



Santander US Capital Markets LLC

Historical Servicer Prepayment Speed Ranking

March 2023 (February Speeds)

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Agency MBS Strategy

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Table of Contents	Page
1 GSE	3
1.1 Fixed 30yr	3
1.2 Fixed 15yr	8
1.3 Fixed 20yr	13
1.4 Hybrid 5/1 and 5/6	18
1.5 Hybrid 7/1 and 7/6	23
1.6 Hybrid 10/1 and 10/6	28
2 Ginnie Mae	32
2.1 Fixed 30yr	32
2.2 Fixed 15yr	37
2.3 Hybrid 3/1	42
2.4 Hybrid 5/1 and 5/6	44
2.5 Hybrid 7/1 and 7/6	46
2.6 Project Loan	47
2.7 Fixed Rate HECM	49
2.8 Monthly Reset HECM	50
2.9 Annual Reset HECM	51

GSE: Fixed 30yr

Table of Contents

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	Everett Financial	385	4.07	28	84.9	8.7	4.8	Everett Financial	379	4.01	28	45.9	8.0	5.6	Quicken	281,386	3.56	24	34.8	9.3	7.0
2	HOME POINT MORTGAGE ACCEPTANCE CO	29	6.03	2	44.4	7.7	5.4	CITIZENS FIRST BANK	2,154	3.83	34	35.6	8.1	6.0	NOVA HOME LOANS	2,124	3.29	17	28.8	8.1	6.4
3	CITIZENS FIRST BANK	2,161	3.88	35	38.5	7.5	5.4	Quicken	279,690	3.67	26	28.8	6.1	4.8	CITIZENS FIRST BANK	2,118	3.74	33	25.1	10.5	8.5
4	Mutual Of Omaha	3,426	3.79	16	28.5	4.9	3.8	NETWORK CAPITAL FUNDING CORPORATI	3,286	3.13	28	20.1	4.8	4.0	Nova Financial	2,305	3.18	16	22.2	7.2	5.9
5	Quicken	282,657	3.73	27	28.2	5.1	4.0	Nova Financial	2,141	3.21	18	19.9	4.9	4.1	SoFi	3,330	3.24	17	21.2	7.3	6.1
6	Ameris Bank	8,757	3.71	23	24.3	4.9	3.9	Podium Mortgage Capital	8,872	3.04	26	19.0	4.0	3.4	loanDepot.com	77,859	3.15	15	19.1	6.4	5.4
7	SUNFLOWER BANK NATIONAL ASSOCIATI	3,236	3.65	27	24.0	4.8	3.9	FIRST HORIZON BANK	1,352	3.83	22	17.8	6.2	5.3	Plaza Home Mortgage	3,826	3.76	9	18.8	6.4	5.5
8	MEGA CAPITAL FUNDING INC.	2,946	3.11	23	24.0	3.2	2.6	Specialized Loan Servicing	28,657	4.24	30	17.6	6.5	5.6	MORTGAGE LENDERS INVESTMENT TRADI	2,079	3.69	23	13.6	9.4	8.4
9	Podium Mortgage Capital	8,806	3.04	28	23.7	3.4	2.7	Amerisave Mortgage	25,045	3.33	13	16.9	4.5	3.9	NETWORK CAPITAL FUNDING CORPORATI	3,089	3.13	25	12.3	6.9	6.1
10	Specialized Loan Servicing	29,938	4.27	30	21.6	5.7	4.7	loanDepot.com	71,212	3.24	17	15.5	4.2	3.6	Bay Equity	2,161	3.24	21	12.2	6.9	6.2
11	NETWORK CAPITAL FUNDING CORPORATI	3,260	3.14	29	19.4	3.9	3.2	Ameris Bank	11,150	3.56	24	13.8	5.4	4.8	Ameris Bank	12,040	3.43	23	11.6	8.0	7.2
12	ALCOVA MORTGAGE	2,321	3.39	19	18.9	4.2	3.5	Mutual Of Omaha	5,185	3.47	17	13.5	5.3	4.7	Pingora Loan Servicing	26,356	4.05	45	11.1	13.7	12.4
13	UNITED COMMUNITY BANK	2,932	3.61	33	18.1	5.2	4.5	Plaza Home Mortgage	3,822	4.04	10	13.1	4.6	4.1	Amerisave Mortgage	32,146	3.10	13	10.7	6.3	5.7
14	Amerisave Mortgage	19,366	3.51	12	17.8	3.7	3.1	NOVA HOME LOANS	1,957	3.35	19	12.8	4.9	4.3	Freedom Mortgage	119,782	3.33	30	10.3	7.2	6.5
15	NOVA HOME LOANS	1,624	3.35	19	16.4	3.8	3.3	Rushmore Loan Mgmt	2,506	3.68	30	12.2	6.5	5.8	On Q Financial	2,278	3.19	19	10.2	7.5	6.8
16	FIRST HORIZON BANK	1,069	4.10	21	16.1	4.7	4.0	Bay Equity	2,154	3.29	23	11.9	4.5	4.0	SUNFLOWER BANK NATIONAL ASSOCIATI	3,144	3.52	24	9.0	7.5	6.9
17	loanDepot.com	66,766	3.30	19	15.9	3.4	3.0	FLAT BRANCH MORTGAGE INC	2,528	3.80	22	10.6	5.8	5.2	Specialized Loan Servicing	27,348	4.10	30	9.0	9.6	8.8
18	Movement Mortgage	30,070	3.90	16	15.5	4.3	3.7	Pingora Loan Servicing	25,451	4.05	47	10.4	7.7	7.0	Matrix Financial	144,669	3.46	32	7.9	8.3	7.7
19	Fairway	5,549	3.45	23	15.3	4.0	3.5	UNITED COMMUNITY BANK	2,942	3.59	32	10.3	6.0	5.4	Fairway	5,373	3.32	20	7.6	6.8	6.3
20	FIRST COMMUNITY MORTGAGE INC.	1,792	3.50	28	14.7	4.9	4.3	Movement Mortgage	30,263	3.80	15	9.8	4.8	4.4	Podium Mortgage Capital	10,614	3.01	22	7.1	6.4	6.0
21	THE CENTRAL TRUST BANK	2,094	3.61	36	13.1	4.9	4.3	Land Home Financial	3,768	3.50	27	9.4	5.0	4.6	Mutual Of Omaha	6,873	3.27	15	7.1	7.0	6.6
22	Cardinal Financial	19,297	3.56	18	13.0	3.9	3.5	ATLANTIC BAY MORTGAGE GROUP LLC	5,853	3.58	21	8.9	5.1	4.7	NewRez	56,931	3.39	14	6.7	5.4	5.1
23	Alaska USA Federal Credit Union	1,931	3.70	46	12.5	5.1	4.5	SUNFLOWER BANK NATIONAL ASSOCIATI	3,219	3.61	26	8.9	5.1	4.7	FIRST COMMUNITY MORTGAGE INC.	1,777	3.39	25	6.4	8.0	7.5
24	Trustmark Bank	3,871	3.75	46	12.1	5.3	4.7	Old National Bank	2,529	3.62	39	8.7	6.0	5.5	FBC Mortgage	2,420	3.57	9	6.3	5.2	4.9
25	GRANDER MORTGAGE CAPITAL LLC	3,011	3.09	27	12.0	4.0	3.6	NewRez	58,420	3.52	16	8.5	4.1	3.7	Cardinal Financial	21,006	3.38	15	6.3	6.4	6.1
26	First Bank	10,162	3.40	30	11.9	4.2	3.7	Cardinal Financial	19,595	3.51	17	8.4	4.5	4.1	Sierra Pacific	12,596	3.60	31	6.1	8.4	8.0
27	Pingora Loan Servicing	25,166	4.05	49	11.5	6.3	5.7	Aurora	18,169	3.52	32	8.3	5.6	5.2	Marlin Mortgage Capital	19,349	3.14	20	5.6	5.8	5.5
28	Multiple Servicers (Unidentified)	5,028	4.10	141	11.4	6.8	6.1	FIRST COMMUNITY MORTGAGE INC.	1,791	3.47	27	8.1	5.5	5.1	Lakeview	160,973	3.76	22	4.9	7.4	7.1
29	Aurora	18,448	3.53	33	11.4	4.7	4.2	SOUTHSTATE BANK NATIONAL ASSOCIAT	5,209	3.55	30	7.8	5.4	5.0	Movement Mortgage	33,492	3.53	14	4.8	6.3	6.0
30	Bay Equity	2,144	3.30	25	10.8	3.6	3.2	ALCOVA MORTGAGE	2,322	3.37	18	7.7	4.6	4.3	RENASANT BANK	5,056	3.48	27	4.8	8.4	8.0
31	Rushmore Loan Mgmt	1,307	3.79	30	10.3	5.4	4.9	Alaska USA Federal Credit Union	1,936	3.68	45	7.5	6.0	5.6	Bank Of England	3,776	3.38	22	4.7	8.0	7.7
32	Zions Bancorporation	2,400	3.32	26	10.2	3.9	3.6	Fairway	5,519	3.41	22	7.2	4.6	4.2	FLAT BRANCH MORTGAGE INC	2,627	3.60	20	4.5	7.6	7.3
33	AmeriHome Mortgage	36,364	4.66	15	10.0	5.0	4.5	MORTGAGE LENDERS INVESTMENT TRADI	2,082	3.75	25	6.9	6.2	5.8	Rushmore Loan Mgmt	3,026	3.58	30	3.8	9.0	8.7
34	Old National Bank	2,521	3.64	40	9.0	5.0	4.6	RENASANT BANK	4,651	3.58	29	6.6	5.6	5.3	Arc Home	4,077	3.31	20	3.7	6.6	6.3
35	Embrace Home Loans	2,245	3.76	12	7.6	3.5	3.2	AmeriHome Mortgage	37,125	4.43	15	6.5	5.4	5.1	Arvest Mortgage	31,047	3.52	31	3.6	8.2	7.9
36	NewRez	59,559	3.60	17	6.8	3.5	3.2	Multiple Servicers (Unidentified)	5,388	4.15	141	6.4	7.6	7.1	AmeriHome Mortgage	40,753	3.97	13	3.6	7.3	7.0
37	Nova Financial	1,804	3.21	19	6.1	3.3	3.1	SoFi	3,391	3.30	19	6.2	4.2	4.0	Aurora	17,858	3.52	30	3.6	8.8	8.6
38	Sierra Pacific	10,604	3.80	33	6.0	4.3	4.0	MEGA CAPITAL FUNDING INC.	2,958	3.09	22	5.5	3.3	3.1	Home Point Financial	73,603	3.30	16	3.4	5.9	5.7
39	Freedom Mortgage	148,699	3.26	31	5.9	3.6	3.4	Freedom Mortgage	146,711	3.27	29	5.2	4.5	4.2	First Bank	10,225	3.35	26	3.2	7.3	7.1
40	SOUTHSTATE BANK NATIONAL ASSOCIAT	5,201	3.57	31	5.8	4.4	4.2	First Bank	10,205	3.39	28	5.2	4.8	4.6	PennyMac	247,112	3.40	22	3.1	6.8	6.6
41	MORTGAGE LENDERS INVESTMENT TRADI	2,076	3.77	26	5.8	5.4	5.1	FBC Mortgage	2,555	3.70	11	5.0	4.2	4.0	GRANDER MORTGAGE CAPITAL LLC	1,958	3.02	24	2.9	5.2	5.0
42	AMERICA FIRST FEDERAL CREDIT UNIO	2,297	3.52	34	4.9	4.4	4.2	Matrix Financial	138,103	3.49	33	4.8	4.9	4.7	NexBank	13,111	3.44	21	2.5	6.4	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 30yr

Table of Contents

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43	Plaza Home Mortgage	3,299	4.27	10	4.7	4.0	3.8	Trustmark Bank	3,864	3.73	45	4.5	5.9	5.7	Onslow Bay Financial	57,146	3.02	17	2.5	4.5	4.4
44	Finance of America	2,995	3.84	18	4.1	3.6	3.4	THE CENTRAL TRUST BANK	2,099	3.59	35	3.6	5.4	5.3	ATLANTIC BAY MORTGAGE GROUP LLC	5,727	3.48	19	2.5	6.8	6.7
45	ATLANTIC BAY MORTGAGE GROUP LLC	5,859	3.61	22	4.1	4.0	3.9	ARK-LA-TEX FINANCIAL SERVICES LLC	2,400	3.96	15	3.2	4.7	4.6	FIRST NATIONAL BANK OF PENNSYLVAN	2,608	3.51	32	2.3	7.9	7.7
46	Finance of America Mortgage	3,194	4.24	14	4.0	3.9	3.8	Nations Lending Corporation	5,225	3.57	18	3.2	4.7	4.6	STOCKTON MORTGAGE CORPORATION	2,890	3.25	17	2.2	6.2	6.1
47	CORNERSTONE CAPITAL BANK SSB	9,361	3.96	20	3.7	4.4	4.2	Evergreen Moneysource	6,963	3.66	24	2.8	4.9	4.8	InterCap Lending	3,132	3.32	16	2.0	5.9	5.7
48	SWBC Mortgage	10,373	3.63	28	3.0	4.3	4.2	Home Point Financial	67,783	3.42	19	2.6	3.9	3.8	Nations Lending Corporation	5,053	3.44	16	2.0	6.7	6.5
49	ARK-LA-TEX FINANCIAL SERVICES LLC	2,454	4.04	16	3.0	4.1	4.0	Marlin Mortgage Capital	21,728	3.15	21	2.6	3.7	3.6	Mann Mortgage	2,126	3.26	18	1.9	6.3	6.2
50	Matrix Financial	137,597	3.50	35	2.9	3.9	3.8	Finance of America	4,414	3.67	17	2.6	4.6	4.5	Carrington	8,283	3.44	24	1.8	7.8	7.7
51	Sun West	7,283	3.31	23	2.8	3.4	3.3	Lakeview	171,829	3.89	23	2.5	4.7	4.6	SOUTHSTATE BANK NATIONAL ASSOCIAT	5,167	3.48	28	1.8	7.6	7.4
52	RENASANT BANK	4,236	3.66	31	2.8	4.4	4.3	On Q Financial	2,028	3.19	22	2.4	4.5	4.4	Nationstar	176,937	3.67	41	1.7	7.5	7.4
53	Gateway Mortgage	12,293	3.82	21	2.6	4.3	4.2	GRANDER MORTGAGE CAPITAL LLC	3,037	3.09	26	1.9	4.5	4.5	Fifth Third	66,975	3.61	36	1.6	7.5	7.4
54	Lakeview	175,840	3.96	24	2.6	4.0	3.9	Nationstar	182,418	3.71	42	1.9	5.1	5.0	New Residential	124,481	4.05	79	1.4	10.6	10.5
55	Evergreen Moneysource	6,973	3.69	25	2.5	4.0	3.9	Arvest Mortgage	29,419	3.62	33	1.7	5.2	5.1	United Shore (Sold)	83,809	3.20	29	1.3	6.8	6.7
56	Sailfish Servicing	16,529	3.22	20	1.8	2.8	2.7	PennyMac	252,441	3.49	24	1.5	4.4	4.3	Flagstar	26,899	3.58	17	1.3	6.7	6.6
57	Regions Bank	44,267	3.61	32	1.4	4.1	4.0	Gateway Mortgage	12,872	3.76	20	1.3	5.2	5.1	Everett Financial	4,663	3.30	19	1.2	9.4	9.3
58	Colonial Savings	11,108	3.69	49	0.9	4.7	4.6	New Residential	121,457	4.04	81	1.3	6.5	6.5	Guild Mortgage	48,420	3.52	23	0.9	6.9	6.9
59	New Residential	120,124	4.03	82	0.9	5.4	5.4	LOWER LLC	3,850	3.48	17	1.2	4.3	4.3	NBKC Bank	6,182	3.23	14	0.6	5.5	5.5
60	CMG Mortgage	36,620	3.58	20	0.7	3.4	3.4	Sailfish Servicing	15,466	3.19	19	1.2	3.3	3.3	FIRST HORIZON BANK	2,028	3.46	23	0.6	8.0	8.0
61	Broker Solutions	35,625	3.48	23	0.6	3.5	3.5	Seneca Mortgage	15,001	3.22	23	1.1	4.1	4.1	Broker Solutions	35,849	3.39	20	0.3	6.5	6.5
62	BANNER BANK	2,032	3.59	38	0.6	4.2	4.2	IDAHO CENTRAL CREDIT UNION	3,378	3.32	28	0.8	4.9	4.9	UNITED COMMUNITY BANK	2,940	3.54	30	0.3	8.1	8.1
63	Seneca Mortgage	15,607	3.24	25	0.5	3.4	3.4	CMG Mortgage	36,156	3.53	19	0.6	4.1	4.0	Evergreen Moneysource	6,879	3.59	22	0.2	7.4	7.3
64	Home Point Financial	70,349	3.45	20	0.4	3.2	3.2	Sierra Pacific	11,613	3.71	33	0.4	5.0	4.9	LOWER LLC	4,604	3.27	15	0.2	6.3	6.3
65	Nations Lending Corporation	5,293	3.63	19	0.3	3.9	3.9	Carrington	8,271	3.47	26	0.3	5.1	5.1	Sailfish Servicing	11,755	3.15	19	-0.1	4.4	4.4
66	Truist Bank	154,511	3.58	46	0.2	4.2	4.2	Broker Solutions	36,189	3.47	22	0.1	4.3	4.3	MSR Asset Vehicle	38,716	3.21	18	-0.5	5.7	5.8
67	Nationstar	182,841	3.72	43	0.2	4.2	4.2	Guild Mortgage	49,784	3.62	24	-0.2	4.6	4.6	Northpointe Bank	4,663	3.33	20	-0.5	7.1	7.1
68	PennyMac	255,707	3.54	24	0.1	3.6	3.6	BOK Financial	11,487	3.62	45	-0.4	5.5	5.5	CMG Mortgage	34,752	3.40	17	-0.5	5.8	5.8
69	Arvest Mortgage	28,948	3.68	35	0.1	4.2	4.2	Regions Bank	41,172	3.60	32	-0.4	4.8	4.8	BSI Financial	24,099	3.35	20	-0.5	6.0	6.0
70	Land Home Financial	3,765	3.53	28	0.1	3.8	3.8	The Money Source	4,459	3.34	31	-0.4	4.5	4.5	ARK-LA-TEX FINANCIAL SERVICES LLC	3,107	3.58	15	-0.6	6.8	6.8
71	United Shore (Sold)	96,832	3.14	32	-0.1	3.3	3.3	MSR Asset Vehicle	41,782	3.29	19	-0.6	3.9	3.9	Finance of America Mortgage	13,950	3.41	13	-0.6	6.4	6.5
72	ROYAL PACIFIC FUNDING CORP	3,064	3.42	26	-0.5	3.4	3.4	Zions Bancorporation	2,405	3.31	25	-0.6	4.3	4.3	NATIONS DIRECT MORTGAGE	3,851	3.55	30	-0.8	7.5	7.6
73	Arc Home	4,076	3.38	24	-0.5	3.4	3.4	FIDELITY BANK NATIONAL ASSOCIATIO	4,049	3.44	47	-0.7	4.9	4.9	Caliber Home Loans	100,744	3.48	26	-1.0	7.1	7.2
74	Fifth Third	79,473	3.67	35	-0.5	4.0	4.0	Flagstar	26,926	3.72	22	-0.8	5.3	5.4	ALCOVA MORTGAGE	2,282	3.29	16	-1.1	5.9	5.9
75	Primary Residential	6,733	3.33	26	-0.6	3.7	3.7	Fifth Third	74,982	3.65	35	-0.8	4.8	4.8	CORNERSTONE CAPITAL BANK SSB	3,108	3.95	19	-1.2	4.3	4.4
76	WATERMARK CAPITAL INC.	1,886	2.87	25	-0.8	2.8	2.9	United Shore (Sold)	95,208	3.15	30	-0.9	4.0	4.1	IDAHO CENTRAL CREDIT UNION	3,391	3.28	26	-1.2	7.1	7.2
77	Carrington	8,250	3.49	27	-0.9	4.1	4.2	Truist Bank	148,863	3.57	46	-0.9	5.0	5.0	Truist Bank	142,463	3.54	45	-1.2	7.7	7.8
78	BOK Financial	12,437	3.60	45	-1.0	4.5	4.6	Bank Of England	3,744	3.42	24	-1.0	5.0	5.1	United Shore (Retained)	219,766	3.46	13	-1.3	5.1	5.2
79	Wells Fargo	433,334	3.87	61	-1.2	4.8	4.9	STOCKTON MORTGAGE CORPORATION	2,947	3.35	19	-1.2	4.3	4.4	Multiple Servicers (Unidentified)	5,457	4.16	137	-1.3	9.7	9.8
80	Independent Bank	2,345	3.71	35	-1.3	4.5	4.5	CORNERSTONE CAPITAL BANK SSB	6,215	3.95	19	-1.2	4.3	4.4	Finance of America	6,640	3.41	15	-1.5	6.7	6.8
81	First United Bank	3,850	3.79	29	-1.4	4.3	4.4	First Savings Bank	4,205	3.21	21	-1.4	4.1	4.2	Union Home Mortgage	16,629	3.45	17	-1.6	6.4	6.5
82	Union Home Mortgage	17,101	3.60	20	-1.6	3.8	3.9	WEST GATE BANK	2,543	3.39	28	-1.4	4.9	4.9	SWBC Mortgage	10,214	3.52	25	-1.7	7.6	7.7
83	GUIDANCE RESIDENTIAL LLC	2,477	4.02	30	-1.7	4.3	4.4	Onslow Bay Financial	69,900	3.05	18	-1.4	3.0	3.1	Planet Home Lending	11,911	3.95	14	-1.7	6.0	6.1
84	FBC Mortgage	2,603	3.77	12	-1.7	3.5	3.6	Weststar Mortgage	2,479	3.30	26	-1.5	4.5	4.5	CHICAGO MORTGAGE SOLUTIONS LLC	2,574	2.98	12	-1.9	4.4	4.5

