	0	5.37	121	-96.6	0.8	22.1
184								BANNER BANK	0	6.50	0	-100.0	0.0	3.7	USALLIANCE FEDERAL CREDIT UNION	4	5.59	9	-96.7	0.5	14.4
185								SunTrust	0	6.50	218	-100.0	0.0	2.7	Trustmark Bank	1	6.50	6	-97.8	0.3	11.6
186								The Money Source	0	5.00	21	-100.0	0.0	0.7	AMERICAN COMMERCIAL BANK & TRUST	1	2.77	34	-97.9	0.1	4.1
187														REPUBLIC BANK & TRUST COMPANY	1	5.78	109	-98.6	0.3	18.4	
188														Sun West	1	2.58	28	-98.7	0.1	7.2	
189														GUARDIAN SAVINGS BANK	0	4.25	57	-99.0	0.2	17.9	
190														Union Savings Bank	1	4.30	60	-99.0	0.1	8.1	
191														Michigan Mutual	1	5.78	39	-99.1	0.3	25.9	
192														MOUNTAIN AMERICA FEDERAL CREDIT U	2	6.65	103	-99.4	0.2	22.2	
193														AmWest Funding	1	3.88	20	-99.9	0.0	6.0	
194														NATIONAL COOPERATIVE BANK N.A.	0	5.16	113	-99.9	0.0	21.7	
195														BANNER BANK	0	6.50	0	-100.0	0.0	3.7	
196														The Money Source	0	5.00	21	-100.0	0.0	0.7	

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1	WATERMARK CAPITAL INC.	2	3.35	32	1599.5	46.7	3.5	WATERMARK CAPITAL INC.	3	3.31	29	1524.0	44.1	3.4	RESICENTRAL LLC	1	2.84	21	1415.7	45.7	3.9
2	Sandy Spring Bank	1	3.73	98	1590.4	66.0	5.9	Sandy Spring Bank	1	3.72	96	771.9	39.8	5.5	GATEWAY SERVCO LLC	0	2.87	35	804.9	100.0	49.4
3	KEYPOINT CREDIT UNION	0	2.74	31	1184.5	5.8	0.5	Trustmark Bank	3	6.19	9	320.6	3.5	0.9	WATERMARK CAPITAL INC.	3	3.29	26	630.9	23.8	3.6
4	Trustmark Bank	3	6.19	11	390.5	6.8	1.4	BANNER BANK	1	6.91	3	270.2	28.4	8.5	Gateway Mortgage	1	4.01	22	546.7	24.8	4.3
5	Nations Lending Corporation	18	2.97	28	342.0	13.9	3.3	BANK OF NEW HAMPSHIRE	0	3.62	91	238.8	29.7	9.8	PAM MSR TRUST I LLC	1	3.60	107	307.9	41.6	12.2
6	BANNER BANK	2	6.85	3	273.5	39.6	12.4	MEMBERS 1ST FEDERAL CREDIT UNION	3	6.82	3	193.6	46.9	19.1	Towne Mortgage	2	3.90	98	268.5	23.4	6.9
7	MEMBERS 1ST FEDERAL CREDIT UNION	4	6.83	3	191.8	52.9	22.4	Total Mortgage Services	3	2.85	39	171.4	25.9	10.4	BANNER BANK	1	6.94	3	266.9	27.3	8.2
8	FBC Mortgage	0	3.51	26	156.4	3.8	1.5	PAM MSR TRUST I LLC	1	3.60	110	139.8	25.6	11.5	Sandy Spring Bank	1	3.72	93	261.7	22.2	6.7
9	Guaranteed Rate	19	6.65	3	152.4	7.6	3.1	Nations Lending Corporation	18	2.96	26	120.7	10.9	5.1	First United Bank	2	2.74	37	238.9	27.5	9.0
10	Johnson Bank	11	5.02	28	139.1	12.5	5.4	FIRST AMERICAN BANK	3	2.84	44	99.8	18.1	9.5	The Money Source	1	3.53	44	231.7	22.8	7.5
11	Citizens Bank	40	3.94	30	97.6	12.0	6.3	Cape Cod Five Cents Bank	31	2.93	37	97.4	7.9	4.1	Union Home Mortgage	3	2.67	31	226.8	24.7	8.3
12	Colonial Savings	30	3.07	52	82.6	9.4	5.2	Colonial Savings	31	3.07	51	76.7	9.9	5.7	MUFG	2	3.40	43	210.5	24.9	8.8
13	Regions Bank	1	6.50	230	71.2	25.0	15.4	Regions Bank	1	5.78	231	45.6	15.4	10.8	BOK Financial	4	3.85	70	207.5	25.3	9.0
14	Cape Cod Five Cents Bank	30	2.94	39	68.1	7.0	4.2	NewRez	4	4.03	68	42.2	32.3	23.9	MEMBERS 1ST FEDERAL CREDIT UNION	1	6.82	3	193.6	46.9	19.1
15	Guild Mortgage	14	3.19	48	64.8	16.1	10.1	KEYPOINT CREDIT UNION	0	2.74	29	41.5	5.1	3.6	HomeBridge	4	4.82	11	132.0	7.0	3.1
16	BayCoast Bank	11	4.22	100	59.0	23.9	15.7	Johnson Bank	11	5.03	26	37.9	6.6	4.8	Trustmark Bank	3	6.19	7	123.4	2.1	1.0
17	Provident Funding	14	3.62	52	51.3	9.4	6.3	M&T Bank	3	5.74	170	36.6	20.3	15.3	FIRST NATIONAL BANK OF PENNSYLVAN	3	3.72	59	77.4	13.8	8.0
18	MSR Asset Vehicle	36	3.49	59	49.1	11.1	7.6	Citizens Bank	39	3.87	29	35.4	8.7	6.5	Seneca Mortgage	8	2.70	28	77.4	8.5	4.9
19	NewRez	5	4.17	66	37.2	44.5	34.7	Arvest Mortgage	27	4.20	34	29.6	14.3	11.2	Cape Cod Five Cents Bank	32	2.92	34	73.2	10.1	6.0
20	ELEVATIONS CREDIT UNION	2	3.39	69	36.2	10.5	7.8	BayCoast Bank	13	4.14	97	23.3	13.8	11.3	Planet Home Lending	5	3.83	35	61.0	6.8	4.3
21	United Shore (Retained)	358	3.87	22	33.6	10.5	8.0	Specialized Loan Servicing	55	3.47	56	19.4	9.0	7.6	BROADVIEW FEDERAL CREDIT UNION	13	2.79	43	56.4	7.5	4.8
22	One American Bank	10	4.30	18	27.6	5.9	4.6	PNC Mortgage	188	3.22	45	19.3	10.0	8.4	Total Mortgage Services	3	2.87	36	56.1	13.3	8.7
23	Northpointe Bank	20	2.80	40	22.3	11.8	9.8	loanDepot.com	1,203	2.47	28	16.5	5.0	4.3	BANK OF NEW HAMPSHIRE	0	3.61	88	50.9	15.6	10.6
24	BANK OF NEW HAMPSHIRE	0	3.63	92	20.6	15.2	12.8	Guild Mortgage	15	3.19	46	16.1	8.5	7.4	NewRez	17	6.01	18	47.1	23.9	16.9
25	Truist Bank	46	3.53	76	20.2	14.5	12.2	Guaranteed Rate	13	6.36	4	15.5	14.8	13.0	Colonial Savings	32	3.06	47	46.6	13.8	9.6
26	CrossCountry Mortgage	84	2.85	33	19.2	9.0	7.6	ELEVATIONS CREDIT UNION	2	3.39	67	13.3	6.7	5.9	KEYPOINT CREDIT UNION	0	2.74	26	42.1	5.3	3.7
27	Freedom Mortgage	18	3.62	63	17.9	16.7	14.3	Smaller Servicers	16	4.53	59	12.6	9.9	8.8	First Bank	17	2.57	36	38.8	9.5	6.9
28	PNC Mortgage	186	3.22	47	9.3	10.3	9.5	United Shore (Retained)	361	3.87	21	12.0	7.1	6.4	MSR Asset Vehicle	30	3.42	51	37.4	8.5	6.2
29	CMG Mortgage	1,881	5.32	10	8.7	5.2	4.8	MSR Asset Vehicle	36	3.49	57	8.8	6.6	6.1	Huntington National Bank	5	3.90	60	34.3	20.6	15.7
30	Wells Fargo	1,638	4.54	45	5.5	11.3	10.8	Nationstar	318	4.31	39	6.4	6.5	6.1	Nations Lending Corporation	19	2.95	23	34.2	7.9	5.9
31	loanDepot.com	1,193	2.47	30	4.1	4.9	4.7	Wells Fargo	1,641	4.48	44	6.3	9.9	9.3	UBS Bank	5	5.05	116	33.9	30.6	23.8
32	Quicken	224	3.10	47	3.6	8.5	8.3	CMG Mortgage	1,871	5.33	9	6.1	4.8	4.6	M&T Bank	3	5.12	162	31.8	16.7	12.9
33	Old National Bank	14	2.86	37	3.4	6.1	5.9	PennyMac	87	4.68	19	5.3	4.7	4.4	Smaller Servicers	19	4.13	60	31.2	13.2	10.2
34	M&T Bank	3	5.94	171	2.6	22.2	21.6	Matrix Financial	100	3.40	45	4.9	7.6	7.3	Movement Mortgage	7	3.17	20	27.7	6.7	5.2
35	Chase	2,078	3.21	37	2.2	6.7	6.6	HomeBridge	2	6.00	7	4.0	0.4	0.4	MORTGAGE INVESTORS GROUP	4	3.32	72	24.5	12.6	10.2
36	Fifth Third	52	3.99	44	1.8	8.2	8.0	Northpointe Bank	20	2.80	38	3.2	6.4	6.2	Guild Mortgage	15	3.19	43	24.2	9.5	7.7
37	PennyMac	88	4.73	20	1.8	5.5	5.4	Truist Bank	47	3.51	74	1.1	9.6	9.5	Specialized Loan Servicing	57	3.40	53	20.3	10.7	8.9
38	Michigan Mutual	0	6.50	4	-0.0	1.0	1.0	U.S. Bank	45	3.38	47	0.5	4.8	4.8	Arvest Mortgage	24	3.80	37	19.0	11.6	9.8
39	DIGITAL FEDERAL CREDIT UNION	0	6.89	329	-0.0	0.0	0.0	TD Bank	0	6.19	332	0.2	30.0	29.9	Citizens Bank	49	3.70	39	18.1	12.3	10.5
40	TD Bank	0	6.69	334	-0.1	33.4	33.4	DIGITAL FEDERAL CREDIT UNION	0	6.89	327	-0.0	0.0	0.0	Regions Bank	1	5.24	229	17.0	11.9	10.3
41	Matrix Financial	99	3.41	46	-2.8	9.2	9.4	Provident Funding	13	3.64	50	-1.2	7.4	7.5	FIRST AMERICAN BANK	3	2.86	41	16.4	10.0	8.6
42	HomeBridge	2	6.00	9	-3.0	0.5	0.5	Chase	2,096	3.20	36	-2.3	5.7	5.8	Keybank	16	2.87	38	13.1	9.1	8.1

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

GSE: Hybrid 10/1 and 10/6

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Rank	Servicer	3M Historical Horizon						6M Historical Horizon						12M Historical Horizon							
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43	Pentagon Federal Credit Union	7	3.68	57	-4.9	15.9	16.7	CrossCountry Mortgage	84	2.85	31	-2.7	5.3	5.5	United Shore (Retained)	369	3.88	18	12.2	6.7	6.0
44	New Residential	480	4.77	40	-9.9	7.7	8.6	Gate City Bank	37	3.36	83	-3.3	8.6	8.8	Amerisave Mortgage	9	5.48	5	12.2	7.6	6.8
45	U.S. Bank	45	3.40	48	-9.9	5.1	5.6	Quicken	226	3.10	45	-4.4	7.1	7.4	Evergreen Moneysource	7	3.31	44	11.6	4.7	4.2
46	Nationstar	279	4.58	43	-11.7	6.2	7.0	Bank of America	303	4.34	73	-6.6	9.0	9.6	Truist Bank	58	3.57	75	10.4	14.5	13.2
47	Bank of America	299	4.34	74	-11.8	9.0	10.2	BROADVIEW FEDERAL CREDIT UNION	12	2.78	46	-8.5	3.1	3.4	PennyMac	89	4.58	18	9.0	6.7	6.2
48	BSI Financial	17	3.69	82	-12.9	7.6	8.6	Amerisave Mortgage	13	5.58	6	-8.6	6.5	7.1	BayCoast Bank	14	4.05	94	8.0	12.5	11.7
49	USALLIANCE FEDERAL CREDIT UNION	6	3.98	21	-14.0	29.0	33.0	Flagstar	76	5.62	17	-8.7	10.5	11.4	Wells Fargo	1,814	4.32	46	7.5	11.9	11.1
50	FIRST FEDERAL SAVINGS BANK	0	6.89	206	-14.1	75.8	81.2	Pentagon Federal Credit Union	8	3.68	56	-11.3	10.1	11.3	Fifth Third	55	3.92	41	7.1	11.5	10.8
51	American Internet Mortgage	43	3.19	48	-19.0	5.4	6.7	New Residential	446	4.77	40	-12.0	6.8	7.7	PNC Mortgage	208	3.23	44	5.2	9.5	9.0
52	Gate City Bank	36	3.38	84	-19.0	8.5	10.5	Freedom Mortgage	18	3.59	61	-13.9	9.7	11.2	Finance of America Mortgage	0	4.82	7	2.7	2.2	2.2
53	Umpqua	31	3.16	54	-19.4	4.6	5.7	USALLIANCE FEDERAL CREDIT UNION	6	3.98	19	-14.4	15.6	18.0	SunTrust	0	5.53	259	2.3	8.6	8.4
54	CENTIER BANK	1	3.71	58	-21.8	2.7	3.4	Zions Bancorporation	2	3.60	52	-14.7	2.1	2.5	Chase	2,211	3.19	34	2.3	7.5	7.4
55	Flagstar	75	5.61	19	-23.0	9.8	12.5	Citi	138	4.86	39	-20.0	4.5	5.6	loanDepot.com	1,227	2.47	25	2.1	5.0	4.9
56	CORNERSTONE CAPITAL BANK SSB	4	4.51	13	-25.5	0.3	0.4	American Internet Mortgage	43	3.17	46	-21.4	5.6	7.1	CMG Mortgage	1,793	5.34	7	1.7	5.1	5.1
57	MEMBER FIRST MORTGAGE LLC	1	3.04	55	-28.3	3.7	5.2	MORTGAGE INVESTORS GROUP	4	3.32	75	-21.7	6.3	8.0	FIRST-CITIZENS BANK & TRUST COMPA	22	5.98	8	1.4	8.9	8.8
58	Smaller Servicers	17	4.78	55	-28.5	6.7	9.2	First Bank	16	2.55	38	-21.9	4.5	5.7	Nationstar	269	4.23	44	0.9	7.1	7.1
59	Keybank	13	2.85	43	-30.1	3.1	4.4	FIRST FEDERAL SAVINGS BANK	0	6.67	211	-26.0	48.4	59.4	TD Bank	0	5.58	330	0.1	29.7	29.7
60	Arvest Mortgage	28	4.35	34	-31.1	6.1	8.7	CORNERSTONE CAPITAL BANK SSB	10	3.75	15	-26.3	0.6	0.8	First Tennessee	0	5.40	233	-0.0	0.4	0.4
61	Specialized Loan Servicing	54	3.47	57	-35.3	7.0	10.6	Huntington National Bank	3	4.16	68	-29.7	17.3	23.8	DIGITAL FEDERAL CREDIT UNION	0	5.98	324	-0.0	0.1	0.1
62	PHH Mortgage	26	3.92	80	-39.0	5.0	8.1	Keybank	13	2.85	41	-32.3	2.9	4.2	CrossCountry Mortgage	85	2.83	28	-0.5	6.0	6.1
63	Lakeview	400	3.38	24	-45.0	2.2	3.9	BSI Financial	17	3.69	81	-37.6	5.6	8.8	Quicken	261	3.12	47	-1.9	9.6	9.8
64	Huntington National Bank	3	4.18	70	-46.0	2.7	5.0	Caliber Home Loans	37	4.56	25	-39.2	1.6	2.7	SWBC Mortgage	11	2.78	29	-2.1	4.7	4.8
65	Citi	138	4.88	40	-46.3	2.7	4.9	United Shore (Sold)	12	4.99	26	-39.6	8.6	13.8	Provident Funding	6	3.62	51	-2.7	7.2	7.4
66	Santander Bank	46	3.82	75	-50.2	5.6	10.9	Lakeview	348	3.39	23	-40.4	2.1	3.5	New Residential	369	4.82	50	-4.6	10.4	10.9
67	Amerisave Mortgage	13	5.61	7	-50.3	5.1	10.1	UBS Bank	3	5.70	113	-41.6	17.3	28.0	Cenlar	0	5.77	250	-4.9	48.7	50.5
68	Onslow Bay Financial	142	2.51	29	-52.9	2.1	4.4	Old National Bank	14	2.86	36	-42.1	3.5	5.9	Metro Credit Union	14	2.50	36	-5.2	4.8	5.1
69	PAM MSR TRUST I LLC	1	3.60	111	-54.9	6.1	13.0	Fifth Third	52	3.99	42	-42.2	5.4	9.2	Umpqua	36	3.17	49	-6.2	8.1	8.7
70	RANLife	1	3.63	22	-55.4	0.3	0.6	Santander Bank	47	3.78	74	-44.0	5.5	9.6	Zions Bancorporation	8	3.59	49	-6.7	10.2	10.9
71	First United Bank	3	2.72	40	-55.8	0.6	1.3	Michigan Mutual	0	6.50	3	-46.6	0.6	1.1	U.S. Bank	47	3.33	44	-8.6	6.2	6.8
72	RENASANT BANK	1	3.11	73	-56.5	0.4	1.0	FBC Mortgage	0	3.50	24	-46.6	3.8	6.9	Multiple Servicers (Unidentified)	0	5.20	238	-9.2	6.7	7.3
73	LIBERTY FEDERAL CREDIT UNION	7	5.14	21	-57.1	2.7	6.2	One American Bank	10	4.30	17	-48.7	3.8	7.2	Bank of America	316	4.28	72	-11.7	11.3	12.7
74	RESICENTRAL LLC	1	2.68	27	-57.1	0.3	0.6	AmeriHome Mortgage	1	4.39	52	-49.2	0.3	0.6	Matrix Financial	105	3.40	43	-13.0	8.6	9.8
75	BROADVIEW FEDERAL CREDIT UNION	12	2.78	47	-60.7	1.9	4.7	Umpqua	31	3.15	52	-49.7	2.8	5.4	United Shore (Sold)	12	4.84	29	-13.0	12.1	13.8
76	FIRST NATIONAL BANK OF PENNSYLVAN	2	3.82	63	-67.1	0.9	2.8	First United Bank	3	2.72	39	-50.2	0.6	1.3	Santander Bank	52	3.67	71	-13.5	12.0	13.7
77	AmeriHome Mortgage	1	4.39	53	-67.6	0.2	0.6	FIRST NATIONAL BANK OF PENNSYLVAN	2	3.82	62	-51.0	1.0	2.1	Northpointe Bank	21	2.81	35	-14.4	4.8	5.5
78	VISIONS FEDERAL CREDIT UNION	4	6.52	4	-72.4	2.5	8.6	MEMBER FIRST MORTGAGE LLC	1	3.04	53	-51.6	2.9	5.9	Caliber Home Loans	140	4.20	24	-14.6	5.5	6.4
79	Cenlar	0	6.88	254	-73.2	2.1	7.5	PHH Mortgage	26	3.91	78	-51.7	3.7	7.5	Flagstar	80	5.58	16	-16.7	7.5	8.9
80	MLD Mortgage	31	2.64	29	-73.2	0.8	3.0	Onslow Bay Financial	143	2.51	27	-52.9	1.7	3.7	FBC Mortgage	0	3.49	21	-17.4	3.9	4.7
81	Pingora Loan Servicing	6	3.70	75	-73.8	1.3	4.7	LIBERTY FEDERAL CREDIT UNION	7	5.06	20	-56.9	2.1	4.8	PHH Mortgage	43	3.84	71	-19.3	10.5	12.9
82	BOK Financial	3	3.95	72	-73.8	2.6	9.5	The Money Source	1	3.62	42	-59.5	1.1	2.7	Johnson Bank	12	5.01	24	-19.9	5.6	7.0
83	Nexus Nova	6	3.50	27	-75.9	0.4	1.6	FIDELITY BANK NATIONAL ASSOCIATIO	0	6.31	294	-64.7	18.3	44.1	Gate City Bank	38	3.33	79	-21.8	8.8	11.1
84	The Money Source	1	3.66	42	-76.7	0.9	3.9	CENTIER BANK	1	3.71	56	-65.6	1.6	4.5	Citi	165	4.36	45	-24.1	6.6	8.6

