



Santander US Capital Markets LLC

# Historical Servicer Prepayment Speed Ranking

## September 2024 (August Speeds)

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### Agency MBS Strategy

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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
1	CITIZENS FIRST BANK	2,316	4.55	44	61.3	12.6	8.0	Caliber Home Loans	0	5.41	164	1937.7	56.5	3.9	NewRez	7,886	4.67	54	70.6	11.6	7.0
2	NewRez	23,918	4.73	48	32.4	9.2	7.1	CITIZENS FIRST BANK	2,313	4.49	43	53.6	11.9	7.9	CITIZENS FIRST BANK	2,286	4.39	42	53.3	10.6	7.0
3	ALCOVA MORTGAGE	1,741	3.57	36	29.8	7.9	6.1	NewRez	14,625	4.69	50	51.4	10.5	7.1	Specialized Loan Servicing	21,297	4.64	36	25.7	6.9	5.5
4	Quicken	272,510	4.21	38	24.4	8.0	6.5	Quicken	268,361	4.16	37	25.0	7.7	6.2	Quicken	265,723	4.09	36	25.2	6.8	5.4
5	Idaho Central Credit Union	3,138	3.47	46	20.9	7.2	6.0	ALCOVA MORTGAGE	1,921	3.56	34	18.1	6.8	5.8	NOVA HOME LOANS	1,641	3.66	30	21.0	5.9	4.9
6	FIRST INTERSTATE BANK	2,404	3.83	61	18.1	7.7	6.5	FIRST INTERSTATE BANK	2,438	3.82	60	14.6	7.1	6.2	Paramount Residential	1,564	4.79	24	18.9	7.4	6.2
7	GATEWAY SERVCO LLC	4,734	3.96	38	18.1	8.0	6.8	Paramount Residential	1,603	4.90	26	13.5	8.2	7.3	Bay Equity	2,014	3.36	38	17.2	4.9	4.2
8	CommunityAmerica Credit Union	1,654	4.20	45	16.4	7.9	6.8	SoFi	3,153	3.37	37	12.4	5.8	5.2	ALCOVA MORTGAGE	2,035	3.55	31	16.4	5.7	4.9
9	OPPORTUNITY BANK OF MONTANA	1,795	4.11	41	14.3	7.9	6.9	SOUTHSTATE BANK NATIONAL ASSOCIAT	5,489	4.06	41	12.1	7.4	6.6	Amerisave Mortgage	11,056	4.28	21	15.1	6.1	5.4
10	SoFi	3,120	3.37	38	13.5	6.1	5.4	NEXUS NOVA LLC	5,748	3.61	35	11.7	6.3	5.7	SOUTHSTATE BANK NATIONAL ASSOCIAT	5,435	3.97	39	12.5	6.4	5.7
11	Amerisave Mortgage	10,972	4.34	25	12.3	7.4	6.7	Bay Equity	1,983	3.37	41	11.3	5.5	4.9	NEXUS NOVA LLC	3,777	3.56	34	9.7	5.6	5.1
12	Gate City Bank	1,654	3.67	47	11.5	6.7	6.1	loanDepot.com	69,413	3.68	32	10.9	5.7	5.2	AXOS BANK	1,649	3.47	37	9.5	4.5	4.1
13	loanDepot.com	69,495	3.71	33	11.2	6.0	5.4	Specialized Loan Servicing	13,068	4.74	36	10.7	7.2	6.5	loanDepot.com	69,026	3.62	29	9.5	4.8	4.4
14	Iowa Bankers Mortgage	4,602	4.36	40	10.8	7.6	6.9	NOVA HOME LOANS	1,635	3.71	33	10.6	6.4	5.8	FLAT BRANCH MORTGAGE INC	2,986	4.53	30	8.2	6.8	6.3
15	FLAT BRANCH MORTGAGE INC	3,106	4.70	32	10.5	8.2	7.5	THE CENTRAL TRUST BANK	3,752	3.71	45	10.6	6.7	6.0	Pingora Loan Servicing	22,786	4.05	61	7.9	6.4	5.9
16	Old National Bank	2,694	4.08	51	10.2	7.5	6.9	Idaho Central Credit Union	3,148	3.45	45	10.3	6.3	5.7	Mutual Of Omaha	3,637	4.39	25	7.7	6.0	5.5
17	Lake Michigan Credit Union	7,006	4.12	47	10.1	7.5	6.8	Mutual Of Omaha	3,414	4.50	26	10.2	7.1	6.5	SoFi	3,206	3.38	34	7.7	4.8	4.4
18	First Federal Bank	8,217	3.67	42	10.0	6.8	6.2	Amerisave Mortgage	11,023	4.32	24	9.9	7.0	6.4	First National Bank Of Omaha	3,302	3.86	47	7.5	6.1	5.7
19	Bay Equity	1,966	3.37	42	9.4	5.7	5.2	First National Bank Of Omaha	3,304	3.93	48	9.4	7.1	6.5	Click N Close.	2,691	3.64	31	7.4	5.8	5.4
20	STOCKTON MORTGAGE CORPORATION	3,187	3.96	33	9.2	7.1	6.5	FLAT BRANCH MORTGAGE INC	3,076	4.65	31	8.7	7.8	7.2	UNITED COMMUNITY BANK	3,042	4.00	41	6.7	6.5	6.1
21	Fairway	5,761	3.88	36	8.3	6.6	6.1	BAXTER CREDIT UNION	1,125	3.56	59	8.4	6.4	5.9	Idaho Central Credit Union	3,183	3.42	42	6.6	5.3	4.9
22	FIRST HORIZON BANK	1,435	5.00	28	7.6	7.9	7.3	First Federal Bank	8,250	3.65	41	8.0	6.4	5.9	THE CENTRAL TRUST BANK	3,785	3.68	43	6.5	5.6	5.2
23	NOVA HOME LOANS	1,635	3.74	34	7.4	6.5	6.1	NBKC Bank	4,124	5.12	20	7.8	7.0	6.5	First Bank	10,037	3.62	40	6.5	5.2	4.9
24	Northpointe Bank	2,927	3.51	40	7.4	6.5	6.0	STOCKTON MORTGAGE CORPORATION	3,176	3.92	32	7.6	6.7	6.3	Prime Lending (Plains Capital)	2,435	5.63	20	6.4	7.2	6.7
25	Johnson Bank	1,907	3.79	62	7.0	6.8	6.4	Fairway	5,879	3.90	35	7.4	6.3	5.9	First Federal Bank	8,197	3.60	39	6.2	5.4	5.1
26	First National Bank Of Omaha	3,291	3.96	49	6.8	7.3	6.8	Iowa Bankers Mortgage	4,510	4.27	41	7.2	7.0	6.6	INSPIRE HOME LOANS INC.	1,976	4.01	26	6.1	5.2	4.9
27	THE CENTRAL TRUST BANK	3,733	3.74	46	6.8	6.8	6.3	First Bank	9,990	3.66	43	7.1	6.1	5.7	Nova Financial	1,811	3.49	30	5.8	5.0	4.7
28	Multiple Servicers (Unidentified)	3,214	4.29	164	5.7	7.6	7.2	BREMER BANK NATIONAL ASSOCIATION	1,480	3.99	45	6.9	7.0	6.6	Movement Mortgage	30,557	4.85	21	5.8	6.4	6.1
29	NBKC Bank	4,300	5.21	20	5.7	7.2	6.9	BOK Financial	14,611	3.70	54	6.9	6.6	6.2	Cardinal Financial	11,486	4.80	23	5.8	6.3	6.0
30	LEADER BANK NATIONAL ASSOCIATION	3,193	4.04	33	5.3	6.9	6.5	ATLANTIC BAY MORTGAGE GROUP LLC	4,287	3.68	38	6.5	6.4	6.0	Ameris Bank	8,008	4.65	26	5.7	6.0	5.7
31	Arvest Mortgage	24,482	3.83	47	5.2	6.7	6.3	GATEWAY SERVCO LLC	4,315	3.99	37	6.5	7.1	6.7	FIRST INTERSTATE BANK	2,474	3.80	57	5.6	5.8	5.5
32	SOUTHSTATE BANK NATIONAL ASSOCIAT	5,518	4.11	42	5.1	7.2	6.9	Click N Close.	2,586	3.71	33	6.4	6.8	6.4	Arvest Mortgage	29,875	4.07	41	5.6	5.7	5.4
33	GLOBAL FEDERAL CREDIT UNION	1,944	4.07	56	5.0	7.0	6.7	Movement Mortgage	27,492	5.05	23	6.1	7.7	7.3	STOCKTON MORTGAGE CORPORATION	3,167	3.85	30	5.6	5.7	5.4
34	Movement Mortgage	27,359	5.15	23	4.8	8.1	7.8	Pingora Loan Servicing	22,318	4.05	64	5.8	6.9	6.6	ATLANTIC BAY MORTGAGE GROUP LLC	4,350	3.66	35	5.6	5.4	5.1
35	AXOS BANK	1,641	3.54	41	4.7	5.2	5.0	Arvest Mortgage	27,323	3.99	44	5.6	6.5	6.1	Fairway	5,884	3.85	32	5.4	5.3	5.0
36	Ameris Bank	8,446	4.82	28	4.7	7.2	6.9	FIRST HORIZON BANK	1,398	4.93	28	5.5	7.3	6.9	FIRST HORIZON BANK	1,342	4.81	26	4.8	6.1	5.9
37	Union Home Mortgage	17,307	4.58	28	4.4	7.8	7.5	Prime Lending (Plains Capital)	2,242	5.68	23	5.3	8.1	7.7	Old National Bank	2,603	3.96	48	4.8	6.0	5.8
38	Independent Bank	2,353	4.05	47	4.4	7.1	6.8	FIDELITY BANK NATIONAL ASSOCIATIO	3,668	3.48	63	5.1	5.6	5.3	NBKC Bank	3,786	4.96	19	4.7	5.7	5.5
39	The Money Source	5,536	3.74	44	4.4	6.1	5.9	CommunityAmerica Credit Union	1,640	4.15	45	5.0	6.9	6.6	Freedom Mortgage	147,649	3.75	39	4.1	5.3	5.1
40	Aurora	16,490	3.53	50	4.3	6.1	5.9	Freedom Mortgage	158,738	4.01	39	4.7	6.3	6.0	GATEWAY SERVCO LLC	3,291	3.88	37	3.9	6.3	6.1
41	Pingora Loan Servicing	22,048	4.05	66	4.3	7.0	6.7	FBC Mortgage	2,887	4.18	25	4.6	6.6	6.3	Iowa Bankers Mortgage	4,345	4.13	40	3.9	6.0	5.8
42	First Bank	9,959	3.69	44	4.3	6.2	5.9	AXOS BANK	1,644	3.51	39	4.5	5.0	4.8	TH MSR HOLDINGS LLC	16,215	3.57	50	3.7	6.0	5.8

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 30yr

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43	Wintrust Mortgage	4,420	4.02	38	4.1	6.7	6.5	OPPORTUNITY BANK OF MONTANA	1,801	4.09	40	3.9	6.9	6.7	CommunityAmerica Credit Union	1,612	4.06	43	3.3	5.9	5.8
44	Freedom Mortgage	174,975	4.20	38	4.0	6.6	6.4	Umpqua	5,349	3.90	52	3.7	6.4	6.1	Summit Funding	3,352	4.57	27	3.3	6.0	5.8
45	Nations Lending Corporation	6,132	4.35	31	3.9	7.1	6.9	TH MSR HOLDINGS LLC	32,430	3.57	50	3.7	6.0	5.8	Colonial Savings	10,186	3.71	61	3.2	5.7	5.5
46	TH MSR HOLDINGS LLC	64,860	3.57	50	3.7	6.0	5.8	CADENCE BANK	4,377	4.15	49	3.5	7.0	6.7	BOK Financial	14,440	3.68	52	3.2	5.6	5.4
47	Colonial Savings	9,806	3.71	65	3.5	6.7	6.5	Ameris Bank	8,256	4.75	28	3.0	6.8	6.6	Nexus Nova	23,952	3.70	31	3.0	5.0	4.8
48	Mutual Of Omaha	2,869	4.63	27	3.4	7.0	6.8	The Money Source	6,060	3.70	42	2.9	5.7	5.6	Fifth Third	78,414	3.80	45	2.6	5.3	5.1
49	FBC Mortgage	2,902	4.21	26	2.6	6.5	6.3	WEST GATE BANK	2,669	3.89	40	2.9	6.5	6.3	BAXTER CREDIT UNION	1,147	3.56	56	2.4	5.3	5.2
50	BREMER BANK NATIONAL ASSOCIATION	1,482	4.03	46	2.4	7.1	6.9	Aurora	16,868	3.53	49	2.5	5.8	5.6	Primary Residential	5,544	3.31	37	2.1	4.7	4.6
51	UNITED COMMUNITY BANK	3,091	4.14	44	2.4	7.6	7.4	Sierra Pacific	11,439	4.28	43	2.5	6.3	6.2	Aurora	17,275	3.54	46	1.7	5.1	5.0
52	Summit Funding	3,323	4.62	31	2.2	7.1	7.0	Lake Michigan Credit Union	6,958	4.07	46	2.3	6.7	6.5	Multiple Servicers (Unidentified)	4,135	4.16	155	1.5	6.6	6.5
53	Seneca Mortgage	27,875	3.81	37	2.1	6.1	6.0	Old National Bank	2,655	4.04	50	2.3	6.7	6.6	BREMER BANK NATIONAL ASSOCIATION	1,469	3.91	43	1.5	5.8	5.8
54	Bell Bank	10,801	4.23	34	1.7	6.9	6.7	UNITED COMMUNITY BANK	3,073	4.09	43	2.2	7.2	7.0	SWBC Mortgage	9,064	4.12	36	1.4	6.0	5.9
55	United Shore (Retained)	119,223	4.48	25	1.7	6.6	6.5	Nexus Nova	24,987	3.87	32	2.1	5.9	5.8	Northpointe Bank	4,049	3.45	36	1.3	5.0	4.9
56	HARBORONE MORTGAGE LLC	2,310	3.73	43	1.5	6.2	6.1	Trustmark Bank	4,189	4.28	51	1.4	6.8	6.7	Regions Bank	49,633	3.86	40	1.1	5.3	5.3
57	Mortgage 1	2,807	4.48	31	1.5	7.7	7.6	United Shore (Retained)	148,330	4.61	23	1.3	6.3	6.2	The Money Source	5,632	3.66	40	1.1	4.9	4.9
58	FIDELITY BANK NATIONAL ASSOCIATIO	3,618	3.48	64	1.4	5.6	5.5	Multiple Servicers (Unidentified)	3,844	4.17	158	1.1	7.1	7.0	Lake Michigan Credit Union	6,858	3.98	45	1.0	5.8	5.8
59	TD Bank	5,297	3.57	48	1.3	5.7	5.6	Regions Bank	50,338	3.89	42	1.1	6.1	6.1	Truist Bank	157,075	3.65	55	0.9	5.0	5.0
60	MORTGAGE CLEARING CORP	2,015	4.07	50	0.6	6.8	6.8	Cardinal Financial	11,706	4.88	25	1.0	7.0	6.9	Wells Fargo	339,949	3.81	71	0.9	5.4	5.3
61	Matrix Financial	64,643	3.58	51	0.6	5.7	5.7	New American Funding	37,157	3.96	35	0.9	6.0	5.9	Grander Mortgage Capital	5,748	3.81	32	0.9	5.2	5.2
62	MISSION SERVICING RESIDENTIAL INC	8,003	4.01	34	0.5	6.4	6.4	Grander Mortgage Capital	6,711	4.18	31	0.9	6.1	6.1	Matrix Financial	115,952	3.55	46	0.8	4.7	4.6
63	Fifth Third	77,232	3.82	49	0.5	6.1	6.1	Nova Financial	1,810	3.54	33	0.9	5.6	5.6	First United Bank	6,166	4.32	36	0.7	6.3	6.3
64	Lakeview	292,657	4.95	29	0.4	7.0	7.0	Matrix Financial	98,181	3.56	49	0.8	5.5	5.4	MSR Asset Vehicle	48,872	3.25	35	0.6	4.3	4.3
65	First United Bank	6,361	4.49	38	0.3	7.6	7.6	Lakeview	289,991	4.90	28	0.8	6.6	6.6	RENASANT BANK	3,748	4.08	39	0.6	5.5	5.5
66	Truist Bank	154,311	3.69	59	-0.1	5.9	5.9	Flagstar	51,481	4.39	33	0.8	6.5	6.4	United Shore (Retained)	173,970	4.43	22	0.5	5.1	5.1
67	BAXTER CREDIT UNION	1,112	3.57	60	-0.1	6.1	6.1	PennyMac	296,901	4.19	34	0.6	6.3	6.3	FBC Mortgage	2,832	4.11	23	0.4	5.4	5.4
68	U.S. Bank	139,746	4.20	52	-0.2	6.4	6.4	Fifth Third	77,853	3.81	48	0.6	6.0	5.9	CADENCE BANK	4,319	4.05	48	0.4	5.9	5.9
69	MSR Asset Vehicle	47,131	3.25	39	-0.2	5.2	5.2	Colonial Savings	9,959	3.71	64	0.5	6.3	6.3	NexBank	12,435	3.94	31	0.4	4.8	4.8
70	BOK Financial	15,140	3.71	55	-0.3	6.4	6.4	MSR Asset Vehicle	47,435	3.25	38	0.5	5.1	5.0	Lakeview	275,071	4.78	27	0.0	5.7	5.7
71	Trustmark Bank	4,212	4.33	52	-0.4	7.0	7.0	Wintrust Mortgage	4,388	3.96	37	0.5	6.1	6.1	PennyMac	289,909	4.09	32	-0.3	5.4	5.4
72	Nationstar	382,881	4.19	53	-0.5	6.4	6.5	NexBank	11,889	3.94	34	0.4	5.8	5.8	Independent Bank	2,356	3.97	44	-0.4	5.7	5.7
73	NexBank	11,882	3.96	35	-0.6	6.0	6.0	Seneca Mortgage	26,987	3.75	36	0.4	5.7	5.7	New American Funding	36,737	3.87	33	-0.5	5.0	5.1
74	Flagstar	51,987	4.44	34	-0.7	6.7	6.7	Union Home Mortgage	18,001	4.44	28	0.3	7.0	7.0	Union Home Mortgage	17,983	4.28	27	-0.6	5.9	5.9
75	Union Savings Bank	5,222	3.69	49	-0.8	6.3	6.4	MISSION SERVICING RESIDENTIAL INC	8,985	3.93	34	0.1	6.2	6.2	FIDELITY BANK NATIONAL ASSOCIATIO	3,730	3.47	60	-0.6	4.7	4.7
76	Marlin Mortgage Capital	21,187	3.30	39	-0.8	5.0	5.1	Truist Bank	154,808	3.67	58	0.1	5.7	5.7	InterCap Lending	4,699	3.94	29	-0.6	5.1	5.1
77	PennyMac	301,256	4.24	35	-0.8	6.6	6.6	Marlin Mortgage Capital	21,084	3.25	38	0.1	4.8	4.8	Nations Lending Corporation	5,976	4.21	28	-0.6	5.6	5.7
78	NEXUS NOVA LLC	6,142	3.78	35	-0.9	5.9	5.9	Northpointe Bank	3,647	3.48	39	-0.1	5.7	5.7	Sierra Pacific	11,279	4.19	41	-0.7	5.3	5.4
79	Colorado Federal Savings Bank	2,761	3.70	58	-0.9	5.7	5.8	Johnson Bank	1,916	3.77	61	-0.1	6.1	6.1	Nationstar	347,648	4.08	48	-0.7	5.4	5.5
80	Wells Fargo	316,300	3.79	74	-0.9	6.1	6.2	First United Bank	6,287	4.42	37	-0.4	7.3	7.3	MISSION SERVICING RESIDENTIAL INC	7,188	3.93	32	-0.8	5.5	5.6
81	Grander Mortgage Capital	6,637	4.19	33	-0.9	6.1	6.2	MORTGAGE CLEARING CORP	2,020	4.03	49	-0.4	6.4	6.4	Seneca Mortgage	25,770	3.70	34	-0.9	4.8	4.9
82	Regions Bank	50,146	3.91	43	-1.1	6.2	6.3	CMG Mortgage	63,388	4.13	31	-0.5	5.9	6.0	Flagstar	50,255	4.29	31	-0.9	5.5	5.6
83	Evergreen Moneysource	7,219	4.10	38	-1.2	6.8	6.9	Colorado Federal Savings Bank	2,776	3.69	57	-0.6	5.5	5.5	Navy Federal Credit Union	3,659	4.02	75	-1.0	5.7	5.8
84	WEST GATE BANK	2,697	3.96	40	-1.6	6.5	6.6	RENASANT BANK	3,118	4.25	40	-0.6	6.5	6.6	CMG Mortgage	64,269	4.01	29	-1.0	5.0	5.0

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		\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
85	Cornerstone Capital Bank	2,026	6.73	7	-1.6	10.3	10.5	Nations Lending Corporation	6,080	4.30	30	-0.9	6.5	6.6	Umpqua	6,046	3.84	49	-1.1	5.2	5.2
86	Gateway Mortgage	8,011	4.58	32	-1.8	7.4	7.6	Nationstar	374,372	4.15	51	-0.9	6.2	6.2	Mortgage 1	2,738	4.34	28	-1.1	6.2	6.2
87	Umpqua	5,324	3.93	53	-1.8	6.3	6.4	BSI Financial	18,192	4.10	35	-1.1	5.9	6.0	Marlin Mortgage Capital	23,134	3.19	36	-1.2	3.9	4.0
88	Chase	459,882	3.68	55	-1.9	5.6	5.7	Independent Bank	2,357	4.02	46	-1.1	6.5	6.6	Carrington	8,691	3.59	39	-1.3	5.2	5.3
89	Citizens Bank	66,201	4.05	45	-1.9	6.3	6.4	U.S. Bank	139,436	4.16	52	-1.2	6.1	6.1	Gate City Bank	1,641	3.57	45	-1.5	4.9	5.0
90	Huntington National Bank	21,611	4.32	48	-1.9	7.1	7.2	American Internet Mortgage	4,316	3.47	53	-1.6	5.0	5.1	MORTGAGE LENDERS INVESTMENT TRADI	2,002	3.95	38	-1.8	6.3	6.4
91	AmeriHome Mortgage	47,911	6.00	19	-2.0	8.5	8.6	Wells Fargo	319,693	3.79	72	-1.8	5.9	6.0	Gateway Mortgage	9,417	4.38	29	-1.8	5.9	6.0
92	InterCap Lending	3,600	4.35	28	-2.1	6.9	7.0	InterCap Lending	4,171	4.15	29	-1.8	6.2	6.3	Plaza Home Mortgage	1,724	6.54	9	-1.9	7.1	7.2
93	CMG Mortgage	63,887	4.22	32	-2.1	6.2	6.3	PNC Mortgage	133,217	3.51	59	-2.0	5.5	5.7	U.S. Bank	140,662	4.09	50	-1.9	5.3	5.4
94	Primary Residential	5,265	3.23	42	-2.2	5.5	5.6	United Shore (Sold)	228,291	4.05	35	-2.0	5.3	5.4	THE FEDERAL SAVINGS BANK	2,107	3.68	40	-2.0	4.8	4.9
95	CADENCE BANK	4,399	4.21	49	-2.2	6.8	7.0	SWBC Mortgage	9,179	4.21	37	-2.1	6.7	6.8	PNC Mortgage	134,379	3.49	56	-2.1	4.9	5.0
96	FIRST NATIONAL BANK OF PENNSYLVANIA	3,622	4.59	37	-2.3	7.2	7.3	Bank Of England	3,564	3.64	40	-2.1	6.2	6.3	BSI Financial	19,805	3.95	33	-2.4	4.9	5.0
97	American Internet Mortgage	4,276	3.48	54	-2.4	5.2	5.3	Gate City Bank	1,648	3.63	46	-2.2	5.6	5.8	PHH Mortgage	78,215	4.15	36	-2.6	5.1	5.2
98	Sierra Pacific	11,527	4.33	43	-2.5	6.3	6.5	Union Savings Bank	5,227	3.66	48	-2.5	5.9	6.1	New Residential	256,689	4.02	58	-2.6	5.3	5.5
99	United Shore (Sold)	262,135	4.27	34	-2.5	5.6	5.7	Chase	460,025	3.65	54	-2.6	5.3	5.5	Keybank	8,061	3.82	42	-2.7	4.9	5.1
100	New American Funding	37,383	4.01	35	-2.7	6.1	6.2	Bell Bank	10,646	4.16	34	-2.6	6.2	6.4	Pentagon Federal Credit Union	6,193	3.85	39	-2.7	4.9	5.0
101	ATLANTIC BAY MORTGAGE GROUP LLC	4,251	3.69	40	-2.7	6.1	6.3	GLOBAL FEDERAL CREDIT UNION	1,948	4.03	56	-2.7	6.2	6.4	United Shore (Sold)	194,570	3.94	35	-3.0	4.6	4.7
102	Nexus Nova	24,105	3.89	34	-2.9	5.9	6.0	New Residential	280,267	4.05	58	-2.8	6.0	6.2	EQUITY RESOURCES INC.	1,404	4.29	26	-3.3	5.8	6.0
103	Cardinal Financial	11,828	4.93	26	-3.0	7.0	7.2	Navy Federal Credit Union	3,683	4.09	76	-3.1	6.3	6.5	Huntington National Bank	21,208	4.19	46	-3.5	5.8	6.1
104	PNC Mortgage	132,214	3.51	60	-3.1	5.7	5.9	Primary Residential	5,296	3.21	41	-3.2	5.2	5.3	Guaranteed Rate	8,409	6.60	5	-3.5	8.1	8.4
105	Keybank	8,161	3.93	44	-3.2	5.9	6.1	PHH Mortgage	79,078	4.23	37	-3.4	5.9	6.1	Chase	457,812	3.63	52	-3.6	4.6	4.8
106	PHH Mortgage	79,892	4.27	38	-3.2	6.1	6.3	Guild Mortgage	56,880	4.30	35	-3.5	6.3	6.5	WEST GATE BANK	2,628	3.79	38	-3.6	5.2	5.4
107	RENASANT BANK	2,871	4.34	41	-3.3	6.8	7.0	Summit Funding	3,345	4.61	30	-3.5	6.6	6.8	Bank Of England	3,584	3.60	37	-3.8	5.2	5.4
108	ROYAL PACIFIC FUNDING CORP	2,856	3.46	43	-3.4	4.5	4.7	Carrington	8,586	3.61	42	-3.9	5.8	6.1	Johnson Bank	1,931	3.74	59	-3.9	5.2	5.4
109	BSI Financial	18,163	4.12	36	-3.5	6.1	6.3	Gateway Mortgage	8,424	4.48	31	-4.0	6.9	7.1	Wintrust Mortgage	4,317	3.86	35	-4.0	5.0	5.2
110	MEGASTAR FINANCIAL CORP.	2,863	3.88	40	-3.6	6.2	6.4	Huntington National Bank	21,449	4.27	47	-4.1	6.6	6.9	Bell Bank	10,403	4.04	32	-4.0	5.2	5.4
111	Guild Mortgage	58,167	4.38	35	-3.7	6.7	6.9	Towne Mortgage	2,076	3.79	41	-4.2	5.7	6.0	GMFS	7,039	4.04	38	-4.1	5.3	5.5
112	New Residential	285,118	4.10	58	-3.7	6.2	6.5	FIRST NATIONAL BANK OF PENNSYLVANIA	3,535	4.52	37	-4.2	6.6	6.9	AmeriHome Mortgage	51,699	5.68	18	-4.1	6.5	6.8
113	Onslow Bay Financial	94,471	3.20	38	-3.8	4.7	4.9	Onslow Bay Financial	93,800	3.18	37	-4.3	4.5	4.7	Citizens Bank	65,879	3.96	42	-4.3	5.1	5.3
114	CrossCountry Mortgage	62,995	4.24	30	-3.8	6.3	6.5	AmeriHome Mortgage	49,717	5.94	18	-4.3	7.8	8.1	Trustmark Bank	4,138	4.19	50	-4.3	5.7	5.9
115	Citi	33,010	4.48	54	-3.8	6.0	6.2	Planet Home Lending	20,802	4.96	26	-4.4	6.3	6.6	TD Bank	5,315	3.50	45	-4.5	4.5	4.7
116	Prime Lending (Plains Capital)	1,807	5.71	24	-4.4	7.5	7.9	Citizens Bank	66,061	4.02	44	-4.5	5.9	6.1	Onslow Bay Financial	92,225	3.16	34	-4.5	3.8	3.9
117	Nova Financial	1,814	3.58	34	-4.7	5.6	5.8	Mortgage 1	2,781	4.43	30	-4.5	6.9	7.2	GLOBAL FEDERAL CREDIT UNION	1,941	3.96	54	-5.0	5.3	5.6
118	SWBC Mortgage	9,256	4.27	38	-4.7	6.8	7.2	MEGASTAR FINANCIAL CORP.	2,863	3.85	39	-4.7	5.8	6.1	Guild Mortgage	55,491	4.19	33	-5.1	5.3	5.6
119	MLD Mortgage	3,166	3.80	36	-5.1	5.1	5.4	Weststar Mortgage	3,043	3.45	44	-4.9	5.7	6.0	OPPORTUNITY BANK OF MONTANA	1,799	4.04	38	-5.2	5.4	5.7
120	Carrington	8,528	3.62	43	-5.3	6.0	6.3	GMFS	6,425	4.13	39	-5.1	6.1	6.4	Planet Home Lending	20,901	4.97	23	-5.8	5.4	5.8
121	Bank Of England	3,555	3.67	41	-5.6	6.2	6.5	CrossCountry Mortgage	62,183	4.18	30	-5.2	5.9	6.2	FIRST NATIONAL BANK OF PENNSYLVANIA	3,351	4.34	37	-5.9	5.6	6.0
122	Navy Federal Credit Union	3,715	4.14	76	-5.6	6.4	6.8	Pentagon Federal Credit Union	6,253	3.92	41	-5.4	5.5	5.8	Caliber Home Loans	20,990	3.52	36	-6.0	4.1	4.4
123	MORTGAGE LENDERS INVESTMENT TRADI	1,980	4.01	41	-5.7	6.8	7.2	MORTGAGE LENDERS INVESTMENT TRADI	1,988	3.99	40	-5.8	6.8	7.2	HARBORONE MORTGAGE LLC	2,320	3.67	39	-6.3	4.7	5.0
124	THIRD FEDERAL SAVINGS & LOAN ASSO	1,226	4.30	75	-6.0	6.7	7.1	TD Bank	5,299	3.55	47	-6.7	5.0	5.3	Union Savings Bank	5,217	3.60	46	-6.5	5.0	5.3
125	Nations Direct	1,754	4.82	32	-6.2	6.6	7.0	Evergreen Moneysource	7,179	4.06	37	-6.8	6.1	6.5	Weststar Mortgage	3,031	3.44	41	-6.7	4.9	5.2
126	LANDMARK CREDIT UNION	2,021	3.89	52	-6.4	6.3	6.8	Provident Funding	24,206	3.92	59	-7.3	5.3	5.7	Nations Direct	1,698	4.43	32	-6.8	5.1	5.5

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 30yr

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127	Planet Home Lending	20,512	4.95	27	-6.6	6.4	6.8	MLD Mortgage	3,151	3.76	35	-7.4	4.8	5.1	STANDARD MORTGAGE CORP.	2,782	3.54	48	-6.9	5.0	5.3
128	M&T Bank	6,564	4.25	69	-6.8	6.1	6.5	AssociatedBank	4,226	4.04	66	-7.4	6.2	6.7	MORTGAGE CLEARING CORP	2,009	3.96	47	-7.1	5.2	5.6
129	Click N Close.	2,404	3.78	34	-7.0	6.2	6.6	Keybank	8,126	3.89	44	-7.5	5.3	5.8	Land Home Financial	3,436	3.79	39	-7.1	4.6	4.9
130	Smaller Servicers	297,148	4.07	49	-7.1	6.2	6.6	Citi	32,462	4.42	54	-7.6	5.4	5.9	Citi	31,646	4.31	53	-7.6	4.8	5.2
131	INSPIRE HOME LOANS INC.	2,033	4.14	29	-7.2	5.6	6.1	Plaza Home Mortgage	2,021	6.70	9	-7.8	7.6	8.2	CrossCountry Mortgage	61,182	4.08	28	-7.6	4.9	5.3
132	Pentagon Federal Credit Union	6,264	3.95	41	-7.3	5.7	6.2	BMO BANK NATIONAL ASSOCIATION	5,038	4.12	69	-8.0	5.8	6.3	Colorado Federal Savings Bank	2,645	3.66	56	-7.8	4.4	4.8
133	Idaho HFA	10,237	4.57	39	-7.7	6.2	6.7	HARBORONE MORTGAGE LLC	2,313	3.71	41	-8.1	5.3	5.8	SUNFLOWER BANK NATIONAL ASSOCIATI	3,478	4.08	36	-8.0	5.1	5.5
134	GMFS	5,102	4.20	40	-7.7	6.2	6.7	PAM MSR Trust I	5,635	3.73	46	-8.8	4.8	5.3	PAM MSR Trust I	5,201	3.76	45	-8.0	4.3	4.7
135	Provident Funding	23,905	3.95	60	-7.7	5.6	6.0	INSPIRE HOME LOANS INC.	2,016	4.10	28	-8.8	5.3	5.8	FIRST TECHNOLOGY FEDERAL CREDIT U	2,860	3.54	49	-8.0	4.5	4.9
136	WATERMARK CAPITAL INC.	1,743	2.90	43	-7.9	4.0	4.4	WATERMARK CAPITAL INC.	1,756	2.89	41	-8.9	3.8	4.2	Evergreen Moneysource	7,147	3.99	35	-8.2	5.1	5.5
137	AssociatedBank	4,202	4.07	66	-8.2	6.3	6.9	Bank of America	47,706	4.62	125	-8.9	6.4	7.0	Sailfish Servicing	18,688	3.43	33	-8.4	3.9	4.2
138	Plaza Home Mortgage	2,340	6.74	9	-9.0	7.6	8.4	Smaller Servicers	299,839	4.03	48	-9.1	5.8	6.3	American Internet Mortgage	4,362	3.45	51	-8.4	4.1	4.5
139	Royal Credit Union	1,618	3.86	50	-9.0	5.8	6.4	THE PARK NATIONAL BANK	1,461	3.63	54	-9.2	5.8	6.4	Bank of America	48,588	4.61	124	-8.4	5.9	6.5
140	Paramount Residential	1,621	4.96	27	-9.7	7.0	7.7	Arc Home	4,073	3.66	38	-9.3	4.9	5.4	Provident Funding	23,015	3.91	59	-8.7	4.6	5.1
141	Bank of America	47,276	4.63	126	-10.3	6.4	7.1	SUNFLOWER BANK NATIONAL ASSOCIATI	3,545	4.19	37	-9.5	5.9	6.5	Smaller Servicers	310,799	3.95	46	-8.8	5.0	5.5
142	BMO BANK NATIONAL ASSOCIATION	5,048	4.16	70	-10.3	5.8	6.5	EQUITY RESOURCES INC.	1,308	4.47	28	-10.3	6.4	7.1	Fannie Mae	6,076	4.84	146	-9.2	6.1	6.7
143	FHLB Chicago	13,463	3.57	52	-10.6	5.7	6.4	M&T Bank	6,522	4.20	69	-10.6	5.5	6.1	M&T Bank	6,465	4.13	68	-9.8	5.1	5.6
144	Fremont Bank	4,974	3.46	59	-11.0	4.0	4.4	Idaho HFA	10,076	4.51	38	-10.7	5.8	6.5	VALLEY NATIONAL BANK	2,195	3.90	55	-9.8	4.6	5.1
145	THE SERVISION GROUP	2,372	4.01	49	-11.2	6.1	6.9	Cornerstone Capital Bank	2,011	6.76	6	-10.7	9.5	10.6	Arc Home	4,092	3.63	35	-9.9	4.2	4.7
146	Weststar Mortgage	3,009	3.45	46	-11.3	5.5	6.2	MEGA CAPITAL FUNDING INC.	2,952	3.37	37	-11.0	3.7	4.1	Fremont Bank	5,500	3.44	54	-9.9	3.4	3.8
147	SUNFLOWER BANK NATIONAL ASSOCIATI	3,596	4.25	38	-11.4	6.0	6.8	Sailfish Servicing	18,205	3.47	35	-11.2	4.5	5.0	BASE MSR 2 LLC	5,761	3.40	51	-10.0	4.4	4.9
148	STANDARD MORTGAGE CORP.	2,749	3.60	52	-11.6	5.6	6.4	1ST SECURITY BANK OF WASHINGTON	1,934	3.96	38	-11.5	5.6	6.3	Colorado HFA	1,790	4.96	32	-10.4	4.9	5.5
149	MERCHANTS BANK OF INDIANA	1,807	3.73	34	-11.6	5.2	5.8	FIRST FINANCIAL BANK	1,520	4.27	40	-11.6	6.1	6.9	Idaho HFA	9,692	4.38	37	-10.4	5.1	5.7
150	VALLEY NATIONAL BANK	2,186	3.98	57	-11.6	5.3	6.0	STANDARD MORTGAGE CORP.	2,761	3.57	51	-11.6	5.4	6.1	Cornerstone Capital Bank	3,108	6.17	9	-10.5	7.2	8.0
151	EQUITY RESOURCES INC.	1,069	4.75	27	-11.7	7.0	7.9	Fremont Bank	5,026	3.45	58	-11.6	3.8	4.3	AMERICA FIRST FEDERAL CREDIT UNIO	2,261	3.71	45	-10.7	4.8	5.4
152	AMERICA FIRST FEDERAL CREDIT UNIO	2,230	3.76	49	-12.4	5.7	6.5	MERCHANTS BANK OF INDIANA	1,788	3.67	34	-11.7	4.9	5.5	First Citizens Bank	2,611	4.01	54	-10.8	5.3	5.9
153	MEGA CAPITAL FUNDING INC.	2,970	3.42	38	-12.5	3.7	4.3	BOEING EMPLOYEES' CREDIT UNION	3,800	4.14	49	-11.9	5.6	6.3	MLD Mortgage	3,124	3.70	32	-10.9	3.9	4.4
154	BROADVIEW FEDERAL CREDIT UNION	1,814	3.78	57	-12.6	4.7	5.4	VALLEY NATIONAL BANK	2,192	3.95	56	-11.9	5.0	5.7	AssociatedBank	4,231	3.99	64	-10.9	5.4	6.0
155	BASE MSR 2 LLC	7,753	3.38	50	-12.6	4.9	5.6	Land Home Financial	3,121	3.89	42	-12.2	5.1	5.8	WATERMARK CAPITAL INC.	1,779	2.89	38	-11.1	3.2	3.6
156	THE FEDERAL SAVINGS BANK	2,072	3.71	44	-13.6	5.1	5.9	BASE MSR 2 LLC	7,494	3.38	49	-12.2	4.8	5.4	BMO BANK NATIONAL ASSOCIATION	4,121	4.10	69	-11.3	5.1	5.7
157	THE PARK NATIONAL BANK	1,458	3.66	56	-13.6	5.7	6.6	AMERICA FIRST FEDERAL CREDIT UNIO	2,242	3.74	48	-12.3	5.4	6.2	Towne Mortgage	2,224	3.75	38	-11.6	4.6	5.2
158	Sailfish Servicing	18,243	3.48	37	-13.7	4.5	5.2	Fannie Mae	5,966	4.83	148	-12.4	6.2	7.1	1ST SECURITY BANK OF WASHINGTON	2,200	3.80	36	-11.7	4.6	5.1
159	Guaranteed Rate	7,494	6.69	5	-13.8	7.9	9.1	First Citizens Bank	2,662	4.11	55	-12.5	5.9	6.7	NATIONS DIRECT MORTGAGE	1,890	4.17	44	-11.9	4.3	4.9
160	HomeStreet Bank	3,612	3.86	52	-14.0	5.6	6.5	Nations Direct	1,673	4.70	32	-12.9	5.7	6.5	MEGASTAR FINANCIAL CORP.	2,851	3.78	37	-12.1	4.6	5.2
161	FIRST FINANCIAL BANK	1,542	4.34	41	-14.1	6.2	7.2	Guaranteed Rate	6,609	6.71	5	-12.9	8.3	9.5	Sun West	7,061	3.45	35	-12.3	3.9	4.5
162	Sun West	6,988	3.50	39	-14.2	4.7	5.4	FIRST HOME IMORTGAGE CORP	4,158	3.92	37	-13.2	5.0	5.8	MEGA CAPITAL FUNDING INC.	2,934	3.30	35	-13.7	3.0	3.5
163	SUMMIT CREDIT UNION	2,428	3.74	43	-14.3	5.6	6.5	PREMIER BANK	2,120	4.06	54	-13.5	5.9	6.8	FIRST FEDERAL SAVINGS AND LOAN AS	1,404	4.01	48	-13.9	5.0	5.8
164	GUARDIAN SAVINGS BANK	1,397	3.69	55	-14.6	5.5	6.4	FIRST TECHNOLOGY FEDERAL CREDIT U	2,855	3.59	51	-14.1	5.0	5.7	MERCHANTS BANK OF INDIANA	1,763	3.57	31	-14.4	4.0	4.6
165	PREMIER BANK	2,122	4.09	55	-14.7	6.0	7.0	GUARDIAN SAVINGS BANK	1,396	3.66	54	-14.2	5.3	6.2	FHLB Chicago	13,747	3.52	48	-14.5	4.6	5.4
166	1ST SECURITY BANK OF WASHINGTON	1,372	4.25	39	-15.0	6.1	7.1	THIRD FEDERAL SAVINGS & LOAN ASSO	1,214	4.25	76	-14.3	5.9	6.9	PREMIER BANK	2,115	4.00	53	-15.0	5.1	6.0
167	FIRST TECHNOLOGY FEDERAL CREDIT U	2,845	3.62	51	-15.0	5.2	6.1	ROYAL PACIFIC FUNDING CORP	2,873	3.45	42	-14.4	4.0	4.7	Santander Bank	5,584	3.91	93	-15.2	4.5	5.3
168	TEACHERS FEDERAL CREDIT UNION	1,081	3.63	62	-15.3	3.8	4.5	THE FEDERAL SAVINGS BANK	2,085	3.70	43	-14.5	4.8	5.6	ELEVATIONS CREDIT UNION	3,981	3.70	41	-15.4	4.3	5.1

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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
169	Colorado HFA	1,943	5.18	33	-15.3	5.6	6.6	Michigan Mutual	2,128	3.37	41	-14.6	4.5	5.2	FIRST FINANCIAL BANK	1,483	4.16	39	-15.4	5.1	6.0
170	Arc Home	4,065	3.69	39	-15.4	4.8	5.7	HomeStreet Bank	3,622	3.84	51	-14.8	5.3	6.1	Royal Credit Union	1,599	3.75	48	-15.6	4.6	5.4
171	NATIONS DIRECT MORTGAGE	1,798	4.35	46	-15.6	5.1	6.1	Colorado HFA	1,894	5.12	32	-15.1	5.3	6.3	HomeStreet Bank	3,639	3.80	49	-15.7	4.5	5.3
172	Fannie Mae	5,949	4.83	149	-16.1	6.0	7.1	Royal Credit Union	1,609	3.82	49	-15.5	5.2	6.1	FIRST HOME MORTGAGE CORPORATION	2,767	3.91	31	-15.7	4.1	4.8
173	DIGITAL FEDERAL CREDIT UNION	1,467	3.78	59	-16.3	5.4	6.4	LEADER BANK NATIONAL ASSOCIATION	3,072	3.91	33	-16.1	5.0	6.0	TEACHERS FEDERAL CREDIT UNION	1,086	3.59	59	-15.9	3.1	3.7
174	PAM MSR Trust I	5,953	3.69	47	-17.4	4.5	5.4	BROADVIEW FEDERAL CREDIT UNION	1,806	3.74	57	-16.1	4.2	4.9	FIRST HOME MORTGAGE CORP	4,135	3.86	35	-16.1	4.1	4.9
175	UNIVERSITY OF WISCONSIN CREDIT UN	2,666	3.71	41	-17.7	5.1	6.2	Sun West	7,012	3.48	38	-16.6	4.4	5.2	GUARDIAN SAVINGS BANK	1,391	3.59	52	-17.4	4.5	5.4
176	BOEING EMPLOYEES' CREDIT UNION	3,816	4.18	50	-18.1	5.5	6.7	FHLB Chicago	13,570	3.55	51	-16.6	5.1	6.1	UNIVERSITY OF WISCONSIN CREDIT UN	2,634	3.59	38	-17.4	4.2	5.1
177	BETHPAGE FEDERAL CREDIT UNION	3,516	3.73	63	-18.6	3.8	4.6	NATIONS DIRECT MORTGAGE	1,761	4.28	46	-17.4	4.8	5.7	Michigan Mutual	2,152	3.35	38	-17.4	3.8	4.5
178	MYCUMORTGAGE	1,671	4.28	58	-18.6	6.3	7.6	FIRST FEDERAL SAVINGS AND LOAN AS	1,414	4.08	50	-17.7	5.4	6.6	THE SERVION GROUP	2,382	3.94	46	-18.1	4.8	5.8
179	Land Home Financial	2,819	4.00	43	-19.0	5.1	6.2	LANDMARK CREDIT UNION	2,019	3.86	51	-17.8	5.4	6.5	Virginia HFA	1,722	4.39	46	-18.1	4.9	5.9
180	FIRST HOME MORTGAGE CORP	4,156	3.95	38	-19.0	5.0	6.1	ELEVATIONS CREDIT UNION	3,999	3.77	43	-18.0	4.9	6.0	MYCUMORTGAGE	1,702	4.24	55	-18.1	5.5	6.7
181	First Citizens Bank	2,697	4.18	55	-19.6	5.7	7.0	THE SERVION GROUP	2,377	3.98	48	-18.1	5.4	6.6	BROADVIEW FEDERAL CREDIT UNION	1,798	3.69	55	-18.1	3.7	4.6
182	Santander Bank	5,419	3.90	97	-19.8	4.9	6.1	UNIVERSITY OF WISCONSIN CREDIT UN	2,658	3.67	40	-18.7	4.8	5.9	THE PARK NATIONAL BANK	1,470	3.60	52	-18.2	4.7	5.7
183	MERCHANTS BANK NATIONAL ASSOCIATI	1,774	3.88	54	-20.3	5.2	6.5	SUMMIT CREDIT UNION	2,424	3.71	42	-19.7	5.0	6.1	BOEING EMPLOYEES' CREDIT UNION	3,755	4.06	48	-18.3	4.5	5.5
184	FIRST FEDERAL SAVINGS AND LOAN AS	1,423	4.13	50	-20.3	5.5	6.9	Virginia HFA	1,699	4.40	49	-19.7	5.4	6.7	LEADER BANK NATIONAL ASSOCIATION	2,880	3.67	32	-18.5	4.1	5.0
185	Michigan Mutual	2,112	3.37	42	-20.6	4.3	5.4	MYCUMORTGAGE	1,682	4.27	57	-19.8	6.0	7.5	LANDMARK CREDIT UNION	2,018	3.81	49	-18.8	4.7	5.7
186	Kinecta Federal Credit Union	1,468	3.65	65	-20.8	4.0	5.0	FIRST HOME MORTGAGE CORPORATION	2,782	3.96	34	-20.2	4.5	5.7	Kinecta Federal Credit Union	1,493	3.62	62	-19.3	3.5	4.3
187	Towne Mortgage	2,042	3.86	41	-21.5	5.0	6.3	BETHPAGE FEDERAL CREDIT UNION	3,523	3.72	62	-20.7	3.3	4.2	THIRD FEDERAL SAVINGS & LOAN ASSO	1,185	4.13	77	-20.0	5.0	6.2
188	FIRST HOME MORTGAGE CORPORATION	2,788	4.00	35	-21.7	4.7	6.0	Santander Bank	5,474	3.90	96	-22.1	4.6	5.8	MERCHANTS BANK NATIONAL ASSOCIATI	1,761	3.79	52	-20.5	4.3	5.4
189	Virginia HFA	1,689	4.41	50	-21.8	5.5	7.0	DIGITAL FEDERAL CREDIT UNION	1,466	3.76	58	-23.1	4.7	6.1	ROYAL PACIFIC FUNDING CORP	2,905	3.44	39	-20.6	3.3	4.1
190	Massachusetts HFA	2,362	4.23	67	-24.6	5.1	6.7	Banco Popular	2,750	4.94	141	-24.6	4.9	6.4	GUIDANCE RESIDENTIAL LLC	2,814	4.59	36	-20.8	5.1	6.3
191	ELEVATIONS CREDIT UNION	4,017	3.81	44	-25.4	4.8	6.4	GUIDANCE RESIDENTIAL LLC	2,884	4.70	37	-25.2	5.6	7.4	DIGITAL FEDERAL CREDIT UNION	1,459	3.69	56	-21.1	4.2	5.3
192	Banco Popular	2,721	4.95	142	-27.3	4.6	6.3	Massachusetts HFA	2,361	4.21	67	-25.8	4.9	6.5	SUMMIT CREDIT UNION	2,409	3.64	40	-22.0	4.2	5.3
193	UIF CORPORATION	1,986	4.89	28	-28.6	5.8	8.0	MERCHANTS BANK NATIONAL ASSOCIATI	1,768	3.85	54	-26.7	4.5	6.1	Banco Popular	2,807	4.95	140	-22.6	4.8	6.2
194	Fulton Bank	3,173	4.13	60	-28.7	5.0	7.0	TEACHERS FEDERAL CREDIT UNION	1,083	3.62	61	-27.0	3.0	4.0	BETHPAGE FEDERAL CREDIT UNION	3,540	3.70	60	-22.9	3.1	3.9
195	GUIDANCE RESIDENTIAL LLC	2,927	4.77	38	-30.7	5.4	7.7	Alabama HFA	2,220	5.31	39	-28.0	5.1	7.0	BANNER BANK	2,031	3.82	48	-25.3	4.1	5.4
196	Alabama HFA	2,297	5.37	39	-30.8	5.0	7.1	Kinecta Federal Credit Union	1,479	3.64	64	-28.4	3.5	4.8	Massachusetts HFA	2,354	4.16	65	-26.4	4.3	5.8
197	ONPOINT COMMUNITY CREDIT UNION	4,174	3.96	42	-30.9	4.5	6.4	Fulton Bank	3,184	4.10	60	-29.7	4.8	6.7	ONPOINT COMMUNITY CREDIT UNION	4,092	3.84	39	-26.7	3.8	5.1
198	BANNER BANK	2,035	3.90	51	-33.3	4.5	6.6	BANNER BANK	2,033	3.87	50	-30.0	4.4	6.3	Alabama HFA	2,083	5.16	39	-27.6	4.6	6.3
199	Salem Five	2,350	3.71	57	-37.1	3.9	6.1	ONPOINT COMMUNITY CREDIT UNION	4,134	3.91	41	-30.3	4.2	6.0	UIF CORPORATION	1,834	4.63	27	-27.9	4.7	6.5
200	GOLDEN EMPIRE MORTGAGE INC.	1,922	3.27	40	-47.2	2.2	4.2	UIF CORPORATION	1,929	4.80	28	-30.9	5.3	7.6	Fulton Bank	3,178	4.04	58	-28.9	4.3	5.9
201								Salem Five	2,349	3.68	56	-38.0	3.6	5.7	Salem Five	2,354	3.64	54	-31.8	3.4	5.0
202								GOLDEN EMPIRE MORTGAGE INC.	1,926	3.26	38	-42.4	2.4	4.1	GOLDEN EMPIRE MORTGAGE INC.	1,932	3.23	36	-36.4	2.2	3.5