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85	FIDELITY BANK NATIONAL ASSOCIATIO	4,001	3.44	48	-1.8	3.9	4.0	Nexus Nova	16,828	3.37	18	-1.6	3.6	3.7	First Savings Bank	4,232	3.18	18	-2.0	6.0	6.2
86	PHH Mortgage	83,365	3.60	30	-1.8	3.8	3.9	Caliber Home Loans	100,558	3.52	28	-1.7	4.6	4.6	Nexus Nova	9,699	3.34	17	-2.1	4.0	4.0
87	Pentagon Federal Credit Union	5,605	3.39	31	-1.8	3.6	3.7	First United Bank	3,818	3.74	28	-1.8	5.2	5.3	SERVIS ONE INC.	3,254	3.50	14	-2.1	5.4	5.5
88	VALLEY NATIONAL BANK	2,177	3.65	46	-1.9	4.1	4.2	Union Home Mortgage	16,959	3.55	19	-1.8	4.4	4.5	AMERICA FIRST FEDERAL CREDIT UNIO	2,298	3.46	31	-2.2	7.5	7.7
89	PNC Mortgage	110,787	3.46	50	-1.9	4.2	4.3	Finance of America Mortgage	7,113	3.84	14	-1.8	4.6	4.6	Guaranteed Rate	17,658	4.15	7	-2.3	6.3	6.5
90	Citizens Bank	63,317	3.61	33	-2.0	4.0	4.1	Amerifirst Financial	3,226	4.05	20	-1.8	5.2	5.3	BOK Financial	10,712	3.62	45	-2.5	8.5	8.7
91	Umpqua	9,647	3.66	35	-2.0	4.0	4.1	NexBank	14,313	3.58	21	-1.8	4.2	4.2	Regions Bank	35,732	3.58	34	-2.6	7.0	7.2
92	First Savings Bank	4,177	3.22	22	-2.0	3.4	3.5	Summit Funding	3,711	4.06	16	-2.1	4.6	4.7	Cornerstone	7,214	3.54	18	-2.8	9.4	9.6
93	The Money Source	4,467	3.35	32	-2.1	3.6	3.7	SWBC Mortgage	10,346	3.59	27	-2.1	5.0	5.1	First United Bank	3,705	3.64	27	-2.8	7.7	7.9
94	SoFi	3,401	3.33	21	-2.1	3.2	3.3	Umpqua	9,652	3.64	34	-2.3	4.9	5.0	Gateway Mortgage	12,689	3.63	19	-2.9	7.3	7.5
95	Flagstar	10,371	3.72	26	-2.1	4.4	4.5	Wells Fargo	434,934	3.86	60	-2.5	5.7	5.9	Trustmark Bank	3,843	3.68	43	-2.9	8.4	8.7
96	Guild Mortgage	50,129	3.67	25	-2.2	3.8	3.9	PHH Mortgage	81,193	3.54	29	-2.6	4.5	4.6	Weststar Mortgage	2,394	3.26	24	-2.9	6.5	6.7
97	WEST GATE BANK	2,546	3.42	29	-2.4	4.0	4.1	HomeBridge	23,560	3.40	20	-2.6	3.9	4.0	Amerifirst Financial	3,690	3.75	18	-3.0	7.4	7.6
98	Nexus Nova	20,267	3.43	19	-2.8	3.2	3.2	Embrace Home Loans	2,443	3.66	12	-2.8	3.9	4.0	The Money Source	4,453	3.32	28	-3.0	7.0	7.2
99	BSI Financial	24,608	3.47	24	-2.9	3.4	3.5	Independent Bank	2,347	3.69	34	-2.9	5.3	5.5	Seneca Mortgage	14,549	3.14	20	-3.0	5.6	5.8
100	Guaranteed Rate	15,102	5.08	7	-3.1	4.3	4.5	Citizens Bank	63,061	3.58	32	-3.0	4.8	5.0	Security National	6,686	3.44	22	-3.1	6.8	7.0
101	STOCKTON MORTGAGE CORPORATION	2,971	3.40	20	-3.2	3.6	3.7	ROYAL PACIFIC FUNDING CORP	3,083	3.41	24	-3.5	4.1	4.2	Old National Bank	2,463	3.56	37	-3.1	7.7	7.9
102	MSR Asset Vehicle	42,673	3.34	19	-3.2	3.0	3.1	InterCap Lending	3,199	3.42	18	-3.8	3.9	4.0	PHH Mortgage	82,016	3.40	27	-3.4	6.6	6.8
103	On Q Financial	1,620	3.21	24	-3.3	3.3	3.4	BSI Financial	25,243	3.44	22	-3.9	4.1	4.2	1ST SECURITY BANK OF WASHINGTON	2,394	3.37	22	-3.4	6.8	7.0
104	NexBank	13,899	3.69	20	-3.7	3.3	3.4	MORTGAGE CLEARING CORP	1,951	3.60	38	-4.0	5.2	5.4	WATERMARK CAPITAL INC.	1,921	2.86	21	-3.5	5.2	5.4
105	Onslow Bay Financial	70,114	3.05	19	-3.8	2.4	2.5	Planet Home Lending	13,411	4.26	15	-4.0	4.4	4.5	THE CENTRAL TRUST BANK	2,067	3.52	34	-3.5	7.4	7.7
106	Northpointe Bank	4,667	3.39	24	-3.8	3.7	3.9	Lake Michigan Credit Union	6,520	3.56	36	-4.2	5.2	5.5	Summit Funding	4,723	3.66	16	-3.8	6.5	6.7
107	Bank Of The West	2,894	3.77	52	-4.0	4.2	4.4	Northpointe Bank	4,654	3.36	23	-4.4	4.6	4.8	Umpqua	9,578	3.59	32	-3.9	7.7	8.0
108	Amerifirst Financial	3,270	4.10	21	-4.2	4.4	4.6	M&T Bank	6,464	3.87	62	-4.5	5.8	6.0	HomeBridge	23,543	3.37	18	-4.0	5.8	6.1
109	Planet Home Lending	15,879	4.34	15	-4.2	3.9	4.1	PNC Mortgage	101,671	3.50	52	-4.5	5.0	5.2	Sun West	7,284	3.25	19	-4.0	5.8	6.0
110	Navy Federal Credit Union	3,650	3.77	71	-4.3	4.7	4.9	VALLEY NATIONAL BANK	2,196	3.64	45	-4.6	4.9	5.1	Primary Residential	6,799	3.27	22	-4.0	6.5	6.8
111	NORTHWEST BANK	1,913	3.50	47	-4.4	4.4	4.6	Arc Home	4,071	3.35	22	-4.6	3.9	4.1	Land Home Financial	3,768	3.45	25	-4.2	6.9	7.2
112	GMFS	7,360	3.67	29	-4.7	4.0	4.2	Colonial Savings	12,031	3.67	45	-4.9	5.2	5.5	Wells Fargo	437,554	3.83	59	-4.2	9.1	9.5
113	Santander Bank	6,119	3.93	81	-4.9	4.7	5.0	U.S. Bank	145,863	3.67	41	-5.0	4.9	5.1	FIDELITY BANK NATIONAL ASSOCIATIO	4,130	3.43	44	-4.4	7.4	7.8
114	Marlin Mortgage Capital	22,017	3.16	23	-5.0	2.8	2.9	Sun West	7,296	3.29	22	-5.5	3.7	3.9	PNC Mortgage	91,873	3.55	53	-4.4	7.8	8.2
115	FIRST INTERSTATE BANK	2,576	3.66	46	-5.0	4.4	4.6	First Federal Bank	7,102	3.25	29	-5.7	4.3	4.5	U.S. Bank	144,508	3.61	40	-4.5	7.7	8.0
116	Fulton Bank	3,175	3.82	48	-5.0	4.7	4.9	United Shore (Retained)	220,977	3.68	15	-5.7	3.5	3.7	Michigan Mutual	2,272	3.22	21	-4.5	6.2	6.5
117	HomeBridge	23,469	3.41	22	-5.3	3.1	3.2	Huntington National Bank	19,695	3.73	39	-5.7	5.3	5.7	First Federal Bank	7,154	3.22	26	-4.6	6.5	6.8
118	FLAT BRANCH MORTGAGE INC	2,567	3.86	23	-5.4	4.2	4.4	BANNER BANK	2,045	3.58	37	-5.8	4.9	5.2	NFM INC.	4,051	3.20	17	-4.6	5.6	5.8
119	Chase	401,599	3.52	44	-5.4	3.6	3.8	Guaranteed Rate	13,939	4.96	7	-5.9	4.6	4.9	MEGASTAR FINANCIAL CORP.	2,777	3.39	23	-5.0	6.6	6.9
120	Weststar Mortgage	2,650	3.31	27	-6.3	3.5	3.8	NFM INC.	4,128	3.29	20	-6.0	3.9	4.1	Citizens Bank	61,914	3.51	31	-5.1	7.1	7.5
121	U.S. Bank	146,789	3.70	42	-6.3	4.0	4.2	Navy Federal Credit Union	3,668	3.77	71	-6.5	5.5	5.9	Navy Federal Credit Union	3,714	3.76	69	-5.8	8.6	9.1
122	Caliber Home Loans	99,820	3.53	29	-6.6	3.6	3.8	Chase	396,513	3.52	43	-6.6	4.4	4.7	Colonial Savings	12,695	3.66	42	-5.9	8.1	8.6
123	SERVIS ONE INC.	3,202	3.63	19	-6.7	3.2	3.4	MEGASTAR FINANCIAL CORP.	2,789	3.45	25	-6.6	4.2	4.5	Idaho HFA	8,006	3.67	30	-5.9	8.3	8.8
124	CADENCE BANK	4,173	3.70	40	-6.7	4.3	4.6	Primary Residential	6,749	3.31	24	-6.7	4.2	4.5	Academy Mortgage	11,268	3.41	16	-6.3	5.7	6.1
125	IDAHO CENTRAL CREDIT UNION	3,368	3.34	30	-6.9	3.7	3.9	FIRST-CITIZENS BANK & TRUST COMPA	854	3.73	46	-6.7	6.9	7.4	ELEVATIONS CREDIT UNION	3,947	3.38	28	-6.4	6.8	7.2
126	United Shore (Retained)	225,290	3.78	16	-7.2	3.0	3.2	Salem Five	2,454	3.52	42	-6.8	4.7	5.0	BARRINGTON BANK & TRUST COMPANY N	6,178	3.36	20	-6.8	6.1	6.5

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

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

GSE: Fixed 30yr

Table of Contents

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127	Fannie Mae	6,920	4.84	133	-7.2	6.4	6.9	Pentagon Federal Credit Union	5,555	3.35	31	-6.8	4.1	4.4	Chase	380,106	3.52	43	-7.3	6.7	7.2
128	Huntington National Bank	19,856	3.77	40	-7.3	4.4	4.7	Michigan Mutual	2,269	3.26	24	-6.8	3.9	4.2	Alaska USA Federal Credit Union	1,932	3.64	44	-7.4	8.3	8.9
129	MUFG	8,757	3.81	56	-7.4	4.1	4.4	Santander Bank	6,191	3.93	79	-7.0	5.7	6.1	MORTGAGE CLEARING CORP	1,934	3.53	36	-7.9	7.5	8.2
130	NFM INC.	4,102	3.29	21	-7.6	3.1	3.3	Massachusetts HFA	2,275	3.83	58	-7.3	6.0	6.4	FLAGSTAR BANK NATIONAL ASSOCIATIO	8,722	3.84	22	-7.9	3.5	3.8
131	LOWER LLC	3,887	3.53	18	-7.8	3.3	3.6	ELEVATIONS CREDIT UNION	3,934	3.41	30	-7.4	4.3	4.6	FIRST INTERSTATE BANK	2,607	3.62	43	-8.4	8.1	8.8
132	FLAGSTAR BANK NATIONAL ASSOCIATIO	34,890	3.84	22	-7.9	3.5	3.8	Union Savings Bank	5,211	3.32	36	-7.7	4.7	5.1	Paramount Residential	6,257	3.43	18	-8.7	6.0	6.6
133	Colorado Federal Savings Bank	762	3.78	97	-7.9	3.8	4.1	Paramount Residential	6,231	3.50	20	-7.8	4.2	4.5	Huntington National Bank	19,304	3.66	38	-8.8	7.6	8.3
134	Lake Michigan Credit Union	6,518	3.59	37	-8.4	4.2	4.5	FLAGSTAR BANK NATIONAL ASSOCIATIO	17,445	3.84	22	-7.9	3.5	3.8	ROYAL PACIFIC FUNDING CORP	3,132	3.40	22	-8.8	6.8	7.5
135	Salem Five	2,438	3.53	43	-8.5	3.6	3.9	Iowa Bankers Mortgage	3,727	3.47	35	-8.0	4.9	5.3	Bank Of The West	2,994	3.77	49	-9.0	8.3	9.1
136	Bank of America	51,549	4.53	119	-8.5	5.7	6.2	NATIONS DIRECT MORTGAGE	3,893	3.61	31	-8.0	4.1	4.5	CrossCountry Mortgage	52,679	3.40	15	-9.2	5.0	5.5
137	Paramount Residential	6,025	3.53	21	-8.5	3.4	3.8	First National Bank Of Omaha	3,347	3.60	36	-8.1	5.0	5.4	MEGA CAPITAL FUNDING INC.	2,982	3.08	19	-9.4	4.7	5.2
138	Bank Of England	3,731	3.44	26	-8.6	3.8	4.2	GMFS	7,321	3.63	28	-8.1	4.7	5.1	GMFS	7,145	3.55	27	-9.4	7.0	7.7
139	BMO Harris Bank	2,187	4.02	69	-8.8	5.2	5.7	Cornerstone	2,986	3.80	19	-8.2	5.8	6.3	Fannie Mae	7,093	4.85	130	-9.5	11.7	12.9
140	M&T Bank	6,387	3.87	63	-9.0	4.5	5.0	SERVIS ONE INC.	3,394	3.60	17	-8.2	3.7	4.0	Union Savings Bank	5,233	3.30	34	-9.6	6.7	7.4
141	MORTGAGE CLEARING CORP	1,950	3.62	39	-9.3	4.1	4.5	FIRST INTERSTATE BANK	2,590	3.65	45	-8.6	5.2	5.7	Santander Bank	6,382	3.93	77	-9.6	8.9	9.8
142	ONPOINT COMMUNITY CREDIT UNION	3,897	3.50	30	-9.5	3.4	3.7	Fannie Mae	6,958	4.84	132	-8.6	7.5	8.2	Roundpoint Mortgage	13,601	3.67	8	-9.7	4.9	5.5
143	MLD Mortgage	2,936	3.31	22	-9.7	2.7	3.0	1ST SECURITY BANK OF WASHINGTON	2,407	3.41	25	-8.6	4.1	4.5	Towne Mortgage	2,302	3.35	26	-9.9	6.5	7.2
144	PREMIER BANK	2,078	3.75	44	-10.1	4.5	5.0	Security National	6,632	3.47	25	-8.9	4.3	4.7	Pentagon Federal Credit Union	5,387	3.26	29	-10.1	5.7	6.4
145	Citi	28,076	3.82	51	-10.1	3.8	4.2	Academy Mortgage	11,434	3.48	18	-9.2	3.8	4.2	MLD Mortgage	2,875	3.20	19	-10.2	4.9	5.4
146	Roundpoint Mortgage	4,736	4.36	12	-10.2	3.4	3.7	CRESCENT MORTGAGE COMPANY	2,608	3.66	46	-9.2	5.4	5.9	American Pacific Mortgage	2,365	3.91	8	-10.6	6.4	7.1
147	CrossCountry Mortgage	54,777	3.55	18	-10.3	3.0	3.4	Citi	27,756	3.79	51	-9.3	4.6	5.0	First National Bank Of Omaha	3,346	3.56	34	-10.7	7.3	8.1
148	BARRINGTON BANK & TRUST COMPANY N	6,243	3.44	24	-10.4	3.2	3.5	STANDARD MORTGAGE CORP.	3,790	3.41	38	-9.4	4.7	5.1	M&T Bank	6,554	3.88	59	-10.9	8.2	9.2
149	Smaller Servicers	377,276	3.61	36	-10.6	3.8	4.2	Idaho HFA	8,036	3.72	32	-9.5	5.1	5.6	Lake Michigan Credit Union	6,517	3.52	34	-10.9	7.4	8.2
150	Summit Funding	3,247	4.27	17	-10.8	3.5	3.9	BARRINGTON BANK & TRUST COMPANY N	6,241	3.42	23	-9.6	3.9	4.3	BANNER BANK	2,065	3.56	35	-11.2	7.4	8.3
151	NBKC Bank	4,982	3.51	15	-10.8	2.7	3.0	BELL BANK	8,812	3.45	23	-9.7	4.1	4.5	MUFG	8,958	3.80	53	-11.3	8.7	9.8
152	Michigan Mutual	2,260	3.28	25	-10.9	3.1	3.5	Keybank	7,677	3.43	32	-9.7	4.3	4.7	HOME POINT MORTGAGE ACCEPTANCE CO	3,423	3.42	9	-11.3	5.1	5.7
153	Union Savings Bank	5,189	3.33	37	-11.3	3.7	4.2	Bank of America	52,270	4.53	118	-9.7	6.6	7.3	CRESCENT MORTGAGE COMPANY	2,658	3.65	44	-11.6	8.0	9.0
154	Security National	6,598	3.48	26	-11.5	3.4	3.8	PREMIER BANK	2,059	3.73	44	-9.8	5.4	6.0	Johnson Bank	2,020	3.58	46	-11.7	7.5	8.5
155	FIRST NATIONAL BANK OF PENNSYLVAN	2,712	3.61	34	-11.5	3.8	4.3	Mortgage 1	2,446	3.74	18	-9.8	4.5	4.9	American Internet Mortgage	4,575	3.30	36	-11.8	6.1	6.8
156	Fremont Bank	6,692	3.42	41	-11.5	2.8	3.1	Mann Mortgage	2,172	3.34	20	-9.8	3.9	4.3	USAA	2,697	3.94	57	-11.9	16.5	18.5
157	FIRST HOME MORTGAGE CORP.	2,510	3.45	22	-11.5	2.9	3.3	CrossCountry Mortgage	54,595	3.51	17	-10.0	3.6	4.0	Zions Bancorporation	2,401	3.27	22	-12.0	5.8	6.6
158	InterCap Lending	3,222	3.46	20	-11.7	3.0	3.4	EQUITY RESOURCES INC.	2,672	3.41	19	-10.1	4.4	4.9	EQUITY RESOURCES INC.	2,832	3.32	17	-12.1	6.0	6.9
159	Towne Mortgage	2,288	3.40	29	-11.8	3.5	4.0	CADENCE BANK	4,183	3.68	39	-10.3	5.0	5.6	ONPOINT COMMUNITY CREDIT UNION	3,855	3.42	27	-12.2	6.3	7.2
160	CRESCENT MORTGAGE COMPANY	2,593	3.67	48	-11.8	4.3	4.9	HARBORONE MORTGAGE LLC	2,264	3.33	28	-10.5	4.0	4.5	Bank of America	53,051	4.53	117	-12.3	9.9	11.3
161	First Federal Bank	7,091	3.27	30	-11.9	3.3	3.7	Roundpoint Mortgage	8,907	3.99	11	-10.5	4.0	4.5	Keybank	7,594	3.38	30	-12.3	6.0	6.9
162	Provident Funding	18,263	3.68	60	-12.0	3.7	4.2	Bank Of The West	2,943	3.78	51	-10.5	4.9	5.4	FIRST-CITIZENS BANK & TRUST COMPA	1,664	3.70	42	-12.7	9.5	10.8
163	First National Bank Of Omaha	3,342	3.62	37	-12.2	3.9	4.5	Smaller Servicers	382,458	3.58	35	-10.7	4.6	5.1	Iowa Bankers Mortgage	3,681	3.41	33	-12.9	6.7	7.7
164	Keybank	7,689	3.45	33	-12.3	3.4	3.9	AssociatedBank	4,278	3.76	55	-10.8	5.5	6.2	Citi	26,937	3.73	51	-12.9	7.0	8.0
165	Mann Mortgage	2,180	3.37	21	-12.3	3.1	3.5	BOEING EMPLOYEES CREDIT UNION	2,954	3.70	38	-10.8	5.0	5.6	Independent Bank	2,317	3.63	32	-13.1	7.0	8.0
166	STANDARD MORTGAGE CORP.	3,944	3.41	39	-12.4	3.7	4.2	HomeStreet Bank	3,691	3.61	38	-10.9	4.6	5.1	Provident Funding	18,040	3.61	59	-13.3	7.2	8.3
167	American Internet Mortgage	4,540	3.34	40	-12.6	3.2	3.7	Provident Funding	18,290	3.66	59	-10.9	4.6	5.2	STANDARD MORTGAGE CORP.	3,716	3.39	36	-13.3	6.7	7.7
168	HARBORONE MORTGAGE LLC	2,269	3.37	29	-13.3	3.2	3.7	NORTHWEST BANK	1,926	3.49	46	-10.9	4.9	5.5	Smaller Servicers	389,346	3.51	32	-13.7	6.6	7.7

