



Santander US Capital Markets LLC

Historical Delinquency Ranking Private Label Securitization by Servicer

April 2024 Remits (March Performance)

April 27, 2024

MBS Strategy

Brian R. Landy, CFA

brian.landy@santander.us

646-776-7795

www.santandercib.com/sancap

©2024 Santander US Capital Markets LLC.

Table of Contents	Page
1 PLS Fixed Rate	3
1.1 Total	3
1.2 Prime Jumbo	4
1.3 Investor	5
1.4 Expanded Prime	6
2 Non-QM Fixed Rate	7
2.1 Total	7
2.2 Bank Statement	8
2.3 DSCR/Asset Depletion	9
3 Seasoned RPL Fixed Rate	10
3.1 Total	10

PLS: Fixed Rate Total

Table of Contents

Rank	3M Historical Horizon							6M Historical Horizon						12M Historical Horizon							
	Servicer	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref
1	Smaller Servicers	306	4.09	66	66.6	0.5	0.3	Smaller Servicers	299	4.02	67	50.5	0.5	0.3	PHH Mortgage	85	3.80	102	77.2	0.3	0.2
2	PHH Mortgage	82	3.80	107	66.2	0.5	0.3	PHH Mortgage	82	3.80	105	46.9	0.4	0.3	CMI	170	3.40	28	38.8	0.3	0.2
3	CMI	167	3.40	33	44.3	0.2	0.1	CMI	168	3.40	31	36.1	0.3	0.2	Flagstar	7,615	3.42	32	34.4	0.5	0.4
4	Cenlar	9,992	3.41	43	37.7	0.4	0.3	Flagstar	7,494	3.42	35	30.2	0.5	0.4	TIAA	68	4.67	68	25.3	1.8	1.4
5	Flagstar	7,444	3.42	36	26.6	0.5	0.4	Cenlar	10,050	3.41	41	29.6	0.4	0.3	Lima One Capital	933	5.88	19	25.1	1.8	1.4
6	Lima One Capital	965	6.00	22	23.4	2.4	1.9	United Shore	11,505	3.42	29	24.9	0.8	0.6	Cenlar	10,192	3.41	38	24.0	0.4	0.3
7	United Shore	11,416	3.42	31	23.3	0.8	0.7	Lima One Capital	974	6.00	21	24.1	2.1	1.7	United Shore	11,700	3.42	26	23.8	0.7	0.5
8	Chase	3,281	4.44	76	9.8	0.8	0.7	Chase	3,145	4.43	74	10.9	0.9	0.8	Community Loan Servicing	3,641	3.41	27	19.7	0.2	0.2
9	N/A	566	6.66	20	9.8	4.2	3.8	N/A	574	6.67	19	9.9	3.5	3.1	N/A	589	6.68	16	8.8	2.6	2.4
10	Selene	220	5.03	24	8.6	2.5	2.3	Rushmore Loan Mgmt	131	4.77	52	8.7	1.9	1.7	Smaller Servicers	287	3.95	68	8.7	0.4	0.3
11	UNITED WHOLESALE MORTGAGE LLC	1,998	6.57	10	8.5	0.3	0.3	Community Loan Servicing	3,428	3.42	30	7.0	0.2	0.2	Chase	2,871	4.30	74	7.7	0.9	0.8
12	AmWest Funding	669	6.67	17	4.3	2.2	2.1	BSI Financial	1,408	5.23	25	6.6	1.6	1.5	UNITED WHOLESALE MORTGAGE LLC	1,245	6.45	9	7.0	0.4	0.4
13	Fay Servicing	3,293	4.41	29	3.8	1.5	1.4	TIAA	65	4.67	71	6.5	1.7	1.6	BSI Financial	1,379	5.12	23	6.4	1.3	1.2
14	Rushmore Loan Mgmt	129	4.76	54	2.9	2.5	2.4	Bayview Financial	36	5.31	60	4.8	2.2	2.1	AmWest Funding	587	6.35	15	4.5	1.9	1.8
15	BSI Financial	1,395	5.22	27	2.5	1.6	1.5	Selene	222	5.03	22	4.0	3.1	3.0	Rushmore Loan Mgmt	147	4.55	47	3.1	1.3	1.3
16	A&D Mortgage	1,570	7.27	18	0.5	3.6	3.6	AmWest Funding	630	6.53	17	3.3	2.2	2.2	Quicken	5,826	3.25	26	2.8	0.3	0.3
17	Bayview Financial	29	5.31	62	-0.0	1.7	1.7	Fay Servicing	3,488	4.30	28	3.3	1.3	1.2	Lakeview	2,264	3.60	26	2.2	0.2	0.2
18	AmeriHome Mortgage	147	3.81	46	-0.0	0.4	0.4	UNITED WHOLESALE MORTGAGE LLC	1,787	6.52	9	0.2	0.4	0.4	Fay Servicing	3,580	4.26	26	1.3	1.0	1.0