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	MEGASTAR FINANCIAL CORP.	173	2.83	48	63.8	10.4	6.5	THE FEDERAL SAVINGS BANK	143	2.77	44	58.0	9.0	5.8	THE FEDERAL SAVINGS BANK	149	2.77	41	42.5	7.1	5.0
2	Multiple Servicers (Unidentified)	268	3.10	146	33.7	19.0	14.5	MEGASTAR FINANCIAL CORP.	178	2.84	47	54.6	9.4	6.2	CITIZENS FIRST BANK	206	3.30	39	37.0	10.4	7.7
3	SoFi	949	2.62	40	30.4	7.6	5.9	CITIZENS FIRST BANK	198	3.33	42	45.7	12.1	8.4	MEGASTAR FINANCIAL CORP.	185	2.84	44	32.7	7.2	5.4
4	NATIONS DIRECT MORTGAGE	153	2.88	52	28.8	7.3	5.7	Idaho HFA	110	2.55	41	35.3	8.2	6.1	NewRez	775	3.58	48	31.1	11.4	8.8
5	RENASANT BANK	403	3.09	46	25.9	9.4	7.5	GOLDEN EMPIRE MORTGAGE INC.	68	2.80	41	35.1	7.5	5.6	Multiple Servicers (Unidentified)	444	3.09	140	26.1	15.6	12.6
6	MORTGAGE LENDERS INVESTMENT TRADI	274	3.11	48	25.3	9.2	7.4	Plaza Home Mortgage	30	5.57	15	30.6	16.4	12.8	UIF CORPORATION	419	3.32	32	23.6	8.8	7.2
7	Iowa Bankers Mortgage	1,024	2.83	49	24.1	8.8	7.1	Multiple Servicers (Unidentified)	383	3.08	143	28.0	17.0	13.5	Bay Equity	209	2.75	35	23.3	5.9	4.8
8	Click N Close.	251	2.72	39	23.4	8.0	6.5	NewRez	1,488	3.59	47	24.9	10.9	8.8	Quicken	53,602	2.95	40	22.2	7.2	5.9
9	Plaza Home Mortgage	32	5.64	15	22.6	12.1	10.0	GUIDANCE RESIDENTIAL LLC	691	3.36	41	21.0	9.7	8.1	GUIDANCE RESIDENTIAL LLC	712	3.31	39	20.8	8.7	7.3
10	Bay Equity	199	2.75	40	22.1	7.0	5.8	Quicken	51,946	2.97	43	20.9	7.9	6.6	FLAT BRANCH MORTGAGE INC	266	3.08	37	19.8	8.5	7.1
11	Nexus Nova	1,622	2.77	38	22.0	7.4	6.1	UIF CORPORATION	413	3.41	34	19.7	9.9	8.3	GLOBAL FEDERAL CREDIT UNION	299	3.02	51	15.1	7.2	6.3
12	Idaho HFA	107	2.55	43	21.6	7.5	6.2	FLAT BRANCH MORTGAGE INC	260	3.12	40	18.1	9.6	8.1	Nations Lending Corporation	434	3.11	34	12.9	7.2	6.4
13	FBC Mortgage	151	3.07	30	21.6	9.6	8.0	Ameris Bank	279	3.84	37	17.6	9.9	8.5	FIRST INTERSTATE BANK	175	3.16	65	12.3	7.9	7.0
14	Umpqua	411	3.11	60	21.1	8.5	7.1	Movement Mortgage	1,061	3.27	33	15.7	8.7	7.5	Guaranteed Rate	240	5.24	11	11.8	17.0	15.4
15	InterCap Lending	190	2.51	40	21.0	6.7	5.6	CommunityAmerica Credit Union	291	2.93	45	13.7	8.2	7.3	NexBank	1,815	2.89	38	11.3	6.2	5.6
16	THE FEDERAL SAVINGS BANK	140	2.77	45	20.7	7.3	6.1	InterCap Lending	220	2.52	39	13.4	5.9	5.2	Wintrust Mortgage	764	2.89	38	11.2	6.2	5.6
17	Navy Federal Credit Union	1,209	3.06	52	20.6	9.1	7.6	Nations Direct	87	2.79	42	13.0	7.5	6.7	FBC Mortgage	158	3.06	25	10.0	6.8	6.2
18	Quicken	51,260	2.98	44	19.9	8.1	6.8	Iowa Bankers Mortgage	1,041	2.82	48	12.8	7.8	6.9	Ameris Bank	286	3.80	35	10.0	8.4	7.7
19	WEST GATE BANK	595	2.77	45	19.9	8.2	6.8	Navy Federal Credit Union	1,223	3.02	52	12.7	8.3	7.4	GATEWAY SERVCO LLC	453	2.89	39	9.9	6.7	6.1
20	Cornerstone Capital Bank	45	6.17	7	19.5	16.3	13.8	The Money Source	584	2.84	48	12.3	7.0	6.3	Navy Federal Credit Union	1,253	2.97	50	9.7	7.2	6.6
21	OPPORTUNITY BANK OF MONTANA	158	2.97	48	18.9	8.1	6.8	Trustmark Bank	440	3.18	58	12.1	8.8	7.9	Specialized Loan Servicing	2,416	3.44	39	9.6	7.7	7.1
22	The Money Source	542	2.84	49	17.9	7.4	6.3	GMFS	805	2.90	44	11.8	7.7	6.9	CommunityAmerica Credit Union	300	2.90	43	9.6	7.0	6.4
23	BSI Financial	1,580	2.66	44	16.7	6.6	5.7	Nova Financial	147	2.57	37	11.1	6.1	5.5	Movement Mortgage	1,251	3.17	31	9.5	7.0	6.5
24	FIRST TECHNOLOGY FEDERAL CREDIT U	765	2.88	53	14.5	7.8	6.9	STOCKTON MORTGAGE CORPORATION	248	2.77	38	11.1	6.7	6.1	Mortgage 1	360	2.92	37	9.0	6.4	5.9
25	CommunityAmerica Credit Union	287	2.96	46	14.3	8.6	7.6	Nexus Nova	1,726	2.77	37	10.9	6.5	5.9	STOCKTON MORTGAGE CORPORATION	256	2.76	35	8.6	5.9	5.5
26	STOCKTON MORTGAGE CORPORATION	244	2.78	40	12.4	7.0	6.2	Bay Equity	203	2.75	39	10.3	6.0	5.5	Gate City Bank	262	2.73	52	8.3	6.7	6.2
27	GMFS	618	2.92	46	12.2	7.8	7.0	AmeriHome Mortgage	1,178	4.49	22	9.8	11.8	10.8	FIRST HORIZON BANK	306	3.05	36	8.1	6.8	6.3
28	MORTGAGE CLEARING CORP	323	3.00	55	12.0	8.3	7.5	Umpqua	422	3.10	59	9.6	7.6	7.0	Idaho Central Credit Union	228	3.07	59	8.1	7.5	6.9
29	Movement Mortgage	1,013	3.29	34	12.0	8.7	7.8	FIRST HORIZON BANK	298	3.07	38	9.1	8.1	7.4	Click N Close.	285	2.68	35	8.0	5.8	5.4
30	Johnson Bank	613	2.78	57	11.6	7.5	6.8	Pingora Loan Servicing	2,634	3.16	61	8.6	8.2	7.6	Trustmark Bank	456	3.14	57	8.0	7.6	7.1
31	Northpointe Bank	440	2.64	42	11.4	6.6	5.9	Union Home Mortgage	1,301	2.93	35	8.3	7.4	6.9	Nations Direct	91	2.77	39	7.6	6.0	5.6
32	GUIDANCE RESIDENTIAL LLC	685	3.40	42	11.1	9.2	8.3	SoFi	966	2.62	38	8.2	6.2	5.7	SoFi	996	2.62	35	7.5	5.4	5.0
33	FLAT BRANCH MORTGAGE INC	258	3.16	41	11.0	9.7	8.8	WEST GATE BANK	604	2.76	44	8.0	7.0	6.5	Plaza Home Mortgage	34	5.39	13	7.2	11.1	10.4
34	SUMMIT CREDIT UNION	315	2.84	49	10.9	7.9	7.2	NexBank	1,681	2.89	41	7.7	6.8	6.3	FIRST NATIONAL BANK OF PENNSYLVAN	411	3.12	51	6.9	7.0	6.6
35	CADENCE BANK	668	3.12	53	10.2	8.4	7.7	Prime Lending (Plains Capital)	95	4.59	28	7.5	10.8	10.1	InterCap Lending	254	2.53	36	6.2	4.9	4.7
36	NewRez	2,509	3.59	46	10.2	9.5	8.6	Idaho Central Credit Union	219	3.09	61	7.3	8.2	7.6	Iowa Bankers Mortgage	1,075	2.79	46	6.0	6.6	6.2
37	FIRST INTERSTATE BANK	162	3.16	69	10.0	8.5	7.8	THE CENTRAL TRUST BANK	689	2.85	48	7.3	7.1	6.7	GUARDIAN SAVINGS BANK	737	2.87	56	5.9	6.8	6.4
38	VALLEY NATIONAL BANK	585	3.01	63	9.8	7.8	7.1	Gate City Bank	254	2.75	55	6.9	7.4	7.0	New American Funding	3,732	2.78	37	5.9	5.6	5.3
39	Gate City Bank	250	2.78	56	9.3	8.1	7.4	NBKC Bank	444	3.25	31	6.9	7.9	7.4	Umpqua	476	3.09	56	5.7	6.5	6.2
40	WATERMARK CAPITAL INC.	406	2.33	41	8.7	5.3	4.8	FIRST INTERSTATE BANK	167	3.16	68	6.8	8.2	7.7	AmeriHome Mortgage	1,413	4.20	23	5.6	9.2	8.7
41	First Bank	1,488	2.77	47	8.6	6.6	6.1	Specialized Loan Servicing	1,453	3.49	41	6.8	8.7	8.1	Nexus Nova	1,805	2.75	34	5.2	5.3	5.0
42	Guaranteed Rate	216	5.36	11	8.3	18.4	17.1	Guaranteed Rate	191	5.30	12	6.7	18.7	17.6	NOVA HOME LOANS	173	2.62	33	4.6	5.2	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 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	Nations Direct	86	2.81	43	8.1	6.3	5.8	New American Funding	3,634	2.80	40	6.5	6.5	6.1	Pingora Loan Servicing	2,748	3.16	59	4.4	7.1	6.8
44	SUNFLOWER BANK NATIONAL ASSOCIATI	495	2.86	51	8.0	6.9	6.4	BSI Financial	1,607	2.66	43	5.5	5.8	5.5	NEXUS NOVA LLC	226	2.75	37	4.4	5.8	5.5
45	NexBank	1,651	2.89	42	7.8	7.0	6.5	FBC Mortgage	154	3.07	28	5.5	7.5	7.1	PHH Mortgage	8,740	2.79	45	4.3	5.5	5.2
46	Bell Bank	1,101	2.89	43	7.6	7.2	6.7	GUARDIAN SAVINGS BANK	706	2.88	58	5.3	7.5	7.1	Regions Bank	4,198	2.87	49	4.3	6.5	6.2
47	Pingora Loan Servicing	2,572	3.16	63	7.3	8.2	7.7	Lake Michigan Credit Union	650	3.31	55	4.9	8.9	8.5	CMG Mortgage	4,682	2.62	34	4.2	4.8	4.6
48	New American Funding	3,582	2.81	41	6.9	6.8	6.4	Towne Mortgage	230	2.84	43	4.8	6.9	6.6	Cornerstone Capital Bank	116	5.11	11	4.1	12.2	11.7
49	AmeriHome Mortgage	1,063	4.50	23	6.9	11.8	11.1	PennyMac	18,559	2.97	40	4.6	6.8	6.6	THE CENTRAL TRUST BANK	715	2.85	45	4.0	6.2	6.0
50	First Federal Bank	1,005	2.76	47	6.8	6.9	6.5	Wintrust Mortgage	743	2.92	41	4.6	6.8	6.5	WEST GATE BANK	622	2.74	41	3.6	6.0	5.8
51	CITIZENS FIRST BANK	193	3.34	43	6.4	9.4	8.8	Regions Bank	4,227	2.85	50	4.5	7.2	6.9	Prime Lending (Plains Capital)	105	4.54	26	3.6	9.5	9.2
52	Lake Michigan Credit Union	642	3.34	55	6.0	9.2	8.7	CADENCE BANK	682	3.10	52	4.2	7.7	7.4	Idaho HFA	114	2.55	38	3.6	5.7	5.5
53	UNIVERSITY OF WISCONSIN CREDIT UN	605	2.68	46	5.9	6.8	6.4	Northpointe Bank	558	2.64	41	4.1	6.0	5.7	loanDepot.com	16,319	2.55	33	3.4	4.7	4.5
54	loanDepot.com	15,712	2.58	37	5.8	5.7	5.4	SUNFLOWER BANK NATIONAL ASSOCIATI	504	2.85	50	3.9	6.8	6.5	Colonial Savings	1,981	2.75	49	2.9	6.1	5.9
55	Arvest Mortgage	1,743	3.12	63	5.6	8.1	7.7	Bank Of England	412	2.79	42	3.8	6.5	6.2	PennyMac	18,805	2.92	38	2.8	5.9	5.8
56	Fairway	675	2.99	38	5.6	7.0	6.7	Cornerstone Capital Bank	48	6.20	6	3.7	15.1	14.6	Caliber Home Loans	1,901	2.79	41	2.7	5.2	5.1
57	Royal Credit Union	402	2.73	51	5.4	7.3	6.9	Click N Close.	269	2.70	38	3.7	6.4	6.2	Guild Mortgage	3,050	3.02	40	2.7	6.3	6.1
58	Freedom Mortgage	21,985	2.63	48	5.4	6.2	5.9	loanDepot.com	15,925	2.57	36	3.6	5.4	5.2	Aurora	1,377	2.89	49	2.7	5.9	5.7
59	MSR Asset Vehicle	3,608	2.65	39	5.2	6.0	5.7	RENASANT BANK	453	3.05	45	3.5	7.2	7.0	BSI Financial	2,006	2.65	39	2.6	4.8	4.7
60	First United Bank	642	3.21	47	4.7	8.3	7.9	PHH Mortgage	8,460	2.79	47	3.5	6.1	5.9	The Money Source	556	2.86	47	2.6	5.8	5.7
61	Union Home Mortgage	1,207	2.97	36	4.6	7.6	7.2	Bell Bank	1,116	2.87	41	3.2	6.7	6.5	Northpointe Bank	634	2.64	38	2.6	5.2	5.0
62	MYCUMORTGAGE	306	3.02	56	4.4	8.1	7.8	FIRST TECHNOLOGY FEDERAL CREDIT U	779	2.87	52	3.0	6.7	6.5	Lakeview	16,308	2.96	34	2.2	5.6	5.5
63	UNITED COMMUNITY BANK	463	2.99	51	4.3	7.7	7.4	OPPORTUNITY BANK OF MONTANA	161	2.97	47	3.0	7.2	7.0	Nova Financial	151	2.56	34	2.1	4.9	4.8
64	Trustmark Bank	429	3.20	59	3.7	8.5	8.2	GATEWAY SERVCO LLC	497	2.97	40	3.0	7.0	6.8	Arvest Mortgage	1,908	3.12	60	1.9	7.0	6.9
65	PHH Mortgage	8,324	2.79	49	3.6	6.2	6.0	BASE MSR 2 LLC	1,161	2.65	55	2.9	6.0	5.8	MSR Asset Vehicle	3,705	2.65	34	1.9	5.0	4.9
66	Guild Mortgage	2,946	3.06	43	3.5	7.6	7.3	WATERMARK CAPITAL INC.	413	2.33	39	2.8	4.8	4.7	Towne Mortgage	245	2.86	41	1.7	6.0	5.9
67	PREMIER BANK	419	2.98	58	3.5	7.8	7.6	Colonial Savings	1,897	2.74	52	2.8	6.8	6.6	First Federal Bank	1,052	2.75	44	1.3	5.7	5.7
68	GATEWAY SERVCO LLC	492	2.98	42	3.4	7.1	6.9	LEADER BANK NATIONAL ASSOCIATION	334	2.55	39	2.6	5.4	5.3	FIRST TECHNOLOGY FEDERAL CREDIT U	806	2.86	50	1.3	5.7	5.6
69	PennyMac	18,433	3.00	41	3.1	7.0	6.8	CMG Mortgage	4,429	2.64	37	2.5	5.4	5.3	Lake Michigan Credit Union	670	3.26	54	1.0	7.7	7.7
70	Regions Bank	4,140	2.86	51	3.1	7.2	7.0	UNITED COMMUNITY BANK	470	2.98	50	2.4	7.4	7.2	Wells Fargo	57,093	2.98	60	1.0	6.5	6.4
71	Lakeview	15,761	3.05	37	3.0	6.8	6.6	Chase	57,883	2.85	51	2.4	6.5	6.3	ALCOVA MORTGAGE	171	2.69	34	0.9	5.4	5.4
72	CMG Mortgage	4,337	2.66	39	2.7	5.6	5.5	Gateway Mortgage	906	2.94	39	2.2	7.1	6.9	Fairway	709	2.99	34	0.7	6.0	5.9
73	Evergreen MoneySource	354	3.04	44	2.6	6.7	6.5	Freedom Mortgage	21,928	2.61	47	2.0	5.8	5.7	GMFS	919	2.88	42	0.6	6.0	6.0
74	THE CENTRAL TRUST BANK	673	2.85	49	2.5	7.0	6.8	Lakeview	16,146	3.03	36	1.9	6.5	6.4	Chase	59,945	2.84	49	0.3	5.7	5.7
75	Nations Lending Corporation	418	3.15	38	2.4	8.0	7.8	MSR Asset Vehicle	3,638	2.65	37	1.8	5.7	5.6	Amerisave Mortgage	2,006	2.99	24	0.3	5.6	5.6
76	Towne Mortgage	225	2.86	44	2.4	7.4	7.2	Arvest Mortgage	1,814	3.14	62	1.6	7.7	7.6	U.S. Bank	15,048	2.99	55	0.3	6.2	6.2
77	Fannie Mae	182	3.69	112	2.4	9.8	9.6	Johnson Bank	627	2.78	56	1.5	6.6	6.5	First Citizens Bank	600	2.98	56	0.2	6.7	6.7
78	U.S. Bank	14,174	3.00	57	2.2	7.1	7.0	MYCUMORTGAGE	314	3.02	55	1.4	7.9	7.8	Union Home Mortgage	1,372	2.89	32	0.2	6.0	5.9
79	Chase	56,911	2.85	52	1.7	6.6	6.5	Land Home Financial	256	2.72	46	1.4	5.7	5.6	Freedom Mortgage	22,405	2.60	45	0.1	5.0	5.0
80	Idaho Central Credit Union	216	3.11	62	1.6	8.1	7.9	NEXUS NOVA LLC	338	2.77	37	1.3	6.0	6.0	FIDELITY BANK NATIONAL ASSOCIATIO	448	2.78	59	0.0	5.9	5.9
81	GUARDIAN SAVINGS BANK	689	2.89	59	1.4	7.3	7.2	First Bank	1,515	2.77	45	1.2	6.0	6.0	Old National Bank	822	2.97	48	-0.0	6.5	6.5
82	Old National Bank	799	3.03	51	1.2	7.6	7.5	Wells Fargo	54,114	2.98	61	1.0	7.1	7.0	Matrix Financial	15,166	2.69	47	-0.0	5.2	5.2
83	Colonial Savings	1,852	2.74	53	0.9	6.7	6.7	DIGITAL FEDERAL CREDIT UNION	239	3.23	56	0.6	7.7	7.6	UNITED COMMUNITY BANK	485	2.97	47	-0.3	6.5	6.5
84	Matrix Financial	8,574	2.67	51	0.8	6.0	6.0	U.S. Bank	14,468	3.00	56	0.5	6.9	6.8	TH MSR HOLDINGS LLC	1,886	2.73	51	-0.4	6.2	6.2

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	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	Independent Bank	458	2.95	49	-18.8	5.8	7.1	BREMER BANK NATIONAL ASSOCIATION	390	2.93	50	-11.9	6.1	6.9	Independent Bank	484	2.95	45	-12.6	5.8	6.6
170	FIRST HORIZON BANK	294	3.08	39	-19.0	6.4	7.9	SOUTHSTATE BANK NATIONAL ASSOCIAT	803	2.88	45	-12.2	5.9	6.7	ROYAL PACIFIC FUNDING CORP	198	2.83	41	-13.1	4.0	4.6
171	MERCHANTS BANK OF INDIANA	333	2.55	39	-19.0	4.3	5.3	Mutual Of Omaha	305	3.10	32	-14.2	5.7	6.6	Carrington	2,026	2.95	37	-13.4	5.3	6.0
172	Land Home Financial	223	2.72	48	-20.1	4.6	5.7	MLD Mortgage	524	2.60	39	-15.1	4.5	5.2	THE PARK NATIONAL BANK	249	2.65	53	-13.4	5.4	6.2
173	NEXUS NOVA LLC	341	2.86	38	-21.1	5.1	6.4	Independent Bank	467	2.95	48	-16.0	6.0	7.1	MORTGAGE CLEARING CORP	340	2.97	52	-13.7	5.6	6.5
174	Colorado Federal Savings Bank	1,753	2.33	47	-21.1	4.2	5.2	ELEVATIONS CREDIT UNION	124	3.33	72	-16.3	6.5	7.8	MLD Mortgage	538	2.60	36	-14.9	3.9	4.5
175	FIRST FINANCIAL BANK	298	2.92	52	-21.2	5.6	7.1	Carrington	1,967	2.96	40	-16.7	5.6	6.7	Fremont Bank	910	2.87	59	-14.9	4.4	5.2
176	Banco Popular	463	2.97	71	-22.5	5.9	7.5	AMERICA FIRST FEDERAL CREDIT UNIO	470	2.60	50	-16.7	5.2	6.3	PAM MSR Trust I	989	2.62	45	-15.2	4.3	5.1
177	HomeStreet Bank	291	2.85	53	-23.0	5.1	6.5	Fulton Bank	312	3.22	67	-17.1	6.4	7.7	MERCHANTS BANK OF INDIANA	345	2.53	34	-15.4	3.8	4.5
178	EQUITY RESOURCES INC.	195	2.67	39	-25.1	5.2	6.8	Arc Home	675	2.68	44	-17.1	4.7	5.6	FIRST HOME MORTGAGE CORP	362	2.75	39	-15.6	4.4	5.2
179	BAXTER CREDIT UNION	350	2.75	52	-26.4	5.0	6.8	BAXTER CREDIT UNION	357	2.75	51	-17.3	5.4	6.5	BREMER BANK NATIONAL ASSOCIATION	402	2.92	47	-16.0	5.3	6.2
180	BOEING EMPLOYEES' CREDIT UNION	382	2.92	42	-26.7	4.8	6.5	PAM MSR Trust I	1,039	2.62	46	-19.3	4.6	5.7	UNIVERSITY OF WISCONSIN CREDIT UN	631	2.65	42	-16.9	4.6	5.6
181	AXOS BANK	310	2.79	50	-27.2	4.1	5.6	FIRST FINANCIAL BANK	303	2.92	50	-20.7	5.6	7.0	Santander Bank	1,362	3.02	80	-17.0	5.6	6.7
182	Salem Five	368	2.79	55	-27.4	4.8	6.6	THIRD FEDERAL SAVINGS & LOAN ASSO	548	2.98	49	-21.1	5.7	7.2	DIGITAL FEDERAL CREDIT UNION	245	3.19	54	-17.2	5.7	6.8
183	FIRST HOME MORTGAGE CORPORATION	206	2.91	41	-27.5	4.8	6.6	Weststar Mortgage	470	2.77	47	-21.3	5.3	6.7	AXOS BANK	325	2.79	46	-18.1	4.1	5.0
184	Kinecta Federal Credit Union	284	2.95	66	-27.5	4.4	6.0	Santander Bank	1,290	3.02	82	-21.4	5.8	7.3	Kinecta Federal Credit Union	304	2.95	63	-18.1	4.6	5.6
185	STANDARD MORTGAGE CORP.	403	2.71	53	-29.5	4.7	6.6	Banco Popular	475	2.97	70	-22.2	5.7	7.3	BOEING EMPLOYEES' CREDIT UNION	400	2.91	38	-19.0	4.5	5.5
186	Summit Funding	164	3.06	35	-29.6	4.8	6.7	BOEING EMPLOYEES' CREDIT UNION	389	2.91	41	-22.3	4.9	6.2	FIRST FINANCIAL BANK	313	2.91	48	-19.2	5.2	6.4
187	ALCOVA MORTGAGE	143	2.69	39	-29.7	4.7	6.6	Colorado Federal Savings Bank	1,784	2.33	46	-22.4	3.9	5.0	FIRST HOME MORTGAGE CORPORATION	212	2.88	37	-21.3	4.4	5.5
188	HARBORONE MORTGAGE LLC	338	2.74	46	-33.0	4.3	6.3	1ST SECURITY BANK OF WASHINGTON	121	3.10	42	-25.1	5.4	7.1	ONPOINT COMMUNITY CREDIT UNION	246	2.80	43	-21.8	4.2	5.3
189	Mutual Of Omaha	244	3.14	33	-33.1	4.8	7.1	AXOS BANK	315	2.79	49	-27.4	4.2	5.7	Banco Popular	496	2.97	69	-22.1	5.3	6.8
190	1ST SECURITY BANK OF WASHINGTON	83	3.25	46	-33.5	5.6	8.3	TEACHERS FEDERAL CREDIT UNION	430	2.65	48	-28.0	3.1	4.3	Fulton Bank	324	3.20	65	-22.2	5.6	7.1
191	NOVA HOME LOANS	166	2.65	37	-36.1	4.0	6.2	HARBORONE MORTGAGE LLC	343	2.73	45	-29.1	4.3	6.0	HARBORONE MORTGAGE LLC	354	2.73	42	-23.5	4.1	5.3
192	TEACHERS FEDERAL CREDIT UNION	423	2.65	49	-36.4	3.1	4.9	Salem Five	375	2.79	53	-30.3	4.5	6.4	Colorado Federal Savings Bank	1,815	2.33	44	-24.9	3.3	4.4
193	INSPIRE HOME LOANS INC.	55	3.16	33	-37.8	5.3	8.4	BROADVIEW FEDERAL CREDIT UNION	398	2.77	58	-33.3	3.7	5.5	THIRD FEDERAL SAVINGS & LOAN ASSO	562	2.95	47	-24.9	4.9	6.4
194	BROADVIEW FEDERAL CREDIT UNION	393	2.78	58	-39.3	3.6	5.8	FIRST HOME MORTGAGE CORPORATION	208	2.90	40	-33.6	4.2	6.3	Salem Five	389	2.79	51	-26.6	4.2	5.6
195	BETHPAGE FEDERAL CREDIT UNION	553	2.91	63	-41.2	3.2	5.4	BETHPAGE FEDERAL CREDIT UNION	567	2.91	63	-34.7	3.4	5.1	TEACHERS FEDERAL CREDIT UNION	442	2.65	45	-26.8	2.8	3.8
196	ROYAL PACIFIC FUNDING CORP	189	2.83	46	-53.5	2.4	5.0	ROYAL PACIFIC FUNDING CORP	192	2.83	44	-35.9	3.3	5.0	BROADVIEW FEDERAL CREDIT UNION	412	2.76	55	-28.2	3.7	5.2
197	Massachusetts HFA	0	4.32	61	-75.8	2.3	9.3	INSPIRE HOME LOANS INC.	55	3.10	32	-41.7	4.3	7.3	BETHPAGE FEDERAL CREDIT UNION	587	2.91	60	-32.5	3.3	4.9
198								Massachusetts HFA	0	4.32	60	-70.7	2.3	7.6	INSPIRE HOME LOANS INC.	55	3.06	29	-37.6	3.9	6.2
199														Massachusetts HFA	0	4.32	56	-66.8	2.2	6.6	

Highlighted row is the servicer closest to their comparison speed  
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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	CITIZENS FIRST BANK	19	3.57	60	77.3	11.4	6.6	Navy Federal Credit Union	1	3.54	75	218.9	25.3	8.7	Navy Federal Credit Union	1	3.59	74	243.5	22.5	7.1
2	FBC Mortgage	44	3.29	30	72.3	9.2	5.4	NEXUS NOVA LLC	97	3.16	38	61.4	7.8	4.9	NewRez	210	4.22	56	56.6	11.8	7.7
3	Bay Equity	79	3.10	44	69.5	8.3	5.0	FBC Mortgage	45	3.27	29	53.7	8.2	5.4	Nova Financial	39	3.11	32	48.3	6.6	4.5
4	Bank Of England	69	3.31	47	68.6	10.0	6.0	Bay Equity	80	3.10	43	53.4	6.7	4.4	CITIZENS FIRST BANK	20	3.59	55	43.2	8.3	5.8
5	NEXUS NOVA LLC	97	3.22	39	62.1	9.2	5.8	First National Bank Of Omaha	113	3.56	51	53.0	9.5	6.3	FBC Mortgage	46	3.27	26	42.6	7.0	5.0
6	Click N Close.	112	3.15	37	60.8	9.3	5.9	CITIZENS FIRST BANK	19	3.58	58	46.9	9.7	6.7	NEXUS NOVA LLC	65	3.14	37	37.2	6.0	4.4
7	MEGASTAR FINANCIAL CORP.	123	3.13	47	60.8	8.3	5.3	NewRez	383	4.24	52	36.7	10.6	7.8	AXOS BANK	66	2.97	38	35.8	4.4	3.3
8	First National Bank Of Omaha	114	3.61	51	59.6	10.6	6.8	Idaho Central Credit Union	167	3.28	45	34.9	7.6	5.7	Idaho Central Credit Union	171	3.25	42	34.9	6.6	4.9
9	ROYAL PACIFIC FUNDING CORP	77	3.20	46	52.5	4.8	3.2	Multiple Servicers (Unidentified)	334	3.94	150	34.1	11.5	8.7	Specialized Loan Servicing	502	4.00	43	32.4	7.9	6.1
10	LANDMARK CREDIT UNION	42	4.42	77	41.4	13.7	9.9	Click N Close.	118	3.11	36	33.2	7.1	5.4	INSPIRE HOME LOANS INC.	6	3.44	33	31.1	4.3	3.3
11	Union Savings Bank	999	3.08	47	37.2	7.3	5.4	Evergreen Moneysource	146	3.33	44	32.9	7.0	5.3	Multiple Servicers (Unidentified)	386	3.93	146	30.6	10.3	8.0
12	Evergreen Moneysource	145	3.36	45	36.1	7.8	5.8	Cornerstone Capital Bank	15	6.48	9	32.9	24.9	19.4	Quicken	28,801	3.23	37	29.0	5.8	4.6
13	EQUITY RESOURCES INC.	62	3.07	41	33.2	7.2	5.5	Plaza Home Mortgage	10	6.28	8	30.9	10.3	8.0	First National Bank Of Omaha	114	3.50	49	28.4	6.8	5.4
14	SoFi	334	2.91	35	32.2	6.8	5.2	MEGASTAR FINANCIAL CORP.	125	3.13	46	29.8	6.3	4.9	Nations Lending Corporation	246	3.57	33	25.3	6.8	5.4
15	STANDARD MORTGAGE CORP.	140	3.15	52	31.9	7.6	5.8	Quicken	28,371	3.26	40	28.3	6.8	5.3	Cornerstone Capital Bank	31	5.34	18	24.9	13.9	11.2
16	NewRez	615	4.27	50	31.9	10.4	7.9	AXOS BANK	65	2.99	41	27.7	4.9	3.9	FIRST HORIZON BANK	52	3.70	37	21.0	7.0	5.8
17	Multiple Servicers (Unidentified)	278	3.98	152	31.5	11.7	9.0	FIRST HORIZON BANK	52	3.78	39	27.7	8.4	6.6	Mutual Of Omaha	114	4.22	24	18.2	7.4	6.3
18	Wintrust Mortgage	335	3.44	40	30.1	7.7	6.0	Specialized Loan Servicing	302	4.11	43	26.5	9.1	7.3	Arc Home	232	3.02	40	18.0	4.7	4.0
19	Nexus Nova	516	3.19	39	30.0	6.5	5.0	STANDARD MORTGAGE CORP.	141	3.12	51	26.4	6.6	5.3	Weststar Mortgage	93	3.10	44	17.6	5.5	4.7
20	CADENCE BANK	131	3.55	56	28.7	8.3	6.5	SoFi	338	2.92	33	26.1	5.9	4.7	FLAT BRANCH MORTGAGE INC	129	3.43	36	17.6	6.6	5.7
21	FIRST INTERSTATE BANK	124	3.51	61	28.3	7.9	6.2	Mutual Of Omaha	109	4.36	25	23.1	8.9	7.3	MEGASTAR FINANCIAL CORP.	127	3.12	43	16.6	4.8	4.1
22	STOCKTON MORTGAGE CORPORATION	70	3.17	41	27.5	9.3	7.4	Nexus Nova	546	3.18	37	21.8	6.1	5.0	Paramount Residential	32	3.10	35	16.3	5.4	4.7
23	First Citizens Bank	117	3.85	65	27.3	9.6	7.6	Weststar Mortgage	97	3.09	48	21.8	6.4	5.3	PAM MSR Trust I	110	3.47	71	15.3	6.3	5.5
24	MERCHANTS BANK NATIONAL ASSOCIATI	108	3.24	57	26.7	7.4	5.9	ELEVATIONS CREDIT UNION	172	3.37	47	19.5	6.4	5.4	Gate City Bank	170	2.98	45	14.0	5.0	4.4
25	Quicken	28,208	3.28	41	25.1	7.0	5.6	Arc Home	227	3.04	43	17.8	5.3	4.5	RENASANT BANK	148	3.46	46	13.8	5.5	4.8
26	BAXTER CREDIT UNION	205	3.06	53	24.9	6.6	5.3	Pingora Loan Servicing	818	3.34	52	17.1	6.2	5.3	Arvest Mortgage	515	3.61	56	13.0	6.3	5.6
27	Idaho Central Credit Union	167	3.32	45	22.2	7.5	6.2	Nations Lending Corporation	241	3.59	36	16.7	7.4	6.3	ALCOVA MORTGAGE	70	3.13	34	12.6	4.8	4.3
28	Navy Federal Credit Union	1	3.54	75	21.9	11.7	9.7	First Citizens Bank	116	3.80	65	16.7	8.3	7.1	First Citizens Bank	116	3.71	65	11.0	6.8	6.2
29	Colonial Savings	352	3.56	71	21.0	7.5	6.2	ALCOVA MORTGAGE	66	3.13	37	16.2	5.8	5.0	WEST GATE BANK	162	3.03	41	11.0	4.9	4.4
30	Land Home Financial	90	3.33	50	19.6	7.6	6.4	Movement Mortgage	254	3.50	35	15.7	7.4	6.4	WATERMARK CAPITAL INC.	182	2.61	35	10.9	3.4	3.0
31	Sailfish Servicing	654	2.98	43	18.7	5.1	4.3	LANDMARK CREDIT UNION	40	4.25	81	15.2	9.9	8.6	Iowa Bankers Mortgage	180	3.38	55	10.2	6.4	5.8
32	Pingora Loan Servicing	805	3.33	54	18.0	6.7	5.7	Union Savings Bank	1,011	3.08	46	14.6	5.7	5.0	Movement Mortgage	305	3.43	32	9.0	5.4	5.0
33	Grander Mortgage Capital	184	3.31	39	17.1	6.6	5.6	MEGA CAPITAL FUNDING INC.	49	3.02	42	14.1	3.6	3.2	Pingora Loan Servicing	838	3.34	49	8.9	5.1	4.7
34	Plaza Home Mortgage	12	6.32	7	16.1	10.2	8.9	Marlin Mortgage Capital	869	2.99	41	12.2	4.7	4.2	ELEVATIONS CREDIT UNION	175	3.33	45	8.8	5.0	4.6
35	Weststar Mortgage	96	3.09	49	15.7	6.6	5.7	Iowa Bankers Mortgage	178	3.44	56	11.7	7.0	6.3	NexBank	363	3.13	36	8.8	4.5	4.2
36	FIRST FEDERAL SAVINGS AND LOAN AS	86	3.28	50	14.4	7.2	6.3	BAXTER CREDIT UNION	208	3.06	52	11.4	5.5	4.9	MYCUMORTGAGE	151	3.47	55	8.6	6.2	5.7
37	Iowa Bankers Mortgage	177	3.48	56	14.3	7.8	6.8	Trustmark Bank	178	3.44	51	10.8	6.7	6.1	InterCap Lending	67	3.07	35	8.3	4.6	4.2
38	Mutual Of Omaha	95	4.50	25	14.2	10.4	9.1	Arvest Mortgage	496	3.63	57	9.3	6.9	6.3	SOUTHSTATE BANK NATIONAL ASSOCIAT	202	3.51	39	7.9	5.7	5.3
39	Royal Credit Union	182	3.15	52	13.8	6.6	5.8	Bank Of England	69	3.28	45	9.1	5.8	5.3	LANDMARK CREDIT UNION	38	4.03	86	7.8	7.9	7.3
40	AssociatedBank	248	3.49	69	12.2	7.3	6.6	CADENCE BANK	133	3.54	55	8.2	6.5	6.0	BOK Financial	584	3.33	52	7.7	5.3	5.0
41	SUMMIT CREDIT UNION	225	3.33	40	11.7	7.4	6.7	Fannie Mae	371	4.22	120	8.1	8.6	8.0	Bay Equity	81	3.10	40	7.6	4.0	3.7
42	SWBC Mortgage	317	3.25	44	11.4	6.7	6.1	BOK Financial	587	3.33	55	7.9	6.0	5.6	GUIDANCE RESIDENTIAL LLC	139	3.87	44	7.2	6.1	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 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	Arvest Mortgage	481	3.63	58	9.9	7.2	6.5	Union Home Mortgage	634	3.37	35	7.3	6.0	5.6	Sun West	167	3.09	38	6.8	4.2	4.0
44	FIRST HOME MORTGAGE CORP	99	3.09	40	9.1	5.4	5.0	AMERICA FIRST FEDERAL CREDIT UNIO	259	3.25	48	6.8	5.7	5.3	MERCHANTS BANK OF INDIANA	147	2.81	36	6.7	3.9	3.7
45	Freedom Mortgage	5,140	3.30	47	8.3	6.2	5.7	Wintrust Mortgage	335	3.41	39	6.0	5.9	5.6	Nexus Nova	563	3.17	35	6.6	4.5	4.3
46	Umpqua	166	3.43	50	7.6	6.3	5.9	Gate City Bank	167	2.99	48	5.5	5.2	4.9	GATEWAY SERVCO LLC	200	3.14	39	6.6	5.3	5.0
47	Pentagon Federal Credit Union	428	3.02	45	7.4	5.5	5.1	PAM MSR Trust I	124	3.42	68	5.3	5.7	5.4	CADENCE BANK	136	3.53	53	6.5	5.7	5.4
48	VALLEY NATIONAL BANK	153	3.57	67	7.4	7.0	6.5	THE FEDERAL SAVINGS BANK	41	3.14	46	5.3	4.7	4.5	UNITED COMMUNITY BANK	211	3.29	48	6.1	5.4	5.1
49	Fifth Third	2,463	3.44	63	7.3	6.4	6.0	CMG Mortgage	1,266	3.31	37	5.3	5.4	5.2	Union Home Mortgage	648	3.30	32	5.9	5.3	5.0
50	Lakeview	7,053	3.22	39	6.3	5.6	5.3	Mortgage 1	135	3.30	38	5.3	5.7	5.4	Marlin Mortgage Capital	942	2.98	38	4.7	3.7	3.5
51	Union Home Mortgage	611	3.43	36	5.7	6.2	5.9	loanDepot.com	4,381	2.91	34	5.1	4.8	4.6	loanDepot.com	4,462	2.90	31	4.0	4.0	3.9
52	PHH Mortgage	2,572	3.21	50	5.5	5.4	5.1	NBKC Bank	105	3.83	32	4.9	7.3	6.9	Caliber Home Loans	604	3.14	39	3.9	4.0	3.8
53	InterCap Lending	38	3.32	34	5.5	6.0	5.7	PHH Mortgage	2,587	3.21	48	4.2	5.1	4.9	BASE MSR 2 LLC	185	3.04	49	3.9	4.5	4.3
54	Nations Lending Corporation	238	3.60	37	5.2	6.6	6.3	Royal Credit Union	184	3.15	51	3.8	5.7	5.5	BANNER BANK	83	3.59	53	3.5	5.3	5.2
55	Summit Funding	62	3.43	34	4.8	5.2	4.9	Flagstar	3,785	3.15	38	3.7	4.8	4.7	Fannie Mae	387	4.23	118	3.5	7.4	7.1
56	Gateway Mortgage	343	3.31	41	4.4	6.5	6.2	UNITED COMMUNITY BANK	208	3.31	50	3.6	6.1	5.9	Evergreen Moneysource	148	3.31	41	3.4	4.8	4.6
57	CrossCountry Mortgage	1,630	3.28	38	4.2	5.6	5.4	Freedom Mortgage	5,005	3.25	46	3.4	5.5	5.3	STANDARD MORTGAGE CORP.	144	3.10	48	3.1	4.7	4.6
58	AMERICA FIRST FEDERAL CREDIT UNIO	255	3.25	49	4.2	5.9	5.6	NexBank	354	3.15	39	2.7	5.0	4.9	Amerisave Mortgage	252	3.62	23	3.1	5.4	5.2
59	Sun West	163	3.11	42	4.0	4.8	4.7	Grander Mortgage Capital	186	3.31	38	2.6	5.7	5.6	NBKC Bank	100	3.65	31	2.9	5.7	5.6
60	U.S. Bank	7,902	3.46	55	3.9	6.5	6.2	Lakeview	7,130	3.21	38	2.4	5.1	5.0	Flagstar	3,832	3.12	36	2.8	4.1	4.0
61	Matrix Financial	3,558	2.97	49	3.5	4.8	4.6	FLAT BRANCH MORTGAGE INC	130	3.54	37	2.3	6.8	6.6	Grander Mortgage Capital	181	3.18	36	2.5	4.7	4.6
62	WEST GATE BANK	158	3.07	44	3.1	5.4	5.2	U.S. Bank	7,924	3.43	54	2.0	6.0	5.8	PHH Mortgage	2,628	3.20	46	2.4	4.4	4.3
63	Fannie Mae	364	4.23	122	3.1	8.8	8.5	MERCHANTS BANK NATIONAL ASSOCIATI	110	3.24	56	1.9	5.6	5.5	Mortgage 1	138	3.29	36	2.3	4.7	4.6
64	CMG Mortgage	1,260	3.38	38	3.0	6.0	5.8	Colonial Savings	359	3.56	70	1.6	6.3	6.2	Union Savings Bank	1,033	3.07	43	2.1	4.5	4.4
65	UNITED COMMUNITY BANK	207	3.32	51	2.9	6.8	6.6	Nova Financial	38	3.12	35	1.4	4.8	4.7	Trustmark Bank	180	3.39	49	2.0	5.2	5.1
66	Keybank	599	3.30	46	2.4	5.5	5.3	Wells Fargo	20,683	3.48	71	1.2	5.7	5.6	Sierra Pacific	522	3.06	43	2.0	4.2	4.1
67	loanDepot.com	4,337	2.92	35	2.4	5.1	5.0	CrossCountry Mortgage	1,632	3.25	36	1.0	5.3	5.2	MORTGAGE LENDERS INVESTMENT TRADI	103	3.47	43	1.7	5.2	5.2
68	Chase	24,641	3.29	61	1.6	5.5	5.4	Chase	25,040	3.29	60	1.0	5.3	5.2	HomeStreet Bank	134	3.24	45	1.4	4.2	4.1
69	ELEVATIONS CREDIT UNION	171	3.39	48	1.0	5.9	5.9	Umpqua	168	3.42	49	0.3	5.5	5.5	STOCKTON MORTGAGE CORPORATION	72	3.13	37	1.1	5.4	5.4
70	Wells Fargo	20,213	3.48	71	0.8	5.8	5.8	SWBC Mortgage	320	3.23	42	0.1	5.6	5.6	Seneca Mortgage	696	3.20	38	1.0	4.3	4.2
71	Mortgage 1	134	3.31	40	0.7	5.7	5.6	Pentagon Federal Credit Union	433	3.02	44	-0.6	4.9	4.9	MSR Asset Vehicle	1,524	2.94	35	0.9	3.8	3.7
72	THE SERVION GROUP	219	3.37	48	0.0	6.5	6.5	Matrix Financial	5,241	2.99	48	-0.8	4.3	4.4	Carrington	908	3.38	37	0.9	4.9	4.8
73	THE CENTRAL TRUST BANK	190	3.32	59	-1.0	5.8	5.9	MSR Asset Vehicle	1,478	2.95	38	-0.9	4.3	4.3	Lakeview	6,742	3.19	36	0.9	4.4	4.3
74	MORTGAGE CLEARING CORP	103	3.26	52	-1.1	6.0	6.1	Sailfish Servicing	656	2.98	41	-0.9	4.2	4.2	U.S. Bank	8,029	3.39	52	0.4	5.0	5.0
75	TH MSR HOLDINGS LLC	3,179	3.03	49	-1.1	4.8	4.8	RENASANT BANK	116	3.49	49	-0.9	5.6	5.7	Summit Funding	64	3.43	30	0.2	4.5	4.4
76	New American Funding	907	3.22	40	-1.1	5.1	5.1	Prime Lending (Plains Capital)	69	4.37	30	-0.9	10.7	10.8	CMG Mortgage	1,323	3.24	35	0.1	4.4	4.4
77	MSR Asset Vehicle	1,469	2.95	40	-1.2	4.5	4.6	TH MSR HOLDINGS LLC	1,589	3.03	49	-1.1	4.8	4.8	SoFi	345	2.92	30	0.1	4.0	4.0
78	DIGITAL FEDERAL CREDIT UNION	164	3.48	68	-1.2	5.6	5.7	Truist Bank	7,781	3.20	62	-1.3	5.0	5.0	Wells Fargo	21,565	3.49	69	-0.0	5.1	5.1
79	FLAT BRANCH MORTGAGE INC	131	3.61	38	-1.6	7.3	7.5	1ST SECURITY BANK OF WASHINGTON	53	3.18	45	-1.4	4.5	4.6	New American Funding	926	3.18	36	-0.1	4.1	4.1
80	Seneca Mortgage	710	3.25	42	-1.7	4.8	4.9	STOCKTON MORTGAGE CORPORATION	71	3.15	40	-1.5	6.2	6.2	NOVA HOME LOANS	54	3.05	33	-0.4	4.3	4.3
81	Flagstar	3,762	3.17	40	-1.7	4.8	4.9	Fifth Third	2,504	3.44	63	-1.6	5.8	5.8	Click N Close.	123	3.09	33	-0.8	4.5	4.6
82	United Shore (Sold)	5,224	3.07	46	-1.8	4.4	4.5	BANNER BANK	81	3.62	55	-1.8	6.0	6.1	CommunityAmerica Credit Union	111	3.47	43	-1.0	5.5	5.6
83	UNIVERSITY OF WISCONSIN CREDIT UN	227	3.36	38	-1.8	5.7	5.8	MLD Mortgage	139	3.07	37	-2.6	4.9	5.0	Chase	25,688	3.30	57	-1.0	4.6	4.6
84	Regions Bank	1,271	3.23	49	-1.8	5.5	5.6	Nationstar	14,067	3.25	53	-3.7	4.9	5.1	TH MSR HOLDINGS LLC	795	3.03	49	-1.1	4.8	4.8