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85	Summit Funding	4	2.99	44	-77.7	0.5	2.1	MLD Mortgage	31	2.64	27	-66.0	1.2	3.4	Countrywide	0	5.79	222	-24.6	1.4	1.9
86	FIRST-CITIZENS BANK & TRUST COMPA	23	6.05	11	-78.0	2.3	9.9	Cenlar	0	6.53	252	-67.8	2.1	6.5	American Internet Mortgage	44	3.16	44	-29.5	6.7	9.4
87	BMO BANK NATIONAL ASSOCIATION	2	2.83	35	-78.3	0.4	1.8	BOK Financial	3	3.95	71	-68.7	2.5	7.9	Old National Bank	14	2.86	33	-29.7	5.2	7.3
88	FIRST AMERICAN BANK	3	2.83	45	-82.2	1.9	10.2	Summit Funding	4	2.99	42	-71.0	0.6	2.0	BELL BANK	18	3.64	16	-30.7	5.9	8.3
89	STANDARD MORTGAGE CORPORATION	0	7.75	132	-83.3	1.6	8.9	Pingora Loan Servicing	6	3.70	74	-76.1	1.2	4.8	Guaranteed Rate	30	5.08	7	-31.1	5.4	7.8
90	Metro Credit Union	14	2.50	41	-83.4	0.4	2.5	FIRST-CITIZENS BANK & TRUST COMPA	23	6.03	10	-76.8	1.5	6.4	SOUTHERN BANK AND TRUST COMPANY	0	3.20	49	-31.4	20.4	28.4
91	Fannie Mae	1	4.12	108	-83.4	0.2	1.5	VISIONS FEDERAL CREDIT UNION	3	6.52	3	-82.0	3.6	18.5	Cardinal Financial	5	3.86	32	-33.5	11.9	17.4
92	Fremont Bank	1	7.18	147	-84.0	0.5	3.4	SIWELL INC.	1	3.99	41	-82.1	0.5	2.9	Freedom Mortgage	22	3.55	64	-34.1	9.1	13.5
93	Independent Bank	4	4.65	28	-84.7	0.7	4.4	Nexus Nova	6	3.38	27	-85.6	0.3	2.1	USALLIANCE FEDERAL CREDIT UNION	6	3.98	16	-34.5	8.1	12.1
94	COMMUNITYAMERICA CREDIT UNION	5	2.94	38	-87.6	0.6	4.5	SUNFLOWER BANK NATIONAL ASSOCIATI	0	5.62	143	-85.9	0.0	0.1	FIRST FEDERAL SAVINGS BANK	0	5.92	210	-38.3	26.4	39.4
95	Cardinal Financial	5	3.80	37	-88.2	0.4	3.2	Planet Home Lending	5	3.91	37	-86.3	0.5	3.5	Sailfish Servicing	23	2.52	28	-39.4	3.8	6.3
96	MORTGAGE INVESTORS GROUP	4	3.31	76	-89.5	1.0	9.4	Metro Credit Union	14	2.50	39	-86.9	0.5	3.7	BSI Financial	18	3.69	77	-43.2	8.0	13.6
97	Fairway	7	2.95	51	-89.6	0.5	4.5	COMMUNITYAMERICA CREDIT UNION	5	2.94	37	-87.3	0.6	4.5	Lakeview	267	3.26	24	-44.7	2.4	4.3
98	SWBC Mortgage	10	2.78	33	-90.5	0.5	5.6	Lake Michigan Credit Union	2	4.33	73	-87.7	0.8	6.2	Fannie Mae	2	4.58	174	-46.1	4.9	8.9
99	PREMIER BANK	1	4.87	79	-90.9	0.8	8.1	Evergreen Moneysource	7	3.31	47	-88.9	0.4	3.3	Pingora Loan Servicing	7	3.67	71	-47.4	5.4	10.0
100	SUNFLOWER BANK NATIONAL ASSOCIATI	0	6.62	145	-91.1	0.0	0.3	BMO BANK NATIONAL ASSOCIATION	1	2.83	34	-89.0	0.4	3.5	CENTIER BANK	1	3.71	53	-48.6	6.3	11.8
101	Planet Home Lending	5	3.92	39	-91.2	0.5	5.2	Fairway	7	2.95	50	-89.2	0.5	4.1	ELEVATIONS CREDIT UNION	2	3.39	64	-48.9	4.0	7.8
102	SIWELL INC.	1	3.99	42	-91.5	0.3	3.5	SWBC Mortgage	10	2.78	31	-90.1	0.4	4.1	HomeStreet Bank	19	2.69	28	-50.3	2.8	5.7
103	Sailfish Servicing	23	2.52	32	-91.7	0.4	4.6	RENASANT BANK	1	3.08	69	-90.3	0.4	4.1	Pentagon Federal Credit Union	8	3.68	53	-50.4	5.6	11.0
104	SPACE COAST CREDIT UNION	0	6.66	224	-92.2	1.1	13.8	Fremont Bank	1	6.92	146	-90.3	0.5	5.4	Pam MSR Trust 1	0	3.60	100	-51.2	5.4	10.8
105	Evergreen Moneysource	7	3.31	49	-93.1	0.3	4.2	SPACE COAST CREDIT UNION	0	6.66	222	-91.0	1.1	11.9	Home Point Financial	62	2.83	17	-54.9	2.7	5.8
106	Seneca Mortgage	13	2.68	32	-93.3	0.3	4.4	Independent Bank	4	4.64	26	-91.9	0.7	7.9	Onslow Bay Financial	144	2.50	24	-57.9	1.8	4.2
107	UBS Bank	2	5.78	115	-93.9	2.5	33.8	Marlin Mortgage Capital	8	2.96	28	-92.1	0.6	7.3	MEMBER FIRST MORTGAGE LLC	1	3.04	50	-58.9	3.1	7.4
108	Lake Michigan Credit Union	2	4.33	74	-93.9	0.4	6.7	Fannie Mae	1	4.01	107	-92.3	0.2	3.0	Fairway	8	2.95	47	-59.8	2.9	7.1
109	NEXUS NOVA LLC	3	2.73	27	-93.9	0.4	6.7	A&D MORTGAGE LLC	3	3.01	23	-92.6	0.8	10.9	FIDELITY BANK NATIONAL ASSOCIATIO	0	5.85	291	-65.1	15.1	37.7
110	United Shore (Sold)	12	4.99	27	-94.2	0.4	6.7	PREMIER BANK	1	4.85	77	-92.8	0.8	10.0	One American Bank	10	4.30	14	-65.4	2.5	7.2
111	HomeStreet Bank	18	2.65	30	-94.6	0.2	4.4	Seneca Mortgage	13	2.67	30	-93.1	0.3	4.8	First National Bank Of Omaha	2	3.63	75	-69.0	4.3	13.3
112	Towne Mortgage	2	3.97	105	-94.8	0.1	2.8	NEXUS NOVA LLC	2	2.73	27	-93.3	0.4	6.1	LIBERTY FEDERAL CREDIT UNION	7	4.92	18	-69.1	1.7	5.5
113	Marlin Mortgage Capital	7	2.96	29	-95.0	0.5	9.7	BELL BANK	18	3.64	19	-93.4	0.4	5.7	MLD Mortgage	31	2.64	24	-79.7	0.9	4.2
114	BARRINGTON BANK & TRUST COMPANY N	4	4.08	53	-95.1	0.6	11.6	SELECT PORTFOLIO SERVICING INC	1	6.02	118	-93.4	1.4	19.2	VISIONS FEDERAL CREDIT UNION	2	6.52	3	-82.0	3.6	18.5
115	BELL BANK	17	3.64	20	-95.2	0.4	8.2	Sailfish Servicing	23	2.52	30	-93.5	0.4	5.5	Marlin Mortgage Capital	8	2.96	26	-82.1	1.1	6.2
116	SIRVA MORTGAGE	2	3.01	29	-95.3	0.1	1.1	BAR HARBOR BANK & TRUST	1	3.62	84	-93.8	0.4	5.9	Nexus Nova	6	3.31	24	-83.1	0.6	3.6
117	First Bank	16	2.55	40	-95.5	0.4	8.9	SIRVA MORTGAGE	2	3.01	27	-94.1	0.1	0.9	Fulton Bank	1	4.90	97	-86.8	2.8	19.2
118	BAR HARBOR BANK & TRUST	1	3.62	86	-95.7	0.3	7.6	HomeStreet Bank	18	2.65	29	-94.3	0.2	4.3	LOWER LLC	1	4.74	11	-86.8	0.2	1.7
119	A&D MORTGAGE LLC	3	3.01	25	-96.0	0.9	19.4	SOUTHERN BANK AND TRUST COMPANY	0	3.21	52	-94.7	2.9	43.4	A&D MORTGAGE LLC	3	3.01	20	-87.2	0.8	6.3
120	BANK OF HAWAII	1	6.21	6	-96.4	0.7	17.4	STANDARD MORTGAGE CORPORATION	0	7.75	130	-94.8	1.2	20.1	CORNERSTONE CAPITAL BANK SSB	17	3.23	19	-87.4	0.5	3.6
121	Movement Mortgage	4	3.05	27	-96.5	0.1	3.9	Cardinal Financial	5	3.80	36	-94.8	0.3	5.7	Aurora	2	3.88	60	-87.9	0.9	7.6
122	Fulton Bank	1	4.98	104	-96.6	0.9	23.1	RESICENTRAL LLC	1	2.68	26	-94.9	0.2	3.0	Independent Bank	4	4.64	23	-88.3	0.8	6.3
123	SELECT PORTFOLIO SERVICING INC	1	5.50	106	-96.7	0.3	9.2	Movement Mortgage	6	3.15	24	-95.0	0.2	3.5	BMO BANK NATIONAL ASSOCIATION	1	2.83	34	-89.0	0.4	3.5
124	GRANDER MORTGAGE CAPITAL LLC	13	3.43	20	-97.0	0.4	12.4	BARRINGTON BANK & TRUST COMPANY N	5	4.08	52	-95.5	0.4	9.2	COMMUNITYAMERICA CREDIT UNION	5	2.95	34	-89.6	0.7	6.1
125	Banc Of California	4	2.78	34	-97.5	0.1	3.8	BANK OF HAWAII	1	6.20	5	-95.6	0.8	16.0	Summit Funding	4	2.99	39	-89.6	0.6	6.1
126	SOUTHERN BANK AND TRUST COMPANY	0	3.21	53	-97.5	2.7	68.6	NexBank	2	4.69	20	-95.8	0.3	6.8	SPACE COAST CREDIT UNION	0	6.29	219	-90.8	0.8	8.7

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: Hybrid 10/1 and 10/6

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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
127	NexBank	2	4.69	22	-97.7	0.3	13.1	Everett Financial	1	2.38	31	-95.9	0.2	5.2	IDAHO CENTRAL CREDIT UNION	0	5.75	9	-91.4	0.3	3.8
128	Gateway Mortgage	1	4.81	24	-98.1	0.0	0.2	Aurora	2	3.88	63	-96.1	0.5	13.4	AmeriHome Mortgage	1	4.22	54	-92.1	0.3	4.1
129	Total Mortgage Services	3	2.79	39	-98.1	0.2	10.8	Banc Of California	4	2.78	32	-96.2	0.1	3.8	SIRVA MORTGAGE	2	2.99	25	-92.7	0.1	1.8
130	BUSEY BANK	0	7.19	152	-98.4	0.3	17.6	Fulton Bank	1	4.98	102	-96.2	0.8	19.4	NEXUS NOVA LLC	1	2.73	27	-93.3	0.4	6.1
131	Aurora	2	3.88	64	-98.5	0.4	24.4	Gateway Mortgage	1	4.81	22	-96.5	0.1	3.0	RENASANT BANK	1	3.07	64	-93.3	0.4	5.6
132	WALL STREET MORTGAGE BANKERS LTD.	4	2.38	32	-98.7	0.0	0.2	Towne Mortgage	2	3.97	104	-96.8	0.1	2.7	BMO Harris Bank	2	3.08	41	-93.6	0.8	11.4
133	AMERICAN COMMERCIAL BANK & TRUST	0	2.38	45	-98.9	0.8	52.1	GRANDER MORTGAGE CAPITAL LLC	6	3.43	20	-97.0	0.4	12.4	Lake Michigan Credit Union	2	4.33	70	-93.6	0.4	6.7
134	FIRST CONTINENTAL MORTGAGE LTD	1	3.74	21	-99.0	0.0	1.6	BUSEY BANK	0	7.11	151	-97.2	0.5	16.0	NexBank	2	4.69	17	-93.9	0.3	4.1
135	Zions Bancorporation	0	3.69	59	-99.4	0.1	16.9	BMO Harris Bank	0	2.83	31	-97.3	0.0	0.5	Fremont Bank	1	6.38	143	-93.9	0.6	10.0
136	FIDELITY BANK NATIONAL ASSOCIATIO	0	6.30	295	-99.5	0.1	25.4	AMERICAN COMMERCIAL BANK & TRUST	0	2.37	43	-97.9	0.8	30.4	SELECT PORTFOLIO SERVICING INC	1	5.88	131	-94.0	0.8	12.2
137	1ST SECURITY BANK OF WASHINGTON	1	2.38	32	-99.7	0.0	5.4	FIRST CONTINENTAL MORTGAGE LTD	1	3.74	20	-98.5	0.0	1.1	Everett Financial	1	2.38	28	-94.4	0.3	5.6
138	TEACHERS FEDERAL CREDIT UNION	2	2.76	31	-99.8	0.0	1.4	WALL STREET MORTGAGE BANKERS LTD.	4	2.38	30	-99.0	0.0	0.3	WALL STREET MORTGAGE BANKERS LTD.	4	2.38	27	-94.7	0.1	1.2
139	Kinecta Federal Credit Union	1	3.38	77	-99.8	0.0	18.6	RANLife	1	3.62	20	-99.1	0.1	13.6	Banc Of California	4	2.78	29	-95.2	0.2	4.4
140	Everett Financial	1	2.38	32	-99.9	0.0	5.9	1ST SECURITY BANK OF WASHINGTON	1	2.38	30	-99.5	0.0	2.9	BANK OF HAWAII	1	6.19	4	-95.4	0.7	14.1
141	MORTGAGE MARKETS CUSO LLC	1	3.41	58	-99.9	0.0	12.6	Kinecta Federal Credit Union	1	3.37	75	-99.6	0.0	10.5	BARRINGTON BANK & TRUST COMPANY N	5	3.96	47	-95.5	0.5	9.9
142	First Federal Bank	0	4.50	66	-100.0	0.0	28.5	TEACHERS FEDERAL CREDIT UNION	2	2.76	30	-99.7	0.0	1.2	BAR HARBOR BANK & TRUST	1	3.62	81	-95.9	0.4	8.6
143	BASE MSR 2 LLC	1	4.04	19	-100.0	0.0	5.1	MORTGAGE MARKETS CUSO LLC	1	3.38	56	-99.8	0.0	6.7	PREMIER BANK	1	4.66	72	-95.9	0.9	19.9
144	HSBC	2	2.50	31	-100.0	0.0	32.1	First Federal Bank	0	4.50	64	-99.9	0.0	15.8	1ST SECURITY BANK OF WASHINGTON	1	2.38	27	-96.4	0.1	3.2
145	IDAHO CENTRAL CREDIT UNION	0	5.75	14	-100.0	0.0	1.3	BASE MSR 2 LLC	1	3.91	19	-99.9	0.0	3.6	STANDARD MORTGAGE CORPORATION	0	7.75	128	-96.4	1.1	27.7
146	CAMBRIDGE SAVINGS BANK	1	2.50	31	-100.0	0.0	4.2	HSBC	2	2.50	29	-100.0	0.0	18.7	AMERICAN COMMERCIAL BANK & TRUST	0	2.37	41	-96.5	0.7	19.4
147	MISSION SERVICING RESIDENTIAL INC	1	2.81	26	-100.0	0.0	2.7	IDAHO CENTRAL CREDIT UNION	0	5.75	12	-100.0	0.0	1.0	BUSEY BANK	0	6.22	148	-96.7	0.7	18.5
148	SIERRA PACIFIC MORTGAGE COMPANY I	0	7.88	0	-100.0	0.0	4.1	CAMBRIDGE SAVINGS BANK	1	2.50	30	-100.0	0.0	4.0	GRANDER MORTGAGE CAPITAL LLC	3	3.43	20	-97.0	0.4	12.4
149	INSPIRE HOME LOANS INC.	1						MISSION SERVICING RESIDENTIAL INC	1	2.81	24	-100.0	0.0	2.0	Kinecta Federal Credit Union	2	3.33	66	-97.1	0.3	10.3
150	Pulte Mortgage	0						SIERRA PACIFIC MORTGAGE COMPANY I	0	7.88	0	-100.0	0.0	4.1	SIWELL INC.	1	3.99	38	-97.4	0.6	20.9
151	Union Home Mortgage	0						INSPIRE HOME LOANS INC.	1					FIRST CONTINENTAL MORTGAGE LTD	1	3.74	17	-98.3	0.1	6.9	
152								Pulte Mortgage	0					Michigan Mutual	0	6.80	49	-98.9	0.5	38.7	
153								Union Home Mortgage	0					HSBC	2	2.51	27	-99.2	0.1	10.8	
154														COMMUNITY LOAN SERVICING LLC	1	4.05	86	-99.5	0.1	16.7	
155														RANLife	1	3.62	17	-99.5	0.1	14.4	
156														TEACHERS FEDERAL CREDIT UNION	2	2.76	26	-99.7	0.0	1.3	
157														MORTGAGE MARKETS CUSO LLC	1	3.30	54	-99.8	0.0	7.2	
158														First Federal Bank	0	4.50	61	-99.9	0.0	8.7	
159														BASE MSR 2 LLC	1	3.61	20	-99.9	0.0	3.1	
160														SUNFLOWER BANK NATIONAL ASSOCIATI	0	4.65	127	-99.9	0.0	19.4	
161														CAMBRIDGE SAVINGS BANK	1	2.50	27	-100.0	0.0	4.7	
162														Ameris Bank	0	4.12	47	-100.0	0.0	4.8	
163														MISSION SERVICING RESIDENTIAL INC	0	2.81	24	-100.0	0.0	2.0	
164														SIERRA PACIFIC MORTGAGE COMPANY I	0	7.88	0	-100.0	0.0	4.1	
165														INSPIRE HOME LOANS INC.	1						
166														Pulte Mortgage	0						

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Ginnie Mae: Fixed 30yr

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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	434	5.32	18	350.2	34.9	9.0	Northpointe Bank	440	5.33	16	184.8	20.1	7.5	USAA	220	6.33	0	833.9	26.5	3.2
2	USAA	152	6.34	0	130.1	5.3	2.3	USAA	175	6.65	0	144.9	5.8	2.4	Northpointe Bank	453	5.34	13	87.1	12.3	6.7
3	HomeBridge	120	6.39	6	79.7	15.8	9.1	Village Capital	14,997	5.99	14	81.7	18.8	10.8	Village Capital	15,105	5.28	16	68.1	14.2	8.7
4	Village Capital	15,882	6.04	14	72.9	21.5	13.0	THE FEDERAL SAVINGS BANK	1,554	3.72	30	45.2	10.1	7.0	Bank of America	786	4.71	101	54.4	10.7	7.1
5	RANLife	529	3.97	33	59.2	10.8	6.9	RANLife	528	3.94	32	39.5	8.3	6.0	RELIANCE FIRST CAPITAL LLC	1,457	4.27	25	39.6	9.9	7.2
6	THE FEDERAL SAVINGS BANK	1,577	3.80	30	45.7	11.8	8.2	HomeBridge	115	6.41	5	34.8	9.8	7.3	Oceanside Mortgage	129	3.50	54	34.0	10.4	7.9
7	SERVICE FIRST MORTGAGE COMPANY	292	3.78	67	37.7	9.1	6.7	North Dakota HFA	151	4.01	67	30.3	8.4	6.5	THE FEDERAL SAVINGS BANK	1,497	3.51	29	32.9	9.4	7.2
8	RELIANCE FIRST CAPITAL LLC	1,524	4.48	27	33.9	10.8	8.2	Quicken	108,952	3.82	33	29.0	7.5	5.8	MORTGAGE LENDERS INV. TRADING COR	842	4.09	32	26.8	9.5	7.6
9	Mutual Of Omaha	1,176	5.63	14	31.9	13.3	10.2	BARRINGTON BANK & TRUST COMPANY N	5,140	3.78	34	28.1	9.1	7.1	North Dakota HFA	156	4.02	64	26.0	9.7	7.8
10	BARRINGTON BANK & TRUST COMPANY N	5,137	3.81	35	31.9	10.4	7.9	RELIANCE FIRST CAPITAL LLC	1,506	4.42	26	27.2	9.1	7.3	Quicken	107,571	3.71	31	26.0	8.0	6.4
11	Quicken	109,467	3.86	33	30.3	8.4	6.5	Regions Bank	4,184	4.21	66	26.1	8.2	6.5	RANLife	520	3.84	30	25.7	8.1	6.5
12	WATERMARK CAPITAL INC.	118	2.62	35	26.6	6.4	5.1	Mutual Of Omaha	1,190	5.63	12	25.9	10.2	8.2	New Day	4,754	4.75	17	24.3	14.5	11.8
13	Regions Bank	4,189	4.24	67	26.5	8.9	7.1	Citi	2,409	4.47	138	24.0	8.0	6.5	BARRINGTON BANK & TRUST COMPANY N	3,847	3.74	33	23.8	9.0	7.4
14	AXIA FINANCIAL LLC	356	4.06	28	25.4	9.5	7.6	United Shore (Retained)	61,408	5.49	12	23.4	7.2	5.9	STOCK YARDS BANK AND TRUST COMPAN	318	3.36	54	23.5	9.4	7.7
15	North Dakota HFA	149	4.01	68	25.0	8.5	6.9	MidFirst Bank	11,514	4.43	103	22.5	8.7	7.1	Nations Lending Corporation	1,538	5.45	12	23.4	8.9	7.3
16	New Day	4,603	5.00	20	24.4	22.5	18.5	WATERMARK CAPITAL INC.	120	2.62	34	20.7	5.6	4.6	Mutual Of Omaha	1,112	5.53	10	22.2	8.2	6.7
17	Oceanside Mortgage	25	3.88	54	22.0	10.8	8.9	ASSURANCE FINANCIAL GROUP LLC	308	3.81	41	20.2	8.4	7.1	MidFirst Bank	11,870	4.45	100	19.5	9.3	7.8
18	loanDepot.com	38,659	3.83	29	20.4	7.9	6.6	New Day	4,644	4.93	19	18.9	17.2	14.7	AmWest Funding	205	3.38	29	14.6	5.3	4.7
19	United Shore (Retained)	65,324	5.54	13	17.2	8.2	7.0	SERVICE FIRST MORTGAGE COMPANY	295	3.78	66	18.3	7.4	6.3	United Shore (Retained)	55,129	5.25	12	14.5	6.0	5.3
20	GITSIT SOLUTIONS LLC	381	3.07	48	15.6	7.2	6.3	loanDepot.com	38,905	3.81	28	17.3	6.7	5.7	loanDepot.com	38,298	3.71	26	13.9	6.9	6.1
21	Citi	2,371	4.47	140	14.1	7.5	6.6	FAY SERVICING LLC	450	4.12	72	14.2	9.0	7.9	EQUITY PRIME MORTGAGE LLC	3,685	6.10	9	13.5	9.3	8.2
22	MID-ISLAND MORTGAGE CORP.	383	3.48	63	14.0	5.0	4.4	Freedom Mortgage	293,744	3.44	39	13.0	6.6	5.9	WYOMING COMMUNITY DEVELOPMENT AUT	162	4.08	39	13.5	7.7	6.8
23	Freedom Mortgage	296,915	3.48	40	13.7	7.3	6.5	Sun West	10,395	3.50	36	11.1	6.4	5.8	SUPREME LENDING	2,603	3.35	31	13.3	7.6	6.8
24	ASSURANCE FINANCIAL GROUP LLC	307	3.84	42	13.7	9.0	8.0	Nations Lending Corporation	1,708	5.62	13	10.1	9.4	8.5	Amerisave Mortgage	7,493	3.84	22	12.8	7.0	6.3
25	MidFirst Bank	11,339	4.43	105	11.6	8.1	7.3	CHICKASAW COMMUNITY BANK	660	3.96	54	9.5	5.5	5.0	AMERICAN FINANCIAL NETWORK INC.	1,081	4.51	26	12.6	7.6	6.7
26	Sun West	10,430	3.53	37	10.5	7.0	6.4	WYOMING COMMUNITY DEVELOPMENT AUT	165	4.22	40	9.5	7.0	6.4	Smaller Servicers	4,146	4.46	38	11.3	7.5	6.8
27	FBC Mortgage	1,237	4.50	19	8.2	7.2	6.7	Mortgage Research Center	28,605	4.19	26	9.3	11.9	11.0	Freedom Mortgage	284,930	3.34	37	11.2	7.2	6.5
28	AmWest Funding	209	3.50	32	7.9	5.0	4.6	MORTGAGE LENDERS INV. TRADING COR	844	4.18	34	9.2	7.7	7.1	Regions Bank	4,135	4.13	66	9.7	7.8	7.1
29	Mortgage Research Center	29,044	4.24	26	7.0	13.2	12.3	Amerisave Mortgage	7,524	3.91	24	9.0	6.6	6.0	Rushmore Loan Mgmt	226	3.29	41	7.9	7.7	7.2
30	Nations Lending Corporation	1,773	5.68	14	6.7	10.7	10.1	AMERICAN FINANCIAL NETWORK INC.	1,171	4.77	27	8.1	7.1	6.6	Citi	2,472	4.47	136	7.6	7.6	7.1
31	CrossCountry Mortgage	22,136	4.27	26	6.0	8.3	7.9	EQUITY PRIME MORTGAGE LLC	4,291	6.28	10	6.9	10.5	9.9	FAY SERVICING LLC	404	4.11	70	7.5	8.7	8.1
32	EQUITY PRIME MORTGAGE LLC	4,481	6.36	10	5.7	12.7	12.0	Independent Bank	162	3.88	48	6.7	7.6	7.1	Fairway	1,512	4.86	25	7.1	5.7	5.3
33	Amerisave Mortgage	7,492	3.92	26	5.6	7.3	6.9	MID-ISLAND MORTGAGE CORP.	385	3.47	62	6.5	4.6	4.3	CHICKASAW COMMUNITY BANK	808	3.85	53	6.4	6.5	6.1
34	WYOMING COMMUNITY DEVELOPMENT AUT	166	4.26	41	5.4	7.9	7.5	Specialized Loan Servicing	205	3.99	72	6.1	7.2	6.8	Finance of America Mortgage	154	3.06	23	6.4	6.4	6.1
35	NexBank	471	4.06	39	5.3	8.1	7.7	Nationstar	124,713	3.85	55	5.9	6.8	6.4	BMO HARRIS BANK N.A.	197	4.18	79	6.1	7.9	7.4
36	BMO HARRIS BANK N.A.	141	4.23	82	5.2	6.7	6.3	Chase	10,001	4.47	121	3.1	6.5	6.3	Towne Mortgage	2,674	4.14	41	5.9	7.3	6.9
37	FAY SERVICING LLC	463	4.13	73	5.1	9.5	9.1	Bank of America	805	4.77	98	2.8	6.9	6.7	Wintrust Mortgage	1,263	3.56	29	5.8	9.6	9.1
38	MORIA DEVELOPMENT INC. DBA PEOPLE	157	3.60	40	5.0	8.0	7.6	STOCK YARDS BANK AND TRUST COMPAN	311	3.39	57	2.6	6.7	6.5	Nationstar	124,957	3.80	53	5.7	7.5	7.1
39	Nationstar	124,585	3.88	56	4.5	7.3	7.0	Carrington	93,143	3.79	54	2.2	6.4	6.2	Chase	9,957	4.41	122	5.0	7.0	6.7
40	MORTGAGE LENDERS INV. TRADING COR	840	4.21	35	4.0	8.3	8.0	PennyMac	273,292	3.91	38	0.9	6.0	5.9	MORIA DEVELOPMENT INC. DBA PEOPLE	161	3.57	36	4.7	7.5	7.1
41	MISSION SERVICING RESIDENTIAL INC	337	3.11	35	3.7	6.8	6.6	GITSIT SOLUTIONS LLC	383	3.06	46	0.2	5.8	5.7	AXIA FINANCIAL LLC	342	3.88	26	4.3	7.4	7.1
42	PennyMac	275,372	3.94	38	3.1	6.9	6.7	Nations Direct	3,816	3.93	37	-0.1	6.1	6.1	ASSURANCE FINANCIAL GROUP LLC	306	3.71	39	3.8	7.8	7.5