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169	1ST SECURITY BANK OF WASHINGTON	2,406	3.43	26	-13.7	3.1	3.6	GUIDANCE RESIDENTIAL LLC	2,449	3.96	29	-11.1	4.6	5.2	HomeStreet Bank	3,701	3.59	36	-13.9	7.2	8.3
170	AssociatedBank	4,233	3.77	55	-14.0	4.4	5.1	FHLB Chicago	14,362	3.36	36	-11.6	4.6	5.2	GUIDANCE RESIDENTIAL LLC	2,349	3.85	28	-14.1	6.9	8.0
171	Massachusetts HFA	2,250	3.83	59	-14.4	4.5	5.2	BMO Harris Bank	2,193	4.01	68	-11.7	6.1	6.8	Mortgage 1	2,335	3.59	16	-14.3	5.6	6.5
172	Idaho HFA	8,069	3.75	33	-15.0	3.9	4.6	Towne Mortgage	2,293	3.39	28	-12.7	4.2	4.8	Embrace Home Loans	3,602	3.36	12	-14.3	5.3	6.1
173	TD Bank	6,544	3.39	34	-15.1	3.3	3.8	FIRST NATIONAL BANK OF PENNSYLVAN	2,679	3.57	33	-12.8	4.5	5.1	WEST GATE BANK	2,499	3.33	26	-14.3	6.2	7.2
174	FHLB Chicago	14,274	3.37	37	-15.5	3.6	4.3	TD Bank	6,578	3.38	32	-13.0	4.1	4.7	BELL BANK	8,516	3.37	21	-14.7	5.6	6.6
175	FIRST TECHNOLOGY FEDERAL CREDIT U	2,905	3.33	38	-15.7	3.1	3.7	CHICAGO MORTGAGE SOLUTIONS LLC	2,632	3.03	15	-13.2	2.8	3.3	Pam MSR Trust 1	3,793	3.16	42	-14.7	5.4	6.3
176	FIRST HOME MORTGAGE CORP	3,997	3.56	25	-16.1	3.0	3.5	ONPOINT COMMUNITY CREDIT UNION	3,902	3.48	29	-13.2	4.0	4.6	CADENCE BANK	4,141	3.63	37	-15.0	7.3	8.6
177	BELL BANK	9,069	3.48	24	-16.4	3.1	3.7	MUFG	8,807	3.80	55	-13.4	4.8	5.5	BMO Harris Bank	2,219	3.99	66	-15.0	9.0	10.5
178	Banco Popular	2,975	4.94	131	-16.6	5.2	6.2	FIRST TECHNOLOGY FEDERAL CREDIT U	2,920	3.33	37	-13.7	4.0	4.6	GUARDIAN SAVINGS BANK	1,406	3.34	39	-15.2	6.5	7.7
179	Iowa Bankers Mortgage	3,734	3.50	36	-16.7	3.7	4.4	Fulton Bank	3,203	3.81	48	-13.8	5.2	6.0	NORTHWEST BANK	1,941	3.46	44	-15.3	6.8	8.0
180	Academy Mortgage	11,400	3.49	19	-17.4	2.8	3.4	Pam MSR Trust 1	3,747	3.16	44	-13.9	3.6	4.1	AssociatedBank	4,293	3.73	53	-16.0	7.8	9.2
181	NATIONS DIRECT MORTGAGE	3,911	3.65	32	-17.5	3.1	3.7	American Internet Mortgage	4,540	3.33	38	-13.9	3.8	4.4	FIRST TECHNOLOGY FEDERAL CREDIT U	2,937	3.30	34	-16.4	6.0	7.2
182	Mortgage 1	2,471	3.79	19	-18.6	3.5	4.2	AMERICA FIRST FEDERAL CREDIT UNIO	2,303	3.50	33	-13.9	4.4	5.1	BOEING EMPLOYEES CREDIT UNION	3,242	3.66	37	-16.5	7.5	8.9
183	Pam MSR Trust 1	3,716	3.16	46	-19.0	2.7	3.4	MLD Mortgage	2,922	3.28	21	-14.2	3.1	3.6	HARBORONE MORTGAGE LLC	2,249	3.28	26	-17.2	5.7	6.8
184	CHICAGO MORTGAGE SOLUTIONS LLC	2,630	3.04	16	-19.2	2.2	2.7	GUARDIAN SAVINGS BANK	1,397	3.36	41	-14.8	4.5	5.3	FIRST HOME MORTGAGE CORP	4,067	3.43	21	-17.4	5.7	6.9
185	BOEING EMPLOYEES CREDIT UNION	2,327	3.70	38	-20.3	3.4	4.3	NBKC Bank	5,336	3.41	15	-14.8	3.2	3.7	FHLB Chicago	14,465	3.33	34	-17.5	6.3	7.6
186	EQUITY RESOURCES INC.	2,288	3.49	20	-20.8	3.2	4.0	WATERMARK CAPITAL INC.	1,897	2.87	24	-14.8	3.0	3.5	LEADER BANK NATIONAL ASSOCIATION	2,496	2.87	21	-17.5	4.4	5.3
187	HomeStreet Bank	3,674	3.62	39	-22.2	3.2	4.1	Fremont Bank	6,739	3.42	40	-16.2	3.3	3.9	TD Bank	6,605	3.36	30	-17.8	5.9	7.1
188	Johnson Bank	1,999	3.61	49	-23.6	3.5	4.5	LEADER BANK NATIONAL ASSOCIATION	2,458	2.88	24	-18.0	2.9	3.5	PREMIER BANK	2,021	3.68	43	-18.0	7.3	8.9
189	ELEVATIONS CREDIT UNION	3,920	3.43	32	-24.3	2.8	3.7	Johnson Bank	2,008	3.60	48	-18.0	4.6	5.6	VALLEY NATIONAL BANK	2,213	3.63	43	-19.1	6.5	7.9
190	GUARDIAN SAVINGS BANK	1,387	3.36	43	-25.1	3.3	4.4	FIRST HOME MORTGAGE CORP.	2,501	3.43	21	-18.7	3.3	4.1	Colorado Federal Savings Bank	744	3.72	98	-19.3	6.8	8.4
191	MEGASTAR FINANCIAL CORP.	2,786	3.48	27	-26.5	2.7	3.7	FIRST HOME MORTGAGE CORP	3,970	3.52	24	-19.1	3.5	4.3	Fremont Bank	6,837	3.42	37	-19.5	5.3	6.6
192	UNIVERSITY OF WISCONSIN CREDIT UN	2,560	3.27	28	-26.8	2.8	3.8	MERCHANTS BANK NATIONAL ASSOCIATI	1,740	3.51	42	-19.9	4.3	5.3	UNIVERSITY OF WISCONSIN CREDIT UN	2,543	3.21	25	-21.2	5.4	6.8
193	THE SERVION GROUP	2,397	3.72	36	-26.8	3.4	4.7	American Pacific Mortgage	1,154	5.63	3	-20.6	4.6	5.7	Salem Five	2,485	3.51	40	-22.1	6.2	7.9
194	MERCHANTS BANK NATIONAL ASSOCIATI	1,738	3.53	42	-27.1	3.3	4.4	HOME POINT MORTGAGE ACCEPTANCE CO	2,479	3.61	11	-22.0	3.5	4.5	SUMMIT CREDIT UNION	2,355	3.29	26	-23.1	5.5	7.1
195	SUMMIT CREDIT UNION	2,366	3.36	30	-30.8	2.8	4.1	Banco Popular	3,008	4.94	130	-22.4	5.2	6.6	THE SERVION GROUP	2,385	3.64	33	-23.1	6.6	8.5
196	LANDMARK CREDIT UNION	2,033	3.60	39	-31.6	3.2	4.7	UNIVERSITY OF WISCONSIN CREDIT UN	2,561	3.25	27	-22.7	3.7	4.7	Massachusetts HFA	2,333	3.84	55	-24.1	8.3	10.8
197	LEADER BANK NATIONAL ASSOCIATION	2,443	2.88	26	-31.6	1.9	2.7	Colorado Federal Savings Bank	757	3.76	97	-22.7	3.9	5.0	MERCHANTS BANK NATIONAL ASSOCIATI	1,729	3.47	40	-26.6	5.9	7.9
198	American Pacific Mortgage	1,256	5.84	4	-31.7	4.0	5.8	THE SERVION GROUP	2,410	3.70	35	-22.9	4.4	5.7	LANDMARK CREDIT UNION	2,056	3.57	36	-26.8	6.2	8.4
199	BETHPAGE FEDERAL CREDIT UNION	3,622	3.58	49	-32.0	2.5	3.7	SUMMIT CREDIT UNION	2,362	3.34	28	-26.0	3.7	4.9	FIRST HOME MORTGAGE CORP.	2,251	3.37	19	-27.2	4.3	5.8
200	Cornerstone	38	3.92	73	-33.3	3.7	5.5	BETHPAGE FEDERAL CREDIT UNION	3,642	3.58	48	-27.1	3.2	4.3	Fulton Bank	3,208	3.78	46	-28.2	6.8	9.3
201	FIRST-CITIZENS BANK & TRUST COMPA	72	4.19	124	-53.2	3.0	6.2	LANDMARK CREDIT UNION	2,043	3.59	38	-27.8	4.1	5.7	BETHPAGE FEDERAL CREDIT UNION	3,658	3.56	45	-29.1	4.6	6.4
202														Banco Popular	3,055	4.94	129	-29.9	6.4	9.0	

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

GSE: Fixed 15yr

Table of Contents

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	Massachusetts HFA	1	4.11	43	2651.1	86.5	6.5	Massachusetts HFA	1	4.07	41	1062.6	59.5	7.2	Massachusetts HFA	1	4.03	38	520.4	57.0	12.4
2	FIRST-CITIZENS BANK & TRUST COMPA	14	3.35	128	131.7	18.3	8.3	Bay Equity	244	2.72	21	59.0	7.5	4.8	FBC Mortgage	167	2.76	9	33.6	7.4	5.6
3	InterCap Lending	233	2.48	24	65.6	6.4	3.9	FBC Mortgage	171	2.85	12	51.4	6.9	4.6	CITIZENS FIRST BANK	235	2.97	27	29.4	11.7	9.1
4	Everett Financial	47	3.31	53	55.5	10.3	6.8	Everett Financial	48	3.31	52	41.0	13.1	9.5	Bay Equity	251	2.71	18	27.6	8.3	6.6
5	FBC Mortgage	171	2.90	13	50.4	6.3	4.3	ALCOVA MORTGAGE	229	2.68	20	39.6	7.0	5.1	Quicken	69,775	2.83	25	27.5	9.3	7.4
6	Bay Equity	240	2.73	22	49.1	6.3	4.3	Cornerstone	214	2.91	16	33.7	8.3	6.3	On Q Financial	274	2.56	20	25.4	8.5	6.9
7	On Q Financial	189	2.55	25	47.5	5.7	3.9	GRANDER MORTGAGE CAPITAL LLC	430	2.58	24	32.1	6.3	4.8	FLAT BRANCH MORTGAGE INC	358	2.85	21	19.7	9.7	8.2
8	GUIDANCE RESIDENTIAL LLC	793	3.06	30	43.7	8.1	5.7	FIRST-CITIZENS BANK & TRUST COMPA	237	2.97	49	31.6	10.2	7.8	Everett Financial	599	2.80	22	19.6	11.7	9.9
9	ALCOVA MORTGAGE	225	2.68	22	43.1	6.3	4.4	FIRST COMMUNITY MORTGAGE INC.	310	2.81	27	28.6	7.6	5.9	CORNERSTONE CAPITAL BANK SSB	216	3.01	18	19.0	5.7	4.8
10	Ameris Bank	629	3.02	30	32.1	7.3	5.6	CITIZENS FIRST BANK	233	3.03	29	28.4	8.8	6.9	ALCOVA MORTGAGE	235	2.67	17	18.6	8.0	6.7
11	Security National	426	2.83	33	29.6	6.3	4.9	Quicken	67,114	2.86	28	24.6	6.9	5.6	GUIDANCE RESIDENTIAL LLC	814	2.99	27	18.3	9.8	8.4
12	FLAT BRANCH MORTGAGE INC	301	2.95	26	28.2	6.9	5.4	First Savings Bank	442	2.64	22	22.4	5.8	4.7	NETWORK CAPITAL FUNDING CORPORATI	539	2.58	19	15.8	6.4	5.5
13	Nova Financial	170	2.48	21	27.1	4.7	3.8	On Q Financial	240	2.56	23	21.5	6.0	5.0	Zions Bancorporation	579	2.68	23	14.8	7.8	6.8
14	FIRST HORIZON BANK	332	2.83	25	23.5	5.9	4.8	GUIDANCE RESIDENTIAL LLC	803	3.04	29	20.7	7.5	6.3	loanDepot.com	19,853	2.44	16	14.1	6.1	5.4
15	Quicken	66,257	2.88	29	23.3	6.1	4.9	Movement Mortgage	1,809	2.76	19	19.5	6.2	5.2	Ameris Bank	1,184	2.85	27	14.0	9.2	8.1
16	RENASANT BANK	782	2.85	31	23.3	6.3	5.2	CORNERSTONE CAPITAL BANK SSB	433	3.01	18	19.0	5.7	4.8	Northpointe Bank	825	2.64	20	13.8	7.7	6.8
17	FIRST COMMUNITY MORTGAGE INC.	305	2.81	29	22.5	6.3	5.2	Alaska USA Federal Credit Union	355	2.93	41	18.2	7.2	6.1	CMG Mortgage	3,850	2.43	17	13.5	6.1	5.4
18	ARK-LA-TEX FINANCIAL SERVICES LLC	289	2.94	22	22.5	6.1	5.0	Ameris Bank	992	2.91	29	18.2	7.2	6.1	GRANDER MORTGAGE CAPITAL LLC	353	2.57	22	12.6	7.0	6.3
19	CORNERSTONE CAPITAL BANK SSB	648	3.02	18	22.0	5.6	4.6	Northpointe Bank	803	2.64	23	18.0	5.9	5.0	Movement Mortgage	2,219	2.67	17	11.8	7.8	7.0
20	NFM INC.	421	2.51	24	21.9	4.7	3.9	InterCap Lending	236	2.48	22	17.8	5.2	4.4	Fairway	751	2.68	19	11.5	7.5	6.7
21	STOCKTON MORTGAGE CORPORATION	289	2.67	23	21.7	5.1	4.2	THE CENTRAL TRUST BANK	513	2.86	37	16.9	7.5	6.5	Cornerstone	553	2.75	15	10.9	9.2	8.3
22	THE CENTRAL TRUST BANK	502	2.86	38	21.0	6.8	5.7	1ST SECURITY BANK OF WASHINGTON	177	2.84	28	16.7	6.3	5.4	InterCap Lending	242	2.47	19	9.9	6.5	5.9
23	First Bank	1,806	2.76	30	20.4	5.6	4.7	SERVIS ONE INC.	301	2.68	24	16.7	5.4	4.6	Pingora Loan Servicing	3,496	3.16	43	9.0	11.2	10.3
24	Nations Lending Corporation	484	2.98	22	20.0	5.9	5.0	Multiple Servicers (Unidentified)	891	3.15	127	14.9	13.3	11.7	FIRST COMMUNITY MORTGAGE INC.	319	2.79	25	8.6	8.5	7.8
25	CMG Mortgage	3,764	2.47	22	18.6	3.9	3.3	Guaranteed Rate	803	3.68	9	14.9	8.4	7.4	FIRST HORIZON BANK	595	2.71	23	8.4	8.4	7.8
26	Mann Mortgage	170	2.61	22	18.6	4.7	4.0	Aurora	1,594	2.92	37	14.5	6.7	5.9	Guaranteed Rate	1,474	2.97	9	7.9	7.9	7.4
27	NETWORK CAPITAL FUNDING CORPORATI	581	2.57	23	18.3	4.6	3.9	FIRST HORIZON BANK	406	2.78	24	13.5	6.4	5.7	First Savings Bank	454	2.63	19	7.8	7.1	6.6
28	Trustmark Bank	535	2.98	50	17.9	7.3	6.2	IDAHO CENTRAL CREDIT UNION	276	3.01	47	13.1	8.1	7.2	Multiple Servicers (Unidentified)	1,020	3.16	124	7.8	14.8	13.8
29	Multiple Servicers (Unidentified)	831	3.12	128	17.9	13.2	11.3	Fairway	754	2.74	21	12.7	5.8	5.1	IDAHO CENTRAL CREDIT UNION	285	2.99	44	7.6	10.5	9.8
30	Fulton Bank	387	3.13	57	16.8	7.6	6.5	SoFi	1,155	2.61	21	12.5	5.4	4.8	Idaho HFA	136	2.50	21	7.6	7.3	6.8
31	Old National Bank	938	2.86	39	16.0	6.5	5.6	FLAT BRANCH MORTGAGE INC	304	2.94	25	12.2	7.1	6.3	SoFi	1,173	2.59	18	6.6	6.9	6.5
32	Guaranteed Rate	842	3.80	10	15.8	7.7	6.7	loanDepot.com	18,890	2.47	18	12.2	4.4	4.0	MORTGAGE LENDERS INVESTMENT TRADI	357	3.10	28	6.3	9.7	9.1
33	Aurora	1,616	2.91	38	15.1	6.0	5.2	CMG Mortgage	3,794	2.46	20	11.5	4.4	3.9	Alaska USA Federal Credit Union	366	2.91	39	6.1	9.0	8.5
34	CITIZENS FIRST BANK	229	3.04	30	14.6	6.8	5.9	RENASANT BANK	881	2.82	29	9.6	6.4	5.8	BANNER BANK	274	3.03	38	5.9	9.2	8.7
35	NORTHWEST BANK	551	2.73	39	14.4	6.1	5.3	Iowa Bankers Mortgage	1,255	2.70	35	8.7	6.5	6.0	WATERMARK CAPITAL INC.	503	2.33	19	5.9	5.6	5.3
36	WATERMARK CAPITAL INC.	484	2.33	23	13.5	3.9	3.4	Planet Home Lending	1,277	2.93	20	8.5	5.6	5.2	Planet Home Lending	1,312	2.83	17	5.7	7.1	6.7
37	Sierra Pacific	1,064	2.87	40	13.3	5.7	5.1	HomeStreet Bank	367	2.85	40	8.3	6.2	5.7	Nations Lending Corporation	487	2.90	18	5.3	7.7	7.3
38	loanDepot.com	18,108	2.48	20	12.8	3.9	3.5	Security National	433	2.83	31	7.3	6.1	5.7	Nova Financial	244	2.57	19	5.0	6.7	6.3
39	Movement Mortgage	1,705	2.80	21	12.6	5.2	4.6	Mutual Of Omaha	699	2.74	18	7.2	5.5	5.2	Bank Of England	512	2.75	22	4.7	7.8	7.5
40	BANNER BANK	258	3.03	42	12.1	6.2	5.6	Gateway Mortgage	1,728	2.85	23	7.2	6.2	5.8	Union Home Mortgage	1,726	2.70	17	4.7	7.4	7.1
41	MORTGAGE LENDERS INVESTMENT TRADI	339	3.10	32	11.7	6.6	5.9	AmeriHome Mortgage	1,553	3.53	16	7.0	7.1	6.7	Aurora	1,586	2.93	35	4.7	8.9	8.5
42	Guild Mortgage	3,426	2.91	28	11.1	5.7	5.2	Zions Bancorporation	564	2.69	25	7.0	5.3	4.9	Arvest Mortgage	2,698	2.92	48	4.5	9.5	9.1