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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
169	The Money Source	218	3.35	49	-39.4	3.5	5.7	FIRST TECHNOLOGY FEDERAL CREDIT U	192	3.48	55	-26.0	4.4	5.9	FIRST TECHNOLOGY FEDERAL CREDIT U	193	3.41	54	-19.2	4.2	5.2
170	GMFS	187	3.22	45	-40.3	3.3	5.5	EQUITY RESOURCES INC.	86	3.03	39	-26.0	3.6	4.9	FIRST FINANCIAL BANK	97	3.36	52	-19.4	4.3	5.4
171	ATLANTIC BAY MORTGAGE GROUP LLC	143	3.14	43	-42.4	3.0	5.1	Fremont Bank	156	3.36	62	-26.3	3.6	4.9	GUARDIAN SAVINGS BANK	305	3.08	45	-19.7	3.6	4.5
172	FIRST TECHNOLOGY FEDERAL CREDIT U	193	3.56	54	-42.7	3.8	6.5	Johnson Bank	181	3.26	59	-26.9	3.9	5.3	TEACHERS FEDERAL CREDIT UNION	223	3.07	47	-20.7	2.6	3.3
173	Banco Popular	65	4.18	117	-43.1	4.7	8.2	NOVA HOME LOANS	53	3.06	36	-27.1	3.6	4.9	ONPOINT COMMUNITY CREDIT UNION	174	3.31	40	-21.2	3.5	4.5
174	THE FEDERAL SAVINGS BANK	40	3.13	47	-44.7	2.7	4.8	Old National Bank	190	3.41	55	-27.4	4.5	6.1	Bank Of England	70	3.27	43	-21.3	3.7	4.6
175	FIRST HORIZON BANK	52	3.80	40	-45.1	4.2	7.5	FIRST HOME MORTGAGE CORP	99	3.08	39	-27.4	3.3	4.5	UIF CORPORATION	58	3.77	34	-21.5	5.0	6.3
176	PREMIER BANK	157	3.49	64	-46.9	3.6	6.7	The Money Source	225	3.32	47	-27.9	3.8	5.3	GMFS	245	3.20	41	-21.9	3.6	4.6
177	BANNER BANK	81	3.65	56	-47.1	3.4	6.4	NATIONS DIRECT MORTGAGE	53	3.52	56	-29.1	3.7	5.1	M&T Bank	360	3.66	65	-22.6	4.2	5.4
178	TD Bank	0	5.83	230	-47.9	30.9	51.4	First United Bank	220	3.64	45	-29.6	4.5	6.3	Santander Bank	412	3.50	76	-22.7	3.9	5.0
179	First United Bank	220	3.67	46	-48.2	3.6	6.8	FIRST FINANCIAL BANK	95	3.37	54	-31.0	4.2	6.0	UNIVERSITY OF WISCONSIN CREDIT UN	225	3.24	35	-22.8	3.9	5.0
180	FIRST HOME MORTGAGE CORPORATION	75	3.18	40	-49.0	2.6	5.0	BETHPAGE FEDERAL CREDIT UNION	408	3.19	62	-31.5	2.6	3.8	1ST SECURITY BANK OF WASHINGTON	64	3.13	41	-23.1	3.1	4.1
181	Old National Bank	190	3.43	56	-49.8	3.4	6.6	LEADER BANK NATIONAL ASSOCIATION	122	3.08	39	-33.0	3.6	5.4	FIRST HOME MORTGAGE CORP	101	3.06	36	-24.7	3.2	4.2
182	Idaho HFA	66	3.01	41	-50.0	2.8	5.6	Nations Direct	26	3.56	44	-33.6	5.1	7.6	FIRST FEDERAL SAVINGS AND LOAN AS	88	3.25	46	-25.3	3.6	4.8
183	Salem Five	137	3.18	50	-50.5	2.4	4.9	Salem Five	138	3.18	49	-36.2	2.9	4.4	OPPORTUNITY BANK OF MONTANA	56	3.41	45	-26.3	3.5	4.7
184	Colorado Federal Savings Bank	103	3.19	58	-52.1	2.5	5.2	FIRST HOME MORTGAGE CORPORATION	76	3.17	39	-37.0	3.0	4.8	Fulton Bank	202	3.48	66	-26.5	4.1	5.5
185	Kinecta Federal Credit Union	103	3.27	60	-53.3	2.1	4.4	Santander Bank	401	3.50	79	-38.7	3.4	5.6	BETHPAGE FEDERAL CREDIT UNION	418	3.20	60	-27.4	2.6	3.5
186	Prime Lending (Plains Capital)	54	4.37	31	-53.7	3.7	7.8	BSI Financial	247	3.33	44	-39.2	3.3	5.3	Salem Five	141	3.19	46	-27.6	2.9	4.0
187	FIRST FINANCIAL BANK	95	3.39	55	-61.3	2.5	6.4	UIF CORPORATION	58	3.83	37	-39.6	4.5	7.3	FIRST HOME MORTGAGE CORPORATION	77	3.15	36	-29.4	3.2	4.5
188	MEGA CAPITAL FUNDING INC.	49	3.02	44	-62.9	1.2	3.2	BROADVIEW FEDERAL CREDIT UNION	126	3.29	59	-40.3	2.8	4.6	BSI Financial	298	3.24	41	-29.7	3.1	4.3
189	GOLDEN EMPIRE MORTGAGE INC.	58	3.03	42	-64.4	1.5	4.1	OPPORTUNITY BANK OF MONTANA	55	3.42	48	-41.8	3.3	5.6	BROADVIEW FEDERAL CREDIT UNION	128	3.28	57	-30.5	3.2	4.5
190	Guaranteed Rate	16	4.82	22	-66.7	3.6	10.4	GOLDEN EMPIRE MORTGAGE INC.	58	3.01	41	-43.2	2.4	4.3	American Internet Mortgage	595	2.99	48	-30.9	2.9	4.1
191	ONPOINT COMMUNITY CREDIT UNION	169	3.32	44	-66.9	1.9	5.6	Idaho HFA	67	3.00	40	-45.2	2.9	5.2	Idaho HFA	68	2.99	37	-31.3	3.2	4.6
192	ALCOVA MORTGAGE	60	3.14	39	-71.9	1.5	5.2	Banco Popular	67	4.18	117	-47.0	4.3	8.0	Michigan Mutual	92	2.97	42	-33.8	2.3	3.5
193	NOVA HOME LOANS	53	3.08	37	-72.5	1.5	5.3	TD Bank	0	5.83	228	-52.9	21.6	40.8	LEADER BANK NATIONAL ASSOCIATION	122	3.01	37	-34.3	2.7	4.1
194	1ST SECURITY BANK OF WASHINGTON	32	3.34	49	-81.9	1.0	5.5	Michigan Mutual	90	2.97	45	-60.2	1.6	3.9	NATIONS DIRECT MORTGAGE	55	3.47	53	-35.7	2.7	4.2
195	INSPIRE HOME LOANS INC.	6	3.44	38	-87.0	0.5	3.6	Guaranteed Rate	15	4.78	21	-66.2	3.4	9.6	Fremont Bank	167	3.35	59	-37.0	2.7	4.2
196	THIRD FEDERAL SAVINGS & LOAN ASSO	30	3.63	51	-89.2	0.7	6.3	THIRD FEDERAL SAVINGS & LOAN ASSO	30	3.63	50	-71.9	1.8	6.3	Banco Popular	70	4.20	115	-42.0	4.6	7.7
197	Massachusetts HFA	0	3.88	60	-99.9	0.0	7.5	INSPIRE HOME LOANS INC.	6	3.44	36	-86.6	0.5	3.4	GOLDEN EMPIRE MORTGAGE INC.	58	2.98	38	-52.9	1.7	3.6
198								Caliber Home Loans	0	3.88	138	-99.9	0.0	5.6	THIRD FEDERAL SAVINGS & LOAN ASSO	31	3.62	47	-61.9	2.1	5.3
199								Massachusetts HFA	0	3.88	58	-99.9	0.0	7.2	Massachusetts HFA	0	3.87	55	-99.9	0.0	6.9

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GSE: Hybrid 5/1 and 5/6

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1	HSBC	1	2.65	33	1076.1	71.0	9.6	Evergreen Moneysource	1	4.75	30	1377.4	55.2	5.1	Evergreen Moneysource	1	4.74	29	775.2	29.7	3.9
2	AMERICAN COMMERCIAL BANK & TRUST	0	7.63	98	827.6	80.3	15.2	ADVANCIAL FEDERAL CREDIT UNION	2	6.99	89	890.1	17.5	1.9	Primary Residential	1	5.16	80	602.6	45.9	8.2
3	Northpointe Bank	4	2.44	33	288.0	20.9	5.8	HSBC	1	2.59	31	773.6	42.1	6.0	AMERICAN COMMERCIAL BANK & TRUST	0	6.23	93	466.8	50.3	11.3
4	Prime Lending (Plains Capital)	1	7.04	75	212.3	47.8	18.5	SIRVA MORTGAGE	0	2.50	39	620.7	99.2	43.3	SIRVA MORTGAGE	0	2.50	36	407.7	75.3	23.1
5	SELECT PORTFOLIO SERVICING INC	2	7.22	206	188.0	44.1	18.0	AMERICAN COMMERCIAL BANK & TRUST	0	7.09	96	493.7	85.4	26.1	HSBC	1	2.57	28	374.8	22.7	5.2
6	Sailfish Servicing	4	3.48	42	187.0	25.2	9.6	CENTIER BANK	0	6.79	159	251.0	54.0	19.4	ADVANCIAL FEDERAL CREDIT UNION	2	6.33	85	359.4	18.7	4.4
7	FBC Mortgage	6	5.86	14	186.4	7.9	2.8	Michigan Mutual	1	5.25	21	245.7	72.6	30.2	Pulte Mortgage	4	6.42	2	235.9	16.2	5.1
8	East West Bank	5	7.22	232	169.4	44.3	19.2	REPUBLIC BANK & TRUST COMPANY	1	6.58	105	220.6	68.6	29.5	FIRST AMERICAN BANK	1	3.56	49	179.2	25.6	10.0
9	MLD Mortgage	3	3.32	30	153.7	35.2	15.5	SELECT PORTFOLIO SERVICING INC	2	6.89	200	212.2	44.6	17.0	STANDARD MORTGAGE CORPORATION	1	6.29	102	166.9	47.5	21.1
10	Planet Home Lending	3	5.80	106	145.8	13.3	5.6	Ameris Bank	1	6.16	105	206.6	61.2	26.0	REPUBLIC BANK & TRUST COMPANY	1	6.01	102	165.5	41.5	18.0
11	WHATCOM EDUCATIONAL CREDIT UNION	1	6.08	8	145.5	0.1	0.0	Prime Lending (Plains Capital)	2	6.76	81	192.9	35.1	13.6	Michigan Mutual	1	4.37	28	159.6	45.4	20.5
12	PAM MSR Trust I	13	6.90	148	135.3	40.0	19.3	STANDARD MORTGAGE CORPORATION	1	6.87	105	165.7	64.4	31.5	UBS Bank	0	5.75	117	155.5	37.5	16.6
13	BMO BANK NATIONAL ASSOCIATION	1	7.19	269	113.3	28.9	14.7	THE SAVINGS BANK OF DANBURY	1	6.91	119	155.1	51.1	24.1	WATERMARK CAPITAL INC.	2	3.93	20	149.3	13.1	5.4
14	FIDELITY BANK NATIONAL ASSOCIATIO	1	7.06	254	111.1	27.5	14.0	AmeriHome Mortgage	2	4.78	27	139.3	14.9	6.5	SELECT PORTFOLIO SERVICING INC	2	6.54	193	142.5	31.9	14.5
15	Grander Mortgage Capital	9	4.83	20	109.5	10.7	5.2	East West Bank	5	7.02	230	132.7	43.2	21.3	Nations Lending Corporation	1	4.34	17	131.8	6.5	2.9
16	Johnson Bank	12	5.49	69	106.3	33.4	17.8	Arc Home	2	2.27	33	95.4	42.3	24.3	CENTIER BANK	0	6.40	165	116.1	29.6	14.9
17	Union Savings Bank	2	6.32	71	100.1	24.4	13.0	MISSION SERVICING RESIDENTIAL INC	6	5.40	21	94.8	11.8	6.2	Ameris Bank	1	5.85	101	107.7	33.2	17.5
18	STANDARD MORTGAGE CORPORATION	1	7.13	101	97.3	74.0	48.5	First Citizens Bank	8	6.01	15	87.6	40.5	24.0	Union Savings Bank	2	5.84	67	106.5	36.2	19.4
19	CAPE COD CO-OPERATIVE BANK	2	6.84	174	86.1	41.2	24.6	FBC Mortgage	6	5.86	13	84.1	5.4	2.9	FIRST CONTINENTAL MORTGAGE LTD	0	3.87	21	102.2	34.7	18.9
20	Pulte Mortgage	1	6.72	4	85.2	32.6	19.1	Grander Mortgage Capital	9	4.83	19	82.3	20.3	11.7	MISSION SERVICING RESIDENTIAL INC	5	5.38	19	99.7	10.0	5.1
21	First Citizens Bank	8	5.97	17	81.9	22.0	12.7	Planet Home Lending	3	5.80	107	59.3	12.1	7.7	First Citizens Bank	9	5.97	12	98.6	27.2	14.7
22	Cape Cod Five Cents Bank	8	6.65	120	61.5	28.3	18.5	SunTrust	1	6.70	228	52.9	16.6	11.2	East West Bank	5	6.57	227	87.8	24.7	13.9
23	FIRST CONTINENTAL MORTGAGE LTD	0	3.87	26	56.0	28.1	19.0	Sailfish Servicing	4	3.50	40	50.3	14.4	9.8	Grander Mortgage Capital	5	4.80	19	82.9	19.7	11.2
24	NEXUS NOVA LLC	5	5.40	22	52.6	16.6	11.2	BMO BANK NATIONAL ASSOCIATION	1	6.83	268	42.0	18.2	13.2	Arc Home	2	2.28	29	76.8	21.5	12.8
25	Independent Bank	24	5.23	27	51.0	18.2	12.4	FIRST CONTINENTAL MORTGAGE LTD	0	3.87	24	40.9	27.0	19.9	AmeriHome Mortgage	2	4.76	24	70.5	7.8	4.6
26	Seneca Mortgage	7	2.91	35	38.3	14.2	10.5	Citizens Bank	54	5.11	40	38.1	16.7	12.4	Prime Lending (Plains Capital)	2	6.35	88	65.0	24.2	15.4
27	U.S. Bank	52	6.87	153	37.4	26.7	20.2	MEMBERS 1ST FEDERAL CREDIT UNION	2	6.69	6	37.4	23.9	18.0	THE SAVINGS BANK OF DANBURY	1	6.42	114	60.5	28.2	18.6
28	Umpqua	15	2.81	40	37.1	18.9	14.1	MLD Mortgage	3	3.35	29	30.4	19.0	14.9	Sailfish Servicing	3	3.49	36	51.7	10.9	7.3
29	CommunityAmerica Credit Union	44	6.35	8	32.2	20.0	15.5	United Shore (Retained)	253	3.33	26	29.0	12.8	10.0	PAM MSR Trust I	15	6.28	142	50.7	25.4	17.6
30	Pentagon Federal Credit Union	10	5.95	72	26.9	24.7	20.0	CITIZENS FIRST BANK	7	5.53	17	26.9	17.7	14.2	Cape Cod Five Cents Bank	9	6.33	113	47.7	25.2	17.8
31	BUSEY BANK	1	7.00	203	25.7	41.4	34.5	Pingora Loan Servicing	6	6.23	88	25.7	12.4	10.0	BMO BANK NATIONAL ASSOCIATION	1	6.45	267	44.3	16.2	11.5
32	BANKFINANCIAL NATIONAL ASSOCIATIO	3	7.29	242	23.7	17.5	14.4	PAM MSR Trust I	14	6.67	146	25.1	25.8	21.2	American Internet Mortgage	7	4.83	65	32.5	15.7	12.1
33	United Shore (Retained)	247	3.34	27	22.8	12.4	10.2	Union Savings Bank	2	6.12	70	22.6	18.3	15.2	Royal Business Bank	13	7.08	84	32.1	22.7	17.6
34	Smaller Servicers	34	5.95	111	22.6	15.7	13.0	First Bank	28	2.38	41	22.5	13.3	11.0	Northpointe Bank	5	2.44	28	28.7	11.2	8.8
35	Santander Bank	31	5.68	116	20.6	24.8	21.0	U.S. Bank	53	6.62	151	22.1	23.3	19.5	CAPE COD CO-OPERATIVE BANK	2	6.35	168	23.9	23.4	19.3
36	SIWELL INC.	1	7.51	189	19.2	71.0	64.3	Royal Business Bank	13	7.36	88	20.2	23.5	19.9	Idaho Central Credit Union	32	6.17	10	23.9	13.9	11.3
37	Royal Business Bank	12	7.56	89	17.9	29.7	25.8	Flagstar	20	4.10	24	19.9	12.0	10.1	Total Mortgage Services	3	4.56	17	23.6	12.6	10.3
38	Citi	44	6.97	202	17.5	17.1	14.8	WHATCOM EDUCATIONAL CREDIT UNION	1	6.08	6	19.5	0.3	0.3	Citizens Bank	55	4.96	40	22.2	14.6	12.1
39	Onslow Bay Financial	116	2.34	40	17.3	12.6	10.8	Provident Funding	96	6.52	141	19.2	23.7	20.3	Matrix Financial	48	3.93	47	21.5	18.8	15.7
40	First Bank	27	2.40	42	16.7	12.5	10.8	Idaho Central Credit Union	37	6.25	11	19.1	13.1	11.1	Old National Bank	28	4.59	42	19.8	13.1	11.1
41	PNC Mortgage	133	4.38	87	16.0	15.9	13.9	Old National Bank	27	4.67	45	18.3	12.1	10.3	MSR Asset Vehicle	6	3.89	41	19.2	12.4	10.5
42	Provident Funding	91	6.74	143	13.6	21.9	19.6	Cape Cod Five Cents Bank	8	6.55	119	18.0	20.8	17.9	PNC Mortgage	143	4.11	83	18.3	13.9	11.9

Highlighted row is the servicer closest to their comparison speed  
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GSE: Hybrid 5/1 and 5/6

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43	CAMBRIDGE SAVINGS BANK	2	5.72	153	13.6	75.8	71.1	FIDELITY BANK NATIONAL ASSOCIATIO	1	6.93	253	15.9	23.6	20.7	United Shore (Retained)	261	3.32	23	16.5	9.8	8.4
44	Colonial Savings	5	6.32	97	11.6	22.1	20.1	Matrix Financial	41	4.07	50	15.6	22.0	19.4	DEDHAM INSTITUTION FOR SAVINGS	2	6.27	121	15.3	17.8	15.6
45	Matrix Financial	32	4.12	50	10.7	27.4	25.1	Arvest Mortgage	63	6.03	37	15.4	19.7	17.3	Arvest Mortgage	52	5.78	44	15.2	17.9	15.7
46	Evergreen Moneysource	1	4.57	32	9.2	1.0	0.9	CommunityAmerica Credit Union	37	6.32	8	14.2	20.7	18.4	WHATCOM EDUCATIONAL CREDIT UNION	1	6.14	6	14.3	0.3	0.3
47	CITIZENS FIRST BANK	7	5.53	18	7.3	22.9	21.6	PNC Mortgage	137	4.29	86	14.2	15.9	14.0	SPACE COAST CREDIT UNION	2	6.67	235	13.6	13.5	12.0
48	Fifth Third	48	6.22	144	6.8	19.1	18.0	Umpqua	15	2.83	40	13.4	14.4	12.8	Umpqua	15	2.78	38	12.9	12.7	11.3
49	Plaza Home Mortgage	4	5.34	15	6.7	0.9	0.8	Smaller Servicers	34	5.78	111	13.1	14.4	12.8	U.S. Bank	57	6.17	146	12.2	20.0	18.1
50	Chase	1,350	4.65	84	6.4	16.4	15.5	Northpointe Bank	5	2.44	31	12.0	9.3	8.4	First Bank	29	2.33	37	11.9	12.1	10.9
51	Quicken	133	3.30	51	6.4	16.4	15.5	Onslow Bay Financial	118	2.34	38	11.1	10.5	9.5	CommunityAmerica Credit Union	27	6.24	8	10.9	17.1	15.6
52	CMG Mortgage	21	4.45	23	6.3	9.0	8.5	Fifth Third	50	6.04	142	8.7	18.5	17.2	United Shore (Sold)	61	4.86	29	10.4	9.1	8.3
53	FIRST FEDERAL SAVINGS BANK	2	7.24	244	5.8	15.3	14.5	Santander Bank	32	5.49	115	7.5	20.4	19.1	Provident Funding	101	6.10	137	9.3	19.4	17.9
54	Arvest Mortgage	64	6.07	37	5.7	20.1	19.1	Citi	45	6.72	201	7.0	16.2	15.2	CITIZENS FIRST BANK	7	5.50	14	9.0	14.2	13.1
55	GATEWAY SERVCO LLC	29	5.01	20	5.6	8.1	7.7	CAPE COD CO-OPERATIVE BANK	2	6.66	173	6.2	23.4	22.2	Huntington National Bank	11	6.62	224	8.3	20.2	18.8
56	Wells Fargo	1,347	4.58	85	3.7	15.4	14.9	Johnson Bank	12	5.39	69	5.2	21.8	20.9	Lakeview	426	4.81	25	6.3	9.1	8.6
57	Bank of America	336	5.72	87	-1.4	15.8	16.0	CAMBRIDGE SAVINGS BANK	2	5.72	154	3.6	48.8	47.6	Citi	48	6.28	197	5.5	14.3	13.6
58	PennyMac	119	4.80	29	-1.8	10.3	10.5	Chase	1,377	4.57	83	3.0	15.0	14.6	Smaller Servicers	35	5.44	110	4.5	14.0	13.4
59	Citizens Bank	55	5.25	38	-3.4	13.2	13.6	Lakeview	472	4.88	26	3.0	9.3	9.1	Chase	1,429	4.41	81	3.8	12.9	12.5
60	Guaranteed Rate	112	6.42	2	-3.4	12.3	12.7	ALLEGACY FEDERAL CREDIT UNION	2	6.73	235	2.6	16.0	15.6	Keybank	5	4.59	61	3.5	12.1	11.7
61	Lakeview	474	4.91	27	-5.7	8.2	8.7	United Shore (Sold)	59	4.91	32	2.3	10.9	10.6	MEMBERS 1ST FEDERAL CREDIT UNION	1	6.64	5	3.1	18.6	18.1
62	BANK OF NEW HAMPSHIRE	1	7.20	78	-6.3	6.9	7.4	BANKFINANCIAL NATIONAL ASSOCIATIO	3	7.08	240	0.8	14.8	14.7	Wells Fargo	1,497	4.42	83	2.8	13.1	12.8
63	Nationstar	667	6.61	177	-7.8	14.7	15.8	Wells Fargo	1,370	4.49	81	0.2	14.7	14.7	Guaranteed Rate	68	5.98	4	1.9	8.9	8.7
64	Idaho Central Credit Union	37	6.25	12	-7.9	11.0	11.9	Towne Mortgage	0	3.37	54	-0.0	2.8	2.8	Towne Mortgage	0	3.38	51	-0.0	0.5	0.5
65	Fremont Bank	8	7.00	148	-9.5	19.4	21.3	Quicken	136	3.26	50	-0.1	16.6	16.6	Santander Bank	34	5.19	112	-0.9	16.2	16.3
66	NewRez	29	6.65	181	-11.4	16.1	17.9	Truist Bank	53	6.69	186	-0.3	18.5	18.6	Truist Bank	56	6.31	182	-1.0	16.2	16.4
67	New Residential	376	6.43	150	-12.5	12.6	14.3	Colonial Savings	5	6.22	96	-1.0	15.2	15.4	THE STATE BANK AND TRUST COMPANY	1	3.66	64	-1.2	11.6	11.7
68	Huntington National Bank	10	7.19	232	-12.8	13.9	15.8	NewRez	24	6.56	186	-1.9	15.8	16.1	BANKFINANCIAL NATIONAL ASSOCIATIO	3	6.73	237	-1.6	13.6	13.8
69	Freedom Mortgage	30	6.46	111	-14.1	20.5	23.4	Guaranteed Rate	81	6.38	2	-2.8	10.9	11.2	MLD Mortgage	3	3.36	25	-3.2	9.9	10.2
70	TEACHERS FEDERAL CREDIT UNION	3	5.54	15	-15.1	38.4	43.6	Nationstar	655	6.44	175	-4.6	14.8	15.4	Nationstar	654	6.06	171	-5.3	13.2	13.9
71	Truist Bank	52	6.88	187	-15.2	16.9	19.7	Huntington National Bank	11	7.01	231	-6.4	15.7	16.7	CAMBRIDGE SAVINGS BANK	2	5.61	148	-5.5	29.5	31.0
72	WAUKESHA STATE BANK	8	5.97	1	-17.3	1.4	1.7	Independent Bank	24	5.22	25	-6.4	14.2	15.1	Bank of America	357	5.33	83	-5.7	13.0	13.7
73	DIGITAL FEDERAL CREDIT UNION	13	6.24	75	-18.4	5.2	6.3	TEACHERS FEDERAL CREDIT UNION	3	5.43	14	-6.4	53.0	55.5	New Residential	385	5.99	152	-5.8	12.4	13.1
74	SOUTHERN BANK AND TRUST COMPANY	0	6.42	131	-20.7	1.2	1.5	Bank of America	344	5.59	86	-6.8	14.4	15.3	NewRez	19	6.37	196	-7.9	15.7	16.9
75	American Internet Mortgage	7	5.03	70	-21.4	11.9	14.9	CMG Mortgage	22	4.45	22	-8.7	6.0	6.5	Caliber Home Loans	16	5.20	51	-8.1	12.9	14.0
76	FIRST NATIONAL BANK OF PENNSYLVAN	1	3.02	58	-23.3	1.7	2.2	Fremont Bank	8	6.71	146	-8.7	18.6	20.2	Fremont Bank	9	6.23	140	-8.8	16.7	18.1
77	Cardinal Financial	29	3.68	26	-23.4	8.5	10.9	BUSEY BANK	1	6.92	201	-9.5	23.2	25.3	Independent Bank	25	5.21	22	-9.7	10.7	11.8
78	ELEVATIONS CREDIT UNION	5	6.86	8	-24.4	26.5	33.5	CrossCountry Mortgage	20	3.72	27	-10.0	10.7	11.8	Cenlar	1	6.20	268	-9.9	12.8	14.1
79	United Shore (Sold)	58	4.92	33	-28.3	5.7	7.8	New Residential	385	6.27	149	-10.2	13.3	14.7	TEACHERS FEDERAL CREDIT UNION	2	5.06	14	-10.5	36.5	39.9
80	ADVANCIAL FEDERAL CREDIT UNION	2	7.27	91	-30.4	0.3	0.5	PennyMac	118	4.76	28	-12.1	7.9	9.0	Specialized Loan Servicing	11	5.55	140	-10.7	16.4	18.2
81	Gateway Mortgage	40	5.02	19	-30.5	5.1	7.3	GATEWAY SERVCO LLC	29	5.01	18	-12.1	6.8	7.7	A&D MORTGAGE LLC	2	2.17	27	-10.8	35.5	38.9
82	loanDepot.com	460	2.86	27	-31.3	8.6	12.3	USALLIANCE FEDERAL CREDIT UNION	3	5.36	16	-12.9	4.0	4.6	Freedom Mortgage	31	6.07	111	-12.2	17.0	19.1
83	USALLIANCE FEDERAL CREDIT UNION	3	5.36	18	-31.5	3.3	4.8	loanDepot.com	463	2.83	26	-19.1	10.1	12.3	Quicken	141	3.18	47	-13.1	12.2	13.9
84	ALLEGACY FEDERAL CREDIT UNION	2	6.84	236	-31.9	11.0	15.8	Pentagon Federal Credit Union	10	5.74	70	-21.1	15.7	19.5	Fifth Third	52	5.70	141	-13.1	13.2	15.1

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85	Zions Bancorporation	0	7.22	260	-41.3	4.9	8.2	NEXUS NOVA LLC	4	5.18	22	-21.2	12.7	15.8	GUIDANCE RESIDENTIAL LLC	0	6.61	190	-13.8	54.8	60.4
86	PHH Mortgage	53	7.05	206	-45.4	11.0	19.2	SIWELL INC.	1	7.02	180	-21.3	44.0	52.4	NATIONAL COOPERATIVE BANK N.A.	2	6.31	181	-15.2	10.3	12.1
87	AmWest Funding	1	4.71	24	-46.7	0.4	0.8	PHH Mortgage	54	6.85	206	-22.5	14.1	17.8	SWBC Mortgage	2	2.41	32	-15.7	20.3	23.6
88	CrossCountry Mortgage	19	3.77	28	-47.8	6.0	11.1	Keybank	6	4.85	59	-22.5	7.7	9.8	CrossCountry Mortgage	20	3.63	24	-16.4	9.1	10.8
89	TH MSR HOLDINGS LLC	15	4.20	53	-48.0	5.6	10.5	Freedom Mortgage	29	6.39	113	-23.0	17.4	22.0	USALLIANCE FEDERAL CREDIT UNION	3	5.35	13	-16.7	3.3	4.0
90	M&T Bank	12	7.03	217	-55.4	7.1	15.2	Pulte Mortgage	3	6.58	3	-23.6	4.2	5.4	loanDepot.com	467	2.78	23	-17.1	8.1	9.7
91	BANK OF HAWAII	1	6.51	56	-55.4	2.6	5.7	WAUKESHA STATE BANK	5	5.97	1	-25.0	1.2	1.6	RANLife	2	4.82	26	-17.4	22.7	26.8
92	Colorado Federal Savings Bank	10	6.85	152	-56.2	10.0	21.4	ELEVATIONS CREDIT UNION	4	6.83	8	-25.8	17.6	23.1	Onslow Bay Financial	120	2.32	35	-19.6	6.8	8.3
93	BOK Financial	8	6.57	103	-57.1	8.4	18.7	Gateway Mortgage	40	5.01	18	-27.0	4.8	6.5	LANDMARK CREDIT UNION	1	6.77	103	-19.6	21.2	25.6
94	First United Bank	2	5.01	37	-57.7	1.2	2.7	FIRST FEDERAL SAVINGS BANK	2	7.06	243	-29.2	11.3	15.7	Johnson Bank	13	5.18	65	-20.2	14.7	18.0
95	Amerisave Mortgage	41	4.65	17	-59.6	3.8	9.1	Seneca Mortgage	7	2.84	34	-35.7	7.9	12.1	PennyMac	118	4.70	25	-20.9	8.3	10.4
96	Navy Federal Credit Union	0	7.35	240	-60.0	2.6	6.4	BANK OF NEW HAMPSHIRE	1	7.02	76	-35.9	4.0	6.2	Pentagon Federal Credit Union	11	5.41	67	-21.4	13.4	16.7
97	Keybank	5	4.94	58	-60.6	3.7	9.2	BANK OF HAWAII	1	6.53	68	-36.6	3.1	4.9	Flagstar	20	4.09	21	-21.5	6.9	8.7
98	NATIONAL COOPERATIVE BANK N.A.	2	6.78	175	-62.4	4.9	12.4	DIGITAL FEDERAL CREDIT UNION	13	6.14	74	-37.1	3.9	6.1	Colonial Savings	5	5.84	93	-22.0	14.5	18.2
99	SunTrust	1	6.78	229	-64.3	3.2	8.7	M&T Bank	12	6.79	215	-38.0	11.6	18.1	ALLEGACY FEDERAL CREDIT UNION	2	6.35	233	-22.7	12.8	16.3
100	Old National Bank	26	4.74	46	-65.0	3.2	9.0	AmWest Funding	1	4.71	22	-39.0	0.5	0.8	Cardinal Financial	28	3.56	22	-23.0	7.6	9.7
101	GUARDIAN SAVINGS BANK	2	5.39	67	-66.5	3.1	9.0	Cardinal Financial	29	3.66	24	-39.6	7.4	12.0	Sierra Pacific	5	5.40	65	-23.1	10.6	13.6
102	Fannie Mae	13	7.26	237	-67.6	4.2	12.6	Cenlar	0	6.78	270	-44.8	8.4	14.8	FIDELITY BANK NATIONAL ASSOCIATIO	1	6.34	250	-23.2	13.4	17.2
103	Pingora Loan Servicing	6	6.40	89	-68.0	2.3	7.0	UBS Bank	0	6.79	122	-47.0	8.7	15.9	NEXUS NOVA LLC	2	5.09	22	-23.8	11.3	14.5
104	Cenlar	0	6.93	272	-72.0	4.2	14.3	TH MSR HOLDINGS LLC	8	4.20	53	-48.0	5.6	10.5	WAUKESHA STATE BANK	2	5.97	1	-25.0	1.2	1.6
105	Movement Mortgage	20	5.55	20	-73.8	1.4	5.4	American Internet Mortgage	7	4.99	69	-48.4	7.5	14.1	SunTrust	1	6.43	225	-25.1	8.7	11.5
106	MSR Asset Vehicle	5	4.19	45	-74.7	3.3	12.4	Sierra Pacific	5	5.68	68	-50.9	8.8	17.1	M&T Bank	13	6.35	212	-25.4	12.2	16.0
107	Regions Bank	2	6.82	193	-77.2	5.5	22.2	SOUTHERN BANK AND TRUST COMPANY	0	6.14	132	-51.4	1.1	2.3	PHH Mortgage	57	6.38	203	-26.5	12.1	16.1
108	Primary Residential	1	5.55	83	-79.0	1.3	5.8	Plaza Home Mortgage	4	5.34	14	-51.8	1.0	2.1	ResiCentral	21	2.17	28	-27.6	4.3	5.9
109	UBS Bank	0	6.82	124	-79.2	3.4	15.6	Colorado Federal Savings Bank	10	6.66	151	-54.7	10.5	21.9	COLUMBIA BANK	4	5.92	219	-28.0	16.3	21.9
110	Flagstar	19	4.12	25	-82.3	1.5	8.0	BOK Financial	8	6.38	102	-58.7	8.9	20.2	GATEWAY SERVCO LLC	18	4.99	18	-28.7	5.7	7.9
111	MORTGAGE INVESTORS GROUP	1	6.91	91	-82.9	3.5	18.8	Zions Bancorporation	0	6.82	259	-63.5	3.7	9.9	FIRST FEDERAL SAVINGS BANK	2	6.61	240	-28.8	10.4	14.3
112	Total Mortgage Services	3	4.78	20	-83.0	0.1	0.5	Fannie Mae	13	7.04	235	-63.9	4.8	12.9	SIWELL INC.	1	6.76	173	-29.0	24.9	33.3
113	TD Bank	2	7.18	250	-83.6	2.8	16.2	NATIONAL COOPERATIVE BANK N.A.	2	6.64	179	-64.1	5.2	13.8	Pingora Loan Servicing	6	5.84	85	-29.0	7.3	10.2
114	NOVA HOME LOANS	2	6.61	5	-85.7	0.5	3.3	MSR Asset Vehicle	5	4.08	44	-65.4	3.6	10.1	CMG Mortgage	23	4.47	19	-30.9	5.0	7.2
115	MISSION SERVICING RESIDENTIAL INC	6	5.45	24	-86.0	0.5	3.8	FIRST NATIONAL BANK OF PENNSYLVAN	1	2.98	56	-70.7	1.7	5.7	BUSEY BANK	1	6.72	200	-32.1	15.5	22.1
116	CENTIER BANK	0	7.17	154	-86.6	2.8	19.5	TD Bank	2	6.98	249	-74.4	4.8	17.5	BANK OF HAWAII	1	6.43	120	-34.7	3.6	5.5
117	COLUMBIA BANK	3	6.47	224	-87.2	2.0	14.4	GUARDIAN SAVINGS BANK	2	5.23	65	-74.5	3.1	11.6	Fannie Mae	14	6.61	233	-35.4	7.6	11.5
118	SPACE COAST CREDIT UNION	2	7.27	240	-89.1	2.3	19.1	Regions Bank	2	6.39	193	-75.2	5.6	21.1	ELEVATIONS CREDIT UNION	3	6.78	8	-36.0	12.9	19.5
119	PREMIER BANK	1	6.27	89	-89.2	1.9	16.7	PREMIER BANK	1	5.77	88	-76.3	4.1	16.3	Gateway Mortgage	52	5.01	14	-38.1	4.1	6.6
120	Metro Credit Union	1	4.20	72	-89.4	3.2	27.0	First United Bank	2	4.85	35	-76.5	0.7	2.8	BANK OF NEW HAMPSHIRE	1	6.80	73	-40.6	3.2	5.3
121	Guild Mortgage	3	5.52	72	-90.1	2.6	23.9	Primary Residential	1	5.30	82	-77.1	1.8	7.6	Regions Bank	2	6.03	198	-42.3	10.1	16.8
122	MEMBER FIRST MORTGAGE LLC	1	4.89	65	-92.0	4.5	44.3	Amerisave Mortgage	41	4.65	16	-77.6	2.3	9.8	Seneca Mortgage	5	2.76	34	-45.5	5.2	9.4
123	First Federal Bank	0	7.00	144	-92.4	1.4	17.6	Nations Lending Corporation	1	4.39	20	-78.2	0.9	3.9	AmWest Funding	1	4.70	19	-45.6	0.5	0.8
124	AmeriHome Mortgage	2	4.77	28	-92.5	0.7	9.6	Movement Mortgage	22	5.58	19	-80.1	1.5	7.2	Planet Home Lending	3	5.66	110	-45.8	7.2	13.0
125	GUIDANCE RESIDENTIAL LLC	0	7.58	200	-93.4	0.8	11.0	SPACE COAST CREDIT UNION	2	7.03	238	-81.6	3.2	16.3	Nexus Nova	18	4.54	25	-47.4	3.8	7.1
126	Nexus Nova	25	4.86	26	-93.7	0.5	8.2	Navy Federal Credit Union	0	7.04	238	-82.0	1.4	7.7	TD Bank	2	6.66	246	-47.7	8.4	15.5

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 Data is sorted on the contents of the highlighted column

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	BAR HARBOR BANK & TRUST	0	7.20	104	-94.0	1.0	15.9	Metro Credit Union	1	3.95	70	-83.0	3.2	17.3	TH MSR HOLDINGS LLC	4	4.20	53	-48.0	5.6	10.5
128	Nations Lending Corporation	1	4.40	21	-94.1	0.4	6.1	Guild Mortgage	3	5.36	71	-84.4	4.6	26.5	LIBERTY FEDERAL CREDIT UNION	1	5.14	14	-52.1	8.9	17.8
129	Wintrust Mortgage	1	5.38	15	-94.5	0.2	3.2	COLUMBIA BANK	3	6.28	223	-86.4	1.8	12.8	Colorado Federal Savings Bank	10	6.41	148	-56.5	7.9	17.4
130	Cornerstone Capital Bank	3	6.35	5	-94.5	0.5	9.4	MORTGAGE INVESTORS GROUP	1	6.74	90	-87.1	2.7	19.2	Guild Mortgage	3	5.13	68	-60.1	8.5	20.1
131	INSPIRE HOME LOANS INC.	0	5.50	21	-95.2	0.0	0.1	Specialized Loan Servicing	5	5.84	134	-90.2	1.3	12.2	New American Funding	4	5.91	90	-62.3	9.4	23.3
132	Sierra Pacific	5	5.76	69	-95.5	0.7	14.3	Cornerstone Capital Bank	2	6.29	5	-90.3	0.6	5.7	BOK Financial	8	6.09	100	-62.4	7.4	18.6
133	DEDHAM INSTITUTION FOR SAVINGS	2	7.01	125	-95.5	0.8	16.9	MEMBER FIRST MORTGAGE LLC	1	4.78	64	-90.5	3.1	28.8	FBC Mortgage	5	5.72	12	-64.8	3.2	8.9
134	1ST SECURITY BANK OF WASHINGTON	1	5.16	89	-95.9	0.8	17.0	Nexus Nova	25	4.86	24	-91.2	0.7	7.7	DIGITAL FEDERAL CREDIT UNION	13	6.05	73	-67.6	3.8	11.3
135	THE STATE BANK AND TRUST COMPANY	1	3.59	67	-95.9	0.6	13.7	BAR HARBOR BANK & TRUST	0	6.98	102	-92.0	1.6	18.4	Cornerstone Capital Bank	7	4.72	13	-68.1	1.9	6.0
136	MOUNTAIN AMERICA FEDERAL CREDIT U	0	7.38	135	-96.1	0.8	19.7	DEDHAM INSTITUTION FOR SAVINGS	2	6.82	124	-92.2	1.0	11.7	Metro Credit Union	1	3.76	68	-69.2	3.1	9.6
137	MEMBERS 1ST FEDERAL CREDIT UNION	1	6.70	8	-96.4	0.4	10.6	First Federal Bank	0	6.77	140	-93.1	1.1	14.4	Movement Mortgage	33	5.58	14	-72.3	2.1	7.5
138	Union Home Mortgage	1	5.01	17	-96.4	0.2	5.2	RANLife	2	4.78	25	-93.7	0.3	4.7	Amerisave Mortgage	41	4.62	13	-72.9	2.4	8.4
139	Ameris Bank	1	6.50	106	-96.6	1.8	42.5	1ST SECURITY BANK OF WASHINGTON	1	5.08	88	-93.9	1.2	18.8	MORTGAGE INVESTORS GROUP	1	5.95	86	-74.0	5.1	18.4
140	New American Funding	3	6.34	94	-96.7	0.8	23.0	Wintrust Mortgage	1	5.38	14	-94.0	0.2	3.2	GUARDIAN SAVINGS BANK	2	5.10	62	-78.4	3.1	13.5
141	DEFINE MORTGAGE SOLUTIONS	3	5.47	16	-96.8	0.2	5.2	INSPIRE HOME LOANS INC.	0	5.50	19	-95.2	0.0	0.1	Navy Federal Credit Union	0	6.89	235	-84.5	1.3	8.3
142	Michigan Mutual	1	5.54	20	-96.9	0.3	10.3	NexBank	1	4.79	37	-95.4	0.2	4.4	PREMIER BANK	1	5.42	85	-85.0	2.6	16.4
143	LIBERTY FEDERAL CREDIT UNION	1	5.35	16	-97.5	0.4	13.7	THE STATE BANK AND TRUST COMPANY	1	3.63	66	-95.6	0.5	11.6	Plaza Home Mortgage	4	5.31	11	-85.5	1.3	8.4
144	RENASANT BANK	1	2.34	38	-97.5	0.5	18.9	New American Funding	3	6.33	93	-96.0	0.9	20.2	Zions Bancorporation	1	5.75	236	-86.1	1.8	12.2
145	HomeBridge	1	5.88	13	-97.5	0.1	2.6	NOVA HOME LOANS	1	6.63	4	-96.5	0.6	15.2	SOUTHERN BANK AND TRUST COMPANY	0	5.72	127	-86.5	1.0	7.0
146	WATERMARK CAPITAL INC.	2	3.96	24	-97.6	0.2	7.7	GUIDANCE RESIDENTIAL LLC	0	7.10	199	-96.7	0.5	13.7	First United Bank	2	4.74	32	-87.6	0.4	3.4
147	RANLife	2	4.81	26	-97.8	0.1	5.6	WATERMARK CAPITAL INC.	2	3.96	23	-97.0	0.2	6.8	BAR HARBOR BANK & TRUST	0	6.34	99	-89.7	1.8	16.0
148	THE LOAN STORE INC.	0	2.85	27	-97.8	0.0	0.3	Marlin Mortgage Capital	0	6.88	111	-97.4	0.4	13.5	Wintrust Mortgage	1	5.38	11	-91.0	0.4	4.4
149	BANNER BANK	1	2.94	43	-98.0	1.2	44.2	Union Home Mortgage	1	5.01	15	-97.4	0.2	6.3	THE LOAN STORE INC.	1	2.85	22	-91.5	0.3	4.0
150	Fulton Bank	1	4.96	74	-98.5	0.3	19.1	BANNER BANK	1	2.94	42	-97.4	1.2	38.8	Union Home Mortgage	1	5.01	12	-92.6	0.3	3.8
151	NexBank	1	4.79	39	-98.5	0.1	5.0	RENASANT BANK	1	2.31	37	-97.5	0.5	19.2	First Federal Bank	0	6.42	135	-92.7	1.1	13.9
152	ResiCentral	20	2.16	33	-98.5	0.1	8.8	ResiCentral	21	2.17	32	-97.7	0.2	7.0	MEMBER FIRST MORTGAGE LLC	1	4.68	61	-93.3	2.1	27.9
153	THE SAVINGS BANK OF DANBURY	1	7.00	125	-98.7	0.5	30.8	DEFINE MORTGAGE SOLUTIONS	3	5.45	15	-98.0	0.2	8.9	1ST SECURITY BANK OF WASHINGTON	1	4.97	85	-93.3	1.1	15.6
154	REPUBLIC BANK & TRUST COMPANY	1	6.62	109	-98.7	0.4	25.8	Fulton Bank	1	4.78	73	-98.1	0.4	18.6	NexBank	1	4.75	34	-93.4	0.3	4.2
155	Kinecta Federal Credit Union	1	6.53	104	-99.1	0.3	29.6	MOUNTAIN AMERICA FEDERAL CREDIT U	0	7.04	133	-98.2	0.4	21.3	INSPIRE HOME LOANS INC.	0	5.50	16	-93.9	0.0	0.1
156	Aurora	0	7.11	85	-99.1	0.3	25.4	Kinecta Federal Credit Union	1	6.53	103	-98.7	0.3	21.5	FIRST NATIONAL BANK OF PENNSYLVAN	1	2.96	53	-94.7	1.0	17.4
157	SWBC Mortgage	2	2.42	36	-99.8	0.0	19.9	LIBERTY FEDERAL CREDIT UNION	1	5.20	16	-98.9	0.2	17.6	BANNER BANK	1	2.94	39	-95.4	1.1	21.6
158	Marlin Mortgage Capital	0	6.88	113	-99.9	0.0	13.0	Aurora	0	7.11	83	-99.0	0.3	23.3	RENASANT BANK	1	2.24	33	-96.1	0.4	10.8
159	BASE MSR 2 LLC	1	2.40	46	-99.9	0.0	25.1	Total Mortgage Services	3	4.78	18	-99.3	0.1	15.3	NOVA HOME LOANS	1	6.63	4	-96.5	0.6	15.2
160	FIRST AMERICAN BANK	1	3.91	53	-99.9	0.0	3.7	HomeBridge	1	5.87	11	-99.4	0.1	10.6	MOUNTAIN AMERICA FEDERAL CREDIT U	0	6.20	130	-97.3	0.5	15.7
161	The Money Source	1	5.05	21	-99.9	0.0	0.0	The Money Source	1	5.05	19	-99.7	0.0	0.0	DEFINE MORTGAGE SOLUTIONS	2	5.35	14	-97.5	0.2	8.4
162	Arc Home	2	2.27	34	-100.0	0.0	38.9	HomeStreet Bank	1	4.55	128	-99.8	0.1	21.1	Fulton Bank	1	4.67	70	-97.7	0.3	13.3
163	HomeStreet Bank	1	4.71	129	-100.0	0.0	31.3	SWBC Mortgage	2	2.42	35	-99.8	0.0	21.2	Marlin Mortgage Capital	0	6.88	111	-98.0	0.3	14.8
164	BayCoast Bank	0	7.63	106	-100.0	0.0	10.2	THE LOAN STORE INC.	1	2.85	25	-99.9	0.0	4.2	Kinecta Federal Credit Union	1	6.28	100	-98.3	0.3	17.7
165	Sun West	1	4.44	23	-100.0	0.0	0.2	BASE MSR 2 LLC	1	2.40	44	-99.9	0.0	15.8	Aurora	0	6.53	80	-98.8	0.2	15.3
166	A&D MORTGAGE LLC	2	2.00	33	-100.0	0.0	4.3	FIRST AMERICAN BANK	1	3.72	50	-100.0	0.0	12.2	HomeBridge	1	5.88	8	-99.0	0.2	15.9
167	LANDMARK CREDIT UNION	1	7.32	107	-100.0	0.0	16.4	BayCoast Bank	0	7.57	104	-100.0	0.0	8.4	BayCoast Bank	0	7.43	101	-99.6	0.0	8.0
168	LOWER LLC	1						Sun West	1	4.44	22	-100.0	0.0	0.1	The Money Source	1	5.05	16	-99.8	0.0	0.0