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

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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
43	InterCap Lending	141	4.10	26	2.1	8.0	7.9	RENASANT BANK	2,480	4.03	35	-0.3	6.2	6.2	Sun West	10,347	3.42	34	3.6	6.5	6.2
44	RENASANT BANK	2,481	4.06	36	2.0	7.1	7.0	CrossCountry Mortgage	21,816	4.21	26	-0.6	6.7	6.7	Carrington	87,772	3.69	54	3.4	7.1	6.9
45	AMERICAN FINANCIAL NETWORK INC.	1,203	4.86	27	1.1	7.9	7.8	Rushmore Loan Mgmt	19	3.61	101	-0.6	6.3	6.3	PennyMac	267,351	3.80	36	2.4	6.6	6.5
46	STOCKTON MORTGAGE CORPORATION	1,672	4.61	25	1.0	8.0	8.0	AXIA FINANCIAL LLC	353	4.01	27	-1.0	6.6	6.7	Nations Direct	3,768	3.84	35	1.5	6.4	6.3
47	Carrington	94,266	3.80	55	0.9	6.8	6.8	Fairway	1,393	4.83	28	-1.9	4.8	4.9	CrossCountry Mortgage	21,059	4.06	24	1.2	6.7	6.6
48	NORTH AMERICAN SAVINGS BANK F.S.B	628	3.24	54	-0.3	6.4	6.4	STOCKTON MORTGAGE CORPORATION	1,666	4.58	24	-2.7	6.6	6.8	Mortgage Solutions of Colorado	3,788	4.98	18	0.4	11.7	11.7
49	Planet Home Lending	70,125	4.37	27	-1.2	7.4	7.5	Mortgage Solutions of Colorado	4,022	5.14	19	-2.8	13.7	14.1	American Financial Resources	503	6.19	8	0.3	5.4	5.4
50	Chase	10,001	4.50	121	-2.0	6.5	6.6	RESIDENTIAL WHOLESALE MORTGAGE IN	145	2.82	33	-3.4	4.6	4.8	Arvest Mortgage	2,381	3.83	56	0.3	7.3	7.3
51	Lakeview	283,388	3.97	47	-2.0	6.9	7.1	Arvest Mortgage	2,399	3.92	57	-3.4	6.4	6.6	SERVICE FIRST MORTGAGE COMPANY	300	3.77	63	0.2	7.3	7.3
52	First Federal Bank	1,536	3.92	46	-2.1	7.5	7.6	Lakeview	279,292	3.92	46	-3.5	6.1	6.3	HomeBridge	226	4.67	10	0.2	5.8	5.8
53	Fairway	1,365	4.71	30	-2.2	5.4	5.5	FBC Mortgage	1,179	4.40	19	-3.7	5.7	6.0	Cardinal Financial	9,305	4.70	19	0.0	6.5	6.5
54	CMG Mortgage	19,697	4.19	29	-2.5	7.3	7.5	CMG Mortgage	19,547	4.15	28	-3.9	6.2	6.4	Mortgage Research Center	28,598	4.04	24	-0.2	9.7	9.7
55	Nations Direct	3,842	3.97	38	-2.6	6.7	6.9	United Shore (Sold)	46,106	2.95	35	-3.9	4.6	4.8	Specialized Loan Servicing	208	3.99	69	-1.2	7.6	7.7
56	LENNAR MORTGAGE LLC	477	4.56	13	-3.3	2.6	2.7	SUPREME LENDING	2,527	3.33	34	-4.8	5.7	6.0	FIRST COMMUNITY MORTGAGE INC.	269	3.71	41	-1.9	8.5	8.7
57	CAPITAL MORTGAGE SERVICES OF TEXA	1,109	4.27	48	-3.6	7.2	7.4	First Federal Bank	1,542	3.90	45	-5.1	6.5	6.8	CMG Mortgage	19,064	4.06	26	-1.9	6.3	6.5
58	Truist Bank	20,262	4.01	76	-3.7	6.7	6.9	MISSION SERVICING RESIDENTIAL INC	340	3.11	33	-5.1	5.5	5.8	InterCap Lending	143	4.07	22	-2.2	6.3	6.5
59	ATLANTIC BAY MORTGAGE GROUP LLC	3,767	3.82	34	-4.0	7.4	7.7	Truist Bank	20,223	3.98	75	-5.2	6.1	6.4	Virginia HFA	5,082	3.87	47	-2.6	6.5	6.7
60	STOCK YARDS BANK AND TRUST COMPAN	309	3.40	58	-4.3	6.7	7.0	Planet Home Lending	68,850	4.32	26	-5.2	6.2	6.5	MID-ISLAND MORTGAGE CORP.	389	3.46	59	-2.8	4.6	4.8
61	Weststar Mortgage	892	3.46	60	-4.5	6.4	6.6	New American Funding	20,549	4.23	30	-5.7	6.1	6.5	Lakeview	275,119	3.85	45	-3.1	6.7	6.9
62	Amcap Mortgage	337	4.63	22	-4.5	7.7	8.0	BMO HARRIS BANK N.A.	177	4.22	81	-5.8	5.9	6.3	RENASANT BANK	2,424	3.92	33	-3.2	6.6	6.8
63	United Shore (Sold)	45,723	2.95	36	-4.5	5.2	5.4	The Money Source	22,326	3.75	47	-5.9	5.9	6.2	FBC Mortgage	1,089	4.23	18	-3.3	5.9	6.1
64	Colorado HFA	8,305	4.60	33	-4.6	6.7	7.0	Wells Fargo	96,827	3.91	107	-6.2	6.0	6.4	United Shore (Sold)	45,070	2.94	32	-3.7	5.4	5.6
65	Specialized Loan Servicing	202	3.99	74	-5.2	6.6	7.0	ROYAL PACIFIC FUNDING CORPORATION	2,085	3.58	38	-6.4	4.6	4.9	Colorado HFA	8,040	4.45	30	-3.7	5.8	6.0
66	SWBC Mortgage	3,166	4.25	31	-6.2	7.6	8.1	Oceanside Mortgage	76	3.57	56	-6.4	6.2	6.7	Weststar Mortgage	914	3.44	56	-3.9	6.6	6.9
67	PNC Mortgage	6,243	4.20	107	-6.3	6.8	7.2	Virginia HFA	5,062	3.92	49	-6.6	5.7	6.1	The Money Source	21,992	3.67	45	-4.1	6.7	7.0
68	Cardinal Financial	8,334	5.17	19	-6.5	7.9	8.4	NORTH AMERICAN SAVINGS BANK F.S.B	634	3.24	53	-7.1	5.4	5.8	Planet Home Lending	62,852	4.22	25	-4.7	6.1	6.3
69	The Money Source	22,405	3.77	48	-6.5	6.5	6.9	Weststar Mortgage	898	3.45	59	-7.4	5.6	6.0	First Federal Bank	1,539	3.84	43	-5.2	6.9	7.3
70	Independent Bank	160	3.88	49	-7.3	7.2	7.7	First Bank	1,723	3.83	44	-8.0	5.9	6.4	NBKC Bank	3,013	3.05	29	-5.4	6.0	6.4
71	Arvest Mortgage	2,406	3.96	58	-7.4	6.8	7.3	Towne Mortgage	2,725	4.26	42	-8.2	5.9	6.4	CAPITAL MORTGAGE SERVICES OF TEXA	1,098	4.17	45	-5.7	7.0	7.4
72	BOK Financial	2,658	4.04	86	-7.6	6.6	7.2	Cardinal Financial	8,178	5.13	18	-8.3	6.4	7.0	SUNFLOWER BANK N.A.	1,082	4.08	30	-5.8	5.7	6.1
73	Bank of America	852	4.85	93	-8.1	6.4	7.0	CAPITAL MORTGAGE SERVICES OF TEXA	1,103	4.23	47	-8.4	6.0	6.5	New American Funding	19,884	4.10	28	-6.2	6.3	6.7
74	Mortgage Solutions of Colorado	4,116	5.20	20	-8.6	15.2	16.5	PNC Mortgage	6,294	4.19	106	-8.5	6.3	6.9	ROYAL PACIFIC FUNDING CORPORATION	2,104	3.56	36	-6.3	5.1	5.4
75	BETHPAGE FEDERAL CREDIT UNION	151	4.06	52	-8.7	4.0	4.3	Prime Lending (Plains Capital)	2,309	5.25	20	-8.6	7.8	8.5	Truist Bank	20,123	3.91	74	-6.3	6.8	7.3
76	Wells Fargo	95,683	3.91	108	-9.2	6.1	6.7	Colorado HFA	8,252	4.56	32	-8.8	5.4	5.9	Wells Fargo	100,392	3.92	105	-6.4	6.8	7.2
77	SUPREME LENDING	2,491	3.31	36	-9.4	6.0	6.6	InterCap Lending	142	4.09	25	-8.9	6.0	6.6	LENNAR MORTGAGE LLC	364	4.39	16	-6.5	3.3	3.5
78	New American Funding	20,801	4.28	31	-9.5	6.6	7.3	SWBC Mortgage	3,139	4.20	30	-9.6	6.4	7.0	SWBC Mortgage	3,062	4.08	29	-6.6	6.9	7.3
79	MORTGAGE CLEARING CORPORATION	430	3.97	94	-10.9	6.7	7.4	Amcap Mortgage	338	4.62	21	-9.7	6.0	6.6	First Bank	1,721	3.77	42	-6.9	6.7	7.2
80	Highlands Residential	224	4.32	21	-10.9	5.9	6.6	NewRez	125,659	3.87	35	-10.0	5.7	6.3	STOCKTON MORTGAGE CORPORATION	1,601	4.44	23	-6.9	6.3	6.8
81	EQUITY RESOURCES INC.	825	3.28	38	-10.9	6.1	6.8	New Jersey HFA	686	4.57	37	-10.1	5.8	6.5	GITSIT SOLUTIONS LLC	390	3.06	43	-7.5	6.2	6.6
82	Prime Lending (Plains Capital)	2,320	5.27	21	-11.2	8.5	9.5	Citizens Bank	13,948	3.72	45	-11.1	5.3	6.0	Prime Lending (Plains Capital)	2,637	4.96	19	-7.7	7.0	7.6
83	ROYAL PACIFIC FUNDING CORPORATION	2,070	3.59	40	-11.2	5.1	5.7	M&T Bank	27,105	3.48	43	-11.9	4.8	5.4	FLAT BRANCH MORTGAGE INC.	1,777	4.12	30	-7.9	7.3	7.9
84	Pentagon Federal Credit Union	4,991	3.55	23	-11.9	5.1	5.7	LENNAR MORTGAGE LLC	435	4.54	14	-12.5	2.3	2.6	FIRST CONTINENTAL MORTGAGE LTD.	126	4.34	17	-8.2	4.0	4.4

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		\$mm	WAC	WALA	%ΔRef	CPR	Ref			\$mm	WAC	WALA	%ΔRef	CPR	Ref			\$mm	WAC	WALA	%ΔRef	CPR	Ref
85	NewRez	126,919	3.92	36	-12.3	6.2	7.1	Colonial Savings	920	3.98	93	-12.9	5.8	6.6	PNC Mortgage	6,402	4.17	104	-8.8	6.9	7.6		
86	AmeriHome Mortgage	22,305	6.43	9	-12.4	8.1	9.2	ATLANTIC BAY MORTGAGE GROUP LLC	3,777	3.80	33	-13.3	5.9	6.7	NewRez	123,657	3.77	34	-8.9	6.1	6.6		
87	Citizens Bank	13,896	3.74	46	-12.4	5.9	6.7	MORIA DEVELOPMENT INC. DBA PEOPLE	158	3.59	39	-13.3	5.6	6.5	MISSION SERVICING RESIDENTIAL INC	287	3.11	32	-9.5	5.6	6.2		
88	M&T Bank	26,905	3.49	45	-12.4	5.3	6.1	FHLB Chicago	1,387	3.60	46	-13.4	5.7	6.5	Nova Financial	868	3.97	24	-10.3	6.0	6.7		
89	Virginia HFA	5,025	3.93	51	-12.9	6.1	6.9	Iowa Bankers Mortgage	231	3.75	44	-13.6	5.6	6.5	Utah HFA	3,397	4.33	31	-10.4	5.1	5.7		
90	PRMG Mortgage	1,385	4.25	23	-13.1	7.2	8.2	PRMG Mortgage	1,375	4.21	21	-13.6	6.0	6.9	Ameris Bank	3,906	3.80	27	-10.5	5.9	6.6		
91	First Bank	1,720	3.85	45	-13.4	6.1	7.1	NBKC Bank	2,972	3.07	32	-13.7	4.7	5.5	NORTH AMERICAN SAVINGS BANK F.S.B	648	3.24	50	-10.6	6.2	6.9		
92	Sierra Pacific	2,108	4.02	29	-13.6	6.1	7.0	AmeriHome Mortgage	20,957	6.41	8	-13.7	6.5	7.5	Iowa Bankers Mortgage	230	3.66	42	-10.6	6.5	7.2		
93	Colonial Savings	910	3.98	94	-13.7	6.1	7.1	Ameris Bank	4,034	3.94	29	-14.1	5.3	6.1	PHH Mortgage	16,830	4.77	51	-10.6	5.6	6.2		
94	Nova Financial	904	4.15	27	-14.2	6.4	7.4	SUNFLOWER BANK N.A.	1,114	4.20	31	-14.3	4.8	5.6	RESIDENTIAL WHOLESALE MORTGAGE IN	148	2.82	30	-11.1	5.1	5.7		
95	Towne Mortgage	2,664	4.28	43	-14.8	6.3	7.4	U.S. Bank	56,537	4.34	54	-14.4	5.5	6.4	Citizens Bank	13,935	3.66	43	-11.1	5.9	6.6		
96	SUNFLOWER BANK N.A.	1,128	4.25	32	-15.6	5.6	6.6	MEMBER FIRST MORTGAGE LLC	276	4.07	45	-15.2	6.0	7.0	M&T Bank	22,749	3.51	44	-11.2	5.3	6.0		
97	PHH Mortgage	19,179	4.98	47	-15.8	6.0	7.1	BOK Financial	2,667	4.03	86	-15.2	5.7	6.7	Lake Michigan Credit Union	637	3.78	45	-11.3	6.4	7.2		
98	NBKC Bank	2,950	3.07	33	-15.8	5.2	6.2	Nova Financial	900	4.11	26	-15.6	5.4	6.3	Alabama HFA	4,197	4.57	49	-11.5	6.3	7.1		
99	Smaller Servicers	4,205	4.87	37	-16.7	6.3	7.6	PLAINS COMMERCE BANK	1,104	5.64	12	-15.7	6.4	7.5	ATLANTIC BAY MORTGAGE GROUP LLC	3,752	3.73	30	-11.5	6.5	7.3		
100	MEGASTAR FINANCIAL CORPORATION	142	3.36	36	-16.8	6.9	8.2	Finace of America Mortgage	27	3.04	25	-16.0	3.1	3.6	GLOBAL FEDERAL CREDIT UNION	1,720	3.60	61	-11.6	5.8	6.5		
101	Gateway Mortgage	3,954	4.47	30	-17.0	6.9	8.3	KENTUCKY HOUSING CORP.	2,425	4.85	42	-16.1	5.7	6.7	Gateway Mortgage	3,832	4.33	28	-12.2	6.4	7.3		
102	Flagstar	12,609	4.86	31	-17.5	6.7	8.1	Sierra Pacific	2,102	3.99	28	-16.1	5.0	5.9	New Jersey HFA	674	4.47	35	-12.2	6.0	6.8		
103	PLAINS COMMERCE BANK	1,097	5.64	14	-17.6	7.6	9.2	NexBank	475	4.06	38	-16.2	5.6	6.6	KENTUCKY HOUSING CORP.	2,316	4.73	42	-12.3	6.3	7.2		
104	Umpqua	1,543	3.46	56	-17.7	5.7	6.8	Fifth Third	6,139	4.25	84	-16.5	5.6	6.6	First National Bank Of Omaha	767	3.74	54	-12.7	6.5	7.5		
105	CHICKASAW COMMUNITY BANK	357	4.17	52	-17.8	4.3	5.2	Flagstar	13,575	4.89	30	-17.0	5.9	7.1	Sierra Pacific	2,051	3.88	26	-12.8	5.3	6.1		
106	Huntington National Bank	5,228	4.28	48	-18.1	6.7	8.1	GLOBAL FEDERAL CREDIT UNION	1,706	3.64	63	-17.3	4.7	5.6	Pennsylvania HFA	762	4.04	89	-13.0	6.5	7.5		
107	FLAT BRANCH MORTGAGE INC.	1,786	4.23	33	-18.2	7.5	9.1	PHH Mortgage	18,653	4.93	48	-17.4	5.1	6.1	BELL BANK	1,098	3.85	23	-13.0	5.8	6.6		
108	ARK-LA-TEX FINANCIAL SERVICES LLC	1,464	5.07	20	-18.3	8.3	10.0	Huntington National Bank	5,179	4.23	48	-17.7	6.0	7.2	First United Bank	2,161	4.06	45	-13.3	6.4	7.3		
109	Ameris Bank	4,061	3.98	30	-18.4	5.8	7.1	MEGASTAR FINANCIAL CORPORATION	144	3.36	35	-17.8	6.7	8.0	Umpqua	1,577	3.44	52	-13.3	6.1	7.0		
110	GLOBAL FEDERAL CREDIT UNION	1,702	3.66	64	-18.5	5.0	6.2	COUNTRYPLACE MORTGAGE LTD.	368	4.21	75	-17.9	5.4	6.6	AmeriHome Mortgage	25,324	5.51	11	-13.6	5.4	6.3		
111	KENTUCKY HOUSING CORP.	2,468	4.90	42	-18.7	6.0	7.3	Bay Equity	138	4.23	21	-19.5	5.6	6.9	M/I FINANCIAL LLC.	443	3.80	26	-13.6	4.8	5.6		
112	Movement Mortgage	21,472	4.51	23	-18.8	6.7	8.2	FLAT BRANCH MORTGAGE INC.	1,787	4.20	32	-19.7	6.4	8.0	BOK Financial	2,680	3.99	84	-13.7	6.5	7.5		
113	FHLB Chicago	1,383	3.62	47	-18.9	5.8	7.2	AmWest Funding	206	3.45	31	-19.8	3.4	4.2	Amcap Mortgage	333	4.56	18	-13.8	5.4	6.2		
114	Fifth Third	6,174	4.28	84	-19.1	5.9	7.2	Alabama HFA	4,360	4.70	49	-19.8	5.3	6.6	PRMG Mortgage	1,340	4.11	19	-13.9	5.7	6.6		
115	Embrace Home Loans	471	5.17	18	-19.3	5.9	7.3	Annie Mac	1,002	4.42	31	-20.5	6.7	8.3	BSI Financial	8,781	3.96	34	-14.0	6.4	7.4		
116	Michigan Mutual	579	4.06	28	-19.4	8.1	10.0	Smaller Servicers	3,943	4.71	38	-20.5	5.3	6.6	Primary Residential	2,735	4.07	26	-14.3	6.2	7.2		
117	MOUNTAIN WEST FINANCIAL INC.	155	3.72	36	-19.5	5.1	6.3	BSI Financial	9,018	4.09	35	-20.6	5.7	7.1	Annie Mac	983	4.32	29	-14.3	6.8	7.9		
118	U.S. Bank	56,740	4.37	55	-19.8	5.7	7.1	Umpqua	1,553	3.46	54	-20.8	4.9	6.2	WATERMARK CAPITAL INC.	121	2.61	31	-14.7	4.9	5.8		
119	HARBORONE MORTGAGE LLC	327	3.26	50	-20.4	5.1	6.4	EQUITY RESOURCES INC.	829	3.28	36	-21.1	4.8	6.1	Fifth Third	6,066	4.17	84	-14.9	6.1	7.2		
120	Annie Mac	1,003	4.44	32	-20.5	7.6	9.5	Lake Michigan Credit Union	639	3.85	47	-21.3	5.1	6.5	Colonial Savings	939	3.97	90	-15.0	6.3	7.4		
121	CALCON MUTUAL MORTGAGE LLC	330	5.34	16	-21.0	8.2	10.3	ARK-LA-TEX FINANCIAL SERVICES LLC	1,872	4.62	22	-21.7	6.0	7.7	ARK-LA-TEX FINANCIAL SERVICES LLC	2,214	4.22	22	-15.0	6.2	7.2		
122	FIRST HOME MORTGAGE CORPORATION	3,246	3.67	31	-21.4	5.5	7.0	Gateway Mortgage	3,931	4.44	29	-21.8	5.7	7.2	U.S. Bank	55,490	4.25	54	-15.3	5.8	6.8		
123	BSI Financial	9,135	4.13	36	-21.7	6.3	8.0	Pennsylvania HFA	745	4.04	92	-21.8	5.2	6.6	Flagstar	13,447	4.79	29	-15.6	5.9	6.9		
124	New Jersey HFA	695	4.63	38	-22.6	5.8	7.4	Pentagon Federal Credit Union	4,932	3.50	22	-21.8	3.9	5.0	HARBORONE MORTGAGE LLC	336	3.27	45	-16.0	5.8	6.9		
125	New Mexico HFA	1,967	4.40	37	-22.7	4.9	6.3	BLUE RIDGE BANK NATIONAL ASSOCIAT	455	2.94	31	-22.1	4.4	5.6	United Security	275	5.11	17	-16.8	5.6	6.7		
126	BANK OF HAWAII	321	3.62	55	-22.7	4.9	6.4	BELL BANK	1,141	4.02	25	-22.3	4.9	6.3	PLAINS COMMERCE BANK	1,049	5.58	10	-16.8	4.9	5.9		

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

Santander US Capital Markets, Agency MBS Strategy
Historical Servicer Prepayment Speed Ranking