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

GSE: Fixed 15yr

Table of Contents

Rank	3M Historical Horizon							6M Historical Horizon						12M Historical Horizon							
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43	1ST SECURITY BANK OF WASHINGTON	174	2.84	29	10.8	5.2	4.7	Bank Of England	496	2.76	25	6.9	5.8	5.5	NORTHWEST BANK	582	2.73	36	4.4	8.3	7.9
44	Amerisave Mortgage	4,291	2.51	14	10.6	3.9	3.5	BOK Financial	2,233	2.88	43	6.5	6.7	6.3	Freedom Mortgage	20,455	2.66	34	4.3	6.9	6.6
45	Planet Home Lending	1,453	2.92	20	10.5	5.0	4.6	NexBank	2,612	2.78	26	6.4	5.6	5.3	Specialized Loan Servicing	3,407	3.10	31	4.3	9.0	8.7
46	BOK Financial	2,376	2.86	43	10.1	6.0	5.5	ARK-LA-TEX FINANCIAL SERVICES LLC	292	2.93	21	6.0	5.7	5.4	FIRST NATIONAL BANK OF PENNSYLVAN	480	2.94	42	4.2	9.0	8.6
47	Arvest Mortgage	2,247	2.99	53	10.0	6.7	6.1	Colonial Savings	2,531	2.78	38	6.0	6.2	5.8	The Money Source	540	2.88	33	4.1	8.4	8.1
48	ONPOINT COMMUNITY CREDIT UNION	281	2.78	32	9.8	5.0	4.5	Idaho HFA	132	2.52	24	5.7	5.6	5.3	First Federal Bank	1,199	2.69	30	4.0	7.9	7.6
49	GRANDER MORTGAGE CAPITAL LLC	422	2.58	26	9.2	4.7	4.3	Pingora Loan Servicing	3,360	3.16	45	5.5	7.5	7.1	SERVIS ONE INC.	279	2.65	22	3.6	6.2	6.0
50	NOVA HOME LOANS	194	2.54	20	8.8	4.4	4.1	Navy Federal Credit Union	1,416	2.76	40	5.3	6.5	6.2	Gateway Mortgage	1,823	2.80	21	3.5	8.0	7.8
51	NexBank	2,408	2.81	26	8.6	5.1	4.7	BARRINGTON BANK & TRUST COMPANY N	1,131	2.76	24	5.0	5.4	5.1	NFM INC.	438	2.49	20	3.4	6.4	6.2
52	CADENCE BANK	818	2.98	41	8.6	6.4	5.9	AMERICA FIRST FEDERAL CREDIT UNIO	583	2.61	35	4.8	5.9	5.6	THE CENTRAL TRUST BANK	528	2.84	35	3.4	8.7	8.5
53	Fairway	750	2.76	23	8.1	4.8	4.5	BANNER BANK	264	3.03	40	4.3	6.6	6.3	Broker Solutions	4,341	2.66	21	3.4	6.8	6.6
54	SOUTHSTATE BANK NATIONAL ASSOCIAT	948	2.81	32	7.3	5.3	5.0	Old National Bank	951	2.84	38	4.3	6.5	6.2	BOK Financial	2,158	2.90	42	3.2	9.0	8.7
55	Navy Federal Credit Union	1,398	2.78	41	6.6	5.9	5.6	Specialized Loan Servicing	3,413	3.17	32	4.2	6.7	6.5	Navy Federal Credit Union	1,447	2.74	38	2.9	8.6	8.4
56	Lake Michigan Credit Union	759	3.06	48	6.2	6.9	6.5	SWBC Mortgage	895	2.89	31	3.6	6.1	5.9	BSI Financial	3,060	2.60	22	2.8	6.4	6.3
57	Bank Of England	488	2.76	26	5.6	4.9	4.6	Podium Mortgage Capital	1,860	2.47	26	3.4	3.9	3.7	SOUTHSTATE BANK NATIONAL ASSOCIAT	985	2.79	28	2.7	7.9	7.7
58	Pingora Loan Servicing	3,298	3.16	46	5.3	6.7	6.4	NORTHWEST BANK	561	2.74	38	3.3	6.2	6.0	Rushmore Loan Mgmt	640	2.92	48	2.5	9.5	9.3
59	SERVIS ONE INC.	312	2.69	25	5.0	4.2	4.0	Plaza Home Mortgage	251	2.96	12	3.2	5.3	5.1	FIDELITY BANK NATIONAL ASSOCIATIO	582	2.81	47	2.4	8.5	8.3
60	Academy Mortgage	903	2.73	23	4.9	4.5	4.3	Nova Financial	216	2.55	21	2.8	4.6	4.5	Guild Mortgage	3,528	2.87	25	2.3	7.9	7.7
61	Mutual Of Omaha	397	2.87	18	4.6	4.6	4.4	Pentagon Federal Credit Union	1,406	2.74	34	2.6	5.7	5.6	First United Bank	577	2.99	33	2.2	9.0	8.8
62	Rushmore Loan Mgmt	242	2.94	51	4.6	6.4	6.1	Arvest Mortgage	2,373	2.97	51	2.5	6.9	6.8	NexBank	2,589	2.75	24	2.1	7.3	7.1
63	Flagstar	2,577	2.73	25	4.3	4.8	4.6	Academy Mortgage	916	2.73	21	2.4	5.1	5.0	ARK-LA-TEX FINANCIAL SERVICES LLC	392	2.80	18	2.0	7.4	7.3
64	Northpointe Bank	791	2.64	25	4.2	4.5	4.3	Broker Solutions	4,275	2.69	23	2.4	5.0	4.9	Lakeview	14,375	2.57	19	1.9	6.1	6.0
65	Specialized Loan Servicing	3,623	3.19	32	4.1	6.0	5.8	HOME POINT MORTGAGE ACCEPTANCE CO	431	2.38	13	2.1	4.5	4.4	AmeriHome Mortgage	2,482	2.92	13	1.9	7.1	7.0
66	Truist Bank	25,808	2.88	45	3.8	5.6	5.4	First Bank	1,833	2.76	29	2.1	5.4	5.3	PennyMac	20,887	2.69	24	1.8	6.8	6.7
67	Mortgage 1	405	2.82	25	3.5	5.1	4.9	UNIVERSITY OF WISCONSIN CREDIT UN	717	2.56	29	2.1	5.4	5.3	MSR Asset Vehicle	3,416	2.66	19	1.8	6.5	6.3
68	BSI Financial	3,040	2.63	27	3.5	4.2	4.1	WATERMARK CAPITAL INC.	490	2.33	22	2.0	4.0	3.9	USAA	521	3.26	67	1.7	16.5	16.3
69	Lakeview	14,106	2.61	23	3.5	4.0	3.9	NETWORK CAPITAL FUNDING CORPORATI	589	2.57	22	1.9	4.4	4.3	Regions Bank	3,845	2.95	43	1.6	9.0	8.9
70	BARRINGTON BANK & TRUST COMPANY N	1,116	2.77	26	3.3	4.7	4.5	CADENCE BANK	834	2.98	40	1.8	6.7	6.6	First Bank	1,885	2.75	26	1.6	7.5	7.3
71	Zions Bancorporation	556	2.69	27	3.2	4.4	4.3	Freedom Mortgage	24,943	2.60	33	1.8	5.0	4.9	Nationstar	39,524	2.76	30	1.6	7.2	7.1
72	First Federal Bank	1,143	2.70	33	3.1	5.3	5.2	First Federal Bank	1,161	2.70	32	1.8	5.9	5.8	Matrix Financial	23,201	2.68	32	1.4	7.6	7.5
73	HARBORONE MORTGAGE LLC	402	2.71	30	2.9	4.8	4.6	Truist Bank	25,873	2.88	45	1.7	6.2	6.1	Cardinal Financial	4,523	2.48	17	1.4	6.3	6.2
74	Colonial Savings	2,363	2.78	40	2.9	5.4	5.3	U.S. Bank	16,483	2.91	45	1.6	6.2	6.1	1ST SECURITY BANK OF WASHINGTON	180	2.82	25	1.3	7.7	7.6
75	U.S. Bank	16,171	2.91	46	2.8	5.6	5.4	Union Home Mortgage	1,669	2.74	20	1.6	5.5	5.4	U.S. Bank	17,134	2.91	43	1.2	8.4	8.3
76	CRESCENT MORTGAGE COMPANY	548	3.00	51	2.5	6.6	6.4	Nationstar	39,102	2.79	33	1.4	5.4	5.3	Amerisave Mortgage	8,104	2.42	14	1.2	6.1	6.0
77	First Savings Bank	436	2.65	23	1.8	4.2	4.2	PennyMac	20,522	2.72	27	1.2	5.0	4.9	Fifth Third	10,614	2.85	39	1.2	8.1	8.0
78	GUARDIAN SAVINGS BANK	887	2.84	46	1.7	5.9	5.8	SUNFLOWER BANK NATIONAL ASSOCIATI	616	2.81	35	1.2	5.7	5.6	Summit Funding	371	2.78	18	1.1	7.4	7.4
79	ELEVATIONS CREDIT UNION	153	3.20	62	1.7	6.9	6.7	Lakeview	14,219	2.60	21	1.1	4.5	4.4	GUARDIAN SAVINGS BANK	941	2.84	43	1.1	8.7	8.6
80	PennyMac	20,308	2.73	28	1.6	4.4	4.3	CRESCENT MORTGAGE COMPANY	560	3.00	50	0.9	7.2	7.2	GMFS	1,177	2.76	28	0.8	7.9	7.8
81	Regions Bank	3,907	2.95	44	1.6	6.0	5.9	Nations Lending Corporation	488	2.97	20	0.1	5.6	5.6	RENASANT BANK	990	2.79	26	0.7	7.9	7.9
82	MSR Asset Vehicle	3,538	2.70	21	1.5	4.2	4.1	Guild Mortgage	3,468	2.90	27	-0.3	5.8	5.8	Umpqua	800	3.02	42	0.6	9.1	9.0
83	LOWER LLC	438	2.65	21	1.3	4.2	4.1	First United Bank	566	3.02	35	-0.5	6.4	6.4	Home Point Financial	7,815	2.58	19	0.5	6.5	6.5
84	Evergreen Moneysource	421	2.97	27	1.3	4.8	4.8	NFM INC.	426	2.51	22	-0.5	4.4	4.4	Academy Mortgage	939	2.72	18	0.4	6.9	6.9

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

GSE: Fixed 15yr

Table of Contents

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	FIRST HOME MORTGAGE CORP.	227	2.67	26	1.1	4.0	4.0	Sierra Pacific	1,172	2.87	38	-0.5	5.7	5.8	PHH Mortgage	10,467	2.77	29	0.3	7.4	7.3
86	United Shore (Retained)	24,637	2.69	18	1.1	4.0	3.9	Amerisave Mortgage	6,092	2.48	15	-0.6	4.3	4.3	Podium Mortgage Capital	2,440	2.44	22	0.2	6.1	6.1
87	HomeBridge	1,597	2.79	23	1.0	4.1	4.1	Wells Fargo	72,514	3.01	52	-0.6	6.6	6.7	BARRINGTON BANK & TRUST COMPANY N	1,155	2.74	22	0.1	6.9	6.9
88	AmeriHome Mortgage	1,549	3.64	17	0.7	6.2	6.2	FIRST HOME MORTGAGE CORP.	230	2.66	25	-0.7	4.7	4.7	Truist Bank	26,198	2.86	44	-0.3	8.3	8.3
89	Iowa Bankers Mortgage	1,233	2.70	36	0.7	5.3	5.3	Caliber Home Loans	9,733	2.81	33	-0.9	5.5	5.6	ONPOINT COMMUNITY CREDIT UNION	296	2.78	28	-0.3	7.3	7.3
90	NATIONS DIRECT MORTGAGE	297	2.74	34	0.6	4.2	4.2	NATIONS DIRECT MORTGAGE	301	2.73	32	-0.9	4.8	4.8	Union Savings Bank	3,080	2.82	41	-0.4	8.4	8.4
91	Alaska USA Federal Credit Union	349	2.93	42	0.6	5.4	5.4	Cardinal Financial	3,937	2.50	20	-0.9	4.4	4.4	Marlin Mortgage Capital	1,636	2.66	20	-0.5	6.2	6.3
92	Broker Solutions	4,201	2.69	25	0.5	4.3	4.3	FIRST INTERSTATE BANK	215	3.09	56	-1.1	7.5	7.6	Johnson Bank	820	2.77	40	-0.6	8.1	8.1
93	Wells Fargo	71,057	3.01	53	0.4	6.1	6.0	Regions Bank	3,922	2.95	43	-1.2	6.5	6.6	NBKC Bank	1,100	2.49	16	-0.7	6.0	6.0
94	MERCHANTS BANK NATIONAL ASSOCIATI	493	2.73	39	0.3	5.4	5.4	MSR Asset Vehicle	3,554	2.68	21	-1.3	4.6	4.7	AMERICA FIRST FEDERAL CREDIT UNIO	605	2.61	32	-1.0	7.5	7.5
95	Caliber Home Loans	9,570	2.81	35	-0.2	4.9	4.9	GUARDIAN SAVINGS BANK	906	2.84	45	-1.4	6.4	6.5	Caliber Home Loans	10,051	2.80	31	-1.0	7.6	7.6
96	Colorado Federal Savings Bank	1,829	2.32	35	-0.2	3.6	3.6	MERCHANTS BANK NATIONAL ASSOCIATI	501	2.73	38	-1.4	6.0	6.1	Colonial Savings	2,696	2.78	35	-1.0	7.9	8.0
97	Nationstar	38,767	2.79	34	-0.6	4.7	4.8	Lake Michigan Credit Union	771	3.05	47	-1.5	7.1	7.2	ATLANTIC BAY MORTGAGE GROUP LLC	651	2.83	23	-1.2	7.4	7.5
98	SUNFLOWER BANK NATIONAL ASSOCIATI	605	2.81	36	-0.9	5.1	5.1	SOUTHSTATE BANK NATIONAL ASSOCIAT	962	2.80	30	-1.5	5.6	5.6	HOME POINT MORTGAGE ACCEPTANCE CO	642	2.33	11	-1.3	5.5	5.6
99	Bank of America	8,946	3.45	92	-1.3	8.6	8.7	FIDELITY BANK NATIONAL ASSOCIATIO	555	2.81	49	-1.6	5.9	6.0	SWBC Mortgage	919	2.87	29	-1.5	8.0	8.2
100	Matrix Financial	19,421	2.69	37	-1.5	4.6	4.6	Trustmark Bank	542	2.98	49	-1.6	6.9	7.0	Chase	62,771	2.86	39	-1.6	7.7	7.8
101	NewRez	5,468	2.93	16	-1.6	4.4	4.5	ONPOINT COMMUNITY CREDIT UNION	286	2.78	31	-1.6	5.2	5.2	NOVA HOME LOANS	270	2.61	18	-1.7	6.6	6.7
102	Gateway Mortgage	1,562	2.87	24	-1.9	4.9	5.0	Matrix Financial	20,303	2.68	35	-1.7	5.1	5.2	Iowa Bankers Mortgage	1,294	2.69	32	-1.8	7.8	7.9
103	PHH Mortgage	10,058	2.78	33	-2.2	4.4	4.5	NBKC Bank	880	2.51	18	-1.8	4.3	4.4	FIRST-CITIZENS BANK & TRUST COMPA	482	2.96	44	-2.0	10.2	10.4
104	Cardinal Financial	3,877	2.50	22	-2.4	3.7	3.8	Nexus Nova	1,581	2.67	20	-1.8	4.4	4.4	Nexus Nova	982	2.65	19	-2.0	4.8	4.9
105	Chase	62,989	2.84	41	-2.6	5.0	5.1	TD Bank	1,302	2.89	36	-2.1	5.5	5.6	PREMIER BANK	556	2.89	44	-2.2	8.8	9.0
106	Fifth Third	10,774	2.84	40	-2.7	5.0	5.2	Sailfish Servicing	857	2.56	17	-2.1	3.8	3.9	Amerifirst Financial	393	2.86	22	-2.5	8.1	8.2
107	Freedom Mortgage	25,297	2.60	34	-3.2	4.2	4.3	LOWER LLC	443	2.64	19	-2.2	4.6	4.7	Flagstar	4,711	2.78	19	-2.7	6.1	6.3
108	IDAHO CENTRAL CREDIT UNION	270	3.01	48	-3.2	6.1	6.2	Chase	63,332	2.85	40	-2.3	5.6	5.7	Wells Fargo	75,418	3.00	50	-2.7	8.8	9.0
109	FLAGSTAR BANK NATIONAL ASSOCIATIO	6,852	2.82	24	-3.6	4.2	4.3	Home Point Financial	5,546	2.71	24	-2.3	4.6	4.7	Old National Bank	960	2.83	36	-2.7	8.0	8.2
110	TD Bank	1,279	2.89	37	-3.6	4.9	5.0	PHH Mortgage	10,124	2.78	31	-2.6	5.1	5.2	PNC Mortgage	22,416	2.83	43	-2.7	7.9	8.2
111	GMFS	1,136	2.79	31	-3.8	4.9	5.0	Huntington National Bank	4,443	2.98	40	-2.6	6.5	6.7	LOWER LLC	585	2.58	16	-3.1	6.4	6.6
112	PNC Mortgage	26,029	2.77	42	-3.9	5.0	5.2	MORTGAGE LENDERS INVESTMENT TRADI	346	3.10	30	-2.6	6.8	7.0	FLAGSTAR BANK NATIONAL ASSOCIATIO	1,713	2.82	24	-3.6	4.2	4.3
113	Seneca Mortgage	1,541	2.61	27	-3.9	4.2	4.3	FHLB Chicago	5,078	2.65	35	-2.7	5.7	5.8	Roundpoint Mortgage	810	2.66	10	-3.7	5.6	5.8
114	New Residential	22,933	3.12	63	-4.3	6.3	6.6	NewRez	5,415	2.87	14	-2.8	4.8	4.9	NewRez	5,489	2.75	12	-3.9	5.5	5.8
115	FHLB Chicago	4,989	2.65	36	-4.9	4.9	5.2	Roundpoint Mortgage	559	2.77	16	-2.8	4.9	5.1	HomeBridge	1,637	2.76	18	-4.0	6.1	6.4
116	Umpqua	761	3.04	45	-4.9	5.6	5.9	Mann Mortgage	172	2.60	21	-3.0	4.5	4.6	NATIONS DIRECT MORTGAGE	311	2.73	30	-4.2	6.8	7.1
117	Fremont Bank	1,156	2.88	50	-5.0	4.6	4.8	Seneca Mortgage	1,529	2.60	26	-3.3	4.7	4.9	Sierra Pacific	1,315	2.87	36	-4.4	7.7	8.0
118	UNITED COMMUNITY BANK	555	2.89	37	-5.0	5.4	5.7	United Shore (Retained)	24,654	2.66	17	-3.3	4.2	4.3	United Shore (Retained)	25,143	2.58	14	-4.5	5.3	5.5
119	CrossCountry Mortgage	5,549	2.61	22	-5.1	3.8	4.0	Fifth Third	10,682	2.84	39	-3.5	5.6	5.8	Evergreen Moneysource	436	2.95	23	-4.7	7.3	7.6
120	MEGASTAR FINANCIAL CORP.	213	2.84	32	-5.2	4.5	4.8	Summit Funding	242	2.91	19	-3.5	4.9	5.1	Sailfish Servicing	571	2.58	17	-5.0	4.5	4.7
121	First National Bank Of Omaha	844	2.91	40	-5.5	5.6	5.9	FLAGSTAR BANK NATIONAL ASSOCIATIO	3,426	2.82	24	-3.6	4.2	4.3	UNIVERSITY OF WISCONSIN CREDIT UN	734	2.54	27	-5.1	6.7	7.0
122	Nexus Nova	1,869	2.69	21	-5.7	3.8	4.0	NOVA HOME LOANS	243	2.62	20	-3.7	4.7	4.9	New Residential	24,347	3.14	61	-5.1	9.5	10.0
123	Podium Mortgage Capital	1,837	2.47	27	-5.7	3.0	3.2	HARBORONE MORTGAGE LLC	408	2.71	28	-3.7	5.2	5.3	CRESCENT MORTGAGE COMPANY	587	3.00	48	-5.2	9.1	9.5
124	LANDMARK CREDIT UNION	640	2.77	36	-6.4	5.0	5.3	WEST GATE BANK	719	2.68	29	-4.0	5.3	5.5	Trustmark Bank	559	2.96	47	-5.3	9.0	9.5
125	Keybank	1,924	2.85	35	-6.5	4.7	5.0	PNC Mortgage	23,992	2.80	43	-4.1	5.7	5.9	STANDARD MORTGAGE CORP.	597	2.73	37	-5.4	7.7	8.1
126	FIDELITY BANK NATIONAL ASSOCIATIO	542	2.81	50	-6.6	5.0	5.4	Bank of America	9,248	3.45	91	-4.2	9.0	9.4	CADENCE BANK	858	2.96	38	-5.4	8.4	8.9

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Table of Contents

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127	AMERICA FIRST FEDERAL CREDIT UNIO	574	2.61	36	-6.7	4.7	5.0	Evergreen Moneysource	426	2.97	26	-4.2	5.3	5.5	Huntington National Bank	4,582	2.97	38	-5.4	8.4	8.9
128	Marlin Mortgage Capital	1,857	2.63	22	-6.9	3.5	3.8	UNITED COMMUNITY BANK	564	2.88	36	-4.3	6.2	6.4	United Shore (Sold)	9,127	2.66	33	-5.5	6.9	7.3
129	First United Bank	557	3.02	36	-7.4	5.1	5.5	First National Bank Of Omaha	857	2.90	39	-4.4	6.3	6.5	Sun West	783	2.54	20	-5.6	5.7	6.0
130	SWBC Mortgage	883	2.90	33	-7.5	4.8	5.2	CrossCountry Mortgage	5,619	2.61	20	-4.5	4.4	4.6	Pentagon Federal Credit Union	1,423	2.71	32	-5.6	7.0	7.4
131	CHICAGO MORTGAGE SOLUTIONS LLC	1,046	2.31	16	-7.5	2.9	3.1	PREMIER BANK	537	2.90	45	-4.6	6.5	6.8	FIRST HOME MORTGAGE CORP.	216	2.65	22	-6.5	6.0	6.4
132	United Shore (Sold)	9,229	2.63	36	-7.6	4.1	4.4	GMFS	1,151	2.78	30	-4.9	5.4	5.7	Bank of America	9,833	3.46	91	-6.5	11.5	12.2
133	Fannie Mae	276	3.71	98	-7.9	8.7	9.4	New Residential	23,448	3.12	62	-5.0	7.0	7.3	WEST GATE BANK	730	2.65	26	-7.1	6.8	7.3
134	Union Home Mortgage	1,653	2.75	21	-7.9	4.5	4.9	Marlin Mortgage Capital	1,860	2.63	21	-5.6	4.1	4.4	Lake Michigan Credit Union	791	3.04	46	-7.1	8.7	9.4
135	Home Point Financial	5,904	2.69	24	-8.2	3.8	4.1	HomeBridge	1,614	2.79	21	-5.6	4.4	4.7	SUNFLOWER BANK NATIONAL ASSOCIATI	635	2.80	33	-7.2	7.2	7.7
136	Smaller Servicers	80,170	2.79	37	-8.6	4.8	5.2	The Money Source	529	2.87	35	-5.9	5.4	5.7	Arc Home	824	2.66	23	-7.3	6.0	6.5
137	Land Home Financial	367	2.71	30	-9.0	3.9	4.3	Fulton Bank	396	3.13	56	-5.9	7.0	7.4	UNITED COMMUNITY BANK	581	2.87	34	-7.5	7.9	8.6
138	Johnson Bank	774	2.77	44	-9.1	4.8	5.3	United Shore (Sold)	9,380	2.63	35	-6.0	4.7	5.0	Citizens Bank	14,568	2.79	32	-7.5	7.2	7.8
139	Citizens Bank	14,002	2.80	35	-9.3	4.6	5.1	Salem Five	460	2.79	40	-6.2	5.3	5.6	Weststar Mortgage	359	2.68	26	-7.6	6.7	7.2
140	BELL BANK	1,240	2.73	27	-9.4	4.1	4.5	BSI Financial	3,128	2.62	25	-6.7	4.4	4.7	CHICAGO MORTGAGE SOLUTIONS LLC	1,053	2.29	12	-7.7	4.3	4.6
141	HomeStreet Bank	360	2.85	41	-9.5	4.6	5.1	AssociatedBank	1,204	2.87	45	-6.7	6.2	6.6	Security National	447	2.83	29	-7.9	7.3	7.9
142	Finance of America Mortgage	345	2.44	18	-9.5	3.0	3.3	Flagstar	5,423	2.80	23	-7.1	5.0	5.4	LANDMARK CREDIT UNION	673	2.76	33	-8.1	7.4	8.0
143	Salem Five	451	2.79	41	-10.0	4.5	5.0	ATLANTIC BAY MORTGAGE GROUP LLC	637	2.85	25	-7.7	5.2	5.6	CrossCountry Mortgage	5,718	2.58	17	-8.1	5.6	6.1
144	Huntington National Bank	4,371	2.99	41	-10.7	5.4	6.0	Mortgage 1	411	2.82	23	-7.8	5.2	5.7	Primary Residential	797	2.67	22	-8.4	6.4	7.0
145	PREMIER BANK	528	2.91	46	-11.5	5.4	6.1	Citizens Bank	14,205	2.80	34	-8.2	5.3	5.7	MEGASTAR FINANCIAL CORP.	223	2.83	28	-8.8	6.8	7.5
146	EQUITY RESOURCES INC.	359	2.66	22	-12.2	4.6	5.2	LANDMARK CREDIT UNION	651	2.77	35	-8.3	5.5	6.0	Mutual Of Omaha	1,013	2.68	15	-8.8	6.3	6.9
147	Provident Funding	5,765	2.86	66	-12.4	5.1	5.8	Smaller Servicers	82,294	2.78	36	-8.3	5.4	5.9	EQUITY RESOURCES INC.	470	2.64	19	-9.1	6.6	7.2
148	Bank Of The West	711	3.10	48	-12.4	4.9	5.6	STANDARD MORTGAGE CORP.	602	2.73	39	-8.6	5.4	5.9	Onslow Bay Financial	9,058	2.35	16	-9.1	4.1	4.5
149	Idaho HFA	130	2.52	26	-12.4	4.1	4.7	BELL BANK	1,225	2.72	26	-9.6	4.6	5.1	AssociatedBank	1,251	2.87	43	-9.6	8.0	8.8
150	Union Savings Bank	2,916	2.82	44	-12.6	4.9	5.6	Umpqua	773	3.03	44	-9.6	5.9	6.5	Provident Funding	6,127	2.85	64	-9.7	8.1	8.9
151	MEGA CAPITAL FUNDING INC.	482	2.43	24	-13.4	2.6	3.0	Bank Of The West	730	3.10	47	-9.7	5.8	6.4	Fannie Mae	299	3.73	95	-9.9	12.0	13.3
152	Pentagon Federal Credit Union	1,390	2.75	35	-13.4	4.4	5.0	FIRST TECHNOLOGY FEDERAL CREDIT U	944	2.80	38	-9.8	5.0	5.5	Towne Mortgage	298	2.81	26	-9.9	6.9	7.7
153	MUFG	1,534	3.07	59	-13.4	4.9	5.6	Union Savings Bank	2,972	2.82	42	-9.9	5.7	6.3	Smaller Servicers	86,242	2.77	33	-10.1	7.1	7.9
154	Banco Popular	592	2.96	62	-13.4	5.4	6.2	Amerifirst Financial	293	3.01	25	-10.0	5.5	6.0	BELL BANK	1,236	2.70	23	-10.1	6.3	7.0
155	Roundpoint Mortgage	382	2.79	20	-13.5	3.8	4.3	Johnson Bank	788	2.77	42	-10.2	5.4	6.0	Mortgage 1	417	2.79	21	-10.3	6.6	7.3
156	AssociatedBank	1,178	2.87	46	-14.5	5.1	5.9	Finance of America	885	2.62	21	-10.6	4.1	4.6	ELEVATIONS CREDIT UNION	162	3.17	59	-10.3	9.3	10.3
157	Primary Residential	763	2.68	26	-14.9	3.8	4.5	Fremont Bank	1,180	2.88	49	-10.8	4.8	5.4	FIRST INTERSTATE BANK	222	3.08	53	-10.5	8.9	9.8
158	ATLANTIC BAY MORTGAGE GROUP LLC	628	2.85	27	-15.1	4.3	5.1	Rushmore Loan Mgmt	493	2.93	50	-10.8	6.0	6.7	HomeStreet Bank	381	2.86	38	-10.7	7.2	8.0
159	FIRST TECHNOLOGY FEDERAL CREDIT U	928	2.81	39	-15.2	4.1	4.8	Provident Funding	5,887	2.86	65	-10.9	5.7	6.4	FHLB Chicago	5,255	2.64	33	-10.7	6.9	7.7
160	Onslow Bay Financial	10,598	2.37	19	-15.4	2.5	2.9	Keybank	1,949	2.85	34	-11.2	5.0	5.6	Citi	4,156	3.06	53	-10.7	8.1	9.0
161	STANDARD MORTGAGE CORP.	641	2.72	39	-15.6	4.4	5.2	EQUITY RESOURCES INC.	427	2.66	21	-11.4	4.9	5.5	American Internet Mortgage	2,050	2.66	36	-10.7	6.6	7.3
162	Paramount Residential	878	2.62	24	-15.7	3.6	4.3	MEGASTAR FINANCIAL CORP.	216	2.84	30	-11.5	4.8	5.4	First National Bank Of Omaha	885	2.89	37	-11.3	7.8	8.7
163	SoFi	1,141	2.62	22	-15.9	3.6	4.3	MUFG	1,563	3.07	58	-11.6	5.6	6.3	FIRST TECHNOLOGY FEDERAL CREDIT U	971	2.79	35	-11.3	6.8	7.7
164	Santander Bank	1,709	3.05	72	-16.4	5.4	6.4	Santander Bank	1,753	3.05	71	-11.9	6.2	7.1	Finance of America	1,318	2.56	17	-11.5	5.8	6.5
165	FIRST INTERSTATE BANK	211	3.10	57	-16.4	5.8	6.9	ELEVATIONS CREDIT UNION	155	3.18	61	-12.2	6.5	7.4	MERCHANTS BANK NATIONAL ASSOCIATI	515	2.72	35	-11.6	7.1	8.0
166	Citi	3,984	3.06	55	-16.6	5.1	6.1	Arc Home	803	2.67	26	-12.9	4.0	4.6	TD Bank	1,333	2.89	34	-11.8	6.8	7.7
167	Independent Bank	559	2.89	35	-17.0	4.7	5.7	Colorado Federal Savings Bank	1,856	2.32	33	-12.9	3.6	4.2	Paramount Residential	960	2.62	19	-11.8	5.9	6.6
168	NBKC Bank	791	2.53	19	-17.2	3.2	3.8	CHICAGO MORTGAGE SOLUTIONS LLC	1,057	2.31	15	-13.1	3.1	3.6	American Pacific Mortgage	175	2.90	9	-11.8	7.1	8.0