19	Nationstar	1,163	4.38	50	-0.1	1.4	1.4	A&D Mortgage	1,592	7.28	16	-0.4	3.2	3.2	Bayview Financial	41	5.32	57	1.2	2.5	2.4
20	Community Loan Servicing	3,093	3.46	31	-2.3	0.2	0.2	Quicken	5,739	3.25	29	-2.0	0.4	0.4	loanDepot.com	5,396	3.30	25	0.2	0.4	0.4
21	Lakeview	2,218	3.60	31	-2.4	0.2	0.2	Citadel Servicing Corp	157	5.23	24	-2.1	1.9	2.0	A&D Mortgage	1,610	7.27	14	-0.4	2.6	2.6
22	loanDepot.com	5,447	3.35	29	-4.8	0.5	0.5	Nationstar	1,217	4.40	48	-3.0	1.4	1.4	Selene	213	4.97	20	-0.5	3.0	3.0
23	Carrington	168	4.87	27	-4.9	3.5	3.7	loanDepot.com	5,452	3.34	28	-5.6	0.4	0.4	Nationstar	1,243	4.43	44	-3.1	1.3	1.3
24	Citadel Servicing Corp	155	5.23	26	-5.4	2.5	2.6	Carrington	170	4.88	25	-6.5	2.8	2.9	Citadel Servicing Corp	147	5.23	22	-3.7	1.1	1.2
25	Quicken	5,701	3.25	30	-6.0	0.4	0.5	Specialized Loan Servicing	4,089	4.44	25	-9.3	0.2	0.2	Carrington	172	4.89	22	-8.4	2.0	2.2
26	PNC Mortgage	266	3.86	94	-8.7	0.3	0.3	Select Portfolio	9,234	4.30	35	-11.0	0.7	0.8	Select Portfolio	8,876	4.18	34	-12.2	0.6	0.7
27	Select Portfolio	9,572	4.40	35	-10.9	0.7	0.8	Lakeview	2,231	3.60	29	-12.8	0.2	0.2	PNC Mortgage	276	3.86	90	-14.4	0.4	0.5
28	New Residential	44,077	3.86	32	-13.5	0.4	0.4	AmeriHome Mortgage	148	3.81	44	-13.3	0.3	0.4	New Residential	42,595	3.68	29	-16.8	0.3	0.3
29	PennyMac	2,522	4.09	30	-18.4	0.1	0.2	New Residential	43,589	3.80	31	-15.2	0.3	0.4	AmeriHome Mortgage	151	3.82	41	-17.8	0.4	0.5
30	TIAA	64	4.67	72	-18.8	1.8	2.2	PNC Mortgage	270	3.86	93	-25.7	0.3	0.4	Specialized Loan Servicing	3,548	4.05	26	-18.2	0.2	0.2
31	Specialized Loan Servicing	4,329	4.59	26	-24.4	0.2	0.3	PennyMac	2,378	3.89	30	-26.2	0.1	0.1	First Republic	689	3.65	91	-30.1	0.3	0.4
32	Wells Fargo	4,099	3.37	38	-38.2	0.2	0.2	First Republic	561	3.66	88	-32.1	0.2	0.4	PennyMac	2,261	3.69	28	-33.8	0.1	0.1
33	Caliber Home Loans	158	3.65	32	-39.7	0.1	0.2	ServiceMac	2,663	3.05	28	-39.2	0.1	0.1	Wells Fargo	4,194	3.37	34	-36.7	0.1	0.2
34	First Republic	446	3.69	81	-46.4	0.2	0.3	Caliber Home Loans	158	3.65	31	-41.5	0.1	0.2	ServiceMac	2,730	3.05	25	-36.9	0.1	0.1
35	Provident Funding	1,960	2.87	35	-47.4	0.1	0.1	Wells Fargo	4,129	3.37	37	-44.6	0.1	0.2	Provident Funding	1,999	2.87	31	-48.8	0.0	0.1
36	LoanCare	510	3.38	30	-48.4	0.2	0.3	LoanCare	513	3.38	29	-50.2	0.1	0.3	LoanCare	521	3.38	26	-51.9	0.1	0.3
37	ServiceMac	2,590	3.05	30	-49.5	0.1	0.2	Provident Funding	1,971	2.87	34	-54.9	0.0	0.1	Caliber Home Loans	160	3.65	28	-58.6	0.1	0.1
38	Johnson Bank	55	3.26	51	-100.0	0.0	0.1	Johnson Bank	56	3.26	50	-100.0	0.0	0.1	Johnson Bank	57	3.26	46	-100.0	0.0	0.1
39	RENOVO	68	5.41	22	-100.0	0.0	0.5	RENOVO	68	5.42	20	-100.0	0.0	0.4	RENOVO	70	5.42	17	-100.0	0.0	0.4
40	RRAC/Cenlar	44	4.19	98	-100.0	0.0	1.3	RRAC/Cenlar	44	4.19	97	-100.0	0.0	1.2	RRAC/Cenlar	45	4.20	94	-100.0	0.0	1.1
41	USAA	43	3.89	51	-100.0	0.0	0.0	USAA	44	3.89	49	-100.0	0.0	0.0	USAA	45	3.89	46	-100.0	0.0	0.1