May 2024 (April Speeds)
May 10, 2024

Ginnie Mae: Fixed 30yr

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Rank	Servicer	3M Historical Horizon						Ref	6M Historical Horizon						Ref	12M Historical Horizon					
		\$mm	WAC	WALA	%ΔRef	CPR	Ref		Servicer	\$mm	WAC	WALA	%ΔRef	CPR		Ref	Servicer	\$mm	WAC	WALA	%ΔRef
127	MEMBER FIRST MORTGAGE LLC	276	4.10	46	-22.9	5.9	7.6	Summit Funding	1,248	4.37	26	-22.5	4.4	5.6	BETHPAGE FEDERAL CREDIT UNION	148	3.96	49	-17.3	3.9	4.7
128	RESIDENTIAL WHOLESALE MORTGAGE IN	144	2.82	34	-23.3	4.1	5.3	Navy Federal Credit Union	29,910	3.61	45	-22.9	5.0	6.4	Huntington National Bank	5,045	4.11	47	-17.7	6.3	7.6
129	BLUE RIDGE BANK NATIONAL ASSOCIAT	451	2.94	33	-23.4	4.8	6.2	Movement Mortgage	21,093	4.45	22	-23.1	5.4	6.9	Guild Mortgage	24,028	3.97	35	-17.8	5.8	7.0
130	COUNTRYPLACE MORTGAGE LTD.	365	4.21	76	-23.6	5.4	7.0	Utah HFA	3,600	4.52	31	-23.2	4.4	5.6	Movement Mortgage	20,062	4.28	21	-17.9	5.6	6.7
131	Arc Home	855	3.46	34	-23.6	5.6	7.3	Primary Residential	2,774	4.18	28	-23.8	5.4	7.0	MORTGAGE CLEARING CORPORATION	440	3.94	91	-18.0	6.4	7.7
132	GMFS	3,315	4.05	44	-23.7	5.2	6.8	WISCONSIN HOUSING AND ECONOMIC DE	314	4.44	39	-24.0	5.0	6.5	VanDyk Mortgage	572	3.99	20	-18.1	5.6	6.9
133	MYCUMORTGAGE LLC	1,408	3.89	62	-24.2	5.8	7.6	First United Bank	2,202	4.18	46	-24.1	5.4	7.0	CITY BANK MORTGAGE	141	3.29	33	-18.3	6.3	7.7
134	Pennsylvania HFA	738	4.04	93	-24.3	5.3	7.0	FIRST HOME MORTGAGE CORPORATION	3,249	3.65	29	-24.1	4.6	6.0	CADENCE BANK	2,275	3.98	55	-18.4	5.7	6.9
135	VANDERBILT MORTGAGE AND FINANCE I	909	4.99	37	-24.6	5.8	7.6	HARBORONE MORTGAGE LLC	330	3.26	48	-24.6	4.5	5.9	Click N Close.	5,215	4.37	44	-18.7	5.0	6.1
136	Alabama HFA	4,421	4.76	49	-24.8	5.4	7.2	BANK OF HAWAII	322	3.60	54	-25.1	4.4	5.8	Independent Bank	165	3.88	45	-18.8	6.4	7.8
137	Navy Federal Credit Union	31,241	3.73	44	-25.0	5.2	6.9	United Security	334	5.61	16	-25.4	5.3	7.0	MOUNTAIN WEST FINANCIAL INC.	158	3.72	32	-19.0	4.9	6.0
138	Primary Residential	2,777	4.21	29	-25.7	6.1	8.1	Click N Close.	5,482	4.57	44	-25.5	4.4	5.9	Navy Federal Credit Union	29,097	3.49	44	-19.0	6.1	7.5
139	CADENCE BANK	2,336	4.11	56	-26.3	5.1	6.8	MORTGAGE CLEARING CORPORATION	434	3.96	93	-25.5	5.4	7.1	Ruoff	654	4.72	19	-19.1	6.4	7.8
140	First National Bank Of Omaha	766	3.83	57	-27.1	5.5	7.4	MYCUMORTGAGE LLC	1,414	3.88	61	-25.9	5.2	7.0	Highlands Residential	269	4.06	19	-19.3	4.7	5.8
141	CORNERSTONE CAPITAL BANK SSB	5,807	5.00	17	-27.4	4.6	6.3	CADENCE BANK	2,317	4.07	55	-26.5	4.6	6.2	Embrace Home Loans	577	4.64	17	-19.8	4.6	5.7
142	Utah HFA	3,697	4.59	32	-28.5	4.8	6.7	Arc Home	859	3.45	32	-26.7	4.7	6.4	BANK OF HAWAII	324	3.56	52	-20.2	5.5	6.8
143	Iowa Bankers Mortgage	232	3.79	45	-28.9	5.1	7.1	ROCKY MOUNTAIN MORTGAGE CO	715	4.24	77	-26.7	5.0	6.8	FHLB Chicago	1,383	3.54	44	-20.3	6.0	7.5
144	Click N Close.	5,610	4.66	44	-29.5	4.8	6.8	First National Bank Of Omaha	770	3.82	56	-27.0	5.0	6.7	Pentagon Federal Credit Union	4,709	3.34	21	-20.6	4.5	5.7
145	First United Bank	2,216	4.21	46	-30.0	5.7	8.0	Essex Mortgage	9,409	5.32	21	-27.0	6.1	8.3	ROCKY MOUNTAIN MORTGAGE CO	722	4.20	75	-20.7	5.9	7.3
146	ROCKY MOUNTAIN MORTGAGE CO	713	4.25	77	-30.2	5.3	7.5	GMFS	3,295	4.01	43	-27.4	4.4	6.1	COUNTRYPLACE MORTGAGE LTD.	376	4.21	71	-21.4	6.0	7.6
147	Guild Mortgage	24,740	4.12	38	-30.4	5.4	7.6	Guild Mortgage	24,542	4.08	37	-27.5	4.9	6.7	WISCONSIN HOUSING AND ECONOMIC DE	309	4.31	37	-21.5	5.6	7.0
148	Land Home Financial	1,889	4.49	38	-32.4	5.7	8.3	CORNERSTONE CAPITAL BANK SSB	5,955	4.89	17	-29.3	3.8	5.3	Summit Funding	2,223	4.09	26	-21.5	5.1	6.5
149	TruHome Solutions	962	4.05	52	-32.7	4.6	6.8	Highlands Residential	262	4.23	20	-29.9	3.9	5.5	NexBank	476	4.03	36	-21.5	5.7	7.2
150	Evergreen Home Loans	2,125	4.22	33	-32.9	5.9	8.6	New Mexico HFA	1,929	4.35	36	-30.0	4.1	5.8	EQUITY RESOURCES INC.	837	3.24	34	-21.6	5.4	6.9
151	Idaho HFA	18,147	4.65	35	-32.9	4.4	6.4	DHI Mortgage	2,492	5.42	3	-30.7	0.8	1.2	Home Point Financial	785	4.24	13	-22.4	4.2	5.4
152	M/I FINANCIAL LLC.	482	4.04	28	-33.4	3.7	5.5	TRUSTMARK NATIONAL BANK REAL ESTA	3,544	3.92	52	-31.1	4.7	6.7	Land Home Financial	1,834	4.31	35	-22.6	5.8	7.5
153	HOME FINANCING CENTER INC.	235	4.74	50	-34.0	5.9	8.9	VANDERBILT MORTGAGE AND FINANCE I	885	4.95	37	-31.2	4.7	6.8	LOWER LLC	140	5.67	11	-22.7	6.3	8.1
154	TRUSTMARK NATIONAL BANK REAL ESTA	3,565	3.96	52	-34.4	4.9	7.4	Michigan Mutual	577	4.03	26	-31.7	6.3	9.1	MEMBER FIRST MORTGAGE LLC	275	4.01	44	-22.9	5.9	7.6
155	BELL BANK	1,155	4.07	26	-35.2	4.8	7.3	Land Home Financial	1,869	4.43	37	-32.0	5.1	7.4	CENTRAL NATIONAL BANK	190	3.78	82	-23.2	6.3	8.1
156	HomeStreet Bank	788	3.83	55	-35.2	4.2	6.4	Embrace Home Loans	449	5.09	17	-32.4	4.0	5.8	CHANGE LENDING LLC	354	5.80	7	-23.2	4.3	5.6
157	FIRST CONTINENTAL MORTGAGE LTD.	148	4.71	18	-36.7	2.9	4.6	CITY BANK MORTGAGE	138	3.30	36	-32.6	4.9	7.2	HomeStreet Bank	787	3.76	52	-23.3	5.1	6.6
158	DHI Mortgage	2,277	5.36	3	-36.8	0.9	1.4	American Financial Resources	531	6.64	6	-32.6	3.9	5.7	MYCUMORTGAGE LLC	1,421	3.82	59	-23.4	6.0	7.8
159	University Bank	448	5.22	19	-37.2	5.0	7.9	HOME FINANCING CENTER INC.	236	4.71	49	-33.2	5.4	7.9	FIRST HOME MORTGAGE CORPORATION	3,230	3.58	27	-23.8	4.9	6.3
160	Lake Michigan Credit Union	636	3.86	48	-37.3	4.6	7.2	HomeStreet Bank	788	3.81	54	-33.3	3.9	5.8	Essex Mortgage	8,962	5.17	20	-24.5	5.6	7.4
161	Guaranteed Rate	3,916	6.15	7	-37.8	4.1	6.5	VanDyk Mortgage	220	4.79	18	-33.6	3.9	5.9	TruHome Solutions	925	3.88	51	-24.7	5.3	7.0
162	Essex Mortgage	9,536	5.37	22	-38.4	6.1	9.8	RHODE ISLAND HOUSING AND MORTGAGE	1,949	4.65	34	-33.9	3.6	5.4	CORNERSTONE CAPITAL BANK SSB	5,523	4.71	16	-25.3	4.0	5.4
163	ALLIED MORTGAGE GROUP INC.	282	4.83	23	-39.4	5.3	8.6	Idaho HFA	17,814	4.59	34	-34.8	3.8	5.8	GMFS	3,241	3.91	42	-25.6	5.0	6.7
164	SOUTHWEST STAGE FUNDING LLC	1,487	4.16	47	-39.6	4.3	7.0	FIRST COMMUNITY MORTGAGE INC.	60	6.19	6	-35.0	2.4	3.7	New Hampshire HFA	940	4.50	41	-25.7	5.5	7.3
165	Union Home Mortgage	2,649	6.28	14	-40.6	6.2	10.3	CALCON MUTUAL MORTGAGE LLC	318	5.32	15	-36.0	5.4	8.4	TRUSTMARK NATIONAL BANK REAL ESTA	3,498	3.83	50	-26.4	5.4	7.3
166	KEYBANK NATIONAL ASSOCIATION	415	4.31	24	-41.8	3.7	6.3	Evergreen Home Loans	2,127	4.20	32	-36.5	4.8	7.4	Arc Home	864	3.41	30	-26.4	5.0	6.7
167	STANDARD MORTGAGE CORPORATION	1,250	4.53	55	-42.1	3.9	6.7	TruHome Solutions	948	4.00	52	-36.5	4.0	6.2	CALCON MUTUAL MORTGAGE LLC	294	5.21	13	-26.9	5.2	7.0
168	VanDyk Mortgage	83	6.92	5	-43.6	4.8	8.4	M/I FINANCIAL LLC.	470	3.98	27	-38.2	3.0	4.8	Bay Equity	138	4.18	19	-28.0	4.7	6.5

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

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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
169	New Hampshire HFA	993	4.67	42	-44.2	4.4	7.7	Platinum Home Mortgage	40	5.03	19	-39.0	6.4	10.2	Plaza Home Mortgage	2,313	5.94	5	-28.2	1.8	2.5
170	V.I.P. MORTGAGE INC.	1,117	4.04	26	-44.5	4.2	7.4	CENTRAL NATIONAL BANK	188	3.83	83	-39.5	4.5	7.4	V.I.P. MORTGAGE INC.	1,078	3.91	23	-29.0	4.6	6.4
171	Bay Equity	138	4.24	23	-44.7	4.4	7.8	BETHPAGE FEDERAL CREDIT UNION	149	4.02	51	-39.7	2.7	4.5	Evergreen Home Loans	2,095	4.11	30	-29.2	5.5	7.6
172	CHANGE LENDING LLC	302	6.46	6	-44.8	5.1	9.1	SOUTHWEST STAGE FUNDING LLC	1,483	4.13	46	-39.7	3.9	6.5	Total Mortgage Services	207	3.89	24	-29.2	5.2	7.3
173	WISCONSIN HOUSING AND ECONOMIC DE	315	4.48	40	-44.9	3.9	7.0	New Hampshire HFA	977	4.62	41	-40.0	4.2	6.9	VANDERBILT MORTGAGE AND FINANCE I	832	4.86	37	-30.0	5.0	7.0
174	NORCOM MORTGAGE	309	6.32	7	-45.5	3.7	6.7	V.I.P. MORTGAGE INC.	1,112	4.02	24	-40.0	3.8	6.3	Idaho HFA	16,843	4.42	34	-30.3	4.5	6.3
175	CITY BANK MORTGAGE	137	3.30	38	-45.7	4.8	8.7	Guaranteed Rate	4,596	6.05	7	-40.5	2.9	4.8	MEGASTAR FINANCIAL CORPORATION	145	3.34	32	-30.4	5.9	8.3
176	RHODE ISLAND HOUSING AND MORTGAGE	1,980	4.71	35	-45.8	3.5	6.3	Plaza Home Mortgage	2,143	6.24	4	-41.1	1.5	2.5	BLUE RIDGE BANK NATIONAL ASSOCIAT	462	2.94	28	-30.5	4.5	6.5
177	United Security	372	5.85	15	-46.6	4.5	8.2	Union Home Mortgage	2,496	6.24	13	-41.1	5.2	8.6	First Federal Bank Of Kansas City	142	2.89	39	-30.5	6.3	8.9
178	American Financial Resources	524	7.01	4	-47.2	3.1	5.9	FIRST CONTINENTAL MORTGAGE LTD.	140	4.60	18	-41.1	2.3	3.9	Michigan Mutual	565	3.92	24	-30.9	6.1	8.7
179	Platinum Home Mortgage	39	5.04	20	-47.6	6.5	12.0	MOUNTAIN WEST FINANCIAL INC.	156	3.72	35	-41.4	3.4	5.7	SOUTHWEST STAGE FUNDING LLC	1,467	4.06	44	-31.6	4.9	7.0
180	CENTRAL NATIONAL BANK	187	3.84	84	-47.8	4.1	7.6	ALLIED MORTGAGE GROUP INC.	277	4.78	22	-43.5	4.3	7.5	HOME FINANCING CENTER INC.	235	4.65	48	-32.2	5.6	8.1
181	Summit Funding	241	6.22	10	-48.7	4.2	8.0	STANDARD MORTGAGE CORPORATION	1,226	4.47	55	-43.6	3.6	6.2	Union Home Mortgage	2,329	5.83	13	-32.6	4.9	7.3
182	Banco Popular	4,533	4.12	116	-52.0	3.3	6.7	LOWER LLC	155	5.70	13	-44.1	5.4	9.5	STANDARD MORTGAGE CORPORATION	1,180	4.35	56	-33.3	4.6	6.9
183	Plaza Home Mortgage	1,833	6.45	4	-52.6	1.7	3.6	SERVION INC.	740	3.97	33	-45.1	4.7	8.4	RHODE ISLAND HOUSING AND MORTGAGE	1,840	4.49	33	-33.5	3.9	5.7
184	FIRST COMMUNITY MORTGAGE INC.	95	6.29	5	-57.0	1.5	3.5	University Bank	437	5.18	19	-45.8	3.5	6.4	New Mexico HFA	1,849	4.23	36	-33.6	4.4	6.6
185	SERVION INC.	742	4.01	34	-57.2	4.3	9.7	CHANGE LENDING LLC	270	6.48	5	-45.9	3.9	7.0	SERVION INC.	726	3.86	31	-33.8	5.8	8.6
186	ORIENTAL BANK AND TRUST	1,966	4.02	99	-61.2	2.6	6.6	Banco Popular	4,573	4.13	114	-48.4	3.4	6.4	ALLIED MORTGAGE GROUP INC.	265	4.66	21	-37.7	4.3	6.9
187	AMERICAN PACIFIC MORTGAGE CORPORA	277	6.65	5	-61.4	3.9	9.7	NORCOM MORTGAGE	268	6.31	7	-48.6	3.0	5.7	Guaranteed Rate	5,427	5.76	7	-38.4	2.9	4.6
188	FirstBank of Puerto Rico	2,043	3.91	83	-62.4	2.4	6.3	KEYBANK NATIONAL ASSOCIATION	405	4.24	23	-50.7	2.8	5.6	DHI Mortgage	2,578	5.33	3	-39.1	0.9	1.5
189	Total Mortgage Services	60	6.07	14	-66.0	3.1	8.8	Ruoff	177	6.75	7	-56.3	3.9	8.7	Platinum Home Mortgage	248	3.86	29	-39.4	4.5	7.3
190	LOWER LLC	176	5.69	15	-67.2	3.7	10.9	ORIENTAL BANK AND TRUST	1,969	4.01	99	-59.7	2.6	6.3	KEYBANK NATIONAL ASSOCIATION	380	4.06	22	-44.6	3.3	6.0
191	INSPIRE HOME LOANS INC.	247	5.66	6	-71.6	1.0	3.4	FirstBank of Puerto Rico	2,045	3.90	82	-60.2	2.5	6.2	NORCOM MORTGAGE	203	6.23	6	-45.1	2.8	5.0
192	The Money House	1,796	4.51	37	-76.1	1.8	7.3	AMERICAN PACIFIC MORTGAGE CORPORA	295	6.68	5	-64.7	2.7	7.6	University Bank	400	5.05	17	-45.8	3.3	6.1
193	PANORAMA MORTGAGE GROUP LLC	628	7.31	8	-81.0	2.1	10.6	INSPIRE HOME LOANS INC.	232	5.67	5	-66.6	0.8	2.5	Banco Popular	4,649	4.13	112	-50.5	3.6	7.2
194	EMI EQUITY MORTGAGE INC.	1,069	4.32	46	-81.4	1.3	6.7	Total Mortgage Services	57	6.01	14	-67.7	2.4	7.3	INSPIRE HOME LOANS INC.	157	5.64	4	-55.5	1.0	2.3
195	Rushmore Loan Mgmt	15	3.61	103	-86.3	0.8	5.7	EMI EQUITY MORTGAGE INC.	1,059	4.28	45	-74.4	1.7	6.3	ORIENTAL BANK AND TRUST	1,990	4.00	97	-57.0	3.1	7.1
196	Finance of America Mortgage	0	5.12	20	-95.9	0.3	7.5	The Money House	1,775	4.47	36	-75.1	1.8	6.9	FirstBank of Puerto Rico	2,046	3.88	80	-61.4	2.7	6.9
197	HOMEAMERICAN MORTGAGE CORPORATION	62	5.74	4	-96.9	0.1	3.3	PANORAMA MORTGAGE GROUP LLC	568	7.25	7	-85.7	1.2	8.3	HOMEAMERICAN MORTGAGE CORPORATION	250	5.06	6	-64.6	0.9	2.6
198								HOMEAMERICAN MORTGAGE CORPORATION	168	5.23	7	-88.9	0.3	2.6	AMERICAN PACIFIC MORTGAGE CORPORA	456	6.37	5	-65.1	2.0	5.6
199														The Money House	1,731	4.38	34	-73.4	2.0	7.3	
200														EMI EQUITY MORTGAGE INC.	1,036	4.19	44	-75.0	1.7	6.8	
201														PANORAMA MORTGAGE GROUP LLC	400	7.10	7	-86.0	1.0	7.0	

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Ginnie Mae: Fixed 15yr

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1	NexBank	1	3.03	53	640.0	28.7	4.4	AXIA FINANCIAL LLC	0	3.25	24	731.6	78.7	16.1	BANK OF HAWAII	0	3.38	119	3542.0	99.5	11.3
2	Michigan Mutual	1	2.95	32	604.0	48.3	8.8	NexBank	1	3.04	53	386.3	16.0	3.5	HomeBridge	0	2.90	17	625.5	57.5	10.8
3	CORNERSTONE CAPITAL BANK SSB	2	3.65	24	522.5	32.0	5.9	Michigan Mutual	1	2.95	30	373.2	27.9	6.6	AXIA FINANCIAL LLC	0	3.25	21	476.6	46.3	10.0
4	Union Home Mortgage	0	3.57	102	505.6	53.7	11.6	V.I.P. MORTGAGE INC.	1	2.45	32	357.3	36.4	9.3	Total Mortgage Services	1	2.52	27	324.5	30.0	8.0
5	Primary Residential	4	2.74	31	166.3	20.1	8.0	Evergreen Home Loans	1	3.96	69	296.7	56.3	18.4	FBC Mortgage	4	2.89	23	236.9	22.4	7.2
6	Evergreen Home Loans	1	3.92	70	148.4	15.5	6.5	CORNERSTONE CAPITAL BANK SSB	2	3.59	23	227.5	17.0	5.5	Ameris Bank	1	4.11	55	231.4	43.2	15.4
7	BLUE RIDGE BANK NATIONAL ASSOCIAT	8	2.41	34	127.5	16.7	7.7	Ameris Bank	1	4.14	58	221.4	34.5	12.2	Summit Funding	2	2.99	31	209.5	22.9	8.0
8	FBC Mortgage	4	3.03	26	118.1	19.0	9.2	FLAT BRANCH MORTGAGE INC.	1	4.09	54	211.4	26.5	9.4	Evergreen Home Loans	1	4.01	65	206.2	34.2	12.6
9	MORTGAGE CLEARING CORPORATION	4	3.58	111	110.8	36.0	18.9	Union Home Mortgage	0	3.57	101	194.1	31.0	11.7	V.I.P. MORTGAGE INC.	1	2.45	29	191.7	19.5	7.1
10	Nova Financial	0	2.18	40	106.7	3.5	1.7	FBC Mortgage	4	3.03	24	145.7	16.6	7.1	NexBank	1	3.17	56	184.7	10.8	3.9
11	FIRST HOME MORTGAGE CORPORATION	4	2.55	30	82.5	13.9	7.8	SOUTHWEST STAGE FUNDING LLC	1	3.49	90	102.4	34.4	18.7	EQUITY PRIME MORTGAGE LLC	1	5.03	6	182.8	16.4	6.1
12	FLAT BRANCH MORTGAGE INC.	1	4.11	56	59.9	13.7	8.8	Summit Funding	1	2.97	33	64.3	10.2	6.3	First Federal Bank Of Kansas City	2	2.85	70	130.9	24.5	11.4
13	United Shore (Sold)	143	2.77	41	53.1	13.0	8.6	MORTGAGE CLEARING CORPORATION	4	3.57	109	59.4	24.8	16.3	FLAT BRANCH MORTGAGE INC.	1	4.07	52	108.5	16.1	8.1
14	Colonial Savings	4	3.26	139	28.5	27.1	21.7	BLUE RIDGE BANK NATIONAL ASSOCIAT	8	2.41	33	49.2	9.3	6.3	Michigan Mutual	1	3.00	27	96.6	18.1	9.6
15	New American Funding	74	2.96	41	26.4	11.1	8.9	CrossCountry Mortgage	20	2.94	30	44.4	10.5	7.4	FIRST HOME MORTGAGE CORPORATION	5	2.54	26	85.8	12.4	6.9
16	Village Capital	20	2.64	53	24.9	12.1	9.8	New American Funding	76	2.97	39	42.4	12.1	8.7	SOUTHWEST STAGE FUNDING LLC	1	3.45	90	51.9	22.0	15.1
17	AmeriHome Mortgage	10	4.12	17	18.9	6.4	5.4	Colonial Savings	5	3.27	138	41.9	26.8	19.7	STOCK YARDS BANK AND TRUST COMPAN	2	2.73	29	51.2	13.3	9.0
18	Cardinal Financial	95	2.76	35	18.6	9.9	8.5	Cardinal Financial	98	2.76	34	36.2	11.0	8.2	Prime Lending (Plains Capital)	7	3.40	54	50.0	17.2	11.8
19	CADENCE BANK	13	3.11	86	17.7	20.0	17.2	Village Capital	20	2.64	51	28.8	11.7	9.2	Colonial Savings	6	3.29	135	49.2	27.4	19.2
20	PHH Mortgage	97	3.46	88	17.3	17.5	15.1	Umpqua	15	2.66	49	26.4	10.1	8.0	Cardinal Financial	105	2.77	31	46.4	12.1	8.4
21	SWBC Mortgage	2	3.87	73	17.0	8.8	7.6	MID-ISLAND MORTGAGE CORP.	1	3.42	119	23.5	17.0	14.0	MORTGAGE CLEARING CORPORATION	4	3.57	107	40.2	22.6	16.6
22	United Shore (Retained)	57	3.91	17	15.5	8.9	7.7	Primary Residential	4	2.74	30	19.8	10.8	9.1	Arc Home	0	3.85	46	38.7	18.5	13.7
23	Quicken	3,272	3.02	55	11.8	12.1	10.9	United Shore (Sold)	146	2.77	39	19.8	9.6	8.1	PRMG Mortgage	4	2.96	20	35.5	15.9	12.0
24	GMFS	13	3.34	98	11.4	13.1	11.9	Click N Close.	16	3.07	81	19.5	9.8	8.3	SUNFLOWER BANK N.A.	4	2.96	71	31.9	17.8	13.8
25	The Money Source	69	3.27	71	8.0	11.4	10.6	Regions Bank	10	3.37	126	15.0	19.1	16.8	Lake Michigan Credit Union	2	3.30	83	31.1	15.5	12.1
26	Freedom Mortgage	2,021	2.88	58	7.4	10.7	10.0	New Day	56	3.24	23	13.9	9.6	8.5	ALLIED MORTGAGE GROUP INC.	1	3.97	18	30.0	20.0	15.7
27	MidFirst Bank	5	3.46	86	6.5	17.4	16.4	HomeStreet Bank	15	2.66	48	13.9	9.6	8.4	Towne Mortgage	8	3.49	83	28.2	15.2	12.1
28	Citi	22	3.59	117	6.2	19.2	18.2	Quicken	3,362	3.03	54	13.6	11.7	10.4	Wintrust Mortgage	30	2.77	31	23.6	12.4	10.2
29	STANDARD MORTGAGE CORPORATION	3	3.34	83	5.9	11.9	11.2	The Money Source	71	3.28	70	13.4	11.1	9.9	RELIANCE FIRST CAPITAL LLC	47	3.36	40	23.2	11.6	9.5
30	New Day	55	3.25	24	5.9	9.4	8.9	FIRST HOME MORTGAGE CORPORATION	4	2.54	29	13.1	7.8	6.9	CORNERSTONE CAPITAL BANK SSB	2	3.56	20	18.6	14.6	12.4
31	loanDepot.com	768	2.82	47	5.2	9.3	8.8	SWBC Mortgage	2	3.88	71	8.5	14.2	13.1	ATLANTIC BAY MORTGAGE GROUP LLC	12	3.12	50	17.8	11.6	10.0
32	Nationstar	1,972	3.35	60	4.5	11.1	10.6	STOCKTON MORTGAGE CORPORATION	4	2.99	28	8.4	10.8	10.0	New Day	60	3.23	20	16.6	11.1	9.6
33	CAPITAL MORTGAGE SERVICES OF TEXA	4	3.46	98	3.2	13.2	12.8	Weststar Mortgage	3	3.06	80	7.7	13.1	12.3	COUNTRYPLACE MORTGAGE LTD.	1	3.92	110	16.2	12.3	10.6
34	U.S. Bank	175	3.30	113	2.8	16.1	15.7	Nationstar	2,022	3.35	58	7.2	10.8	10.1	Village Capital	22	2.63	48	15.3	11.0	9.6
35	Towne Mortgage	7	3.49	88	2.1	12.6	12.4	Freedom Mortgage	2,063	2.89	56	4.8	10.0	9.6	Weststar Mortgage	4	3.10	80	15.0	13.5	11.9
36	Carrington	686	3.22	69	1.2	11.6	11.4	loanDepot.com	789	2.83	45	4.7	8.7	8.4	FIRST COMMUNITY MORTGAGE INC.	2	3.28	78	13.3	14.0	12.5
37	Land Home Financial	6	2.91	55	-0.2	8.5	8.5	PHH Mortgage	102	3.48	88	4.6	15.2	14.5	Quicken	3,538	3.02	52	12.7	12.1	10.8
38	Wells Fargo	917	3.28	121	-0.2	17.1	17.1	United Shore (Retained)	57	3.90	16	1.4	6.6	6.6	New American Funding	79	2.96	36	10.8	9.9	9.0
39	PennyMac	901	3.03	67	-0.6	11.0	11.1	U.S. Bank	183	3.31	112	-0.5	14.8	14.8	GLOBAL FEDERAL CREDIT UNION	18	2.93	69	10.7	12.3	11.2
40	EQUITY PRIME MORTGAGE LLC	1	5.03	10	-1.3	2.4	2.4	Wells Fargo	973	3.29	120	-0.8	16.2	16.3	Umpqua	15	2.66	47	8.4	8.6	8.0
41	Truist Bank	255	3.24	88	-1.5	12.5	12.7	Truist Bank	263	3.24	87	-1.7	11.9	12.1	MID-ISLAND MORTGAGE CORP.	2	3.40	116	7.9	12.4	11.5
42	MEMBER FIRST MORTGAGE LLC	3	3.12	63	-3.6	8.2	8.5	Movement Mortgage	33	2.76	29	-1.7	7.7	7.8	NORTH AMERICAN SAVINGS BANK F.S.B	18	3.00	86	7.7	12.3	11.4