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

Table of Contents

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	Sun West	758	2.56	24	-17.2	3.1	3.7	Onslow Bay Financial	10,595	2.36	18	-13.1	2.9	3.4	Seneca Mortgage	1,587	2.55	21	-12.0	5.7	6.4
170	American Internet Mortgage	1,957	2.66	40	-18.1	3.9	4.7	STOCKTON MORTGAGE CORPORATION	292	2.66	21	-13.6	4.2	4.9	Michigan Mutual	273	2.70	24	-12.2	6.1	6.9
171	The Money Source	522	2.87	36	-19.2	4.1	5.1	M&T Bank	1,525	3.11	49	-14.5	6.0	6.9	Finance of America Mortgage	1,426	2.50	14	-12.4	5.7	6.5
172	Pam MSR Trust 1	975	2.48	38	-19.4	3.2	4.0	Fannie Mae	282	3.71	97	-14.5	8.8	10.2	Plaza Home Mortgage	275	2.80	11	-12.5	5.3	6.0
173	SUMMIT CREDIT UNION	371	2.73	35	-20.4	4.2	5.3	Sun West	767	2.56	23	-14.7	3.7	4.3	MORTGAGE CLEARING CORP	413	2.90	38	-12.9	7.6	8.7
174	Sailfish Servicing	895	2.58	18	-20.6	2.8	3.5	Citi	4,052	3.05	55	-14.8	5.7	6.7	Bank Of The West	757	3.10	45	-13.0	7.8	8.9
175	Plaza Home Mortgage	201	3.11	13	-20.7	3.9	5.0	Weststar Mortgage	367	2.69	29	-15.8	4.4	5.3	Independent Bank	584	2.88	32	-13.4	7.3	8.4
176	UNIVERSITY OF WISCONSIN CREDIT UN	707	2.56	31	-20.7	3.7	4.7	Towne Mortgage	289	2.82	29	-16.0	4.8	5.7	MUFG	1,629	3.07	55	-13.5	7.9	9.1
177	M&T Bank	1,493	3.11	50	-20.7	5.0	6.2	Finance of America Mortgage	602	2.58	17	-16.8	3.9	4.7	Colorado Federal Savings Bank	1,919	2.33	31	-15.0	4.9	5.8
178	WEST GATE BANK	710	2.68	30	-20.8	3.9	4.8	Land Home Financial	372	2.71	29	-17.0	4.1	4.9	Fremont Bank	1,221	2.89	47	-15.2	6.3	7.4
179	Summit Funding	190	2.98	19	-21.0	3.3	4.1	Primary Residential	774	2.68	25	-17.2	4.2	5.1	Land Home Financial	383	2.70	26	-15.4	5.8	6.9
180	Towne Mortgage	285	2.82	30	-21.7	3.8	4.9	BMO Harris Bank	644	3.12	61	-17.5	6.1	7.3	SUMMIT CREDIT UNION	384	2.69	32	-15.5	6.6	7.8
181	BOEING EMPLOYEES CREDIT UNION	300	2.85	25	-21.7	3.6	4.6	American Pacific Mortgage	42	4.54	4	-18.2	8.9	10.7	Carrington	2,275	2.87	21	-15.9	6.5	7.7
182	Michigan Mutual	261	2.71	29	-22.1	3.3	4.2	MORTGAGE CLEARING CORP	401	2.92	40	-19.6	5.2	6.5	Keybank	1,982	2.83	32	-16.7	6.2	7.4
183	BMO Harris Bank	631	3.13	61	-23.1	5.1	6.6	MEGA CAPITAL FUNDING INC.	487	2.43	22	-21.0	2.8	3.5	Santander Bank	1,849	3.06	69	-16.8	8.1	9.7
184	FIRST NATIONAL BANK OF PENNSYLVAN	459	2.95	44	-26.7	4.1	5.6	Independent Bank	568	2.89	34	-21.1	5.1	6.4	Pam MSR Trust 1	1,020	2.49	35	-17.2	5.1	6.1
185	BETHPAGE FEDERAL CREDIT UNION	681	2.88	51	-27.2	3.4	4.6	Banco Popular	604	2.96	61	-21.5	4.9	6.2	BMO Harris Bank	670	3.12	59	-17.7	8.1	9.7
186	VALLEY NATIONAL BANK	749	3.02	50	-29.0	4.1	5.8	American Internet Mortgage	1,986	2.66	38	-21.5	4.2	5.3	Embrace Home Loans	515	2.57	12	-18.3	5.0	6.1
187	THE SERVION GROUP	544	2.90	35	-30.5	3.9	5.6	BOEING EMPLOYEES CREDIT UNION	382	2.85	24	-21.5	4.2	5.4	STOCKTON MORTGAGE CORPORATION	297	2.64	18	-18.5	5.5	6.8
188	Carrington	2,237	2.91	25	-31.1	3.6	5.2	VALLEY NATIONAL BANK	766	3.02	49	-21.9	5.1	6.5	HARBORONE MORTGAGE LLC	419	2.70	26	-19.2	5.9	7.2
189	Arc Home	793	2.67	28	-31.1	2.8	4.1	Pam MSR Trust 1	991	2.48	37	-22.2	3.5	4.4	VALLEY NATIONAL BANK	796	3.03	47	-20.2	7.0	8.7
190	Amerifirst Financial	290	3.02	26	-32.2	3.8	5.5	Paramount Residential	919	2.62	22	-22.5	3.7	4.8	M&T Bank	1,569	3.12	46	-20.8	7.4	9.2
191	MORTGAGE CLEARING CORP	395	2.92	41	-34.6	3.7	5.6	SUMMIT CREDIT UNION	376	2.72	34	-23.1	4.6	6.0	Fulton Bank	412	3.12	54	-22.2	8.0	10.1
192	Finance of America	696	2.58	23	-34.8	2.4	3.6	Carrington	2,258	2.90	24	-23.5	4.5	5.8	FIRST HOME MORTGAGE CORP	435	2.65	23	-23.4	5.4	7.0
193	LEADER BANK NATIONAL ASSOCIATION	375	2.41	24	-35.6	2.2	3.4	FIRST NATIONAL BANK OF PENNSYLVAN	465	2.94	43	-25.6	4.7	6.3	MEGA CAPITAL FUNDING INC.	499	2.43	19	-23.4	4.0	5.2
194	American Pacific Mortgage	39	4.69	5	-36.3	7.6	11.7	Embrace Home Loans	328	2.67	13	-27.8	3.1	4.2	MLD Mortgage	613	2.50	19	-23.7	4.5	5.8
195	Weststar Mortgage	400	2.69	30	-37.8	2.9	4.7	BETHPAGE FEDERAL CREDIT UNION	693	2.89	50	-28.5	3.8	5.3	BOEING EMPLOYEES CREDIT UNION	429	2.85	21	-24.4	5.6	7.3
196	MLD Mortgage	597	2.53	24	-47.1	2.0	3.7	Michigan Mutual	265	2.71	27	-29.1	3.6	5.0	Salem Five	477	2.80	37	-24.9	5.9	7.8
197	Cornerstone	1	3.43	94	-51.7	4.4	8.9	LEADER BANK NATIONAL ASSOCIATION	380	2.41	22	-29.7	2.8	4.0	Banco Popular	625	2.96	60	-25.1	5.8	7.7
198	Embrace Home Loans	279	2.70	13	-52.0	1.8	3.7	FIRST HOME MORTGAGE CORP	407	2.67	26	-29.9	3.5	4.9	Mann Mortgage	176	2.59	18	-25.4	4.7	6.3
199	ROYAL PACIFIC FUNDING CORP	225	2.83	28	-52.5	2.1	4.4	THE SERVION GROUP	553	2.89	33	-31.3	4.4	6.3	ROYAL PACIFIC FUNDING CORP	234	2.83	23	-26.0	5.4	7.2
200	FIRST HOME MORTGAGE CORP	402	2.67	27	-53.3	2.0	4.3	MLD Mortgage	602	2.52	22	-31.9	2.9	4.2	LEADER BANK NATIONAL ASSOCIATION	390	2.41	19	-26.6	4.1	5.6
201	HOME POINT MORTGAGE ACCEPTANCE CO	3	4.56	2	-80.3	2.0	9.7	ROYAL PACIFIC FUNDING CORP	227	2.83	26	-52.4	2.3	4.9	THE SERVION GROUP	565	2.87	31	-27.2	6.2	8.4
202																					

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GSE: Fixed 20yr

Table of Contents

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	HOME POINT MORTGAGE ACCEPTANCE CO	1	5.07	2	453.3	12.7	2.4	Navy Federal Credit Union	2	3.66	64	213.1	15.1	5.1	Quicken	34,355	3.08	21	42.3	8.2	5.8
2	Weststar Mortgage	75	3.07	28	78.7	6.5	3.7	American Pacific Mortgage	11	5.05	3	66.8	11.8	7.3	InterCap Lending	59	2.86	18	39.6	7.0	5.1
3	CITIZENS FIRST BANK	23	3.59	44	76.1	9.7	5.6	Alaska USA Federal Credit Union	59	3.42	45	59.5	7.6	4.8	Nations Lending Corporation	260	3.32	17	35.0	8.8	6.6
4	MLD Mortgage	145	2.82	23	73.0	4.6	2.7	Amerifirst Financial	111	3.33	23	45.9	7.1	4.9	CITIZENS FIRST BANK	23	3.56	40	24.4	10.8	8.8
5	GUIDANCE RESIDENTIAL LLC	145	3.62	35	61.3	6.0	3.8	Michigan Mutual	102	2.97	27	45.7	6.5	4.5	Specialized Loan Servicing	617	3.64	37	24.2	10.1	8.2
6	Podium Mortgage Capital	341	3.06	29	53.3	4.1	2.7	STOCKTON MORTGAGE CORPORATION	77	2.98	23	44.9	5.9	4.1	Amerifirst Financial	150	3.16	20	21.9	8.6	7.1
7	Security National	153	3.11	29	52.4	5.3	3.5	1ST SECURITY BANK OF WASHINGTON	80	3.06	27	41.3	5.4	3.8	Bay Equity	91	3.05	22	18.0	7.0	5.9
8	LOWER LLC	135	2.92	22	50.4	4.6	3.1	FIRST-CITIZENS BANK & TRUST COMPA	39	3.57	64	41.2	9.7	6.9	On Q Financial	86	2.89	20	15.6	6.6	5.7
9	Finance of America Mortgage	72	3.12	18	48.5	3.9	2.6	Independent Bank	127	3.28	32	40.7	6.9	4.9	Mutual Of Omaha	274	3.08	15	15.3	6.9	6.0
10	Arc Home	253	2.99	27	48.1	4.7	3.2	Quicken	33,149	3.11	24	40.4	5.8	4.2	Roundpoint Mortgage	265	3.25	11	14.3	5.4	4.8
11	Johnson Bank	209	3.27	45	47.4	5.9	4.0	InterCap Lending	57	2.86	21	37.0	4.9	3.6	Marlin Mortgage Capital	941	2.97	21	13.4	5.8	5.1
12	Quicken	32,863	3.12	26	43.7	5.1	3.6	Bank Of The West	34	3.84	46	32.9	7.4	5.6	First Federal Bank	400	3.05	29	13.4	7.1	6.2
13	RENASANT BANK	194	3.36	35	41.8	5.8	4.1	The Money Source	163	3.33	36	32.8	6.3	4.8	SERVIS ONE INC.	77	3.05	23	13.4	6.1	5.4
14	Umpqua	309	3.38	32	37.6	5.3	3.9	ARK-LA-TEX FINANCIAL SERVICES LLC	77	3.22	25	32.4	5.7	4.4	Idaho HFA	75	2.91	20	13.0	6.4	5.7
15	First United Bank	184	3.38	34	33.1	5.3	4.0	Evergreen Moneysource	162	3.26	27	32.2	6.1	4.6	Multiple Servicers (Unidentified)	683	3.98	130	12.5	11.9	10.6
16	WATERMARK CAPITAL INC.	200	2.61	22	32.9	3.3	2.5	Nations Lending Corporation	262	3.41	20	31.1	6.6	5.1	ATLANTIC BAY MORTGAGE GROUP LLC	246	3.09	21	12.0	6.5	5.8
17	Planet Home Lending	307	3.24	25	32.1	4.4	3.4	Arc Home	256	2.99	26	30.3	4.8	3.7	AmeriHome Mortgage	1,338	3.41	16	11.9	6.8	6.1
18	Nations Lending Corporation	262	3.44	21	31.0	6.2	4.8	CITIZENS FIRST BANK	23	3.59	43	26.9	7.8	6.2	Independent Bank	130	3.27	30	11.5	7.6	6.9
19	Multiple Servicers (Unidentified)	621	3.95	134	30.5	10.2	7.9	SERVIS ONE INC.	81	3.06	25	25.9	4.5	3.6	GUIDANCE RESIDENTIAL LLC	145	3.53	32	11.4	8.5	7.6
20	Fairway	402	2.84	22	28.7	3.7	2.9	Multiple Servicers (Unidentified)	652	3.95	133	23.9	10.2	8.3	loanDepot.com	6,139	2.80	13	11.1	5.0	4.5
21	SWBC Mortgage	409	3.11	28	28.6	4.5	3.5	Marlin Mortgage Capital	968	2.97	24	22.2	4.1	3.3	Ameris Bank	349	3.10	25	11.0	7.1	6.4
22	Idaho HFA	74	2.94	24	28.4	4.4	3.5	NBKC Bank	230	2.95	18	21.7	4.4	3.6	Michigan Mutual	105	2.97	24	10.4	6.5	5.9
23	Finance of America	198	2.91	24	26.2	3.1	2.5	FBC Mortgage	50	3.21	11	21.4	6.9	5.7	Fairway	410	2.82	18	10.1	5.4	4.9
24	The Money Source	161	3.34	37	25.0	4.8	3.8	Specialized Loan Servicing	632	3.69	37	20.7	7.1	5.9	Alaska USA Federal Credit Union	60	3.40	44	9.4	8.1	7.4
25	Specialized Loan Servicing	682	3.70	36	24.8	6.0	4.8	GUIDANCE RESIDENTIAL LLC	145	3.58	34	18.8	5.7	4.8	Fifth Third	2,700	3.38	52	9.2	8.2	7.5
26	Salem Five	154	3.18	33	23.7	4.4	3.6	Weststar Mortgage	71	3.05	26	18.4	4.8	4.1	SUNFLOWER BANK NATIONAL ASSOCIATI	147	3.25	32	8.9	7.2	6.6
27	ATLANTIC BAY MORTGAGE GROUP LLC	240	3.12	25	23.2	4.1	3.3	Podium Mortgage Capital	345	3.06	27	18.1	4.0	3.4	Freedom Mortgage	4,452	3.19	34	8.2	6.8	6.3
28	Amerisave Mortgage	435	3.12	13	21.3	3.6	3.0	ATLANTIC BAY MORTGAGE GROUP LLC	243	3.11	24	17.0	4.8	4.1	Bank Of England	79	3.26	25	8.0	7.7	7.1
29	Northpointe Bank	271	3.06	26	21.3	4.1	3.4	Mutual Of Omaha	192	3.26	16	17.0	5.6	4.8	The Money Source	162	3.34	34	7.9	7.5	7.0
30	Evergreen Moneysource	160	3.26	28	21.1	4.3	3.6	SoFi	373	2.87	16	16.9	3.9	3.4	Pingora Loan Servicing	963	3.34	33	7.7	8.2	7.6
31	HomeStreet Bank	146	3.24	33	20.3	4.4	3.7	Johnson Bank	211	3.26	43	16.2	5.5	4.7	USAA	108	3.71	37	7.7	16.0	14.9
32	Nova Financial	42	3.06	19	18.2	4.1	3.4	Broker Solutions	1,019	3.08	23	16.0	4.4	3.8	SoFi	373	2.85	13	7.3	4.8	4.5
33	Flagstar	1,065	3.04	24	17.0	3.7	3.2	Roundpoint Mortgage	216	3.41	16	15.9	4.9	4.2	FIRST HORIZON BANK	103	3.20	27	7.1	8.1	7.6
34	LEADER BANK NATIONAL ASSOCIATION	126	2.86	25	16.2	3.2	2.8	First National Bank Of Omaha	125	3.39	37	15.5	6.1	5.3	Embrace Home Loans	206	3.00	13	6.8	6.2	5.8
35	SoFi	371	2.88	17	15.5	3.2	2.8	HomeStreet Bank	148	3.25	31	14.4	4.8	4.2	MORTGAGE CLEARING CORP	119	3.13	32	6.6	7.3	6.8
36	CORNERSTONE CAPITAL BANK SSB	204	3.49	23	14.8	4.5	3.9	On Q Financial	76	2.89	23	13.6	4.5	3.9	TD Bank	0	5.70	215	6.5	22.3	21.1
37	Mutual Of Omaha	110	3.61	15	14.5	5.4	4.7	Land Home Financial	134	3.17	31	13.5	4.6	4.1	Umpqua	315	3.35	29	6.3	7.0	6.6
38	Arvest Mortgage	578	3.53	46	14.4	5.6	4.9	Planet Home Lending	294	3.23	25	13.2	4.8	4.2	LEADER BANK NATIONAL ASSOCIATION	130	2.86	21	5.2	5.0	4.8
39	Summit Funding	68	3.36	17	12.9	4.9	4.3	LEADER BANK NATIONAL ASSOCIATION	127	2.86	24	13.1	3.9	3.4	Evergreen Moneysource	166	3.25	24	5.2	6.7	6.4
40	Paramount Residential	181	3.00	25	12.7	4.5	4.0	Colonial Savings	439	3.57	55	12.0	6.6	5.9	AMERICA FIRST FEDERAL CREDIT UNIO	288	3.13	30	5.1	6.9	6.6
41	BOK Financial	562	3.32	43	12.4	4.8	4.3	LOWER LLC	137	2.91	20	11.7	4.2	3.8	First National Bank Of Omaha	128	3.38	34	5.1	7.7	7.3
42	GMFS	287	3.18	29	12.0	4.1	3.7	RENASANT BANK	214	3.32	33	11.4	5.4	4.9	CRESCENT MORTGAGE COMPANY	120	3.54	44	4.6	9.1	8.7

