



Santander US Capital Markets LLC

# Historical Delinquency Ranking Private Label Securitization by Shelf

## 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](http://www.santandercib.com/sancap)

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PLS: Fixed Rate Total

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Rank	3M Historical Horizon							6M Historical Horizon						12M Historical Horizon							
	Shelf	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref
1	Smaller Servicers	30	4.19	112	100.6	5.8	2.9	Smaller Servicers	31	4.19	110	87.8	4.6	2.5	Smaller Servicers	32	4.19	107	76.1	3.9	2.2
2	UWM	2,873	3.35	30	29.1	0.3	0.3	MELLO	3,075	3.28	30	32.2	0.4	0.3	ABMT	349	3.98	102	75.9	0.6	0.3
3	MELLO	3,058	3.28	31	28.6	0.3	0.3	FSMT	7,492	3.42	35	30.2	0.5	0.4	MELLO	3,113	3.28	26	35.3	0.4	0.3
4	FSMT	7,442	3.42	36	26.6	0.5	0.4	UWM	2,890	3.35	28	22.0	0.3	0.3	FSMT	7,613	3.42	32	34.4	0.5	0.4
5	MFRA	1,547	5.04	26	17.7	1.6	1.3	MFRA	1,559	5.04	24	16.2	1.3	1.2	Smaller Servicers	174	3.95	86	29.4	0.8	0.6
6	TRK	650	4.84	30	16.1	3.1	2.6	TRK	657	4.85	28	15.2	3.0	2.6	Smaller Servicers	107	4.72	49	22.6	0.6	0.5
7	PSMC	1,603	3.37	44	13.8	0.2	0.1	ABMT	340	3.98	105	12.8	0.4	0.4	BVINV	4,338	3.63	26	16.9	0.3	0.2
8	JPMMT	35,162	3.75	33	11.1	0.6	0.5	JPMMT	34,948	3.71	32	11.0	0.5	0.5	MFRA	1,526	4.93	22	15.2	1.1	1.0
9	NYMT	252	5.01	23	10.3	1.4	1.3	Smaller Servicers	64	8.48	5	7.0	0.4	0.3	TRK	672	4.86	25	14.4	2.7	2.3
10	PMTLT	1,035	3.46	35	9.4	0.3	0.2	HOF	233	5.40	20	6.1	3.3	3.1	JPMMT	34,205	3.61	30	10.8	0.5	0.4
11	ABMT	335	3.98	107	7.0	0.4	0.4	BINOM	559	5.30	27	4.1	1.9	1.9	HOF	236	5.41	17	8.7	2.4	2.2
12	Smaller Servicers	128	8.48	5	7.0	0.4	0.3	Smaller Servicers	161	4.99	21	3.8	2.4	2.3	UWM	2,933	3.35	25	7.3	0.3	0.3
13	HOF	231	5.40	22	4.1	3.7	3.6	VERUS	1,373	7.66	14	3.1	3.1	3.0	Smaller Servicers	32	8.48	5	7.0	0.4	0.3
14	VERUS	1,448	7.72	15	3.3	3.5	3.4	PMTLT	1,041	3.46	34	2.0	0.2	0.2	Smaller Servicers	163	4.99	18	6.8	1.7	1.6
15	Smaller Servicers	160	4.99	23	3.1	2.9	2.8	PRPM	768	5.60	20	1.0	2.2	2.1	BINOM	570	5.30	24	6.0	1.6	1.6
16	NRZT	971	3.50	31	1.4	0.2	0.2	BVINV	4,248	3.63	29	0.5	0.2	0.2	RCKT	5,435	3.17	24	3.8	0.3	0.3
17	IMPRL	1,192	7.06	19	1.1	3.6	3.6	IMPRL	1,206	7.07	17	0.2	3.2	3.2	VERUS	1,212	7.52	13	3.1	2.4	2.3
18	PRPM	759	5.59	22	0.3	2.2	2.2	Smaller Servicers	158	4.83	76	-0.0	2.1	2.1	Smaller Servicers	161	4.83	73	2.9	2.2	2.2
19	MCMLT	273	6.65	19	0.1	4.6	4.6	NLT	465	5.04	31	-0.0	1.9	1.9	PRPM	785	5.61	17	1.3	1.8	1.7
20	Smaller Servicers	157	4.82	78	-0.0	2.2	2.2	VISIO	453	7.31	15	-0.6	1.7	1.7	IMPRL	1,239	7.09	14	0.4	2.7	2.6
21	NLT	460	5.04	33	-0.0	2.1	2.1	ADMT	314	8.96	11	-1.0	3.7	3.8	NLT	478	5.05	28	-0.0	1.6	1.6
22	BINOM	553	5.29	29	-0.3	1.8	1.9	Smaller Servicers	227	5.31	24	-1.6	1.7	1.7	ADMT	298	8.98	8	-0.0	2.9	2.9
23	PRKCM	477	6.95	16	-0.5	2.7	2.7	MCMLT	278	6.64	18	-2.4	3.3	3.4	MCMLT	289	6.66	15	-2.4	2.2	2.2
24	ADMT	308	8.95	13	-1.2	4.3	4.4	RCKT	5,357	3.17	27	-2.9	0.4	0.4	Smaller Servicers	102	6.46	51	-3.5	5.4	5.6
25	BVINV	4,170	3.63	30	-1.9	0.2	0.2	PRKCM	445	6.81	15	-3.1	2.6	2.7	Smaller Servicers	212	5.31	21	-3.9	1.0	1.0
26	BARC	485	4.83	26	-4.1	3.4	3.5	BARC	488	4.84	24	-3.2	3.2	3.3	PRKCM	422	6.68	14	-4.1	2.2	2.2
27	VISIO	449	7.31	16	-4.1	1.9	2.0	Smaller Servicers	98	6.45	54	-3.7	6.2	6.5	PMTLT	1,054	3.46	31	-4.9	0.2	0.2
28	Smaller Servicers	97	6.46	55	-4.3	6.4	6.7	PSMC	1,614	3.37	42	-4.4	0.1	0.1	BARC	497	4.84	21	-4.9	2.6	2.8
29	CIM	2,680	4.08	38	-5.3	0.6	0.7	CSMC	2,998	4.49	59	-5.2	1.6	1.6	CSMC	3,065	4.49	56	-5.5	1.4	1.5
30	Smaller Servicers	223	5.31	25	-5.3	2.3	2.4	NYMT	254	5.02	22	-5.6	1.1	1.2	CIM	2,691	4.02	34	-9.2	0.4	0.4
31	CSMC	2,972	4.49	61	-5.3	1.6	1.7	CIM	2,701	4.08	37	-6.6	0.5	0.6	SEMT	8,631	3.72	44	-10.9	0.3	0.4
32	RCKT	5,323	3.17	29	-6.7	0.4	0.4	SEMT	8,976	3.87	45	-7.8	0.3	0.4	VISIO	403	7.19	14	-11.1	1.1	1.2
33	SEMT	9,270	3.97	45	-8.6	0.3	0.4	GSMBS	17,892	3.59	28	-15.4	0.2	0.3	NYMT	258	5.02	18	-11.7	1.0	1.1
34	GSMBS	18,092	3.65	29	-14.1	0.3	0.3	OCMT	1,559	3.28	30	-15.5	0.1	0.2	GSMBS	17,630	3.50	26	-18.7	0.2	0.3
35	OCMT	1,238	3.28	32	-19.6	0.1	0.1	NRZT	977	3.50	29	-15.6	0.2	0.2	CHASE	1,089	4.55	75	-24.4	0.5	0.6
36	CHASE	1,322	4.98	65	-24.8	0.5	0.6	Smaller Servicers	104	4.72	52	-19.4	0.3	0.4	OCMT	1,741	3.28	27	-26.1	0.1	0.2
37	Smaller Servicers	103	4.72	54	-27.5	0.3	0.4	MSRM	4,110	4.60	23	-19.7	0.1	0.1	Smaller Servicers	51	4.21	107	-33.1	1.7	2.6
38	OBX	5,674	3.82	31	-29.0	0.2	0.3	CHASE	1,288	4.89	66	-27.6	0.4	0.6	MSRM	3,430	4.11	24	-33.5	0.1	0.1
39	Smaller Servicers	92	4.12	107	-29.8	1.0	1.4	Smaller Servicers	93	4.12	105	-30.5	0.8	1.2	OBX	5,571	3.74	28	-36.3	0.2	0.2
40	Smaller Servicers	50	4.21	111	-34.3	2.1	3.2	Smaller Servicers	170	3.95	89	-30.6	0.7	1.0	WFMBS	4,194	3.37	34	-36.7	0.1	0.2
41	WFMBS	4,099	3.37	38	-38.2	0.2	0.2	Smaller Servicers	50	4.21	110	-32.7	2.1	3.1	Smaller Servicers	95	4.12	102	-39.0	0.4	0.7
42	MSRM	4,446	4.80	23	-41.4	0.1	0.2	OBX	5,664	3.80	30	-34.8	0.2	0.3	NRZT	992	3.50	26	-39.0	0.1	0.2