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

Source: CoreLogic, Santander US Capital Markets

PLS: Fixed Rate Prime Jumbo

Table of Contents

Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Servicer	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref
1	Smaller Servicers	258	4.04	71	94.6	0.5	0.3	Smaller Servicers	254	4.02	71	68.7	0.6	0.3	PHH Mortgage	83	3.80	102	77.2	0.4	0.2
2	PHH Mortgage	80	3.80	107	66.2	0.5	0.3	PHH Mortgage	81	3.80	106	46.9	0.4	0.3	BSI Financial	477	3.01	31	62.6	0.2	0.1
3	Flagstar	3,137	3.15	40	42.2	0.6	0.4	Flagstar	3,155	3.15	38	42.6	0.6	0.4	Flagstar	3,203	3.15	35	48.6	0.6	0.4
4	Cenlar	4,696	3.43	57	32.8	0.5	0.4	United Shore	8,725	3.40	29	26.6	0.9	0.7	United Shore	8,873	3.40	26	24.5	0.8	0.6
5	United Shore	8,658	3.40	30	25.6	1.0	0.8	BSI Financial	470	3.01	34	26.5	0.3	0.2	Cenlar	4,794	3.43	53	23.2	0.4	0.3
6	AmWest Funding	355	6.63	17	13.9	3.9	3.5	Cenlar	4,723	3.43	56	23.7	0.5	0.4	TIAA	42	4.49	71	23.2	2.8	2.3
7	BSI Financial	466	2.99	36	11.3	0.4	0.3	AmWest Funding	335	6.50	17	14.9	3.7	3.3	AmWest Funding	313	6.35	15	16.5	3.3	2.8
8	Chase	3,067	4.43	76	10.0	0.8	0.8	Rushmore Loan Mgmt	94	4.51	63	11.5	2.0	1.8	Smaller Servicers	243	3.97	72	15.9	0.4	0.4
9	UNITED WHOLESale MORTGAGE LLC	1,998	6.57	10	8.5	0.3	0.3	Chase	2,940	4.41	74	11.4	0.9	0.8	Chase	2,671	4.26	75	8.6	0.9	0.9
10	Rushmore Loan Mgmt	92	4.50	65	7.2	2.6	2.4	TIAA	40	4.48	74	7.3	2.7	2.5	UNITED WHOLESale MORTGAGE LLC	1,245	6.45	9	7.0	0.4	0.4
11	A&D Mortgage	758	7.26	18	4.7	5.0	4.7	A&D Mortgage	767	7.27	17	3.2	4.3	4.2	Rushmore Loan Mgmt	93	4.47	62	6.5	1.8	1.7
12	Community Loan Servicing	1,067	3.00	33	3.6	0.1	0.1	UNITED WHOLESale MORTGAGE LLC	1,787	6.52	9	0.2	0.4	0.4	Quicken	5,496	3.18	25	3.5	0.3	0.3
13	Citadel Servicing Corp	82	5.22	26	-0.0	4.2	4.2	Bayview Financial	8	4.48	64	-0.0	3.1	3.1	A&D Mortgage	774	7.26	14	2.5	3.7	3.6
14	Bayview Financial	7	4.48	66	-0.0	1.4	1.4	Citadel Servicing Corp	83	5.22	25	-0.0	3.1	3.1	Bayview Financial	9	4.49	62	-0.0	4.1	4.1
15	Selene	83	4.11	25	-1.8	3.5	3.6	Selene	83	4.10	24	-1.4	4.4	4.4	Citadel Servicing Corp	78	5.22	22	-0.0	1.8	1.8
16	Carrington	97	5.00	27	-2.2	5.4	5.5	Quicken	5,416	3.18	28	-2.5	0.4	0.4	loanDepot.com	4,391	3.26	25	-0.5	0.4	0.4
17	loanDepot.com	4,408	3.32	29	-5.7	0.5	0.5	Community Loan Servicing	1,344	3.00	32	-3.0	0.1	0.1	Selene	84	4.11	21	-1.7	5.0	5.0
18	Quicken	5,381	3.18	29	-6.6	0.4	0.4	Carrington	98	5.02	25	-3.7	4.2	4.4	Carrington	100	5.03	22	-3.9	3.2	3.3
19	PNC Mortgage	259	3.84	94	-8.7	0.3	0.3	loanDepot.com	4,407	3.31	28	-7.3	0.4	0.5	PNC Mortgage	269	3.84	90	-14.2	0.4	0.5
20	Select Portfolio	6,651	4.17	37	-12.3	0.4	0.5	Select Portfolio	6,337	4.04	37	-11.3	0.4	0.4	Select Portfolio	5,948	3.85	37	-14.9	0.4	0.4
21	New Residential	31,455	3.65	33	-16.0	0.3	0.3	Specialized Loan Servicing	3,196	4.23	25	-14.4	0.2	0.2	LoanCare	76	2.99	27	-17.0	0.2	0.3
22	TIAA	39	4.47	76	-19.3	2.8	3.4	New Residential	31,078	3.59	32	-17.6	0.3	0.3	New Residential	30,362	3.47	30	-17.8	0.2	0.3
23	Wells Fargo	2,954	3.24	42	-34.9	0.2	0.3	PNC Mortgage	263	3.84	93	-25.7	0.3	0.4	Community Loan Servicing	1,501	3.00	29	-21.3	0.1	0.1
24	Provident Funding	1,399	2.81	37	-37.2	0.1	0.1	LoanCare	75	2.99	30	-26.4	0.3	0.4	Specialized Loan Servicing	2,816	3.87	25	-25.0	0.1	0.2
25	Specialized Loan Servicing	3,422	4.42	25	-39.4	0.1	0.2	Fay Servicing	1,061	3.17	32	-33.7	0.1	0.2	Wells Fargo	3,021	3.24	37	-37.5	0.1	0.2
26	Fay Servicing	867	3.26	33	-41.5	0.2	0.3	ServiceMac	2,372	2.97	28	-39.8	0.1	0.1	ServiceMac	2,433	2.97	25	-39.5	0.1	0.1
27	LoanCare	74	2.98	31	-46.3	0.1	0.2	Provident Funding	1,408	2.81	35	-41.7	0.1	0.1	Fay Servicing	1,172	3.13	29	-40.0	0.1	0.2
28	ServiceMac	2,301	2.97	30	-49.5	0.1	0.1	Wells Fargo	2,976	3.24	40	-44.6	0.1	0.2	Provident Funding	1,428	2.81	32	-40.5	0.1	0.1
29	Nationstar	510	4.39	78	-51.7	0.3	0.7	Nationstar	558	4.44	72	-52.1	0.4	0.8	First Republic	617	3.60	90	-41.6	0.2	0.3
30	AmeriHome Mortgage	26	4.35	55	-51.9	0.9	1.8	First Republic	502	3.62	87	-54.8	0.1	0.2	Nationstar	591	4.46	67	-48.8	0.4	0.8
31	First Republic	399	3.64	79	-100.0	0.0	0.2	AmeriHome Mortgage	27	4.32	53	-73.2	0.4	1.6	AmeriHome Mortgage	27	4.32	50	-53.0	1.1	2.3
32	Johnson Bank	55	3.26	51	-100.0	0.0	0.1	Johnson Bank	56	3.26	50	-100.0	0.0	0.1	Johnson Bank	57	3.26	46	-100.0	0.0	0.1
33	Lakeview	0	2.99	31	-100.0	0.0	0.0	Lakeview	0	2.99	29	-100.0	0.0	0.0	Lakeview	0	2.99	26	-100.0	0.0	0.0
34	PennyMac	273	5.98	37	-100.0	0.0	0.2	PennyMac	220	5.72	44	-100.0	0.0	0.2	PennyMac	165	5.32	55	-100.0	0.0	0.2
35	RRAC/Cenlar	44	4.19	98	-100.0	0.0	1.3	RRAC/Cenlar	44	4.19	97	-100.0	0.0	1.2	RRAC/Cenlar	45	4.20	94	-100.0	0.0	1.1
36	USAA	43	3.89	51	-100.0	0.0	0.0	USAA	44	3.89	49	-100.0	0.0	0.0	USAA	45	3.89	46	-100.0	0.0	0.1