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GSE: Hybrid 5/1 and 5/6

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		\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
169								A&D MORTGAGE LLC	2	2.00	31	-100.0	0.0	5.1	HomeStreet Bank	1	4.31	126	-99.8	0.0	15.2
170								LANDMARK CREDIT UNION	1	7.18	106	-100.0	0.0	18.3	BASE MSR 2 LLC	1	2.38	42	-99.8	0.0	9.8
171								LOWER LLC	1						Sun West	1	4.44	19	-100.0	0.0	3.2
172															LOWER LLC	1					

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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
1	BANNER BANK	0	6.50	1	1736.7	100.0	48.9	BANNER BANK	0	6.50	0	1609.3	99.2	21.0	BANNER BANK	0	6.50	0	1609.3	99.2	21.0
2	BAR HARBOR BANK & TRUST	3	5.70	11	1209.0	43.7	4.2	BAR HARBOR BANK & TRUST	3	5.70	10	723.7	25.5	3.5	BAR HARBOR BANK & TRUST	3	5.70	7	468.0	14.3	2.7
3	Pulte Mortgage	1	6.76	5	1177.6	56.9	6.2	Fairway	2	3.75	28	614.1	45.7	8.0	MORTGAGE INVESTORS GROUP	1	5.12	83	353.5	80.3	28.8
4	Summit Funding	1	3.45	43	553.3	71.8	16.9	FIRST AMERICAN BANK	2	3.95	59	446.2	39.8	8.7	GATEWAY SERVCO LLC	1	3.16	44	313.8	5.4	1.3
5	Fairway	1	3.70	30	531.0	56.5	12.0	Summit Funding	1	3.47	45	386.4	60.9	17.1	Summit Funding	1	3.66	47	298.9	34.5	10.0
6	FIRST AMERICAN BANK	1	4.11	61	448.3	48.9	11.3	GATEWAY SERVCO LLC	1	3.09	44	313.7	6.1	1.5	HomeStreet Bank	10	2.67	37	191.9	20.0	7.3
7	GATEWAY SERVCO LLC	1	3.09	45	368.7	6.2	1.3	Sierra Pacific	6	4.53	63	275.5	50.5	16.8	SIWELL INC.	0	5.30	107	141.0	93.0	64.5
8	Zions Bancorporation	0	7.05	246	338.5	29.4	7.6	Sailfish Servicing	9	2.56	34	255.5	25.8	8.0	First United Bank	3	3.87	47	137.2	38.8	18.5
9	ResiCentral	7	2.28	33	293.8	30.5	8.7	First United Bank	2	4.06	48	229.7	67.9	28.4	Sailfish Servicing	9	2.55	31	127.5	14.8	6.8
10	Colorado Federal Savings Bank	2	6.56	120	284.0	39.1	12.0	MORTGAGE INVESTORS GROUP	0	6.90	85	212.8	92.4	53.5	CAMBRIDGE SAVINGS BANK	2	2.27	31	116.5	15.9	7.7
11	OCEANFIRST BANK NATIONAL ASSOCIAT	5	7.30	5	244.2	41.4	14.2	INSPIRE HOME LOANS INC.	9	5.88	9	194.7	10.4	3.7	Pulte Mortgage	5	6.61	2	115.1	16.0	7.7
12	LANDMARK CREDIT UNION	1	7.65	110	160.4	50.6	23.4	Lake Michigan Credit Union	3	4.23	61	190.8	13.6	4.9	ALLTRUST CREDIT UNION	1	4.89	30	106.9	0.4	0.2
13	RANLife	3	5.81	20	159.3	20.5	8.4	HomeStreet Bank	9	2.66	40	185.8	24.8	9.4	SELECT PORTFOLIO SERVICING INC	2	5.58	125	105.6	44.3	24.5
14	M&T Bank	4	7.19	222	155.4	20.1	8.4	Colorado Federal Savings Bank	2	6.54	120	182.2	30.8	12.1	Sierra Pacific	7	4.26	59	105.4	30.9	16.3
15	Nations Lending Corporation	17	4.65	22	147.5	28.7	12.7	ALLTRUST CREDIT UNION	1	4.90	33	169.2	0.3	0.1	Fairway	2	3.79	25	94.6	34.9	19.7
16	MORTGAGE MARKETS CUSO LLC	1	2.38	48	147.3	1.1	0.5	RENASANT BANK	3	2.79	33	151.7	21.2	9.0	NOVA HOME LOANS	1	7.36	2	89.1	47.7	28.7
17	Prime Lending (Plains Capital)	7	6.72	97	141.5	38.9	18.3	Nations Lending Corporation	18	4.65	21	136.2	20.6	9.3	BayCoast Bank	0	6.28	102	86.6	28.9	16.6
18	ALLTRUST CREDIT UNION	1	4.90	35	131.7	0.2	0.1	Idaho Central Credit Union	5	6.50	10	117.4	16.4	7.9	Colorado Federal Savings Bank	2	6.26	116	86.0	29.4	17.0
19	Sailfish Servicing	8	2.55	36	131.0	20.2	9.3	SELECT PORTFOLIO SERVICING INC	3	5.89	116	117.0	54.7	30.1	FIRST AMERICAN BANK	2	3.87	57	77.6	41.7	26.0
20	Guild Mortgage	11	3.68	47	131.0	24.2	11.2	Pulte Mortgage	3	6.89	3	115.4	13.7	6.6	Nations Lending Corporation	18	4.65	18	76.5	12.7	7.4
21	Wintrust Mortgage	6	5.13	21	129.4	26.4	12.4	OCEANFIRST BANK NATIONAL ASSOCIAT	5	7.33	4	113.6	25.3	12.7	WATERMARK CAPITAL INC.	4	3.74	30	67.2	11.1	6.8
22	HomeStreet Bank	9	2.66	41	127.3	14.0	6.4	Navy Federal Credit Union	0	6.90	236	110.5	10.2	5.0	RANLife	3	5.61	21	61.8	21.8	14.0
23	SELECT PORTFOLIO SERVICING INC	3	6.33	121	112.1	27.4	13.9	HomeBridge	4	5.97	13	105.5	6.1	3.0	1ST SECURITY BANK OF WASHINGTON	2	5.51	80	57.7	31.0	20.9
24	Johnson Bank	35	4.77	37	110.1	18.5	9.2	Zions Bancorporation	0	6.75	245	103.6	18.2	9.3	OCEANFIRST BANK NATIONAL ASSOCIAT	4	7.35	3	55.8	18.9	12.6
25	BOK Financial	10	6.74	89	96.4	36.1	20.2	Prime Lending (Plains Capital)	9	6.47	96	97.6	28.4	15.5	LIBERTY FEDERAL CREDIT UNION	11	6.04	9	49.5	19.2	13.3
26	NOVA HOME LOANS	1	7.39	3	94.4	71.7	46.9	RANLife	4	5.81	20	95.7	34.3	19.1	INSPIRE HOME LOANS INC.	7	5.77	9	49.2	7.0	4.8
27	Amerisave Mortgage	20	5.30	14	92.5	15.6	8.4	ResiCentral	8	2.31	31	93.6	15.5	8.3	HOMEAMERICAN MORTGAGE CORPORATION	42	5.45	2	34.8	9.8	7.3
28	1ST SECURITY BANK OF WASHINGTON	2	5.77	86	86.6	51.6	31.8	NOVA HOME LOANS	1	7.36	2	89.1	47.7	28.7	Lake Michigan Credit Union	3	4.22	58	34.8	7.7	5.7
29	Independent Bank	24	5.33	24	86.3	11.7	6.4	Guild Mortgage	12	3.65	47	59.3	18.6	12.1	ResiCentral	8	2.33	28	33.1	7.9	6.0
30	First United Bank	2	4.34	47	81.1	59.6	38.9	Pentagon Federal Credit Union	23	4.70	27	56.6	15.3	10.1	Idaho Central Credit Union	4	6.47	9	32.6	10.8	8.3
31	Old National Bank	30	3.63	34	76.9	20.9	12.4	Wintrust Mortgage	6	5.10	20	54.1	16.0	10.7	HomeBridge	4	5.97	10	32.3	10.8	8.3
32	MLD Mortgage	19	2.64	32	70.4	20.7	12.7	First Citizens Bank	19	5.98	14	49.0	11.7	8.0	Prime Lending (Plains Capital)	10	6.20	96	32.2	19.0	14.7
33	Pentagon Federal Credit Union	22	4.72	28	70.1	16.0	9.7	MLD Mortgage	20	2.65	31	44.7	14.2	10.0	RENASANT BANK	3	2.75	31	32.0	9.2	7.0
34	Visions Federal Credit Union	46	6.37	8	53.1	12.5	8.3	LANDMARK CREDIT UNION	1	7.68	108	35.7	36.6	28.4	Total Mortgage Services	3	3.91	28	30.3	10.5	8.2
35	American Internet Mortgage	13	4.82	71	51.0	30.2	21.1	Amerisave Mortgage	20	5.30	12	35.7	11.8	8.9	Guild Mortgage	12	3.54	45	25.5	12.1	9.8
36	FIRST COMMUNITY MORTGAGE INC.	4	6.97	2	49.3	25.0	17.5	American Internet Mortgage	13	4.58	71	33.8	23.0	17.7	Old National Bank	30	3.61	30	24.5	10.9	8.8
37	CrossCountry Mortgage	68	4.30	25	48.1	13.0	9.0	Independent Bank	24	5.32	22	30.3	9.3	7.2	Aurora	3	4.77	72	22.1	19.6	16.4
38	Keybank	13	4.09	47	41.4	29.9	22.1	CommunityAmerica Credit Union	34	5.91	14	28.5	11.3	8.9	HSBC	4	2.58	30	21.8	16.8	14.0
39	HOMEAMERICAN MORTGAGE CORPORATION	71	5.44	3	37.8	7.5	5.5	Johnson Bank	35	4.76	36	23.6	14.0	11.5	Truist Bank	133	5.44	66	21.5	19.9	16.7
40	Ameris Bank	3	5.21	92	31.3	23.4	18.3	HOMEAMERICAN MORTGAGE CORPORATION	69	5.44	2	23.4	10.1	8.2	WALL STREET MORTGAGE BANKERS LTD.	2	6.77	109	20.9	3.7	3.1
41	SWBC Mortgage	5	3.78	43	30.9	17.1	13.4	DEFINE MORTGAGE SOLUTIONS	4	5.89	14	23.3	11.3	9.3	American Internet Mortgage	14	4.37	70	20.7	19.3	16.3
42	Banc Of California	0	2.75	46	30.7	0.5	0.4	1ST SECURITY BANK OF WASHINGTON	2	5.63	85	23.0	29.4	24.5	MSR Asset Vehicle	13	3.24	45	20.7	13.3	11.1

Highlighted row is the servicer closest to their comparison speed  
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GSE: Hybrid 7/1 and 7/6

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43	Truist Bank	127	5.79	67	30.0	24.0	19.0	Fremont Bank	9	6.89	110	22.2	26.7	22.4	Seneca Mortgage	18	3.13	28	19.4	9.5	8.0
44	MSR Asset Vehicle	13	3.47	48	28.6	20.7	16.5	M&T Bank	4	6.85	219	22.1	13.7	11.3	LANDMARK CREDIT UNION	1	7.48	105	18.0	22.9	19.7
45	ADVANCIAL FEDERAL CREDIT UNION	2	6.46	101	28.2	0.5	0.4	Truist Bank	129	5.67	67	17.0	21.3	18.5	TH MSR HOLDINGS LLC	25	5.09	28	14.6	11.0	9.7
46	Arc Home	6	2.45	39	27.0	24.9	20.2	Fulton Bank	4	7.22	67	15.2	32.5	28.8	Specialized Loan Servicing	25	4.99	89	14.5	19.0	16.8
47	WESTERRA CREDIT UNION	3	6.37	15	25.6	12.6	10.2	East West Bank	2	7.05	227	15.1	34.6	30.8	Pingora Loan Servicing	10	4.71	74	14.3	21.7	19.3
48	East West Bank	2	7.17	228	24.9	57.7	49.5	Guaranteed Rate	291	6.40	3	14.6	14.2	12.5	PAM MSR Trust I	8	6.41	135	13.8	22.8	20.4
49	Santander Bank	41	5.32	88	22.4	21.5	17.9	TH MSR HOLDINGS LLC	51	5.09	28	14.6	11.0	9.7	Arvest Mortgage	46	5.49	23	13.7	12.8	11.3
50	U.S. Bank	605	6.20	26	20.6	20.5	17.3	Old National Bank	30	3.62	33	13.6	11.9	10.5	FIRST COMMUNITY MORTGAGE INC.	2	6.96	1	13.4	15.6	13.8
51	Nexus Nova	41	4.42	36	20.0	13.1	11.0	AmeriHome Mortgage	17	5.16	27	13.6	8.2	7.2	Pentagon Federal Credit Union	23	4.68	24	13.4	9.0	7.9
52	CMG Mortgage	258	5.27	20	14.9	10.1	8.9	FIRST COMMUNITY MORTGAGE INC.	3	6.96	1	13.4	15.6	13.8	Independent Bank	25	5.33	19	12.6	10.8	9.6
53	TH MSR HOLDINGS LLC	102	5.09	28	14.6	11.0	9.7	U.S. Bank	535	6.06	29	13.2	18.6	16.6	Matrix Financial	253	4.72	31	11.4	12.1	10.9
54	Matrix Financial	205	5.06	27	14.5	13.5	11.9	Chase	2,732	3.90	48	12.2	14.3	12.9	Fifth Third	83	4.98	75	10.6	13.9	12.6
55	Chase	2,685	3.97	49	14.2	15.1	13.3	Matrix Financial	248	4.96	28	11.6	13.1	11.8	East West Bank	2	6.49	224	9.4	18.9	17.4
56	PHH Mortgage	13	6.27	131	14.1	24.0	21.3	UNITED COMMUNITY BANK	3	7.06	3	11.3	24.0	21.8	Chase	2,814	3.80	46	8.9	11.9	11.0
57	CommunityAmerica Credit Union	39	5.99	14	10.3	9.1	8.3	Ameris Bank	3	5.15	91	10.9	31.1	28.5	Wells Fargo	3,067	4.71	46	7.7	12.2	11.4
58	TEACHERS FEDERAL CREDIT UNION	12	6.52	8	9.3	3.2	2.9	CMG Mortgage	261	5.27	18	9.2	8.6	7.9	BOK Financial	10	6.39	90	7.3	21.4	20.1
59	Royal Business Bank	115	5.24	77	6.8	13.6	12.8	BOK Financial	10	6.67	89	8.5	26.8	25.0	PNC Mortgage	537	3.97	45	6.7	12.1	11.3
60	Fifth Third	78	5.25	77	4.5	16.0	15.4	Royal Business Bank	117	5.17	76	7.8	14.4	13.5	Guaranteed Rate	215	6.08	3	6.2	11.3	10.7
61	Wells Fargo	2,850	4.83	50	3.9	13.1	12.6	Banc Of California	0	2.75	44	6.7	0.5	0.5	U.S. Bank	408	5.77	38	5.8	16.4	15.6
62	Guaranteed Rate	365	6.45	3	3.3	12.6	12.3	CrossCountry Mortgage	68	4.25	24	6.7	10.3	9.6	CrossCountry Mortgage	66	4.08	22	5.0	10.0	9.5
63	Nationstar	879	5.62	56	2.3	12.1	11.9	Seneca Mortgage	24	3.42	29	6.5	10.7	10.0	Fremont Bank	11	6.18	107	4.3	17.7	17.0
64	Nations Direct	1	3.36	63	0.1	0.0	0.0	Specialized Loan Servicing	12	5.25	91	5.9	17.9	17.0	PHH Mortgage	13	5.52	130	3.9	19.1	18.4
65	The Money Source	0	5.00	24	-0.1	0.0	0.0	DEDHAM INSTITUTION FOR SAVINGS	2	7.04	131	4.3	26.0	25.1	Ameris Bank	4	4.92	88	3.4	22.9	22.2
66	Quicken	1,585	4.19	26	-0.4	11.0	11.0	Freedom Mortgage	77	6.09	97	3.9	27.8	26.9	Fulton Bank	4	6.75	77	3.2	23.1	22.5
67	Provident Funding	58	6.22	127	-1.0	21.5	21.7	Keybank	13	3.97	46	3.5	25.0	24.3	Quicken	1,411	3.75	26	2.7	9.4	9.1
68	PNC Mortgage	532	4.22	47	-1.1	14.3	14.5	Wells Fargo	2,918	4.79	48	3.4	12.5	12.1	Banc Of California	0	2.75	41	2.7	0.5	0.5
69	HomeBridge	4	5.97	14	-2.0	2.3	2.3	Visions Federal Credit Union	47	6.37	6	2.8	7.2	7.1	UNITED COMMUNITY BANK	2	7.07	3	2.0	26.8	26.4
70	MOUNTAIN AMERICA FEDERAL CREDIT U	2	7.91	112	-3.6	27.6	28.5	Santander Bank	42	5.15	86	2.4	19.7	19.3	TEACHERS FEDERAL CREDIT UNION	8	6.43	6	1.8	5.2	5.1
71	United Shore (Sold)	276	5.02	28	-3.6	7.2	7.5	United Shore (Sold)	280	5.01	27	0.8	8.5	8.4	Amerisave Mortgage	20	5.29	10	1.7	7.7	7.6
72	Citi	126	5.10	73	-3.8	14.5	15.0	Quicken	1,491	3.99	27	0.7	10.6	10.5	Nexus Nova	38	4.28	34	1.4	8.6	8.5
73	PAM MSR Trust I	7	6.93	139	-5.8	21.6	22.8	Nations Direct	1	3.43	63	0.0	0.2	0.2	Nations Direct	1	3.45	61	0.0	0.2	0.2
74	Fremont Bank	9	7.08	111	-7.1	20.0	21.4	Fifth Third	80	5.16	77	-0.2	14.3	14.4	NATIONAL COOPERATIVE BANK N.A.	0	6.49	206	-0.0	0.1	0.1
75	INSPIRE HOME LOANS INC.	11	5.89	9	-7.9	2.3	2.4	PAM MSR Trust I	7	6.76	137	-0.5	22.1	22.2	TD Bank	0	6.50	286	-0.0	34.9	34.9
76	PennyMac	1,260	5.30	13	-7.9	5.5	5.9	Flagstar	91	5.10	21	-0.5	10.4	10.5	First Citizens Bank	19	5.95	11	-0.3	7.7	7.7
77	First Bank	31	2.30	39	-9.4	10.7	11.7	First Bank	32	2.30	38	-0.5	9.8	9.9	Keybank	14	3.82	44	-0.9	16.2	16.3
78	Seneca Mortgage	28	3.71	29	-9.5	9.4	10.3	PNC Mortgage	534	4.14	46	-1.0	13.2	13.3	Royal Business Bank	122	5.05	73	-1.4	13.9	14.0
79	Lakeview	2,514	4.60	22	-9.8	6.7	7.4	WALL STREET MORTGAGE BANKERS LTD.	2	7.14	112	-1.8	2.7	2.8	Freedom Mortgage	81	5.67	94	-2.2	21.6	22.1
80	Bank of America	621	6.00	81	-9.9	18.6	20.4	Nationstar	854	5.52	55	-2.0	11.5	11.7	Johnson Bank	36	4.73	34	-2.2	9.9	10.1
81	New Residential	849	5.86	72	-11.5	14.3	16.1	PennyMac	1,183	5.29	12	-2.0	6.4	6.5	Nationstar	793	5.28	54	-3.5	9.9	10.3
82	Freedom Mortgage	74	6.29	97	-12.1	22.0	24.6	TEACHERS FEDERAL CREDIT UNION	12	6.52	7	-3.9	5.1	5.3	MLD Mortgage	20	2.66	28	-4.4	7.3	7.7
83	Citizens Bank	117	5.79	48	-12.3	14.1	15.9	Nexus Nova	40	4.42	35	-4.2	8.7	9.0	FBC Mortgage	17	5.97	6	-4.4	11.3	11.8
84	Arvest Mortgage	56	5.83	20	-12.5	9.6	10.9	Bank of America	637	5.84	80	-4.6	19.1	19.9	CommunityAmerica Credit Union	29	5.75	14	-5.1	7.9	8.3

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85	Planet Home Lending	11	5.78	36	-14.6	18.6	21.5	Arvest Mortgage	54	5.74	21	-4.6	12.5	13.0	CMG Mortgage	268	5.27	15	-5.6	6.7	7.0
86	Smaller Servicers	39	5.70	54	-15.8	11.8	13.9	Cenlar	0	7.16	264	-5.5	16.7	17.5	United Shore (Sold)	286	4.99	24	-6.3	7.0	7.5
87	LIBERTY FEDERAL CREDIT UNION	15	6.38	10	-18.2	15.6	18.8	SIRVA MORTGAGE	4	2.63	34	-7.3	7.6	8.1	Provident Funding	59	5.76	122	-6.6	17.1	18.2
88	WALL STREET MORTGAGE BANKERS LTD.	2	7.34	113	-18.4	2.2	2.6	Gate City Bank	2	5.42	113	-7.7	12.2	13.2	Bank of America	668	5.48	78	-6.6	16.9	18.0
89	loanDepot.com	1,508	2.89	29	-22.4	6.8	8.7	New Residential	865	5.75	71	-8.2	14.3	15.4	Wintrust Mortgage	6	5.02	17	-7.5	9.3	10.0
90	NewRez	46	5.96	103	-22.7	19.3	24.3	Colonial Savings	9	5.30	88	-8.4	25.0	27.0	Gate City Bank	3	5.22	112	-7.8	11.7	12.6
91	Pingora Loan Servicing	10	5.65	79	-24.2	23.3	29.6	MSR Asset Vehicle	13	3.39	47	-11.0	12.8	14.3	First Bank	33	2.29	35	-7.9	7.9	8.5
92	MISSION SERVICING RESIDENTIAL INC	3	5.07	23	-24.7	2.3	3.1	Lakeview	2,392	4.52	21	-12.5	6.5	7.4	New Residential	797	5.61	74	-8.0	13.0	14.0
93	United Shore (Retained)	521	3.59	26	-25.5	6.5	8.6	loanDepot.com	1,521	2.87	28	-14.6	7.3	8.4	Lakeview	2,141	4.37	21	-9.2	6.0	6.6
94	Fulton Bank	4	7.51	65	-26.1	21.3	27.7	Citi	127	4.96	74	-15.1	12.3	14.3	loanDepot.com	1,540	2.85	25	-9.3	6.2	6.8
95	STATE EMPLOYEES CREDIT UNION OF M	1	3.49	51	-27.3	0.8	1.2	United Shore (Retained)	527	3.59	25	-16.0	7.2	8.5	PennyMac	953	5.24	13	-9.9	5.6	6.2
96	KEYPOINT CREDIT UNION	1	4.89	27	-36.5	0.2	0.3	Grander Mortgage Capital	17	4.72	19	-16.5	8.9	10.6	Citizens Bank	113	5.34	49	-10.7	11.8	13.1
97	TD Bank	0	7.12	290	-37.1	0.1	0.1	ADVANCIAL FEDERAL CREDIT UNION	2	6.41	101	-17.6	20.4	24.2	Santander Bank	43	4.87	83	-11.0	15.1	16.8
98	Regions Bank	3	7.28	128	-37.7	11.9	18.5	Provident Funding	59	6.04	125	-18.0	17.3	20.8	M&T Bank	4	6.30	216	-12.7	9.8	11.2
99	Umpqua	24	4.95	71	-40.3	13.6	21.7	Citizens Bank	118	5.68	47	-18.5	12.5	15.1	Arc Home	6	2.45	34	-12.8	11.0	12.5
100	Colonial Savings	8	5.42	90	-42.5	13.2	21.9	TD Bank	0	7.13	288	-19.2	0.1	0.1	ADVANCIAL FEDERAL CREDIT UNION	2	6.07	97	-13.3	12.3	14.1
101	Flagstar	90	5.09	22	-43.2	4.3	7.5	SWBC Mortgage	5	3.77	42	-19.4	9.0	11.1	Caliber Home Loans	85	4.93	38	-14.9	8.2	9.6
102	UNITED COMMUNITY BANK	3	7.04	5	-47.8	13.9	25.1	PHH Mortgage	12	6.01	132	-20.6	17.8	21.9	Bell Bank	3	4.65	19	-14.9	6.8	8.0
103	Total Mortgage Services	4	4.12	28	-49.5	3.3	6.4	THE SAVINGS BANK OF DANBURY	1	7.03	126	-22.4	16.3	20.5	NewRez	23	5.80	110	-14.9	19.3	22.3
104	AmeriHome Mortgage	17	5.18	28	-50.2	4.3	8.5	Huntington National Bank	5	4.32	79	-22.8	9.9	12.7	FIDELITY BANK NATIONAL ASSOCIATIO	0	6.01	150	-14.9	11.5	13.4
105	DEFINE MORTGAGE SOLUTIONS	4	5.91	15	-52.7	2.9	6.0	LIBERTY FEDERAL CREDIT UNION	14	6.32	9	-22.8	12.2	15.5	Flagstar	93	5.10	18	-15.8	8.1	9.6
106	Onslow Bay Financial	346	2.46	35	-54.6	3.4	7.3	NewRez	36	5.86	105	-23.6	19.3	24.5	Grander Mortgage Capital	9	4.66	20	-16.6	8.6	10.2
107	New American Funding	12	6.87	90	-55.0	16.4	33.1	Planet Home Lending	10	5.71	37	-26.5	11.0	14.6	Navy Federal Credit Union	0	6.78	233	-18.2	9.8	11.8
108	ELEVATIONS CREDIT UNION	39	6.60	14	-61.4	8.7	21.0	Pingora Loan Servicing	10	5.21	77	-26.7	20.5	27.0	AmeriHome Mortgage	17	5.11	25	-19.1	4.8	5.9
109	Sandy Spring Bank	6	7.57	112	-61.8	11.3	27.1	USALLIANCE FEDERAL CREDIT UNION	5	6.08	11	-26.9	19.0	25.1	United Shore (Retained)	525	3.52	22	-19.5	5.6	6.9
110	SunTrust	0	6.50	224	-65.0	2.0	5.6	Regions Bank	3	6.89	127	-27.1	14.0	18.7	Visions Federal Credit Union	37	6.36	5	-19.5	5.0	6.2
111	Fannie Mae	5	6.89	216	-66.7	3.9	11.2	FBC Mortgage	23	6.05	6	-28.5	10.2	13.9	Citi	129	4.75	73	-19.9	10.2	12.6
112	Grander Mortgage Capital	17	4.74	21	-70.1	3.9	12.5	BANK OF NEW HAMPSHIRE	2	3.88	75	-29.9	40.1	52.2	Onslow Bay Financial	356	2.45	30	-21.3	4.9	6.2
113	FBC Mortgage	23	6.05	8	-70.2	1.5	5.1	UBS Bank	4	6.78	123	-30.2	12.9	18.0	BANK OF NEW HAMPSHIRE	2	3.80	71	-21.9	27.5	33.9
114	A&D MORTGAGE LLC	1	2.21	32	-71.6	1.9	6.6	Onslow Bay Financial	350	2.46	33	-33.6	5.0	7.5	DEFINE MORTGAGE SOLUTIONS	4	5.88	11	-22.4	7.0	9.0
115	MEMBER FIRST MORTGAGE LLC	1	2.92	54	-71.7	4.1	13.9	KEYPOINT CREDIT UNION	1	4.89	26	-34.2	0.2	0.3	SIRVA MORTGAGE	4	2.52	32	-22.5	5.2	6.6
116	Sierra Pacific	6	4.76	61	-73.9	2.5	9.3	Arc Home	6	2.45	37	-34.6	13.3	19.6	DEDHAM INSTITUTION FOR SAVINGS	2	6.74	128	-23.7	13.6	17.4
117	Metro Credit Union	5	2.39	47	-75.3	2.0	7.7	Umpqua	25	4.76	69	-35.8	14.3	21.4	Smaller Servicers	38	5.39	55	-24.8	10.3	13.4
118	Evergreen Moneysource	3	4.36	50	-75.3	1.5	5.8	New American Funding	12	6.38	90	-39.8	20.8	32.2	Umpqua	25	4.44	66	-25.8	13.3	17.5
119	THE NATIONAL BANK OF INDIANAPOLIS	3	5.78	13	-75.6	1.4	5.5	Smaller Servicers	39	5.65	53	-41.8	8.1	13.5	Zions Bancorporation	3	4.68	146	-25.8	8.3	11.0
120	Gate City Bank	2	5.57	114	-76.8	2.0	8.2	Aurora	3	4.78	75	-42.0	10.7	17.7	UBS Bank	5	6.35	120	-26.3	11.6	15.4
121	First Federal Bank	1	6.38	91	-78.5	8.1	32.9	Total Mortgage Services	4	4.12	27	-53.3	3.3	6.9	Colonial Savings	9	4.94	86	-26.7	18.9	24.9
122	First Citizens Bank	19	5.98	15	-78.7	1.5	6.8	Cape Cod Five Cents Bank	25	5.38	90	-53.3	9.1	18.6	LOWER LLC	1	6.09	14	-28.7	1.8	2.6
123	Lake Michigan Credit Union	3	4.24	62	-78.8	1.2	5.6	1ST 2ND MORTGAGE CO. OF N.J. INC.	2	6.16	18	-53.6	3.3	7.0	Huntington National Bank	5	4.22	76	-30.1	7.3	10.2
124	Aurora	3	4.80	77	-79.6	4.0	18.2	MISSION SERVICING RESIDENTIAL INC	3	5.01	22	-53.7	2.7	5.6	New American Funding	12	5.76	88	-32.5	18.2	25.8
125	SIRVA MORTGAGE	5	2.82	33	-80.0	1.9	9.4	Northpointe Bank	7	2.65	36	-54.6	3.8	8.3	Cape Cod Five Cents Bank	26	4.84	84	-35.7	10.4	15.7
126	Navy Federal Credit Union	0	7.01	238	-80.3	1.6	7.8	STATE EMPLOYEES CREDIT UNION OF M	1	3.49	49	-54.7	0.9	2.0	Planet Home Lending	9	5.60	37	-40.4	6.6	10.8

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GSE: Hybrid 7/1 and 7/6

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127	BANK OF HAWAII	3	6.19	8	-80.7	1.1	5.6	First Federal Bank	2	6.18	89	-54.9	17.1	34.4	Cornerstone Capital Bank	15	4.72	13	-41.6	6.3	10.5
128	1ST 2ND MORTGAGE CO. OF N.J. INC.	2	6.16	19	-83.2	1.0	5.9	Fannie Mae	5	6.68	215	-59.5	5.9	13.9	1ST 2ND MORTGAGE CO. OF N.J. INC.	2	6.16	15	-41.9	3.3	5.7
129	THE SAVINGS BANK OF DANBURY	1	7.27	127	-83.7	3.9	21.9	MEMBER FIRST MORTGAGE LLC	1	2.92	52	-65.1	4.1	11.2	GUIDANCE RESIDENTIAL LLC	3	5.83	39	-42.8	8.9	15.0
130	ALLEGACY FEDERAL CREDIT UNION	0	6.96	216	-86.2	1.2	8.7	Evergreen Moneysource	3	4.33	48	-66.9	1.3	3.8	Marlin Mortgage Capital	5	3.08	39	-43.3	10.9	18.5
131	Movement Mortgage	13	5.45	22	-86.7	1.0	7.5	MOUNTAIN AMERICA FEDERAL CREDIT U	2	7.66	110	-68.8	15.0	41.2	MISSION SERVICING RESIDENTIAL INC	3	4.98	20	-43.5	2.3	4.0
132	CITIZENS FIRST BANK	2	5.32	22	-87.2	0.5	3.5	WESTERRA CREDIT UNION	3	6.36	14	-69.8	6.6	20.3	Regions Bank	3	6.20	124	-43.6	11.5	19.5
133	Huntington National Bank	5	4.41	81	-88.3	1.7	13.8	ELEVATIONS CREDIT UNION	35	6.56	14	-70.8	5.0	16.3	USALLIANCE FEDERAL CREDIT UNION	4	5.88	10	-43.9	11.9	20.2
134	One American Bank	6	4.72	22	-88.4	0.3	2.8	Metro Credit Union	5	2.39	46	-75.1	1.8	7.0	THE SAVINGS BANK OF DANBURY	1	6.44	122	-48.0	12.0	21.8
135	Cape Cod Five Cents Bank	24	5.74	93	-88.8	1.1	9.1	BANK OF HAWAII	2	6.18	7	-77.4	1.8	7.5	Cenlar	0	6.41	261	-48.8	9.7	18.1
136	BUSEY BANK	1	3.00	49	-89.0	0.7	6.0	Sandy Spring Bank	6	7.54	111	-78.2	6.2	25.7	CITIZENS FIRST BANK	2	5.32	17	-54.8	3.4	7.5
137	BASE MSR 2 LLC	3	3.44	33	-89.1	0.4	4.0	SunTrust	0	6.50	222	-78.7	1.0	4.6	Fannie Mae	6	6.32	212	-57.2	6.3	14.2
138	BMO BANK NATIONAL ASSOCIATION	6	5.38	15	-89.5	0.5	4.8	Towne Mortgage	1	7.29	111	-79.0	9.4	38.0	FIRST NATIONAL BANK OF PENNSYLVAN	2	3.42	41	-60.8	5.1	12.6
139	CENTIER BANK	1	5.90	142	-91.0	1.7	17.9	Kinecta Federal Credit Union	3	7.38	93	-80.1	3.6	16.8	ELEVATIONS CREDIT UNION	32	6.49	13	-61.3	5.2	12.8
140	Cornerstone Capital Bank	9	6.79	2	-91.3	2.4	24.9	THE NATIONAL BANK OF INDIANAPOLIS	3	5.78	12	-80.1	1.2	6.1	SWBC Mortgage	5	3.68	39	-61.5	5.0	12.4
141	FIDELITY BANK NATIONAL ASSOCIATIO	0	6.03	155	-92.1	1.8	21.2	One American Bank	6	4.72	20	-81.8	0.5	2.7	One American Bank	6	4.72	17	-63.3	1.0	2.6
142	Union Home Mortgage	1	6.31	8	-92.6	1.5	18.7	CITIZENS FIRST BANK	2	5.32	20	-86.0	0.5	3.8	Sandy Spring Bank	6	6.92	109	-69.4	6.9	20.9
143	Northpointe Bank	6	2.65	38	-93.5	0.5	8.1	GUIDANCE RESIDENTIAL LLC	3	5.82	39	-86.2	2.0	13.6	Gateway Mortgage	1	4.41	20	-69.8	3.5	11.1
144	Plaza Home Mortgage	15	5.90	15	-93.9	0.3	4.4	ALLEGACY FEDERAL CREDIT UNION	0	6.90	221	-86.2	1.2	8.6	First Federal Bank	2	5.94	84	-70.9	10.0	30.5
145	GUIDANCE RESIDENTIAL LLC	3	5.87	41	-94.0	0.9	14.5	FIDELITY BANK NATIONAL ASSOCIATIO	0	6.04	154	-87.0	2.0	14.5	CENTIER BANK	1	5.47	133	-71.5	4.8	15.8
146	Bell Bank	3	4.65	24	-94.2	0.4	6.5	NEXUS NOVA LLC	2	4.15	27	-88.1	0.7	6.0	WESTERRA CREDIT UNION	3	6.32	12	-71.7	4.3	14.6
147	NEXUS NOVA LLC	3	4.61	26	-94.4	0.4	6.5	BASE MSR 2 LLC	3	3.44	31	-89.7	0.4	3.6	MEMBER FIRST MORTGAGE LLC	1	2.92	49	-72.6	4.1	14.1
148	THE LOAN STORE INC.	1	2.58	33	-94.6	0.3	6.0	Cornerstone Capital Bank	5	6.79	2	-90.6	2.4	23.3	SunTrust	0	6.16	219	-76.7	1.0	4.1
149	Kinecta Federal Credit Union	3	7.48	94	-95.1	0.8	14.7	CENTIER BANK	1	5.88	140	-90.7	2.1	20.4	Everett Financial	2	2.70	35	-77.0	1.9	8.0
150	Everett Financial	2	2.70	39	-95.5	0.3	5.9	BMO BANK NATIONAL ASSOCIATION	4	4.80	19	-90.8	0.6	6.1	Northpointe Bank	8	2.65	33	-77.1	2.0	8.4
151	SOUTHERN BANK AND TRUST COMPANY	1	2.86	37	-95.6	0.5	9.9	BUSEY BANK	1	3.00	47	-91.3	0.7	7.4	MOUNTAIN AMERICA FEDERAL CREDIT U	2	7.31	107	-77.2	7.9	30.7
152	BANK OF NEW HAMPSHIRE	1	4.04	77	-96.3	0.6	14.6	Movement Mortgage	14	5.47	21	-91.5	0.7	8.0	STANDARD MORTGAGE CORPORATION	1	6.34	119	-78.0	2.4	10.5
153	UBS Bank	4	6.91	124	-96.5	0.6	16.4	SOUTHERN BANK AND TRUST COMPANY	1	2.86	36	-91.7	0.7	8.0	Kinecta Federal Credit Union	3	7.11	90	-79.3	4.3	19.3
154	CAMBRIDGE SAVINGS BANK	2	2.26	36	-96.7	0.3	9.3	Bell Bank	3	4.65	22	-91.8	0.7	8.0	BANK OF HAWAII	2	6.16	5	-81.0	1.6	8.3
155	Gateway Mortgage	1	5.98	10	-97.1	0.8	25.6	MORTGAGE MARKETS CUSO LLC	1	2.38	46	-92.1	1.1	12.9	NEXUS NOVA LLC	1	3.98	27	-82.0	1.0	5.6
156	Marlin Mortgage Capital	4	3.25	44	-97.7	0.2	6.4	Everett Financial	2	2.70	38	-92.4	0.3	4.1	Towne Mortgage	1	6.89	109	-82.1	5.6	27.8
157	NEW FED MORTGAGE CORP.	2	7.00	9	-97.7	0.5	20.9	Union Home Mortgage	1	6.30	7	-92.4	1.0	11.9	THE NATIONAL BANK OF INDIANAPOLIS	3	5.78	9	-83.0	1.4	7.9
158	USALLIANCE FEDERAL CREDIT UNION	5	6.15	12	-97.8	0.2	7.2	A&D MORTGAGE LLC	1	2.21	31	-92.8	1.9	23.6	Metro Credit Union	5	2.39	43	-84.2	1.7	10.2
159	STANDARD MORTGAGE CORPORATION	1	6.50	123	-97.9	0.3	11.3	Plaza Home Mortgage	14	5.92	14	-94.0	0.2	3.6	MORTGAGE MARKETS CUSO LLC	1	2.38	43	-85.9	1.0	6.9
160	WHATCOM EDUCATIONAL CREDIT UNION	2	6.52	6	-97.9	0.2	10.4	FIRST NATIONAL BANK OF PENNSYLVAN	2	3.56	45	-94.2	1.1	17.4	STATE EMPLOYEES CREDIT UNION OF M	1	3.49	46	-86.7	0.5	3.6
161	Idaho Central Credit Union	5	6.48	12	-98.1	0.2	8.8	Gateway Mortgage	1	5.80	10	-95.9	0.9	20.0	A&D MORTGAGE LLC	1	2.21	28	-86.7	2.0	13.9
162	Cardinal Financial	8	5.48	18	-98.3	0.2	11.8	CAMBRIDGE SAVINGS BANK	2	2.26	34	-96.1	0.3	7.8	Evergreen Moneysource	3	4.31	45	-89.4	1.0	9.1
163	Towne Mortgage	1	7.67	112	-98.3	0.7	34.9	WHATCOM EDUCATIONAL CREDIT UNION	2	6.53	4	-96.3	0.4	11.4	SOUTHERN BANK AND TRUST COMPANY	1	2.86	33	-89.7	0.8	7.7
164	Embrace Home Loans	3	5.49	23	-98.4	0.1	8.9	THE LOAN STORE INC.	2	2.58	31	-96.4	0.2	6.2	BASE MSR 2 LLC	2	3.24	29	-90.0	0.3	3.4
165	DIGITAL FEDERAL CREDIT UNION	1	6.26	76	-98.6	0.1	5.3	Cardinal Financial	8	5.48	16	-96.7	0.4	11.0	Movement Mortgage	19	5.44	16	-91.0	0.7	7.6
166	Primary Residential	2	6.87	13	-98.6	0.6	34.0	NEW FED MORTGAGE CORP.	2	7.00	7	-96.8	0.8	21.2	Union Home Mortgage	1	6.19	6	-91.3	0.8	8.4
167	Union Savings Bank	1	4.30	68	-98.6	0.1	9.2	PREMIER BANK	0	6.20	128	-96.9	1.0	26.9	BMO BANK NATIONAL ASSOCIATION	3	4.36	22	-91.5	0.5	6.3
168	PREMIER BANK	0	6.36	130	-98.7	0.6	39.2	Marlin Mortgage Capital	4	3.20	43	-97.0	0.2	6.6	KEYPOINT CREDIT UNION	1	4.89	23	-92.1	0.2	2.9