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 Total

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Rank	3M Historical Horizon							6M Historical Horizon						12M Historical Horizon							
	Shelf	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref
43	WIN	272	4.15	110	-44.7	0.7	1.2	RATE	2,245	2.96	28	-41.7	0.1	0.1	RATE	2,304	2.96	25	-40.5	0.1	0.1
44	GCAT	1,719	4.97	22	-45.0	0.1	0.2	HAWT	932	3.44	29	-43.3	0.1	0.2	HAWT	948	3.45	26	-41.3	0.1	0.2
45	HAWT	925	3.44	31	-46.7	0.1	0.3	CMLTI	2,712	3.43	34	-43.4	0.1	0.1	PSMC	1,639	3.37	39	-41.8	0.1	0.1
46	PFMT	1,960	2.87	35	-47.4	0.1	0.1	WFMBS	4,129	3.37	37	-44.6	0.1	0.2	CMLTI	2,798	3.35	31	-44.0	0.1	0.1
47	RATE	2,175	2.96	29	-51.0	0.1	0.1	GCAT	1,607	4.77	21	-45.3	0.1	0.2	PFMT	1,999	2.87	31	-48.8	0.0	0.1
48	CMLTI	2,603	3.61	34	-51.7	0.1	0.1	WIN	276	4.15	108	-51.1	0.7	1.4	Smaller Servicers	76	4.23	67	-49.2	0.4	0.8
49	Smaller Servicers	169	3.95	91	-54.1	0.5	1.1	PFMT	1,971	2.87	34	-54.9	0.0	0.1	WIN	282	4.15	105	-50.1	0.6	1.3
50	PRMI	398	2.64	38	-100.0	0.0	0.0	PRMI	400	2.64	37	-100.0	0.0	0.0	GCAT	1,433	4.49	20	-57.5	0.1	0.2
51	Smaller Servicers	87	3.55	129	-100.0	0.0	0.4	Smaller Servicers	74	4.22	70	-100.0	0.0	0.9	PRMI	405	2.64	34	-100.0	0.0	0.0
52	Smaller Servicers	23	4.02	131	-100.0	0.0	0.0	Smaller Servicers	23	4.02	129	-100.0	0.0	0.0	Smaller Servicers	89	3.55	125	-100.0	0.0	0.4
53	Smaller Servicers	128	3.80	103	-100.0	0.0	0.1	Smaller Servicers	130	3.80	102	-100.0	0.0	0.1	Smaller Servicers	133	3.80	99	-100.0	0.0	0.2
54	Smaller Servicers	73	4.22	71	-100.0	0.0	1.4	Smaller Servicers	87	3.55	128	-100.0	0.0	0.5	Smaller Servicers	24	4.03	126	-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