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

PLS: Fixed Rate Investor

Table of Contents

Rank	3M Historical Horizon							6M Historical Horizon						12M Historical Horizon							
	Servicer	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref
1	AmeriHome Mortgage	121	3.69	44	183.0	0.3	0.1	AmeriHome Mortgage	121	3.69	42	161.2	0.3	0.1	TIAA	19	5.16	61	129.9	0.2	0.1
2	Cenlar	5,296	3.39	30	45.3	0.3	0.2	Cenlar	5,327	3.39	28	37.6	0.3	0.2	AmeriHome Mortgage	124	3.71	39	114.9	0.3	0.1
3	CMI	167	3.40	33	44.3	0.2	0.1	CMI	168	3.40	31	36.1	0.3	0.2	CMI	170	3.40	28	38.8	0.3	0.2
4	Lima One Capital	965	6.00	22	23.4	2.4	1.9	Lima One Capital	974	6.00	21	24.1	2.1	1.7	Community Loan Servicing	2,140	3.69	25	34.3	0.3	0.2
5	Selene	138	5.58	23	23.0	1.9	1.6	Flagstar	4,338	3.62	32	17.6	0.4	0.3	Lima One Capital	933	5.88	19	25.1	1.8	1.4
6	Nationstar	653	4.37	28	14.5	2.3	2.0	Nationstar	659	4.37	27	13.9	2.2	1.9	Cenlar	5,398	3.39	25	24.9	0.3	0.3
7	Flagstar	4,307	3.61	34	10.0	0.3	0.3	United Shore	2,780	3.45	31	11.3	0.3	0.3	Flagstar	4,412	3.62	29	20.7	0.4	0.3
8	N/A	566	6.66	20	9.8	4.2	3.8	Community Loan Servicing	2,084	3.69	28	11.3	0.2	0.2	United Shore	2,827	3.45	28	19.0	0.3	0.3
9	Fay Servicing	2,342	4.84	27	6.2	2.0	1.9	Selene	139	5.59	22	10.8	2.3	2.1	Nationstar	652	4.40	24	14.4	2.1	1.8
10	United Shore	2,759	3.45	32	4.8	0.3	0.3	N/A	574	6.67	19	9.9	3.5	3.1	N/A	589	6.68	16	8.8	2.6	2.4
11	loanDepot.com	1,038	3.45	28	2.2	0.3	0.3	Bayview Financial	28	5.56	59	7.1	2.0	1.8	loanDepot.com	1,005	3.45	24	4.8	0.3	0.3
12	BSI Financial	929	6.34	22	1.8	2.2	2.2	BSI Financial	938	6.35	21	5.5	2.3	2.1	Fay Servicing	2,321	4.84	23	4.4	1.4	1.4
13	Specialized Loan Servicing	844	5.25	22	0.8	0.4	0.4	loanDepot.com	1,045	3.45	26	5.5	0.3	0.3	BSI Financial	902	6.23	19	4.2	1.9	1.8
14	First Republic	37	4.03	96	-0.0	2.2	2.2	Fay Servicing	2,341	4.83	26	5.4	1.8	1.7	Lakeview	2,264	3.60	26	2.2	0.2	0.2
15	Bayview Financial	22	5.56	60	-0.0	1.8	1.8	Quicken	295	4.36	46	3.1	0.6	0.5	Bayview Financial	32	5.56	56	2.0	2.0	2.0
16	TIAA	18	5.15	66	-0.0	0.2	0.2	Rushmore Loan Mgmt	37	5.42	23	0.1	1.5	1.5	Selene	129	5.53	19	1.8	1.7	1.7
17	Quicken	292	4.36	48	-1.0	0.6	0.6	First Republic	49	4.02	102	-0.0	1.7	1.7	First Republic	62	4.01	103	-0.0	1.3	1.3
18	Lakeview	2,218	3.60	31	-2.4	0.2	0.2	Specialized Loan Servicing	828	5.20	21	-0.8	0.4	0.4	Quicken	302	4.36	43	-3.8	0.5	0.5
19	Chase	214	4.69	70	-2.9	0.1	0.1	A&D Mortgage	825	7.28	16	-6.5	2.1	2.3	A&D Mortgage	836	7.28	13	-5.8	1.6	1.7
20	Community Loan Servicing	2,026	3.70	30	-4.2	0.2	0.2	Select Portfolio	2,566	4.87	27	-11.8	1.4	1.5	Specialized Loan Servicing	666	4.76	22	-11.0	0.3	0.4
21	PennyMac	2,249	3.86	29	-4.4	0.1	0.1	Citadel Servicing Corp	74	5.24	24	-12.3	0.6	0.7	Select Portfolio	2,591	4.83	24	-11.4	1.1	1.3
22	A&D Mortgage	812	7.27	18	-6.7	2.4	2.5	Lakeview	2,231	3.60	29	-12.8	0.2	0.2	Rushmore Loan Mgmt	54	4.68	22	-12.5	0.5	0.6
23	Rushmore Loan Mgmt	37	5.40	24	-8.0	2.2	2.4	New Residential	11,987	4.31	27	-14.1	0.5	0.5	New Residential	11,696	4.18	24	-18.8	0.4	0.4
24	Select Portfolio	2,592	4.93	28	-10.8	1.5	1.7	PennyMac	2,157	3.70	28	-16.3	0.1	0.1	Citadel Servicing Corp	69	5.24	21	-19.6	0.4	0.5
25	New Residential	12,103	4.37	28	-11.6	0.5	0.6	Carrington	71	4.69	25	-23.0	0.8	1.0	ServiceMac	297	3.65	26	-22.9	0.2	0.2
26	Carrington	71	4.69	27	-22.9	0.9	1.1	TIAA	19	5.15	64	-23.8	0.1	0.1	PennyMac	2,095	3.56	26	-26.8	0.1	0.1
27	Citadel Servicing Corp	73	5.24	25	-38.4	0.5	0.8	Chase	205	4.73	66	-27.9	0.1	0.1	Chase	200	4.78	59	-31.9	0.2	0.3
28	Caliber Home Loans	158	3.65	32	-39.7	0.1	0.2	ServiceMac	292	3.65	29	-35.9	0.1	0.2	Wells Fargo	1,173	3.69	26	-34.1	0.1	0.2
29	LoanCare	436	3.45	30	-48.7	0.2	0.3	Caliber Home Loans	158	3.65	31	-41.5	0.1	0.2	Carrington	72	4.70	22	-37.2	0.4	0.7
30	ServiceMac	290	3.65	31	-49.5	0.1	0.2	AmWest Funding	295	6.56	17	-44.4	0.5	0.9	AmWest Funding	273	6.35	15	-46.1	0.4	0.8
31	Wells Fargo	1,145	3.69	30	-49.6	0.1	0.2	Wells Fargo	1,154	3.69	29	-44.4	0.1	0.2	Caliber Home Loans	160	3.65	28	-58.6	0.1	0.1
32	AmWest Funding	314	6.71	17	-53.2	0.3	0.7	LoanCare	439	3.45	29	-55.7	0.1	0.3	LoanCare	445	3.45	26	-58.7	0.1	0.3
33	PHH Mortgage	0	3.63	86	-100.0	0.0	0.0	PHH Mortgage	0	3.62	84	-100.0	0.0	0.0	Smaller Servicers	37	3.70	34	-67.2	0.1	0.2
34	PNC Mortgage	7	4.58	78	-100.0	0.0	0.0	PNC Mortgage	7	4.58	77	-100.0	0.0	0.0	Provident Funding	571	3.01	27	-67.6	0.0	0.1
35	Provident Funding	560	3.01	32	-100.0	0.0	0.1	Provident Funding	564	3.01	30	-100.0	0.0	0.1	PHH Mortgage	1	3.67	87	-100.0	0.0	0.0
36	RENOVO	68	5.41	22	-100.0	0.0	0.5	RENOVO	68	5.42	20	-100.0	0.0	0.4	PNC Mortgage	7	4.58	74	-100.0	0.0	0.0
37	Smaller Servicers	42	4.31	34	-100.0	0.0	0.3	Smaller Servicers	38	3.91	35	-100.0	0.0	0.3	RENOVO	70	5.42	17	-100.0	0.0	0.4

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

PLS: Fixed Rate Expanded Prime

[Table of Contents](#)