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 15yr

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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
43	Lakeview	1,411	3.23	76	-4.9	11.3	11.8	Sun West	23	2.97	59	-2.0	9.0	9.2	United Shore (Sold)	140	2.77	38	7.1	8.8	8.2
44	CHICKASAW COMMUNITY BANK	3	3.30	52	-5.4	25.5	26.7	Mortgage Research Center	115	2.56	29	-2.5	7.8	8.0	The Money Source	74	3.28	68	6.3	10.8	10.2
45	ALLIED MORTGAGE GROUP INC.	1	3.93	23	-5.4	0.6	0.7	First Federal Bank	23	2.91	45	-2.5	8.1	8.3	loanDepot.com	824	2.83	42	5.2	9.5	9.1
46	Weststar Mortgage	3	3.05	80	-5.7	11.1	11.7	PennyMac	926	3.03	66	-2.7	10.2	10.4	Mortgage Solutions of Colorado	17	2.99	26	5.0	8.6	8.2
47	Movement Mortgage	32	2.77	31	-5.8	8.0	8.5	Towne Mortgage	7	3.48	86	-3.2	10.8	11.2	Freedom Mortgage	2,034	2.87	52	4.3	10.4	9.9
48	NBKC Bank	30	2.67	44	-5.9	7.8	8.2	Carrington	703	3.23	69	-3.3	10.4	10.8	Fairway	10	2.62	42	4.2	8.8	8.4
49	Regions Bank	10	3.37	127	-6.0	17.5	18.5	Citi	23	3.60	116	-3.5	17.2	17.8	First Federal Bank	24	2.92	43	4.2	9.6	9.2
50	Sierra Pacific	2	3.09	48	-7.1	7.7	8.2	CADENCE BANK	14	3.11	85	-4.1	14.0	14.5	CrossCountry Mortgage	21	2.91	27	4.1	8.2	7.9
51	Mortgage Research Center	113	2.56	30	-7.8	7.5	8.1	First United Bank	16	3.15	53	-4.8	10.1	10.6	Nationstar	2,111	3.34	56	3.0	10.8	10.5
52	Mortgage Solutions of Colorado	16	3.01	30	-8.4	6.8	7.4	Lakeview	1,444	3.23	75	-5.0	10.8	11.4	TRUSTMARK NATIONAL BANK REAL ESTA	10	3.35	93	2.5	13.8	13.5
53	Chase	176	3.46	126	-8.9	17.3	18.8	SUNFLOWER BANK N.A.	3	2.97	76	-5.2	15.8	16.6	Wells Fargo	1,211	3.30	113	1.3	16.3	16.1
54	GLOBAL FEDERAL CREDIT UNION	17	2.93	71	-10.7	9.0	10.0	GLOBAL FEDERAL CREDIT UNION	17	2.93	71	-5.3	9.7	10.2	Click N Close.	17	3.07	79	1.3	8.9	8.8
55	Navy Federal Credit Union	1,040	2.84	62	-11.4	8.9	10.0	Guild Mortgage	52	2.96	44	-5.6	7.8	8.3	Union Home Mortgage	1	3.02	51	1.2	10.6	10.4
56	BARRINGTON BANK & TRUST COMPANY N	106	2.77	39	-11.8	8.2	9.2	GMFS	14	3.33	97	-5.7	11.2	11.9	CHICKASAW COMMUNITY BANK	8	3.31	48	1.2	9.8	9.7
57	CrossCountry Mortgage	19	2.93	31	-12.1	6.7	7.6	BARRINGTON BANK & TRUST COMPANY N	108	2.78	38	-5.9	8.4	8.9	PennyMac	977	3.04	64	0.3	11.1	11.0
58	Planet Home Lending	139	2.91	65	-12.2	9.1	10.3	Chase	187	3.47	125	-6.8	16.8	17.9	BLUE RIDGE BANK NATIONAL ASSOCIAT	8	2.41	30	0.2	7.7	7.7
59	RELIANCE FIRST CAPITAL LLC	45	3.38	45	-13.5	8.0	9.2	Planet Home Lending	143	2.92	64	-7.6	9.2	9.9	STANDARD MORTGAGE CORPORATION	3	3.34	80	-1.0	11.3	11.4
60	Smaller Servicers	13	3.25	70	-13.9	11.0	12.7	CMG Mortgage	54	2.94	52	-7.9	8.0	8.7	PHH Mortgage	111	3.51	89	-1.2	14.8	15.0
61	M&T Bank	97	3.40	96	-14.3	10.5	12.2	Amerisave Mortgage	74	3.07	30	-9.3	7.7	8.5	U.S. Bank	200	3.31	110	-2.3	14.6	14.9
62	Umpqua	14	2.66	51	-14.8	7.2	8.4	ATLANTIC BAY MORTGAGE GROUP LLC	11	3.12	53	-9.4	9.4	10.3	Mortgage Research Center	120	2.55	26	-3.1	8.6	8.8
63	SUPREME LENDING	17	2.77	32	-15.4	6.9	8.1	CAPITAL MORTGAGE SERVICES OF TEXA	4	3.46	97	-10.7	10.5	11.6	CADENCE BANK	14	3.12	83	-3.2	13.5	13.9
64	BSI Financial	26	3.15	52	-15.4	10.4	12.2	CALCON MUTUAL MORTGAGE LLC	0	2.95	25	-13.1	4.3	4.9	Regions Bank	11	3.38	124	-4.3	16.3	17.0
65	Click N Close.	15	3.06	82	-16.1	7.9	9.4	Arvest Mortgage	39	2.92	57	-15.0	8.9	10.3	Carrington	736	3.24	68	-4.3	11.0	11.5
66	Arvest Mortgage	38	2.92	58	-17.7	8.9	10.8	RELIANCE FIRST CAPITAL LLC	45	3.38	43	-16.0	7.3	8.6	Lakeview	1,520	3.23	74	-4.5	11.3	11.8
67	Citizens Bank	128	3.02	58	-18.0	8.1	9.9	M&T Bank	100	3.40	95	-16.3	9.6	11.4	BSI Financial	28	3.16	48	-4.7	10.0	10.5
68	Amerisave Mortgage	73	3.09	31	-18.6	7.7	9.4	Navy Federal Credit Union	1,064	2.84	61	-16.7	8.1	9.6	SUPREME LENDING	18	2.77	27	-4.8	7.5	7.9
69	Fifth Third	90	3.26	91	-18.7	12.2	14.8	Flagstar	76	3.81	61	-16.7	7.8	9.3	Citi	26	3.62	115	-4.9	16.4	17.2
70	NewRez	779	2.98	54	-19.8	7.9	9.7	GITSIT SOLUTIONS LLC	3	3.18	56	-17.3	8.4	10.1	Planet Home Lending	151	2.94	63	-5.7	10.2	10.8
71	FHLB Chicago	45	2.89	69	-20.5	7.7	9.6	BOK Financial	25	3.40	98	-17.4	12.4	14.8	Chase	209	3.48	124	-6.0	16.6	17.6
72	First National Bank Of Omaha	7	3.15	81	-21.0	13.4	16.6	Pentagon Federal Credit Union	111	2.63	28	-17.8	6.0	7.2	Amerisave Mortgage	74	2.99	28	-6.1	8.2	8.7
73	Flagstar	72	3.82	63	-21.4	7.3	9.2	NewRez	796	2.98	53	-18.2	7.4	9.0	USAA	0	4.87	1	-6.1	0.7	0.8
74	PNC Mortgage	145	3.24	87	-21.4	10.6	13.3	PNC Mortgage	149	3.24	87	-19.7	10.3	12.7	AMERICAN FINANCIAL NETWORK INC.	2	3.20	33	-6.2	23.2	24.5
75	TRUSTMARK NATIONAL BANK REAL ESTA	9	3.35	97	-21.7	11.1	14.0	FHLB Chicago	46	2.89	68	-19.9	7.5	9.3	CITY BANK MORTGAGE	1	3.06	33	-6.4	26.8	28.4
76	First Bank	19	2.98	54	-21.9	5.9	7.5	MidFirst Bank	5	3.46	85	-20.8	10.3	12.9	Guild Mortgage	54	2.97	41	-6.9	8.6	9.2
77	Pentagon Federal Credit Union	109	2.63	30	-24.9	5.8	7.7	Bank of America	2	3.77	24	-21.9	5.2	6.6	CMG Mortgage	56	2.95	50	-7.9	8.2	8.9
78	BOK Financial	24	3.40	99	-24.9	11.8	15.4	CHICKASAW COMMUNITY BANK	6	3.30	51	-22.3	10.2	12.9	Truist Bank	281	3.25	85	-8.2	11.6	12.6
79	CMG Mortgage	53	2.94	54	-25.6	7.2	9.6	Fifth Third	94	3.26	91	-22.5	11.2	14.2	MidFirst Bank	6	3.46	82	-8.4	10.3	11.2
80	Guild Mortgage	51	2.96	45	-26.6	6.1	8.2	Citizens Bank	130	3.02	56	-23.7	7.4	9.6	BOK Financial	26	3.40	96	-9.7	12.9	14.2
81	MYCUMORTGAGE LLC	26	3.05	74	-28.4	8.6	11.8	Mortgage Solutions of Colorado	16	3.01	29	-23.7	5.5	7.2	HomeStreet Bank	16	2.64	46	-9.8	8.1	8.9
82	Sun West	22	2.96	61	-29.4	6.8	9.5	TRUSTMARK NATIONAL BANK REAL ESTA	9	3.35	96	-23.8	10.6	13.7	GMFS	15	3.34	95	-10.4	11.0	12.2
83	CALCON MUTUAL MORTGAGE LLC	0	2.95	26	-29.9	2.9	4.2	MYCUMORTGAGE LLC	26	3.05	73	-24.2	8.9	11.5	Pentagon Federal Credit Union	115	2.62	25	-11.1	6.8	7.7
84	First United Bank	15	3.16	54	-30.3	8.4	11.8	NBKC Bank	30	2.68	43	-24.2	5.7	7.5	Essex Mortgage	8	4.28	18	-11.2	8.8	9.9

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

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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
85	Annie Mac	2	3.39	56	-32.1	13.2	18.9	STANDARD MORTGAGE CORPORATION	3	3.34	82	-25.5	7.7	10.3	AmeriHome Mortgage	8	3.91	17	-12.4	5.8	6.6
86	HomeStreet Bank	15	2.65	49	-32.2	4.2	6.2	Embrace Home Loans	0	4.33	112	-26.6	17.5	23.1	MORTGAGE LENDERS INV. TRADING COR	6	3.48	59	-13.4	7.3	8.4
87	First Federal Bank	22	2.91	47	-34.8	6.2	9.3	BSI Financial	27	3.16	51	-27.2	8.0	10.8	Sierra Pacific	2	3.09	43	-14.1	7.7	8.9
88	COUNTRYPLACE MORTGAGE LTD.	1	3.94	114	-36.5	4.9	7.6	AmeriHome Mortgage	10	4.09	16	-29.4	3.9	5.5	Fifth Third	101	3.27	90	-14.2	12.2	14.1
89	Embrace Home Loans	0	4.28	110	-37.4	16.2	24.6	NORTH AMERICAN SAVINGS BANK F.S.B	17	3.01	89	-29.7	7.9	11.1	NewRez	829	2.98	50	-14.3	8.3	9.6
90	Bank of America	2	3.77	25	-38.0	4.8	7.6	BMO HARRIS BANK N.A.	4	3.54	93	-33.4	10.5	15.4	Navy Federal Credit Union	1,113	2.83	59	-14.3	8.9	10.4
91	NORTH AMERICAN SAVINGS BANK F.S.B	16	3.01	90	-38.8	7.0	11.2	First National Bank Of Omaha	7	3.15	80	-34.1	9.1	13.4	First United Bank	16	3.14	51	-14.5	8.5	9.9
92	ORIENTAL BANK AND TRUST	29	3.21	93	-41.4	7.6	12.6	Sierra Pacific	2	3.09	46	-34.8	4.8	7.2	STOCKTON MORTGAGE CORPORATION	5	2.95	25	-14.8	7.4	8.6
93	Huntington National Bank	68	3.32	55	-45.7	5.3	9.6	SUPREME LENDING	18	2.77	30	-35.4	5.1	7.8	United Shore (Retained)	66	3.62	14	-15.3	5.9	6.9
94	Banco Popular	67	3.61	120	-49.4	8.3	15.8	First Bank	19	2.99	53	-36.6	4.2	6.6	BARRINGTON BANK & TRUST COMPANY N	82	2.77	36	-15.8	7.8	9.2
95	TruHome Solutions	12	3.14	57	-51.2	5.3	10.5	Huntington National Bank	69	3.32	54	-37.0	5.5	8.7	Bank of America	2	3.62	23	-16.0	6.2	7.3
96	BMO HARRIS BANK N.A.	3	3.53	94	-55.0	7.1	15.2	Smaller Servicers	13	3.24	68	-37.6	7.7	12.0	Movement Mortgage	34	2.75	26	-17.4	7.0	8.4
97	Ameris Bank	1	4.14	58	-57.5	3.8	8.7	MEMBER FIRST MORTGAGE LLC	3	3.12	62	-38.8	5.2	8.4	NBKC Bank	31	2.68	40	-18.1	7.6	9.3
98	ASSURANCE FINANCIAL GROUP LLC	1	3.62	73	-58.7	4.1	9.6	Land Home Financial	6	2.92	54	-41.0	5.2	8.6	First National Bank Of Omaha	8	3.15	77	-18.2	10.1	12.2
99	SERVION INC.	7	2.92	37	-59.2	3.3	7.9	COUNTRYPLACE MORTGAGE LTD.	1	3.94	113	-41.5	4.5	7.6	PNC Mortgage	159	3.25	85	-19.2	10.7	13.1
100	BETHPAGE FEDERAL CREDIT UNION	1	3.35	71	-60.5	2.6	6.5	ORIENTAL BANK AND TRUST	30	3.21	92	-42.9	6.7	11.4	Flagstar	81	3.80	58	-19.3	8.2	10.0
101	Specialized Loan Servicing	2	3.27	67	-62.1	2.4	6.3	TruHome Solutions	12	3.14	56	-45.8	5.3	9.5	M&T Bank	106	3.39	93	-20.0	9.5	11.7
102	Fairway	9	2.59	46	-62.4	2.5	6.5	Banco Popular	70	3.62	120	-47.3	8.3	15.1	MYCUMORTGAGE LLC	28	3.06	71	-20.9	9.3	11.6
103	Prime Lending (Plains Capital)	5	3.51	62	-62.9	3.3	8.6	Nova Financial	0	2.18	38	-48.0	3.4	6.4	Arvest Mortgage	41	2.94	56	-21.2	8.9	11.1
104	The Money House	1	3.26	57	-63.8	2.9	7.8	MEGASTAR FINANCIAL CORPORATION	0	2.83	41	-50.0	3.3	6.6	Citizens Bank	136	3.03	54	-21.5	7.8	9.9
105	MORTGAGE LENDERS INV. TRADING COR	6	3.46	64	-64.5	3.1	8.6	ASSURANCE FINANCIAL GROUP LLC	1	3.62	72	-52.6	3.9	8.1	Primary Residential	5	2.74	26	-21.8	6.2	7.9
106	RENASANT BANK	11	3.03	47	-65.1	3.8	10.6	EQUITY PRIME MORTGAGE LLC	1	5.03	9	-52.9	4.9	10.2	Gateway Mortgage	7	2.72	28	-22.6	7.2	9.2
107	ROYAL PACIFIC FUNDING CORPORATION	3	2.78	43	-65.1	1.3	3.6	Highlands Residential	0	3.00	27	-53.4	1.3	2.8	FHLB Chicago	48	2.89	65	-22.8	8.0	10.2
108	HARBORONE MORTGAGE LLC	0	3.14	96	-66.1	2.2	6.3	Gateway Mortgage	7	2.72	31	-54.6	4.7	10.1	BMO HARRIS BANK N.A.	5	3.54	92	-23.3	12.4	15.9
109	Lake Michigan Credit Union	2	3.32	87	-67.5	3.4	10.2	BETHPAGE FEDERAL CREDIT UNION	1	3.35	69	-56.5	2.5	5.6	TruHome Solutions	13	3.14	54	-24.1	8.3	10.9
110	MEGASTAR FINANCIAL CORPORATION	0	2.83	43	-68.4	3.4	10.5	Annie Mac	2	3.38	55	-56.5	7.0	15.3	CAPITAL MORTGAGE SERVICES OF TEXA	5	3.47	95	-25.0	9.9	13.0
111	Highlands Residential	0	3.00	28	-69.4	0.8	2.7	Prime Lending (Plains Capital)	5	3.51	60	-57.8	3.6	8.3	SERVION INC.	7	2.92	33	-26.4	6.9	9.3
112	SOUTHWEST STAGE FUNDING LLC	1	3.53	90	-69.6	3.5	11.0	Specialized Loan Servicing	2	3.27	66	-60.0	2.6	6.3	Huntington National Bank	71	3.32	52	-28.7	6.6	9.2
113	FirstBank of Puerto Rico	18	3.28	85	-69.6	3.4	10.9	Lake Michigan Credit Union	2	3.32	85	-61.1	3.5	8.7	Highlands Residential	0	3.00	24	-29.1	1.4	2.0
114	MID-ISLAND MORTGAGE CORP.	1	3.44	120	-71.5	5.8	18.9	MORTGAGE LENDERS INV. TRADING COR	6	3.46	62	-61.4	3.1	7.8	Nations Direct	1	3.52	76	-30.3	7.6	10.8
115	WATERMARK CAPITAL INC.	3	2.16	32	-73.4	1.5	5.4	PRMG Mortgage	4	2.96	23	-61.9	2.4	6.2	Sun West	24	2.97	57	-31.8	6.5	9.4
116	ATLANTIC BAY MORTGAGE GROUP LLC	11	3.12	55	-73.5	3.0	10.8	ROYAL PACIFIC FUNDING CORPORATION	3	2.78	41	-62.8	1.3	3.5	SWBC Mortgage	2	3.88	68	-32.5	8.2	12.0
117	Gateway Mortgage	7	2.71	32	-76.8	3.0	12.5	Oceanside Mortgage	0	3.11	95	-63.3	6.1	15.8	MEMBER FIRST MORTGAGE LLC	3	3.12	58	-38.6	6.9	11.1
118	FAY SERVICING LLC	4	3.41	52	-77.5	1.4	6.1	FirstBank of Puerto Rico	18	3.28	85	-64.6	4.3	11.6	First Bank	20	2.99	50	-38.9	4.6	7.4
119	PRMG Mortgage	4	2.96	25	-77.8	1.6	7.1	Essex Mortgage	7	4.29	22	-68.5	3.8	11.6	University Bank	1	3.49	43	-39.1	5.9	9.4
120	EMI EQUITY MORTGAGE INC.	2	3.76	64	-78.7	1.3	6.0	HARBORONE MORTGAGE LLC	0	3.14	95	-68.7	2.1	6.6	Land Home Financial	6	2.92	52	-40.6	5.4	8.9
121	SERVICE FIRST MORTGAGE COMPANY	0	3.73	98	-80.3	2.4	11.7	Fairway	10	2.59	45	-69.0	2.4	7.5	Smaller Servicers	14	3.26	65	-42.7	7.1	12.0
122	University Bank	1	3.51	48	-81.2	2.8	14.1	SERVION INC.	7	2.93	36	-71.2	2.5	8.4	GITSIT SOLUTIONS LLC	3	3.18	54	-43.2	5.6	9.7
123	Total Mortgage Services	1	2.56	32	-81.4	1.5	7.6	EMI EQUITY MORTGAGE INC.	2	3.77	63	-71.7	1.4	4.8	Banco Popular	76	3.64	118	-45.8	8.6	15.3
124	SUNFLOWER BANK N.A.	3	2.97	77	-82.4	4.9	25.2	RENASANT BANK	11	3.04	45	-71.8	2.8	9.7	ORIENTAL BANK AND TRUST	31	3.22	90	-46.6	6.1	11.2
125	Nations Direct	1	3.52	81	-82.8	1.5	8.5	WATERMARK CAPITAL INC.	3	2.16	30	-77.4	1.3	5.5	Home Point Financial	2	3.29	58	-47.0	6.7	12.3
126	GITSIT SOLUTIONS LLC	3	3.18	57	-83.6	1.8	10.7	Nations Direct	1	3.52	80	-77.7	2.3	10.1	CALCON MUTUAL MORTGAGE LLC	0	2.95	21	-47.1	3.4	6.3

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Source: Ginnie Mae, Santander US Capital Markets

Ginnie Mae: Fixed 15yr

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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
127	Essex Mortgage	7	4.30	23	-85.5	1.1	7.6	FAY SERVICING LLC	4	3.40	50	-78.4	1.3	5.8	FirstBank of Puerto Rico	19	3.30	82	-55.2	5.4	11.6
128	STOCK YARDS BANK AND TRUST COMPAN	2	2.73	34	-85.6	1.6	10.8	The Money House	1	3.26	55	-78.8	1.7	7.7	BETHPAGE FEDERAL CREDIT UNION	1	3.35	67	-55.7	2.9	6.4
129	MORIA DEVELOPMENT INC. DBA PEOPLE	0	3.22	25	-86.1	2.5	16.5	University Bank	1	3.50	46	-80.1	2.6	12.7	Oceanside Mortgage	0	3.11	92	-56.1	4.2	9.2
130	Amcap Mortgage	0	3.25	29	-87.6	0.6	4.9	EQUITY RESOURCES INC.	3	2.56	34	-80.9	1.5	7.7	FAY SERVICING LLC	4	3.40	46	-58.0	3.8	8.8
131	KEYBANK NATIONAL ASSOCIATION	1	3.01	36	-87.6	1.1	8.6	SERVICE FIRST MORTGAGE COMPANY	0	3.73	97	-81.8	2.0	10.7	RENASANT BANK	11	3.05	42	-59.2	4.0	9.6
132	Bay Equity	0	2.55	28	-87.6	0.9	7.4	Amcap Mortgage	0	3.25	28	-81.9	0.9	5.0	MEGASTAR FINANCIAL CORPORATION	0	2.83	38	-59.5	4.1	9.9
133	AMERICAN FINANCIAL NETWORK INC.	2	3.19	38	-88.7	2.1	17.4	ALLIED MORTGAGE GROUP INC.	1	3.93	22	-82.0	0.4	2.4	ASSURANCE FINANCIAL GROUP LLC	1	3.62	69	-60.1	3.9	9.6
134	EQUITY RESOURCES INC.	3	2.56	36	-90.2	0.7	7.0	STOCK YARDS BANK AND TRUST COMPAN	2	2.73	33	-83.8	1.6	9.3	Nova Financial	0	2.18	35	-60.3	3.4	8.5
135	V.I.P. MORTGAGE INC.	1	2.45	34	-92.7	0.7	9.6	KEYBANK NATIONAL ASSOCIATION	1	3.01	34	-84.1	1.2	7.4	Embrace Home Loans	2	3.33	55	-62.0	5.3	13.4
136	Mutual Of Omaha	2	3.08	25	-93.3	0.8	10.8	MORIA DEVELOPMENT INC. DBA PEOPLE	0	3.22	24	-84.8	1.8	11.4	HARBORONE MORTGAGE LLC	0	3.14	92	-68.7	2.0	6.3
137	STOCKTON MORTGAGE CORPORATION	4	2.98	29	-93.4	0.6	9.3	Total Mortgage Services	1	2.56	31	-86.0	1.0	7.2	ROYAL PACIFIC FUNDING CORPORATION	3	2.78	38	-69.5	1.3	4.3
138	HOME FINANCING CENTER INC.	0	3.54	107	-94.3	1.2	18.5	Mutual Of Omaha	2	3.08	23	-87.8	1.3	10.5	EMI EQUITY MORTGAGE INC.	2	3.77	60	-70.2	1.3	4.2
139	CITY BANK MORTGAGE	1	3.06	38	-94.7	0.4	6.5	American Financial Resources	0	3.18	21	-88.4	0.1	1.0	Specialized Loan Servicing	2	3.27	63	-71.6	2.5	8.5
140	Arc Home	0	3.78	50	-95.2	1.1	21.8	AMERICAN FINANCIAL NETWORK INC.	2	3.19	37	-88.6	1.7	13.9	Annie Mac	2	3.38	52	-73.3	3.9	14.0
141	MISSION SERVICING RESIDENTIAL INC	1	2.75	30	-96.6	0.1	3.6	Bay Equity	0	2.55	26	-90.2	1.0	9.8	WATERMARK CAPITAL INC.	3	2.16	27	-75.1	1.5	6.0
142	Nations Lending Corporation	2	3.27	23	-98.6	0.2	13.0	HOME FINANCING CENTER INC.	0	3.53	106	-90.3	1.9	18.5	EQUITY RESOURCES INC.	3	2.56	31	-76.3	1.8	7.5
143	United Security	0	3.63	31	-99.7	0.2	44.2	Arc Home	0	3.78	48	-92.0	1.4	16.4	SERVICE FIRST MORTGAGE COMPANY	0	3.72	94	-83.6	1.9	10.9
144	RANLife	1	3.62	21	-99.9	0.0	15.2	CITY BANK MORTGAGE	1	3.06	36	-94.4	0.4	7.4	HOME FINANCING CENTER INC.	0	3.52	103	-85.5	2.4	15.8
145	Guaranteed Rate	0	2.33	29	-100.0	0.0	5.4	MISSION SERVICING RESIDENTIAL INC	1	2.75	28	-96.1	0.1	3.1	The Money House	1	3.26	52	-85.9	1.0	6.9
146	Northpointe Bank	1	4.75	19	-100.0	0.0	1.1	United Security	0	3.63	29	-96.9	1.0	27.7	Guaranteed Rate	1	3.07	16	-86.0	1.5	10.4
147	ARK-LA-TEX FINANCIAL SERVICES LLC	0	3.12	22	-100.0	0.0	0.0	Nations Lending Corporation	2	3.27	22	-97.3	0.4	12.4	MORIA DEVELOPMENT INC. DBA PEOPLE	0	3.22	21	-87.0	1.5	11.2
148	AXIA FINANCIAL LLC	0	3.25	26	-100.0	0.0	21.7	RANLife	1	3.62	19	-99.9	0.0	8.4	Amcap Mortgage	0	3.25	25	-87.7	0.9	7.1
149	MOUNTAIN WEST FINANCIAL INC.	0	4.62	65	-100.0	0.0	1.2	Guaranteed Rate	0	2.33	27	-100.0	0.0	5.4	MOUNTAIN WEST FINANCIAL INC.	0	4.62	60	-88.3	0.6	5.4
150	RESIDENTIAL WHOLESALE MORTGAGE IN	0	2.38	35	-100.0	0.0	0.6	Northpointe Bank	1	4.75	17	-100.0	0.0	4.3	Finance of America Mortgage	0	2.75	20	-88.6	0.4	3.7
151								ARK-LA-TEX FINANCIAL SERVICES LLC	0	3.13	20	-100.0	0.0	0.0	Bay Equity	0	2.55	23	-88.8	1.2	9.9
152								MOUNTAIN WEST FINANCIAL INC.	0	4.62	63	-100.0	0.0	1.3	KEYBANK NATIONAL ASSOCIATION	1	3.01	31	-89.2	1.0	8.6
153								RESIDENTIAL WHOLESALE MORTGAGE IN	0	2.37	33	-100.0	0.0	21.4	RANLife	1	3.62	16	-90.4	0.7	7.3
154														Mutual Of Omaha	2	3.08	20	-92.0	1.1	12.7	
155														Platinum Home Mortgage	0	3.11	37	-93.0	1.2	15.7	
156														MISSION SERVICING RESIDENTIAL INC	0	2.75	26	-93.8	0.2	2.6	
157														American Financial Resources	1	3.18	18	-95.0	0.2	4.6	
158														United Security	0	3.63	26	-96.3	1.1	26.1	
159														Nations Lending Corporation	2	3.26	19	-96.9	0.3	8.5	
160														AMERICAN PACIFIC MORTGAGE CORPORA	0	4.95	4	-99.8	0.0	18.4	
161														Northpointe Bank	1	4.75	14	-100.0	0.0	2.5	
162														ARK-LA-TEX FINANCIAL SERVICES LLC	0	3.12	17	-100.0	0.0	0.0	
163														RESIDENTIAL WHOLESALE MORTGAGE IN	0	2.37	30	-100.0	0.0	11.6	