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 20yr

Table of Contents

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43	AmeriHome Mortgage	886	3.84	23	10.9	4.7	4.2	Bay Equity	89	3.06	25	10.7	4.1	3.7	FLAT BRANCH MORTGAGE INC	149	3.06	21	4.5	6.7	6.4
44	Colonial Savings	429	3.57	57	10.5	5.5	5.0	Amerisave Mortgage	981	2.90	18	10.7	4.4	4.0	FIRST NATIONAL BANK OF PENNSYLVANIA	219	3.18	33	4.0	6.9	6.6
45	loanDepot.com	4,811	2.85	18	10.4	3.1	2.8	AmeriHome Mortgage	961	3.74	21	10.1	5.0	4.6	Podium Mortgage Capital	447	2.97	23	3.7	5.8	5.6
46	Amerifirst Financial	111	3.36	24	9.7	4.4	4.0	Seneca Mortgage	399	3.14	26	9.6	4.6	4.2	CMG Mortgage	961	3.00	19	3.6	5.5	5.3
47	Broker Solutions	1,000	3.08	24	9.4	3.5	3.2	THE CENTRAL TRUST BANK	154	3.31	45	9.2	5.8	5.3	Matrix Financial	8,655	3.01	28	3.5	6.3	6.1
48	Lakeview	4,217	3.00	23	8.2	3.2	2.9	MLD Mortgage	147	2.81	22	8.4	3.5	3.2	SWBC Mortgage	422	3.10	24	3.4	6.5	6.3
49	PennyMac	9,994	2.97	25	6.5	3.2	3.0	ONPOINT COMMUNITY CREDIT UNION	187	3.22	27	8.1	4.6	4.2	LOWER LLC	189	2.85	17	3.3	5.8	5.6
50	Sierra Pacific	571	3.05	31	6.2	3.4	3.2	Umpqua	311	3.37	31	6.4	4.7	4.5	FBC Mortgage	48	3.13	9	3.1	6.0	5.8
51	FBC Mortgage	50	3.25	13	5.8	8.2	7.8	FLAT BRANCH MORTGAGE INC	132	3.10	24	6.4	4.6	4.3	Guaranteed Rate	885	3.11	14	2.9	7.0	6.8
52	CMG Mortgage	948	3.03	23	5.0	3.3	3.2	CMG Mortgage	954	3.02	22	6.2	3.9	3.7	Arvest Mortgage	634	3.46	41	2.8	8.1	7.9
53	SUNFLOWER BANK NATIONAL ASSOCIATI	144	3.29	36	4.2	4.5	4.3	Paramount Residential	191	3.00	24	5.1	4.5	4.3	Everett Financial	136	3.07	19	2.1	8.2	8.0
54	MSR Asset Vehicle	1,499	3.03	22	4.1	3.2	3.1	Security National	155	3.11	27	5.1	4.6	4.4	Nationstar	10,168	3.34	39	1.9	7.1	6.9
55	WEST GATE BANK	178	2.99	28	3.6	3.7	3.6	Onslow Bay Financial	4,689	2.71	17	3.7	2.6	2.5	CHICAGO MORTGAGE SOLUTIONS LLC	149	2.89	14	1.8	4.8	4.7
56	Guild Mortgage	1,261	3.17	26	3.3	3.7	3.6	PennyMac	10,080	2.96	24	3.3	3.8	3.6	Regions Bank	987	3.36	41	1.7	7.1	7.0
57	Matrix Financial	7,495	3.00	33	3.2	3.3	3.2	PREMIER BANK	182	3.39	50	3.3	6.0	5.8	Amerisave Mortgage	1,554	2.78	17	1.4	5.7	5.6
58	ELEVATIONS CREDIT UNION	184	3.19	35	2.7	3.7	3.6	Freedom Mortgage	5,122	3.12	33	3.1	4.4	4.3	PennyMac	10,221	2.95	21	1.3	5.3	5.2
59	Nationstar	9,968	3.35	43	2.7	4.2	4.1	MORTGAGE CLEARING CORP	117	3.15	35	3.1	4.8	4.7	New Residential	10,864	3.67	65	1.3	8.9	8.8
60	Union Home Mortgage	733	3.10	22	2.5	3.7	3.6	BOEING EMPLOYEES CREDIT UNION	280	3.39	40	2.9	5.1	5.0	BOK Financial	510	3.35	41	1.2	7.8	7.7
61	AssociatedBank	286	3.41	56	2.0	5.1	5.0	loanDepot.com	5,444	2.82	16	2.8	3.4	3.3	MLD Mortgage	148	2.79	19	1.0	4.7	4.7
62	First Savings Bank	142	2.88	24	1.0	3.1	3.0	First United Bank	184	3.36	33	2.7	4.9	4.7	United Shore (Sold)	3,389	2.97	30	0.5	5.5	5.4
63	Freedom Mortgage	5,141	3.12	34	0.5	3.6	3.6	WATERMARK CAPITAL INC.	202	2.62	21	2.3	3.2	3.1	Seneca Mortgage	438	3.00	21	0.4	5.5	5.5
64	Pam MSR Trust 1	91	3.39	77	0.4	4.6	4.6	Fairway	404	2.84	21	2.1	3.5	3.4	NBKC Bank	283	2.93	17	0.4	5.2	5.2
65	Pingora Loan Servicing	938	3.34	37	0.2	4.3	4.3	Nationstar	10,020	3.35	42	1.7	5.0	4.9	MORTGAGE LENDERS INVESTMENT TRADI	117	3.42	27	0.1	6.7	6.7
66	SOUTHSTATE BANK NATIONAL ASSOCIAT	204	3.23	28	-0.0	3.9	3.9	Salem Five	155	3.18	32	1.7	4.2	4.1	LANDMARK CREDIT UNION	42	3.73	78	-0.1	10.1	10.1
67	Mortgage 1	149	3.23	23	-0.5	3.7	3.7	New Residential	10,639	3.64	66	0.8	6.1	6.0	Security National	158	3.11	24	-0.3	6.3	6.3
68	Cardinal Financial	821	2.82	20	-0.8	2.8	2.8	Region Savings Bank	1,147	3.04	29	0.3	4.4	4.3	American Pacific Mortgage	68	3.23	8	-0.4	6.1	6.2
69	Rushmore Loan Mgmt	73	3.14	37	-1.2	4.2	4.2	Regions Bank	1,084	3.33	40	0.3	4.9	4.9	Broker Solutions	1,031	3.06	20	-0.7	5.4	5.4
70	STANDARD MORTGAGE CORP.	219	3.12	41	-1.6	3.8	3.9	GMFS	290	3.18	28	0.2	4.5	4.5	Union Home Mortgage	757	3.06	18	-1.0	5.9	5.9
71	New Residential	10,481	3.64	68	-2.0	5.1	5.2	Guild Mortgage	1,271	3.16	25	0.2	4.2	4.2	NOVA HOME LOANS	76	2.99	17	-1.4	5.3	5.4
72	FLAGSTAR BANK NATIONAL ASSOCIATIO	3,029	3.03	23	-2.1	2.8	2.8	Aurora	437	3.14	31	-0.5	4.1	4.2	Colonial Savings	454	3.56	53	-1.8	8.6	8.8
73	NBKC Bank	209	2.96	19	-2.7	3.0	3.1	Matrix Financial	7,724	3.00	31	-0.5	3.9	4.0	Paramount Residential	199	2.99	21	-1.9	6.0	6.1
74	Seneca Mortgage	407	3.15	27	-2.8	3.4	3.5	Embrace Home Loans	119	3.11	14	-0.5	5.0	5.0	United Shore (Retained)	9,034	2.94	16	-2.0	4.4	4.5
75	Truist Bank	8,758	3.24	50	-2.9	4.0	4.1	Rushmore Loan Mgmt	149	3.13	36	-0.8	5.0	5.0	FLAGSTAR BANK NATIONAL ASSOCIATIO	757	3.03	23	-2.1	2.8	2.8
76	Caliber Home Loans	2,946	3.15	32	-3.2	3.4	3.5	Fifth Third	2,731	3.37	52	-0.9	5.1	5.2	Academy Mortgage	399	2.97	19	-2.2	5.2	5.3
77	ONPOINT COMMUNITY CREDIT UNION	186	3.23	28	-3.2	3.6	3.7	BOK Financial	528	3.34	43	-1.0	5.1	5.1	Caliber Home Loans	3,041	3.14	28	-2.3	5.9	6.0
78	Pentagon Federal Credit Union	477	2.97	29	-3.3	3.3	3.4	Arvest Mortgage	592	3.51	44	-1.2	5.5	5.6	Flagstar	2,482	3.00	17	-2.4	4.8	4.9
79	Independent Bank	125	3.28	34	-3.3	4.0	4.2	First Federal Bank	390	3.05	31	-1.6	4.2	4.2	PHH Mortgage	2,793	3.15	30	-2.4	6.1	6.3
80	Onslow Bay Financial	4,698	2.71	19	-3.3	2.1	2.2	FLAGSTAR BANK NATIONAL ASSOCIATIO	1,514	3.03	23	-2.1	2.8	2.8	GUARDIAN SAVINGS BANK	344	3.07	28	-2.5	6.1	6.3
81	Old National Bank	203	3.26	43	-3.5	4.1	4.3	Lakeview	4,224	2.98	22	-2.1	3.3	3.4	Home Point Financial	6,447	2.79	17	-2.5	4.1	4.3
82	Fifth Third	2,766	3.37	52	-3.8	4.2	4.4	Towne Mortgage	148	3.09	27	-2.2	4.2	4.3	Planet Home Lending	308	3.21	22	-2.7	6.2	6.3
83	Bay Equity	88	3.06	27	-3.8	3.0	3.1	CRESCENT MORTGAGE COMPANY	116	3.54	46	-2.3	5.4	5.5	PNC Mortgage	6,759	3.33	48	-3.0	7.1	7.3
84	Regions Bank	1,150	3.31	39	-3.9	4.0	4.2	United Shore (Retained)	8,617	2.99	19	-2.3	3.1	3.2	Salem Five	159	3.18	29	-3.1	5.9	6.1

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85	Embrace Home Loans	91	3.19	13	-4.2	5.7	5.9	Chase	26,863	3.33	48	-2.3	4.7	4.9	FIRST-CITIZENS BANK & TRUST COMPA	76	3.55	58	-3.1	9.6	9.9
86	Gateway Mortgage	616	3.17	24	-4.3	3.6	3.8	Old National Bank	205	3.26	41	-2.8	4.9	5.0	SOUTHSTATE BANK NATIONAL ASSOCIAT	207	3.20	25	-3.1	6.1	6.3
87	PNC Mortgage	7,915	3.24	47	-4.5	4.0	4.2	Home Point Financial	6,380	2.80	20	-2.8	2.9	3.0	FIRST HOME MORTGAGE CORP	115	2.96	20	-3.2	5.1	5.3
88	Home Point Financial	6,404	2.80	21	-4.7	2.4	2.5	Truist Bank	8,628	3.24	49	-3.1	4.6	4.7	Sierra Pacific	791	3.01	25	-3.4	5.6	5.8
89	1ST SECURITY BANK OF WASHINGTON	79	3.07	28	-4.7	3.0	3.2	Pingora Loan Servicing	948	3.34	35	-3.2	4.9	5.1	Lake Michigan Credit Union	229	3.35	33	-3.5	6.9	7.2
90	United Shore (Retained)	8,572	3.00	20	-4.7	2.6	2.7	Gateway Mortgage	683	3.14	23	-3.5	4.4	4.5	Arc Home	261	2.99	23	-3.7	5.4	5.6
91	American Internet Mortgage	645	2.94	36	-5.0	3.1	3.3	IDAHO CENTRAL CREDIT UNION	188	3.14	29	-3.7	4.3	4.5	Union Savings Bank	1,171	3.04	27	-3.8	5.9	6.1
92	United Shore (Sold)	3,620	2.94	32	-5.2	2.8	2.9	United Shore (Sold)	3,658	2.94	31	-4.0	3.4	3.5	NewRez	3,685	2.95	12	-4.0	3.9	4.1
93	Chase	27,160	3.32	48	-5.3	3.9	4.2	WEST GATE BANK	180	2.98	27	-4.1	4.0	4.1	Bank Of The West	35	3.81	44	-4.1	8.4	8.7
94	Bank of America	3,996	4.15	115	-5.4	6.6	7.0	Caliber Home Loans	2,980	3.15	31	-4.5	4.0	4.2	Lakeview	4,227	2.96	20	-4.5	4.7	4.9
95	BARRINGTON BANK & TRUST COMPANY N	475	3.13	24	-5.5	3.0	3.1	BARRINGTON BANK & TRUST COMPANY N	476	3.11	23	-4.5	3.7	3.8	ARK-LA-TEX FINANCIAL SERVICES LLC	84	3.17	22	-4.5	6.0	6.3
96	Ameris Bank	191	3.22	28	-5.7	3.6	3.9	M&T Bank	397	3.61	55	-5.0	5.6	5.9	Truist Bank	8,575	3.24	48	-4.6	6.6	6.9
97	InterCap Lending	57	2.86	23	-5.8	2.7	2.8	Ameris Bank	295	3.14	27	-5.0	4.4	4.7	Fannie Mae	492	4.26	101	-5.0	10.8	11.3
98	Wells Fargo	25,405	3.51	61	-5.9	4.5	4.7	CORNERSTONE CAPITAL BANK SSB	136	3.48	22	-5.2	3.7	3.9	Chase	25,913	3.36	48	-5.1	6.7	7.0
99	Citizens Bank	3,738	3.27	38	-6.1	3.7	4.0	STANDARD MORTGAGE CORP.	200	3.14	41	-5.5	4.5	4.7	CORNERSTONE CAPITAL BANK SSB	68	3.48	22	-5.2	3.7	3.9
100	Banco Popular	83	4.28	108	-6.3	7.3	7.7	Flagstar	2,445	3.04	21	-5.7	3.7	3.9	Sailfish Servicing	566	2.93	22	-5.6	4.2	4.4
101	FIDELITY BANK NATIONAL ASSOCIATIO	185	3.32	59	-6.4	5.0	5.3	Academy Mortgage	392	2.98	22	-5.7	3.5	3.7	Wells Fargo	26,529	3.52	58	-5.7	7.5	7.9
102	FIRST-CITIZENS BANK & TRUST COMPA	5	3.94	131	-6.4	5.8	6.2	MORTGAGE LENDERS INVESTMENT TRADI	116	3.44	30	-5.8	4.3	4.6	HOME POINT MORTGAGE ACCEPTANCE CO	112	2.91	10	-5.9	4.8	5.0
103	Iowa Bankers Mortgage	192	3.24	45	-6.5	4.1	4.4	Wells Fargo	25,766	3.51	60	-6.0	5.1	5.4	Guild Mortgage	1,288	3.14	22	-5.9	5.7	6.0
104	HARBORONE MORTGAGE LLC	241	3.03	30	-6.6	3.1	3.3	Zions Bancorporation	117	3.11	24	-6.5	3.9	4.2	Rushmore Loan Mgmt	190	3.13	33	-6.0	7.0	7.4
105	Aurora	443	3.14	32	-7.6	3.3	3.6	SWBC Mortgage	413	3.11	26	-6.6	4.0	4.3	Pentagon Federal Credit Union	479	2.92	25	-6.2	5.1	5.5
106	FIRST NATIONAL BANK OF PENNSYLVAN	217	3.20	36	-7.8	3.5	3.8	MSR Asset Vehicle	1,509	3.00	21	-6.7	3.5	3.7	BARRINGTON BANK & TRUST COMPANY N	480	3.08	20	-6.6	5.1	5.5
107	ARK-LA-TEX FINANCIAL SERVICES LLC	77	3.24	26	-8.0	3.8	4.1	Cornerstone	70	3.43	23	-6.8	6.7	7.1	American Internet Mortgage	663	2.94	32	-6.7	5.3	5.7
108	NewRez	3,568	3.02	16	-8.5	2.5	2.8	Fannie Mae	470	4.25	104	-6.8	7.1	7.6	Gateway Mortgage	719	3.10	20	-6.7	6.0	6.4
109	FIRST TECHNOLOGY FEDERAL CREDIT U	203	3.21	45	-9.2	3.5	3.8	MERCHANTS BANK NATIONAL ASSOCIATI	125	3.21	41	-7.0	4.7	5.0	Carrington	966	3.29	21	-6.8	6.3	6.8
110	FLAT BRANCH MORTGAGE INC	132	3.12	25	-9.3	3.4	3.7	AssociatedBank	290	3.41	55	-7.0	5.3	5.7	Onslow Bay Financial	3,979	2.69	15	-7.0	3.2	3.4
111	BELL BANK	462	3.06	26	-9.6	3.0	3.3	CrossCountry Mortgage	1,707	2.99	21	-7.1	3.3	3.5	Northpointe Bank	280	3.05	22	-7.2	5.7	6.2
112	Union Savings Bank	1,134	3.04	31	-10.5	3.2	3.6	Idaho HFA	74	2.94	23	-7.2	4.0	4.3	Johnson Bank	217	3.26	41	-7.3	6.5	7.0
113	U.S. Bank	8,212	3.28	42	-10.8	3.5	3.9	American Internet Mortgage	650	2.94	35	-7.5	3.7	4.0	AssociatedBank	297	3.41	53	-7.5	7.3	7.9
114	Academy Mortgage	389	2.99	24	-10.9	2.8	3.1	NewRez	3,577	3.01	15	-7.9	2.9	3.2	STOCKTON MORTGAGE CORPORATION	78	2.97	20	-7.6	5.2	5.7
115	STOCKTON MORTGAGE CORPORATION	76	2.98	25	-11.0	3.0	3.3	First Bank	538	3.10	28	-8.0	3.9	4.2	GMFS	295	3.17	25	-7.8	6.0	6.5
116	Marlin Mortgage Capital	962	2.97	25	-11.5	2.4	2.7	Carrington	964	3.32	23	-8.5	4.5	4.9	Bank of America	4,248	4.16	112	-8.0	10.0	10.8
117	FIRST INTERSTATE BANK	139	3.40	47	-11.9	3.9	4.4	Union Home Mortgage	738	3.09	21	-8.8	3.9	4.3	Navy Federal Credit Union	2	3.66	62	-8.6	8.3	9.0
118	Citi	1,790	3.52	60	-12.1	4.1	4.7	SOUTHSTATE BANK NATIONAL ASSOCIAT	205	3.22	27	-8.9	4.1	4.5	Finance of America	379	2.95	18	-8.8	5.0	5.5
119	Carrington	958	3.33	25	-12.5	3.5	4.0	Lake Michigan Credit Union	226	3.37	35	-9.1	4.7	5.1	U.S. Bank	8,407	3.26	39	-8.8	6.0	6.6
120	LANDMARK CREDIT UNION	39	3.72	83	-13.4	5.2	5.9	Citizens Bank	3,774	3.27	36	-9.3	4.2	4.7	Movement Mortgage	544	3.12	17	-9.1	5.5	6.0
121	CrossCountry Mortgage	1,699	3.01	22	-13.5	2.5	2.9	Bank of America	4,081	4.16	114	-9.4	7.1	7.8	MSR Asset Vehicle	1,408	2.97	19	-9.1	4.6	5.1
122	Fannie Mae	462	4.25	105	-14.0	5.8	6.8	PNC Mortgage	7,283	3.29	48	-9.8	4.5	5.0	Cardinal Financial	948	2.80	15	-9.2	4.4	4.8
123	PREMIER BANK	179	3.39	51	-14.1	4.3	5.0	U.S. Bank	8,276	3.28	41	-9.8	4.1	4.6	NORTHWEST BANK	161	3.20	37	-9.8	6.3	6.9
124	CADENCE BANK	149	3.48	41	-14.7	3.7	4.3	Mortgage 1	150	3.22	22	-9.9	4.1	4.5	Cornerstone	195	3.26	20	-10.2	7.9	8.7
125	PHH Mortgage	2,825	3.14	34	-15.5	2.9	3.4	Santander Bank	478	3.54	65	-10.2	4.9	5.4	Citizens Bank	3,835	3.27	34	-10.3	6.2	6.9
126	BANNER BANK	91	3.52	42	-15.8	3.5	4.2	Provident Funding	1,198	3.20	49	-10.2	4.2	4.6	Nova Financial	57	3.06	17	-10.5	5.3	5.9