Rank	3M Historical Horizon							6M Historical Horizon						12M Historical Horizon							
	Servicer	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref
1	Quicken	28	4.50	56	-0.0	3.6	3.6	Quicken	28	4.50	54	-0.0	4.0	4.0	Specialized Loan Servicing	67	4.67	91	38.9	0.4	0.3
2	New Residential	519	4.91	69	-0.0	1.9	1.9	New Residential	524	4.91	68	-0.0	2.0	2.0	New Residential	537	4.91	64	0.2	2.0	2.0
3	Select Portfolio	329	4.94	55	-0.0	1.0	1.0	Fay Servicing	86	3.98	64	-0.0	1.1	1.1	Quicken	29	4.50	51	-0.0	3.8	3.8
4	Fay Servicing	85	3.97	65	-0.0	0.8	0.8	Select Portfolio	331	4.94	54	-0.0	1.1	1.1	Fay Servicing	87	3.98	61	-0.0	1.0	1.0
5	Specialized Loan Servicing	64	4.67	95	-0.0	0.5	0.5	Specialized Loan Servicing	65	4.67	94	-0.0	0.3	0.3	Select Portfolio	338	4.94	51	-0.2	1.1	1.1
6	First Republic	10	4.22	74	-100.0	0.0	0.0	First Republic	10	4.22	73	-100.0	0.0	0.0	First Republic	11	4.22	69	-100.0	0.0	0.9
7	PHH Mortgage	1	3.95	106	-100.0	0.0	0.0	PHH Mortgage	1	3.95	104	-100.0	0.0	0.0	PHH Mortgage	1	3.95	101	-100.0	0.0	0.0
8	Smaller Servicers	6	4.58	83	-100.0	0.0	0.0	Smaller Servicers	6	4.59	81	-100.0	0.0	0.0	Smaller Servicers	6	4.59	77	-100.0	0.0	0.0
9	TIAA	7	4.46	69	-100.0	0.0	0.0	TIAA	7	4.46	68	-100.0	0.0	0.0	TIAA	7	4.47	65	-100.0	0.0	0.0

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

Non-QM: Fixed Rate Total

Table of Contents

Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Servicer	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref
1	LoanCare	833	5.66	24	6.6	5.9	5.5	LoanCare	844	5.66	22	9.0	5.9	5.4	LoanCare	856	5.66	19	9.2	4.9	4.5
2	Selene	1,404	5.15	30	6.4	5.0	4.7	CHANGE LENDING LLC	198	7.32	18	5.5	9.0	8.6	A&D Mortgage	2,563	5.64	19	6.2	2.6	2.4
3	CHANGE LENDING LLC	195	7.31	19	6.1	9.1	8.6	A&D MTG	347	8.61	8	4.5	2.1	2.0	AmWest Funding	2,952	5.09	24	5.0	1.5	1.5
4	AmWest Funding	3,090	5.30	27	5.3	2.0	1.9	A&D Mortgage	2,855	6.00	20	4.5	3.0	2.9	CHANGE LENDING LLC	205	7.33	15	4.1	6.9	6.6
5	New Residential	11,306	6.78	19	1.9	2.8	2.7	AmWest Funding	3,068	5.26	26	4.3	1.8	1.7	New Residential	9,043	6.32	19	3.2	2.2	2.1
6	A&D Mortgage	3,142	6.27	19	1.9	3.1	3.0	Selene	1,419	5.15	28	3.8	4.6	4.5	N/A	5,708	5.28	27	2.4	2.3	2.3
7	N/A	5,627	5.33	31	1.4	2.9	2.9	New Residential	10,606	6.65	19	3.6	2.5	2.4	A&D MTG	233	8.61	7	2.0	3.4	3.4
8	Rushmore Loan Mgmt	2,351	5.61	25	0.9	2.9	2.9	Rushmore Loan Mgmt	2,324	5.55	24	0.3	2.6	2.6	Selene	1,454	5.16	25	1.4	4.1	4.0
9	UWM	30	4.05	47	-0.0	3.0	3.0	N/A	5,684	5.33	29	0.2	2.6	2.6	Rushmore Loan Mgmt	2,466	5.51	21	0.7	1.8	1.8
10	East West Bank	7	5.90	175	-0.0	1.4	1.4	UWM	31	4.05	46	-0.0	1.9	1.9	UWM	31	4.06	43	-0.0	2.4	2.4
11	A&D MTG	342	8.61	9	-0.4	2.3	2.3	East West Bank	7	5.90	174	-0.0	0.7	0.7	East West Bank	8	5.89	171	-0.0	0.7	0.7
12	Select Portfolio	24,693	5.74	25	-1.0	2.7	2.7	Select Portfolio	23,656	5.66	25	-1.2	2.5	2.6	Northpointe Bank	505	6.48	15	-0.9	1.4	1.4
13	Citadel Servicing Corp	3,025	7.06	20	-1.8	2.4	2.5	Northpointe Bank	533	6.63	17	-1.2	1.9	1.9	Select Portfolio	21,902	5.47	23	-1.5	2.2	2.3
14	Northpointe Bank	535	6.68	18	-2.3	2.1	2.1	Citadel Servicing Corp	2,754	6.87	20	-2.5	2.2	2.2	Specialized Loan Servicing	532	5.88	22	-3.3	2.3	2.3
15	Fay Servicing	491	7.28	19	-2.7	2.8	2.9	Specialized Loan Servicing	546	5.92	24	-2.9	2.8	2.9	BSI Financial	267	6.43	50	-3.6	2.2	2.2
16	Nationstar	3,373	5.54	27	-4.0	2.1	2.2	Fay Servicing	405	7.18	19	-7.2	2.6	2.9	Citadel Servicing Corp	2,244	6.45	21	-3.7	2.0	2.1
17	Specialized Loan Servicing	546	5.94	26	-5.2	2.9	3.0	Nationstar	3,435	5.57	25	-7.4	1.8	1.9	Nationstar	3,318	5.59	22	-8.4	1.4	1.6
18	BSI Financial	256	6.40	55	-7.5	2.5	2.7	BSI Financial	259	6.41	53	-9.9	2.3	2.5	Fay Servicing	236	7.00	22	-10.5	2.5	2.8
19	Carrington	576	6.30	25	-19.8	3.0	3.8	Planet Home Lending	973	5.26	22	-17.9	1.3	1.6	Carrington	505	6.03	24	-18.3	2.6	3.1
20	Planet Home Lending	1,071	5.55	22	-20.8	1.5	1.8	Carrington	591	6.33	24	-18.2	3.0	3.6	Planet Home Lending	891	5.06	21	-20.2	1.1	1.4
21	Lima One Capital	26	7.14	51	-43.4	1.6	2.8	Lima One Capital	27	7.13	50	-42.4	1.5	2.7	Lima One Capital	29	7.13	46	-25.1	2.1	2.8
22	Avidia Bank	4	5.44	117	-100.0	0.0	0.0	Avidia Bank	4	5.44	116	-100.0	0.0	0.0	Avidia Bank	4	5.44	112	-100.0	0.0	0.0
23	HomeBridge	6	4.91	66	-100.0	0.0	0.0	HomeBridge	6	4.91	64	-100.0	0.0	0.0	HomeBridge	6	4.91	61	-100.0	0.0	0.0
24	METROCITY	57	4.50	26	-100.0	0.0	0.0	METROCITY	58	4.50	24	-100.0	0.0	0.0	METROCITY	60	4.50	21	-100.0	0.0	0.0
25	PennyMac	43	7.29	10	-100.0	0.0	0.1	PennyMac	43	7.29	8	-100.0	0.0	0.1	PennyMac	22	7.29	8	-100.0	0.0	0.1
26															Quontic Bank	5	8.25	6	-100.0	0.0	0.0
27															UNITED WHOLESALE MORTGAGE	1	8.61	4			