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Ginnie Mae: Fixed 40yr

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1	United Shore (Sold)	2	3.08	21	686.4	51.3	8.5	United Shore (Sold)	2	3.08	20	664.2	29.9	4.5	United Shore (Sold)	1	3.08	19	660.9	23.4	3.4
2	RANLife	2	6.35	10	576.3	84.3	22.6	HARBORONE MORTGAGE LLC	0	4.55	20	366.4	28.2	6.8	BETHPAGE FEDERAL CREDIT UNION	0	6.65	7	395.2	35.1	8.2
3	Highlands Residential	1	6.87	5	446.7	89.2	31.4	Highlands Residential	1	6.79	5	327.9	67.1	22.2	HARBORONE MORTGAGE LLC	0	4.55	17	285.7	14.7	4.0
4	MYCUMORTGAGE LLC	1	3.66	11	325.9	22.4	5.7	MYCUMORTGAGE LLC	1	3.75	9	285.0	20.8	5.8	Highlands Residential	1	6.59	6	254.3	57.6	21.0
5	First Federal Bank	3	6.27	17	165.1	68.3	34.3	RANLife	2	6.37	10	181.2	82.6	44.8	MYCUMORTGAGE LLC	1	3.77	8	235.0	14.0	4.4
6	Village Capital	12	7.38	6	85.9	49.1	30.1	Village Capital	12	7.31	5	180.0	65.7	31.0	RANLife	2	6.37	9	144.3	61.7	31.8
7	MOUNTAIN WEST FINANCIAL INC.	1	5.94	17	81.3	93.5	76.1	CHANGE LENDING LLC	1	6.86	11	65.6	61.0	42.9	Village Capital	2	7.15	5	143.9	50.6	24.7
8	CHANGE LENDING LLC	1	6.86	13	78.2	86.0	65.5	MidFirst Bank	133	6.61	13	65.0	57.5	40.0	TruHome Solutions	0	6.08	9	101.3	56.5	33.4
9	NewRez	385	6.97	8	78.0	51.0	32.7	First Federal Bank	3	6.26	16	64.7	45.6	30.7	FLAT BRANCH MORTGAGE INC.	0	3.03	21	84.5	50.8	31.6
10	Guild Mortgage	42	7.12	8	59.5	48.2	33.5	NewRez	354	6.87	8	63.7	44.8	30.2	MidFirst Bank	169	6.64	9	76.7	56.0	36.7
11	Arvest Mortgage	3	7.14	6	50.4	39.4	28.2	PNC Mortgage	11	6.50	13	59.2	38.5	26.1	NewRez	285	6.66	8	53.4	39.0	27.4
12	Quicken	91	6.78	6	32.6	31.8	25.0	Towne Mortgage	3	5.12	10	56.7	27.1	18.2	PNC Mortgage	8	6.22	14	51.9	34.4	24.2
13	PNC Mortgage	12	6.65	13	30.8	37.7	30.3	FIRST HOME MORTGAGE CORPORATION	6	7.01	6	53.3	30.5	21.1	Platinum Home Mortgage	1	6.36	9	49.6	36.3	25.9
14	CrossCountry Mortgage	41	7.05	8	30.5	45.0	36.5	Ruoff	1	5.91	6	49.0	37.6	27.0	Towne Mortgage	2	5.18	9	46.6	18.2	12.8
15	Nationstar	780	6.89	7	21.9	34.0	28.8	Essex Mortgage	19	6.67	9	37.2	46.6	36.5	Land Home Financial	1	7.14	4	39.4	26.0	19.3
16	STOCKTON MORTGAGE CORPORATION	2	7.26	6	19.3	37.2	32.2	Fairway	1	7.08	6	36.5	20.1	15.1	Essex Mortgage	17	6.58	8	34.8	31.1	24.1
17	Nations Lending Corporation	27	6.93	10	18.0	32.2	28.0	Guild Mortgage	38	7.06	8	33.5	39.6	31.3	CHANGE LENDING LLC	1	6.80	9	30.9	36.9	29.5
18	MidFirst Bank	118	6.60	15	18.0	41.8	36.7	Nationstar	696	6.84	7	27.4	31.4	25.5	FIRST HOME MORTGAGE CORPORATION	5	6.79	6	26.0	22.4	18.2
19	Mortgage Research Center	9	4.51	15	15.4	7.4	6.5	Quicken	77	6.73	5	26.1	28.1	22.9	Nationstar	521	6.71	6	25.2	24.5	20.1
20	PennyMac	1,387	6.67	8	14.0	33.5	30.1	Nations Lending Corporation	25	6.85	9	22.6	30.9	26.0	Quicken	51	6.60	5	21.8	22.6	18.9
21	FIRST HOME MORTGAGE CORPORATION	7	7.12	7	13.4	25.9	23.2	PennyMac	1,253	6.61	7	19.0	29.2	25.1	PennyMac	985	6.48	7	18.5	24.3	20.9
22	AmeriHome Mortgage	194	6.86	7	12.2	30.5	27.7	MOUNTAIN WEST FINANCIAL INC.	1	6.01	15	10.4	68.8	65.0	First Federal Bank	3	6.29	13	8.3	32.1	30.1
23	Gateway Mortgage	36	7.06	9	11.9	32.4	29.5	Gateway Mortgage	30	6.95	9	8.9	27.6	25.7	Gateway Mortgage	20	6.81	8	7.8	23.0	21.5
24	Huntington National Bank	2	6.71	7	10.4	19.6	17.9	AmeriHome Mortgage	170	6.77	7	3.0	23.8	23.2	ATLANTIC BAY MORTGAGE GROUP LLC	10	6.17	11	2.2	16.1	15.8
25	ROYAL PACIFIC FUNDING CORPORATION	5	7.36	5	9.4	36.0	33.4	Freedom Mortgage	1,027	7.03	8	1.8	34.6	34.1	AmeriHome Mortgage	119	6.57	6	0.6	18.6	18.5
26	loanDepot.com	65	6.26	6	7.0	14.9	14.0	United Shore (Retained)	124	7.01	5	0.7	27.0	26.9	Mortgage Research Center	9	4.27	11	0.4	5.8	5.8
27	Freedom Mortgage	1,121	7.09	8	5.0	39.2	37.7	Bank of America	1	4.47	80	-0.0	0.7	0.7	Bank of America	1	4.43	63	-0.0	35.0	35.0
28	Towne Mortgage	3	5.08	9	0.0	9.2	9.2	MEMBER FIRST MORTGAGE LLC	1	3.92	10	-0.0	0.1	0.1	MEMBER FIRST MORTGAGE LLC	0	3.75	10	-0.0	0.1	0.1
29	Bank of America	1	4.47	82	-0.0	0.7	0.7	Arvest Mortgage	2	7.11	6	-1.0	24.7	25.0	Guild Mortgage	32	6.93	7	-1.2	30.7	31.0
30	MEMBER FIRST MORTGAGE LLC	1	3.96	10	-0.0	0.1	0.1	Mortgage Research Center	9	4.40	14	-3.7	7.7	8.0	Fairway	0	7.06	6	-2.3	16.2	16.5
31	United Shore (Retained)	158	7.08	6	-0.5	28.0	28.2	STOCKTON MORTGAGE CORPORATION	1	7.02	6	-6.1	45.1	47.2	Freedom Mortgage	850	6.89	7	-2.4	29.5	30.1
32	ATLANTIC BAY MORTGAGE GROUP LLC	13	6.40	12	-3.2	22.7	23.3	Weststar Mortgage	3	4.26	15	-7.9	20.4	22.0	Weststar Mortgage	3	3.95	13	-4.2	20.9	21.8
33	RENASANT BANK	8	5.30	13	-5.7	15.4	16.2	First Bank	4	6.71	7	-10.1	23.5	25.8	Arvest Mortgage	2	7.08	5	-4.4	17.5	18.3
34	Amerisave Mortgage	11	7.30	6	-6.3	32.9	34.8	CrossCountry Mortgage	37	7.00	7	-10.9	28.7	31.6	RENASANT BANK	6	4.97	11	-4.6	11.5	12.0
35	GMFS	4	6.36	12	-10.1	47.1	50.8	ATLANTIC BAY MORTGAGE GROUP LLC	12	6.31	12	-12.5	16.8	18.9	Nations Lending Corporation	21	6.67	9	-6.4	25.2	26.7
36	First Bank	4	6.73	9	-10.4	33.1	36.2	loanDepot.com	52	6.06	7	-12.9	11.6	13.2	United Shore (Retained)	78	6.85	5	-7.5	22.7	24.3
37	Lakeview	2,633	6.28	10	-12.2	26.4	29.5	Lakeview	2,450	6.22	9	-17.1	20.7	24.4	Ruoff	4	5.45	5	-8.2	10.4	11.3
38	CMG Mortgage	109	6.16	8	-13.1	24.8	28.0	RENASANT BANK	8	5.21	12	-17.1	12.1	14.4	STOCKTON MORTGAGE CORPORATION	1	6.61	7	-9.9	34.7	37.8
39	Weststar Mortgage	3	4.47	15	-14.4	19.7	22.6	Huntington National Bank	1	6.74	7	-17.6	17.2	20.5	MOUNTAIN WEST FINANCIAL INC.	1	6.04	12	-11.8	41.9	46.0
40	New American Funding	38	6.72	8	-15.4	19.3	22.5	CMG Mortgage	98	6.02	8	-17.8	19.4	23.1	CMG Mortgage	71	5.72	7	-15.1	15.9	18.5
41	Prime Lending (Plains Capital)	23	5.76	10	-15.6	11.5	13.5	Idaho HFA	38	6.14	13	-26.8	24.4	31.8	Lakeview	1,997	6.11	9	-15.6	18.0	21.0
42	Cardinal Financial	28	7.11	8	-25.1	25.0	32.0	Carrington	677	6.30	13	-27.4	15.1	20.2	loanDepot.com	37	5.73	7	-16.4	9.8	11.7

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

Ginnie Mae: Fixed 40yr

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		\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
43	Idaho HFA	39	6.22	13	-26.7	26.2	34.0	New American Funding	31	6.51	9	-28.1	15.3	20.7	Huntington National Bank	1	6.74	7	-17.6	17.2	20.5
44	Carrington	760	6.41	13	-27.2	16.4	21.9	GMFS	4	6.23	12	-28.7	28.7	37.9	First Bank	3	6.71	7	-20.4	16.2	20.0
45	The Money Source	210	6.05	13	-32.2	19.0	26.7	Amerisave Mortgage	9	7.26	5	-31.5	21.1	29.4	The Money Source	148	5.67	12	-24.9	13.5	17.6
46	New Hampshire HFA	4	6.68	12	-36.3	29.9	43.0	The Money Source	192	5.94	12	-32.5	15.2	21.7	CrossCountry Mortgage	25	6.88	7	-27.8	22.7	30.1
47	SERVICE FIRST MORTGAGE COMPANY	2	7.29	6	-37.5	23.1	34.5	ROYAL PACIFIC FUNDING CORPORATION	4	7.35	4	-35.6	22.2	32.5	New American Funding	22	6.08	9	-28.2	12.4	16.8
48	TRUSTMARK NATIONAL BANK REAL ESTA	1	6.94	5	-41.9	14.4	23.5	Wells Fargo	214	6.11	9	-38.3	11.8	18.4	Amerisave Mortgage	5	7.20	5	-28.2	21.1	28.3
49	FBC Mortgage	8	6.36	7	-47.5	15.5	27.6	Cardinal Financial	25	7.04	7	-38.4	18.2	27.9	Carrington	530	6.11	12	-28.5	12.1	16.5
50	Union Home Mortgage	9	4.63	12	-51.0	3.5	7.1	SWBC Mortgage	25	5.75	9	-44.3	10.9	18.8	New Hampshire HFA	3	6.54	10	-28.6	24.0	32.1
51	PRMG Mortgage	14	6.27	8	-51.4	11.8	22.9	Union Home Mortgage	8	4.61	10	-48.7	3.5	6.6	Wells Fargo	161	5.95	8	-29.1	13.2	18.1
52	SWBC Mortgage	27	5.88	9	-52.4	10.6	21.1	EQUITY PRIME MORTGAGE LLC	8	7.14	5	-49.2	17.7	32.1	ROYAL PACIFIC FUNDING CORPORATION	2	7.34	4	-35.8	20.9	30.8
53	EQUITY PRIME MORTGAGE LLC	9	7.23	5	-54.7	17.4	34.7	M&T Bank	1	3.53	20	-49.8	0.3	0.5	Cardinal Financial	17	6.92	7	-40.7	14.4	23.2
54	M&T Bank	1	3.53	21	-55.2	0.4	0.8	ARK-LA-TEX FINANCIAL SERVICES LLC	5	5.04	11	-51.2	11.3	21.9	EQUITY PRIME MORTGAGE LLC	5	6.98	5	-41.6	16.2	26.2
55	Wells Fargo	258	6.22	9	-59.8	5.9	14.1	TRUSTMARK NATIONAL BANK REAL ESTA	1	6.79	5	-54.2	9.6	19.8	Union Home Mortgage	8	4.59	8	-43.1	3.4	6.0
56	PHH Mortgage	34	6.83	11	-63.5	11.7	29.1	Primary Residential	6	6.05	10	-54.8	9.8	20.6	GMFS	4	5.95	12	-45.6	18.4	31.3
57	Sierra Pacific	12	6.68	11	-65.7	12.3	32.2	SERVICE FIRST MORTGAGE COMPANY	1	7.19	6	-55.2	14.9	30.4	Idaho HFA	34	6.01	11	-48.2	16.1	28.9
58	Click N Close.	5	7.27	7	-67.2	9.6	26.7	Prime Lending (Plains Capital)	21	5.57	10	-55.6	6.7	14.5	SWBC Mortgage	20	5.50	8	-48.6	6.9	13.0
59	FLAT BRANCH MORTGAGE INC.	0	3.04	26	-67.6	1.2	3.6	New Hampshire HFA	4	6.62	11	-58.4	17.8	38.0	ARK-LA-TEX FINANCIAL SERVICES LLC	4	4.82	10	-51.7	7.0	14.0
60	Movement Mortgage	10	7.17	5	-67.7	10.7	29.8	Sierra Pacific	11	6.56	11	-59.1	11.4	25.8	Pennsylvania HFA	1	6.61	9	-52.9	14.6	28.6
61	Flagstar	62	6.29	12	-69.3	5.9	17.9	FBC Mortgage	7	6.18	6	-59.4	9.5	22.0	TRUSTMARK NATIONAL BANK REAL ESTA	0	6.66	4	-54.2	7.1	15.0
62	Smaller Servicers	21	7.05	6	-69.5	8.9	26.6	Flagstar	53	6.03	13	-63.7	6.7	17.4	Primary Residential	5	5.79	10	-58.3	6.5	14.8
63	Primary Residential	7	6.18	11	-72.0	6.5	21.5	PRMG Mortgage	13	6.20	7	-64.3	6.6	17.4	SERVICE FIRST MORTGAGE COMPANY	1	7.04	6	-58.5	11.8	26.3
64	Planet Home Lending	75	6.91	8	-75.6	7.2	26.8	AMERICAN FINANCIAL NETWORK INC.	13	6.14	8	-67.8	6.4	18.7	Prime Lending (Plains Capital)	16	5.31	9	-60.8	4.4	10.9
65	BSI Financial	9	6.86	14	-77.9	6.9	27.7	Planet Home Lending	60	6.80	8	-72.5	6.9	23.0	MORTGAGE LENDERS INV. TRADING COR	1	7.07	6	-61.5	15.7	36.2
66	FAY SERVICING LLC	29	6.76	13	-79.0	8.2	33.8	PHH Mortgage	30	6.77	10	-73.3	9.0	29.9	FBC Mortgage	5	5.91	6	-61.6	6.6	16.5
67	TruHome Solutions	0	6.38	12	-82.3	0.0	0.0	Movement Mortgage	6	7.07	6	-73.8	8.3	28.4	AMERICAN FINANCIAL NETWORK INC.	10	5.86	7	-61.8	5.7	14.4
68	Alabama HFA	5	7.25	7	-83.6	6.2	32.4	American Financial Resources	6	7.22	6	-74.2	7.3	25.6	Flagstar	45	5.75	13	-62.0	6.2	15.6
69	Essex Mortgage	17	6.69	11	-88.5	5.2	38.0	FAY SERVICING LLC	26	6.72	12	-76.8	9.1	34.0	Mortgage Solutions of Colorado	4	5.73	11	-62.6	6.8	17.4
70	The Money House	1	5.00	21	-92.0	0.9	10.9	Smaller Servicers	16	7.03	6	-77.3	6.1	24.6	M&T Bank	1	3.53	18	-65.9	0.2	0.6
71	KENTUCKY HOUSING CORP.	6	4.74	17	-95.2	0.2	3.1	Mortgage Solutions of Colorado	4	6.10	11	-79.2	5.3	23.1	PRMG Mortgage	8	6.01	7	-66.9	5.2	15.0
72	Evergreen Home Loans	2	3.87	21	-96.1	0.1	1.5	FLAT BRANCH MORTGAGE INC.	0	3.04	25	-79.5	1.5	7.3	Sierra Pacific	9	6.33	10	-68.1	8.4	24.1
73	FirstBank of Puerto Rico	1	5.10	40	-97.0	0.4	11.5	Click N Close.	4	7.22	6	-81.1	6.0	28.1	Planet Home Lending	41	6.60	8	-68.6	6.4	19.3
74	STANDARD MORTGAGE CORPORATION	1	7.30	6	-98.3	0.6	29.3	BSI Financial	9	6.84	12	-88.1	3.6	26.8	Movement Mortgage	4	6.97	6	-71.0	8.4	26.2
75	ARK-LA-TEX FINANCIAL SERVICES LLC	6	5.21	12	-99.0	0.2	20.8	TruHome Solutions	0	6.38	10	-88.3	0.0	0.0	Smaller Servicers	11	6.80	6	-72.5	6.5	21.8
76	Total Mortgage Services	1	6.71	11	-99.0	0.1	12.7	Alabama HFA	5	7.21	6	-88.9	3.4	26.8	PHH Mortgage	27	6.71	9	-73.0	8.6	28.6
77	SUPREME LENDING	2	4.81	10	-99.4	0.1	9.1	The Money House	1	4.85	21	-91.4	0.5	6.1	Sun West	9	6.84	8	-73.2	4.6	16.1
78	Mortgage Solutions of Colorado	5	6.33	10	-99.5	0.1	21.5	FirstBank of Puerto Rico	1	5.10	39	-96.3	0.3	8.9	BSI Financial	8	6.81	11	-75.1	5.9	21.9
79	U.S. Bank	0	6.88	7	-99.5	0.2	40.8	KENTUCKY HOUSING CORP.	6	4.74	16	-97.4	0.1	4.1	Embrace Home Loans	9	6.87	8	-76.4	9.6	35.2
80	Oceanside Mortgage	0	6.88	8	-99.5	0.1	13.1	STANDARD MORTGAGE CORPORATION	1	7.26	5	-98.7	0.3	23.2	American Financial Resources	7	6.92	6	-79.5	3.7	16.8
81	AMERICAN FINANCIAL NETWORK INC.	15	6.28	8	-99.6	0.1	20.5	Total Mortgage Services	1	6.65	10	-99.0	0.1	7.4	FAY SERVICING LLC	16	6.64	11	-81.0	7.2	32.9
82	CORNERSTONE CAPITAL BANK SSB	1	3.41	20	-99.7	0.1	35.8	Evergreen Home Loans	2	3.87	20	-99.1	0.0	3.0	Click N Close.	3	7.15	5	-83.9	4.4	24.5
83	Embrace Home Loans	11	6.96	11	-99.7	0.1	41.8	Finance of America Mortgage	0	5.75	15	-99.3	0.0	6.6	Alabama HFA	3	7.14	6	-89.0	2.7	22.0
84	Sun West	14	7.01	9	-99.8	0.1	25.3	Oceanside Mortgage	0	6.63	10	-99.5	0.1	14.8	The Money House	1	4.75	19	-93.4	0.3	4.6