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Table of Contents

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		\$mm	WAC	WALA	%ΔRef	CPR	Ref		Servicer	\$mm	WAC	WALA	%ΔRef	CPR		Ref	Servicer	\$mm	WAC	WALA	%ΔRef
127	Smaller Servicers	28,809	3.19	38	-16.6	3.4	4.0	Sierra Pacific	672	3.03	29	-10.3	3.5	3.9	M&T Bank	404	3.62	53	-10.5	7.2	8.0
128	Michigan Mutual	100	2.97	29	-17.6	3.2	3.8	PHH Mortgage	2,760	3.15	33	-10.4	3.7	4.1	First Bank	546	3.09	25	-10.7	5.5	6.1
129	HomeBridge	471	3.07	23	-17.6	2.5	3.1	HARBORONE MORTGAGE LLC	243	3.02	29	-10.4	3.6	4.0	Finance of America Mortgage	305	2.97	14	-11.4	5.0	5.7
130	AMERICA FIRST FEDERAL CREDIT UNIO	283	3.16	34	-18.0	3.2	3.9	BELL BANK	458	3.06	24	-10.5	3.6	4.0	Huntington National Bank	945	3.37	42	-12.4	6.2	7.1
131	Santander Bank	471	3.53	66	-18.3	3.8	4.6	SUNFLOWER BANK NATIONAL ASSOCIATI	144	3.28	35	-10.6	4.3	4.8	Citi	1,840	3.52	57	-13.2	6.9	7.9
132	FIRST COMMUNITY MORTGAGE INC.	147	3.01	28	-18.3	2.9	3.5	Northpointe Bank	274	3.05	24	-11.2	3.7	4.2	Iowa Bankers Mortgage	198	3.23	41	-13.2	6.2	7.1
133	Fulton Bank	221	3.41	56	-19.9	3.7	4.6	HomeBridge	474	3.07	22	-11.8	3.2	3.6	IDAHO CENTRAL CREDIT UNION	191	3.13	26	-13.2	5.7	6.5
134	THE CENTRAL TRUST BANK	152	3.31	46	-20.0	3.6	4.5	FHLB Chicago	1,645	3.04	35	-11.8	4.1	4.6	Towne Mortgage	151	3.07	24	-13.3	5.1	5.9
135	Alaska USA Federal Credit Union	58	3.42	47	-20.1	3.2	4.0	LANDMARK CREDIT UNION	40	3.72	81	-12.4	5.9	6.7	WATERMARK CAPITAL INC.	205	2.61	18	-13.5	3.7	4.3
136	Roundpoint Mortgage	189	3.44	18	-20.3	2.7	3.4	FIRST TECHNOLOGY FEDERAL CREDIT U	204	3.21	44	-12.8	4.1	4.7	Sun West	184	3.02	21	-13.8	5.0	5.8
137	VALLEY NATIONAL BANK	173	3.47	54	-20.3	3.3	4.1	Guaranteed Rate	196	3.74	13	-12.8	4.0	4.6	Pam MSR Trust 1	96	3.40	73	-13.9	6.6	7.7
138	BMO Harris Bank	275	3.75	69	-20.3	4.5	5.7	Iowa Bankers Mortgage	195	3.24	43	-13.1	4.4	5.0	BANNER BANK	94	3.51	38	-14.0	6.3	7.3
139	FHLB Chicago	1,626	3.04	36	-21.2	3.1	4.0	FIDELITY BANK NATIONAL ASSOCIATIO	186	3.32	58	-14.0	4.7	5.5	RENASANT BANK	236	3.29	30	-14.2	6.3	7.3
140	NFM INC.	200	2.86	23	-21.2	2.3	2.9	Summit Funding	84	3.28	17	-14.3	3.9	4.5	Provident Funding	1,223	3.20	47	-14.7	5.8	6.7
141	Towne Mortgage	147	3.10	28	-21.3	3.1	3.9	Pam MSR Trust 1	93	3.39	76	-14.4	4.5	5.2	Old National Bank	206	3.26	39	-14.7	6.0	7.0
142	Movement Mortgage	430	3.22	21	-21.7	2.6	3.3	Smaller Servicers	29,208	3.18	36	-15.5	4.0	4.7	Summit Funding	123	3.14	16	-14.8	5.3	6.2
143	Everett Financial	8	3.52	48	-21.9	10.8	13.6	Citi	1,809	3.51	59	-15.5	4.5	5.3	THE CENTRAL TRUST BANK	158	3.30	43	-14.9	6.4	7.5
144	First Federal Bank	386	3.05	33	-22.0	2.7	3.5	MUFG	442	3.40	52	-15.6	4.1	4.8	Trustmark Bank	198	3.28	34	-15.1	6.1	7.2
145	IDAHO CENTRAL CREDIT UNION	186	3.15	30	-22.0	2.9	3.7	BETHPAGE FEDERAL CREDIT UNION	463	3.20	46	-16.2	3.2	3.9	First United Bank	185	3.33	30	-15.1	6.1	7.1
146	ALCOVA MORTGAGE	85	3.06	22	-24.2	2.6	3.4	Movement Mortgage	448	3.19	20	-16.2	3.4	4.0	1ST SECURITY BANK OF WASHINGTON	82	3.05	24	-15.2	4.7	5.6
147	GRANDER MORTGAGE CAPITAL LLC	137	2.99	27	-24.6	2.6	3.5	SUMMIT CREDIT UNION	234	3.01	25	-17.1	3.6	4.3	CrossCountry Mortgage	1,723	2.97	18	-15.3	4.3	5.1
148	BOEING EMPLOYEES CREDIT UNION	220	3.38	40	-24.6	3.2	4.2	NORTHWEST BANK	156	3.21	39	-17.1	4.1	5.0	NATIONS DIRECT MORTGAGE	99	3.29	33	-15.6	5.9	7.0
149	FIRST HORIZON BANK	50	3.29	28	-24.9	2.9	3.8	Pentagon Federal Credit Union	477	2.95	28	-17.2	3.3	4.0	BOEING EMPLOYEES CREDIT UNION	317	3.39	37	-15.9	6.3	7.4
150	First Bank	532	3.10	29	-25.5	2.6	3.5	Finance of America	249	2.97	22	-17.4	2.8	3.4	Nexus Nova	317	3.08	18	-16.6	3.6	4.3
151	Provident Funding	1,187	3.20	51	-27.0	2.9	4.0	Bank Of England	77	3.26	28	-17.9	3.7	4.5	Land Home Financial	137	3.16	28	-16.6	5.3	6.3
152	MORTGAGE LENDERS INVESTMENT TRADI	115	3.45	31	-27.2	3.0	4.1	CHICAGO MORTGAGE SOLUTIONS LLC	149	2.91	17	-17.9	2.9	3.5	First Savings Bank	147	2.88	20	-16.7	4.8	5.7
153	NETWORK CAPITAL FUNDING CORPORATI	163	2.95	28	-27.4	2.2	3.0	First Savings Bank	144	2.88	23	-18.0	3.0	3.6	Zions Bancorporation	118	3.08	22	-16.9	4.9	5.9
154	SERVIS ONE INC.	82	3.05	27	-27.7	2.3	3.1	AMERICA FIRST FEDERAL CREDIT UNIO	285	3.15	32	-18.8	3.7	4.6	STANDARD MORTGAGE CORP.	193	3.15	40	-17.1	5.7	6.8
155	SUMMIT CREDIT UNION	232	3.02	26	-27.8	2.6	3.6	Fulton Bank	223	3.41	54	-18.9	4.4	5.4	Aurora	426	3.13	29	-17.2	5.1	6.2
156	Nexus Nova	572	3.13	21	-28.0	2.3	3.1	Sailfish Servicing	657	2.93	24	-19.5	2.6	3.2	ELEVATIONS CREDIT UNION	189	3.17	31	-17.4	5.0	6.0
157	On Q Financial	60	2.88	25	-28.0	2.1	2.9	Cardinal Financial	839	2.82	18	-20.1	2.7	3.3	FHLB Chicago	1,680	3.03	32	-17.7	5.3	6.4
158	MERCHANTS BANK NATIONAL ASSOCIATI	124	3.21	43	-28.2	3.2	4.4	FIRST NATIONAL BANK OF PENNSYLVAN	218	3.19	35	-20.2	3.7	4.6	Santander Bank	492	3.54	63	-18.2	6.5	7.8
159	Zions Bancorporation	117	3.12	26	-28.6	2.5	3.5	Nexus Nova	492	3.10	20	-20.9	3.0	3.7	PREMIER BANK	186	3.38	48	-18.3	6.6	8.1
160	MUFG	438	3.40	53	-28.8	2.9	4.1	ELEVATIONS CREDIT UNION	186	3.18	33	-21.9	3.3	4.2	Smaller Servicers	30,117	3.17	34	-18.3	5.5	6.7
161	CRESCENT MORTGAGE COMPANY	115	3.54	48	-29.5	3.3	4.6	Finance of America Mortgage	126	3.20	17	-22.2	3.1	4.0	MUFG	453	3.40	49	-18.9	6.2	7.6
162	Colorado Federal Savings Bank	26	3.54	104	-29.9	3.4	4.8	GUARDIAN SAVINGS BANK	337	3.07	31	-22.4	3.5	4.5	UNITED COMMUNITY BANK	232	3.18	33	-19.7	5.6	6.9
163	M&T Bank	391	3.60	57	-30.2	3.5	5.0	Nova Financial	52	3.08	19	-22.6	3.5	4.5	Fremont Bank	205	3.35	42	-19.9	4.9	6.0
164	THE SERVION GROUP	243	3.25	33	-30.6	3.0	4.3	UNITED COMMUNITY BANK	228	3.19	35	-25.0	3.8	5.0	Mann Mortgage	45	2.95	19	-20.3	4.2	5.3
165	NORTHWEST BANK	155	3.21	41	-30.7	3.0	4.3	NETWORK CAPITAL FUNDING CORPORATI	165	2.95	26	-25.9	2.7	3.6	FIRST COMMUNITY MORTGAGE INC.	151	3.00	24	-20.4	4.8	6.1
166	MORTGAGE CLEARING CORP	116	3.16	36	-31.0	2.7	3.9	Banco Popular	85	4.30	108	-26.6	6.6	8.9	BSI Financial	416	3.03	25	-20.6	4.3	5.4
167	Lake Michigan Credit Union	224	3.38	36	-31.9	3.1	4.5	NexBank	508	3.06	24	-27.1	3.0	4.1	Plaza Home Mortgage	82	2.97	11	-21.0	3.9	4.9
168	Keybank	632	3.09	32	-32.4	2.4	3.5	CADENCE BANK	150	3.48	39	-27.2	3.9	5.3	NFM INC.	206	2.86	19	-21.6	4.1	5.3

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

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

GSE: Fixed 20yr

Table of Contents

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	TD Bank	0	5.74	218	-33.1	16.2	23.3	Keybank	636	3.09	31	-27.5	3.0	4.1	BELL BANK	460	3.05	21	-21.6	4.6	5.8
170	NexBank	450	3.07	25	-33.9	2.2	3.3	Huntington National Bank	929	3.37	44	-28.4	3.6	5.0	WEST GATE BANK	181	2.97	24	-21.7	4.6	5.8
171	Sailfish Servicing	663	2.93	25	-35.8	1.7	2.6	BMO Harris Bank	279	3.75	67	-29.2	4.8	6.7	MERCHANTS BANK NATIONAL ASSOCIATI	127	3.20	39	-22.0	5.4	6.9
172	BSI Financial	441	3.07	30	-35.9	2.1	3.2	VALLEY NATIONAL BANK	175	3.47	53	-31.1	3.5	5.0	ONPOINT COMMUNITY CREDIT UNION	188	3.20	25	-22.0	4.6	5.9
173	Trustmark Bank	194	3.31	38	-36.2	2.6	4.1	NFM INC.	202	2.86	22	-31.1	2.4	3.5	Keybank	644	3.08	28	-22.4	4.5	5.7
174	GUARDIAN SAVINGS BANK	334	3.07	32	-36.7	2.4	3.8	HOME POINT MORTGAGE ACCEPTANCE CO	79	3.03	13	-31.3	3.1	4.5	GRANDER MORTGAGE CAPITAL LLC	106	2.98	24	-23.1	4.4	5.7
175	Primary Residential	228	3.04	27	-36.8	2.1	3.3	FIRST COMMUNITY MORTGAGE INC.	148	3.01	27	-31.9	2.8	4.2	HomeBridge	478	3.05	19	-23.1	3.9	5.1
176	Fremont Bank	198	3.35	46	-38.3	2.1	3.5	BANNER BANK	92	3.52	41	-32.2	3.3	4.9	FIRST TECHNOLOGY FEDERAL CREDIT U	207	3.20	41	-23.2	5.3	6.9
177	UNITED COMMUNITY BANK	227	3.20	37	-39.1	2.6	4.3	TD Bank	0	5.70	217	-32.4	14.6	20.9	BMO Harris Bank	287	3.75	65	-23.3	7.4	9.6
178	Guaranteed Rate	201	3.81	14	-39.9	2.5	4.1	UNIVERSITY OF WISCONSIN CREDIT UN	227	2.94	24	-32.8	2.8	4.2	FIRST INTERSTATE BANK	143	3.38	44	-23.5	5.8	7.5
179	First National Bank Of Omaha	123	3.39	38	-40.4	2.7	4.4	Trustmark Bank	196	3.30	37	-33.9	3.3	5.0	FIDELITY BANK NATIONAL ASSOCIATIO	191	3.32	55	-23.6	5.9	7.7
180	ROYAL PACIFIC FUNDING CORP	86	3.19	29	-41.6	1.5	2.6	Colorado Federal Savings Bank	26	3.54	103	-34.2	3.9	5.8	NETWORK CAPITAL FUNDING CORPORATI	139	2.96	24	-23.8	4.0	5.3
181	Huntington National Bank	920	3.37	45	-41.8	2.6	4.4	FIRST INTERSTATE BANK	141	3.39	47	-34.8	3.4	5.2	NexBank	517	3.05	22	-24.4	4.5	5.9
182	Land Home Financial	133	3.18	32	-44.6	2.0	3.5	GRANDER MORTGAGE CAPITAL LLC	138	2.99	26	-35.0	3.0	4.6	UNIVERSITY OF WISCONSIN CREDIT UN	230	2.92	21	-25.1	4.3	5.7
183	NOVA HOME LOANS	57	2.95	20	-46.0	1.8	3.3	NOVA HOME LOANS	68	2.99	20	-35.4	2.6	3.9	VALLEY NATIONAL BANK	179	3.47	51	-26.1	5.4	7.3
184	American Pacific Mortgage	11	5.22	4	-48.0	1.6	3.0	Fremont Bank	200	3.35	45	-36.9	2.6	4.1	Primary Residential	234	3.03	22	-28.3	4.4	6.1
185	MEGA CAPITAL FUNDING INC.	56	3.03	26	-50.0	1.0	2.0	Plaza Home Mortgage	70	3.05	14	-37.3	2.2	3.5	Fulton Bank	227	3.41	51	-28.6	5.7	7.9
186	EQUITY RESOURCES INC.	150	2.99	23	-50.4	1.7	3.4	FIRST HOME MORTGAGE CORP	106	2.97	23	-38.9	2.2	3.6	ALCOVA MORTGAGE	86	3.03	18	-28.6	4.0	5.5
187	BETHPAGE FEDERAL CREDIT UNION	459	3.20	48	-51.0	1.5	3.1	THE SERVION GROUP	245	3.25	32	-40.0	3.0	5.0	HomeStreet Bank	150	3.24	29	-29.6	4.2	5.9
188	CHICAGO MORTGAGE SOLUTIONS LLC	148	2.92	18	-51.4	1.4	2.9	Mann Mortgage	44	2.96	22	-40.1	2.2	3.6	CADENCE BANK	152	3.46	37	-31.4	5.2	7.6
189	FIRST HOME MORTGAGE CORP	106	2.98	24	-56.4	1.3	2.9	BSI Financial	443	3.06	28	-40.3	2.3	3.9	Weststar Mortgage	69	3.03	23	-31.8	4.1	6.0
190	UNIVERSITY OF WISCONSIN CREDIT UN	226	2.95	25	-59.4	1.5	3.7	ROYAL PACIFIC FUNDING CORP	86	3.19	27	-41.1	2.5	4.3	BETHPAGE FEDERAL CREDIT UNION	470	3.20	43	-32.5	3.7	5.4
191	Bank Of The West	33	3.85	47	-65.5	1.7	4.8	MEGASTAR FINANCIAL CORP.	139	3.10	28	-41.5	2.4	4.0	THE SERVION GROUP	248	3.23	29	-33.0	4.8	7.0
192	Navy Federal Credit Union	2	3.65	65	-67.2	1.6	4.8	FIRST HORIZON BANK	65	3.25	28	-41.8	2.8	4.7	EQUITY RESOURCES INC.	199	2.97	19	-33.2	4.2	6.2
193	Sun West	180	3.03	25	-70.3	0.9	3.1	Everett Financial	8	3.49	47	-43.3	5.9	10.2	SUMMIT CREDIT UNION	236	2.99	22	-33.9	4.0	6.0
194	Bank Of England	76	3.25	29	-71.7	1.1	3.9	MEGA CAPITAL FUNDING INC.	56	3.03	24	-44.2	1.6	2.9	Colorado Federal Savings Bank	27	3.55	101	-37.2	5.8	9.1
195	NATIONS DIRECT MORTGAGE	98	3.31	37	-73.2	0.9	3.3	NATIONS DIRECT MORTGAGE	98	3.30	36	-51.2	2.1	4.3	MEGASTAR FINANCIAL CORP.	142	3.09	26	-37.4	3.7	5.9
196	Plaza Home Mortgage	54	3.14	14	-73.3	0.8	3.0	ALCOVA MORTGAGE	86	3.05	20	-51.7	2.0	4.1	Mortgage 1	149	3.17	19	-38.2	3.8	6.0
197	Mann Mortgage	44	2.96	23	-77.0	0.7	2.9	Primary Residential	230	3.04	25	-53.6	1.9	4.0	MEGA CAPITAL FUNDING INC.	56	3.00	22	-39.6	2.7	4.5
198	MEGASTAR FINANCIAL CORP.	138	3.10	30	-85.4	0.5	3.4	Sun West	181	3.03	23	-54.8	1.7	3.7	HARBORONE MORTGAGE LLC	248	3.02	26	-40.8	3.5	5.9
199	FIRST HOME MORTGAGE CORP.	81	3.06	23	-87.4	0.3	2.7	FIRST HOME MORTGAGE CORP.	81	3.05	22	-55.3	1.7	3.9	Banco Popular	89	4.33	108	-47.4	6.2	11.5
200	Cornerstone	3	3.82	88	-87.5	0.9	6.9	EQUITY RESOURCES INC.	180	2.98	22	-56.5	1.9	4.2	ROYAL PACIFIC FUNDING CORP	88	3.19	24	-51.7	3.4	7.0
201	Massachusetts HFA	0	3.87	42	-99.9	0.0	6.4	Massachusetts HFA	0	3.88	40	-100.0	0.0	8.1	FIRST HOME MORTGAGE CORP.	75	3.04	19	-66.4	1.9	5.6
202																					

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

GSE: Hybrid 5/1 and 5/6

Table of Contents

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	University Bank	0	3.48	79	3249.6	97.8	9.3	Platinum Home Mortgage	0	4.50	74	2095.9	100.0	42.8	MORTGAGEMARKETS LLC	0	2.89	32	1209.5	47.3	4.7
2	CENTIER BANK	0	4.66	157	1543.2	86.3	10.6	University Bank	0	3.41	72	1535.5	78.3	8.4	Platinum Home Mortgage	0	3.50	71	663.2	88.7	23.2
3	Cenlar	1	4.12	255	558.1	38.5	7.0	Towne Mortgage	0	3.29	52	789.9	29.3	3.8	Towne Mortgage	0	3.18	55	640.6	45.0	7.6
4	THE SAVINGS BANK OF DANBURY	1	4.51	99	553.5	96.8	37.4	CENTIER BANK	0	4.53	148	545.9	54.1	11.1	THE LOAN STORE INC.	1	2.73	6	629.9	62.0	12.0
5	USALLIANCE FEDERAL CREDIT UNION	2	4.12	5	359.3	9.8	2.2	BUSEY BANK	1	4.27	165	518.7	62.1	14.1	SERVIS ONE INC.	0	3.47	64	604.0	74.7	17.0
6	MSR Asset Vehicle	8	3.71	27	282.2	27.7	8.1	BANK OF NEW HAMPSHIRE	1	4.42	65	441.9	30.9	6.5	University Bank	0	3.22	66	455.1	49.9	11.5
7	CMG Mortgage	19	4.73	7	226.4	23.2	7.7	SELECT PORTFOLIO SERVICING INC	1	4.22	173	407.0	58.2	15.4	BARRINGTON BANK & TRUST COMPANY N	1	2.47	23	248.0	56.4	20.8
8	Navy Federal Credit Union	1	4.56	220	217.1	30.1	10.6	BARRINGTON BANK & TRUST COMPANY N	1	2.37	24	401.6	51.9	13.3	Nexus Nova	4	2.75	17	214.7	16.1	5.4
9	Fremont Bank	13	4.03	128	134.8	25.3	11.6	Cenlar	1	3.84	253	265.8	25.8	7.8	THE SAVINGS BANK OF DANBURY	2	3.45	91	163.8	59.6	28.5
10	Pingora Loan Servicing	22	4.36	67	134.8	29.8	13.9	THE SAVINGS BANK OF DANBURY	2	3.96	95	234.3	73.4	31.7	HSBC	2	2.53	10	156.0	18.9	7.8
11	PRIMELENDING A PLAINS CAPITAL CO.	3	4.22	84	122.9	19.5	9.2	Nexus Nova	7	2.74	17	222.2	16.6	5.5	Summit Funding	0	2.47	21	147.8	99.4	83.8
12	TD Bank	19	4.34	178	108.1	21.8	11.1	REPUBLIC BANK & TRUST COMPANY	1	3.42	87	125.5	64.0	35.7	First Federal Bank	0	3.41	130	141.0	44.7	21.5
13	American Internet Mortgage	10	3.84	53	88.7	19.2	10.7	MSR Asset Vehicle	6	3.67	31	108.6	18.5	9.3	CENTIER BANK	1	3.93	144	139.7	46.5	22.7
14	Independent Bank	15	4.62	22	83.8	12.6	7.1	CMG Mortgage	18	4.62	6	103.6	23.2	12.1	REPUBLIC BANK & TRUST COMPANY	2	2.85	84	132.3	46.4	23.2
15	ALLEGACY FEDERAL CREDIT UNION	3	4.27	222	76.3	21.4	12.7	MORTGAGEMARKETS LLC	0	2.88	35	96.9	0.4	0.2	DEDHAM INSTITUTION FOR SAVINGS	2	3.32	109	131.2	42.6	21.1
16	Caliber Home Loans	105	4.36	53	54.6	17.3	11.5	Independent Bank	13	4.33	24	94.0	15.7	8.4	Cenlar	1	3.46	248	124.5	21.4	10.1
17	Santander Bank	52	3.83	97	47.5	17.3	12.1	UBS Bank	6	3.64	125	87.0	24.3	13.8	Union Savings Bank	5	3.76	49	123.8	64.8	36.6
18	Citizens Bank	113	4.05	81	46.4	17.5	12.3	USALLIANCE FEDERAL CREDIT UNION	2	4.13	3	83.5	8.5	4.7	SOUTHERN BANK & TRUST COMPANY	1	3.36	110	115.4	23.9	11.8
19	FLAGSTAR BANK NATIONAL ASSOCIATIO	34	4.17	29	42.3	23.0	16.7	GUARDIAN SAVINGS BANK	2	4.03	48	71.8	41.6	26.7	CMG Mortgage	12	4.40	6	114.0	23.9	11.9
20	Pentagon Federal Credit Union	13	4.19	55	41.7	20.1	14.6	Union Savings Bank	4	4.42	53	69.2	25.6	16.0	GUARDIAN SAVINGS BANK	3	3.60	47	113.3	66.3	39.2
21	Home Point Financial	98	3.99	27	32.8	13.2	10.1	Pingora Loan Servicing	22	4.11	66	63.6	27.5	17.7	1ST SECURITY BANK OF WASHINGTON	1	3.08	66	102.7	31.8	17.1
22	FIRST AMERICAN BANK	1	3.50	53	32.4	86.0	76.6	Amerisave Mortgage	25	4.02	3	62.8	9.6	6.0	USALLIANCE FEDERAL CREDIT UNION	1	4.12	3	83.5	8.5	4.7
23	Matrix Financial	150	3.97	67	20.9	13.2	11.0	Navy Federal Credit Union	1	4.33	218	51.8	18.0	12.2	BUSEY BANK	1	3.41	155	78.2	35.4	21.6
24	Cardinal Financial	30	3.40	13	20.6	7.1	5.9	Plaza Home Mortgage	2	4.65	4	49.7	2.5	1.7	MORTGAGE INVESTORS GROUP	1	3.17	66	76.7	36.2	22.3
25	MEMBERS 1ST FEDERAL CREDIT UNION	3	4.78	100	19.5	17.3	14.6	COMMUNITYAMERICA CREDIT UNION	2	3.04	25	44.9	20.4	14.5	Broker Solutions	6	3.27	74	75.0	33.0	20.3
26	United Shore (Retained)	349	3.51	9	19.1	8.1	6.9	FIRST NATIONAL BANK OF PENNSYLVAN	1	2.78	40	42.7	21.5	15.6	Plaza Home Mortgage	1	4.61	4	71.4	4.2	2.4
27	BOK Financial	10	4.29	91	16.8	15.1	13.1	FLAGSTAR BANK NATIONAL ASSOCIATIO	17	4.17	29	42.3	23.0	16.7	INTELLILOAN INC.	1	2.14	12	70.4	24.6	15.2
28	Huntington National Bank	27	4.32	174	12.5	14.1	12.6	Matrix Financial	152	3.80	66	37.5	19.5	14.6	TIAA	2	2.80	72	60.4	41.0	27.8
29	MORTGAGE ACCESS CORP	1	4.01	134	12.0	17.5	15.7	American Internet Mortgage	10	3.74	53	37.2	14.7	10.9	AmeriHome Mortgage	2	3.81	53	57.8	33.8	22.9
30	HomeBridge	8	3.49	14	11.6	9.9	8.9	Guaranteed Rate	47	4.44	5	31.6	10.0	7.7	PREMIER BANK	2	3.55	64	55.3	34.2	23.5
31	Lakeview	235	3.89	42	9.6	10.4	9.5	SPACE COAST CREDIT UNION	3	4.38	221	28.6	17.5	13.9	SELECT PORTFOLIO SERVICING INC	1	3.51	157	48.8	31.8	22.6
32	PennyMac	121	4.25	22	7.8	10.1	9.4	TD Bank	19	4.03	175	26.4	16.1	12.9	SUNFLOWER BANK NATIONAL ASSOCIATI	3	3.21	92	45.2	31.0	22.5
33	United Shore (Sold)	28	4.23	73	7.1	13.6	12.8	COLUMBIA BANK MHC	3	3.41	222	25.6	16.1	13.0	Evergreen Moneysource	1	4.22	20	44.8	33.8	24.7
34	NewRez	62	4.64	51	4.9	12.5	12.0	United Shore (Sold)	28	4.05	72	19.9	16.7	14.1	FLAGSTAR BANK NATIONAL ASSOCIATIO	8	4.17	29	42.3	23.0	16.7
35	UBS Bank	6	4.06	127	4.5	12.7	12.2	DEDHAM INSTITUTION FOR SAVINGS	2	3.82	110	18.5	21.2	18.2	Northpointe Bank	7	2.44	12	39.1	22.0	16.3
36	Guaranteed Rate	65	4.71	4	4.2	7.9	7.6	Home Point Financial	94	3.85	28	15.6	13.6	11.9	Umpqua	25	2.84	41	38.3	24.8	18.6
37	BANKFINANCIAL NATIONAL ASSOCIATIO	4	4.57	224	4.2	11.2	10.8	FIRST UNITED BANK & TRUST COMPANY	2	3.68	34	15.2	32.5	28.9	MSR Asset Vehicle	5	3.47	38	38.2	33.5	25.5
38	Quicken	355	3.52	67	4.2	13.6	13.1	FIRST AMERICAN BANK	1	3.50	52	15.0	57.4	52.2	Amerisave Mortgage	14	3.95	4	36.2	8.7	6.5
39	Chase	2,334	3.75	83	3.2	11.2	10.9	ALLEGACY FEDERAL CREDIT UNION	3	4.01	221	13.9	12.7	11.2	Prime Lending (Plains Capital)	5	3.46	79	31.9	26.8	21.0
40	COMMUNITY LOAN SERVICING LLC	7	4.22	163	2.3	11.4	11.2	Fremont Bank	13	3.86	127	13.5	15.0	13.3	On Q Financial	1	2.59	21	30.1	23.5	18.6
41	Royal Business Bank	18	5.70	71	2.1	15.8	15.5	Santander Bank	53	3.69	96	12.2	15.6	14.0	Guaranteed Rate	46	3.50	7	27.9	18.5	14.8
42	Wells Fargo	2,708	3.83	83	1.6	10.8	10.7	NexBank	2	4.12	71	12.0	18.9	17.1	Colonial Savings	14	3.27	96	26.3	27.7	22.6