PLS: Fixed Rate Prime Jumbo

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Rank	3M Historical Horizon							6M Historical Horizon						12M Historical Horizon							
	Shelf	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref
1	Smaller Servicers	30	4.19	112	100.6	5.8	2.9	Smaller Servicers	31	4.19	110	87.8	4.6	2.5	Smaller Servicers	32	4.19	107	76.1	3.9	2.2
2	FSMT	3,135	3.15	40	42.2	0.6	0.4	FSMT	3,153	3.15	38	42.6	0.6	0.4	ABMT	349	3.98	102	75.9	0.6	0.3
3	MELLO	879	2.94	37	20.5	0.3	0.3	MELLO	884	2.94	35	19.4	0.3	0.3	FSMT	3,201	3.15	35	48.6	0.6	0.4
4	PSMC	1,603	3.37	44	13.8	0.2	0.1	ABMT	340	3.98	105	12.8	0.4	0.4	Smaller Servicers	174	3.95	86	29.4	0.8	0.6
5	JPMMT	29,053	3.75	33	12.8	0.6	0.6	JPMMT	28,795	3.70	32	12.7	0.6	0.5	MELLO	893	2.94	32	24.1	0.3	0.2
6	IMPRL	548	7.19	18	7.7	4.8	4.4	IMPRL	553	7.19	17	5.9	4.3	4.1	JPMMT	28,073	3.59	30	12.6	0.5	0.5
7	ABMT	335	3.98	107	7.0	0.4	0.4	PRKCM	243	6.80	15	5.1	4.2	4.0	PRKCM	230	6.68	13	6.8	3.6	3.3
8	MCMLT	133	6.74	19	5.6	3.0	2.8	MCMLT	134	6.74	18	2.1	2.1	2.0	IMPRL	567	7.21	14	4.7	3.8	3.6
9	PRKCM	260	6.92	16	5.2	4.5	4.3	CSMC	1,673	4.17	86	0.4	1.5	1.5	RCKT	5,435	3.17	24	3.8	0.3	0.3
10	Smaller Servicers	114	5.32	26	-0.0	3.5	3.5	BVINV	9	4.42	63	-0.0	3.0	3.0	BVINV	10	4.43	61	-0.0	3.9	3.9
11	BVINV	7	4.41	64	-0.0	1.4	1.4	Smaller Servicers	116	5.32	25	-0.0	2.4	2.4	Smaller Servicers	109	5.32	22	-0.0	1.4	1.4
12	CSMC	1,657	4.17	88	-0.5	1.5	1.5	ADMT	157	9.00	11	-1.5	5.9	6.0	ADMT	149	9.03	8	-1.1	4.3	4.3
13	ADMT	154	8.99	12	-1.7	7.2	7.3	RCKT	5,357	3.17	27	-2.9	0.4	0.4	CSMC	1,715	4.18	83	-1.4	1.4	1.4
14	BARC	97	5.00	27	-2.2	5.4	5.5	BARC	98	5.02	25	-3.7	4.2	4.4	MCMLT	139	6.76	15	-1.8	1.3	1.3
15	PRPM	139	6.28	20	-5.2	2.8	2.9	PRPM	141	6.29	18	-4.0	3.2	3.4	BARC	100	5.03	22	-3.9	3.2	3.3
16	RCKT	5,323	3.17	29	-6.7	0.4	0.4	PSMC	1,614	3.37	42	-4.4	0.1	0.1	PRPM	145	6.32	15	-4.6	2.9	3.0
17	CIM	1,402	3.11	41	-10.9	0.1	0.2	CIM	1,409	3.11	39	-5.7	0.1	0.2	HOF	43	5.12	17	-7.5	2.2	2.4
18	SEMT	8,868	3.93	43	-11.9	0.2	0.3	HOF	42	5.11	20	-8.1	4.1	4.5	CIM	1,428	3.11	36	-10.3	0.1	0.1
19	HOF	42	5.11	22	-13.7	4.6	5.3	SEMT	8,569	3.82	43	-11.2	0.2	0.3	HAWT	205	3.14	27	-15.0	0.1	0.2
20	GSMBS	14,030	3.65	29	-16.2	0.3	0.3	HAWT	201	3.13	30	-15.3	0.2	0.2	SEMT	8,213	3.67	43	-15.1	0.2	0.3
21	OCMT	1,238	3.28	32	-19.6	0.1	0.1	OCMT	1,559	3.28	30	-15.5	0.1	0.2	UWM	280	2.98	30	-19.9	0.8	1.0
22	UWM	274	2.98	34	-21.4	0.8	1.0	MSRM	3,297	4.33	24	-16.1	0.1	0.1	GSMBS	13,481	3.45	26	-22.2	0.2	0.3
23	CHASE	1,315	4.98	64	-25.0	0.5	0.6	GSMBS	13,803	3.57	28	-19.6	0.2	0.3	CHASE	1,082	4.55	75	-24.4	0.5	0.6
24	HAWT	200	3.13	31	-26.3	0.1	0.1	UWM	276	2.98	33	-21.6	0.8	1.0	OCMT	1,741	3.28	27	-26.1	0.1	0.2
25	Smaller Servicers	86	4.11	107	-29.8	1.1	1.5	CHASE	1,281	4.89	66	-27.7	0.4	0.6	MSRM	2,859	3.91	25	-29.1	0.1	0.1
26	Smaller Servicers	50	4.21	111	-34.3	2.1	3.2	Smaller Servicers	87	4.11	105	-30.5	0.9	1.3	Smaller Servicers	51	4.21	107	-33.1	1.7	2.6
27	WFMBS	2,954	3.24	42	-34.9	0.2	0.3	Smaller Servicers	170	3.95	89	-30.6	0.7	1.0	WFMBS	3,021	3.24	37	-37.5	0.1	0.2
28	PFMT	1,399	2.81	37	-37.2	0.1	0.1	Smaller Servicers	50	4.21	110	-32.7	2.1	3.1	Smaller Servicers	89	4.11	102	-39.0	0.4	0.7
29	MSRM	3,560	4.53	24	-42.0	0.1	0.2	RATE	2,245	2.96	28	-41.7	0.1	0.1	RATE	2,304	2.96	25	-40.5	0.1	0.1
30	WIN	271	4.15	110	-44.7	0.7	1.2	PFMT	1,408	2.81	35	-41.7	0.1	0.1	PFMT	1,428	2.81	32	-40.5	0.1	0.1
31	OBX	2,185	3.83	27	-50.5	0.1	0.2	WFMBS	2,976	3.24	40	-44.6	0.1	0.2	PSMC	1,639	3.37	39	-41.8	0.1	0.1
32	RATE	2,175	2.96	29	-51.0	0.1	0.1	WIN	274	4.15	108	-51.1	0.7	1.4	Smaller Servicers	76	4.23	67	-49.2	0.4	0.8
33	Smaller Servicers	169	3.95	91	-54.1	0.5	1.1	OBX	2,151	3.76	26	-68.1	0.0	0.1	WIN	281	4.15	105	-50.1	0.6	1.3
34	CMLTI	931	3.32	37	-100.0	0.0	0.1	CMLTI	1,103	3.14	36	-96.0	0.0	0.1	OBX	2,055	3.58	24	-74.4	0.0	0.1
35	GCAT	88	7.25	8	-100.0	0.0	0.0	GCAT	66	7.06	9	-100.0	0.0	0.0	CMLTI	1,203	3.07	33	-91.0	0.0	0.1
36	PMTLT	55	3.80	130	-100.0	0.0	0.5	PMTLT	56	3.80	128	-100.0	0.0	0.4	GCAT	41	6.84	9	-100.0	0.0	0.0
37	PRMI	398	2.64	38	-100.0	0.0	0.0	PRMI	400	2.64	37	-100.0	0.0	0.0	PMTLT	57	3.80	125	-100.0	0.0	0.3
38	Smaller Servicers	82	3.53	129	-100.0	0.0	0.4	Smaller Servicers	128	3.79	101	-100.0	0.0	0.1	PRMI	405	2.64	34	-100.0	0.0	0.0
39	Smaller Servicers	73	4.22	71	-100.0	0.0	1.4	Smaller Servicers	74	4.22	70	-100.0	0.0	0.9	Smaller Servicers	84	3.53	125	-100.0	0.0	0.5
40	Smaller Servicers	23	4.01	131	-100.0	0.0	0.0	Smaller Servicers	83	3.53	128	-100.0	0.0	0.5	Smaller Servicers	131	3.79	98	-100.0	0.0	0.2
41	Smaller Servicers	126	3.80	103	-100.0	0.0	0.1	Smaller Servicers	23	4.01	129	-100.0	0.0	0.0	Smaller Servicers	24	4.02	126	-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