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

Non-QM: Fixed Rate Bank Statement

Table of Contents

Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Servicer	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref
1	Selene	1,060	5.13	30	7.5	5.1	4.7	AmWest Funding	2,182	5.29	27	6.8	2.2	2.1	A&D Mortgage	1,786	5.63	19	8.8	3.0	2.7
2	AmWest Funding	2,196	5.33	28	7.5	2.5	2.3	A&D Mortgage	2,001	6.00	20	6.6	3.5	3.3	AmWest Funding	2,095	5.11	25	7.0	2.0	1.8
3	N/A	3,640	5.21	31	3.2	3.0	2.9	A&D MTG	277	8.57	8	4.9	2.5	2.4	N/A	3,677	5.16	27	5.1	2.5	2.4
4	A&D Mortgage	2,210	6.27	19	3.1	3.4	3.3	Selene	1,072	5.13	29	3.5	4.6	4.5	A&D MTG	186	8.57	7	2.2	4.0	3.9
5	Rushmore Loan Mgmt	1,601	5.51	25	1.9	2.8	2.7	New Residential	7,229	6.38	20	3.3	2.5	2.4	New Residential	6,243	6.05	20	2.2	2.1	2.1
6	New Residential	7,713	6.53	21	1.4	2.7	2.6	N/A	3,676	5.22	29	2.3	2.7	2.6	Rushmore Loan Mgmt	1,705	5.40	22	1.2	1.7	1.7
7	Citadel Servicing Corp	2,163	7.02	21	0.1	2.8	2.8	Rushmore Loan Mgmt	1,582	5.43	24	0.6	2.5	2.5	Selene	1,100	5.14	25	0.7	4.0	4.0
8	UWM	30	4.05	47	-0.0	3.0	3.0	UWM	31	4.05	46	-0.0	1.9	1.9	UWM	31	4.06	43	-0.0	2.4	2.4
9	A&D MTG	273	8.57	9	-0.3	2.7	2.7	Citadel Servicing Corp	1,961	6.84	21	-0.5	2.6	2.6	Citadel Servicing Corp	1,592	6.43	23	-0.6	2.5	2.5
10	Select Portfolio	18,008	5.72	26	-0.4	3.0	3.0	Specialized Loan Servicing	339	5.91	24	-0.6	3.7	3.8	Northpointe Bank	364	6.39	15	-0.9	1.4	1.4
11	Nationstar	2,800	5.53	27	-3.1	2.3	2.4	Select Portfolio	17,248	5.64	25	-0.7	2.8	2.8	Select Portfolio	15,956	5.45	24	-1.0	2.5	2.5
12	Specialized Loan Servicing	340	5.92	25	-3.8	3.6	3.8	Northpointe Bank	386	6.56	17	-2.0	1.9	2.0	Specialized Loan Servicing	330	5.86	21	-1.0	3.1	3.2
13	Northpointe Bank	390	6.63	18	-6.7	1.9	2.0	Nationstar	2,847	5.56	25	-6.7	2.0	2.1	Nationstar	2,731	5.58	22	-7.6	1.6	1.8
14	Fay Servicing	265	7.82	15	-18.5	2.6	3.2	BSI Financial	114	6.01	51	-16.3	3.2	3.8	BSI Financial	116	6.02	48	-8.9	3.2	3.5
15	Carrington	377	6.55	27	-19.3	4.2	5.2	LoanCare	118	5.40	20	-17.3	4.3	5.2	LoanCare	120	5.40	17	-10.1	3.8	4.2
16	BSI Financial	113	6.01	53	-20.8	3.1	3.9	Carrington	389	6.58	26	-17.6	4.0	4.9	Carrington	337	6.27	26	-17.5	3.5	4.2
17	Planet Home Lending	645	5.54	22	-23.5	1.7	2.3	Planet Home Lending	588	5.25	22	-20.1	1.5	1.9	Planet Home Lending	534	5.03	20	-23.1	1.3	1.7
18	LoanCare	117	5.40	21	-26.4	4.0	5.5	Fay Servicing	208	7.78	14	-26.0	2.7	3.6	Fay Servicing	112	7.64	16	-32.5	2.6	3.8
19	Avidia Bank	3	5.38	114	-100.0	0.0	0.0	Avidia Bank	3	5.38	112	-100.0	0.0	0.0	Avidia Bank	3	5.38	109	-100.0	0.0	0.0
20	East West Bank	1	6.09	213	-100.0	0.0	0.0	East West Bank	1	6.09	212	-100.0	0.0	0.0	East West Bank	2	6.06	209	-100.0	0.0	0.0
21	HomeBridge	6	4.91	66	-100.0	0.0	0.0	HomeBridge	6	4.91	64	-100.0	0.0	0.0	HomeBridge	6	4.91	61	-100.0	0.0	0.0
22	METROCITY	57	4.50	26	-100.0	0.0	0.0	METROCITY	58	4.50	24	-100.0	0.0	0.0	METROCITY	60	4.50	21	-100.0	0.0	0.0
23	PennyMac	43	7.29	10	-100.0	0.0	0.1	PennyMac	43	7.29	8	-100.0	0.0	0.1	PennyMac	22	7.29	8	-100.0	0.0	0.1
24														Quontic Bank	5	8.25	6	-100.0	0.0	0.0	
25														UNITED WHOLESALE MORTGAGE	1	8.61	4				