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169	NexBank	1	8.08	105	-99.0	0.4	36.0	STANDARD MORTGAGE CORPORATION	1	6.50	122	-97.2	0.3	10.3	BUSEY BANK	1	3.00	44	-93.5	0.5	7.3
170	REPUBLIC BANK & TRUST COMPANY	1	6.50	117	-99.3	0.3	34.6	Primary Residential	1	6.87	15	-97.2	0.8	26.4	ALLEGACY FEDERAL CREDIT UNION	0	6.42	223	-93.8	1.3	19.9
171	Cenlar	0	7.30	265	-99.4	0.2	26.9	Union Savings Bank	1	4.30	67	-97.9	0.2	9.3	Embrace Home Loans	3	5.49	19	-95.6	0.3	6.2
172	FIRST NATIONAL BANK OF PENNSYLVAN	2	3.62	48	-99.4	0.2	23.9	Embrace Home Loans	3	5.49	22	-98.1	0.2	8.1	THE LOAN STORE INC.	3	2.58	28	-95.8	0.2	5.0
173	HSBC	4	2.56	35	-99.4	0.1	18.4	MEMBERS 1ST FEDERAL CREDIT UNION	2	6.98	7	-98.4	0.3	15.7	Cardinal Financial	7	5.30	16	-96.0	0.3	8.2
174	AmWest Funding	1	3.89	28	-99.6	0.0	1.5	WATERMARK CAPITAL INC.	4	3.92	34	-98.5	0.2	10.7	Plaza Home Mortgage	13	5.93	12	-96.3	0.3	6.9
175	BSI Financial	0	5.25	25	-99.6	0.1	14.8	REPUBLIC BANK & TRUST COMPANY	1	6.50	116	-99.0	0.3	26.9	PREMIER BANK	0	5.90	125	-96.5	0.8	20.3
176	MEMBERS 1ST FEDERAL CREDIT UNION	2	6.98	8	-99.6	0.1	24.6	NexBank	1	8.08	104	-99.1	0.4	34.7	Primary Residential	1	6.90	23	-97.0	0.8	23.9
177	AMERICAN COMMERCIAL BANK & TRUST	1	2.77	42	-99.8	0.0	3.4	BSI Financial	0	5.25	23	-99.5	0.1	12.3	NEW FED MORTGAGE CORP.	2	6.97	5	-97.0	0.7	21.2
178	WATERMARK CAPITAL INC.	4	4.11	35	-99.8	0.0	8.3	DIGITAL FEDERAL CREDIT UNION	1	6.26	74	-99.6	0.1	19.3	MEMBERS 1ST FEDERAL CREDIT UNION	1	6.96	6	-97.4	0.4	13.6
179	LOWER LLC	1	6.36	19	-99.9	0.0	0.3	HSBC	4	2.56	34	-99.6	0.1	19.0	WHATCOM EDUCATIONAL CREDIT UNION	1	6.55	4	-97.5	0.4	16.3
180	DEDHAM INSTITUTION FOR SAVINGS	2	7.18	133	-99.9	0.0	12.9	AMERICAN COMMERCIAL BANK & TRUST	1	2.77	40	-99.8	0.0	4.7	NexBank	1	7.99	101	-97.8	0.7	29.2
181	Sun West	1	2.56	36	-100.0	0.0	11.1	LOWER LLC	1	6.36	18	-99.9	0.0	0.4	AMERICAN COMMERCIAL BANK & TRUST	1	2.77	37	-98.1	0.1	3.8
182	RENASANT BANK	2	2.81	35	-100.0	0.0	10.0	Sun West	1	2.56	34	-99.9	0.0	9.0	DIGITAL FEDERAL CREDIT UNION	1	6.15	69	-98.3	0.2	13.3
183	Trustmark Bank	1	6.50	15	-100.0	0.0	13.4	AmWest Funding	1	3.88	27	-99.9	0.0	11.7	Sun West	1	2.56	31	-98.6	0.1	7.5
184	GUARDIAN SAVINGS BANK	0	4.25	66	-100.0	0.0	19.5	GUARDIAN SAVINGS BANK	0	4.25	64	-100.0	0.0	18.4	REPUBLIC BANK & TRUST COMPANY	1	6.50	113	-98.6	0.4	23.0
185	RIVERMARK COMMUNITY CREDIT UNION	0	5.75	20	-100.0	0.0	6.6	Trustmark Bank	1	6.50	13	-100.0	0.0	19.3	Union Savings Bank	1	4.30	64	-98.9	0.1	9.4
186	Michigan Mutual	1	6.86	47	-100.0	0.0	12.0	RIVERMARK COMMUNITY CREDIT UNION	0	5.75	18	-100.0	0.0	3.8	GUARDIAN SAVINGS BANK	0	4.25	61	-99.1	0.2	20.0
187	MORTGAGE INVESTORS GROUP	0	7.75	88	-100.0	0.0	24.5	Michigan Mutual	1	6.86	45	-100.0	0.0	15.3	BSI Financial	0	5.25	20	-99.4	0.1	8.8
188	BayCoast Bank	0	7.66	108	-100.0	0.0	40.0	BayCoast Bank	0	7.02	107	-100.0	0.0	31.1	Trustmark Bank	1	6.50	10	-99.4	0.1	15.1
189	NATIONAL COOPERATIVE BANK N.A.	0	7.00	211	-100.0	0.0	0.0	The Money Source	0	5.00	22	-100.0	0.0	6.7	Michigan Mutual	1	6.60	40	-99.6	0.1	13.4
190	THE STATE BANK AND TRUST COMPANY	0						NATIONAL COOPERATIVE BANK N.A.	0	7.00	209	-100.0	0.0	0.0	AmWest Funding	1	3.88	24	-99.9	0.0	6.3
191								THE STATE BANK AND TRUST COMPANY	0						RIVERMARK COMMUNITY CREDIT UNION	0	5.75	15	-100.0	0.0	2.3
192															The Money Source	0	5.00	22	-100.0	0.0	6.7
193															THE STATE BANK AND TRUST COMPANY	0					

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1	BANNER BANK	3	6.91	5	1153.7	29.1	2.7	RIVERMARK COMMUNITY CREDIT UNION	1	5.90	18	1331.4	24.3	1.9	Gateway Mortgage	1	4.65	24	1161.4	38.3	3.7
2	Summit Funding	3	3.00	48	1007.8	37.9	4.1	BANNER BANK	3	6.90	5	955.2	19.6	2.0	WATERMARK CAPITAL INC.	3	3.33	30	799.9	26.0	3.3
3	BMO BANK NATIONAL ASSOCIATION	2	2.82	39	935.5	53.9	7.0	RANLife	0	3.63	23	903.1	96.8	26.1	RANLife	1	3.62	20	442.6	71.5	19.9
4	RANLife	0	3.63	25	917.2	100.0	71.1	BMO BANK NATIONAL ASSOCIATION	2	2.82	38	699.0	31.0	4.5	BMO BANK NATIONAL ASSOCIATION	1	2.82	36	439.5	21.6	4.4
5	PREMIER BANK	1	4.68	79	774.2	59.5	9.5	KEYPOINT CREDIT UNION	0	2.74	33	534.0	3.3	0.5	PAM MSR Trust I	1	3.93	110	390.4	44.3	11.1
6	PAM MSR Trust I	1	5.12	114	240.6	30.3	9.9	First United Bank	2	2.73	42	432.4	21.1	4.3	First United Bank	3	2.72	39	324.9	11.1	2.7
7	HomeStreet Bank	17	2.66	34	213.0	19.1	6.5	PREMIER BANK	1	4.78	79	330.5	35.0	9.4	BANK OF NEW HAMPSHIRE	0	3.62	91	287.2	32.5	9.5
8	Wintrust Mortgage	4	4.13	56	173.6	25.9	10.3	UNITED COMMUNITY BANK	0	5.15	63	322.5	39.2	11.0	UNITED COMMUNITY BANK	0	5.11	62	263.8	21.5	6.4
9	Smaller Servicers	12	4.49	70	144.4	36.7	16.9	Sandy Spring Bank	1	3.74	102	267.3	46.2	15.2	Trustmark Bank	3	6.19	10	190.6	2.0	0.7
10	AMERICAN COMMERCIAL BANK & TRUST	0	2.38	49	111.8	0.8	0.4	Trustmark Bank	3	6.19	13	261.7	3.6	1.0	Sandy Spring Bank	1	3.73	98	141.2	24.1	10.7
11	Marlin Mortgage Capital	7	2.96	33	108.8	14.8	7.4	BANK OF NEW HAMPSHIRE	0	3.64	93	256.9	37.6	12.2	ALLTRUST CREDIT UNION	1	4.35	39	113.9	25.0	12.5
12	CommunityAmerica Credit Union	5	2.94	42	104.4	14.7	7.5	Summit Funding	3	3.00	46	163.1	20.9	8.5	Summit Funding	4	2.99	43	109.8	11.1	5.4
13	MEMBER FIRST MORTGAGE LLC	1	3.04	59	103.5	15.6	8.0	Independent Bank	4	4.64	30	149.0	12.3	5.1	PREMIER BANK	1	4.75	77	105.6	19.3	9.9
14	Grandeur Mortgage Capital	16	3.56	23	103.2	14.0	7.1	HomeStreet Bank	17	2.65	33	132.3	12.9	5.7	KEYPOINT CREDIT UNION	0	2.74	30	101.5	4.2	2.1
15	First Citizens Bank	23	6.07	15	79.0	14.0	8.1	Cape Cod Five Cents Bank	30	2.94	41	117.7	10.8	5.1	BANNER BANK	2	6.92	4	98.8	25.7	13.8
16	NexBank	2	4.69	26	67.6	0.4	0.2	PAM MSR Trust I	1	4.34	113	92.8	18.0	9.7	Zions Bancorporation	3	3.59	51	93.9	5.4	2.8
17	NewRez	45	3.70	64	67.2	16.1	10.0	Smaller Servicers	11	4.52	71	86.7	23.7	13.4	Cape Cod Five Cents Bank	30	2.93	38	90.9	9.2	4.9
18	SELECT PORTFOLIO SERVICING INC	1	4.66	84	64.9	22.4	14.2	Nations Lending Corporation	17	2.97	30	73.1	10.4	6.2	Smaller Servicers	12	4.26	70	87.9	18.3	10.1
19	Old National Bank	14	2.86	41	58.8	12.7	8.2	Wintrust Mortgage	4	4.10	55	60.1	20.9	13.6	STATE EMPLOYEES CREDIT UNION OF M	1	3.40	44	76.5	22.9	13.7
20	Cape Cod Five Cents Bank	29	2.95	43	54.6	8.7	5.7	MEMBER FIRST MORTGAGE LLC	1	3.04	57	54.4	9.7	6.4	Total Mortgage Services	3	2.84	39	69.4	14.2	8.6
21	Truist Bank	44	3.54	80	52.7	16.7	11.3	MEMBERS 1ST FEDERAL CREDIT UNION	6	6.85	6	47.3	21.6	15.1	MEMBERS 1ST FEDERAL CREDIT UNION	4	6.84	5	56.4	21.7	14.4
22	KEYPOINT CREDIT UNION	0	2.74	35	49.2	0.7	0.5	Truist Bank	45	3.54	78	35.9	15.7	11.8	NewRez	19	3.71	64	45.9	16.3	11.5
23	Fifth Third	49	3.94	45	48.6	18.0	12.5	NewRez	34	3.69	63	34.4	15.9	12.1	Specialized Loan Servicing	37	3.46	55	41.0	10.3	7.4
24	Regions Bank	1	6.82	223	46.1	31.8	23.0	Regions Bank	1	6.73	226	34.2	21.7	16.6	Regions Bank	1	5.92	229	40.9	16.5	12.0
25	HomeBridge	2	6.00	13	38.9	0.2	0.2	Fifth Third	50	3.97	45	27.7	16.4	13.1	HomeStreet Bank	18	2.65	30	33.2	6.6	5.0
26	Pingora Loan Servicing	6	3.70	79	27.3	17.5	14.0	CommunityAmerica Credit Union	5	2.94	41	19.7	7.8	6.6	RIVERMARK COMMUNITY CREDIT UNION	1	5.91	15	30.4	12.5	9.7
27	Bell Bank	17	3.62	24	26.2	15.4	12.4	ELEVATIONS CREDIT UNION	2	3.39	71	17.8	11.7	10.0	M&T Bank	3	5.71	169	23.9	18.9	15.6
28	Wells Fargo	1,611	4.69	46	17.2	13.9	12.0	Santander Bank	45	3.91	77	13.9	13.3	11.7	Arvest Mortgage	26	4.19	36	22.6	11.4	9.4
29	Fairway	7	2.95	55	15.3	10.6	9.2	Chase	2,041	3.22	39	12.1	8.8	7.9	Colonial Savings	30	3.07	52	19.2	7.9	6.7
30	Chase	2,017	3.23	41	9.7	8.9	8.2	Colonial Savings	30	3.07	55	11.3	9.3	8.4	Truist Bank	46	3.51	75	18.7	11.5	9.7
31	Nexus Nova	6	3.51	30	6.9	6.8	6.3	Provident Funding	14	3.65	55	11.2	10.7	9.7	Nations Lending Corporation	18	2.96	27	17.7	7.3	6.2
32	Sailfish Servicing	22	2.52	36	6.4	4.3	4.0	Old National Bank	14	2.86	39	11.0	9.5	8.6	FIRST AMERICAN BANK	3	2.84	44	17.6	10.5	9.0
33	Amerisave Mortgage	13	5.61	11	3.2	8.0	7.7	One American Bank	10	4.31	21	9.9	3.4	3.1	Wintrust Mortgage	4	4.09	52	16.0	11.0	9.6
34	New Residential	476	4.77	44	2.4	9.0	8.8	Johnson Bank	11	4.98	31	8.1	10.7	10.0	UBS Bank	3	5.79	114	15.7	26.0	22.9
35	Gate City Bank	35	3.46	88	1.9	9.7	9.5	Wells Fargo	1,616	4.63	45	7.5	12.8	11.9	Johnson Bank	11	5.00	27	15.6	8.6	7.5
36	Cornerstone Capital Bank	1	7.00	3	-0.0	2.5	2.5	United Shore (Retained)	348	3.84	25	6.8	8.8	8.3	Wells Fargo	1,633	4.52	45	8.7	11.1	10.2
37	DIGITAL FEDERAL CREDIT UNION	0	6.89	333	-0.0	0.0	0.0	Citizens Bank	39	3.95	32	6.1	7.6	7.1	MEMBER FIRST MORTGAGE LLC	1	3.04	54	8.7	6.0	5.5
38	Bank of America	285	4.41	76	-1.3	11.3	11.4	BayCoast Bank	10	4.25	102	6.0	10.6	10.1	United Shore (Retained)	357	3.86	22	5.1	6.7	6.4
39	Citi	137	4.95	43	-2.5	9.2	9.5	Flagstar	73	5.64	21	4.6	11.7	11.2	PNC Mortgage	186	3.22	45	4.9	8.6	8.2
40	Guild Mortgage	14	3.19	52	-3.2	15.9	16.4	Bell Bank	17	3.63	23	4.4	11.8	11.3	Chase	2,081	3.21	37	4.0	6.9	6.7
41	Matrix Financial	63	3.40	50	-3.2	8.4	8.6	Northpointe Bank	16	2.81	42	2.2	7.7	7.5	Flagstar	75	5.63	18	3.6	10.6	10.3
42	MORTGAGE INVESTORS GROUP	4	3.31	80	-5.6	5.3	5.6	Cornerstone Capital Bank	1	7.08	2	-0.0	1.7	1.7	PennyMac	89	4.74	19	3.2	7.0	6.7

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43	PHH Mortgage	25	3.97	83	-6.6	9.6	10.2	DIGITAL FEDERAL CREDIT UNION	0	6.89	331	-0.0	0.0	0.0	CrossCountry Mortgage	83	2.83	32	2.4	6.2	6.0
44	CrossCountry Mortgage	80	2.80	37	-7.2	6.9	7.4	Gate City Bank	35	3.42	87	-0.9	10.4	10.5	Citizens Bank	39	3.87	30	1.9	6.7	6.5
45	U.S. Bank	46	3.57	49	-7.6	10.4	11.2	CMG Mortgage	1,901	5.30	12	-1.2	5.5	5.5	loanDepot.com	1,194	2.47	29	1.7	5.2	5.1
46	PNC Mortgage	179	3.25	50	-8.2	8.9	9.7	HomeBridge	2	6.00	11	-1.9	0.2	0.2	CMG Mortgage	1,880	5.32	10	1.5	5.0	4.9
47	Santander Bank	44	3.97	79	-8.3	9.8	10.6	loanDepot.com	1,172	2.47	32	-3.2	6.0	6.2	DIGITAL FEDERAL CREDIT UNION	0	6.70	328	-0.0	0.1	0.1
48	United Shore (Retained)	343	3.83	26	-8.3	6.4	6.9	Bank of America	290	4.38	75	-4.2	11.2	11.6	HomeBridge	2	6.00	8	-0.2	0.4	0.4
49	loanDepot.com	1,159	2.47	34	-8.4	6.2	6.7	Pingora Loan Servicing	6	3.70	78	-4.8	9.4	9.9	Metro Credit Union	14	2.50	40	-1.2	4.9	5.0
50	BayCoast Bank	10	4.27	103	-10.9	8.6	9.6	U.S. Bank	45	3.49	49	-7.0	7.9	8.5	First Bank	16	2.55	39	-2.6	5.7	5.9
51	TH MSR HOLDINGS LLC	31	3.39	51	-11.9	7.0	8.0	PNC Mortgage	181	3.23	48	-7.1	8.4	9.1	Independent Bank	4	4.64	27	-3.6	6.6	6.8
52	Colonial Savings	29	3.08	57	-13.0	7.9	9.1	Guild Mortgage	14	3.19	50	-7.3	10.3	11.0	BayCoast Bank	12	4.15	98	-4.1	9.6	10.0
53	CMG Mortgage	1,918	5.29	14	-13.2	4.6	5.3	CrossCountry Mortgage	81	2.81	35	-8.7	7.7	8.4	Guild Mortgage	14	3.19	47	-5.1	8.4	8.8
54	ELEVATIONS CREDIT UNION	2	3.39	72	-14.4	9.1	10.6	Citi	137	4.92	42	-8.9	7.1	7.8	Santander Bank	46	3.82	75	-6.0	9.1	9.6
55	Quicken	215	3.12	50	-15.2	7.4	8.7	New Residential	476	4.77	42	-9.8	8.8	9.7	Fifth Third	52	3.97	43	-6.0	10.9	11.6
56	Lakeview	412	3.49	27	-20.3	4.1	5.1	First Citizens Bank	23	6.07	14	-10.0	9.2	10.1	Provident Funding	11	3.64	53	-6.0	8.2	8.7
57	Nations Lending Corporation	17	2.98	32	-20.6	5.8	7.2	Freedom Mortgage	20	3.46	61	-10.9	8.4	9.4	Quicken	224	3.10	46	-6.3	7.7	8.2
58	TD Bank	0	6.93	338	-23.0	48.3	57.9	TH MSR HOLDINGS LLC	16	3.39	51	-11.9	7.0	8.0	New Residential	429	4.81	42	-6.8	8.2	8.7
59	Flagstar	72	5.66	22	-23.8	7.5	9.7	Quicken	219	3.11	49	-13.2	8.0	9.2	TD Bank	0	6.17	333	-7.0	35.9	38.0
60	Nationstar	294	4.69	47	-24.4	7.2	9.5	FBC Mortgage	0	3.51	28	-13.3	4.4	5.1	Bank of America	299	4.35	73	-7.1	9.9	10.6
61	Umpqua	30	3.15	57	-27.0	8.6	11.6	PennyMac	91	4.84	21	-13.8	7.9	9.1	Nationstar	322	4.33	39	-7.3	6.7	7.3
62	First United Bank	2	2.73	44	-28.4	1.0	1.4	TD Bank	0	6.86	336	-14.0	41.0	45.9	Gate City Bank	36	3.38	83	-8.7	8.1	8.9
63	Arvest Mortgage	27	4.42	36	-29.1	5.9	8.2	Grander Mortgage Capital	16	3.56	21	-14.9	7.5	8.8	CENTIER BANK	1	3.71	57	-9.6	6.2	6.9
64	Movement Mortgage	3	2.73	32	-30.9	6.5	9.4	Arvest Mortgage	28	4.40	35	-16.5	6.8	8.1	Amerisave Mortgage	12	5.58	7	-11.4	6.8	7.7
65	Pentagon Federal Credit Union	7	3.68	61	-37.4	6.6	10.4	Matrix Financial	80	3.40	48	-16.6	8.4	10.0	ELEVATIONS CREDIT UNION	2	3.39	68	-11.6	6.9	7.8
66	Johnson Bank	11	4.95	33	-39.8	10.0	16.1	Nationstar	290	4.65	45	-17.1	7.8	9.3	TH MSR HOLDINGS LLC	8	3.39	51	-11.9	7.0	8.0
67	PennyMac	93	4.92	22	-42.1	5.5	9.3	Lakeview	410	3.46	26	-17.1	4.0	4.8	Citi	136	4.85	40	-12.0	6.0	6.8
68	Trustmark Bank	3	6.20	15	-42.4	0.4	0.6	Amerisave Mortgage	13	5.61	10	-18.5	8.8	10.7	Northpointe Bank	18	2.80	39	-13.4	5.5	6.3
69	Onslow Bay Financial	140	2.51	33	-43.0	3.6	6.3	Nexus Nova	6	3.53	29	-19.4	3.4	4.3	U.S. Bank	45	3.42	48	-14.8	5.9	6.9
70	BANK OF NEW HAMPSHIRE	0	3.66	93	-46.8	5.2	9.7	Marlin Mortgage Capital	7	2.96	31	-20.3	7.9	9.8	Matrix Financial	91	3.40	45	-14.9	7.1	8.3
71	FIRST AMERICAN BANK	3	2.83	49	-47.1	2.4	4.5	Michigan Mutual	0	6.50	6	-20.4	0.5	0.6	Grander Mortgage Capital	8	3.51	21	-15.4	7.2	8.4
72	M&T Bank	2	6.23	171	-47.3	14.1	25.1	Pentagon Federal Credit Union	7	3.68	59	-21.6	11.4	14.3	First Citizens Bank	23	6.03	11	-18.2	7.3	8.9
73	American Internet Mortgage	42	3.19	52	-47.3	3.6	6.8	M&T Bank	2	6.10	171	-23.0	19.0	23.9	Bell Bank	17	3.63	20	-19.1	6.2	7.6
74	FIRST COMMUNITY MORTGAGE INC.	6	6.69	3	-49.2	0.8	1.5	USALLIANCE FEDERAL CREDIT UNION	6	3.98	23	-29.4	16.6	22.7	Lakeview	343	3.40	25	-22.5	3.3	4.2
75	Guaranteed Rate	57	6.77	2	-50.1	4.5	8.9	Umpqua	31	3.16	56	-29.9	6.6	9.3	BROADVIEW FEDERAL CREDIT UNION	12	2.78	47	-23.2	3.7	4.7
76	Huntington National Bank	3	4.20	72	-52.7	4.1	8.5	Guaranteed Rate	40	6.74	2	-31.3	7.1	10.2	MSR Asset Vehicle	36	3.49	58	-23.9	5.7	7.4
77	FBC Mortgage	0	3.52	30	-54.7	4.0	8.5	American Internet Mortgage	42	3.19	50	-36.6	4.6	7.2	BOK Financial	3	3.93	72	-24.4	6.4	8.4
78	SOUTHERN BANK AND TRUST COMPANY	1	5.28	19	-57.8	1.0	2.4	Fairway	7	2.95	54	-38.8	5.7	9.2	PHH Mortgage	26	3.92	79	-25.0	6.5	8.6
79	One American Bank	10	4.31	22	-59.1	0.7	1.7	FIRST COMMUNITY MORTGAGE INC.	5	6.69	2	-38.9	0.8	1.2	Old National Bank	14	2.86	37	-25.2	5.2	6.9
80	RENASANT BANK	1	3.32	101	-59.7	0.8	2.0	BROADVIEW FEDERAL CREDIT UNION	12	2.78	50	-40.7	4.2	7.0	Pentagon Federal Credit Union	7	3.68	56	-28.7	7.0	9.7
81	Visions Federal Credit Union	4	6.52	8	-62.2	2.3	5.8	Specialized Loan Servicing	18	3.46	57	-40.7	4.9	8.1	Umpqua	31	3.15	53	-28.9	6.0	8.3
82	BSI Financial	17	3.71	86	-62.5	5.3	13.7	PHH Mortgage	25	3.95	82	-42.6	6.1	10.3	CommunityAmerica Credit Union	5	2.94	38	-30.2	4.2	6.0
83	MSR Asset Vehicle	35	3.49	63	-67.1	3.3	9.8	MLD Mortgage	30	2.65	31	-43.9	3.8	6.6	Guaranteed Rate	31	6.20	4	-32.2	7.5	10.8
84	FIRST NATIONAL BANK OF PENNSYLVAN	2	3.82	67	-71.7	1.4	4.8	Huntington National Bank	3	4.19	71	-44.4	5.4	9.6	Pingora Loan Servicing	6	3.70	75	-32.8	5.3	7.8

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85	Freedom Mortgage	23	3.36	60	-71.8	1.6	5.6	BSI Financial	17	3.70	84	-46.3	6.6	11.9	FBC Mortgage	0	3.51	25	-32.9	4.1	6.0
86	The Money Source	1	3.66	46	-72.2	1.3	4.8	Sailfish Servicing	22	2.52	35	-51.0	2.3	4.7	MORTGAGE INVESTORS GROUP	4	3.32	76	-33.2	4.7	7.0
87	Cenlar	0	6.88	258	-72.5	2.2	7.9	Onslow Bay Financial	141	2.51	31	-51.4	2.8	5.8	Freedom Mortgage	19	3.51	61	-35.0	5.9	9.0
88	BROADVIEW FEDERAL CREDIT UNION	12	2.78	51	-74.5	1.5	5.9	Seneca Mortgage	14	2.86	33	-54.9	2.6	5.6	Huntington National Bank	3	4.15	69	-37.7	11.0	17.2
89	Sandy Spring Bank	1	3.75	104	-75.2	2.1	8.4	SELECT PORTFOLIO SERVICING INC	1	4.75	87	-55.1	13.2	27.3	American Internet Mortgage	43	3.18	47	-37.8	4.7	7.4
90	Planet Home Lending	5	3.92	43	-75.3	0.5	2.0	MORTGAGE INVESTORS GROUP	4	3.31	79	-58.1	3.1	7.4	FIRST FEDERAL SAVINGS BANK	0	6.62	209	-38.3	29.0	42.9
91	Provident Funding	14	3.68	56	-76.4	1.6	6.7	Movement Mortgage	4	2.82	30	-59.1	3.2	7.6	FIRST COMMUNITY MORTGAGE INC.	3	6.69	2	-38.9	0.8	1.2
92	Fremont Bank	1	7.23	151	-77.2	0.6	2.5	MSR Asset Vehicle	35	3.49	61	-61.6	3.8	9.6	USALLIANCE FEDERAL CREDIT UNION	6	3.98	20	-39.0	8.4	13.4
93	SIWELL INC.	1	3.99	46	-80.1	0.5	2.5	The Money Source	1	3.66	45	-64.6	1.3	3.7	Marlin Mortgage Capital	8	2.96	29	-41.1	4.0	6.7
94	LIBERTY FEDERAL CREDIT UNION	8	5.31	23	-80.9	1.2	6.3	FIRST AMERICAN BANK	3	2.83	48	-67.2	2.3	6.8	BSI Financial	17	3.69	81	-41.5	7.7	12.8
95	Aurora	2	3.88	68	-81.9	0.8	4.5	RENASANT BANK	1	3.25	91	-70.5	0.7	2.2	Sailfish Servicing	23	2.52	31	-45.8	2.7	4.9
96	THE STATE BANK AND TRUST COMPANY	0	3.96	73	-82.1	0.7	3.8	FIRST NATIONAL BANK OF PENNSYLVAN	2	3.82	66	-71.8	1.2	4.3	Keybank	13	2.85	42	-47.5	3.2	6.0
97	BOK Financial	3	3.95	76	-82.1	2.5	13.4	Visions Federal Credit Union	4	6.52	6	-72.0	2.2	7.7	United Shore (Sold)	12	4.99	27	-49.8	5.4	10.6
98	MEMBERS 1ST FEDERAL CREDIT UNION	7	6.86	7	-82.2	1.0	5.3	Cenlar	0	6.88	256	-72.9	2.2	7.8	MLD Mortgage	31	2.65	28	-51.9	2.5	5.1
99	Independent Bank	4	4.64	32	-82.6	0.7	4.0	Keybank	12	2.85	45	-73.9	1.8	6.9	Michigan Mutual	0	6.50	5	-53.0	0.3	0.7
100	Keybank	12	2.85	47	-83.4	1.2	7.2	CENTIER BANK	1	3.70	60	-74.6	1.9	7.2	Onslow Bay Financial	142	2.51	28	-53.9	2.0	4.3
101	UBS Bank	2	6.06	119	-84.3	1.9	11.4	LIBERTY FEDERAL CREDIT UNION	8	5.26	22	-75.2	1.6	6.4	Nexus Nova	6	3.40	27	-54.1	1.9	4.1
102	WATERMARK CAPITAL INC.	2	3.39	37	-84.7	0.6	3.7	BOK Financial	3	3.95	74	-75.6	2.7	10.7	Caliber Home Loans	54	4.34	26	-54.2	1.6	3.4
103	A&D MORTGAGE LLC	3	3.01	29	-84.8	0.8	5.0	WATERMARK CAPITAL INC.	2	3.39	35	-77.5	0.7	3.0	Fairway	7	2.95	51	-55.1	3.1	6.7
104	Metro Credit Union	14	2.50	45	-86.2	0.7	5.2	Aurora	2	3.88	67	-78.7	0.6	2.9	FIRST NATIONAL BANK OF PENNSYLVAN	2	3.77	63	-61.8	1.1	3.0
105	First Bank	16	2.55	44	-86.5	0.6	4.4	Towne Mortgage	2	3.97	108	-83.5	0.5	3.0	One American Bank	10	4.31	18	-62.9	2.7	7.1
106	Banc Of California	4	2.78	38	-87.3	0.3	2.3	ResiCentral	1	2.63	30	-86.2	0.2	1.2	SELECT PORTFOLIO SERVICING INC	1	5.39	104	-63.9	9.5	24.2
107	United Shore (Sold)	12	4.99	31	-87.7	0.4	3.3	Metro Credit Union	14	2.50	43	-87.3	0.7	5.1	FIDELITY BANK NATIONAL ASSOCIATIO	0	6.46	295	-66.3	10.1	27.2
108	Fannie Mae	1	4.31	111	-90.5	0.2	2.4	UBS Bank	2	5.92	117	-89.2	2.9	24.4	Cornerstone Capital Bank	10	3.60	17	-66.5	0.6	1.8
109	AmeriHome Mortgage	1	4.39	57	-90.6	0.4	4.3	Planet Home Lending	5	3.92	41	-90.0	0.5	4.6	Seneca Mortgage	12	2.79	31	-67.0	1.7	5.1
110	Northpointe Bank	13	2.81	43	-90.6	0.6	6.5	Fannie Mae	1	4.27	110	-90.3	0.2	2.3	LIBERTY FEDERAL CREDIT UNION	7	5.11	21	-70.0	1.7	5.4
111	MLD Mortgage	30	2.66	33	-91.1	0.8	8.4	Nations Direct	1	3.25	86	-90.4	0.5	5.1	Cenlar	0	6.36	253	-70.2	2.2	7.1
112	HSBC	2	2.50	35	-91.4	0.3	3.3	First Bank	16	2.55	42	-92.2	0.5	6.7	The Money Source	1	3.60	44	-74.4	1.3	4.9
113	Citizens Bank	38	3.95	34	-91.5	0.6	6.5	SWBC Mortgage	10	2.78	35	-92.5	0.4	5.5	Movement Mortgage	5	3.06	25	-75.2	1.2	4.9
114	Fulton Bank	1	4.99	108	-92.2	1.0	11.8	AmeriHome Mortgage	1	4.39	56	-92.8	0.3	4.0	Visions Federal Credit Union	3	6.52	5	-78.8	2.9	13.1
115	Seneca Mortgage	15	2.94	34	-92.8	0.5	6.3	Fremont Bank	1	7.20	150	-92.8	0.6	7.5	Planet Home Lending	5	3.92	38	-84.6	0.5	3.2
116	CENTIER BANK	1	3.70	62	-92.9	0.6	8.8	WALL STREET MORTGAGE BANKERS LTD.	4	2.38	34	-92.8	0.5	7.4	RENASANT BANK	1	3.13	74	-85.4	0.5	3.2
117	SIRVA MORTGAGE	2	3.01	33	-93.5	0.1	0.8	Fulton Bank	1	4.98	106	-92.9	1.1	14.1	Towne Mortgage	2	3.97	105	-88.4	0.3	2.5
118	Evergreen Moneysource	7	3.31	53	-94.9	0.3	5.4	United Shore (Sold)	12	4.99	30	-93.0	0.4	5.7	A&D MORTGAGE LLC	3	3.01	24	-88.5	0.8	6.9
119	SWBC Mortgage	10	2.78	37	-95.1	0.2	4.4	A&D MORTGAGE LLC	3	3.01	27	-93.9	0.8	12.7	AmeriHome Mortgage	1	4.39	53	-89.2	0.4	3.6
120	NEXUS NOVA LLC	3	2.73	31	-95.6	0.4	9.5	Evergreen Moneysource	7	3.31	51	-94.4	0.3	5.1	SOUTHERN BANK AND TRUST COMPANY	1	4.24	35	-91.0	1.8	18.9
121	STATE EMPLOYEES CREDIT UNION OF M	1	3.38	49	-96.0	0.7	16.6	SIRVA MORTGAGE	2	3.01	31	-94.4	0.1	1.0	NexBank	2	4.69	21	-91.4	0.3	3.5
122	BAR HARBOR BANK & TRUST	1	3.62	90	-96.5	0.4	10.4	SOUTHERN BANK AND TRUST COMPANY	1	4.76	28	-94.9	1.6	26.6	THE STATE BANK AND TRUST COMPANY	0	3.96	68	-91.6	1.1	12.9
123	Lake Michigan Credit Union	2	4.33	78	-96.6	0.3	7.2	NexBank	2	4.69	24	-95.0	0.4	6.9	SWBC Mortgage	10	2.78	32	-91.7	0.3	3.9
124	WALL STREET MORTGAGE BANKERS LTD.	4	2.38	36	-97.1	0.4	13.9	Sierra Pacific	0	7.88	2	-95.1	0.9	16.5	Evergreen Moneysource	7	3.31	48	-91.8	0.3	3.9
125	Total Mortgage Services	3	2.79	43	-97.5	0.2	6.6	Banc Of California	4	2.78	36	-95.1	0.3	5.8	Lake Michigan Credit Union	2	4.33	74	-92.0	0.5	5.9
126	BUSEY BANK	0	7.19	156	-97.8	0.3	14.0	Total Mortgage Services	3	2.79	42	-95.2	0.2	4.8	Aurora	2	3.88	64	-92.5	0.7	8.6

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	ResiCentral	1	2.57	32	-98.0	0.0	1.9	NEXUS NOVA LLC	3	2.73	30	-95.6	0.4	9.4	SIRVA MORTGAGE	2	3.01	28	-92.9	0.1	0.7
128	Cardinal Financial	5	3.87	40	-98.3	0.2	13.0	THE STATE BANK AND TRUST COMPANY	0	3.96	71	-95.8	1.0	21.4	WALL STREET MORTGAGE BANKERS LTD.	4	2.38	31	-93.0	0.3	3.8
129	ALLTRUST CREDIT UNION	1	4.41	43	-98.5	0.2	12.7	Lake Michigan Credit Union	2	4.33	77	-96.1	0.2	5.0	SPACE COAST CREDIT UNION	0	6.82	223	-93.1	0.6	8.5
130	First Federal Bank	0	4.50	70	-98.7	0.0	1.0	STATE EMPLOYEES CREDIT UNION OF M	1	3.38	48	-96.3	0.7	18.4	Fulton Bank	1	4.98	103	-93.6	0.9	13.2
131	Towne Mortgage	2	3.97	109	-99.0	0.0	2.6	Cardinal Financial	5	3.84	39	-96.8	0.3	9.6	Fremont Bank	1	6.84	147	-94.2	0.6	9.1
132	SPACE COAST CREDIT UNION	0	7.40	228	-99.3	0.1	9.0	BUSEY BANK	0	7.19	155	-97.4	0.3	11.5	BUSEY BANK	0	6.84	152	-94.3	0.8	12.6
133	Zions Bancorporation	0	3.68	62	-99.4	0.1	19.1	BAR HARBOR BANK & TRUST	1	3.62	88	-97.5	0.4	13.5	Banc Of California	4	2.78	33	-94.6	0.3	4.8
134	USALLIANCE FEDERAL CREDIT UNION	6	3.98	25	-99.7	0.0	8.4	BANK OF HAWAII	1	6.21	8	-97.5	0.3	10.1	NEXUS NOVA LLC	2	2.73	29	-94.8	0.4	7.8
135	1ST SECURITY BANK OF WASHINGTON	1	2.38	36	-99.7	0.0	5.8	STANDARD MORTGAGE CORPORATION	0	7.75	134	-97.6	0.4	15.1	Nations Direct	1	3.25	83	-95.3	0.5	9.9
136	GATEWAY SERVCO LLC	0	4.75	21	-99.8	0.0	0.0	ALLTRUST CREDIT UNION	1	4.41	42	-97.9	0.4	17.0	Sierra Pacific	0	7.88	2	-95.3	0.8	15.1
137	Kinecta Federal Credit Union	1	3.37	81	-99.8	0.0	23.9	FIRST FEDERAL SAVINGS BANK	0	7.12	202	-97.9	0.6	25.5	BANK OF HAWAII	1	6.20	6	-95.7	0.5	10.1
138	Gateway Mortgage	1	4.86	32	-99.9	0.0	6.7	HSBC	2	2.50	33	-98.8	0.3	18.9	Fannie Mae	1	4.09	107	-96.0	0.2	5.6
139	FIRST FEDERAL SAVINGS BANK	0	7.12	203	-99.9	0.0	27.5	AMERICAN COMMERCIAL BANK & TRUST	0	2.38	47	-98.9	0.8	51.0	BAR HARBOR BANK & TRUST	1	3.62	85	-96.6	0.4	9.9
140	Everett Financial	1	2.38	36	-99.9	0.0	5.7	SIWELL INC.	1	3.99	45	-98.9	0.4	31.1	ResiCentral	1	2.65	27	-96.6	0.1	2.8
141	MORTGAGE MARKETS CUSO LLC	1	3.42	62	-99.9	0.0	10.9	Zions Bancorporation	0	3.68	61	-99.4	0.1	18.2	Cardinal Financial	5	3.82	36	-97.0	0.3	8.5
142	BASE MSR 2 LLC	1	4.04	23	-99.9	0.0	2.3	FIDELITY BANK NATIONAL ASSOCIATIO	0	7.01	298	-99.6	0.1	16.7	SIWELL INC.	1	3.99	42	-97.0	0.6	17.7
143	TEACHERS FEDERAL CREDIT UNION	2	2.76	35	-99.9	0.0	20.8	SPACE COAST CREDIT UNION	0	7.00	226	-99.7	0.0	10.1	STANDARD MORTGAGE CORPORATION	0	7.75	131	-97.7	0.8	28.6
144	FIRST CONTINENTAL MORTGAGE LTD	1	3.74	25	-99.9	0.0	27.1	1ST SECURITY BANK OF WASHINGTON	1	2.38	34	-99.7	0.0	5.6	AMERICAN COMMERCIAL BANK & TRUST	0	2.38	44	-97.8	0.8	29.6
145	FIDELITY BANK NATIONAL ASSOCIATIO	0	7.37	299	-100.0	0.0	6.3	GATEWAY SERVCO LLC	0	4.75	20	-99.7	0.0	0.0	Everett Financial	1	2.38	32	-98.7	0.1	8.5
146	BANK OF HAWAII	1	6.21	10	-100.0	0.0	0.4	Gateway Mortgage	1	4.84	28	-99.8	0.0	2.9	HSBC	2	2.50	30	-98.7	0.1	10.9
147	MISSION SERVICING RESIDENTIAL INC	0	2.81	29	-100.0	0.0	0.5	Kinecta Federal Credit Union	1	3.38	79	-99.8	0.0	21.7	1ST SECURITY BANK OF WASHINGTON	1	2.38	31	-99.5	0.0	3.0
148	Michigan Mutual	0	6.50	8	-100.0	0.0	0.3	MORTGAGE MARKETS CUSO LLC	1	3.42	60	-99.8	0.0	5.8	LOWER LLC	0	4.74	13	-99.7	0.0	4.5
149	Idaho Central Credit Union	0	5.75	18	-100.0	0.0	3.1	FIRST CONTINENTAL MORTGAGE LTD	1	3.74	24	-99.9	0.0	15.2	Kinecta Federal Credit Union	1	3.38	76	-99.7	0.0	13.2
150	CAMBRIDGE SAVINGS BANK	1	2.51	35	-100.0	0.0	6.5	First Federal Bank	0	4.50	68	-99.9	0.0	15.9	GATEWAY SERVCO LLC	0	4.75	20	-99.7	0.0	0.0
151	RIVERMARK COMMUNITY CREDIT UNION	1	5.87	20	-100.0	0.0	0.7	TEACHERS FEDERAL CREDIT UNION	2	2.76	34	-99.9	0.0	13.1	FIRST CONTINENTAL MORTGAGE LTD	1	3.74	21	-99.7	0.0	13.8
152	STANDARD MORTGAGE CORPORATION	0	7.75	136	-100.0	0.0	10.3	BASE MSR 2 LLC	1	4.04	22	-99.9	0.0	3.8	First Federal Bank	0	4.50	65	-99.9	0.0	8.8
153	Nations Direct	1	3.25	88	-100.0	0.0	5.1	Everett Financial	1	2.38	35	-100.0	0.0	11.1	MORTGAGE MARKETS CUSO LLC	1	3.36	57	-99.9	0.0	8.7
154	Sierra Pacific	0	7.88	4	-100.0	0.0	27.8	CAMBRIDGE SAVINGS BANK	1	2.50	34	-100.0	0.0	4.9	BASE MSR 2 LLC	1	3.83	21	-99.9	0.0	2.7
155	UNITED COMMUNITY BANK	0	5.00	56	-100.0	0.0	0.0	Idaho Central Credit Union	0	5.75	16	-100.0	0.0	5.1	TEACHERS FEDERAL CREDIT UNION	2	2.76	30	-99.9	0.0	7.3
156	INSPIRE HOME LOANS INC.	1						MISSION SERVICING RESIDENTIAL INC	1	2.81	28	-100.0	0.0	1.8	CAMBRIDGE SAVINGS BANK	1	2.50	31	-100.0	0.0	4.8
157	Pulte Mortgage	0						INSPIRE HOME LOANS INC.	1						Idaho Central Credit Union	0	5.75	13	-100.0	0.0	3.1
158	Union Home Mortgage	0						Pulte Mortgage	0						MISSION SERVICING RESIDENTIAL INC	1	2.81	26	-100.0	0.0	1.8
159								Union Home Mortgage	0						INSPIRE HOME LOANS INC.	1					
160															Pulte Mortgage	0					
161															Union Home 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
43	Carrington	93,992	3.84	58	1.0	7.7	7.6	Sun West	10,536	3.61	38	2.8	7.4	7.2	Carrington	92,285	3.78	55	2.5	6.9	6.8
44	MOUNTAIN WEST FINANCIAL INC.	100	3.73	40	1.0	6.4	6.4	NBKC Bank	2,896	3.07	36	2.3	7.5	7.3	Mortgage Solutions of Colorado	4,090	5.18	20	1.4	14.4	14.2
45	HOMEAMERICAN MORTGAGE CORPORATION	92	5.57	6	0.9	6.5	6.5	PRMG Mortgage	1,385	4.29	25	2.2	9.7	9.5	PennyMac	274,520	3.93	38	0.7	6.8	6.8
46	HOME FINANCING CENTER INC.	237	4.83	52	-0.9	8.0	8.1	Carrington	94,086	3.82	57	2.1	7.6	7.4	Mortgage Research Center	29,211	4.25	26	0.6	11.5	11.4
47	Chase	9,981	4.56	121	-1.1	7.7	7.8	Mortgage Solutions of Colorado	4,296	5.30	21	2.1	16.7	16.4	Towne Mortgage	2,635	4.26	43	0.5	7.2	7.2
48	STOCKTON MORTGAGE CORPORATION	1,663	4.68	29	-1.5	9.4	9.5	PennyMac	279,449	4.02	40	1.9	8.0	7.8	Arvest Mortgage	2,404	3.95	58	0.2	7.3	7.3
49	Mortgage Research Center	31,162	4.48	27	-1.5	14.0	14.2	WYOMING COMMUNITY DEVELOPMENT AUT	167	4.35	42	0.3	8.3	8.3	PRMG Mortgage	1,373	4.22	22	-0.3	7.8	7.8
50	Arvest Mortgage	2,424	4.07	59	-1.9	8.5	8.7	First Federal Bank	1,519	3.95	48	-0.1	8.5	8.5	BETHPAGE FEDERAL CREDIT UNION	149	4.04	52	-0.4	4.8	4.9
51	RESIDENTIAL WHOLESALE MORTGAGE IN	140	2.82	38	-2.0	6.2	6.3	Arvest Mortgage	2,418	4.03	59	-0.1	8.2	8.2	STOCKTON MORTGAGE CORPORATION	1,658	4.59	25	-0.7	7.4	7.5
52	MORTGAGE CLEARING CORPORATION	420	3.99	97	-2.4	8.1	8.3	Chase	9,991	4.54	121	-0.8	7.4	7.4	NBKC Bank	2,951	3.07	33	-0.9	6.2	6.2
53	Towne Mortgage	2,471	4.35	46	-3.4	8.7	9.0	RENASANT BANK	2,470	4.10	38	-1.6	8.1	8.2	Specialized Loan Servicing	154	3.99	72	-1.2	7.0	7.1
54	FIRST CONTINENTAL MORTGAGE LTD.	155	4.82	21	-3.8	9.5	9.8	GITSIT Solutions	379	3.08	51	-1.8	7.2	7.3	AMERICAN FINANCIAL NETWORK INC.	1,201	4.85	27	-2.1	7.5	7.6
55	NORTH AMERICAN SAVINGS BANK F.S.B	603	3.25	58	-3.8	7.5	7.8	Specialized Loan Servicing	100	3.98	75	-2.3	7.4	7.5	RENASANT BANK	2,466	4.04	36	-2.9	6.9	7.1
56	WYOMING COMMUNITY DEVELOPMENT AUT	168	4.41	43	-3.8	8.4	8.7	CMG Mortgage	20,421	4.31	30	-2.6	7.9	8.1	SUNFLOWER BANK N.A.	1,132	4.25	31	-3.3	6.4	6.6
57	Annie Mac	992	4.48	35	-4.1	10.1	10.6	Truist Bank	20,137	4.04	77	-2.6	7.9	8.1	First Federal Bank	1,535	3.91	46	-3.8	7.2	7.4
58	Highlands Residential	83	5.54	15	-4.4	8.4	8.8	GLOBAL FEDERAL CREDIT UNION	1,692	3.69	66	-3.2	7.1	7.3	Lakeview	282,705	3.96	46	-3.9	6.7	7.0
59	Umpqua	1,512	3.49	59	-4.6	7.5	7.9	Lakeview	290,221	4.05	48	-3.5	7.7	8.0	RESIDENTIAL WHOLESALE MORTGAGE IN	144	2.82	34	-4.2	5.3	5.5
60	Truist Bank	20,038	4.06	78	-4.7	8.2	8.6	AXIA FINANCIAL LLC	318	4.21	29	-3.8	7.8	8.1	CMG Mortgage	19,934	4.21	28	-4.4	6.6	6.9
61	Wells Fargo	91,867	3.90	113	-5.6	7.1	7.5	Prime Lending (Plains Capital)	2,354	5.33	23	-3.8	8.9	9.3	Prime Lending (Plains Capital)	2,330	5.27	21	-4.4	8.0	8.4
62	RENASANT BANK	2,463	4.13	39	-5.6	8.4	8.9	SUNFLOWER BANK N.A.	1,169	4.36	32	-4.0	7.7	8.0	GLOBAL FEDERAL CREDIT UNION	1,703	3.65	64	-4.5	6.2	6.4
63	NewRez	130,817	4.06	38	-6.0	8.7	9.2	Mortgage Research Center	30,367	4.39	27	-4.4	12.3	12.8	MID-ISLAND MORTGAGE CORP.	382	3.48	63	-4.6	4.2	4.4
64	Lakeview	292,262	4.08	48	-6.2	7.9	8.4	Cardinal Financial	7,630	5.27	20	-4.5	8.5	8.9	MOUNTAIN WEST FINANCIAL INC.	142	3.72	35	-5.0	5.5	5.8
65	New American Funding	21,510	4.44	33	-6.5	8.5	9.0	ATLANTIC BAY MORTGAGE GROUP LLC	3,725	3.85	36	-5.0	8.5	8.9	Wells Fargo	95,946	3.91	108	-5.1	6.6	6.9
66	Movement Mortgage	20,613	4.58	25	-6.6	10.0	10.7	WATERMARK CAPITAL INC.	116	2.62	38	-5.1	5.8	6.1	Truist Bank	20,151	3.99	76	-5.4	6.8	7.2
67	M&T Bank	26,231	3.49	49	-6.8	6.5	6.9	ASSURANCE FINANCIAL GROUP LLC	305	3.88	44	-5.2	8.4	8.8	New American Funding	20,715	4.27	30	-5.5	6.7	7.1
68	Iowa Bankers Mortgage	232	3.88	47	-6.8	8.7	9.3	BOK Financial	2,643	4.07	88	-5.5	7.5	7.9	The Money Source	22,296	3.77	47	-6.0	6.6	7.0
69	PNC Mortgage	6,095	4.22	109	-7.2	7.7	8.3	MORTGAGE CLEARING CORPORATION	424	3.98	96	-5.8	7.8	8.3	Embrace Home Loans	464	5.15	18	-6.8	6.3	6.8
70	WISCONSIN HOUSING AND ECONOMIC DE	317	4.59	42	-7.3	7.4	7.9	Wells Fargo	93,425	3.90	111	-6.0	7.0	7.4	Virginia HFA	5,038	3.93	50	-7.1	6.2	6.7
71	First Bank	1,706	3.91	48	-7.4	8.0	8.6	PNC Mortgage	6,150	4.21	108	-6.3	7.5	8.0	Fairway	1,390	4.83	29	-7.1	5.3	5.7
72	SUPREME LENDING	2,420	3.31	40	-7.5	6.7	7.2	Bank of America	922	5.05	86	-6.6	7.6	8.2	PNC Mortgage	6,257	4.19	106	-7.3	6.9	7.4
73	M/I FINANCIAL LLC.	120	5.61	18	-7.5	7.0	7.6	AmeriHome Mortgage	23,241	6.46	10	-6.9	10.1	10.8	Planet Home Lending	69,284	4.34	27	-7.4	6.8	7.4
74	CMG Mortgage	21,001	4.40	30	-7.7	8.0	8.6	The Money Source	22,397	3.83	49	-7.0	7.5	8.0	Cardinal Financial	8,111	5.09	19	-7.7	6.8	7.3
75	Bank of America	984	5.16	81	-7.9	8.1	8.8	Planet Home Lending	71,865	4.45	28	-7.1	8.1	8.7	Weststar Mortgage	892	3.45	60	-7.8	6.2	6.7
76	AmeriHome Mortgage	23,257	6.49	11	-8.2	11.7	12.7	CENTRAL NATIONAL BANK	185	3.87	86	-7.3	8.4	9.1	NewRez	126,800	3.91	36	-7.8	6.6	7.1
77	ROCKY MOUNTAIN MORTGAGE CO	705	4.27	80	-8.3	7.6	8.3	Annie Mac	996	4.47	34	-7.4	9.1	9.8	Nations Direct	3,847	3.96	38	-7.9	6.3	6.9
78	Capital Mortgage Services Of Texa	1,113	4.35	50	-8.3	7.3	8.0	NewRez	129,359	4.01	37	-7.5	7.8	8.4	ROYAL PACIFIC FUNDING CORPORATION	2,072	3.58	39	-8.6	5.0	5.4
79	Weststar Mortgage	866	3.47	64	-8.5	7.2	7.9	New American Funding	21,255	4.38	32	-7.5	7.7	8.3	Bell Bank	1,155	4.06	25	-9.1	6.7	7.3
80	MORIA DEVELOPMENT INC. DBA PEOPLE	151	3.61	44	-8.5	6.6	7.2	Umpqua	1,524	3.48	58	-7.6	7.0	7.6	FBC Mortgage	1,193	4.43	20	-9.4	6.1	6.7
81	BSI Financial	9,483	4.22	38	-8.9	9.8	10.7	CITY BANK MORTGAGE	136	3.35	40	-8.7	7.8	8.5	GITSIT Solutions	383	3.07	47	-9.6	5.9	6.5
82	Colonial Savings	879	3.98	98	-8.9	7.2	7.8	Towne Mortgage	2,502	4.31	45	-8.7	7.7	8.4	AXIA FINANCIAL LLC	333	4.07	27	-9.7	6.3	7.0
83	ATLANTIC BAY MORTGAGE GROUP LLC	3,694	3.87	37	-9.0	8.7	9.6	M&T Bank	26,492	3.49	47	-8.7	6.3	6.9	Capital Mortgage Services Of Texa	1,104	4.25	48	-10.0	6.5	7.2
84	BOK Financial	2,636	4.09	88	-9.1	7.5	8.2	Weststar Mortgage	876	3.47	62	-8.9	7.0	7.6	First Bank	1,719	3.84	45	-10.1	6.4	7.1