PLS: Fixed Rate Investor

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Rank	3M Historical Horizon							6M Historical Horizon						12M Historical Horizon							
	Shelf	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref
1	UWM	2,599	3.39	29	55.5	0.3	0.2	UWM	2,615	3.39	28	46.4	0.3	0.2	MELLO	2,220	3.41	24	38.6	0.5	0.3
2	MELLO	2,178	3.41	29	32.1	0.3	0.3	MELLO	2,192	3.41	27	36.6	0.4	0.3	Smaller Servicers	107	4.72	49	22.6	0.6	0.5
3	PMTLT	980	3.44	30	22.8	0.3	0.2	FSMT	4,338	3.62	32	17.6	0.4	0.3	FSMT	4,412	3.62	29	20.7	0.4	0.3
4	MFRA	1,547	5.04	26	17.7	1.6	1.3	MFRA	1,559	5.04	24	16.2	1.3	1.2	UWM	2,653	3.39	25	19.4	0.3	0.2
5	TRK	650	4.84	30	16.1	3.1	2.6	TRK	657	4.85	28	15.2	3.0	2.6	BVINV	4,328	3.63	25	17.5	0.3	0.2
6	HOF	189	5.47	22	10.7	3.5	3.2	PMTLT	986	3.44	28	14.2	0.2	0.2	MFRA	1,526	4.93	22	15.2	1.1	1.0
7	NYMT	252	5.01	23	10.3	1.4	1.3	HOF	190	5.47	20	11.1	3.1	2.8	TRK	672	4.86	25	14.4	2.7	2.3
8	FSMT	4,307	3.61	34	10.0	0.3	0.3	Smaller Servicers	64	8.48	5	7.0	0.4	0.3	HOF	194	5.47	17	12.6	2.5	2.2
9	Smaller Servicers	128	8.48	5	7.0	0.4	0.3	BINOM	559	5.30	27	4.1	1.9	1.9	Smaller Servicers	32	8.48	5	7.0	0.4	0.3
10	VERUS	1,448	7.72	15	3.3	3.5	3.4	Smaller Servicers	161	4.99	21	3.8	2.4	2.3	Smaller Servicers	163	4.99	18	6.8	1.7	1.6
11	Smaller Servicers	160	4.99	23	3.1	2.9	2.8	VERUS	1,373	7.66	14	3.1	3.1	3.0	BINOM	570	5.30	24	6.0	1.6	1.6
12	PRPM	620	5.44	22	2.1	2.0	2.0	PRPM	627	5.44	21	3.0	1.9	1.9	PMTLT	998	3.44	25	4.2	0.2	0.2
13	NRZT	971	3.50	31	1.4	0.2	0.2	ADMT	157	8.91	11	1.1	1.5	1.5	PRPM	640	5.45	18	4.0	1.5	1.4
14	ADMT	154	8.90	13	1.0	1.5	1.5	BVINV	4,239	3.63	28	0.5	0.2	0.2	VERUS	1,212	7.52	13	3.1	2.4	2.3
15	SEMT	16	4.14	122	-0.0	5.2	5.2	SEMT	16	4.14	120	-0.0	5.2	5.2	ADMT	149	8.93	9	3.1	1.5	1.5
16	NLT	460	5.04	33	-0.0	2.1	2.1	NLT	465	5.04	31	-0.0	1.9	1.9	SEMT	17	4.13	117	-0.0	5.0	5.0
17	CHASE	7	3.84	109	-0.0	0.5	0.5	CHASE	7	3.84	108	-0.0	0.2	0.2	NLT	478	5.05	28	-0.0	1.6	1.6
18	BINOM	553	5.29	29	-0.3	1.8	1.9	JPMMT	6,153	3.76	31	-0.6	0.4	0.4	CHASE	7	3.84	105	-0.0	0.1	0.1
19	JPMMT	6,109	3.76	33	-0.4	0.4	0.4	VISIO	453	7.31	15	-0.6	1.7	1.7	JPMMT	6,132	3.72	28	-1.2	0.3	0.3
20	BVINV	4,163	3.63	30	-2.0	0.2	0.2	GSMBS	4,089	3.66	28	-1.4	0.3	0.3	MCMLT	150	6.57	15	-2.6	3.0	3.1
21	MCMLT	140	6.57	20	-2.2	6.2	6.3	BARC	390	4.79	24	-3.0	3.0	3.1	Smaller Servicers	102	6.46	51	-3.5	5.4	5.6
22	VISIO	449	7.31	16	-4.1	1.9	2.0	Smaller Servicers	98	6.45	54	-3.7	6.2	6.5	BARC	397	4.80	21	-5.2	2.5	2.6
23	Smaller Servicers	97	6.46	55	-4.3	6.4	6.7	MCMLT	143	6.55	18	-4.3	4.5	4.7	IMPRL	672	6.99	14	-6.5	1.7	1.8
24	CIM	1,278	5.14	35	-4.4	1.2	1.2	NYMT	254	5.02	22	-5.6	1.1	1.2	GSMBS	4,149	3.66	25	-6.6	0.2	0.2
25	BARC	388	4.79	25	-5.0	2.9	3.0	Smaller Servicers	110	5.30	23	-5.9	0.9	1.0	CIM	1,263	5.06	32	-8.9	0.7	0.7
26	GSMBS	4,062	3.66	30	-6.3	0.3	0.3	CIM	1,292	5.14	34	-6.7	0.9	1.0	CSMC	1,350	4.89	23	-10.4	1.4	1.5
27	IMPRL	644	6.96	19	-7.6	2.6	2.8	IMPRL	654	6.97	17	-7.7	2.3	2.5	VISIO	403	7.19	14	-11.1	1.1	1.2
28	CSMC	1,314	4.91	27	-9.9	1.8	2.0	CSMC	1,325	4.90	26	-10.9	1.6	1.8	NYMT	258	5.02	18	-11.7	1.0	1.1
29	Smaller Servicers	109	5.30	24	-20.0	1.1	1.3	NRZT	977	3.50	29	-15.6	0.2	0.2	Smaller Servicers	103	5.30	20	-13.5	0.5	0.6
30	Smaller Servicers	103	4.72	54	-27.5	0.3	0.4	Smaller Servicers	104	4.72	52	-19.4	0.3	0.4	WFMBS	1,173	3.69	26	-34.1	0.1	0.2
31	OBX	3,106	3.69	32	-33.4	0.2	0.3	MSRM	814	5.73	17	-37.3	0.1	0.1	CMLTI	1,470	3.50	28	-38.5	0.1	0.1
32	MSRM	886	5.88	18	-36.1	0.1	0.1	PRKCM	202	6.84	16	-37.9	0.7	1.2	NRZT	992	3.50	26	-39.0	0.1	0.2
33	PRKCM	217	6.99	16	-39.2	0.5	0.8	OBX	3,126	3.69	30	-41.7	0.2	0.3	OBX	3,122	3.70	27	-44.6	0.1	0.2
34	CMLTI	1,550	3.74	30	-44.5	0.1	0.1	CMLTI	1,486	3.58	30	-43.3	0.1	0.1	HAWT	743	3.53	26	-46.3	0.1	0.2
35	GCAT	1,631	4.84	22	-45.0	0.1	0.2	WFMBS	1,154	3.69	29	-44.4	0.1	0.2	PRKCM	192	6.69	14	-49.8	0.5	0.9
36	HAWT	725	3.53	30	-48.9	0.1	0.3	GCAT	1,541	4.68	22	-45.3	0.1	0.2	MSRM	570	5.12	19	-55.2	0.1	0.1
37	WFMBS	1,145	3.69	30	-49.6	0.1	0.2	HAWT	730	3.53	29	-49.3	0.1	0.2	GCAT	1,392	4.42	21	-57.6	0.1	0.2
38	PFMT	560	3.01	32	-100.0	0.0	0.1	PFMT	564	3.01	30	-100.0	0.0	0.1	PFMT	571	3.01	27	-67.6	0.0	0.1
39	Smaller Servicers	5	4.24	106	-100.0	0.0	0.0	Smaller Servicers	2	4.02	131	-100.0	0.0	0.0	Smaller Servicers	5	4.24	102	-100.0	0.0	0.0
40	Smaller Servicers	2	4.02	133	-100.0	0.0	0.0	Smaller Servicers	5	4.24	105	-100.0	0.0	0.0	Smaller Servicers	2	4.02	128	-100.0	0.0	0.0
41	Smaller Servicers	0	6.75	146	-100.0	0.0	0.0	Smaller Servicers	5	4.03	128	-100.0	0.0	0.0	Smaller Servicers	5	4.03	125	-100.0	0.0	0.0
42	Smaller Servicers	5	4.03	129	-100.0	0.0	0.0	Smaller Servicers	0	6.75	144	-100.0	0.0	0.0	Smaller Servicers	0	6.75	141	-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