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

Non-QM: Fixed Rate DSCR/Asset Depletion

Table of Contents

Rank	3M Historical Horizon							6M Historical Horizon						12M Historical Horizon							
	Servicer	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref
1	Fay Servicing	226	6.65	24	18.9	3.0	2.5	Fay Servicing	197	6.55	24	19.3	2.6	2.2	Fay Servicing	124	6.43	27	23.1	2.4	2.0
2	BSI Financial	143	6.72	56	15.3	2.1	1.8	LoanCare	725	5.70	22	13.0	6.2	5.5	LoanCare	736	5.70	19	12.2	5.1	4.5
3	LoanCare	717	5.70	24	11.9	6.2	5.5	CHANGE LENDING LLC	198	7.32	18	5.5	9.0	8.6	BSI Financial	151	6.74	52	7.2	1.4	1.3
4	Northpointe Bank	145	6.84	19	6.5	2.7	2.5	Selene	347	5.20	28	4.6	4.7	4.5	New Residential	2,800	6.94	16	5.9	2.2	2.1
5	CHANGE LENDING LLC	195	7.31	19	6.1	9.1	8.6	New Residential	3,376	7.22	16	4.0	2.6	2.5	CHANGE LENDING LLC	205	7.33	15	4.1	6.9	6.6
6	New Residential	3,593	7.31	17	3.0	3.0	2.9	BSI Financial	145	6.72	55	3.0	1.5	1.5	Selene	354	5.22	25	3.6	4.2	4.0
7	Selene	344	5.20	30	2.8	4.8	4.6	Northpointe Bank	147	6.83	17	0.7	1.7	1.7	East West Bank	6	5.85	161	-0.0	0.9	0.9
8	East West Bank	6	5.86	166	-0.0	1.8	1.8	East West Bank	6	5.85	165	-0.0	0.9	0.9	Rushmore Loan Mgmt	761	5.77	20	-0.2	2.0	2.0
9	Rushmore Loan Mgmt	750	5.83	24	-0.9	3.1	3.2	Rushmore Loan Mgmt	742	5.79	22	-0.4	2.7	2.7	Northpointe Bank	140	6.71	15	-1.0	1.3	1.3
10	A&D Mortgage	932	6.26	19	-1.9	2.3	2.4	A&D MTG	70	8.77	7	-1.3	0.6	0.6	A&D MTG	47	8.78	6	-1.3	0.4	0.4
11	N/A	1,988	5.53	31	-2.1	2.7	2.8	A&D Mortgage	854	5.99	20	-3.0	2.0	2.1	A&D Mortgage	777	5.65	19	-2.7	1.8	1.8
12	A&D MTG	70	8.76	9	-2.2	0.7	0.7	Select Portfolio	6,408	5.70	24	-3.4	1.7	1.8	N/A	2,031	5.50	26	-3.2	2.0	2.1
13	Select Portfolio	6,685	5.79	24	-3.6	1.9	1.9	N/A	2,008	5.54	29	-3.9	2.3	2.4	Select Portfolio	5,947	5.52	22	-3.5	1.5	1.6
14	AmWest Funding	894	5.24	25	-8.2	0.8	0.9	Planet Home Lending	385	5.28	23	-11.4	0.9	1.0	AmWest Funding	856	5.03	21	-10.5	0.5	0.6
15	Specialized Loan Servicing	206	5.96	26	-9.9	1.6	1.8	Citadel Servicing Corp	793	6.95	17	-12.4	1.2	1.3	Planet Home Lending	357	5.11	22	-12.3	0.8	0.9
16	Citadel Servicing Corp	862	7.13	17	-10.0	1.5	1.7	AmWest Funding	886	5.19	23	-12.5	0.7	0.8	Specialized Loan Servicing	203	5.90	22	-15.6	0.8	1.0
17	Planet Home Lending	426	5.57	23	-12.5	1.0	1.1	Specialized Loan Servicing	207	5.94	25	-12.6	1.3	1.4	Nationstar	586	5.63	21	-18.1	0.6	0.7
18	Nationstar	573	5.54	26	-14.1	0.8	1.0	Nationstar	589	5.59	24	-16.4	0.7	0.9	Citadel Servicing Corp	652	6.50	18	-19.1	1.0	1.2
19	Carrington	199	5.85	22	-24.3	0.9	1.2	Carrington	202	5.86	21	-22.7	1.0	1.2	Carrington	169	5.55	20	-24.9	0.7	1.0
20	Lima One Capital	26	7.14	51	-43.4	1.6	2.8	Lima One Capital	27	7.13	50	-42.4	1.5	2.7	Lima One Capital	29	7.13	46	-25.1	2.1	2.8
21	Avidia Bank	0	6.00	147	-100.0	0.0	0.0	Avidia Bank	0	6.00	145	-100.0	0.0	0.0	Avidia Bank	0	6.01	143	-100.0	0.0	0.0