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	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
85	The Money Source	22,343	3.87	50	-9.3	7.7	8.4	Movement Mortgage	21,189	4.57	24	-8.9	8.7	9.5	M&T Bank	26,937	3.48	44	-10.2	5.5	6.1
86	CITY BANK MORTGAGE	136	3.39	41	-9.6	6.9	7.6	SUPREME LENDING	2,452	3.32	38	-8.9	6.5	7.2	CITY BANK MORTGAGE	138	3.32	37	-10.4	6.4	7.2
87	Planet Home Lending	72,843	4.49	29	-9.8	8.9	9.8	FBC Mortgage	1,270	4.57	21	-9.0	7.1	7.8	BOK Financial	2,661	4.04	86	-10.8	6.5	7.3
88	Bell Bank	1,212	4.26	28	-10.0	9.0	10.0	Colonial Savings	891	3.98	96	-9.0	7.1	7.8	AmeriHome Mortgage	21,788	6.36	9	-10.9	7.6	8.5
89	PHH Mortgage	18,555	4.92	46	-10.3	7.1	7.9	ROYAL PACIFIC FUNDING CORPORATION	2,042	3.59	42	-9.2	5.5	6.1	Iowa Bankers Mortgage	231	3.77	45	-11.0	6.7	7.4
90	MID-ISLAND MORTGAGE CORP.	374	3.49	67	-11.1	4.4	5.0	Capital Mortgage Services Of Texa	1,110	4.32	50	-10.2	7.1	7.8	ATLANTIC BAY MORTGAGE GROUP LLC	3,752	3.81	33	-11.1	6.8	7.6
91	BANK OF HAWAII	317	3.64	58	-11.2	7.3	8.2	First Bank	1,712	3.89	47	-10.5	7.3	8.1	Colonial Savings	912	3.98	94	-11.2	6.4	7.2
92	Citizens Bank	13,670	3.78	50	-11.2	7.3	8.2	Virginia HFA	4,966	3.95	53	-10.5	6.8	7.5	FLAT BRANCH MORTGAGE INC.	1,785	4.22	33	-11.4	7.5	8.4
93	LENNAR MORTGAGE LLC	572	4.71	12	-11.2	2.5	2.8	PHH Mortgage	19,112	4.97	46	-10.6	6.8	7.6	Citizens Bank	13,866	3.73	46	-11.9	6.0	6.8
94	HomeStreet Bank	789	3.90	57	-11.3	7.2	8.1	FHLB Chicago	1,375	3.65	49	-10.7	7.4	8.2	Umpqua	1,545	3.46	55	-12.2	6.0	6.8
95	FLAT BRANCH MORTGAGE INC.	1,773	4.30	36	-11.3	9.2	10.3	Citizens Bank	13,754	3.76	48	-10.8	7.0	7.8	SWBC Mortgage	3,163	4.24	31	-12.5	6.9	7.8
96	First United Bank	2,287	4.36	47	-11.9	8.5	9.6	Flagstar	12,056	4.89	32	-11.9	8.6	9.7	Annie Mac	997	4.42	32	-12.8	7.5	8.6
97	Gateway Mortgage	4,049	4.59	33	-12.2	8.6	9.7	FLAT BRANCH MORTGAGE INC.	1,778	4.28	35	-12.2	8.5	9.7	InterCap Lending	141	4.09	26	-12.8	5.9	6.8
98	Pentagon Federal Credit Union	5,115	3.68	26	-13.3	7.2	8.3	Gateway Mortgage	4,008	4.54	32	-12.6	7.9	9.0	PHH Mortgage	18,371	4.91	48	-13.1	5.8	6.6
99	Virginia HFA	4,931	3.97	54	-13.6	6.6	7.6	Smaller Servicers	3,132	4.62	44	-12.8	6.9	7.9	Movement Mortgage	20,866	4.46	23	-13.3	6.7	7.7
100	MEMBER FIRST MORTGAGE LLC	272	4.14	50	-13.7	7.6	8.8	Nations Direct	3,904	4.05	39	-13.1	7.0	8.0	Amcap Mortgage	280	4.61	21	-13.4	5.7	6.6
101	Cardinal Financial	6,825	5.36	20	-13.8	8.4	9.7	AMERICAN FINANCIAL NETWORK INC.	1,274	5.04	27	-14.0	8.0	9.2	Colorado HFA	8,305	4.60	32	-14.1	5.7	6.6
102	HARBORONE MORTGAGE LLC	319	3.26	53	-14.0	6.2	7.1	Arc Home	843	3.48	36	-14.3	7.3	8.4	Ameris Bank	4,013	3.94	30	-14.3	6.1	7.1
103	FBC Mortgage	1,288	4.61	22	-14.5	7.6	8.9	Bell Bank	1,191	4.19	27	-14.5	7.7	8.9	MEMBER FIRST MORTGAGE LLC	275	4.08	46	-14.4	6.5	7.5
104	Embrace Home Loans	527	5.34	19	-15.1	8.4	9.8	KENTUCKY HOUSING CORP.	2,528	4.98	43	-15.0	6.8	7.9	BSI Financial	9,119	4.10	36	-14.8	6.9	8.1
105	Flagstar	12,459	4.96	32	-15.1	9.6	11.2	Colorado HFA	8,452	4.69	34	-15.1	6.6	7.7	Flagstar	13,228	4.89	30	-14.8	6.8	8.0
106	Fifth Third	6,234	4.36	85	-15.2	7.7	9.0	First National Bank Of Omaha	755	3.85	59	-15.2	7.5	8.7	FHLB Chicago	1,381	3.61	47	-15.4	6.2	7.3
107	KENTUCKY HOUSING CORP.	2,565	5.03	43	-15.3	7.0	8.2	SWBC Mortgage	3,228	4.34	32	-15.2	7.9	9.3	Sierra Pacific	2,086	3.99	29	-15.6	5.7	6.7
108	FHLB Chicago	1,371	3.68	50	-16.2	7.2	8.6	Pentagon Federal Credit Union	5,068	3.63	25	-15.6	6.3	7.4	KENTUCKY HOUSING CORP.	2,442	4.88	42	-15.6	6.1	7.2
109	Pennsylvania HFA	719	4.04	97	-16.8	6.3	7.5	BSI Financial	9,384	4.19	37	-15.9	8.1	9.6	Lake Michigan Credit Union	639	3.86	47	-15.8	6.0	7.1
110	Nations Direct	3,951	4.10	40	-17.0	7.4	8.8	CHANGE LENDING LLC	314	6.45	7	-15.9	7.5	8.8	First National Bank Of Omaha	764	3.82	57	-15.9	6.4	7.6
111	ARK-LA-TEX FINANCIAL SERVICES LLC	1,470	5.12	23	-17.2	11.7	13.9	Huntington National Bank	5,237	4.34	50	-16.3	8.3	9.9	CENTRAL NATIONAL BANK	188	3.84	84	-16.0	6.9	8.1
112	FIRST COMMUNITY MORTGAGE INC.	100	6.42	6	-17.4	4.6	5.6	MEMBER FIRST MORTGAGE LLC	274	4.12	48	-16.3	7.1	8.4	First United Bank	2,220	4.21	46	-16.0	6.5	7.7
113	Huntington National Bank	5,236	4.37	50	-17.4	9.2	11.1	First United Bank	2,259	4.30	47	-16.4	7.6	9.0	Huntington National Bank	5,168	4.25	48	-16.2	7.0	8.3
114	Summit Funding	266	6.28	13	-17.5	16.6	19.8	Evergreen Home Loans	2,131	4.27	35	-16.5	8.2	9.8	Fifth Third	6,153	4.27	84	-16.3	6.2	7.4
115	ROYAL PACIFIC FUNDING CORPORATION	2,024	3.59	44	-17.5	5.2	6.3	NexBank	462	4.07	42	-16.6	7.2	8.6	ARK-LA-TEX FINANCIAL SERVICES LLC	1,866	4.61	22	-16.5	7.2	8.6
116	First Federal Bank	1,510	3.97	50	-17.5	7.4	9.0	GENWAY HOME MORTGAGE INC.	366	7.08	4	-16.7	4.0	4.8	Gateway Mortgage	3,949	4.47	30	-16.7	6.5	7.8
117	Smaller Servicers	3,117	4.70	45	-17.6	7.1	8.6	Ameris Bank	4,042	4.01	32	-17.1	7.2	8.7	Primary Residential	2,681	4.13	29	-17.2	6.2	7.5
118	Ameris Bank	4,040	4.04	33	-17.9	8.0	9.7	Fifth Third	6,210	4.33	84	-17.1	7.0	8.4	Pennsylvania HFA	741	4.04	93	-17.3	5.9	7.1
119	Selene Finance	1,189	6.17	19	-18.3	16.4	19.8	LENNAR MORTGAGE LLC	541	4.67	12	-17.3	2.3	2.8	Nova Financial	901	4.13	26	-17.4	6.0	7.2
120	Sierra Pacific	2,064	4.03	32	-18.8	7.4	9.0	FIRST HOME MORTGAGE CORPORATION	3,219	3.70	33	-17.9	6.8	8.3	MORTGAGE CLEARING CORPORATION	431	3.97	94	-17.7	6.5	7.8
121	University Bank	464	5.29	22	-19.1	9.6	11.8	ARK-LA-TEX FINANCIAL SERVICES LLC	1,469	5.10	22	-18.3	9.7	11.7	Summit Funding	1,256	4.37	25	-18.1	5.3	6.5
122	AMERICAN FINANCIAL NETWORK INC.	1,323	5.15	27	-19.5	8.4	10.3	GMFS	3,302	4.08	46	-18.4	6.5	7.9	HARBORONE MORTGAGE LLC	328	3.26	49	-18.4	5.3	6.4
123	TruHome Solutions	1,003	4.22	52	-19.7	6.9	8.5	Selene Finance	650	6.07	25	-18.4	16.0	19.3	Pentagon Federal Credit Union	4,947	3.52	23	-18.4	5.0	6.1
124	Arc Home	835	3.48	38	-20.2	6.8	8.5	Iowa Bankers Mortgage	232	3.84	46	-18.4	7.0	8.6	American Financial Resources	392	6.48	7	-19.0	4.3	5.3
125	First National Bank Of Omaha	747	3.85	61	-20.6	7.6	9.5	Fairway	1,359	4.78	31	-18.7	5.3	6.5	WATERMARK CAPITAL INC.	119	2.62	35	-19.1	4.4	5.4
126	ALLIED MORTGAGE GROUP INC.	279	4.85	27	-21.5	7.4	9.3	M/I FINANCIAL LLC.	239	4.56	25	-18.7	5.0	6.1	Selene Finance	376	5.94	35	-19.2	15.0	18.2

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Ginnie Mae: Fixed 30yr

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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
127	FIRST HOME MORTGAGE CORPORATION	3,198	3.71	34	-22.2	7.1	9.0	CALCON MUTUAL MORTGAGE LLC	337	5.36	18	-19.3	8.8	10.8	PLAINS COMMERCE BANK	1,086	5.63	13	-19.7	6.7	8.2
128	SWBC Mortgage	3,269	4.40	33	-22.3	8.0	10.1	HARBORONE MORTGAGE LLC	322	3.26	52	-19.4	5.7	7.0	WISCONSIN HOUSING AND ECONOMIC DE	314	4.46	39	-20.0	5.7	7.0
129	GMFS	3,285	4.10	47	-22.3	6.6	8.4	Nova Financial	910	4.21	28	-19.4	7.1	8.8	COUNTRYPLACE MORTGAGE LTD.	366	4.21	75	-20.1	5.7	7.1
130	Evergreen Home Loans	2,134	4.30	36	-22.4	8.3	10.6	HOME FINANCING CENTER INC.	236	4.80	52	-19.6	6.9	8.5	U.S. Bank	56,567	4.36	55	-20.1	5.7	7.1
131	CADENCE BANK	2,385	4.22	57	-23.2	6.3	8.1	EQUITY RESOURCES INC.	818	3.31	40	-20.0	6.2	7.7	ROCKY MOUNTAIN MORTGAGE CO	713	4.24	77	-20.3	5.9	7.3
132	EQUITY RESOURCES INC.	814	3.33	41	-23.3	6.2	8.0	TruHome Solutions	988	4.16	52	-20.0	6.5	8.0	New Jersey HFA	692	4.60	37	-21.1	5.8	7.3
133	ASSURANCE FINANCIAL GROUP LLC	303	3.91	45	-23.8	7.5	9.7	WISCONSIN HOUSING AND ECONOMIC DE	317	4.55	41	-20.6	6.2	7.8	GENWAY HOME MORTGAGE INC.	232	7.06	5	-21.3	3.3	4.2
134	Amcap Mortgage	110	4.63	25	-24.1	6.2	8.1	ALLIED MORTGAGE GROUP INC.	280	4.84	25	-20.7	6.9	8.6	CHANGE LENDING LLC	270	6.46	6	-21.3	5.7	7.2
135	Primary Residential	2,419	4.03	34	-24.1	7.1	9.3	BANK OF HAWAII	318	3.63	57	-20.8	6.1	7.7	FIRST HOME MORTGAGE CORPORATION	3,235	3.66	30	-21.4	5.4	6.8
136	BLUE RIDGE BANK NATIONAL ASSOCIAT	440	2.94	37	-24.1	5.6	7.3	CADENCE BANK	2,365	4.17	56	-21.8	6.0	7.7	Navy Federal Credit Union	30,309	3.66	45	-21.4	6.0	7.6
137	TRUSTMARK NATIONAL BANK REAL ESTA	3,631	4.08	54	-24.4	6.6	8.6	Primary Residential	2,598	4.14	32	-22.0	6.9	8.7	BANK OF HAWAII	321	3.60	55	-21.8	5.2	6.7
138	Navy Federal Credit Union	31,993	3.86	46	-24.8	7.4	9.7	Sierra Pacific	2,083	4.03	31	-22.1	6.4	8.1	Alabama HFA	4,407	4.74	49	-22.3	5.7	7.3
139	Guild Mortgage	25,425	4.25	39	-24.8	7.1	9.3	HomeStreet Bank	789	3.87	56	-22.7	5.9	7.5	AmWest Funding	143	3.53	30	-22.8	3.3	4.2
140	Fairway	1,304	4.76	33	-25.1	5.5	7.2	Navy Federal Credit Union	31,744	3.82	45	-23.3	6.8	8.8	CADENCE BANK	2,329	4.09	56	-22.8	5.3	6.8
141	CALCON MUTUAL MORTGAGE LLC	338	5.38	19	-25.3	8.9	11.7	ROCKY MOUNTAIN MORTGAGE CO	708	4.26	79	-23.4	6.2	8.1	NexBank	470	4.06	39	-22.8	5.8	7.4
142	INSPIRE HOME LOANS INC.	364	5.62	7	-25.3	4.4	5.9	COUNTRYPLACE MORTGAGE LTD.	359	4.21	78	-23.5	5.8	7.5	LENNAR MORTGAGE LLC	449	4.56	14	-23.2	2.2	2.9
143	Colorado HFA	8,551	4.74	35	-25.4	6.1	8.1	MYCUMORTGAGE LLC	1,397	3.92	64	-23.6	6.6	8.5	Guild Mortgage	24,709	4.11	37	-23.4	5.7	7.4
144	New Mexico HFA	2,057	4.54	38	-25.9	5.1	6.8	University Bank	459	5.26	21	-23.6	7.7	9.9	EQUITY RESOURCES INC.	826	3.28	37	-23.7	5.2	6.8
145	Lake Michigan Credit Union	638	3.93	50	-26.1	6.2	8.3	PLAINS COMMERCE BANK	1,077	5.64	16	-23.7	8.0	10.4	Evergreen Home Loans	2,125	4.22	32	-23.8	6.3	8.2
146	PLAINS COMMERCE BANK	1,064	5.64	18	-26.2	8.9	11.9	U.S. Bank	56,981	4.42	56	-23.8	6.2	8.0	FIRST CONTINENTAL MORTGAGE LTD.	140	4.60	19	-23.9	4.3	5.7
147	New Hampshire HFA	1,013	4.77	44	-27.0	6.4	8.6	Pennsylvania HFA	726	4.04	96	-23.9	5.8	7.5	Arc Home	853	3.45	33	-24.0	5.7	7.4
148	V.I.P. MORTGAGE INC.	1,103	4.07	29	-27.1	6.6	9.0	Guild Mortgage	25,159	4.20	39	-24.2	6.5	8.6	GMFS	3,285	4.02	44	-24.2	5.2	6.9
149	MYCUMORTGAGE LLC	1,391	3.95	65	-27.1	6.5	8.8	InterCap Lending	140	4.10	29	-24.4	6.2	8.1	TruHome Solutions	959	4.04	52	-24.7	5.4	7.1
150	COUNTRYPLACE MORTGAGE LTD.	356	4.21	80	-27.3	5.4	7.4	TRUSTMARK NATIONAL BANK REAL ESTA	3,605	4.03	53	-24.6	6.2	8.2	MYCUMORTGAGE LLC	1,409	3.89	62	-25.3	5.8	7.7
151	U.S. Bank	57,144	4.46	57	-28.0	6.2	8.5	FIRST CONTINENTAL MORTGAGE LTD.	154	4.79	20	-27.2	5.5	7.5	TRUSTMARK NATIONAL BANK REAL ESTA	3,561	3.95	52	-25.8	5.5	7.3
152	SERVION INC.	764	4.16	36	-28.1	7.6	10.5	Lake Michigan Credit Union	638	3.91	49	-27.2	5.9	8.0	HomeStreet Bank	788	3.83	54	-26.3	4.9	6.5
153	Essex Mortgage	10,163	5.53	24	-28.2	7.3	10.0	BLUE RIDGE BANK NATIONAL ASSOCIAT	444	2.94	35	-28.5	5.2	7.2	HOME FINANCING CENTER INC.	236	4.73	50	-26.3	5.9	7.9
154	Nova Financial	912	4.25	30	-29.9	6.8	9.5	Summit Funding	256	6.26	12	-28.6	10.8	14.8	BLUE RIDGE BANK NATIONAL ASSOCIAT	452	2.94	32	-26.9	4.7	6.3
155	Idaho HFA	18,917	4.79	37	-30.2	4.8	6.8	V.I.P. MORTGAGE INC.	1,110	4.06	28	-29.6	5.9	8.3	Land Home Financial	1,878	4.47	37	-27.8	5.7	7.9
156	Guaranteed Rate	3,056	6.26	7	-31.4	9.4	13.4	New Hampshire HFA	1,006	4.73	43	-29.8	5.8	8.2	M/I FINANCIAL LLC.	345	4.10	26	-28.4	3.7	5.2
157	Alabama HFA	4,625	4.90	49	-33.2	5.8	8.5	Alabama HFA	4,546	4.85	49	-30.0	5.7	8.1	New Hampshire HFA	979	4.64	42	-28.5	5.2	7.2
158	SOUTHWEST STAGE FUNDING LLC	1,501	4.24	49	-33.4	5.1	7.6	New Mexico HFA	2,025	4.49	38	-30.6	4.7	6.7	Highlands Residential	205	4.35	19	-28.6	4.1	5.7
159	DHI Mortgage	1,570	5.48	3	-33.4	1.0	1.5	Idaho HFA	18,615	4.73	36	-30.9	4.7	6.8	Click N Close.	5,442	4.67	43	-28.8	4.8	6.6
160	AXIA FINANCIAL LLC	279	4.36	29	-33.9	5.6	8.4	Land Home Financial	1,912	4.58	39	-31.6	6.2	9.0	CALCON MUTUAL MORTGAGE LLC	318	5.31	16	-28.8	6.4	8.9
161	Click N Close.	5,450	5.06	41	-34.6	5.5	8.3	Click N Close.	5,578	4.89	42	-32.4	5.2	7.6	Essex Mortgage	9,561	5.36	22	-28.8	6.2	8.6
162	NexBank	456	4.08	43	-35.8	5.9	9.0	Essex Mortgage	9,911	5.47	24	-32.5	6.7	9.8	Utah HFA	3,684	4.57	31	-30.1	4.5	6.4
163	Bay Equity	136	4.27	27	-36.9	5.9	9.2	Cornerstone Capital Bank	4,943	5.21	16	-33.0	5.1	7.5	V.I.P. MORTGAGE INC.	1,107	4.02	25	-31.4	4.8	6.9
164	RHODE ISLAND HOUSING AND MORTGAGE	2,112	4.84	35	-37.2	5.2	8.2	Michigan Mutual	584	4.13	29	-33.2	7.3	10.8	New Mexico HFA	1,951	4.38	37	-31.9	4.3	6.3
165	KEYBANK NATIONAL ASSOCIATION	445	4.49	25	-37.6	5.0	7.8	VANDERBILT MORTGAGE AND FINANCE I	942	5.02	38	-34.3	5.6	8.3	Bay Equity	137	4.23	22	-32.4	4.9	7.2
166	Michigan Mutual	588	4.18	30	-38.1	7.0	11.1	New Jersey HFA	707	4.70	39	-34.6	5.6	8.4	Cornerstone Capital Bank	5,476	4.97	16	-32.7	4.1	6.0
167	MEMBERS 1ST FEDERAL CREDIT UNION	113	3.67	34	-38.2	5.2	8.3	NORCOM MORTGAGE	318	6.32	7	-35.9	4.1	6.4	University Bank	439	5.19	19	-33.2	5.3	7.8
168	New Jersey HFA	714	4.75	39	-38.5	5.6	8.9	FIRST COMMUNITY MORTGAGE INC.	104	6.37	5	-36.0	2.9	4.6	Idaho HFA	17,920	4.62	35	-33.2	4.2	6.2

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Ginnie Mae: Fixed 30yr

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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
169	STANDARD MORTGAGE CORPORATION	1,318	4.66	55	-39.1	5.0	8.1	SOUTHWEST STAGE FUNDING LLC	1,495	4.21	48	-36.5	4.8	7.5	MEGASTAR FINANCIAL CORPORATION	143	3.37	35	-34.1	5.5	8.2
170	Land Home Financial	1,926	4.63	40	-39.4	5.8	9.4	Utah HFA	3,909	4.72	32	-37.7	4.7	7.5	VANDERBILT MORTGAGE AND FINANCE I	898	4.96	37	-34.2	4.9	7.3
171	Cornerstone Capital Bank	4,780	5.31	16	-39.9	5.4	8.9	Highlands Residential	114	4.90	18	-38.6	4.5	7.3	RHODE ISLAND HOUSING AND MORTGAGE	1,974	4.68	34	-34.3	4.2	6.4
172	LOWER LLC	100	5.78	15	-40.1	6.2	10.2	SERVION INC.	755	4.10	35	-38.9	6.5	10.4	Michigan Mutual	579	4.05	27	-34.5	6.4	9.7
173	AMERICAN PACIFIC MORTGAGE CORPORA	168	6.92	2	-40.3	4.2	6.9	Union Home Mortgage	2,992	6.34	14	-39.1	7.2	11.5	ALLIED MORTGAGE GROUP INC.	275	4.77	23	-35.1	5.0	7.6
174	VANDERBILT MORTGAGE AND FINANCE I	959	5.04	38	-40.6	5.4	8.9	Amcap Mortgage	223	4.63	23	-39.3	4.8	7.8	LOWER LLC	146	5.70	14	-35.4	5.9	9.0
175	Union Home Mortgage	3,216	6.38	14	-42.3	7.9	13.2	Guaranteed Rate	3,073	6.25	7	-39.5	6.3	10.1	SOUTHWEST STAGE FUNDING LLC	1,485	4.15	47	-36.3	4.4	6.9
176	WATERMARK CAPITAL INC.	115	2.62	39	-42.9	3.7	6.5	Bay Equity	136	4.26	25	-40.4	5.1	8.5	MEMBERS 1ST FEDERAL CREDIT UNION	111	3.54	31	-36.8	4.5	7.0
177	GENWAY HOME MORTGAGE INC.	402	7.09	3	-44.0	3.5	6.1	RHODE ISLAND HOUSING AND MORTGAGE	2,057	4.79	35	-40.7	4.5	7.6	HOMEAMERICAN MORTGAGE CORPORATION	175	5.22	7	-38.3	2.0	3.3
178	NORCOM MORTGAGE	291	6.34	8	-44.4	3.9	6.9	INSPIRE HOME LOANS INC.	310	5.63	7	-43.2	3.0	5.2	Guaranteed Rate	4,509	6.02	7	-38.4	4.0	6.3
179	Utah HFA	4,043	4.80	32	-46.4	4.3	7.9	AMERICAN PACIFIC MORTGAGE CORPORA	194	6.78	3	-43.7	3.8	6.7	VanDyk Mortgage	303	4.58	19	-38.7	4.4	7.1
180	Plaza Home Mortgage	1,715	6.37	5	-48.2	4.4	8.3	American Financial Resources	250	6.98	4	-44.2	2.8	5.1	Union Home Mortgage	2,636	6.27	13	-38.8	5.9	9.5
181	Banco Popular	4,425	4.12	119	-51.0	3.6	7.3	DHI Mortgage	1,989	5.41	3	-44.2	0.9	1.6	STANDARD MORTGAGE CORPORATION	1,243	4.50	55	-39.0	4.3	6.9
182	Platinum Home Mortgage	38	5.05	24	-52.1	4.9	9.9	MEGASTAR FINANCIAL CORPORATION	141	3.38	38	-44.3	4.8	8.5	Plaza Home Mortgage	2,068	6.18	4	-39.6	2.2	3.7
183	NUSENDA FEDERAL CREDIT UNION	117	4.07	53	-53.5	4.1	8.5	Plaza Home Mortgage	1,716	6.39	4	-45.7	3.4	6.1	SERVION INC.	744	4.01	33	-40.5	5.4	9.0
184	AMERICAN FINANCIAL RESOURCES LLC	514	6.92	4	-56.1	4.4	9.9	NUSENDA FEDERAL CREDIT UNION	117	4.04	52	-46.0	4.4	8.0	United Security	356	5.75	16	-41.2	5.4	9.1
185	FirstBank of Puerto Rico	2,047	3.94	85	-57.3	3.1	7.0	KEYBANK NATIONAL ASSOCIATION	434	4.43	25	-46.1	4.0	7.3	NORCOM MORTGAGE	269	6.30	7	-43.3	3.3	5.7
186	RUOFF MORTGAGE COMPANY INC.	488	6.78	10	-57.7	5.7	13.1	STANDARD MORTGAGE CORPORATION	1,291	4.61	55	-46.7	4.2	7.7	NUSENDA FEDERAL CREDIT UNION	116	3.96	51	-44.1	4.0	7.0
187	InterCap Lending	138	4.10	30	-60.5	3.3	8.1	MEMBERS 1ST FEDERAL CREDIT UNION	113	3.63	33	-46.9	4.3	7.9	INSPIRE HOME LOANS INC.	254	5.64	5	-44.2	2.2	3.9
188	ORIENTAL BANK AND TRUST	1,954	4.04	102	-61.6	2.8	7.3	RUOFF MORTGAGE COMPANY INC.	462	6.77	9	-51.2	5.9	11.8	Platinum Home Mortgage	108	4.15	28	-44.9	4.0	7.1
189	Northpointe Bank	137	5.37	20	-64.1	3.1	8.4	Banco Popular	4,466	4.12	118	-51.9	3.6	7.3	DHI Mortgage	2,309	5.43	3	-47.5	0.8	1.5
190	PANORAMA MORTGAGE GROUP LLC	819	7.39	10	-66.0	4.6	13.1	AssociatedBank	123	5.02	18	-52.5	4.2	8.6	KEYBANK NATIONAL ASSOCIATION	412	4.29	23	-48.5	3.3	6.3
191	United Security	460	6.24	16	-66.7	4.1	12.0	United Security	427	6.11	16	-53.8	5.2	10.9	Banco Popular	4,547	4.13	115	-49.0	3.6	6.9
192	MEGASTAR FINANCIAL CORPORATION	140	3.39	40	-69.8	2.7	8.7	LOWER LLC	158	5.69	15	-55.0	4.8	10.4	RUOFF MORTGAGE COMPANY INC.	264	6.77	9	-49.8	6.3	12.2
193	AssociatedBank	128	5.08	19	-72.0	2.6	9.2	AMERICAN FINANCIAL RESOURCES LLC	257	6.92	4	-56.1	4.4	9.9	AssociatedBank	117	4.92	16	-50.7	3.6	7.3
194	VanDyk Mortgage	114	6.91	7	-72.6	4.9	16.8	Platinum Home Mortgage	39	5.05	23	-56.6	4.4	9.8	Ruoff	141	6.72	6	-54.6	3.2	7.0
195	The Money House	1,854	4.61	39	-76.3	1.9	7.7	FirstBank of Puerto Rico	2,047	3.93	84	-59.9	2.8	6.9	AMERICAN FINANCIAL RESOURCES LLC	129	6.92	4	-56.1	4.4	9.9
196	EMI EQUITY MORTGAGE INC.	1,106	4.43	48	-79.5	1.6	7.4	VanDyk Mortgage	101	6.92	7	-60.1	5.6	13.5	AMERICAN PACIFIC MORTGAGE CORPORA	248	6.70	4	-57.4	2.8	6.5
197	AmWest Funding	18	5.86	12	-97.6	0.1	4.4	ORIENTAL BANK AND TRUST	1,959	4.03	101	-61.6	2.8	7.2	ORIENTAL BANK AND TRUST	1,966	4.02	99	-58.5	2.9	6.8
198								PANORAMA MORTGAGE GROUP LLC	745	7.37	9	-69.5	3.8	12.1	FirstBank of Puerto Rico	2,047	3.91	82	-59.4	2.7	6.6
199								The Money House	1,832	4.57	38	-74.3	2.0	7.7	The Money House	1,789	4.49	36	-74.3	1.9	7.2
200								EMI EQUITY MORTGAGE INC.	1,091	4.39	47	-78.3	1.6	7.3	EMI EQUITY MORTGAGE INC.	1,068	4.31	46	-75.4	1.7	6.8
201														PANORAMA MORTGAGE GROUP LLC	611	7.29	8	-75.8	2.5	10.1	

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1	HOME FINANCING CENTER INC.	0	3.54	111	1150.4	69.6	8.7	Cornerstone Capital Bank	1	3.97	21	626.7	29.7	4.7	BANK OF HAWAII	0	3.37	122	4809.9	100.0	21.9
2	KEYBANK NATIONAL ASSOCIATION	1	3.00	40	584.5	40.0	7.1	Michigan Mutual	1	2.97	34	528.1	31.1	5.7	AXIA FINANCIAL LLC	0	3.25	24	462.6	55.1	12.9
3	NexBank	1	3.01	52	581.6	18.8	3.0	NexBank	1	3.02	52	489.6	24.6	4.6	NexBank	1	3.07	54	266.7	14.0	4.0
4	Nations Direct	1	3.49	87	563.7	49.5	9.5	HOME FINANCING CENTER INC.	0	3.54	110	342.0	43.8	12.0	Evergreen Home Loans	1	3.98	69	252.8	38.8	12.8
5	Embrace Home Loans	1	5.09	19	427.4	27.0	5.7	Primary Residential	4	2.74	33	290.2	28.8	8.3	Michigan Mutual	1	3.01	30	214.4	15.8	5.3
6	Primary Residential	4	2.74	35	403.1	36.7	8.6	Nations Direct	1	3.51	84	246.1	28.7	9.2	EQUITY PRIME MORTGAGE LLC	1	5.03	8	208.2	25.5	9.0
7	Northpointe Bank	0	4.75	22	176.7	1.9	0.7	Embrace Home Loans	1	4.94	35	196.8	25.5	9.4	V.I.P. MORTGAGE INC.	1	2.45	33	191.6	21.2	7.8
8	SWBC Mortgage	1	3.88	77	168.1	54.9	25.2	KEYBANK NATIONAL ASSOCIATION	1	3.01	38	163.1	22.4	9.1	Ameris Bank	1	4.13	58	144.3	40.2	18.8
9	ALLIED MORTGAGE GROUP INC.	1	3.93	27	151.4	85.0	51.3	ALLIED MORTGAGE GROUP INC.	1	3.93	26	139.2	59.6	30.9	FBC Mortgage	4	2.99	26	138.1	19.3	8.6
10	Mortgage Solutions of Colorado	15	3.02	34	96.9	20.7	11.1	SWBC Mortgage	2	3.88	75	121.7	33.9	16.9	Cornerstone Capital Bank	2	3.67	22	122.1	11.3	5.2
11	MORTGAGE LENDERS INV. TRADING COR	4	3.45	67	89.4	14.1	7.7	BLUE RIDGE BANK NATIONAL ASSOCIAT	7	2.42	36	91.3	15.8	8.6	Nations Direct	1	3.52	81	117.7	20.6	10.0
12	Evergreen Home Loans	1	3.94	74	85.7	18.4	10.4	FBC Mortgage	4	3.04	28	85.3	19.8	11.2	FLAT BRANCH MORTGAGE INC.	1	4.09	55	108.3	15.5	7.7
13	CADENCE BANK	12	3.11	89	54.6	19.0	12.7	Evergreen Home Loans	1	3.94	72	83.0	18.9	10.8	Primary Residential	4	2.74	30	93.7	15.5	8.3
14	BLUE RIDGE BANK NATIONAL ASSOCIAT	7	2.42	38	54.4	14.4	9.6	Mortgage Solutions of Colorado	15	3.01	33	50.8	14.5	9.9	Embrace Home Loans	0	4.77	59	87.4	22.4	12.6
15	SOUTHWEST STAGE FUNDING LLC	1	3.53	94	52.2	42.1	30.0	MORTGAGE CLEARING CORPORATION	3	3.58	111	47.8	26.2	18.5	SOUTHWEST STAGE FUNDING LLC	1	3.49	91	86.6	30.6	17.7
16	ATLANTIC BAY MORTGAGE GROUP LLC	10	3.11	58	51.8	15.2	10.3	EQUITY PRIME MORTGAGE LLC	0	5.03	11	47.7	0.5	0.3	HOME FINANCING CENTER INC.	0	3.53	107	74.6	25.1	15.2
17	Colonial Savings	4	3.25	143	46.3	31.2	22.5	Colonial Savings	4	3.25	141	44.1	31.7	23.1	Union Home Mortgage	0	3.57	101	73.3	19.2	11.5
18	NORTH AMERICAN SAVINGS BANK F.S.B	15	3.01	94	43.3	16.4	11.7	The Money House	1	3.23	59	40.6	12.9	9.3	STOCK YARDS BANK AND TRUST COMPAN	2	2.73	33	66.6	14.1	8.7
19	Movement Mortgage	27	2.66	36	41.3	14.1	10.2	AmeriHome Mortgage	10	4.14	19	39.5	17.6	12.9	SWBC Mortgage	2	3.88	72	57.0	22.4	14.9
20	Weststar Mortgage	3	3.01	81	40.1	12.5	9.1	COUNTRYPLACE MORTGAGE LTD.	1	3.93	116	37.2	17.9	13.3	KEYBANK NATIONAL ASSOCIATION	1	3.01	35	55.0	12.2	8.1
21	TruHome Solutions	12	3.13	60	32.2	13.4	10.3	CADENCE BANK	12	3.12	88	29.9	19.9	15.7	BLUE RIDGE BANK NATIONAL ASSOCIAT	8	2.41	33	53.9	11.1	7.3
22	Essex Mortgage	7	4.32	26	31.6	25.0	19.5	NBKC Bank	29	2.66	46	27.8	10.7	8.5	MORTGAGE CLEARING CORPORATION	4	3.57	109	49.9	23.5	16.3
23	Click N Close.	13	3.12	84	30.8	18.1	14.2	New Day	52	3.24	27	27.3	15.1	12.0	Cardinal Financial	89	2.76	34	49.5	11.8	8.1
24	FBC Mortgage	4	3.06	29	30.4	19.8	15.5	FIRST HOME MORTGAGE CORPORATION	4	2.55	33	26.8	9.1	7.2	Colonial Savings	5	3.27	138	41.9	27.8	20.4
25	MORTGAGE CLEARING CORPORATION	3	3.57	111	29.7	20.2	15.9	GMFS	12	3.33	99	22.3	15.0	12.4	Summit Funding	1	2.98	32	37.3	10.4	7.6
26	RELIANCE FIRST CAPITAL LLC	42	3.37	49	28.9	15.5	12.2	Sierra Pacific	2	3.08	50	22.2	10.4	8.6	New Day	55	3.24	24	34.3	13.5	10.3
27	AmeriHome Mortgage	10	4.16	20	27.4	23.3	18.8	loanDepot.com	724	2.78	49	18.2	11.2	9.6	AmeriHome Mortgage	9	4.07	18	33.1	13.0	10.0
28	HomeStreet Bank	14	2.64	51	26.8	9.9	7.9	SOUTHWEST STAGE FUNDING LLC	1	3.53	92	14.8	23.7	20.9	Lake Michigan Credit Union	2	3.32	86	30.4	12.3	9.5
29	Village Capital	19	2.64	56	21.6	13.1	10.9	Northpointe Bank	0	4.75	20	14.1	1.3	1.2	FIRST COMMUNITY MORTGAGE INC.	0	3.28	81	29.7	14.8	11.6
30	loanDepot.com	702	2.77	51	20.1	11.3	9.5	CrossCountry Mortgage	19	2.94	34	13.4	10.8	9.5	Mortgage Solutions of Colorado	16	3.01	30	26.6	10.4	8.3
31	GMFS	12	3.33	100	19.8	15.1	12.8	PHH Mortgage	89	3.43	88	12.5	17.7	15.9	ALLIED MORTGAGE GROUP INC.	1	3.93	23	26.2	35.6	29.3
32	Smaller Servicers	15	3.31	76	18.1	15.4	13.2	Village Capital	19	2.64	55	10.0	11.5	10.5	CrossCountry Mortgage	20	2.93	31	23.0	10.0	8.2
33	Sierra Pacific	2	3.08	52	16.5	12.7	11.0	Movement Mortgage	29	2.72	34	9.1	10.0	9.2	Weststar Mortgage	3	3.06	80	21.0	13.5	11.3
34	CrossCountry Mortgage	19	2.95	35	15.6	13.2	11.5	Quicken	3,124	3.02	57	9.0	12.3	11.4	SUNFLOWER BANK N.A.	3	2.97	76	17.9	18.1	15.5
35	RENASANT BANK	10	3.02	50	14.2	10.4	9.2	NORTH AMERICAN SAVINGS BANK F.S.B	16	3.01	92	8.8	13.1	12.1	CADENCE BANK	13	3.11	86	17.4	15.7	13.5
36	New Day	50	3.23	28	13.8	14.4	12.7	USAA	1	5.11	1	8.3	2.3	2.1	New American Funding	75	2.97	40	17.2	10.4	9.0
37	Mortgage Research Center	109	2.58	34	12.9	11.3	10.0	Planet Home Lending	132	2.90	65	7.1	11.7	11.0	Essex Mortgage	7	4.30	22	16.4	16.4	14.3
38	USAA	1	5.11	1	8.3	2.3	2.1	Smaller Servicers	14	3.29	75	5.5	13.8	13.2	Movement Mortgage	32	2.74	30	15.3	9.8	8.6
39	Cardinal Financial	61	2.76	39	7.0	7.9	7.4	Click N Close.	14	3.09	83	5.4	13.8	13.1	HomeStreet Bank	15	2.64	49	13.4	9.6	8.5
40	Quicken	3,037	3.01	58	6.2	11.7	11.0	United Shore (Sold)	167	2.98	39	5.3	9.0	8.6	loanDepot.com	770	2.81	46	12.5	9.9	8.9
41	NewRez	734	2.98	57	5.3	10.7	10.1	U.S. Bank	162	3.30	114	5.1	17.1	16.4	Quicken	3,303	3.02	55	11.1	11.9	10.7
42	Chase	149	3.44	127	5.0	20.2	19.3	Freedom Mortgage	1,948	2.88	59	5.0	11.2	10.7	Click N Close.	15	3.08	81	10.6	11.1	10.0