Source: CoreLogic, Santander US Capital Markets

PLS: Fixed Rate Investor

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Rank	Shelf	3M Historical Horizon						6M Historical Horizon						12M Historical Horizon							
		\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref		
43	WIN	1	4.80	108	-100.0	0.0	0.0	WIN	1	4.80	106	-100.0	0.0	0.0	WIN	1	4.80	103	-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

PLS: Fixed Rate Expanded Prime

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Rank	3M Historical Horizon							6M Historical Horizon						12M Historical Horizon							
	Shelf	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref
1	Smaller Servicers	157	4.82	78	-0.0	2.2	2.2	SEMT	391	4.90	68	-0.0	2.1	2.1	Smaller Servicers	161	4.83	73	2.9	2.2	2.2
2	SEMT	387	4.90	70	-0.0	1.9	1.9	Smaller Servicers	158	4.83	76	-0.0	2.1	2.1	CMLTI	125	4.22	57	-0.0	0.7	0.7
3	OBX	383	4.89	58	-0.0	1.0	1.0	OBX	387	4.89	57	-0.0	1.0	1.0	OBX	395	4.89	54	-0.2	1.0	1.0
4	CMLTI	122	4.22	61	-0.0	0.5	0.5	CMLTI	123	4.22	59	-0.0	0.8	0.8	SEMT	401	4.90	65	-1.2	2.0	2.0

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

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Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Shelf	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref
1	CTDL	12	5.14	46	59.2	2.9	1.8	CTDL	12	5.14	45	59.5	2.9	1.8	CTDL	12	5.15	41	63.4	1.8	1.1
2	VISIO	112	6.91	57	24.0	2.2	1.7	RUN	294	4.31	24	14.5	2.6	2.3	PRKCM	667	5.87	18	15.0	1.8	1.5
3	RUN	292	4.31	26	18.2	2.8	2.4	PRKCM	790	6.29	18	14.3	2.0	1.7	RUN	298	4.32	21	14.1	2.2	2.0
4	BHLD	40	6.01	57	17.8	4.5	3.8	BHLD	40	6.01	55	12.0	3.4	3.1	VISIO	119	6.93	53	11.9	1.4	1.2
5	PRKCM	811	6.35	19	16.7	2.2	1.9	VISIO	114	6.92	56	8.4	1.7	1.5	MCMLT	354	6.28	16	11.2	4.3	3.9
6	STAR	2,662	4.75	32	8.2	3.1	2.9	CHNGE	1,767	7.14	16	6.7	5.3	5.0	BHLD	41	6.01	52	8.1	2.7	2.5
7	GCAT	4,140	5.54	25	6.6	2.7	2.5	MCMLT	349	6.28	19	5.9	4.9	4.7	IMPRL	2,221	5.18	21	6.7	2.6	2.4
8	CSMC	2,421	4.72	33	5.8	2.3	2.1	GCAT	4,106	5.50	24	5.7	2.4	2.3	CHNGE	1,651	6.99	14	6.5	4.6	4.3
9	CHNGE	1,737	7.13	18	5.3	5.4	5.1	STAR	2,684	4.75	30	5.5	2.8	2.6	GCAT	3,961	5.36	22	4.4	2.0	1.9
10	DRMT	1,346	5.17	30	5.0	5.2	4.9	CSMC	2,443	4.72	31	5.4	2.2	2.1	STAR	2,738	4.76	27	4.0	2.3	2.2
11	ARRW	577	5.04	35	2.7	2.3	2.2	ADMT	1,032	8.61	6	5.1	2.0	1.9	VERUS	8,989	5.96	23	3.9	2.4	2.3
12	OBX	7,518	6.37	19	2.6	2.1	2.1	IMPRL	2,170	5.18	24	4.8	3.2	3.0	CSMC	2,495	4.74	28	3.7	2.0	2.0
13	VERUS	10,161	6.32	24	2.6	3.0	2.9	DRMT	1,361	5.17	29	3.8	4.8	4.6	ADMT	575	8.61	6	3.6	2.5	2.5
14	BRAVO	2,606	7.34	17	2.2	2.9	2.8	VERUS	9,708	6.19	24	2.8	2.7	2.6	DRMT	1,396	5.18	26	2.2	4.1	4.0
15	IMPRL	2,147	5.17	26	1.9	3.4	3.3	ARRW	582	5.04	34	2.7	1.8	1.8	ARRW	593	5.04	31	1.7	1.4	1.4
16	MCMLT	345	6.29	20	1.7	5.4	5.4	HOMES	630	7.47	16	2.4	4.3	4.2	BRAVO	1,834	6.83	18	1.5	2.3	2.2
17	ADMT	1,337	8.63	6	1.1	1.9	1.9	BRAVO	2,342	7.18	17	2.2	2.5	2.5	COLT	4,759	5.58	21	1.4	2.5	2.5
18	HOMES	624	7.46	17	-0.7	4.6	4.7	COLT	5,072	5.81	23	0.5	2.9	2.9	HOMES	592	7.44	13	0.4	3.1	3.0
19	COLT	5,186	5.90	23	-1.4	3.2	3.2	OBX	7,053	6.25	18	0.4	1.9	1.9	OBX	6,148	5.96	17	-0.4	1.6	1.6
20	SGR	930	4.94	28	-2.2	2.3	2.3	EFMT	2,135	5.33	25	-4.6	2.2	2.3	EFMT	2,180	5.34	22	-4.9	1.6	1.6
21	EFMT	2,117	5.33	27	-3.4	2.4	2.5	SGR	937	4.94	27	-5.7	2.1	2.2	AOMT	6,901	5.16	28	-5.4	2.4	2.5
22	AOMT	7,780	5.24	30	-6.0	2.6	2.8	AOMT	7,366	5.20	30	-5.8	2.5	2.7	MFRA	2,172	5.62	24	-8.1	1.7	1.8
23	MFRA	2,441	5.93	26	-9.5	2.1	2.3	MFRA	2,345	5.81	25	-6.9	1.9	2.0	SGR	954	4.95	24	-8.2	1.7	1.9
24	CROSS	606	8.60	6	-10.2	0.9	1.0	GSMBS	703	5.97	21	-11.9	1.4	1.6	RMLT	164	6.06	50	-9.5	2.6	2.8
25	PRPM	358	7.49	14	-10.5	2.2	2.5	PRPM	293	7.41	14	-11.9	2.2	2.5	PRPM	147	7.41	14	-11.9	2.2	2.5
26	GSMBS	697	5.96	23	-12.3	1.5	1.7	CROSS	488	8.55	6	-13.7	0.7	0.8	CROSS	279	8.53	6	-15.0	0.6	0.7
27	BARC	1,007	7.42	17	-14.1	3.0	3.5	BARC	885	7.26	17	-15.6	2.6	3.1	GSMBS	638	5.85	19	-15.9	1.0	1.1
28	SHMLT	239	5.04	28	-18.9	2.8	3.4	SHMLT	249	5.10	27	-16.1	2.8	3.3	SHMLT	257	5.14	25	-16.6	2.4	2.9
29	RMLT	159	6.05	54	-21.2	2.5	3.2	RMLT	160	6.05	53	-17.9	2.5	3.0	BARC	667	6.98	17	-17.2	2.1	2.6
30	HOF	68	6.31	50	-22.4	2.8	3.6	NRZT	2,456	5.85	24	-28.5	1.0	1.4	NRZT	2,152	5.50	24	-27.6	0.9	1.3
31	NRZT	2,477	5.89	25	-26.1	1.2	1.6	HOF	69	6.31	48	-29.2	2.8	4.0	HOF	71	6.31	45	-41.0	2.1	3.6
32	MSRM	79	8.41	7	-100.0	0.0	0.4	MSRM	40	8.41	7	-100.0	0.0	0.4	MSRM	20	8.41	7	-100.0	0.0	0.4