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Ginnie Mae: Fixed 40yr

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85	EQUITY RESOURCES INC.	1	7.16	7	-99.8	0.1	28.9	U.S. Bank	0	6.88	7	-99.5	0.2	40.8	FirstBank of Puerto Rico	1	5.07	40	-97.5	0.2	8.5
86	MORIA DEVELOPMENT INC. DBA PEOPLE	1	5.77	10	-99.8	0.0	8.1	FIRST CONTINENTAL MORTGAGE LTD.	1	5.16	11	-99.6	0.2	33.2	KENTUCKY HOUSING CORP.	5	4.69	14	-97.9	0.1	3.9
87	RELIANCE FIRST CAPITAL LLC	5	7.11	6	-99.8	0.1	29.0	Sun West	12	6.96	8	-99.6	0.1	19.9	ASSURANCE FINANCIAL GROUP LLC	0	6.21	9	-98.6	0.3	20.5
88	FIRST CONTINENTAL MORTGAGE LTD.	1	5.16	13	-99.8	0.2	55.9	EQUITY RESOURCES INC.	1	7.09	7	-99.7	0.1	27.8	Finance of America Mortgage	1	5.64	12	-98.7	0.2	15.0
89	ASSURANCE FINANCIAL GROUP LLC	0	6.52	10	-99.8	0.1	39.2	CORNERSTONE CAPITAL BANK SSB	1	3.38	19	-99.7	0.1	18.9	STANDARD MORTGAGE CORPORATION	1	7.19	5	-98.9	0.3	19.8
90	Land Home Financial	2	7.52	4	-99.8	0.0	20.1	SUPREME LENDING	2	4.81	9	-99.7	0.0	10.0	Evergreen Home Loans	2	3.87	17	-98.9	0.0	2.5
91	Nations Direct	4	7.15	7	-99.9	0.0	29.2	MORTGAGE CLEARING CORPORATION	0	7.14	4	-99.7	0.1	22.1	FIRST CONTINENTAL MORTGAGE LTD.	1	4.95	10	-99.4	0.2	25.0
92	Pennsylvania HFA	1	6.74	10	-99.9	0.1	34.9	Embrace Home Loans	10	6.93	10	-99.7	0.1	39.8	Arc Home	2	4.90	12	-99.4	0.1	15.0
93	Guaranteed Rate	4	6.52	6	-99.9	0.0	21.3	Nations Direct	3	6.96	8	-99.8	0.1	25.0	U.S. Bank	0	6.88	7	-99.5	0.2	40.8
94	M/I FINANCIAL LLC.	2	6.75	8	-99.9	0.0	16.6	Land Home Financial	1	7.51	3	-99.8	0.0	15.7	Nations Direct	1	6.60	9	-99.7	0.1	23.8
95	Fairway	1	7.07	8	-99.9	0.0	16.1	Amcap Mortgage	2	7.19	6	-99.8	0.0	19.6	Oceanside Mortgage	0	6.44	10	-99.7	0.0	14.4
96	Specialized Loan Servicing	1	6.56	11	-99.9	0.0	18.6	RELIANCE FIRST CAPITAL LLC	5	7.06	6	-99.8	0.0	24.8	EQUITY RESOURCES INC.	0	6.96	7	-99.7	0.1	25.7
97	MORTGAGE CLEARING CORPORATION	1	7.15	5	-99.9	0.0	29.2	M/I FINANCIAL LLC.	1	6.63	8	-99.8	0.0	13.2	Total Mortgage Services	1	6.59	8	-99.7	0.1	17.4
98	MID-ISLAND MORTGAGE CORP.	1	6.86	7	-99.9	0.0	6.8	BARRINGTON BANK & TRUST COMPANY N	1	6.68	9	-99.9	0.1	31.2	CORNERSTONE CAPITAL BANK SSB	1	3.36	16	-99.7	0.0	11.3
99	BARRINGTON BANK & TRUST COMPANY N	2	6.67	10	-99.9	0.0	33.2	ASSURANCE FINANCIAL GROUP LLC	0	6.52	9	-99.9	0.0	27.7	MORIA DEVELOPMENT INC. DBA PEOPLE	0	5.40	8	-99.7	0.0	8.0
100	Amcap Mortgage	2	7.22	6	-99.9	0.0	23.0	Pennsylvania HFA	1	6.71	10	-99.9	0.0	32.0	MORTGAGE CLEARING CORPORATION	0	7.14	4	-99.7	0.1	22.1
101	SOUTHWEST STAGE FUNDING LLC	2	7.04	10	-99.9	0.0	37.9	Arc Home	2	5.21	12	-99.9	0.0	15.2	M/I FINANCIAL LLC.	1	6.34	7	-99.7	0.0	10.2
102	American Financial Resources	4	7.61	5	-100.0	0.0	39.7	Guaranteed Rate	4	6.43	6	-99.9	0.0	17.4	FIRST COMMUNITY MORTGAGE INC.	0	5.68	9	-99.8	0.1	25.3
103	MORTGAGE LENDERS INV. TRADING COR	2	7.19	7	-100.0	0.0	53.8	SOUTHWEST STAGE FUNDING LLC	2	7.03	9	-99.9	0.0	28.3	Summit Funding	1	5.71	10	-99.8	0.0	16.8
104	STOCK YARDS BANK AND TRUST COMPAN	1	7.08	8	-100.0	0.0	33.2	MORIA DEVELOPMENT INC. DBA PEOPLE	1	5.68	9	-99.9	0.0	11.6	RELIANCE FIRST CAPITAL LLC	3	6.88	6	-99.8	0.0	23.2
105	HARBORONE MORTGAGE LLC	0	4.54	22	-100.0	0.0	11.7	MORTGAGE LENDERS INV. TRADING COR	2	7.17	7	-99.9	0.0	42.0	Amcap Mortgage	1	7.11	6	-99.8	0.0	16.2
106	FIRST COMMUNITY MORTGAGE INC.	0	5.74	13	-100.0	0.0	47.4	Specialized Loan Servicing	1	6.49	10	-99.9	0.0	33.2	BARRINGTON BANK & TRUST COMPANY N	1	6.70	9	-99.9	0.0	30.2
107	BETHPAGE FEDERAL CREDIT UNION	1	6.73	7	-100.0	0.0	0.0	STOCK YARDS BANK AND TRUST COMPAN	1	7.04	7	-100.0	0.0	29.0	SUPREME LENDING	2	4.75	8	-99.9	0.0	13.9
108	Arc Home	3	5.56	11	-100.0	0.0	5.6	MID-ISLAND MORTGAGE CORP.	1	6.84	5	-100.0	0.0	26.8	Specialized Loan Servicing	1	6.32	10	-99.9	0.0	22.8
109	Annie Mac	0	7.03	8	-100.0	0.0	44.4	FIRST COMMUNITY MORTGAGE INC.	0	5.74	11	-100.0	0.0	36.8	Home Point Financial	0	5.96	6	-99.9	0.0	25.0
110	CENTRAL NATIONAL BANK	0	7.37	6	-100.0	0.0	35.6	BETHPAGE FEDERAL CREDIT UNION	1	6.68	7	-100.0	0.0	7.2	STOCK YARDS BANK AND TRUST COMPAN	1	6.97	6	-99.9	0.0	22.6
111	Finance of America Mortgage	0	6.14	16	-100.0	0.0	33.7	NBKC Bank	1	7.39	5	-100.0	0.0	48.6	Guaranteed Rate	2	6.33	5	-99.9	0.0	16.1
112	Michigan Mutual	0	7.75	4	-100.0	0.0	16.0	Annie Mac	0	7.07	7	-100.0	0.0	39.2	SOUTHWEST STAGE FUNDING LLC	1	7.03	8	-99.9	0.0	24.3
113	NBKC Bank	1	7.44	6	-100.0	0.0	54.7	CENTRAL NATIONAL BANK	0	7.37	5	-100.0	0.0	26.1	MID-ISLAND MORTGAGE CORP.	1	6.71	4	-100.0	0.0	19.6
114	NORCOM MORTGAGE	1	6.78	11	-100.0	0.0	34.7	Michigan Mutual	0	7.75	4	-100.0	0.0	16.0	Annie Mac	0	7.08	6	-100.0	0.0	35.6
115	Nova Financial	0	7.12	7	-100.0	0.0	29.0	NORCOM MORTGAGE	1	6.64	11	-100.0	0.0	22.2	NBKC Bank	1	7.37	4	-100.0	0.0	42.3
116	Plaza Home Mortgage	0	7.30	15	-100.0	0.0	39.9	Nova Financial	0	7.12	7	-100.0	0.0	29.0	CENTRAL NATIONAL BANK	0	7.38	4	-100.0	0.0	22.8
117	United Security	0	7.25	8	-100.0	0.0	25.1	Plaza Home Mortgage	0	7.35	13	-100.0	0.0	32.1	Michigan Mutual	0	7.75	4	-100.0	0.0	16.0
118								Summit Funding	0	5.72	13	-100.0	0.0	51.1	NORCOM MORTGAGE	0	6.44	11	-100.0	0.0	17.8
119								United Security	0	7.25	7	-100.0	0.0	28.8	Nova Financial	0	7.12	7	-100.0	0.0	29.0
120														United Security	0	7.25	7	-100.0	0.0	28.8	
121														Wintrust Mortgage	0	6.88	7	-100.0	0.0	0.0	
122														Plaza Home Mortgage	0	7.38	10	-100.0	0.0	28.2	

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Ginnie Mae: Hybrid 3/1

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		\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	CIS Financial	2	4.32	92	486.4	70.5	18.1	CIS Financial	2	3.93	87	283.7	32.9	9.7	United Shore (Sold)	8	3.86	70	31.1	27.3	21.5
2	GITSIT SOLUTIONS LLC	1	4.79	231	177.8	25.9	10.2	United Shore (Sold)	7	4.22	73	101.0	22.8	12.0	PennyMac	12	4.01	165	29.2	10.0	7.8
3	United Shore (Sold)	7	4.42	75	124.5	18.1	8.5	GITSIT SOLUTIONS LLC	1	4.64	229	89.4	15.4	8.4	Towne Mortgage	1	4.75	227	28.3	17.3	13.7
4	Ginnie Mae - 360 Mortgage Group 4	3	4.37	86	61.5	24.8	16.1	Huntington National Bank	1	4.09	228	35.7	19.7	14.9	M&T Bank	3	4.09	215	25.0	20.1	16.4
5	Carrington	32	4.38	183	57.1	18.4	12.1	M&T Bank	3	4.39	217	30.3	22.3	17.5	GITSIT SOLUTIONS LLC	1	4.36	226	20.5	10.1	8.4
6	Huntington National Bank	1	4.25	229	55.0	37.7	26.2	Carrington	33	4.28	181	22.4	12.1	10.0	Carrington	34	3.99	179	13.6	10.9	9.6
7	M&T Bank	3	4.50	219	38.1	39.7	30.5	The Money Source	38	4.13	77	21.6	14.9	12.5	U.S. Bank	25	3.89	195	6.1	10.2	9.6
8	PennyMac	12	4.35	169	36.4	23.8	18.0	Fifth Third	6	4.50	152	18.6	5.5	4.6	PHH Mortgage	128	3.79	168	4.5	8.6	8.2
9	The Money Source	37	4.33	79	18.8	14.2	12.1	PennyMac	12	4.24	168	15.8	14.1	12.3	Freedom Mortgage	624	3.91	131	4.3	10.7	10.3
10	PHH Mortgage	121	4.24	173	12.2	9.1	8.1	Annie Mac	6	4.22	77	8.1	13.1	12.2	Village Capital	241	3.72	36	4.3	16.5	15.9
11	loanDepot.com	66	3.84	79	6.3	8.6	8.1	Click N Close.	42	4.28	108	7.5	11.8	11.0	CrossCountry Mortgage	4	3.27	13	3.6	0.6	0.6
12	Village Capital	205	3.92	40	5.4	23.6	22.5	Freedom Mortgage	615	4.18	136	3.4	9.7	9.4	Sun West	7	3.82	85	2.5	17.8	17.4
13	PNC Mortgage	57	4.39	226	3.1	8.6	8.4	loanDepot.com	67	3.75	78	3.4	8.1	7.9	MidFirst Bank	30	4.19	228	1.9	8.7	8.6
14	Truist Bank	8	4.47	207	1.7	9.0	8.8	PHH Mortgage	124	4.09	171	2.8	7.6	7.4	The Money Source	33	3.89	75	0.9	12.9	12.8
15	Freedom Mortgage	606	4.27	138	0.9	10.6	10.5	CrossCountry Mortgage	4	3.34	15	2.6	0.5	0.5	Gateway Mortgage	0	4.01	13	0.0	0.0	0.0
16	Gateway Mortgage	1	4.53	13	0.0	0.0	0.0	NewRez	400	4.22	160	0.2	11.2	11.1	CAPITAL MORTGAGE SERVICES OF TEXA	0	4.39	127	-0.0	43.3	43.3
17	CAPITAL MORTGAGE SERVICES OF TEXA	0	4.55	132	-0.0	90.5	90.5	Village Capital	210	3.90	38	0.0	17.6	17.6	CMG Mortgage	3	4.45	27	-0.0	0.4	0.4
18	CrossCountry Mortgage	4	3.40	16	-0.0	0.8	0.8	Gateway Mortgage	1	4.30	13	0.0	0.1	0.1	HomeBridge	0	4.66	8	-0.0	0.0	0.0
19	CMG Mortgage	3	4.57	30	-0.0	0.5	0.5	CAPITAL MORTGAGE SERVICES OF TEXA	0	4.55	130	-0.0	67.2	67.2	NewRez	419	3.96	157	-1.3	11.5	11.7
20	NewRez	391	4.34	160	-0.2	10.6	10.6	CMG Mortgage	3	4.54	28	-0.0	0.5	0.5	loanDepot.com	72	3.46	74	-2.9	14.2	14.6
21	RANLife	6	4.08	15	-3.2	0.2	0.2	MidFirst Bank	28	4.42	231	-2.6	9.0	9.2	Planet Home Lending	275	3.61	139	-3.5	9.9	10.2
22	Click N Close.	41	4.37	109	-3.2	12.6	13.0	PNC Mortgage	58	4.30	225	-4.2	8.0	8.3	Wells Fargo	41	3.91	200	-7.0	7.1	7.6
23	Sun West	6	4.29	89	-9.8	31.9	34.8	Planet Home Lending	282	3.76	137	-7.1	9.1	9.8	Fifth Third	6	4.22	150	-8.8	5.3	5.8
24	MidFirst Bank	28	4.52	232	-10.3	9.3	10.4	Truist Bank	9	4.30	205	-7.4	9.3	10.0	Lakeview	74	3.94	151	-9.0	9.7	10.6
25	Planet Home Lending	277	3.90	138	-14.6	8.2	9.6	Ginnie Mae - 360 Mortgage Group 4	3	4.37	84	-8.5	14.2	15.4	Click N Close.	44	3.96	104	-11.7	9.3	10.4
26	Lakeview	70	4.34	155	-18.4	9.4	11.4	Nationstar	51	4.17	147	-8.7	12.0	13.0	Nationstar	53	3.85	143	-13.6	9.9	11.4
27	Wells Fargo	21	4.45	205	-28.9	5.9	8.3	U.S. Bank	24	4.18	198	-14.1	9.7	11.2	PNC Mortgage	60	4.02	222	-14.8	7.1	8.3
28	Nationstar	50	4.26	148	-30.2	9.9	13.9	BSI Financial	12	4.23	76	-17.5	11.6	13.9	Truist Bank	9	4.01	202	-16.1	11.1	13.1
29	U.S. Bank	23	4.30	199	-45.3	5.2	9.3	Sun West	6	4.13	88	-21.0	18.2	22.5	CIS Financial	9	3.46	72	-17.2	8.9	10.7
30	Fifth Third	6	4.61	154	-45.4	1.7	3.0	Lakeview	71	4.23	154	-21.3	9.0	11.3	BSI Financial	13	4.02	74	-20.4	14.0	17.3
31	Towne Mortgage	1	5.20	232	-54.8	3.2	7.1	RANLife	5	3.96	16	-22.8	0.1	0.2	Annie Mac	7	4.01	73	-31.1	10.1	14.4
32	Citi	3	4.26	159	-70.0	1.5	4.9	Wells Fargo	23	4.34	204	-26.2	5.5	7.4	Huntington National Bank	1	3.98	225	-33.2	10.0	14.6
33	BSI Financial	12	4.34	78	-95.9	0.5	11.4	Towne Mortgage	1	5.06	230	-58.1	2.7	6.4	Chase	0	3.52	168	-37.1	1.4	2.3
34	Annie Mac	6	4.30	78	-96.7	0.3	8.5	Citi	3	4.15	158	-89.9	1.6	14.6	Ginnie Mae - 360 Mortgage Group 4	3	3.90	80	-44.0	7.3	12.7
35	Colonial Savings	0	4.41	228	-100.0	0.0	3.8	Chase	0	3.85	172	-98.0	0.0	1.6	Citi	3	3.86	155	-83.2	1.7	9.7
36	Chase	0	4.25	173	-100.0	0.0	1.6	Colonial Savings	0	4.34	227	-100.0	0.0	4.7	RANLife	5	3.87	14	-97.6	0.1	4.6
37															Colonial Savings	0	4.20	224	-100.0	0.0	6.0

Highlighted row is the servicer closest to their comparison speed
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Ginnie Mae: 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
1	Oceanside Mortgage	0	4.38	103	2149.1	100.0	23.6	Oceanside Mortgage	0	4.38	102	399.7	93.1	38.6	HomeBridge	0	2.91	13	547.4	0.4	0.1
2	Mortgage Research Center	0	3.38	54	277.5	7.7	2.1	Mortgage Research Center	0	3.38	52	252.6	7.5	2.2	Oceanside Mortgage	0	3.92	99	394.4	68.0	19.9
3	CIS Financial	1	3.95	93	153.9	6.1	2.4	Citi	0	4.05	161	202.7	24.8	8.9	Mortgage Research Center	0	3.38	49	249.3	7.3	2.1
4	Umpqua	6	2.61	37	71.3	0.6	0.4	CIS Financial	1	3.84	93	103.0	4.3	2.1	American Financial Resources	1	3.43	15	100.8	0.1	0.1
5	RANLife	7	4.12	33	51.6	0.4	0.2	Chase	2	4.03	156	59.9	12.1	7.7	MidFirst Bank	0	4.66	216	97.3	98.5	85.7
6	Village Capital	23	4.56	78	40.6	26.0	19.2	Umpqua	6	2.56	35	54.4	0.4	0.2	Evergreen Home Loans	1	4.54	17	85.7	43.3	26.1
7	Plaza Home Mortgage	1	5.26	2	30.9	0.6	0.4	Planet Home Lending	16	4.22	103	30.9	5.3	4.1	BSI Financial	3	4.07	88	68.6	9.5	5.7
8	CMG Mortgage	9	4.10	87	27.5	40.3	33.2	Plaza Home Mortgage	1	5.35	2	26.0	0.6	0.5	CAPITAL MORTGAGE SERVICES OF TEXA	0	3.97	74	38.5	54.4	43.0
9	Quicken	209	4.26	98	16.3	13.0	11.3	RANLife	7	4.06	33	19.7	4.2	3.5	Plaza Home Mortgage	0	5.35	2	26.0	0.6	0.5
10	NewRez	204	4.37	62	15.3	10.0	8.7	Truist Bank	26	4.37	161	19.0	12.0	10.2	CMG Mortgage	10	3.91	85	16.1	20.5	17.9
11	loanDepot.com	416	4.03	27	14.6	6.2	5.4	CMG Mortgage	10	4.06	86	19.0	25.7	22.1	The Money Source	13	4.23	76	15.1	17.6	15.5
12	Nationstar	108	4.28	95	7.6	13.6	12.7	loanDepot.com	441	3.86	27	13.4	6.3	5.6	Planet Home Lending	16	3.98	102	14.6	8.8	7.7
13	Truist Bank	26	4.51	163	6.3	11.4	10.8	Nationstar	110	4.18	93	11.9	11.9	10.7	Citi	1	3.66	158	8.8	51.5	48.5
14	Carrington	152	4.30	132	3.1	6.5	6.3	Fifth Third	10	6.15	145	10.9	15.2	13.8	Truist Bank	28	4.08	158	8.7	12.1	11.1
15	Amerisave Mortgage	87	3.40	22	2.6	10.6	10.3	Quicken	213	4.16	97	6.8	10.7	10.0	CrossCountry Mortgage	31	4.39	13	8.2	6.2	5.8
16	Guaranteed Rate	52	5.05	7	1.6	0.3	0.3	PennyMac	390	4.34	62	6.5	5.8	5.4	loanDepot.com	434	3.63	26	8.0	7.6	7.1
17	NVR MORTGAGE FINANCE INC.	0	5.23	0	1.0	1.4	1.4	NewRez	206	4.31	61	6.4	6.3	6.0	Carrington	152	3.94	135	8.0	8.3	7.7
18	AmeriHome Mortgage	1	5.00	59	-0.0	2.5	2.5	Village Capital	24	4.39	77	2.7	16.1	15.7	Chase	2	3.65	153	6.1	12.6	11.9
19	Evergreen Home Loans	1	4.57	20	-0.0	0.1	0.1	Wells Fargo	621	3.95	150	2.4	6.8	6.6	Quicken	224	3.89	93	5.4	12.7	12.1
20	United Shore (Retained)	0	4.50	47	-0.0	0.0	0.0	NVR MORTGAGE FINANCE INC.	0	5.23	0	1.0	1.4	1.4	Nationstar	115	3.97	89	4.3	16.2	15.6
21	Fifth Third	9	6.49	147	-0.1	13.4	13.5	MidFirst Bank	0	6.38	220	-0.0	100.0	100.0	PennyMac	356	4.03	67	3.6	7.4	7.1
22	HomeStreet Bank	10	4.39	104	-0.2	9.5	9.6	AmeriHome Mortgage	1	5.00	57	-0.0	1.8	1.8	U.S. Bank	44	3.81	124	3.0	6.8	6.6
23	Embrace Home Loans	0	4.40	108	-0.6	1.4	1.4	Evergreen Home Loans	1	4.57	18	-0.0	0.1	0.1	Freedom Mortgage	231	3.92	112	1.9	8.9	8.8
24	Prime Lending (Plains Capital)	5	3.99	55	-1.1	10.3	10.4	United Shore (Retained)	0	4.50	45	-0.0	0.0	0.0	Wells Fargo	713	3.65	145	1.1	8.5	8.4
25	Freedom Mortgage	297	4.15	122	-2.0	7.1	7.2	Embrace Home Loans	0	4.06	106	-0.2	2.3	2.3	NVR MORTGAGE FINANCE INC.	0	5.23	0	1.0	1.4	1.4
26	PennyMac	431	4.50	57	-2.0	4.6	4.7	Guaranteed Rate	41	4.97	7	-1.0	0.3	0.3	AmeriHome Mortgage	1	5.00	54	-0.0	1.1	1.1
27	PHH Mortgage	75	4.94	160	-2.2	10.3	10.5	Freedom Mortgage	295	4.05	119	-3.1	6.7	6.9	United Shore (Retained)	0	4.50	42	-0.0	0.2	0.2
28	Wells Fargo	607	4.06	151	-5.9	5.9	6.3	Carrington	154	4.18	131	-6.1	5.9	6.3	Village Capital	26	4.12	73	-1.4	14.8	15.0
29	CrossCountry Mortgage	32	4.43	16	-6.8	3.4	3.6	Amerisave Mortgage	88	3.40	21	-6.1	7.0	7.4	Embrace Home Loans	0	3.70	103	-1.8	1.6	1.6
30	Lakeview	353	4.12	92	-11.0	7.3	8.2	Prime Lending (Plains Capital)	5	3.98	54	-6.7	5.4	5.8	Annie Mac	1	4.09	72	-1.8	34.7	35.2
31	U.S. Bank	43	4.19	129	-14.0	4.3	5.0	M&T Bank	37	4.05	81	-10.9	4.7	5.2	PNC Mortgage	21	4.04	130	-1.9	9.6	9.8
32	Gateway Mortgage	20	5.52	10	-15.3	5.7	6.7	PHH Mortgage	76	4.69	159	-11.5	8.9	10.0	Amerisave Mortgage	88	3.37	18	-3.2	7.8	8.0
33	Flagstar	12	4.66	65	-15.4	8.2	9.6	Lakeview	309	4.12	101	-13.9	7.0	8.1	Click N Close.	6	4.14	127	-3.6	9.7	10.0
34	PNC Mortgage	21	4.51	134	-20.0	8.6	10.7	Gateway Mortgage	20	5.52	8	-14.0	3.0	3.4	Flagstar	15	4.27	61	-7.2	13.3	14.2
35	The Money Source	16	4.45	76	-52.8	4.9	10.1	The Money Source	16	4.37	76	-20.4	8.3	10.3	NewRez	210	4.16	58	-7.9	7.9	8.6
36	Chase	2	4.21	157	-55.5	3.9	8.6	Summit Funding	1	5.12	75	-20.4	0.3	0.4	Umpqua	6	2.54	32	-9.0	6.5	7.1
37	Click N Close.	5	4.44	131	-72.6	0.8	2.9	PNC Mortgage	21	4.36	133	-23.5	6.4	8.3	Prime Lending (Plains Capital)	5	3.91	51	-9.1	5.3	5.8
38	BSI Financial	3	4.44	94	-79.2	0.7	3.1	HomeStreet Bank	10	4.24	103	-27.8	5.4	7.4	M&T Bank	38	3.85	79	-9.3	6.7	7.4
39	BOK Financial	3	4.47	92	-80.4	1.2	5.9	U.S. Bank	43	4.08	127	-31.3	3.2	4.6	Lakeview	294	3.93	105	-9.6	8.2	9.1
40	Planet Home Lending	16	4.35	104	-84.4	0.6	4.1	CrossCountry Mortgage	32	4.42	15	-32.5	1.8	2.7	HomeStreet Bank	10	3.95	100	-11.4	7.4	8.3
41	Movement Mortgage	67	3.53	22	-84.9	0.4	2.7	Click N Close.	5	4.39	130	-32.8	3.9	5.8	Gateway Mortgage	16	5.42	7	-13.1	1.9	2.2
42	M&T Bank	37	4.15	83	-85.6	0.6	4.2	Movement Mortgage	67	3.53	21	-34.4	1.6	2.4	PHH Mortgage	78	4.29	156	-15.9	8.8	10.4