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43	GLOBAL FEDERAL CREDIT UNION	16	2.93	73	4.9	12.5	12.0	Regions Bank	9	3.36	129	2.6	20.3	19.8	ATLANTIC BAY MORTGAGE GROUP LLC	11	3.12	54	9.1	10.6	9.7
44	Huntington National Bank	64	3.31	59	4.0	9.6	9.2	Wells Fargo	831	3.27	123	2.2	18.5	18.2	USAA	0	5.09	1	8.3	2.2	2.0
45	CMG Mortgage	49	2.93	57	3.6	10.7	10.4	Essex Mortgage	7	4.31	25	1.9	16.0	15.7	Freedom Mortgage	2,031	2.88	57	4.2	10.5	10.1
46	NBKC Bank	28	2.65	47	3.3	8.9	8.6	Cardinal Financial	77	2.76	38	0.8	8.1	8.1	COUNTRYPLACE MORTGAGE LTD.	1	3.93	114	3.7	11.1	10.7
47	Freedom Mortgage	1,911	2.87	60	3.3	10.9	10.5	Chase	159	3.45	127	-1.4	19.4	19.6	Village Capital	20	2.64	52	3.5	10.2	9.9
48	Wells Fargo	778	3.26	125	3.0	18.5	18.0	New American Funding	72	2.95	43	-1.5	9.4	9.5	SERVION INC.	7	2.92	37	3.4	10.3	10.0
49	Pentagon Federal Credit Union	104	2.62	34	1.8	7.9	7.7	HomeStreet Bank	15	2.64	50	-1.7	7.1	7.2	PHH Mortgage	99	3.47	88	3.3	15.6	15.1
50	U.S. Bank	154	3.30	115	0.4	15.9	15.8	Truist Bank	240	3.23	89	-3.0	13.2	13.5	United Shore (Sold)	158	2.88	38	2.9	8.3	8.1
51	Citizens Bank	120	3.02	61	0.1	10.3	10.3	Carrington	661	3.21	70	-3.0	11.4	11.8	Nationstar	1,987	3.35	59	2.3	10.7	10.4
52	Nationstar	1,839	3.34	62	-0.3	11.0	11.0	Mortgage Research Center	111	2.58	33	-3.1	9.1	9.4	Mortgage Research Center	114	2.57	30	1.5	9.0	8.9
53	BSI Financial	25	3.14	55	-0.5	10.5	10.6	PennyMac	859	3.02	68	-3.1	11.1	11.5	RELIANCE FIRST CAPITAL LLC	45	3.37	44	1.5	9.8	9.6
54	Amerisave Mortgage	83	3.38	29	-0.8	8.5	8.6	Pentagon Federal Credit Union	106	2.62	32	-3.3	7.7	8.0	Wells Fargo	944	3.29	120	1.4	17.0	16.7
55	New American Funding	70	2.95	45	-0.9	9.4	9.5	RELIANCE FIRST CAPITAL LLC	43	3.37	47	-3.5	10.9	11.2	U.S. Bank	178	3.30	112	0.8	15.3	15.2
56	PHH Mortgage	84	3.40	88	-1.2	15.3	15.4	Nationstar	1,888	3.34	61	-3.5	10.8	11.2	Regions Bank	10	3.37	126	0.8	18.0	17.9
57	Lakeview	1,330	3.25	76	-1.5	12.1	12.3	Lakeview	1,363	3.25	76	-4.0	12.0	12.5	The Money Source	70	3.27	71	0.2	10.8	10.8
58	Regions Bank	8	3.36	130	-1.7	20.0	20.3	CMG Mortgage	51	2.94	56	-4.9	10.2	10.7	MID-ISLAND MORTGAGE CORP.	1	3.42	119	-1.1	12.5	12.6
59	Carrington	648	3.20	70	-1.9	11.3	11.5	Citizens Bank	123	3.02	60	-5.2	10.1	10.6	GLOBAL FEDERAL CREDIT UNION	17	2.93	71	-1.5	10.8	11.0
60	SERVION INC.	7	2.91	41	-2.1	14.6	14.9	NewRez	751	2.98	56	-6.2	9.9	10.5	Amerisave Mortgage	76	3.14	30	-1.6	8.4	8.5
61	Planet Home Lending	128	2.90	66	-4.6	10.2	10.7	Navy Federal Credit Union	996	2.84	64	-6.5	10.3	11.0	CMG Mortgage	53	2.94	53	-1.7	9.5	9.6
62	Truist Bank	232	3.23	90	-7.5	12.6	13.6	Citi	20	3.57	118	-6.5	17.1	18.2	Planet Home Lending	140	2.92	64	-2.0	10.1	10.3
63	First National Bank Of Omaha	7	3.15	84	-8.2	14.7	15.9	ATLANTIC BAY MORTGAGE GROUP LLC	11	3.12	57	-8.3	9.6	10.4	Towne Mortgage	7	3.49	87	-2.7	11.9	12.2
64	Navy Federal Credit Union	969	2.84	65	-8.4	10.0	10.9	Amerisave Mortgage	78	3.26	30	-9.1	8.4	9.2	Truist Bank	258	3.24	87	-3.1	12.2	12.5
65	Flagstar	67	3.83	67	-10.1	9.5	10.5	MORTGAGE LENDERS INV. TRADING COR.	5	3.46	65	-9.1	7.7	8.4	PennyMac	909	3.03	67	-3.2	10.5	10.8
66	PennyMac	835	3.02	69	-10.7	9.9	11.0	GLOBAL FEDERAL CREDIT UNION	16	2.93	72	-9.5	10.6	11.7	Carrington	693	3.22	69	-3.8	10.7	11.1
67	United Shore (Retained)	4	4.96	3	-11.3	1.1	1.2	M&T Bank	92	3.42	96	-9.6	12.5	13.7	Lakeview	1,428	3.23	75	-5.0	11.2	11.8
68	Citi	19	3.56	118	-11.6	14.6	16.4	United Shore (Retained)	28	3.91	17	-11.5	6.6	7.4	Chase	180	3.47	125	-5.1	17.2	18.0
69	BOK Financial	21	3.39	101	-12.6	12.8	14.5	MidFirst Bank	5	3.46	89	-12.3	11.2	12.7	GMFS	13	3.33	97	-6.5	11.3	12.1
70	MidFirst Bank	5	3.46	90	-13.9	11.9	13.7	First Bank	18	2.97	56	-14.3	7.0	8.1	Citi	22	3.60	117	-7.7	16.4	17.6
71	ROYAL PACIFIC FUNDING CORPORATION	3	2.77	47	-14.5	2.4	2.9	MYCUMORTGAGE LLC	24	3.05	75	-14.7	10.3	12.0	Pentagon Federal Credit Union	110	2.63	29	-7.8	7.0	7.6
72	MID-ISLAND MORTGAGE CORP.	1	3.45	123	-14.7	8.5	9.9	Arvest Mortgage	36	2.91	59	-14.9	10.3	12.0	Smaller Servicers	13	3.26	71	-8.7	11.5	12.5
73	MYCUMORTGAGE LLC	24	3.04	76	-15.5	10.2	12.0	Huntington National Bank	66	3.32	58	-16.5	8.4	10.0	NORTH AMERICAN SAVINGS BANK F.S.B	16	3.01	89	-10.3	10.7	11.9
74	Fifth Third	82	3.25	93	-19.7	11.8	14.5	First National Bank Of Omaha	7	3.15	83	-17.0	13.3	15.9	NBKC Bank	30	2.67	43	-11.3	7.2	8.1
75	GITSIT Solutions	3	3.19	61	-21.0	9.1	11.4	Flagstar	68	3.83	65	-17.1	8.7	10.4	NewRez	784	2.98	53	-11.5	8.5	9.6
76	United Shore (Sold)	188	3.09	38	-21.7	6.9	8.7	The Money Source	66	3.27	73	-17.3	10.0	11.9	BSI Financial	26	3.15	51	-11.9	9.1	10.3
77	Arvest Mortgage	35	2.90	60	-22.1	10.0	12.7	Towne Mortgage	6	3.50	92	-17.9	11.9	14.3	Navy Federal Credit Union	1,046	2.84	62	-12.8	9.1	10.4
78	PNC Mortgage	132	3.23	89	-24.0	10.4	13.5	Weststar Mortgage	3	3.02	80	-18.0	9.1	11.0	First National Bank Of Omaha	7	3.15	80	-13.4	11.7	13.4
79	M&T Bank	89	3.43	97	-24.3	10.4	13.5	Fifth Third	85	3.25	92	-18.6	12.4	15.0	Arvest Mortgage	38	2.92	58	-15.2	9.5	11.1
80	TRUSTMARK NATIONAL BANK REAL ESTA	8	3.35	99	-26.5	10.1	13.5	PNC Mortgage	137	3.23	89	-18.6	11.4	13.9	Umpqua	14	2.65	50	-15.9	7.4	8.8
81	Sun West	21	2.96	65	-27.4	7.2	9.7	TruHome Solutions	12	3.13	59	-21.4	8.3	10.5	M&T Bank	98	3.41	95	-16.3	10.4	12.3
82	Wintrust Mortgage	101	2.78	43	-29.1	7.6	10.6	BOK Financial	22	3.39	100	-21.6	12.7	16.0	First United Bank	15	3.15	54	-16.4	9.0	10.7
83	First United Bank	14	3.16	57	-32.8	7.3	10.7	BSI Financial	25	3.15	54	-22.2	9.5	12.0	Citizens Bank	128	3.02	57	-16.4	8.3	9.9
84	Guild Mortgage	48	2.96	49	-34.0	6.0	9.0	MEMBER FIRST MORTGAGE LLC	2	3.12	65	-24.3	7.8	10.2	Guild Mortgage	51	2.96	45	-17.2	7.1	8.5

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 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
85	FHLB Chicago	42	2.89	73	-34.0	7.8	11.6	SERVION INC.	7	2.92	40	-24.8	8.9	11.6	Fifth Third	92	3.26	91	-17.6	12.0	14.4
86	Towne Mortgage	6	3.51	95	-34.2	10.0	14.9	Wintrust Mortgage	102	2.78	42	-25.6	7.6	10.1	BOK Financial	24	3.40	98	-17.7	12.0	14.4
87	The Money Source	64	3.26	74	-34.4	8.0	12.0	Guild Mortgage	49	2.96	48	-25.8	6.8	9.1	FIRST HOME MORTGAGE CORPORATION	4	2.54	30	-18.0	5.1	6.2
88	FirstBank of Puerto Rico	16	3.27	88	-34.8	7.2	10.9	RENASANT BANK	10	3.03	49	-27.2	7.6	10.3	First Federal Bank	23	2.91	46	-18.6	7.5	9.2
89	Fairway	9	2.59	50	-34.9	6.4	9.7	SUPREME LENDING	17	2.77	34	-27.7	6.0	8.2	PNC Mortgage	146	3.24	87	-18.8	10.7	13.0
90	SUPREME LENDING	17	2.77	36	-37.1	4.9	7.7	STANDARD MORTGAGE CORPORATION	3	3.34	85	-28.0	8.0	11.0	MidFirst Bank	5	3.46	86	-18.8	10.6	12.9
91	CALCON MUTUAL MORTGAGE LLC	0	2.95	30	-39.2	1.8	2.9	Sun West	22	2.96	63	-28.7	6.9	9.6	Flagstar	74	3.82	62	-19.2	8.5	10.4
92	Banco Popular	60	3.58	122	-42.9	9.2	15.5	TRUSTMARK NATIONAL BANK REAL ESTA	9	3.35	98	-28.9	10.2	14.1	Wintrust Mortgage	106	2.78	39	-19.6	7.7	9.4
93	FIRST HOME MORTGAGE CORPORATION	4	2.55	34	-47.1	3.5	6.5	Capital Mortgage Services Of Texa	4	3.46	100	-29.2	8.0	11.1	TRUSTMARK NATIONAL BANK REAL ESTA	9	3.35	96	-22.8	10.9	13.9
94	Nova Financial	0	2.18	44	-47.3	4.8	8.9	FHLB Chicago	43	2.89	72	-31.3	7.6	10.9	United Shore (Retained)	43	3.89	15	-23.0	6.4	8.3
95	Capital Mortgage Services Of Texa	4	3.46	101	-49.6	6.0	11.6	Nova Financial	0	2.18	42	-31.5	5.3	7.6	The Money House	1	3.25	56	-23.0	6.6	8.5
96	United Security	0	3.63	35	-50.4	0.5	1.0	Union Home Mortgage	0	3.56	104	-34.3	7.3	11.0	TruHome Solutions	12	3.14	57	-23.1	7.7	9.9
97	ASSURANCE FINANCIAL GROUP LLC	1	3.62	77	-54.4	4.4	9.5	Umpqua	14	2.65	53	-38.1	5.8	9.2	CHICKASAW COMMUNITY BANK	4	3.30	50	-23.7	7.7	10.0
98	Lake Michigan Credit Union	2	3.33	90	-54.8	3.4	7.3	First United Bank	15	3.16	56	-39.2	7.3	11.8	MYCUMORTGAGE LLC	26	3.05	73	-23.8	9.1	11.8
99	First Federal Bank	21	2.89	49	-55.1	4.9	10.5	CALCON MUTUAL MORTGAGE LLC	0	2.95	29	-40.2	1.9	3.1	Huntington National Bank	68	3.32	55	-23.9	6.9	9.0
100	First Bank	18	2.96	58	-56.2	3.8	8.4	Bank of America	2	3.77	28	-44.8	3.4	6.1	Sun West	23	2.97	60	-24.1	7.0	9.2
101	PRMG Mortgage	3	2.96	29	-56.9	1.8	4.2	GITSIT Solutions	3	3.19	60	-45.9	5.8	10.5	MORTGAGE LENDERS INV. TRADING COR	5	3.46	62	-24.7	5.9	7.8
102	SUNFLOWER BANK N.A.	3	2.97	80	-58.4	6.1	14.0	Banco Popular	63	3.59	122	-46.8	8.8	15.9	GITSIT Solutions	3	3.18	57	-26.3	7.6	10.2
103	Umpqua	13	2.65	54	-58.6	4.0	9.5	First Federal Bank	22	2.90	48	-46.8	5.5	10.1	BMO HARRIS BANK N.A.	3	3.54	93	-27.0	10.0	13.5
104	Prime Lending (Plains Capital)	5	3.73	60	-60.9	4.5	11.1	FirstBank of Puerto Rico	17	3.27	87	-47.1	6.1	11.2	Capital Mortgage Services Of Texa	4	3.47	98	-28.4	9.7	13.3
105	FLAT BRANCH MORTGAGE INC.	1	4.11	59	-61.8	2.7	6.9	MID-ISLAND MORTGAGE CORP.	1	3.45	121	-50.6	7.9	15.5	STOCKTON MORTGAGE CORPORATION	4	2.99	29	-28.9	5.9	8.2
106	COUNTRYPLACE MORTGAGE LTD.	1	3.92	119	-63.0	7.3	18.7	BETHPAGE FEDERAL CREDIT UNION	1	3.35	73	-53.7	2.2	4.7	FHLB Chicago	45	2.89	69	-29.2	7.4	10.3
107	WATERMARK CAPITAL INC.	3	2.16	36	-65.5	3.6	10.2	Fairway	9	2.59	49	-54.5	4.3	9.2	Sierra Pacific	2	3.09	47	-29.7	6.1	8.6
108	Gateway Mortgage	7	2.71	36	-65.6	3.8	10.7	ASSURANCE FINANCIAL GROUP LLC	1	3.62	76	-56.4	4.1	9.2	First Bank	19	2.98	54	-33.6	4.9	7.2
109	STANDARD MORTGAGE CORPORATION	3	3.34	86	-66.6	3.6	10.3	ORIENTAL BANK AND TRUST	28	3.20	94	-56.6	5.2	11.7	Nova Financial	0	2.18	39	-35.6	4.2	6.5
110	EMI EQUITY MORTGAGE INC.	2	3.76	68	-69.4	1.2	3.7	BMO HARRIS BANK N.A.	1	3.53	94	-57.6	7.6	17.1	Gateway Mortgage	7	2.72	32	-36.4	6.3	9.7
111	MEMBER FIRST MORTGAGE LLC	2	3.11	66	-69.9	3.2	10.3	Lake Michigan Credit Union	2	3.33	89	-57.8	3.5	8.1	RENASANT BANK	11	3.04	46	-36.4	6.7	10.3
112	ORIENTAL BANK AND TRUST	27	3.19	96	-72.5	3.1	10.9	FLAT BRANCH MORTGAGE INC.	1	4.11	58	-60.5	2.5	6.2	Fairway	10	2.61	46	-37.0	5.5	8.6
113	BETHPAGE FEDERAL CREDIT UNION	1	3.35	74	-72.6	0.8	2.8	Prime Lending (Plains Capital)	5	3.62	61	-62.8	4.0	10.3	Platinum Home Mortgage	0	3.11	39	-37.1	3.5	5.6
114	Bank of America	2	3.77	29	-76.3	1.5	6.3	Specialized Loan Servicing	1	3.27	68	-67.2	2.2	6.6	Highlands Residential	0	3.00	26	-39.5	1.4	2.3
115	V.I.P. MORTGAGE INC.	1	2.45	38	-76.7	2.0	8.4	WATERMARK CAPITAL INC.	3	2.16	34	-68.2	2.6	7.8	STANDARD MORTGAGE CORPORATION	3	3.34	83	-40.3	6.3	10.4
116	Union Home Mortgage	0	3.56	106	-78.1	2.2	9.6	ROYAL PACIFIC FUNDING CORPORATION	3	2.77	45	-69.1	2.0	6.4	Banco Popular	68	3.62	120	-43.8	9.0	15.5
117	SERVICE FIRST MORTGAGE COMPANY	0	3.74	101	-78.9	2.0	9.2	Gateway Mortgage	7	2.71	35	-70.6	3.6	11.7	CALCON MUTUAL MORTGAGE LLC	0	2.95	25	-44.4	3.7	6.5
118	Land Home Financial	6	2.90	59	-79.1	2.0	9.2	EMI EQUITY MORTGAGE INC.	2	3.76	67	-71.3	1.6	5.3	Bank of America	2	3.72	25	-47.3	3.4	6.4
119	MEGASTAR FINANCIAL CORPORATION	0	2.83	47	-79.4	3.1	14.2	MEGASTAR FINANCIAL CORPORATION	0	2.83	45	-73.1	3.3	11.8	MEMBER FIRST MORTGAGE LLC	3	3.12	62	-48.1	4.9	9.3
120	Ameris Bank	1	4.13	62	-79.7	4.4	20.1	SUNFLOWER BANK N.A.	3	2.97	79	-73.3	6.1	21.0	SUPREME LENDING	17	2.77	31	-48.6	4.1	7.8
121	AssociatedBank	1	2.79	31	-82.6	2.1	11.4	Ameris Bank	1	4.13	61	-73.7	4.2	15.1	ASSURANCE FINANCIAL GROUP LLC	1	3.62	73	-53.5	3.9	8.1
122	STOCK YARDS BANK AND TRUST COMPAN	2	2.73	38	-82.6	1.4	7.8	PRMG Mortgage	3	2.96	27	-74.9	1.6	6.1	ORIENTAL BANK AND TRUST	29	3.21	92	-54.3	5.3	11.3
123	RANLife	1	3.73	49	-82.9	2.4	13.4	Amcap Mortgage	0	3.25	31	-75.7	1.2	4.9	FirstBank of Puerto Rico	18	3.28	85	-54.7	5.4	11.5
124	University Bank	1	3.52	51	-83.0	3.5	18.8	Land Home Financial	6	2.90	57	-76.4	2.1	8.7	Land Home Financial	6	2.91	55	-57.1	3.6	8.2
125	Mutual Of Omaha	2	3.08	28	-83.9	1.5	8.9	HARBORONE MORTGAGE LLC	0	3.14	99	-79.0	1.5	7.1	BETHPAGE FEDERAL CREDIT UNION	1	3.35	70	-58.2	2.3	5.4
126	AMERICAN FINANCIAL NETWORK INC.	2	3.18	42	-84.8	4.2	24.8	United Security	0	3.63	33	-81.1	0.4	2.0	Prime Lending (Plains Capital)	5	3.57	60	-58.4	4.0	9.4

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
127	EQUITY RESOURCES INC.	3	2.56	40	-85.9	1.3	9.0	V.I.P. MORTGAGE INC.	1	2.45	37	-82.1	1.6	8.8	PRMG Mortgage	4	2.96	24	-59.3	2.4	5.7
128	Bay Equity	0	2.55	32	-85.9	1.6	10.6	EQUITY RESOURCES INC.	3	2.56	38	-83.5	1.5	9.0	MEGASTAR FINANCIAL CORPORATION	0	2.83	42	-60.4	3.2	7.9
129	CITY BANK MORTGAGE	1	3.06	42	-86.2	0.9	6.6	University Bank	1	3.52	50	-83.9	2.9	16.6	ROYAL PACIFIC FUNDING CORPORATION	3	2.78	42	-63.5	1.8	4.9
130	The Money House	1	3.20	60	-86.8	1.4	10.2	MORIA DEVELOPMENT INC. DBA PEOPLE	0	3.22	28	-83.9	0.6	3.8	Specialized Loan Servicing	2	3.27	65	-64.3	2.6	7.2
131	Michigan Mutual	1	2.99	35	-86.9	0.5	3.9	AssociatedBank	1	2.79	29	-84.1	2.1	12.2	HARBORONE MORTGAGE LLC	0	3.14	96	-67.3	2.2	6.5
132	STOCKTON MORTGAGE CORPORATION	4	2.99	33	-87.0	0.7	5.5	SERVICE FIRST MORTGAGE COMPANY	0	3.73	100	-85.5	2.6	16.7	EMI EQUITY MORTGAGE INC.	2	3.77	64	-68.1	1.4	4.3
133	HARBORONE MORTGAGE LLC	0	3.14	100	-90.7	0.8	8.3	Bay Equity	0	2.55	30	-85.7	1.3	8.9	Amcap Mortgage	0	3.25	28	-71.4	1.2	4.2
134	FAY SERVICING LLC	5	3.45	60	-91.6	1.2	13.5	AMERICAN FINANCIAL NETWORK INC.	2	3.18	41	-86.2	3.5	22.9	WATERMARK CAPITAL INC.	3	2.16	31	-71.7	1.9	6.6
135	Annie Mac	1	3.39	60	-91.6	1.0	11.9	STOCK YARDS BANK AND TRUST COMPAN	2	2.73	37	-86.4	1.5	10.7	Annie Mac	2	3.38	55	-77.6	4.0	16.7
136	MISSION SERVICING RESIDENTIAL INC	1	2.75	34	-94.0	0.1	2.2	FAY SERVICING LLC	5	3.43	57	-86.6	1.5	10.6	University Bank	1	3.51	47	-78.2	2.7	12.0
137	Arc Home	0	3.78	54	-96.1	0.8	18.8	RANLife	1	3.69	40	-89.7	1.6	14.9	EQUITY RESOURCES INC.	3	2.56	35	-80.2	1.6	8.0
138	MEMBERS 1ST FEDERAL CREDIT UNION	1	2.75	44	-97.4	0.3	11.6	CITY BANK MORTGAGE	1	3.06	40	-90.2	0.8	8.0	FAY SERVICING LLC	4	3.42	53	-80.5	1.7	8.5
139	Amcap Mortgage	0	3.25	32	-98.4	0.1	5.1	Mutual Of Omaha	2	3.08	27	-90.3	1.2	11.6	AssociatedBank	1	2.79	26	-80.7	1.9	9.7
140	Nations Lending Corporation	2	3.41	25	-98.7	0.2	14.9	Arc Home	0	3.78	52	-91.2	1.5	15.9	Northpointe Bank	0	4.75	17	-82.3	0.5	3.0
141	MORIA DEVELOPMENT INC. DBA PEOPLE	0	3.22	29	-98.8	0.0	1.9	STOCKTON MORTGAGE CORPORATION	4	2.99	32	-92.3	0.6	7.7	SERVICE FIRST MORTGAGE COMPANY	0	3.73	97	-83.9	2.3	13.3
142	Guaranteed Rate	0	2.33	33	-100.0	0.0	9.9	Annie Mac	1	3.39	58	-93.4	0.9	13.5	AMERICAN FINANCIAL NETWORK INC.	2	3.18	38	-87.6	2.5	18.6
143	ARK-LA-TEX FINANCIAL SERVICES LLC	0	3.12	26	-100.0	0.0	0.0	MEMBERS 1ST FEDERAL CREDIT UNION	1	2.75	43	-93.6	0.7	10.6	Bay Equity	0	2.55	27	-87.9	1.2	9.2
144	AXIA FINANCIAL LLC	0	3.25	30	-100.0	0.0	13.3	MISSION SERVICING RESIDENTIAL INC	1	2.75	32	-95.3	0.1	2.7	MORIA DEVELOPMENT INC. DBA PEOPLE	0	3.22	25	-88.3	1.2	9.8
145	Cornerstone Capital Bank	1	4.24	19	-100.0	0.0	2.5	Nations Lending Corporation	2	3.36	24	-97.5	0.4	15.2	Mutual Of Omaha	2	3.08	24	-88.8	1.3	11.0
146	MOUNTAIN WEST FINANCIAL INC.	0	4.62	68	-100.0	0.0	15.8	Guaranteed Rate	0	2.33	31	-100.0	0.0	8.9	RANLife	1	3.66	30	-90.4	1.0	9.7
147	RESIDENTIAL WHOLESALE MORTGAGE IN	0	2.38	39	-100.0	0.0	1.6	ARK-LA-TEX FINANCIAL SERVICES LLC	0	3.12	24	-100.0	0.0	0.0	CITY BANK MORTGAGE	1	3.06	37	-91.6	0.6	7.3
148								AXIA FINANCIAL LLC	0	3.25	28	-100.0	0.0	17.8	Arc Home	0	3.78	49	-92.4	1.3	15.9
149								Highlands Residential	0	3.00	29	-100.0	0.0	0.0	MEMBERS 1ST FEDERAL CREDIT UNION	1	2.75	40	-95.2	0.5	9.9
150								MOUNTAIN WEST FINANCIAL INC.	0	4.62	67	-100.0	0.0	7.2	MISSION SERVICING RESIDENTIAL INC	1	2.75	29	-95.5	0.1	2.7
151								RESIDENTIAL WHOLESALE MORTGAGE IN	0	2.38	37	-100.0	0.0	1.4	United Security	0	3.63	30	-95.8	0.8	16.6
152														AMERICAN PACIFIC MORTGAGE CORPORA	0	5.75	1	-96.8	0.0	1.1	
153														Nations Lending Corporation	2	3.32	22	-97.2	0.4	12.5	
154														American Financial Resources	0	3.18	20	-97.3	0.2	5.7	
155														Guaranteed Rate	0	2.60	26	-100.0	0.0	16.7	
156														ARK-LA-TEX FINANCIAL SERVICES LLC	0	3.13	21	-100.0	0.0	0.0	
157														MOUNTAIN WEST FINANCIAL INC.	0	4.63	64	-100.0	0.0	8.3	
158														RESIDENTIAL WHOLESALE MORTGAGE IN	0	2.37	34	-100.0	0.0	12.2	

Highlighted row is the servicer closest to their comparison speed  
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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	FIRST CONTINENTAL MORTGAGE LTD.	2	5.76	11	840.3	49.9	6.9	First Federal Bank	2	6.18	20	212.0	66.1	28.6	Highlands Residential	1	6.76	5	210.8	52.5	20.9
2	First Federal Bank	2	6.10	22	155.8	53.6	25.5	Highlands Residential	1	6.88	4	206.8	63.9	27.6	United Shore (Sold)	2	3.44	20	177.6	15.6	5.9
3	Mortgage Research Center	17	5.60	11	142.5	8.7	3.7	United Shore (Sold)	2	3.77	22	180.3	27.7	10.8	HARBORONE MORTGAGE LLC	0	4.55	21	146.9	15.5	6.6
4	FirstBank of Puerto Rico	1	5.09	45	132.7	23.9	11.0	FIRST CONTINENTAL MORTGAGE LTD.	1	5.51	12	106.0	32.7	17.3	RANLife	3	6.39	11	122.2	64.9	36.9
5	Village Capital	13	7.29	7	119.7	59.4	33.1	Village Capital	12	7.33	7	87.4	59.7	37.9	Village Capital	12	7.26	6	119.3	56.9	31.4
6	MORIA DEVELOPMENT INC. DBA PEOPLE	1	6.46	9	86.7	69.2	46.0	Mortgage Research Center	13	5.28	12	84.4	7.9	4.4	MYCUMORTGAGE LLC	1	3.79	10	105.8	10.9	5.5
7	CHANGE LENDING LLC	1	7.22	4	82.3	58.8	38.0	MOUNTAIN WEST FINANCIAL INC.	0	5.61	19	81.3	89.5	69.7	CHANGE LENDING LLC	1	6.99	8	69.9	51.3	34.2
8	RANLife	4	6.43	13	68.4	59.1	40.7	CHANGE LENDING LLC	1	7.10	7	79.9	73.0	50.9	First Federal Bank	2	6.22	16	67.1	43.4	28.6
9	Nationstar	993	6.90	8	60.8	55.9	39.5	NewRez	437	7.03	9	66.4	50.3	34.0	Ruoff	1	5.88	5	57.5	24.1	16.0
10	NewRez	471	7.06	9	60.7	49.4	34.3	MORIA DEVELOPMENT INC. DBA PEOPLE	1	6.29	9	63.6	49.6	33.9	MidFirst Bank	132	6.61	13	57.4	57.0	41.1
11	Union Home Mortgage	9	4.68	14	47.2	21.3	14.9	MYCUMORTGAGE LLC	1	3.77	13	62.9	11.6	7.3	NewRez	376	6.90	8	56.2	44.7	31.4
12	PRMG Mortgage	21	6.50	9	39.0	44.0	34.0	RANLife	3	6.43	12	46.7	44.2	32.6	MORIA DEVELOPMENT INC. DBA PEOPLE	1	6.01	9	46.1	35.7	26.0
13	PNC Mortgage	18	7.00	12	25.2	40.2	33.6	Nationstar	920	6.89	8	44.2	46.1	34.6	Nationstar	759	6.84	7	39.9	38.3	29.0
14	Evergreen Home Loans	4	5.66	11	24.7	33.9	28.2	MID-ISLAND MORTGAGE CORP.	1	6.98	7	39.3	38.3	29.1	PNC Mortgage	12	6.67	13	26.7	35.9	29.5
15	New Hampshire HFA	4	6.74	14	19.2	45.2	39.4	Guild Mortgage	48	7.18	8	37.5	41.5	32.1	Towne Mortgage	3	5.28	10	25.7	14.2	11.5
16	RELIANCE FIRST CAPITAL LLC	8	7.16	7	17.2	39.9	35.1	Union Home Mortgage	9	4.66	13	28.0	12.9	10.2	TruHome Solutions	0	6.30	12	25.5	65.3	56.7
17	MidFirst Bank	100	6.57	19	15.9	41.1	36.6	Evergreen Home Loans	3	5.10	14	22.3	24.6	20.5	Mortgage Research Center	11	4.88	12	20.5	6.5	5.4
18	PennyMac	1,730	6.74	9	15.6	34.3	30.4	PRMG Mortgage	18	6.42	9	20.7	33.7	28.7	Guild Mortgage	41	7.09	8	14.9	36.2	32.3
19	Guild Mortgage	52	7.23	8	14.7	36.3	32.4	Nations Lending Corporation	32	7.03	10	19.0	38.0	33.0	Evergreen Home Loans	3	4.65	15	13.6	16.2	14.4
20	Highlands Residential	1	6.90	4	12.5	30.8	27.9	loanDepot.com	82	6.36	7	15.7	25.9	22.8	PennyMac	1,346	6.63	8	11.3	30.1	27.5
21	GMFS	5	6.54	14	9.0	25.5	23.6	PennyMac	1,617	6.72	8	11.0	33.9	31.1	MOUNTAIN WEST FINANCIAL INC.	0	5.92	15	10.4	50.4	46.9
22	Freedom Mortgage	1,279	7.14	9	8.1	38.7	36.4	MidFirst Bank	106	6.58	17	8.6	37.8	35.4	Nations Lending Corporation	27	6.91	9	8.1	31.4	29.4
23	New American Funding	58	6.93	8	7.7	33.6	31.6	CrossCountry Mortgage	79	7.12	7	8.4	39.4	36.9	Union Home Mortgage	9	4.62	11	5.3	9.2	8.8
24	CrossCountry Mortgage	108	7.13	6	5.8	40.4	38.7	FirstBank of Puerto Rico	1	5.10	43	8.2	12.8	11.8	PRMG Mortgage	14	6.28	8	5.0	23.8	22.7
25	United Shore (Retained)	270	7.10	6	5.7	34.9	33.4	Arvest Mortgage	3	7.16	7	7.7	32.8	30.8	Weststar Mortgage	3	4.42	15	4.4	27.2	26.2
26	Bank of America	1	4.47	86	-0.0	0.6	0.6	PNC Mortgage	16	6.91	12	7.0	36.2	34.2	loanDepot.com	59	6.15	7	3.5	19.7	19.1
27	MEMBER FIRST MORTGAGE LLC	1	4.15	11	-0.0	0.2	0.2	Weststar Mortgage	3	4.84	15	6.9	32.4	30.7	FIRST CONTINENTAL MORTGAGE LTD.	1	5.31	11	3.4	20.5	19.9
28	MOUNTAIN WEST FINANCIAL INC.	0	5.38	21	-0.0	0.0	0.0	Embrace Home Loans	10	6.98	12	6.2	44.4	42.4	Freedom Mortgage	1,067	7.04	8	2.3	34.6	33.9
29	loanDepot.com	92	6.42	7	-5.0	27.8	29.0	Freedom Mortgage	1,227	7.13	9	4.0	37.2	36.0	United Shore (Retained)	160	7.04	6	1.8	29.0	28.6
30	Nations Lending Corporation	36	7.08	9	-7.1	33.5	35.6	United Shore (Retained)	236	7.09	6	1.1	31.4	31.2	Bank of America	1	4.46	76	-0.0	39.8	39.8
31	The Money Source	244	6.26	14	-8.7	29.7	32.1	Bank of America	1	4.47	84	-0.0	0.8	0.8	MEMBER FIRST MORTGAGE LLC	1	3.98	10	-0.0	0.1	0.1
32	AMERICAN FINANCIAL NETWORK INC.	18	6.38	11	-9.3	33.6	36.3	MEMBER FIRST MORTGAGE LLC	1	4.07	10	-0.0	0.2	0.2	Essex Mortgage	19	6.70	10	-2.4	32.3	33.0
33	FBC Mortgage	12	6.55	7	-10.8	28.3	31.2	GMFS	5	6.48	13	-1.0	25.9	26.1	CrossCountry Mortgage	55	7.06	7	-5.0	33.4	34.9
34	Embrace Home Loans	10	7.00	13	-14.1	39.9	44.8	New Hampshire HFA	4	6.72	14	-1.3	39.7	40.2	Quicken	88	6.79	6	-7.5	27.5	29.4
35	EQUITY PRIME MORTGAGE LLC	14	7.32	6	-19.1	26.2	31.4	New American Funding	51	6.87	8	-8.0	28.5	30.6	New American Funding	37	6.64	9	-11.6	23.2	25.8
36	Arvest Mortgage	4	7.17	7	-19.8	26.3	31.7	ROYAL PACIFIC FUNDING CORPORATION	6	7.35	6	-8.6	31.4	33.8	Lakeview	2,657	6.31	10	-13.6	21.8	24.8
37	Quicken	127	6.94	7	-20.6	34.9	41.9	The Money Source	232	6.19	13	-11.7	27.0	30.1	Arvest Mortgage	3	7.13	6	-14.3	22.5	25.7
38	AmeriHome Mortgage	273	7.01	8	-22.2	25.0	31.0	Lakeview	3,112	6.44	10	-11.8	26.9	30.0	AmeriHome Mortgage	191	6.84	7	-15.6	21.5	25.0
39	FLAT BRANCH MORTGAGE INC.	0	3.04	30	-22.4	0.7	0.8	FBC Mortgage	11	6.51	7	-13.6	22.0	25.1	The Money Source	200	6.00	13	-16.7	20.6	24.3
40	Lakeview	3,405	6.52	10	-22.5	22.5	28.1	Quicken	114	6.88	6	-14.8	30.8	35.1	FIRST HOME MORTGAGE CORPORATION	7	7.06	7	-18.3	22.9	27.3
41	Annie Mac	2	7.37	7	-27.2	24.6	32.3	AmeriHome Mortgage	245	6.97	8	-18.5	25.1	29.9	FBC Mortgage	8	6.31	7	-19.9	17.7	21.6
42	Sun West	17	7.08	10	-28.4	18.0	24.2	Sierra Pacific	14	6.77	11	-19.9	26.5	32.0	New Hampshire HFA	4	6.65	12	-21.7	29.5	36.2

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Source: Ginnie Mae, Santander US Capital Markets

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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
43	CMG Mortgage	164	6.47	9	-28.9	20.7	28.0	ATLANTIC BAY MORTGAGE GROUP LLC	17	6.64	12	-24.2	20.4	26.0	MID-ISLAND MORTGAGE CORP.	1	6.87	6	-22.4	23.1	28.8
44	Primary Residential	6	6.40	13	-29.1	26.0	34.8	CMG Mortgage	147	6.40	8	-26.6	21.3	27.9	CMG Mortgage	112	6.17	8	-25.5	18.3	23.8
45	Movement Mortgage	27	7.29	5	-29.7	17.8	24.4	RELIANCE FIRST CAPITAL LLC	7	7.15	7	-27.9	25.0	33.0	ATLANTIC BAY MORTGAGE GROUP LLC	14	6.46	11	-27.9	15.7	21.1
46	Sierra Pacific	15	6.81	12	-30.1	25.1	34.0	Idaho HFA	47	6.45	13	-29.2	25.1	33.7	GMFS	4	6.27	13	-28.6	22.4	30.0
47	STANDARD MORTGAGE CORPORATION	2	7.29	8	-30.6	28.9	39.0	Carrington	904	6.55	13	-30.6	18.2	25.3	Carrington	738	6.39	13	-29.6	15.9	21.9
48	Carrington	983	6.61	13	-32.5	19.6	27.7	Cardinal Financial	35	7.20	8	-30.6	23.3	31.8	Gateway Mortgage	32	6.98	9	-30.0	21.6	29.4
49	Idaho HFA	51	6.56	13	-34.0	23.5	33.5	Amerisave Mortgage	16	7.29	7	-33.3	26.2	36.7	ROYAL PACIFIC FUNDING CORPORATION	5	7.34	5	-31.4	22.7	31.4
50	FAY SERVICING LLC	39	6.90	14	-37.2	22.8	33.9	AMERICAN FINANCIAL NETWORK INC.	17	6.35	10	-35.2	20.7	30.3	AMERICAN FINANCIAL NETWORK INC.	14	6.17	9	-31.6	16.9	23.8
51	ATLANTIC BAY MORTGAGE GROUP LLC	19	6.76	11	-37.3	16.8	25.5	Gateway Mortgage	41	7.09	10	-36.1	24.3	35.4	Wells Fargo	236	6.22	9	-32.2	10.3	14.8
52	Cardinal Financial	38	7.25	8	-39.3	19.9	30.8	Smaller Servicers	10	6.58	10	-37.1	17.2	26.1	FirstBank of Puerto Rico	1	5.08	40	-32.5	6.7	9.8
53	Amerisave Mortgage	19	7.29	7	-40.2	23.6	36.5	EQUITY PRIME MORTGAGE LLC	12	7.29	5	-39.5	22.0	34.0	First Bank	4	6.70	9	-32.8	13.4	19.3
54	FIRST HOME MORTGAGE CORPORATION	9	7.23	8	-40.9	23.7	37.0	Wells Fargo	311	6.37	10	-41.5	7.5	12.5	Embrace Home Loans	10	6.94	10	-36.4	27.4	39.8
55	Wells Fargo	334	6.43	11	-42.5	8.1	13.8	Movement Mortgage	21	7.27	5	-45.7	14.3	24.8	Sierra Pacific	12	6.61	11	-36.5	19.1	28.5
56	Essex Mortgage	20	6.82	13	-43.3	25.1	40.2	SWBC Mortgage	33	6.07	10	-48.6	13.2	24.2	Idaho HFA	41	6.27	13	-36.7	21.5	31.9
57	ROYAL PACIFIC FUNDING CORPORATION	7	7.35	6	-44.6	19.3	32.2	FIRST HOME MORTGAGE CORPORATION	8	7.19	7	-48.9	18.5	33.2	STOCKTON MORTGAGE CORPORATION	2	7.12	6	-39.3	19.4	30.1
58	Arc Home	6	6.51	8	-46.7	6.5	11.9	Sun West	16	7.05	10	-49.2	13.1	24.2	RENASANT BANK	9	5.41	13	-40.0	11.3	18.2
59	Planet Home Lending	95	7.02	10	-48.3	21.4	37.5	STOCKTON MORTGAGE CORPORATION	3	7.30	5	-49.6	12.5	23.4	EQUITY PRIME MORTGAGE LLC	9	7.20	5	-40.6	19.7	31.1
60	Flagstar	108	6.69	10	-50.2	12.0	22.7	FAY SERVICING LLC	35	6.85	13	-52.2	17.1	32.6	Cardinal Financial	27	7.10	7	-40.7	17.3	27.6
61	KENTUCKY HOUSING CORP.	10	4.82	19	-50.6	7.6	14.8	Primary Residential	6	6.30	12	-52.4	16.9	32.4	Amerisave Mortgage	11	7.26	6	-42.7	20.5	33.2
62	Smaller Servicers	11	6.63	10	-51.3	14.7	28.0	Huntington National Bank	3	6.72	7	-53.5	10.3	20.9	SWBC Mortgage	27	5.87	9	-44.2	11.2	19.3
63	SWBC Mortgage	35	6.15	11	-55.2	13.4	27.7	Flagstar	88	6.57	11	-54.3	10.3	21.3	RELIANCE FIRST CAPITAL LLC	5	7.08	6	-44.4	17.7	29.8
64	ARK-LA-TEX FINANCIAL SERVICES LLC	11	6.07	11	-57.1	15.9	33.6	ARK-LA-TEX FINANCIAL SERVICES LLC	9	5.84	11	-54.9	15.2	30.7	Primary Residential	6	6.09	11	-45.7	14.1	24.5
65	Alabama HFA	6	7.28	10	-65.6	16.3	40.7	RENASANT BANK	11	5.67	14	-54.9	11.1	23.1	Sun West	13	6.99	9	-47.7	11.1	20.2
66	Click N Close.	8	7.31	8	-66.1	12.4	32.5	Annie Mac	1	7.33	7	-55.2	17.2	34.6	ARK-LA-TEX FINANCIAL SERVICES LLC	7	5.49	11	-47.8	14.3	25.7
67	Huntington National Bank	4	6.71	7	-70.9	7.6	24.0	KENTUCKY HOUSING CORP.	8	4.82	18	-55.4	6.3	13.6	Movement Mortgage	12	7.21	5	-51.3	12.6	24.4
68	Gateway Mortgage	44	7.11	10	-71.0	12.1	36.4	STANDARD MORTGAGE CORPORATION	2	7.29	7	-57.9	17.2	36.4	Smaller Servicers	9	6.46	9	-53.6	12.2	24.6
69	RENASANT BANK	12	5.83	14	-73.6	7.6	26.0	Arc Home	4	6.27	9	-58.0	4.3	10.0	Flagstar	67	6.28	12	-58.5	8.5	19.4
70	Land Home Financial	4	7.40	5	-73.9	10.1	33.9	Prime Lending (Plains Capital)	31	6.05	10	-58.3	7.8	17.7	Huntington National Bank	2	6.72	7	-59.2	9.3	21.3
71	Capital Mortgage Services Of Texa	0	7.20	1	-74.8	0.3	1.3	Planet Home Lending	88	6.98	9	-61.3	14.4	33.3	Planet Home Lending	66	6.86	9	-59.8	12.4	28.3
72	BSI Financial	10	6.91	17	-77.4	10.7	39.7	Essex Mortgage	19	6.76	12	-63.9	16.5	39.7	Annie Mac	1	7.29	7	-61.5	14.5	33.8
73	Prime Lending (Plains Capital)	35	6.18	11	-77.4	5.0	20.3	PHH Mortgage	39	7.00	9	-65.5	9.5	25.3	KENTUCKY HOUSING CORP.	7	4.78	17	-61.9	3.8	9.7
74	PHH Mortgage	40	7.12	7	-81.3	4.8	23.4	Click N Close.	7	7.30	7	-68.5	10.6	30.3	FAY SERVICING LLC	27	6.78	12	-64.7	13.1	33.2
75	M&T Bank	1	3.53	25	-84.6	0.3	1.9	SERVICE FIRST MORTGAGE COMPANY	2	7.31	7	-71.9	8.9	28.4	STANDARD MORTGAGE CORPORATION	1	7.25	6	-65.4	11.3	29.5
76	Selene Finance	19	7.41	7	-84.8	6.7	37.1	FLAT BRANCH MORTGAGE INC.	0	3.04	29	-73.3	0.9	3.4	Prime Lending (Plains Capital)	24	5.79	10	-66.3	5.4	15.3
77	NORCOM MORTGAGE	1	6.77	13	-93.2	1.8	23.4	Alabama HFA	6	7.26	9	-73.4	11.9	38.3	RUOFF MORTGAGE COMPANY INC.	2	6.29	9	-73.3	6.2	21.6
78	The Money House	1	5.14	24	-96.0	0.2	4.2	Capital Mortgage Services Of Texa	0	7.20	1	-74.8	0.3	1.3	Pennsylvania HFA	1	6.80	10	-73.9	9.5	32.2
79	MYCUMORTGAGE LLC	1	3.85	13	-96.4	0.2	5.1	BSI Financial	10	6.90	16	-76.8	8.7	32.8	Alabama HFA	5	7.20	7	-73.9	8.7	29.8
80	Cornerstone Capital Bank	0	3.58	24	-96.9	0.2	4.8	Wintrust Mortgage	4	6.99	10	-81.4	9.2	41.1	MORTGAGE LENDERS INV. TRADING COR	1	7.17	8	-74.3	10.7	35.9
81	PLAINS COMMERCE BANK	1	7.41	4	-97.6	0.1	2.1	Land Home Financial	3	7.42	5	-81.5	6.6	31.0	Capital Mortgage Services Of Texa	0	7.20	1	-74.8	0.3	1.3
82	United Shore (Sold)	2	4.07	23	-97.6	0.2	8.4	Selene Finance	16	7.51	6	-81.9	7.3	34.6	Arc Home	3	5.85	10	-74.9	3.2	12.1
83	SUPREME LENDING	2	4.81	14	-97.8	0.4	15.8	TRUSTMARK NATIONAL BANK REAL ESTA	1	6.94	7	-82.5	6.5	32.1	PHH Mortgage	33	6.88	9	-75.2	7.4	27.0
84	Towne Mortgage	4	5.46	10	-97.9	0.1	5.8	M&T Bank	1	3.53	24	-86.4	0.2	1.3	American Financial Resources	5	7.07	6	-76.2	5.1	19.7