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Non-QM: Fixed Rate Bank Statement

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Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Shelf	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref
1	CTDL	10	5.16	46	59.2	3.3	2.1	CTDL	11	5.16	45	59.5	3.3	2.0	CTDL	11	5.18	41	63.4	2.1	1.3
2	RUN	183	4.43	26	32.7	4.2	3.1	RUN	183	4.43	25	25.6	3.8	3.0	RUN	185	4.44	22	21.7	3.3	2.7
3	BHLD	34	5.82	57	17.2	5.1	4.3	PRKCM	570	6.27	18	16.8	2.5	2.1	PRKCM	478	5.84	18	16.4	2.2	1.9
4	PRKCM	588	6.33	18	17.0	2.7	2.3	MCMLT	216	6.32	19	12.2	7.1	6.4	MCMLT	219	6.32	16	16.1	6.3	5.4
5	STAR	1,705	4.69	32	10.7	3.6	3.3	BHLD	34	5.83	55	10.6	3.8	3.4	IMPRL	1,538	5.16	21	9.2	3.0	2.7
6	CSMC	1,657	4.61	34	7.8	2.2	2.1	STAR	1,719	4.69	31	8.2	3.2	3.0	STAR	1,753	4.69	28	7.7	2.7	2.5
7	MCMLT	213	6.34	20	7.4	7.6	7.1	ADMT	774	8.57	6	7.8	2.1	1.9	BHLD	35	5.83	52	6.6	2.9	2.7
8	GCAT	3,447	5.57	24	6.8	2.8	2.7	CSMC	1,673	4.62	32	7.0	2.2	2.0	VERUS	5,978	5.91	23	6.2	2.5	2.4
9	DRMT	974	5.19	30	6.4	5.3	5.0	IMPRL	1,504	5.15	25	6.7	3.7	3.5	ADMT	434	8.57	6	5.1	2.8	2.6
10	VERUS	6,825	6.28	24	4.5	3.1	2.9	VERUS	6,500	6.14	24	5.2	2.8	2.6	CSMC	1,708	4.63	29	3.8	2.0	1.9
11	BRAVO	1,851	7.36	17	3.9	3.3	3.2	GCAT	3,417	5.53	23	5.1	2.5	2.4	GCAT	3,289	5.39	21	3.4	2.0	2.0
12	ADMT	993	8.59	6	3.8	1.8	1.7	HOMES	419	7.45	16	4.2	5.3	5.1	BRAVO	1,291	6.84	18	3.3	2.6	2.6
13	ARRW	302	5.40	39	3.5	3.3	3.2	BRAVO	1,659	7.19	17	4.0	2.9	2.8	ARRW	311	5.40	35	2.1	2.2	2.2
14	OBX	5,564	6.22	19	3.4	2.3	2.2	DRMT	986	5.19	29	3.7	4.9	4.7	HOMES	395	7.44	13	1.9	3.9	3.8
15	IMPRL	1,490	5.15	26	2.6	3.9	3.8	ARRW	304	5.40	38	3.5	2.7	2.7	DRMT	1,012	5.20	26	1.5	4.2	4.2
16	HOMES	415	7.44	17	0.3	5.7	5.7	COLT	3,463	5.88	23	1.1	3.1	3.0	COLT	3,212	5.62	22	1.3	2.6	2.6
17	COLT	3,578	5.99	23	-1.6	3.3	3.3	OBX	5,264	6.10	19	0.7	2.1	2.1	OBX	4,664	5.83	18	0.8	1.8	1.8
18	SGR	620	4.92	29	-3.1	3.0	3.0	AOMT	5,811	5.16	30	-5.7	2.9	3.1	AOMT	5,498	5.13	28	-5.2	2.7	2.9
19	EFMT	1,469	5.22	27	-4.7	2.2	2.3	SGR	625	4.92	28	-5.8	2.7	2.9	EFMT	1,512	5.23	23	-6.6	1.4	1.5
20	AOMT	6,086	5.18	31	-5.7	3.0	3.2	EFMT	1,481	5.22	26	-6.2	2.0	2.1	MFRA	1,400	5.61	25	-7.3	2.0	2.2
21	MFRA	1,579	5.92	26	-10.3	2.4	2.7	MFRA	1,520	5.81	26	-7.0	2.3	2.4	SGR	636	4.93	25	-8.8	2.2	2.4
22	GSMBS	647	5.94	23	-12.4	1.6	1.8	GSMBS	652	5.94	21	-12.2	1.4	1.6	RMLT	116	6.02	48	-8.9	3.2	3.5
23	PRPM	208	8.05	11	-13.2	2.5	2.9	PRPM	164	8.04	11	-15.4	2.7	3.2	CHNGE	125	5.47	17	-10.1	3.6	4.0
24	BARC	697	7.55	17	-17.8	3.2	3.9	SHMLT	154	5.35	30	-16.1	4.3	5.1	PRPM	82	8.04	11	-15.4	2.7	3.2
25	SHMLT	146	5.26	30	-20.0	4.3	5.4	RMLT	114	6.01	51	-16.3	3.2	3.8	SHMLT	161	5.40	27	-15.7	3.6	4.3
26	HOF	21	5.94	49	-20.7	3.8	4.8	CHNGE	124	5.47	20	-17.3	4.1	5.0	GSMBS	593	5.82	19	-17.0	1.0	1.2
27	RMLT	113	6.01	53	-20.8	3.1	3.9	BARC	608	7.40	17	-18.5	2.9	3.6	BARC	460	7.13	17	-20.9	2.4	3.0
28	NRZT	2,044	5.82	26	-26.3	1.3	1.7	NRZT	2,025	5.78	25	-29.7	1.1	1.5	NRZT	1,792	5.44	25	-28.5	1.0	1.4
29	CHNGE	122	5.48	21	-26.4	3.8	5.2	CROSS	341	8.47	6	-43.7	0.3	0.6	CROSS	195	8.44	6	-45.2	0.3	0.6
30	CROSS	427	8.53	6	-35.6	0.5	0.8	HOF	21	5.93	47	-47.3	3.0	5.7	HOF	21	5.93	44	-62.5	2.0	5.3
31	MSRM	45	8.64	6	-100.0	0.0	0.5	MSRM	22	8.64	6	-100.0	0.0	0.5	MSRM	11	8.64	6	-100.0	0.0	0.5