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

Seasoned RPL: Fixed Rate Total

Table of Contents

Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Servicer	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref
1	Statebridge	3	6.24	193	169.2	100.0	37.1	Statebridge	3	6.24	191	169.6	100.0	37.1	Statebridge	3	6.24	188	168.3	100.0	37.3
2	Gregory Funding	326	4.49	175	64.6	41.1	25.0	Gregory Funding	332	4.49	173	66.0	42.3	25.5	Gregory Funding	344	4.47	170	67.5	44.2	26.4
3	Selene	46	4.77	155	40.7	13.6	9.7	Selene	47	4.77	153	40.1	13.2	9.4	HSBC Mortgage	2	8.30	260	44.6	8.2	5.7
4	Fay Servicing	2,584	4.51	169	26.2	8.4	6.7	HSBC Mortgage	2	8.30	263	33.2	8.1	6.1	Selene	50	4.78	150	34.9	12.8	9.5
5	Citadel Servicing Corp	39	6.65	76	20.2	9.2	7.7	Fay Servicing	2,494	4.53	173	23.3	8.1	6.5	Fay Servicing	2,266	4.59	179	22.9	8.3	6.8
6	TIAA	12	5.36	236	8.0	3.9	3.7	Citadel Servicing Corp	40	6.66	74	14.9	7.5	6.5	Citi	10	6.12	245	18.0	5.6	4.7
7	BSI Financial	466	4.37	30	4.8	2.5	2.4	Rushmore Loan Mgmt	7,987	4.54	187	4.6	5.1	4.9	Citadel Servicing Corp	41	6.67	71	9.4	6.9	6.3
8	N/A	15	12.27	210	3.4	19.5	18.9	BSI Financial	332	4.37	29	3.9	2.5	2.4	Rushmore Loan Mgmt	8,027	4.50	184	5.1	4.8	4.6
9	Specialized Loan Servicing	1,302	7.26	108	2.5	3.5	3.5	Specialized Loan Servicing	1,245	7.05	113	3.1	3.6	3.5	BSI Financial	199	4.36	28	4.8	2.7	2.6
10	Rushmore Loan Mgmt	7,921	4.54	189	2.2	5.1	5.0	N/A	15	12.28	209	3.0	19.5	18.9	Specialized Loan Servicing	1,172	6.71	121	3.9	3.8	3.6
11	Quicken	1,563	10.14	7	1.4	0.3	0.3	Quicken	1,297	10.16	7	2.0	0.3	0.3	N/A	16	12.36	206	3.4	20.4	19.7
12	HSBC Mortgage	2	8.29	265	-0.8	8.2	8.3	Ocwen	722	5.57	241	-0.9	5.6	5.6	TIAA	13	5.38	232	2.6	4.2	4.1
13	Ocwen	710	5.56	242	-1.1	5.7	5.7	Nationstar	1,598	5.23	199	-1.8	4.2	4.3	Quicken	795	10.17	7	1.8	0.2	0.2
14	Nationstar	1,728	5.24	185	-1.4	3.9	4.0	Select Portfolio	26,612	4.49	198	-3.0	4.9	5.1	Ocwen	748	5.59	238	0.7	5.4	5.4
15	Select Portfolio	26,378	4.49	199	-2.6	5.1	5.2	Cohen	10	6.67	98	-4.3	3.1	3.2	Greentree	8	4.94	210	-1.3	18.0	18.2
16	Cohen	10	6.66	99	-3.0	3.1	3.2	TIAA	12	5.37	235	-4.8	3.8	4.0	Community Loan Servicing	311	3.57	25	-1.6	0.4	0.4
17	RUSHMORE LOAN MANAGEMENT SERV	87	5.48	47	-5.3	2.3	2.4	Community Loan Servicing	306	3.57	28	-5.2	0.2	0.2	Nationstar	1,545	5.23	206	-1.9	4.2	4.3
18	PNC Mortgage	42	6.25	243	-7.1	2.3	2.4	RUSHMORE LOAN MANAGEMENT SERV	88	5.49	46	-7.1	1.5	1.6	Select Portfolio	27,066	4.49	195	-3.3	4.7	4.9
19	PHH Mortgage	431	4.95	238	-7.8	6.5	7.1	PHH Mortgage	437	4.96	237	-7.7	6.2	6.8	Cohen	10	6.67	95	-4.8	1.5	1.6
20	PennyMac	288	10.14	8	-7.8	0.1	0.1	Greentree	8	4.94	212	-9.9	16.5	18.4	RUSHMORE LOAN MANAGEMENT SERV	89	5.49	43	-9.4	1.3	1.5
21	Citi	10	6.09	250	-11.6	3.7	4.2	Citi	10	6.10	248	-11.0	3.8	4.3	PHH Mortgage	451	4.97	234	-12.4	5.6	6.4
22	Greentree	8	4.94	214	-11.8	17.0	19.2	PennyMac	219	10.14	8	-13.1	0.1	0.1	PennyMac	125	10.12	7	-13.1	0.1	0.1
23	New Residential	8,604	4.40	188	-15.2	4.3	5.1	New Residential	8,662	4.39	186	-15.5	4.2	5.0	New Residential	8,702	4.39	184	-16.0	4.0	4.8
24	Community Loan Servicing	304	3.57	30	-18.6	0.1	0.1	PNC Mortgage	43	6.26	242	-19.1	2.0	2.5	New Residential - Ocwen	29	5.81	234	-24.0	3.0	4.0
25	New Residential - Ocwen	27	5.77	238	-26.0	3.3	4.5	New Residential - Ocwen	28	5.78	237	-24.7	3.2	4.3	PNC Mortgage	45	6.26	239	-27.3	1.9	2.6
26	Wells Fargo	163	4.47	175	-26.7	3.0	4.2	Wells Fargo	165	4.47	174	-26.9	3.0	4.1	Wells Fargo	168	4.47	171	-31.6	2.8	4.1
27	Carrington	90	6.92	214	-54.6	2.9	6.3	Carrington	91	6.93	212	-49.9	3.0	6.1	Carrington	95	6.96	209	-48.2	3.2	6.1
28	Chase	148	3.82	103	-62.8	0.2	0.5	Chase	150	3.81	101	-58.7	0.2	0.5	Chase	154	3.81	98	-62.7	0.2	0.4
29	VALON (FKA PEACHSTREET)	2	4.36	264	-95.9	0.3	8.4	VALON (FKA PEACHSTREET)	2	4.38	263	-83.8	1.4	8.5	VALON (FKA PEACHSTREET)	2	4.38	261	-81.2	1.5	8.1
30	AmWest Funding	0	5.87	55	-100.0	0.0	0.0	AmWest Funding	0	5.88	53	-100.0	0.0	0.0	AmWest Funding	0	5.87	50	-100.0	0.0	0.0
31	Cenlar	24	3.43	94	-100.0	0.0	0.1	Cenlar	24	3.43	93	-100.0	0.0	0.0	Cenlar	25	3.43	90	-100.0	0.0	0.0
32	Colonial Savings	0	6.50	241	-100.0	0.0	0.0	Colonial Savings	0	6.50	239	-100.0	0.0	0.0	Colonial Savings	0	6.50	236	-100.0	0.0	0.0
33	Gateway Mortgage	2	6.52	73	-100.0	0.0	0.8	Gateway Mortgage	2	6.52	71	-100.0	0.0	0.8	Gateway Mortgage	2	6.52	68	-100.0	0.0	0.8
34	Provident Funding	0	5.62	243	-100.0	0.0	0.0	Provident Funding	0	5.62	242	-100.0	0.0	0.0	Provident Funding	0	5.62	239	-100.0	0.0	0.0
35	SPS - MOVING TO RLMS 5/1	0	6.52	85	-100.0	0.0	0.0	SPS - MOVING TO RLMS 5/1	0	6.52	84	-100.0	0.0	0.9	SPS - MOVING TO RLMS 5/1	0	6.52	81	-100.0	0.0	4.9

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

Copyright ©2024 Santander US Capital Markets LLC (“SanCap”) All rights reserved. Santander US Capital Markets LLC is a member of FINRA and SIPC. This document contains information that is proprietary and confidential to SanCap and is not intended for disclosure to any person other than the person to whom it was sent originally by SanCap (the “Recipient”). The Recipient is not authorized to disclose or use any information contained herein without the prior written consent of SanCap. Further, as applicable, the information contained herein remains subject to the terms and conditions of any confidentiality agreement between SanCap and the party for which the Recipient acts a representative or between SanCap and the Recipient directly, as the case may be.