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 40yr

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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	Pennsylvania HFA	2	6.96	11	-97.9	0.7	29.8	First Bank	4	6.71	11	-90.5	2.5	23.6	SERVICE FIRST MORTGAGE COMPANY	2	7.23	6	-76.6	6.4	24.7
86	HARBORONE MORTGAGE LLC	0	4.54	26	-98.1	0.1	6.1	The Money House	1	5.14	22	-95.7	0.5	11.8	Fairway	1	7.11	7	-76.7	9.4	35.0
87	AMERICAN FINANCIAL RESOURCES LLC	0	7.32	2	-98.8	0.1	4.2	Towne Mortgage	4	5.35	10	-96.3	0.1	3.6	Click N Close.	5	7.25	7	-77.0	7.4	28.7
88	First Bank	4	6.71	12	-98.9	0.3	26.9	NORCOM MORTGAGE	1	6.77	13	-97.3	1.0	30.5	M&T Bank	1	3.53	21	-77.5	0.2	0.9
89	Weststar Mortgage	3	5.08	15	-99.1	0.2	22.0	PLAINS COMMERCE BANK	0	7.41	4	-97.6	0.1	2.1	Land Home Financial	2	7.44	4	-81.9	5.4	26.8
90	CENTRAL NATIONAL BANK	0	7.38	10	-99.1	0.7	54.7	HARBORONE MORTGAGE LLC	0	4.54	24	-97.8	0.3	11.5	FLAT BRANCH MORTGAGE INC.	0	3.04	26	-82.8	0.9	5.3
91	Fairway	1	7.14	9	-99.6	0.4	61.7	AMERICAN FINANCIAL RESOURCES LLC	0	7.32	2	-98.8	0.1	4.2	Selene Finance	10	7.55	6	-82.9	6.0	30.6
92	RUOFF MORTGAGE COMPANY INC.	3	6.31	10	-99.6	0.1	23.0	SUPREME LENDING	2	4.81	13	-98.9	0.2	19.1	Wintrust Mortgage	2	6.94	10	-83.4	7.7	38.7
93	Nova Financial	0	7.13	11	-99.6	0.2	35.4	Pennsylvania HFA	2	6.88	11	-99.0	0.4	35.1	TRUSTMARK NATIONAL BANK REAL ESTA	1	6.81	6	-84.0	4.4	24.7
94	United Security	0	7.25	12	-99.7	0.2	36.5	RUOFF MORTGAGE COMPANY INC.	3	6.29	9	-99.3	0.2	20.2	BSI Financial	9	6.86	13	-85.0	4.7	27.6
95	SOUTHWEST STAGE FUNDING LLC	2	7.12	12	-99.7	0.1	31.9	Cornerstone Capital Bank	0	3.53	22	-99.4	0.2	24.6	Mortgage Solutions of Colorado	5	6.24	11	-90.1	2.4	21.6
96	Mortgage Solutions of Colorado	7	6.53	12	-99.8	0.1	25.3	CENTRAL NATIONAL BANK	0	7.38	8	-99.5	0.4	53.9	Platinum Home Mortgage	0	6.24	11	-93.0	2.0	25.0
97	NBKC Bank	1	7.41	9	-99.8	0.1	32.1	Mortgage Solutions of Colorado	7	6.49	11	-99.5	0.1	24.0	The Money House	1	4.93	21	-95.8	0.3	7.5
98	SERVICE FIRST MORTGAGE COMPANY	3	7.31	7	-99.8	0.1	25.4	Fairway	1	7.13	9	-99.6	0.2	43.4	NORCOM MORTGAGE	1	6.65	12	-97.3	0.6	19.8
99	MID-ISLAND MORTGAGE CORP.	1	7.07	8	-99.9	0.0	26.3	Nova Financial	0	7.12	9	-99.6	0.2	36.2	PLAINS COMMERCE BANK	0	7.41	4	-97.6	0.1	2.1
100	TRUSTMARK NATIONAL BANK REAL ESTA	1	6.92	8	-99.9	0.1	37.3	Specialized Loan Servicing	1	6.62	11	-99.7	0.1	19.4	AMERICAN FINANCIAL RESOURCES LLC	0	7.32	2	-98.8	0.1	4.2
101	Guaranteed Rate	3	7.35	7	-99.9	0.0	33.2	United Security	0	7.25	10	-99.8	0.1	33.5	SUPREME LENDING	2	4.82	10	-99.1	0.1	12.9
102	STOCKTON MORTGAGE CORPORATION	4	7.33	5	-99.9	0.0	19.3	SOUTHWEST STAGE FUNDING LLC	2	7.09	11	-99.8	0.1	36.2	ASSURANCE FINANCIAL GROUP LLC	1	6.56	10	-99.3	0.2	22.9
103	MORTGAGE LENDERS INV. TRADING COR	2	7.23	11	-99.9	0.0	29.6	NBKC Bank	1	7.42	8	-99.9	0.1	38.7	Cornerstone Capital Bank	1	3.43	19	-99.5	0.1	13.3
104	M/I FINANCIAL LLC.	1	6.76	11	-99.9	0.0	29.4	FIRST COMMUNITY MORTGAGE INC.	0	5.75	15	-99.9	0.1	42.8	CENTRAL NATIONAL BANK	0	7.38	6	-99.6	0.2	36.5
105	STOCK YARDS BANK AND TRUST COMPAN	1	7.11	11	-99.9	0.0	42.4	Nations Direct	5	7.25	8	-99.9	0.1	41.0	Nova Financial	0	7.12	9	-99.6	0.2	36.2
106	EQUITY RESOURCES INC.	1	7.17	8	-99.9	0.0	31.4	EQUITY RESOURCES INC.	1	7.17	8	-99.9	0.0	31.1	FIRST COMMUNITY MORTGAGE INC.	0	5.74	12	-99.8	0.1	32.9
107	Wintrust Mortgage	5	7.07	11	-99.9	0.0	43.6	Michigan Mutual	1	7.87	5	-99.9	0.0	24.8	Nations Direct	3	7.09	8	-99.8	0.1	36.0
108	Nations Direct	6	7.28	9	-99.9	0.0	44.1	Guaranteed Rate	3	6.89	7	-99.9	0.0	30.5	EQUITY RESOURCES INC.	1	7.12	7	-99.8	0.1	29.6
109	Utah HFA	2	7.16	7	-99.9	0.0	51.7	U.S. Bank	0	6.87	9	-99.9	0.1	75.0	SOUTHWEST STAGE FUNDING LLC	2	7.06	10	-99.8	0.1	29.2
110	CALCON MUTUAL MORTGAGE LLC	1	7.51	8	-100.0	0.0	49.3	Utah HFA	1	7.16	7	-99.9	0.0	49.2	United Security	0	7.25	9	-99.9	0.1	30.6
111	MORTGAGE CLEARING CORPORATION	1	6.94	7	-100.0	0.0	55.3	STOCK YARDS BANK AND TRUST COMPAN	1	7.10	10	-100.0	0.0	40.7	Specialized Loan Servicing	1	6.49	10	-99.9	0.0	27.9
112	Michigan Mutual	1	7.90	6	-100.0	0.0	1.5	CALCON MUTUAL MORTGAGE LLC	0	7.51	8	-100.0	0.0	49.3	Amcap Mortgage	1	7.17	6	-99.9	0.0	24.9
113	U.S. Bank	0	6.88	11	-100.0	0.0	28.5	MORTGAGE CLEARING CORPORATION	1	6.98	6	-100.0	0.0	47.1	M/I FINANCIAL LLC.	1	6.60	8	-99.9	0.0	19.9
114	TruHome Solutions	0	6.38	16	-100.0	0.0	83.8	M/I FINANCIAL LLC.	1	6.74	10	-100.0	0.0	30.3	Michigan Mutual	0	7.87	5	-99.9	0.0	24.8
115	Amcap Mortgage	1	7.20	8	-100.0	0.0	42.8	MORTGAGE LENDERS INV. TRADING COR	2	7.21	9	-100.0	0.0	42.3	NBKC Bank	1	7.39	6	-99.9	0.0	36.3
116	FIRST COMMUNITY MORTGAGE INC.	0	5.75	17	-100.0	0.0	22.5	Amcap Mortgage	2	7.20	7	-100.0	0.0	30.3	Guaranteed Rate	3	6.58	6	-99.9	0.0	24.1
117	PANORAMA MORTGAGE GROUP LLC	0	6.96	4	-100.0	0.0	22.5	American Financial Resources	2	7.60	6	-100.0	0.0	47.9	MORTGAGE CLEARING CORPORATION	1	7.02	6	-99.9	0.0	40.5
118	AXIA FINANCIAL LLC	0	6.75	13	-100.0	0.0	27.1	TruHome Solutions	0	6.38	14	-100.0	0.0	66.5	STOCK YARDS BANK AND TRUST COMPAN	1	7.05	8	-99.9	0.0	32.7
119	ASSURANCE FINANCIAL GROUP LLC	1	6.69	12	-100.0	0.0	25.4	PANORAMA MORTGAGE GROUP LLC	0	6.96	4	-100.0	0.0	22.5	U.S. Bank	0	6.87	9	-99.9	0.1	75.0
120	BETHPAGE FEDERAL CREDIT UNION	1	6.79	11	-100.0	0.0	25.6	AXIA FINANCIAL LLC	0	6.75	13	-100.0	0.0	27.1	Utah HFA	1	7.16	7	-99.9	0.0	49.2
121	Plaza Home Mortgage	0	7.30	19	-100.0	0.0	35.9	BETHPAGE FEDERAL CREDIT UNION	1	6.79	10	-100.0	0.0	13.7	CALCON MUTUAL MORTGAGE LLC	0	7.51	8	-100.0	0.0	49.3
122	Summit Funding	0	7.12	3	-100.0	0.0	0.0	ASSURANCE FINANCIAL GROUP LLC	1	6.64	11	-100.0	0.0	26.8	PANORAMA MORTGAGE GROUP LLC	0	6.96	4	-100.0	0.0	22.5
123								Plaza Home Mortgage	0	7.30	17	-100.0	0.0	31.7	AXIA FINANCIAL LLC	0	6.75	13	-100.0	0.0	27.1
124								Summit Funding	0	7.12	3	-100.0	0.0	0.0	BETHPAGE FEDERAL CREDIT UNION	1	6.73	9	-100.0	0.0	14.5
125														Summit Funding	0	6.00	10	-100.0	0.0	24.6	
126														Plaza Home Mortgage	0	7.35	13	-100.0	0.0	30.6	

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

Ginnie Mae: Hybrid 3/1

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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	Huntington National Bank	1	4.84	234	219.6	39.8	14.5	Huntington National Bank	1	4.67	232	227.0	40.2	14.3	CIS Financial	2	4.01	86	206.7	15.6	5.4
2	Citi	3	4.51	164	157.6	1.8	0.7	Citi	3	4.39	162	107.0	17.5	8.8	Huntington National Bank	1	4.28	229	64.8	20.5	13.0
3	United Shore (Sold)	6	4.47	79	98.6	23.4	12.5	PennyMac	11	4.61	171	76.5	13.1	7.6	PennyMac	12	4.35	169	58.1	11.4	7.4
4	The Money Source	34	4.57	83	60.1	21.7	14.1	GITSIT Solutions	1	4.92	233	69.8	22.8	14.1	United Shore (Sold)	7	4.20	74	47.2	23.8	16.8
5	Fifth Third	6	4.89	158	55.1	24.0	16.1	United Shore (Sold)	6	4.44	77	65.3	16.1	10.1	Fifth Third	6	4.56	154	38.5	10.7	7.8
6	PennyMac	11	4.76	173	52.9	9.4	6.3	The Money Source	35	4.48	82	53.7	19.5	13.1	M&T Bank	3	4.43	218	28.8	16.8	13.3
7	PHH Mortgage	115	4.48	177	24.9	12.6	10.2	Fifth Third	6	4.79	157	50.6	13.5	9.2	GITSIT Solutions	1	4.68	230	20.0	13.7	11.5
8	Carrington	30	4.66	187	22.7	8.7	7.1	M&T Bank	3	4.67	221	28.8	28.0	22.4	The Money Source	37	4.18	78	19.0	15.3	13.0
9	Ginnie Mae—360 Mortgage	3	4.41	89	22.1	29.2	24.6	Ginnie Mae—360 Mortgage	3	4.39	88	22.3	27.2	22.8	Towne Mortgage	1	5.11	231	15.3	8.2	7.1
10	GITSIT Solutions	1	5.00	234	6.0	18.9	17.9	PHH Mortgage	118	4.40	175	10.6	11.5	10.5	BSI Financial	12	4.38	77	8.3	13.5	12.6
11	NewRez	366	4.69	166	3.8	13.7	13.2	Truist Bank	8	4.63	209	5.6	7.3	6.9	PHH Mortgage	122	4.14	172	6.1	9.4	8.9
12	Nationstar	63	4.52	144	2.6	16.5	16.1	Carrington	31	4.55	185	5.1	11.5	11.0	Carrington	32	4.33	182	5.2	11.4	10.9
13	MidFirst Bank	26	4.92	236	0.7	10.4	10.3	Village Capital	193	3.98	43	4.1	21.8	21.0	Freedom Mortgage	608	4.23	137	1.1	9.9	9.8
14	Gateway Mortgage	1	4.69	13	0.1	0.0	0.0	MidFirst Bank	27	4.76	235	2.8	12.7	12.4	NewRez	394	4.30	161	0.4	11.7	11.7
15	CrossCountry Mortgage	4	3.48	19	-0.0	0.6	0.6	NewRez	376	4.56	163	2.5	13.2	12.9	CrossCountry Mortgage	4	3.37	16	0.3	4.6	4.6
16	CMG Mortgage	3	4.56	36	-0.0	0.5	0.5	Gateway Mortgage	1	4.62	14	0.1	0.0	0.0	Village Capital	206	3.92	39	0.3	18.7	18.7
17	Village Capital	187	4.03	45	-2.0	21.6	22.0	CrossCountry Mortgage	5	3.47	18	-0.0	8.2	8.2	Gateway Mortgage	1	4.38	14	0.0	0.0	0.0
18	Freedom Mortgage	576	4.57	142	-2.0	10.2	10.4	CMG Mortgage	3	4.56	35	-0.0	0.5	0.5	CMG Mortgage	3	4.53	30	-0.0	0.5	0.5
19	loanDepot.com	60	4.14	83	-2.3	19.3	19.7	Capital Mortgage Services Of Texa	0	4.65	127	-0.0	83.5	83.5	Capital Mortgage Services Of Texa	0	4.56	127	-0.0	48.7	48.7
20	Planet Home Lending	264	4.23	143	-4.0	12.6	13.1	loanDepot.com	62	4.00	82	-1.5	14.4	14.6	Nationstar	54	4.22	145	-0.2	13.8	13.8
21	Capital Mortgage Services Of Texa	0	4.75	121	-5.7	0.1	0.1	Freedom Mortgage	587	4.45	140	-1.5	10.4	10.6	PNC Mortgage	58	4.36	225	-0.9	8.7	8.8
22	Truist Bank	8	4.71	211	-6.0	5.3	5.6	PNC Mortgage	55	4.58	228	-1.9	9.3	9.5	loanDepot.com	66	3.80	78	-1.4	14.2	14.4
23	M&T Bank	3	4.80	223	-7.5	11.1	11.9	Nationstar	56	4.42	146	-4.7	15.4	16.1	MidFirst Bank	28	4.52	232	-1.5	10.2	10.3
24	U.S. Bank	22	4.58	203	-7.7	8.9	9.6	Planet Home Lending	269	4.11	141	-6.0	11.1	11.8	Planet Home Lending	279	3.84	137	-2.1	10.3	10.6
25	PNC Mortgage	54	4.71	229	-8.2	9.1	9.9	U.S. Bank	22	4.48	202	-12.6	7.8	8.9	Click N Close.	38	4.26	108	-2.7	12.1	12.4
26	BSI Financial	12	4.83	82	-22.9	10.9	14.0	Click N Close.	32	4.44	111	-18.5	12.1	14.7	Truist Bank	9	4.36	206	-9.5	7.2	7.9
27	Lakeview	67	4.61	157	-32.5	7.4	10.8	Lakeview	68	4.50	156	-22.0	10.1	12.7	Ginnie Mae—360 Mortgage	3	4.28	85	-10.0	15.3	16.8
28	Wells Fargo	20	4.77	209	-34.7	4.4	6.6	Sun West	6	4.38	92	-33.2	20.1	28.7	Citi	3	4.19	159	-15.3	9.6	11.2
29	Click N Close.	23	4.53	114	-37.7	6.1	9.6	BSI Financial	12	4.67	80	-50.7	6.0	11.8	U.S. Bank	23	4.23	199	-16.2	8.3	9.8
30	Annie Mac	6	4.80	82	-47.5	9.5	17.4	Annie Mac	6	4.64	81	-50.8	7.6	14.9	Lakeview	70	4.28	154	-20.9	9.4	11.8
31	Towne Mortgage	1	5.44	236	-76.7	1.8	7.7	Wells Fargo	21	4.65	207	-53.3	3.0	6.3	Sun West	6	4.15	88	-22.8	14.5	18.4
32	CIS Financial	2	4.47	88	-86.7	0.0	0.3	Towne Mortgage	1	5.35	234	-76.3	1.7	6.9	Wells Fargo	23	4.40	205	-24.4	4.9	6.5
33	RANLife	9	4.29	17	-96.6	0.2	5.6	Colonial Savings	0	4.80	231	-91.8	1.1	13.1	Annie Mac	6	4.36	78	-34.8	10.1	15.1
34	Colonial Savings	0	5.07	232	-97.1	0.6	18.0	RANLife	8	4.24	16	-93.3	0.2	3.3	Chase	0	3.88	173	-73.2	0.7	2.7
35	Sun West	6	4.46	93	-98.6	0.3	17.5	CIS Financial	2	4.45	88	-95.7	0.1	1.6	RANLife	6	4.08	16	-91.8	0.2	2.2
36	Chase	0	4.25	177	-100.0	0.0	3.3	Chase	0	4.25	175	-100.0	0.0	3.1	Colonial Savings	0	4.54	228	-94.5	0.6	9.8

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Source: Ginnie Mae, Santander US Capital Markets

Ginnie Mae: 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
1	RANLife	7	4.39	41	542.6	52.1	10.6	Oceanside Mortgage	0	4.38	104	2161.7	100.0	41.9	Oceanside Mortgage	0	4.23	101	399.2	84.2	29.3
2	NVR MORTGAGE FINANCE INC.	0	5.65	0	458.6	0.8	0.1	RANLife	7	4.28	37	529.8	30.9	5.6	RANLife	7	4.13	35	287.7	18.3	5.0
3	Sun West	1	4.15	65	384.7	40.9	10.1	Mortgage Research Center	0	3.38	56	206.0	5.8	1.9	Mortgage Research Center	0	3.38	53	230.8	6.6	2.0
4	Mortgage Research Center	0	3.37	58	177.7	3.8	1.4	Sun West	1	4.05	64	179.8	23.3	9.0	Sun West	1	3.80	62	116.7	11.6	5.5
5	Umpqua	6	2.62	41	143.7	0.7	0.3	Umpqua	6	2.62	39	99.1	0.7	0.3	Citi	0	4.02	162	116.2	13.2	6.3
6	Planet Home Lending	16	4.51	106	96.6	17.1	9.1	NVR MORTGAGE FINANCE INC.	0	5.34	0	56.2	1.0	0.6	Umpqua	6	2.57	36	79.8	0.5	0.3
7	BOK Financial	3	4.58	97	81.2	35.6	21.4	BOK Financial	3	4.54	95	40.6	19.3	14.1	American Financial Resources	1	3.43	17	75.5	0.1	0.1
8	Gateway Mortgage	20	5.54	13	78.1	5.0	2.9	Planet Home Lending	16	4.46	106	28.4	9.3	7.3	NVR MORTGAGE FINANCE INC.	0	5.34	0	56.2	1.0	0.6
9	CMG Mortgage	8	4.47	94	53.6	12.4	8.3	HomeStreet Bank	10	4.53	107	27.7	14.0	11.1	Embrace Home Loans	0	4.07	108	51.3	1.1	0.7
10	Castle and Cooke Mortgage	1	5.31	95	35.8	0.7	0.5	PNC Mortgage	19	4.65	138	24.1	18.0	14.7	Planet Home Lending	16	4.26	103	28.2	7.3	5.7
11	Prime Lending (Plains Capital)	5	4.17	58	33.8	28.6	22.2	Prime Lending (Plains Capital)	5	4.10	56	24.0	20.1	16.5	Selene Finance	7	5.22	10	18.2	0.2	0.2
12	CrossCountry Mortgage	31	4.44	20	32.3	13.9	10.7	Village Capital	22	4.79	80	20.7	10.5	8.8	Prime Lending (Plains Capital)	5	4.02	54	14.3	12.7	11.2
13	PNC Mortgage	19	4.73	140	24.7	20.5	16.8	Selene Finance	15	5.22	10	18.2	0.2	0.2	PNC Mortgage	20	4.40	134	13.9	11.7	10.3
14	Selene Finance	30	5.22	10	18.2	0.2	0.2	CrossCountry Mortgage	32	4.44	19	16.2	12.7	11.1	Quicken	211	4.20	97	13.0	13.2	11.8
15	New American Funding	10	4.72	96	17.1	14.4	12.4	Gateway Mortgage	20	5.54	12	11.7	5.4	4.8	Gateway Mortgage	19	5.51	9	12.1	2.9	2.6
16	Quicken	199	4.51	101	14.9	17.0	14.9	NewRez	199	4.47	64	11.0	12.3	11.2	BOK Financial	3	4.39	91	11.2	10.6	9.5
17	Amerisave Mortgage	83	3.39	26	14.1	14.6	12.9	CMG Mortgage	9	4.30	91	8.7	31.2	29.1	CrossCountry Mortgage	32	4.43	16	9.0	9.2	8.5
18	NewRez	195	4.53	66	7.9	13.4	12.5	Quicken	203	4.41	100	8.0	13.6	12.7	CMG Mortgage	9	4.13	88	8.1	23.1	21.6
19	Click N Close.	4	4.81	135	3.2	15.3	14.9	PennyMac	462	4.64	54	3.2	6.4	6.2	Fifth Third	9	6.21	147	5.7	12.2	11.6
20	PHH Mortgage	62	5.06	163	2.6	10.9	10.6	loanDepot.com	374	4.64	22	2.6	5.5	5.4	HomeStreet Bank	10	4.28	104	5.5	10.2	9.7
21	Lakeview	559	3.99	69	2.2	10.0	9.8	PHH Mortgage	68	5.05	162	1.4	11.0	10.9	Truist Bank	26	4.42	162	5.2	11.7	11.2
22	BSI Financial	2	4.77	98	0.0	44.2	44.2	Flagstar	9	4.94	65	1.0	14.9	14.7	loanDepot.com	416	4.11	24	3.6	5.6	5.4
23	Ginnie Mae—360 Mortgage	1	5.02	73	0.0	0.1	0.1	Lakeview	500	4.00	73	1.0	9.5	9.4	NewRez	204	4.34	62	2.8	8.6	8.3
24	AmeriHome Mortgage	1	5.00	62	-0.0	1.9	1.9	Amerisave Mortgage	84	3.39	25	0.8	12.2	12.1	PennyMac	405	4.41	60	2.7	6.5	6.3
25	Evergreen Home Loans	1	4.57	24	-0.0	0.5	0.5	CIS Financial	1	4.53	93	0.1	0.6	0.6	Nationstar	109	4.22	94	0.9	12.3	12.2
26	CIS Financial	1	4.75	96	-0.0	0.9	0.9	AmeriHome Mortgage	1	5.00	60	-0.0	2.3	2.3	Village Capital	23	4.47	77	0.5	12.0	12.0
27	Flagstar	9	5.10	65	-0.3	16.1	16.1	Evergreen Home Loans	1	4.57	22	-0.0	0.3	0.3	MidFirst Bank	0	5.70	219	-0.0	99.2	99.2
28	PennyMac	475	4.72	52	-1.1	7.4	7.4	United Shore (Retained)	0	4.50	47	-0.0	0.0	0.0	AmeriHome Mortgage	1	5.00	57	-0.0	1.3	1.3
29	Wells Fargo	582	4.39	156	-3.4	9.3	9.6	Fifth Third	9	6.72	150	-1.5	15.5	15.7	Evergreen Home Loans	1	4.57	19	-0.0	0.2	0.2
30	Fifth Third	9	6.87	152	-3.6	11.7	12.1	Wells Fargo	592	4.26	154	-2.7	8.7	9.0	United Shore (Retained)	0	4.50	44	-0.0	0.0	0.0
31	Guaranteed Rate	96	5.17	4	-5.9	0.2	0.2	Guaranteed Rate	80	5.14	5	-2.8	0.3	0.3	Wells Fargo	618	4.02	151	-0.9	8.0	8.1
32	Freedom Mortgage	294	4.51	127	-8.3	9.6	10.5	Truist Bank	25	4.67	166	-3.5	11.4	11.8	Amerisave Mortgage	86	3.39	22	-2.5	8.6	8.8
33	M&T Bank	36	4.37	87	-9.0	8.0	8.8	BSI Financial	3	4.67	96	-4.6	24.0	25.0	Lakeview	384	4.02	87	-3.4	8.9	9.2
34	loanDepot.com	389	4.94	19	-13.4	4.3	4.9	Freedom Mortgage	294	4.37	125	-7.4	8.9	9.6	Freedom Mortgage	291	4.14	121	-4.1	8.4	8.8
35	U.S. Bank	41	4.48	133	-13.9	9.4	10.8	Nationstar	104	4.42	98	-9.1	11.6	12.7	BSI Financial	3	4.40	93	-4.5	12.9	13.5
36	Nationstar	103	4.51	100	-16.4	11.6	13.7	Carrington	149	4.49	135	-13.5	8.2	9.4	M&T Bank	37	4.10	82	-6.3	5.9	6.3
37	Carrington	147	4.58	136	-19.5	8.4	10.4	Click N Close.	5	4.62	134	-17.1	7.4	8.8	Carrington	151	4.25	134	-6.8	7.6	8.1
38	Truist Bank	24	4.77	168	-24.1	10.1	13.1	U.S. Bank	42	4.37	131	-17.2	6.8	8.2	Plaza Home Mortgage	1	5.27	4	-7.4	0.2	0.2
39	The Money Source	15	4.69	79	-47.0	6.1	11.3	Embrace Home Loans	0	4.38	111	-18.8	0.3	0.4	PHH Mortgage	73	4.70	159	-9.3	9.4	10.4
40	Village Capital	22	4.90	82	-65.1	2.6	7.3	M&T Bank	36	4.29	85	-26.3	5.1	6.8	U.S. Bank	43	4.14	128	-14.6	5.9	6.9
41	Embrace Home Loans	0	4.37	112	-71.2	0.1	0.2	Capital Mortgage Services Of Texa	0	4.92	113	-32.1	0.3	0.4	Click N Close.	5	4.45	130	-24.2	5.6	7.3
42	United Shore (Sold)	8	4.80	89	-88.9	0.6	5.4	Plaza Home Mortgage	1	5.22	4	-36.3	0.1	0.2	The Money Source	16	4.42	77	-25.2	11.4	14.9

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Source: Ginnie Mae, Santander US Capital Markets

Ginnie Mae: 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
43	HomeStreet Bank	9	4.63	109	-89.7	1.2	11.5	New American Funding	11	4.63	94	-36.7	7.8	12.0	Flagstar	13	4.59	63	-27.6	8.5	11.6
44	Movement Mortgage	27	3.32	29	-92.5	0.3	3.7	The Money Source	16	4.60	78	-52.5	7.8	15.7	Movement Mortgage	57	3.50	21	-31.9	2.0	2.9
45	Plaza Home Mortgage	2	5.22	5	-93.7	0.0	0.1	Ginnie Mae—360 Mortgage	1	4.68	71	-67.7	0.0	0.1	Guaranteed Rate	57	5.05	6	-32.9	0.3	0.4
46	Chase	2	4.25	162	-96.3	1.7	37.4	Castle and Cooke Mortgage	1	5.11	94	-90.4	0.4	4.2	Summit Funding	1	4.93	74	-34.2	0.2	0.3
47	Annie Mac	0	4.75	82	-99.2	0.2	23.8	Movement Mortgage	47	3.48	25	-90.7	0.3	3.0	United Shore (Sold)	8	4.57	84	-38.8	9.4	14.9
48	United Security	1	3.03	29	-99.6	0.0	0.1	Chase	2	4.23	160	-93.4	1.6	22.3	United Security	1	2.63	29	-44.7	0.1	0.1
49	Towne Mortgage	0	4.55	113	-99.6	0.0	0.5	United Shore (Sold)	8	4.75	87	-93.8	0.4	7.0	New American Funding	11	4.41	92	-45.5	4.3	7.7
50	Capital Mortgage Services Of Texa	0	5.12	114	-100.0	0.0	0.3	Annie Mac	0	4.70	81	-99.5	0.3	41.7	Chase	2	4.00	157	-53.6	7.3	15.2
51	Citi	0	4.26	166	-100.0	0.0	2.1	Towne Mortgage	0	4.25	111	-99.5	0.0	0.6	Castle and Cooke Mortgage	1	4.63	90	-82.5	0.6	3.2
52	LENNAR MORTGAGE LLC	0	5.50	1	-100.0	0.0	0.3	United Security	1	2.78	31	-99.8	0.0	0.2	Towne Mortgage	0	4.14	108	-87.3	0.1	0.4
53								Citi	0	4.26	165	-100.0	0.0	6.7	CIS Financial	1	4.08	93	-95.5	2.5	43.8
54								LENNAR MORTGAGE LLC	0	5.74	1	-100.0	0.0	0.2	Capital Mortgage Services Of Texa	0	4.19	91	-96.7	0.3	9.1
55														Annie Mac	0	4.51	78	-98.3	0.5	24.3	
56														Ginnie Mae—360 Mortgage	1	4.51	68	-99.8	0.0	10.0	
57														LENNAR MORTGAGE LLC	0	5.74	1	-100.0	0.0	0.2	

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Ginnie Mae: 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
1	PHH Mortgage	1	6.77	150	18.8	0.5	0.4	Chase	1	6.30	188	27.2	20.4	16.4	Chase	2	5.97	186	25.8	29.0	23.8
2	Village Capital	1	3.08	83	1.3	0.1	0.1	PHH Mortgage	1	6.50	149	12.0	0.3	0.3	Village Capital	1	2.86	78	5.4	20.9	20.0
3	Carrington	2	6.26	163	1.1	0.6	0.6	Lakeview	10	6.51	160	0.1	15.0	15.0	PHH Mortgage	1	6.02	147	2.9	0.4	0.4
4	Chase	1	6.61	190	0.2	26.5	26.5	Village Capital	1	2.99	82	0.1	16.6	16.6	Lakeview	10	6.02	157	0.5	13.1	13.0
5	Lakeview	9	6.65	162	0.0	12.9	12.9	Freedom Mortgage	2	5.42	97	-0.0	28.2	28.2	Freedom Mortgage	2	4.93	94	-0.0	14.6	14.6
6	Freedom Mortgage	2	5.58	99	-0.0	47.5	47.5	Annie Mac	1	2.78	82	-0.0	0.4	0.4	Nationstar	7	6.04	154	-1.3	7.2	7.3
7	Annie Mac	1	2.80	83	-0.0	0.4	0.4	Nationstar	6	6.43	157	-0.0	12.1	12.1	Annie Mac	1	2.76	79	-10.3	14.8	16.3
8	Nationstar	6	6.63	159	-0.0	15.5	15.5	PennyMac	1	6.60	161	-18.7	0.4	0.5	PennyMac	1	6.10	159	-13.1	0.4	0.4
9	PennyMac	1	6.84	163	-9.6	0.4	0.5	Carrington	2	6.18	161	-82.2	0.8	4.2	Carrington	2	5.68	160	-88.6	0.8	6.7
10	InterCap Lending	0	2.75	84	-100.0	0.0	0.0	InterCap Lending	0	2.75	82	-100.0	0.0	0.2	InterCap Lending	0	2.75	79	-100.0	0.0	0.1
11	Truist Bank	0	7.04	162	-100.0	0.0	0.4	Truist Bank	0	6.76	160	-100.0	0.0	0.2	Truist Bank	0	5.97	157	-100.0	0.0	0.1
12	BSI Financial	0						BSI Financial	0						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	Columbia National	845	3.15	81	1920.4	6.6	0.3	Midcap Financial	64	3.47	95	861.7	22.2	2.6	Midcap Financial	64	3.47	92	692.5	11.7	1.6
2	Eagle Bank	68	4.09	16	1874.4	0.1	0.0	Columbia National	849	3.15	80	596.6	3.3	0.5	Rose Community Capital	488	3.06	104	532.9	8.2	1.3
3	Midcap Financial	64	3.47	97	1028.3	39.9	4.3	Northmarq Finance	1,327	3.18	93	345.8	2.1	0.5	Keybank	4,718	3.29	110	229.6	6.3	2.0
4	Arbor Agency Lending	1,317	3.47	90	747.2	1.8	0.2	Arbor Agency Lending	1,321	3.47	88	241.2	0.9	0.3	Columbia National	854	3.15	77	197.0	1.7	0.6
5	Keybank	4,739	3.38	112	284.8	1.5	0.4	Gershman	3,619	3.17	79	235.4	1.6	0.5	Midland States Bank	2,020	3.41	128	196.6	6.8	2.3
6	Bellwether Enterprise	1,953	3.48	86	182.9	6.6	2.4	Eagle Bank	110	3.28	60	186.5	0.0	0.0	Gershman	3,600	3.17	77	193.2	1.6	0.5
7	Gershman	3,611	3.16	81	142.6	0.4	0.2	Keybank	4,721	3.36	111	175.8	2.5	0.9	Capital One	1,331	3.17	100	66.6	1.6	1.0
8	Lument Real Estate Cap.	21,432	3.31	104	95.9	1.5	0.7	Merchants Capital	7,226	3.25	99	159.2	2.6	1.0	Massachusetts HFA	1,874	3.41	98	46.4	2.4	1.6
9	Newpoint Real Estate Capital	4,637	3.42	88	92.6	1.0	0.5	Capital One	1,316	3.16	103	134.5	2.3	1.0	Merchants Capital	7,139	3.23	98	30.5	2.0	1.6
10	Merchants Capital	7,279	3.28	99	84.1	1.1	0.6	Bellwether Enterprise	1,952	3.48	85	89.4	3.4	1.8	Arbor Agency Lending	1,316	3.46	86	25.8	0.5	0.4
11	Midland States Bank	1,945	3.42	131	16.0	2.3	2.0	Berkeley Point	957	3.46	107	77.4	2.7	1.5	Walker & Dunlop	9,512	3.36	96	19.7	1.9	1.6
12	Walker & Dunlop	9,674	3.39	98	-9.2	0.7	0.8	Walker & Dunlop	9,627	3.39	97	25.8	1.2	1.0	Northmarq Finance	1,318	3.13	91	16.6	1.3	1.1
13	Capital One	1,307	3.16	104	-14.9	0.4	0.5	Cambridge Realty	1,389	3.05	116	14.4	2.2	1.9	Cambridge Realty	1,394	3.03	114	16.4	2.4	2.1
14	Greystone	14,516	3.33	91	-30.2	0.4	0.5	Midland States Bank	1,958	3.42	130	10.7	2.4	2.2	Bellwether Enterprise	1,932	3.47	83	10.1	2.0	1.8
15	Cambridge Realty	1,384	3.05	117	-43.2	1.1	1.9	Lument Real Estate Cap.	21,398	3.31	102	-1.0	1.1	1.1	PGIM Real Estate	5,202	3.55	115	8.9	7.6	7.0
16	Centennial Mortgage	1,384	3.38	120	-53.7	0.4	0.8	Dwight Capital	8,791	3.23	89	-4.7	0.5	0.6	PNC Mortgage	2,805	3.51	108	-8.6	2.2	2.5
17	Sun West	3	3.26	202	-64.1	0.6	1.6	Berkadia	10,979	3.33	95	-6.9	0.8	0.9	Colliers Mortgage	3,588	3.14	81	-11.2	1.4	1.5
18	JLL	3,660	3.15	98	-69.0	0.4	1.4	Newpoint Real Estate Capital	4,600	3.39	87	-23.4	0.5	0.7	Centennial Mortgage	1,361	3.33	117	-18.8	1.7	2.0
19	Century Health & Housing	720	3.26	100	-69.4	0.2	0.7	Greystone	14,420	3.32	90	-36.2	0.4	0.6	Grandbridge	2,309	3.21	104	-18.9	0.9	1.1
20	Capital Funding Group	3,284	3.53	105	-72.4	0.3	1.3	PGIM Real Estate	5,110	3.53	116	-42.5	0.5	0.9	Berkadia	10,768	3.32	94	-20.6	1.0	1.3
21	Colliers Mortgage	3,598	3.16	84	-79.7	0.3	1.7	Colliers Mortgage	3,593	3.15	83	-48.5	0.7	1.4	Berkeley Point	957	3.47	105	-22.7	2.0	2.6
22	Rockhall Funding	14	2.70	24	-83.9	0.0	0.0	JLL	3,630	3.14	98	-59.8	0.5	1.2	Dwight Capital	8,912	3.21	86	-25.0	0.4	0.6
23	AGM Financial	1,855	3.17	53	-85.3	0.0	0.2	Centennial Mortgage	1,379	3.37	119	-59.8	0.6	1.4	Hudson Realty Finance	2	4.50	149	-30.5	35.3	46.8
24	PGIM Real Estate	5,097	3.53	117	-86.2	0.1	0.6	Bonneville Mortgage	859	4.01	89	-65.6	0.2	0.7	Wells Fargo	6,448	3.12	106	-34.4	1.2	1.8
25	Wells Fargo	6,398	3.11	110	-88.1	0.1	0.9	Sun West	3	3.27	201	-65.8	0.7	2.0	Newpoint Real Estate Capital	4,575	3.35	85	-34.4	0.6	1.0
26	Ziegler	298	3.53	109	-91.2	0.4	4.3	PNC Mortgage	2,810	3.50	109	-73.3	0.3	1.2	Capital Funding Group	3,284	3.50	102	-46.3	1.1	2.1
27	PNC Mortgage	2,816	3.50	110	-91.2	0.1	0.6	Century Health & Housing	640	3.28	102	-80.1	0.2	1.1	Lument Real Estate Cap.	21,280	3.29	100	-50.7	0.8	1.6
28	Davis-Penn	878	3.21	86	-91.6	0.1	0.7	Capital Funding Group	3,278	3.52	104	-80.1	0.4	1.8	Greystone	14,248	3.28	88	-54.9	0.3	0.7
29	Harper Capital Partners	859	2.92	88	-92.8	0.0	0.1	Wells Fargo	6,421	3.11	108	-84.7	0.2	1.1	JLL	3,612	3.12	96	-59.9	0.4	1.1
30	Rose Community Capital	498	3.11	107	-95.5	0.0	0.6	Ziegler	292	3.47	108	-88.6	0.4	3.4	Bonneville Mortgage	841	3.99	88	-68.7	0.2	0.7
31	Dwight Capital	8,829	3.25	90	-95.8	0.0	0.2	AGM Financial	1,857	3.17	51	-89.2	0.0	0.3	Sun West	3	3.27	198	-78.8	0.7	3.5
32	CBRE	2,383	3.22	90	-96.3	0.0	0.5	Rockhall Funding	14	2.70	22	-89.9	0.0	0.0	Century Health & Housing	566	3.31	102	-80.5	0.3	1.3
33	M&T Realty	2,802	3.19	98	-98.2	0.0	1.2	Davis-Penn	874	3.21	85	-91.2	0.1	0.6	Ziegler	285	3.38	107	-81.3	0.4	2.1
34	Berkadia	11,153	3.34	95	-98.6	0.0	0.6	Harper Capital Partners	861	2.92	87	-91.2	0.0	0.1	AGM Financial	1,832	3.16	49	-90.3	0.0	0.3
35	Berkeley Point	950	3.46	108	-98.9	0.0	1.1	Rose Community Capital	491	3.08	106	-96.0	0.0	0.7	Highland	1,012	3.10	70	-91.7	0.1	1.4
36	Grandbridge	2,313	3.23	107	-99.1	0.0	0.7	CBRE	2,382	3.21	89	-97.0	0.0	0.7	Davis-Penn	854	3.22	84	-93.0	0.1	0.8
37	Highland	1,040	3.09	72	-99.6	0.0	0.7	M&T Realty	2,783	3.17	97	-97.7	0.0	0.9	Eagle Bank	170	3.04	71	-96.2	0.0	0.3
38	First American Capital	1,017	3.32	100	-99.6	0.0	0.4	Grandbridge	2,319	3.23	106	-99.2	0.0	0.8	Harper Capital Partners	719	2.92	85	-96.4	0.0	0.3
39	First Housing Dev Corp Of FL	307	3.25	88	-99.7	0.0	1.0	Highland	1,042	3.09	71	-99.7	0.0	1.0	M&T Realty	2,738	3.12	95	-96.8	0.0	0.7
40	Massachusetts HFA	1,936	3.54	100	-99.7	0.0	0.1	First Housing Dev Corp Of FL	308	3.25	86	-99.8	0.0	1.1	CBRE	2,373	3.20	86	-98.5	0.0	1.3
41	Bonneville Mortgage	866	4.02	90	-100.0	0.0	0.5	First American Capital	1,017	3.32	99	-99.9	0.0	0.9	First Housing Dev Corp Of FL	309	3.25	83	-99.8	0.0	1.0
42	Vium Capital	686	3.94	72	-100.0	0.0	0.0	Massachusetts HFA	1,939	3.54	98	-100.0	0.0	0.7	First American Capital	1,003	3.28	97	-99.9	0.0	1.1

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: 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
43	Regions Bank	766	3.39	53	-100.0	0.0	0.1	Vium Capital	674	3.89	70	-100.0	0.0	0.0	Churchill Mortgage	362	4.06	66	-99.9	0.0	0.5
44	Legacy Capital	201	3.33	41	-100.0	0.0	0.1	Regions Bank	743	3.32	52	-100.0	0.0	0.2	Rockhall Funding	14	2.70	19	-100.0	0.0	0.0
45	Northmarq Finance	1,338	3.22	94	-100.0	0.0	0.2	Legacy Capital	184	3.37	43	-100.0	0.0	0.2	Regions Bank	692	3.25	52	-100.0	0.0	0.2
46	X-Caliber Capital	368	3.51	111	-100.0	0.0	0.2	SmartFi Home Loans	3	2.81	144	-100.0	0.0	2.4	Vium Capital	611	3.68	68	-100.0	0.0	0.1
47	Rhode Island HFA	11	3.50	136	-100.0	0.0	0.8	X-Caliber Capital	364	3.48	110	-100.0	0.0	0.6	Legacy Capital	174	3.39	42	-100.0	0.0	0.6
48	Northpoint	143	2.94	122	-100.0	0.0	0.8	Northpoint	143	2.94	121	-100.0	0.0	1.0	Northpoint	144	2.94	118	-100.0	0.0	1.2
49	SmartFi Home Loans	3	2.81	146	-100.0	0.0	4.0	Rhode Island HFA	11	3.50	134	-100.0	0.0	2.3	X-Caliber Capital	362	3.45	108	-100.0	0.0	0.9
50	Churchill Mortgage	388	4.12	67	-100.0	0.0	1.3	Churchill Mortgage	373	4.08	67	-100.0	0.0	0.8	SmartFi Home Loans	3	2.80	141	-100.0	0.0	5.6
51	Hudson Realty Finance	2	4.50	149	-100.0	0.0	0.0	Hudson Realty Finance	2	4.50	147	-100.0	0.0	0.0	Rhode Island HFA	11	3.50	131	-100.0	0.0	6.2

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

Ginnie Mae: Fixed Rate HECM

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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	Sun West	29	4.86	85	161.8	12.2	4.8	Sun West	29	4.86	83	26.4	8.0	6.4	Traditional Mortgage	69	3.74	44	16.3	5.4	4.6
2	Plaza Home Mortgage	4	4.42	104	84.6	9.8	5.4	Mortgage Assets Management	270	4.86	117	8.7	13.9	12.9	Sun West	29	4.85	81	11.2	5.2	4.7
3	Traditional Mortgage	67	3.71	47	29.0	6.3	4.9	Longbridge Financial	466	3.91	45	6.0	5.2	4.9	Mortgage Assets Management	335	4.88	113	9.3	10.7	9.8
4	Longbridge Financial	466	3.91	47	9.7	4.5	4.1	Finance of America	1,104	3.98	53	1.5	6.8	6.7	Finance of America	1,135	4.00	52	2.3	6.4	6.2
5	Finance of America	1,085	3.96	54	2.8	6.1	6.0	Mutual Of Omaha	1	4.86	60	0.4	43.2	43.1	Longbridge Financial	464	3.89	43	1.4	4.7	4.6
6	Ginnie Mae/RMF	1,636	4.33	72	0.2	6.6	6.5	Ginnie Mae/RMF	1,687	4.35	71	0.2	8.3	8.3	Mutual Of Omaha	1	4.85	57	0.8	24.3	24.1
7	Mutual Of Omaha	1	4.89	62	-0.0	69.9	69.9	PHH Mortgage	557	4.47	66	-12.2	6.5	7.3	Ginnie Mae/RMF	1,789	4.38	70	-0.6	6.9	6.9
8	Mortgage Assets Management	243	4.86	119	-10.5	7.5	8.4	Plaza Home Mortgage	5	4.41	104	-23.7	4.9	6.4	PHH Mortgage	577	4.48	65	-12.9	5.2	6.0
9	PHH Mortgage	545	4.47	67	-17.0	4.6	5.5	Traditional Mortgage	68	3.72	46	-32.0	3.2	4.7	Plaza Home Mortgage	6	4.41	104	-70.2	2.0	6.6
10	The Money Source	8	4.99	91	-90.7	0.1	1.6	The Money Source	8	4.99	89	-95.9	0.1	3.2	The Money Source	9	4.99	86	-96.6	0.1	3.2

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 Data is sorted on the contents of the highlighted column

Source: Ginnie Mae, Santander US Capital Markets

Ginnie Mae: Monthly 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	The Money House	14	7.16	27	56.6	26.1	17.5	Guild Mortgage	215	7.13	20	37.0	13.7	10.2	Guild Mortgage	151	7.22	19	40.0	12.4	9.0
2	Guild Mortgage	242	7.24	20	47.6	13.5	9.4	Traditional Mortgage	812	7.04	33	26.2	10.1	8.1	The Money House	13	7.23	24	25.0	18.4	15.0
3	Sun West	96	7.40	41	28.2	12.3	9.7	The Money House	13	7.05	27	19.1	22.7	19.4	Sun West	88	7.45	41	24.8	10.2	8.3
4	Traditional Mortgage	831	7.14	34	15.6	8.4	7.3	Sun West	94	7.32	41	11.1	11.3	10.3	Traditional Mortgage	767	7.16	32	19.8	8.4	7.1
5	PHH Mortgage	3,709	7.33	41	6.5	9.0	8.4	PHH Mortgage	3,618	7.23	41	7.0	10.0	9.3	Cherry Creek	15	7.35	16	5.5	5.4	5.1
6	Ginnie Mae/RMF	5,345	7.42	65	3.0	9.5	9.2	Mortgage Assets Management	2,487	7.73	146	1.8	18.1	17.8	PHH Mortgage	3,457	7.35	40	3.9	8.6	8.3
7	Mortgage Assets Management	2,329	7.74	147	1.6	16.3	16.1	Ginnie Mae/RMF	5,469	7.35	65	-0.8	10.9	11.0	Ginnie Mae/RMF	5,730	7.43	66	1.4	9.9	9.7
8	Plaza Home Mortgage	252	7.25	38	-2.3	9.3	9.5	Finance of America	11,057	7.22	33	-2.1	8.4	8.6	Mortgage Assets Management	2,833	7.68	144	0.1	15.2	15.2
9	Mutual Of Omaha	1,283	7.44	21	-3.3	8.1	8.3	Longbridge Financial	4,927	7.06	41	-5.8	8.5	9.0	Finance of America	10,558	7.34	32	-1.8	7.5	7.6
10	Longbridge Financial	5,045	7.17	40	-4.4	7.2	7.6	Mutual Of Omaha	1,142	7.33	20	-5.8	8.0	8.5	Plaza Home Mortgage	218	7.30	39	-4.2	8.8	9.2
11	Finance of America	11,269	7.32	34	-5.0	7.5	7.9	Plaza Home Mortgage	241	7.18	38	-8.4	10.3	11.2	Longbridge Financial	4,733	7.16	44	-4.8	7.6	8.0
12	The Money Source	0	8.38	97	-6.6	0.0	0.0	The Money Source	0	8.39	96	-21.9	1.6	2.0	Mutual Of Omaha	904	7.42	19	-6.1	7.1	7.5
13															The Money Source	0	8.35	93	-21.9	0.8	1.0

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: 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	6.79	44	116.7	11.6	5.5	Mutual Of Omaha	33	6.79	42	76.5	11.5	6.7	Mutual Of Omaha	33	6.10	39	18.1	7.5	6.4
2	Mortgage Assets Management	504	7.45	102	7.2	12.0	11.2	The Money Source	115	7.52	90	8.7	13.2	12.2	Traditional Mortgage	376	6.04	49	5.8	9.0	8.5
3	The Money Source	108	7.76	91	3.0	8.9	8.7	Mortgage Assets Management	523	7.25	101	8.5	12.9	11.9	Mortgage Assets Management	550	6.77	98	4.8	10.8	10.3
4	Ginnie Mae/RMF	9,733	7.15	74	2.0	9.9	9.7	Traditional Mortgage	375	6.45	52	2.3	9.5	9.3	Ginnie Mae/RMF	10,212	6.47	71	2.3	10.2	10.0
5	Sun West	191	7.01	83	1.7	10.6	10.4	Ginnie Mae/RMF	9,904	6.96	73	1.3	11.1	10.9	PHH Mortgage	2,947	6.36	71	0.9	10.5	10.4
6	PHH Mortgage	2,857	7.04	75	0.3	9.8	9.7	PHH Mortgage	2,892	6.85	74	-0.6	11.3	11.4	Finance of America	4,078	6.40	72	-4.0	9.6	9.9
7	Traditional Mortgage	374	6.64	54	-0.4	8.3	8.3	Longbridge Financial	2,200	6.63	60	-1.0	8.8	8.9	Longbridge Financial	2,195	6.19	57	-4.6	7.7	8.1
8	Finance of America	3,965	7.05	76	-4.2	9.5	9.9	Finance of America	4,009	6.87	75	-3.1	10.6	10.9	Plaza Home Mortgage	216	6.34	74	-9.3	8.6	9.4
9	Longbridge Financial	2,199	6.81	61	-4.7	7.3	7.6	Plaza Home Mortgage	211	6.80	76	-9.7	9.3	10.2	The Money House	22	6.20	64	-9.9	6.4	7.1
10	Plaza Home Mortgage	208	7.03	78	-6.6	8.6	9.1	Sun West	193	6.80	82	-13.0	8.9	10.1	The Money Source	129	7.10	87	-10.1	9.2	10.2
11	The Money House	22	6.90	68	-38.0	4.3	6.8	The Money House	22	6.71	67	-69.4	2.8	8.8	Sun West	195	6.34	79	-17.0	8.2	9.8

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