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

Non-QM: Fixed Rate DSCR/Asset Depletion

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Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Shelf	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref
1	BHLD	6	7.13	56	39.2	1.1	0.8	BHLD	6	7.13	54	50.8	1.1	0.7	BHLD	6	7.10	51	40.3	1.1	0.8
2	VISIO	112	6.91	57	24.0	2.2	1.7	CROSS	147	8.74	6	21.5	1.5	1.2	CROSS	84	8.74	6	21.5	1.3	1.1
3	CROSS	179	8.77	6	18.1	1.8	1.5	GCAT	688	5.34	25	9.6	2.0	1.8	VISIO	119	6.93	53	11.9	1.4	1.2
4	PRKCM	223	6.38	19	14.3	1.0	0.8	CHNGE	1,643	7.27	16	8.6	5.4	5.0	GCAT	673	5.23	23	11.4	1.7	1.5
5	CHNGE	1,615	7.26	18	7.7	5.5	5.1	VISIO	114	6.92	56	8.4	1.7	1.5	CHNGE	1,526	7.12	14	7.9	4.7	4.4
6	SHMLT	93	4.69	25	6.2	0.4	0.4	DRMT	376	5.13	29	4.1	4.6	4.4	GSMBS	45	6.19	18	5.2	0.8	0.8
7	GCAT	693	5.39	26	5.0	2.1	2.0	CSMC	770	4.95	29	2.1	2.2	2.1	PRKCM	189	5.95	18	4.1	0.6	0.6
8	SGR	310	4.98	26	3.7	1.0	0.9	ARRW	277	4.64	29	-0.0	0.8	0.8	DRMT	384	5.14	26	4.0	3.9	3.7
9	CSMC	764	4.95	30	2.1	2.3	2.3	COLT	1,609	5.66	23	-1.1	2.6	2.7	CSMC	787	4.97	26	3.4	2.2	2.1
10	STAR	956	4.87	31	1.5	2.2	2.1	OBX	1,789	6.67	16	-1.1	1.3	1.3	COLT	1,547	5.49	21	1.4	2.3	2.3
11	DRMT	372	5.13	30	1.4	4.9	4.8	EFMT	654	5.59	23	-1.6	2.5	2.5	ARRW	282	4.64	26	-0.0	0.6	0.6
12	ARRW	275	4.64	30	-0.0	1.1	1.1	STAR	965	4.87	29	-1.9	1.9	1.9	VERUS	3,011	6.06	23	-1.1	2.1	2.1
13	OBX	1,954	6.80	17	-0.9	1.5	1.5	VERUS	3,207	6.28	24	-2.1	2.5	2.6	EFMT	668	5.59	20	-1.8	1.8	1.9
14	COLT	1,608	5.69	24	-0.9	2.9	3.0	GSMBS	51	6.29	20	-2.7	0.7	0.7	BARC	207	6.66	16	-1.8	1.6	1.6
15	IMPRL	657	5.22	25	-1.1	2.2	2.2	IMPRL	666	5.22	24	-2.8	1.9	1.9	IMPRL	683	5.23	21	-2.6	1.7	1.7
16	EFMT	648	5.58	24	-1.3	2.9	2.9	PRKCM	219	6.33	18	-4.0	0.7	0.7	ADMT	141	8.73	6	-4.2	1.5	1.6
17	VERUS	3,336	6.40	24	-1.4	2.8	2.9	ADMT	258	8.72	6	-4.2	1.7	1.8	SGR	318	4.98	21	-4.7	0.7	0.8
18	BARC	310	7.14	17	-2.1	2.5	2.6	HOMES	211	7.50	16	-4.8	2.3	2.5	STAR	985	4.88	26	-5.6	1.6	1.7
19	BRAVO	755	7.30	16	-4.4	1.8	1.9	BARC	276	6.94	17	-5.3	2.0	2.1	BRAVO	543	6.82	16	-5.7	1.4	1.5
20	ADMT	345	8.74	6	-4.7	2.3	2.4	SGR	312	4.98	24	-5.5	0.8	0.9	PRPM	65	6.62	18	-6.0	1.7	1.8
21	HOMES	209	7.49	17	-4.7	2.5	2.6	BRAVO	683	7.15	16	-5.6	1.5	1.6	OBX	1,484	6.35	16	-6.0	1.1	1.2
22	PRPM	150	6.73	19	-5.1	1.8	1.9	PRPM	130	6.62	18	-6.0	1.7	1.8	HOMES	197	7.44	13	-7.4	1.4	1.5
23	MFRA	863	5.94	24	-7.0	1.4	1.5	MFRA	825	5.82	23	-6.2	1.2	1.3	AOMT	1,403	5.30	25	-7.7	0.9	1.0
24	GSMBS	50	6.28	21	-8.2	0.6	0.7	AOMT	1,555	5.37	27	-6.9	1.1	1.2	MFRA	772	5.63	22	-10.8	1.0	1.1
25	AOMT	1,693	5.44	28	-8.7	1.1	1.2	HOF	48	6.47	49	-15.0	2.7	3.2	RMLT	48	6.15	52	-13.5	1.1	1.2
26	HOF	47	6.48	50	-23.4	2.4	3.1	SHMLT	94	4.70	23	-16.2	0.3	0.4	MCMLT	135	6.22	16	-18.7	1.2	1.4
27	NRZT	432	6.22	22	-23.6	0.7	0.9	NRZT	431	6.20	21	-18.9	0.7	0.9	NRZT	360	5.85	21	-19.2	0.6	0.8
28	RMLT	46	6.14	57	-23.7	1.1	1.5	MCMLT	133	6.21	19	-28.9	1.3	1.9	HOF	50	6.47	46	-24.6	2.2	2.9
29	MCMLT	132	6.21	20	-24.2	1.9	2.5	RMLT	46	6.15	56	-32.2	0.7	1.1	RUN	113	4.12	21	-32.3	0.5	0.7
30	RUN	109	4.12	26	-45.5	0.7	1.2	RUN	111	4.12	24	-38.5	0.6	1.1	SHMLT	96	4.72	20	-35.1	0.2	0.4
31	CTDL	1	4.93	46	-100.0	0.0	0.0	CTDL	1	4.93	44	-100.0	0.0	0.0	CTDL	1	4.94	41	-100.0	0.0	0.0
32	MSRM	34	8.09	8	-100.0	0.0	0.2	MSRM	17	8.09	8	-100.0	0.0	0.2	MSRM	9	8.09	8	-100.0	0.0	0.2