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43	New American Funding	11	4.48	92	-94.0	0.6	9.9	United Shore (Sold)	8	4.58	83	-43.2	13.6	22.8	Fifth Third	10	5.55	143	-18.6	10.5	12.7
44	Castle and Cooke Mortgage	1	4.38	87	-95.4	0.6	11.4	Flagstar	14	4.53	64	-44.5	3.8	6.8	United Shore (Sold)	9	4.21	80	-21.5	14.7	18.3
45	United Shore (Sold)	8	4.67	84	-97.4	0.5	16.1	BSI Financial	3	4.33	92	-66.4	0.6	1.9	CIS Financial	4	3.77	76	-26.9	21.4	28.2
46	Annie Mac	0	4.55	78	-99.0	0.8	56.8	BOK Financial	3	4.40	90	-81.8	0.8	4.3	RANLife	7	3.95	32	-39.0	2.3	3.7
47	CAPITAL MORTGAGE SERVICES OF TEXA	0	4.12	109	-99.2	0.7	57.3	Towne Mortgage	0	4.06	107	-89.2	0.0	0.4	Movement Mortgage	65	3.43	18	-39.3	2.5	4.0
48	Towne Mortgage	0	4.06	109	-99.3	0.0	0.5	New American Funding	11	4.37	91	-91.7	0.6	7.4	Guaranteed Rate	35	4.85	7	-42.5	0.3	0.5
49	United Security	1	2.47	31	-99.8	0.0	0.2	Castle and Cooke Mortgage	1	4.23	86	-93.5	0.5	6.9	Home Point Financial	0	2.98	46	-43.8	0.7	1.2
50	Sun West	1	3.76	62	-99.8	0.0	0.6	CAPITAL MORTGAGE SERVICES OF TEXA	0	3.96	89	-96.6	0.7	18.0	Towne Mortgage	0	3.87	104	-66.6	0.1	0.4
51	GINNIE MAE - 360 MORTGAGE GROUP 4	1	4.43	69	-100.0	0.0	0.2	Annie Mac	0	4.51	77	-98.2	0.7	32.6	New American Funding	11	4.11	88	-88.1	0.7	5.5
52	Citi	0	4.26	162	-100.0	0.0	9.4	United Security	1	2.47	30	-99.7	0.0	0.1	BOK Financial	3	4.10	87	-91.5	0.7	7.8
53	LENNAR MORTGAGE LLC	0	5.83	1	-100.0	0.0	0.0	Sun West	1	3.64	61	-99.8	0.0	0.5	Castle and Cooke Mortgage	1	4.14	84	-92.4	0.4	5.7
54								American Financial Resources	1	3.43	18	-100.0	0.0	0.0	Summit Funding	1	4.77	72	-98.2	0.2	12.5
55								GINNIE MAE - 360 MORTGAGE GROUP 4	1	4.43	68	-100.0	0.0	18.3	United Security	1	2.47	27	-99.0	0.2	15.1
56								LENNAR MORTGAGE LLC	0	5.83	1	-100.0	0.0	0.0	GINNIE MAE - 360 MORTGAGE GROUP 4	1	4.14	64	-99.9	0.0	9.3
57														Sun West	1	3.57	58	-100.0	0.0	3.4	
58														LENNAR MORTGAGE LLC	0	5.83	1	-100.0	0.0	0.0	

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1	Chase	1	6.02	186	112.1	14.9	7.3	Village Capital	1	2.79	78	43.3	7.6	5.3	Truist Bank	0	5.26	152	311.7	27.0	7.3
2	Nationstar	7	6.04	155	4.2	10.9	10.5	Chase	2	5.87	186	33.3	42.1	33.5	Chase	2	5.40	183	16.1	26.1	22.9
3	Village Capital	1	2.83	79	0.2	0.4	0.4	Nationstar	7	5.92	153	3.7	5.7	5.5	PHH Mortgage	1	5.36	143	9.9	0.5	0.5
4	Freedom Mortgage	2	5.02	94	-0.0	0.1	0.1	Freedom Mortgage	2	4.78	93	-0.0	0.3	0.3	Village Capital	1	2.79	74	5.8	17.8	16.9
5	Lakeview	10	6.25	157	-0.9	26.7	26.9	Lakeview	11	5.96	156	-0.8	15.7	15.8	Nationstar	7	5.41	150	5.8	7.8	7.4
6	Annie Mac	1	2.75	79	-1.0	0.0	0.0	PHH Mortgage	1	5.83	146	-7.9	0.3	0.3	Wells Fargo	1	3.92	86	-0.0	0.4	0.4
7	PHH Mortgage	1	6.01	147	-15.2	0.2	0.3	PennyMac	1	5.85	157	-25.0	0.2	0.3	Freedom Mortgage	1	4.63	92	-0.0	0.3	0.3
8	PennyMac	1	5.93	158	-46.7	0.1	0.1	Carrington	2	5.66	160	-93.1	0.9	12.9	PennyMac	1	5.38	154	-0.0	33.0	33.0
9	Carrington	2	6.06	160	-90.3	0.8	7.7	Annie Mac	1	2.75	78	-96.8	0.1	3.7	Lakeview	11	5.39	153	-5.9	11.3	12.0
10	InterCap Lending	0	2.75	80	-100.0	0.0	0.0	InterCap Lending	0	2.75	78	-100.0	0.0	0.0	Annie Mac	1	2.75	75	-10.3	13.4	14.9
11	Truist Bank	0	5.78	157	-100.0	0.0	0.0	Truist Bank	0	5.46	156	-100.0	0.0	0.0	Carrington	2	4.97	156	-45.4	4.9	8.7
12	BSI Financial	0						BSI Financial	0					InterCap Lending	0	2.75	75	-100.0	0.0	0.0	
13														BSI Financial	0						

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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	Capital One	1,331	3.17	100	294.4	4.0	1.0	Midland States Bank	2,031	3.41	127	329.3	9.6	2.3	MIDCAP FINANCIAL HOUSING CAPITAL	65	3.44	88	1221.6	7.6	0.6
2	Gershman	3,637	3.17	77	283.9	2.8	0.7	Keybank	4,679	3.27	109	290.2	11.7	3.1	Rose Community Capital	497	3.04	101	278.1	8.1	2.2
3	Keybank	4,683	3.31	109	243.8	3.5	1.0	Capital One	1,338	3.17	99	206.0	3.0	1.0	Midland States Bank	2,087	3.41	126	253.6	9.3	2.7
4	Cambridge Realty	1,401	3.03	115	180.3	3.3	1.2	Gershman	3,609	3.17	76	151.7	1.4	0.6	Keybank	4,775	3.23	108	226.8	8.0	2.5
5	Merchants Capital	7,165	3.22	98	122.7	2.5	1.1	Cambridge Realty	1,406	3.02	114	131.9	4.3	1.9	Gershman	3,518	3.16	75	209.8	1.9	0.6
6	Berkadia	10,707	3.32	95	65.9	1.4	0.9	PGIM REAL ESTATE AGENCY FINANCING	5,171	3.54	114	56.1	1.6	1.0	Massachusetts HFA	1,814	3.28	96	75.5	3.6	2.1
7	Walker & Dunlop	9,585	3.38	96	48.9	1.4	1.0	Massachusetts HFA	1,864	3.40	96	52.1	3.7	2.5	Colliers Mortgage	3,574	3.12	78	60.6	3.6	2.3
8	Berkeley Point	991	3.47	106	36.3	2.0	1.5	PNC Mortgage	2,792	3.52	108	19.7	3.2	2.7	Capital One	1,348	3.17	96	24.8	1.5	1.2
9	Colliers Mortgage	3,578	3.15	81	28.9	0.9	0.7	Northmarq Finance	1,310	3.10	91	5.5	0.6	0.6	Cambridge Realty	1,392	3.02	112	20.1	2.7	2.2
10	Midland States Bank	1,979	3.42	128	28.9	2.2	1.7	Walker & Dunlop	9,518	3.35	95	-0.3	1.6	1.6	GRANDBRIDGE REAL ESTATE CAPITAL L	2,318	3.21	100	15.1	1.7	1.5
11	Greystone	14,300	3.29	88	16.6	0.5	0.5	Merchants Capital	7,120	3.22	97	-7.9	1.9	2.1	PGIM REAL ESTATE AGENCY FINANCING	5,343	3.58	114	6.4	7.3	6.9
12	BONNEVILLE MORTGAGE COMPANY LLC	845	3.98	88	-32.4	0.5	0.7	Centennial Mortgage	1,349	3.31	117	-17.4	2.5	3.1	Merchants Capital	7,011	3.20	96	4.0	2.0	1.9
13	JLL	3,607	3.13	96	-33.3	0.6	0.9	Berkadia	10,634	3.31	94	-17.9	1.0	1.2	PNC Mortgage	2,790	3.53	107	-11.9	2.6	2.9
14	PGIM REAL ESTATE AGENCY FINANCING	5,144	3.54	115	-34.1	0.6	0.9	GRANDBRIDGE REAL ESTATE CAPITAL L	2,316	3.21	103	-25.0	0.5	0.7	Greystone	14,008	3.23	85	-14.7	0.7	0.8
15	Lument Real Estate Cap.	21,318	3.30	101	-34.4	0.7	1.1	Hudson Realty Finance	2	4.50	147	-30.5	59.9	73.8	Newpoint Real Estate Capital	4,506	3.26	82	-16.6	1.1	1.4
16	Sun West	3	3.27	198	-58.6	1.0	2.4	Greystone	14,210	3.27	87	-31.4	0.4	0.6	Walker & Dunlop	9,314	3.32	94	-17.5	1.4	1.7
17	PNC Mortgage	2,785	3.51	108	-62.1	0.6	1.5	Berkeley Point	982	3.49	106	-34.2	2.3	3.5	Wells Fargo	6,500	3.12	103	-17.9	1.8	2.2
18	AGM Financial	1,858	3.16	49	-76.2	0.0	0.1	Wells Fargo	6,456	3.12	105	-38.1	1.3	2.1	Berkadia	10,514	3.29	92	-23.4	1.2	1.6
19	Capital Funding Group	3,261	3.49	103	-79.4	0.4	1.7	JLL	3,600	3.12	95	-43.7	0.5	0.9	Hudson Realty Finance	2	4.50	151	-30.5	30.6	41.1
20	Ziegler	275	3.30	110	-82.0	0.4	2.2	Colliers Mortgage	3,581	3.14	80	-54.9	0.5	1.2	Centennial Mortgage	1,337	3.28	116	-33.5	1.6	2.3
21	Wells Fargo	6,443	3.11	106	-82.8	0.2	1.3	Dwight Capital	8,745	3.20	85	-55.9	0.4	0.8	Davis-Penn	839	3.23	82	-38.8	0.6	1.0
22	CENTURY HEALTH & HOUSING CAPITAL	486	3.36	106	-83.0	0.3	1.7	BONNEVILLE MORTGAGE COMPANY LLC	836	3.97	87	-62.3	0.2	0.6	Lument Real Estate Cap.	21,003	3.27	98	-46.9	1.1	2.0
23	Davis-Penn	843	3.23	86	-87.4	0.1	0.5	Lument Real Estate Cap.	21,297	3.29	100	-70.1	0.5	1.7	Capital Funding Group	3,265	3.45	99	-48.5	1.3	2.5
24	HARPER CAPITAL PARTNERS LLC	864	2.92	84	-91.9	0.0	0.1	Ziegler	276	3.30	109	-76.3	0.4	1.7	Berkeley Point	979	3.48	104	-50.2	1.5	3.0
25	M&T Realty	2,745	3.12	95	-93.0	0.0	0.3	Sun West	3	3.27	197	-79.8	0.8	3.9	JLL	3,586	3.10	93	-53.2	0.5	1.1
26	Bellwether Enterprise	1,949	3.47	83	-96.6	0.0	0.7	Newpoint Real Estate Capital	4,583	3.34	84	-80.7	0.2	1.1	Dwight Capital	9,122	3.17	82	-59.1	0.3	0.7
27	Arbor Agency Lending	1,326	3.47	86	-97.1	0.0	0.3	CENTURY HEALTH & HOUSING CAPITAL	488	3.36	104	-84.1	0.3	1.8	First American Capital	978	3.22	94	-60.3	0.7	1.9
28	CBRE	2,385	3.20	86	-97.1	0.0	0.7	Highland	1,006	3.11	69	-88.6	0.2	2.0	Ziegler	279	3.30	106	-64.6	0.4	1.1
29	Rose Community Capital	475	3.03	105	-98.3	0.0	1.7	AGM Financial	1,849	3.17	48	-89.2	0.0	0.2	BONNEVILLE MORTGAGE COMPANY LLC	819	3.96	86	-70.7	0.2	0.8
30	GRANDBRIDGE REAL ESTATE CAPITAL L	2,323	3.22	104	-98.7	0.0	0.5	Capital Funding Group	3,270	3.48	101	-91.3	0.2	2.0	Churchill Mortgage	341	4.04	64	-72.1	0.1	0.4
31	Dwight Capital	8,749	3.21	87	-98.8	0.0	0.8	Davis-Penn	838	3.23	85	-91.5	0.1	0.7	Northmarq Finance	1,312	3.09	88	-77.6	0.3	1.3
32	Highland	1,031	3.10	69	-99.7	0.0	0.8	Bellwether Enterprise	1,935	3.46	83	-92.1	0.1	1.6	Bellwether Enterprise	1,897	3.45	81	-80.7	0.3	1.5
33	Centennial Mortgage	1,346	3.31	119	-99.8	0.0	1.8	M&T Realty	2,721	3.10	94	-93.6	0.0	0.4	CENTURY HEALTH & HOUSING CAPITAL	493	3.36	101	-80.9	0.3	1.5
34	FIRST HOUSING DEVELOPMENT CORPORA	309	3.25	84	-99.8	0.0	1.2	HARPER CAPITAL PARTNERS LLC	865	2.91	83	-96.4	0.0	0.2	Sun West	3	3.28	194	-81.1	0.8	4.1
35	First American Capital	1,005	3.28	97	-99.9	0.0	1.2	Arbor Agency Lending	1,325	3.46	85	-97.6	0.0	0.3	Highland	987	3.11	68	-91.9	0.1	1.5
36	SmartFi Home Loans	3	2.80	142	-99.9	0.0	0.0	Rose Community Capital	477	3.03	104	-98.0	0.0	1.6	AGM Financial	1,755	3.14	47	-96.3	0.0	0.8
37	Massachusetts HFA	1,924	3.50	96	-100.0	0.0	1.0	CBRE	2,376	3.20	85	-98.9	0.0	1.8	HARPER CAPITAL PARTNERS LLC	432	2.91	83	-96.4	0.0	0.2
38	Regions Bank	691	3.22	52	-100.0	0.0	0.1	FIRST HOUSING DEVELOPMENT CORPORA	310	3.25	82	-99.8	0.0	1.3	M&T Realty	2,690	3.07	92	-97.3	0.0	0.8
39	Vium Capital	641	3.77	66	-100.0	0.0	0.0	First American Capital	1,002	3.26	96	-99.9	0.0	1.7	Arbor Agency Lending	1,292	3.42	83	-98.7	0.0	0.6
40	Eagle Bank	228	2.92	79	-100.0	0.0	0.0	Regions Bank	668	3.21	52	-100.0	0.0	0.1	CBRE	2,363	3.20	83	-98.7	0.0	1.5
41	Newpoint Real Estate Capital	4,575	3.34	86	-100.0	0.0	0.6	Rockhall Funding	14	2.70	18	-100.0	0.0	0.0	FIRST HOUSING DEVELOPMENT CORPORA	311	3.25	80	-99.8	0.0	1.2
42	Rockhall Funding	14	2.70	20	-100.0	0.0	0.0	Vium Capital	600	3.63	67	-100.0	0.0	0.0	Love Funding	9	3.75	14	-100.0	0.0	0.0

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Source: Ginnie Mae, Santander US Capital Markets

Ginnie Mae: Project Loan

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		\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
43	Rhode Island HFA	11	3.50	132	-100.0	0.0	0.1	Eagle Bank	228	2.92	78	-100.0	0.0	0.2	Rockhall Funding	11	2.70	16	-100.0	0.0	0.0
44	MIDCAP FINANCIAL HOUSING CAPITAL	64	3.47	93	-100.0	0.0	0.3	Columbia National	856	3.15	76	-100.0	0.0	0.3	Regions Bank	633	3.17	51	-100.0	0.0	0.2
45	Churchill Mortgage	358	4.04	67	-100.0	0.0	0.1	Churchill Mortgage	354	4.04	66	-100.0	0.0	0.2	Vium Capital	538	3.36	65	-100.0	0.0	0.3
46	Legacy Capital	169	3.41	44	-100.0	0.0	0.3	MIDCAP FINANCIAL HOUSING CAPITAL	64	3.47	91	-100.0	0.0	0.5	Eagle Bank	229	2.92	75	-100.0	0.0	0.4
47	Northmarq Finance	1,319	3.13	91	-100.0	0.0	0.5	Legacy Capital	169	3.41	42	-100.0	0.0	1.1	Columbia National	860	3.15	73	-100.0	0.0	0.6
48	Columbia National	854	3.15	77	-100.0	0.0	0.6	Northpoint	144	2.94	117	-100.0	0.0	1.3	Legacy Capital	148	3.45	45	-100.0	0.0	0.9
49	Northpoint	144	2.94	118	-100.0	0.0	1.0	X-CALIBER CAPITAL LLC	361	3.44	108	-100.0	0.0	1.1	Northpoint	145	2.94	114	-100.0	0.0	1.4
50	X-CALIBER CAPITAL LLC	361	3.45	109	-100.0	0.0	0.8	Rhode Island HFA	11	3.50	130	-100.0	0.0	2.6	SmartFi Home Loans	4	2.79	137	-100.0	0.0	4.7
51	Hudson Realty Finance	2	4.50	145	-100.0	0.0	0.0	SmartFi Home Loans	3	2.80	140	-100.0	0.0	8.8	X-CALIBER CAPITAL LLC	359	3.41	105	-100.0	0.0	1.3
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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	Mutual Of Omaha	1	4.84	57	298.3	0.7	0.2	Mutual Of Omaha	1	4.84	56	277.2	0.3	0.1	Mutual Of Omaha	1	4.84	53	199.5	0.2	0.1
2	Mortgage Assets Management	321	4.87	114	24.4	9.5	7.7	Mortgage Assets Management	355	4.88	112	16.4	8.7	7.5	Traditional Mortgage	70	3.74	41	21.1	5.0	4.2
3	Longbridge Financial	466	3.90	43	5.1	4.7	4.4	Longbridge Financial	465	3.89	42	12.9	4.5	4.0	Mortgage Assets Management	418	4.89	109	6.8	8.3	7.8
4	Finance of America	1,135	4.00	53	3.8	5.5	5.3	PHH Mortgage	587	4.49	65	-1.8	4.7	4.8	PHH Mortgage	599	4.49	64	6.6	6.1	5.8
5	Ginnie Mae/RMF	1,777	4.38	70	-3.6	5.8	6.0	Ginnie Mae/RMF	1,824	4.39	70	-2.3	5.5	5.7	Longbridge Financial	459	3.87	39	-0.9	4.5	4.5
6	PHH Mortgage	578	4.48	65	-9.0	4.9	5.4	Finance of America	1,146	4.01	52	-4.2	4.7	4.9	Ginnie Mae/RMF	1,927	4.42	69	-1.5	6.1	6.2
7	Sun West	29	4.85	81	-50.0	3.0	6.0	Traditional Mortgage	69	3.75	43	-23.4	2.4	3.1	Finance of America	1,178	4.03	51	-3.4	5.9	6.1
8	Traditional Mortgage	69	3.75	44	-78.1	0.6	2.6	Sun West	29	4.85	80	-59.6	1.6	3.9	Sun West	29	4.84	78	-6.3	5.8	6.2
9	The Money Source	8	4.99	87	-97.9	0.1	3.4	The Money Source	9	4.99	85	-97.9	0.1	3.0	The Money Source	9	4.98	82	-71.6	1.6	5.5
10	PLAZA HOME MORTGAGE INCORPORATED	5	4.38	106	-100.0	0.0	1.0	PLAZA HOME MORTGAGE INCORPORATED	6	4.39	105	-99.9	0.0	0.6	PLAZA HOME MORTGAGE INCORPORATED	8	4.45	104	-100.0	0.0	3.5

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Source: Ginnie Mae, Santander US Capital Markets

Ginnie Mae: Monthly Reset HECM

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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	Sun West	91	7.31	40	57.7	9.2	5.9	Guild Mortgage	147	7.23	18	40.9	11.1	8.0	Guild Mortgage	74	7.23	18	40.6	11.0	8.0
2	Guild Mortgage	169	7.04	19	42.7	13.5	9.6	Sun West	87	7.47	40	32.4	7.9	6.0	Sun West	79	7.39	41	29.2	7.6	5.9
3	Traditional Mortgage	781	7.00	32	19.4	8.8	7.4	The Money House	13	7.24	24	23.9	21.8	18.0	The Money House	11	7.19	22	8.5	15.1	14.0
4	The Money House	13	7.01	25	7.8	29.9	28.1	Traditional Mortgage	758	7.17	31	10.6	7.0	6.4	Traditional Mortgage	699	7.09	30	8.1	7.2	6.7
5	Finance of America	10,709	7.19	32	3.8	8.4	8.1	PLAZA HOME MORTGAGE INCORPORATED	211	7.32	39	7.8	8.1	7.5	PHH Mortgage	3,213	7.27	40	1.6	8.0	7.9
6	PLAZA HOME MORTGAGE INCORPORATED	223	7.16	39	2.7	10.0	9.8	Ginnie Mae/RMF	5,825	7.44	66	1.6	8.7	8.5	Ginnie Mae/RMF	6,022	7.32	69	1.1	9.5	9.4
7	Mortgage Assets Management	2,766	7.72	145	0.2	13.7	13.7	Finance of America	10,454	7.34	31	0.8	7.3	7.2	Mortgage Assets Management	3,320	7.48	142	0.6	14.2	14.2
8	Ginnie Mae/RMF	5,691	7.34	66	-1.5	9.2	9.4	PHH Mortgage	3,403	7.35	40	0.7	7.6	7.6	PLAZA HOME MORTGAGE INCORPORATED	187	7.26	41	0.5	7.9	7.9
9	The Money Source	0	8.39	93	-1.9	0.0	0.0	Mortgage Assets Management	2,940	7.71	144	-1.5	12.5	12.6	Finance of America	9,665	7.26	31	-0.3	7.3	7.3
10	PHH Mortgage	3,477	7.19	40	-2.7	8.2	8.4	The Money Source	0	8.38	92	-2.2	0.0	0.0	Longbridge Financial	4,424	7.03	50	-4.2	7.6	7.9
11	Longbridge Financial	4,753	7.00	42	-8.4	7.6	8.2	Longbridge Financial	4,668	7.16	44	-5.6	6.9	7.3	Mutual Of Omaha	573	7.37	17	-10.2	5.9	6.6
12	Mutual Of Omaha	916	7.25	19	-9.8	6.7	7.4	Mutual Of Omaha	812	7.42	18	-9.1	6.2	6.8	Cherry Creek	31	7.11	15	-27.2	4.6	6.2
13															The Money Source	0	8.19	89	-100.0	0.0	13.3

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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	Mutual Of Omaha	33	6.73	40	42.6	9.9	7.0	Traditional Mortgage	377	5.95	48	22.8	9.4	7.7	The Money House	22	5.56	61	41.8	11.1	8.0
2	Traditional Mortgage	377	6.14	50	29.2	10.6	8.3	Mutual Of Omaha	32	6.05	38	13.9	6.6	5.8	Traditional Mortgage	378	5.39	46	12.0	9.7	8.7
3	The Money Source	129	7.20	87	15.1	10.2	9.0	Mortgage Assets Management	563	6.68	97	5.5	9.0	8.6	Mutual Of Omaha	32	5.43	35	2.8	7.1	6.9
4	Ginnie Mae/RMF	10,196	6.63	71	3.1	9.8	9.5	Ginnie Mae/RMF	10,335	6.36	70	3.4	9.4	9.1	PHH Mortgage	3,014	5.72	68	2.1	10.5	10.3
5	Longbridge Financial	2,202	6.34	57	1.9	8.4	8.3	The Money House	22	6.08	63	0.3	5.8	5.7	Ginnie Mae/RMF	10,616	5.83	67	1.5	10.0	9.9
6	Mortgage Assets Management	552	6.93	98	-2.5	8.5	8.7	PHH Mortgage	2,974	6.24	71	-2.4	9.5	9.8	Mortgage Assets Management	582	6.13	94	-1.9	9.5	9.7
7	Finance of America	4,084	6.57	73	-4.3	9.4	9.8	Finance of America	4,110	6.31	71	-4.9	8.7	9.1	Finance of America	4,172	5.77	69	-2.3	9.7	9.9
8	PHH Mortgage	2,952	6.51	72	-4.9	10.3	10.8	PLAZA HOME MORTGAGE INCORPORATED	218	6.20	73	-5.2	8.2	8.6	Sun West	199	5.70	75	-5.3	10.0	10.5
9	PLAZA HOME MORTGAGE INCORPORATED	217	6.43	74	-13.2	8.5	9.8	Longbridge Financial	2,196	6.10	56	-5.3	7.2	7.6	Longbridge Financial	2,189	5.54	53	-6.8	7.5	8.0
10	Sun West	195	6.46	79	-35.2	6.5	9.9	The Money Source	134	7.02	86	-11.8	8.0	9.1	PLAZA HOME MORTGAGE INCORPORATED	222	5.72	71	-8.0	9.2	9.9
11	The Money House	22	6.37	65	-96.5	0.2	6.3	Sun West	196	6.21	78	-27.9	6.8	9.3	The Money Source	144	6.49	83	-15.4	8.2	9.6

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

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