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Seasoned RPL: Fixed Rate Total

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Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Shelf	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref
1	RBSHD	9	5.30	195	160.9	100.0	38.3	RBSHD	10	5.32	193	158.9	100.0	38.6	RBSHD	10	5.36	190	150.1	100.0	40.0
2	MSRM	71	4.93	191	77.7	15.7	8.9	MSRM	71	4.94	190	73.7	15.4	8.8	MSRM	72	4.94	187	73.9	16.9	9.7
3	BARC	243	4.51	194	71.5	52.8	30.8	BARC	248	4.50	192	72.1	54.5	31.7	BARC	259	4.49	189	72.8	56.7	32.8
4	GCAT	495	4.66	73	53.1	6.5	4.2	GCAT	366	4.66	89	55.3	9.1	5.8	GCAT	320	4.63	105	59.4	10.6	6.6
5	NRPL	47	4.69	126	18.8	7.8	6.6	NRPL	47	4.69	125	25.9	7.3	5.8	AGFMT	80	5.25	214	15.3	7.8	6.7
6	NRZT	5,129	5.01	220	6.3	6.3	5.9	TPHT	167	10.04	14	6.7	0.8	0.8	NRPL	48	4.69	122	14.5	5.8	5.0
7	TPHT	163	10.04	15	5.2	0.9	0.9	RCKT	824	10.15	6	6.4	0.3	0.2	TPHT	175	10.04	11	6.9	0.5	0.4
8	PRPM	466	4.37	30	4.8	2.5	2.4	NRZT	5,192	5.01	218	6.0	6.1	5.8	RCKT	472	10.17	5	6.4	0.2	0.2
9	RCKT	997	10.13	6	4.5	0.3	0.3	AGFMT	78	5.24	217	5.8	7.2	6.8	NRZT	5,317	5.03	216	5.5	5.9	5.6
10	CMLTI	10,736	4.36	179	4.3	5.4	5.2	CSMC	11,747	4.46	200	4.3	5.6	5.3	CSMC	11,933	4.46	197	5.3	5.4	5.2
11	CSMC	11,663	4.46	202	3.4	5.7	5.5	PRPM	332	4.37	29	3.9	2.5	2.4	PRPM	199	4.36	28	4.8	2.7	2.6
12	MFRA	58	5.95	217	2.4	7.8	7.6	CMLTI	10,786	4.36	178	3.4	5.1	4.9	CMLTI	10,792	4.37	176	1.0	4.7	4.7
13	CIM	156	4.98	211	-0.7	8.4	8.4	MFRA	58	5.95	216	2.6	8.0	7.8	CIM	159	4.98	206	0.2	8.8	8.8
14	AGFMT	77	5.23	218	-1.0	6.7	6.8	CIM	157	4.98	209	2.5	8.6	8.4	MFRA	60	5.96	213	-0.9	7.7	7.8
15	MCMLT	1,609	4.43	197	-10.2	6.5	7.2	BVIN	306	3.57	28	-5.2	0.2	0.2	GMACM	8	4.94	210	-1.3	18.0	18.2
16	GRADE	251	8.51	27	-10.5	1.5	1.7	MCMLT	1,622	4.43	195	-9.2	6.5	7.2	BVIN	311	3.57	25	-1.6	0.4	0.4
17	AJAXM	84	4.43	119	-11.4	7.2	8.1	GMACM	8	4.94	212	-9.9	16.5	18.4	GSMBS	977	4.45	142	-9.0	3.9	4.3
18	GMACM	8	4.94	214	-11.8	17.0	19.2	GRADE	256	8.52	25	-10.3	1.4	1.6	MCMLT	1,653	4.41	192	-9.2	6.6	7.3
19	GSMBS	1,048	4.45	141	-12.3	4.0	4.5	GSMBS	1,057	4.45	140	-12.1	3.9	4.4	AJAXM	86	4.44	114	-10.5	6.1	6.8
20	TPMT	18,081	4.87	190	-13.7	3.9	4.5	AJAXM	84	4.44	117	-12.9	6.3	7.2	GRADE	244	8.39	24	-12.4	1.3	1.5
21	BRAVO	1,128	5.43	142	-14.5	4.6	5.3	TPMT	17,984	4.79	192	-14.2	3.8	4.4	TPMT	17,986	4.68	192	-15.0	3.7	4.3
22	BVIN	304	3.57	30	-18.6	0.1	0.1	RPMLT	32	5.43	210	-17.2	5.4	6.5	BRAVO	944	5.27	125	-16.3	3.8	4.5
23	RPMLT	32	5.42	211	-21.2	5.3	6.7	JPSMT	5	5.88	200	-19.6	3.3	4.1	JPSMT	5	5.86	197	-18.3	2.6	3.2
24	JPSMT	5	5.90	202	-22.5	4.5	5.8	BRAVO	1,144	5.44	141	-20.1	4.0	5.0	RPMLT	33	5.44	207	-23.3	4.9	6.5
25	NYMT	179	4.90	163	-34.2	3.2	4.8	NYMT	181	4.90	162	-34.2	3.0	4.6	NYMT	185	4.89	159	-38.2	2.8	4.5
26	NLT	154	3.95	40	-40.9	0.5	0.8	NLT	77	3.95	40	-40.9	0.5	0.8	NLT	39	3.95	40	-40.9	0.5	0.8
27	BAFC	4	5.50	241	-100.0	0.0	0.7	BAFC	4	5.51	239	-100.0	0.0	0.6	BAFC	4	5.55	237	-68.6	0.6	1.9
28	JPMWWM	116	3.55	87	-100.0	0.0	0.0	JPMWWM	117	3.54	86	-100.0	0.0	0.0	JPMWWM	120	3.54	83	-100.0	0.0	0.0
29	SFPMT	24	3.43	94	-100.0	0.0	0.1	SFPMT	24	3.43	93	-100.0	0.0	0.0	SFPMT	25	3.43	90	-100.0	0.0	0.0

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**Shelf Descriptions**

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

Source: Intex, Santander US Capital Markets

**Shelf Descriptions**

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

Source: Intex, Santander US Capital Markets

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