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GSE: Hybrid 5/1 and 5/6

Table of Contents

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43	Truist Bank	213	4.23	132	1.1	14.2	14.1	Caliber Home Loans	103	4.19	54	11.8	13.2	11.8	United Shore (Sold)	31	3.60	70	24.3	30.4	25.3
44	Freedom Mortgage	122	4.22	107	0.0	13.7	13.7	Quicken	365	3.38	65	11.7	16.2	14.7	UBS Bank	7	3.15	122	23.7	21.9	18.1
45	Nationstar	1,101	4.32	194	-1.9	11.6	11.8	Rushmore Loan Mgmt	4	3.93	112	11.7	21.1	19.1	Pentagon Federal Credit Union	12	3.51	62	22.1	27.0	22.7
46	Flagstar	10	3.97	42	-2.1	10.5	10.7	Wells Fargo	2,699	3.66	84	3.7	13.3	12.8	Pingora Loan Servicing	25	3.63	62	20.8	33.7	28.7
47	IDAHO CENTRAL CREDIT UNION	15	5.78	1	-6.4	21.3	22.5	U.S. Bank	74	3.86	135	3.0	16.5	16.0	Arvest Mortgage	78	3.39	164	19.4	20.4	17.3
48	U.S. Bank	72	4.10	137	-6.8	13.4	14.3	Pentagon Federal Credit Union	12	3.91	60	1.6	15.4	15.2	SPACE COAST CREDIT UNION	3	3.73	217	19.4	20.1	17.1
49	Bank of America	481	3.99	100	-9.8	11.5	12.6	Citizens Bank	110	3.83	84	0.8	13.7	13.6	NexBank	3	3.47	77	19.4	38.4	33.2
50	HomeStreet Bank	5	4.10	126	-10.7	9.5	10.6	United Shore (Retained)	349	3.50	7	0.0	7.7	7.7	USAA	5	2.62	105	16.9	27.7	24.2
51	Johnson Bank	12	3.64	67	-10.9	11.5	12.8	Chase	2,340	3.61	83	-0.2	12.8	12.8	Matrix Financial	168	3.34	65	16.0	24.8	21.8
52	New Residential	1,308	4.22	175	-11.1	10.9	12.2	PNC Mortgage	290	3.46	83	-1.4	14.7	14.9	HomeBridge	6	3.01	16	15.4	16.8	14.7
53	PHH Mortgage	135	4.23	163	-11.3	10.9	12.2	Lakeview	210	3.67	46	-2.4	9.9	10.1	COMMUNITY LOAN SERVICING LLC	8	3.38	166	12.4	19.7	17.7
54	M&T Bank	18	4.11	189	-12.0	9.7	10.9	Nationstar	1,128	4.04	192	-2.5	13.0	13.3	Union Home Mortgage	8	2.84	24	10.5	16.7	15.3
55	Broker Solutions	4	4.15	77	-14.6	10.7	12.5	Smaller Servicers	55	3.93	89	-2.8	15.1	15.5	Quicken	394	3.10	62	9.4	22.9	21.2
56	Smaller Servicers	54	4.10	87	-15.0	9.7	11.3	Flagstar	26	3.86	35	-3.3	17.2	17.7	RESICENTRAL LLC	24	2.18	10	8.5	13.6	12.6
57	PNC Mortgage	285	3.62	84	-16.1	11.8	13.9	PHH Mortgage	138	3.94	161	-3.6	13.3	13.8	Navy Federal Credit Union	1	3.67	215	7.6	17.3	16.2
58	Arvest Mortgage	73	4.13	163	-20.2	9.3	11.5	PRIMELENDING A PLAINS CAPITAL CO.	3	4.08	83	-3.7	11.5	11.9	Finance of America Mortgage	8	4.65	3	6.8	11.8	11.1
59	loanDepot.com	480	2.56	12	-22.0	5.1	6.5	Huntington National Bank	27	4.15	173	-4.0	14.7	15.3	SIWELL INC.	2	3.83	154	6.4	18.4	17.4
60	CrossCountry Mortgage	19	3.06	16	-22.3	4.1	5.3	New Residential	1,342	3.99	174	-4.5	12.9	13.5	SWBC Mortgage	6	2.91	42	6.0	17.7	16.8
61	Cape Cod Five Cents Bank	13	4.47	95	-23.8	12.7	16.3	Union Home Mortgage	8	2.98	26	-4.9	11.5	12.0	Freedom Mortgage	133	3.42	101	5.8	22.4	21.3
62	STANDARD MORTGAGE CORP.	2	4.07	91	-25.0	16.8	21.8	Arvest Mortgage	73	3.88	166	-5.1	12.5	13.1	Flagstar	20	3.67	30	5.5	19.7	18.8
63	NATIONAL COOPERATIVE BANK N.A.	3	4.70	178	-25.6	8.3	11.1	Bank of America	489	3.81	100	-6.5	13.0	13.8	Huntington National Bank	29	3.53	171	5.5	20.4	19.4
64	Fannie Mae	146	4.25	204	-26.1	8.1	10.8	Truist Bank	219	4.00	130	-6.6	14.6	15.6	Cardinal Financial	25	3.11	12	5.5	15.7	14.9
65	Provident Funding	146	4.12	115	-26.4	9.9	13.3	IDAHO CENTRAL CREDIT UNION	8	5.78	1	-6.9	21.0	22.4	Johnson Bank	14	3.16	60	5.4	24.2	23.1
66	Umpqua	22	2.99	44	-28.1	7.8	10.7	Umpqua	23	2.94	44	-7.5	10.6	11.5	PHH Mortgage	148	3.41	157	3.9	19.3	18.7
67	Amerisave Mortgage	27	4.11	4	-30.1	4.6	6.5	Freedom Mortgage	125	3.97	105	-7.7	14.3	15.3	NewRez	40	3.85	63	3.8	14.6	14.1
68	NexBank	2	4.24	54	-31.8	7.7	11.1	Provident Funding	149	3.88	113	-8.5	14.4	15.6	Santander Bank	57	3.31	93	3.5	22.0	21.4
69	Specialized Loan Servicing	16	4.20	124	-34.4	6.5	9.8	BANKFINANCIAL NATIONAL ASSOCIATIO	4	4.43	222	-9.0	11.3	12.4	Cornerstone	6	2.63	15	3.0	16.0	15.6
70	FIDELITY BANK NATIONAL ASSOCIATIO	4	4.30	224	-36.1	6.8	10.5	Cardinal Financial	30	3.33	12	-9.9	8.3	9.2	Wells Fargo	2,638	3.26	88	2.7	18.4	17.9
71	Zions Bancorporation	2	3.97	225	-36.5	6.2	9.5	BOK Financial	10	4.04	89	-10.2	13.5	14.9	Aurora	1	3.93	63	2.4	42.2	41.4
72	Onslow Bay Financial	128	2.21	19	-36.8	4.4	6.9	Cape Cod Five Cents Bank	13	4.27	91	-11.1	16.3	18.1	Fifth Third	85	3.38	126	2.0	19.7	19.4
73	SERVIS ONE INC.	0	3.62	68	-38.0	1.2	1.9	PennyMac	105	4.02	24	-11.2	8.9	10.0	PRIMELENDING A PLAINS CAPITAL CO.	3	3.44	80	1.9	19.4	19.0
74	Plaza Home Mortgage	2	4.75	5	-39.3	1.5	2.5	Royal Business Bank	18	5.41	69	-11.6	17.6	19.7	Homeward Residential	4	3.46	219	1.2	16.3	16.1
75	GUIDANCE RESIDENTIAL LLC	1	4.50	146	-39.4	32.7	48.4	Colonial Savings	13	3.80	100	-11.8	12.9	14.5	Regions Bank	7	3.45	152	0.4	19.2	19.1
76	SunTrust	2	4.55	213	-39.5	6.8	11.0	NewRez	51	4.39	54	-11.9	10.3	11.6	Chase	2,298	3.25	87	0.1	18.1	18.1
77	Finance of America Mortgage	17	5.10	3	-45.1	3.0	5.4	BMO Harris Bank	1	3.99	255	-12.4	13.3	15.1	Smaller Servicers	53	3.50	99	-0.0	20.2	20.2
78	Fifth Third	78	4.04	129	-45.3	7.5	13.2	Johnson Bank	13	3.43	64	-12.4	13.2	15.0	Caliber Home Loans	94	3.69	60	-0.8	18.9	19.0
79	Citi	152	4.22	148	-46.9	6.5	11.9	STANDARD MORTGAGE CORP.	3	4.02	90	-14.7	17.4	20.1	PennyMac	81	3.70	30	-0.9	13.5	13.6
80	Guild Mortgage	5	3.72	52	-48.7	9.4	17.6	loanDepot.com	491	2.53	10	-15.1	6.8	8.0	Independent Bank	9	4.00	33	-1.7	12.5	12.7
81	Colorado Federal Savings Bank	12	4.36	134	-49.0	7.2	13.6	NATIONAL COOPERATIVE BANK N.A.	3	4.38	193	-15.4	12.6	14.8	Truist Bank	234	3.45	127	-1.9	20.1	20.5
82	CENTRAL TRUST BANK	0	4.23	125	-50.9	5.2	10.4	HomeBridge	7	3.26	14	-20.5	8.6	10.6	Onslow Bay Financial	133	2.20	14	-2.9	9.9	10.2
83	Homeward Residential	2	4.52	224	-53.5	4.7	9.9	First Bank	35	2.27	25	-20.9	6.4	8.1	COLUMBIA BANK MHC	3	3.11	219	-3.1	15.5	15.9
84	Regions Bank	6	4.24	154	-54.0	4.9	10.3	Pam MSR Trust 1	19	3.96	125	-21.5	14.3	17.9	PNC Mortgage	306	3.12	81	-3.8	18.7	19.4

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Table of Contents

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85	Finance of America	3	4.69	2	-54.4	0.4	0.9	COMMUNITY LOAN SERVICING LLC	7	4.03	164	-21.8	9.3	11.8	First Bank	36	2.20	22	-4.2	12.5	13.0
86	Pam MSR Trust 1	19	4.18	126	-55.9	7.1	15.4	SERVIS ONE INC.	0	3.62	66	-23.8	1.4	1.8	RENASANT BANK	2	2.43	23	-4.7	15.7	16.4
87	DIGITAL FEDERAL CREDIT UNION	5	4.44	218	-64.7	4.8	13.0	Fifth Third	79	3.80	128	-25.1	10.9	14.4	Old National Bank	17	3.03	63	-5.3	19.8	20.7
88	SPACE COAST CREDIT UNION	3	4.52	222	-66.1	3.3	9.5	Keybank	9	3.36	48	-25.5	18.2	23.7	Provident Funding	160	3.35	109	-6.8	20.8	22.2
89	Movement Mortgage	52	5.42	3	-67.2	3.1	9.2	CrossCountry Mortgage	18	3.01	15	-26.5	11.6	15.5	IDAHO CENTRAL CREDIT UNION	4	5.78	1	-6.9	21.0	22.4
90	FIRST FEDERAL SAVINGS BANK	2	4.50	228	-69.8	2.6	8.5	Old National Bank	17	3.16	69	-27.7	7.7	10.5	New Residential	1,424	3.46	170	-6.9	16.3	17.4
91	BMO Harris Bank	1	4.17	257	-70.4	5.7	18.0	Regions Bank	7	4.03	154	-28.9	9.9	13.6	Nationstar	1,193	3.47	189	-7.1	16.0	17.1
92	Bank Of The West	1	3.52	37	-71.1	0.2	0.5	MUFG	4	3.37	35	-29.0	7.8	10.8	Home Point Financial	74	3.47	34	-7.8	14.6	15.7
93	FBC Mortgage	2	5.17	3	-72.2	0.8	2.8	Zions Bancorporation	2	3.80	222	-29.4	6.8	9.5	United Shore (Retained)	300	3.32	6	-7.8	9.5	10.3
94	Union Savings Bank	4	4.47	54	-72.2	4.9	16.5	Citi	155	4.00	147	-32.0	9.5	13.7	Pam MSR Trust 1	20	3.33	122	-8.0	19.2	20.7
95	First National Bank Of Omaha	1	4.13	86	-74.1	2.2	8.2	Onslow Bay Financial	129	2.20	18	-32.9	4.9	7.2	Metro Credit Union	1	2.96	53	-8.2	17.2	18.6
96	Towne Mortgage	0	3.33	50	-74.2	0.8	3.2	Kinecta Federal Credit Union	3	3.76	73	-37.0	9.4	14.6	FIRST AMERICAN BANK	1	3.28	50	-8.8	31.8	34.3
97	SOUTHERN BANK & TRUST COMPANY	1	4.42	113	-74.3	4.0	14.8	M&T Bank	19	3.92	188	-37.5	9.6	15.0	Planet Home Lending	3	3.70	157	-9.0	10.5	11.5
98	MEMBER FIRST MORTGAGE LLC	1	3.61	47	-74.3	0.9	3.3	Fannie Mae	149	4.01	203	-39.7	7.5	12.2	Citizens Bank	108	3.41	87	-9.1	17.9	19.6
99	CORNERSTONE CAPITAL BANK SSB	14	3.60	13	-75.3	1.0	4.1	MORTGAGE ACCESS CORP	1	3.73	133	-41.8	10.1	16.7	U.S. Bank	79	3.32	131	-10.6	19.1	21.1
100	MORTGAGE INVESTORS GROUP	1	3.50	71	-76.0	4.1	16.2	ADVANCIAL FEDERAL CREDIT UNION	3	4.45	70	-47.3	4.7	8.8	Lakeview	176	3.26	55	-10.9	12.7	14.1
101	Colonial Savings	12	4.10	102	-76.5	3.3	13.5	MEMBERS 1ST FEDERAL CREDIT UNION	3	4.58	97	-47.5	10.5	19.2	Sun West	2	3.69	52	-11.1	15.8	17.6
102	Keybank	9	3.45	49	-77.1	2.9	12.1	GUIDANCE RESIDENTIAL LLC	1	4.41	144	-48.8	17.5	31.6	Cape Cod Five Cents Bank	14	3.63	87	-11.9	23.7	26.4
103	Planet Home Lending	3	4.48	117	-77.4	1.1	4.6	Broker Solutions	5	3.83	75	-50.2	6.9	13.3	loanDepot.com	488	2.43	8	-12.0	10.8	12.2
104	Kinecta Federal Credit Union	2	4.14	75	-77.8	2.2	9.7	Finance of America	3	4.53	3	-50.9	0.4	0.8	Bank of America	484	3.37	104	-12.0	17.1	19.3
105	CITIZENS FIRST BANK	4	4.88	5	-79.1	2.6	12.1	Guild Mortgage	5	3.64	51	-51.6	8.5	16.9	Royal Business Bank	20	4.83	66	-12.4	24.4	27.3
106	BayCoast Bank	0	5.14	94	-79.9	1.3	6.3	FIDELITY BANK NATIONAL ASSOCIATIO	4	4.00	223	-52.1	5.6	11.4	TD Bank	20	3.42	171	-12.8	15.0	17.0
107	GUARDIAN SAVINGS BANK	2	4.11	49	-80.3	5.1	23.5	Colorado Federal Savings Bank	12	4.18	133	-57.6	5.4	12.2	Fremont Bank	14	3.34	124	-12.9	16.0	18.1
108	First Bank	35	2.29	26	-80.6	1.7	8.5	DIGITAL FEDERAL CREDIT UNION	5	4.37	217	-57.6	5.6	12.8	CAMBRIDGE SAVINGS BANK	2	3.31	126	-14.9	19.2	22.2
109	RENASANT BANK	2	2.36	22	-81.1	2.1	10.6	CENTRAL TRUST BANK	0	4.00	124	-59.1	4.2	10.1	FIRST NATIONAL BANK OF PENNSYLVAN	2	2.75	39	-19.1	15.0	18.2
110	MLD Mortgage	4	3.39	13	-81.2	0.8	4.3	First Federal Bank	0	4.12	131	-60.9	5.8	14.1	Zions Bancorporation	3	3.31	219	-19.3	13.2	16.1
111	Sierra Pacific	15	4.25	71	-82.0	2.4	12.4	HomeStreet Bank	5	3.89	125	-61.3	5.5	13.5	Keybank	10	3.26	46	-20.5	23.7	28.9
112	Old National Bank	17	3.25	69	-82.7	1.8	9.8	Specialized Loan Servicing	16	4.03	128	-63.2	5.2	13.6	Guild Mortgage	5	3.35	47	-20.7	18.7	23.0
113	RANLife	2	4.80	22	-83.5	1.1	6.2	FIRST FEDERAL SAVINGS BANK	3	4.19	226	-64.1	5.1	13.7	MLD Mortgage	3	2.76	13	-20.9	17.3	21.4
114	COLUMBIA BANK MHC	2	3.63	225	-83.5	1.9	10.8	AmeriHome Mortgage	2	4.26	43	-65.4	2.8	7.8	BMO Harris Bank	1	3.54	253	-21.3	11.1	13.9
115	Gateway Mortgage	4	4.04	14	-85.7	0.8	5.4	SunTrust	2	4.13	211	-65.6	4.4	12.4	NATIONAL COOPERATIVE BANK N.A.	3	3.84	207	-21.5	12.1	15.1
116	LOWER LLC	0	5.12	5	-85.9	2.1	13.8	Homeward Residential	3	4.20	223	-67.0	4.5	13.2	Citi	164	3.47	144	-22.8	14.5	18.4
117	CAMBRIDGE SAVINGS BANK	2	4.18	135	-85.9	1.0	7.1	RENASANT BANK	2	2.43	23	-67.2	3.9	11.4	BANKFINANCIAL NATIONAL ASSOCIATIO	4	3.80	219	-25.2	11.3	14.8
118	LANDMARK CREDIT UNION	1	4.52	91	-86.4	2.3	16.1	Aurora	1	4.71	67	-70.3	3.6	11.8	BOK Financial	11	3.50	86	-25.8	15.9	20.9
119	Union Home Mortgage	7	3.02	27	-86.7	1.0	7.4	Finance of America Mortgage	14	4.86	3	-74.5	2.3	8.7	Fannie Mae	157	3.48	199	-25.9	11.7	15.5
120	Northpointe Bank	7	2.47	15	-86.7	1.8	12.9	SOUTHERN BANK & TRUST COMPANY	1	3.90	109	-74.5	2.4	9.1	Fulton Bank	2	3.37	53	-26.9	22.0	28.8
121	1ST SECURITY BANK OF WASHINGTON	1	3.77	72	-87.2	1.3	9.6	Movement Mortgage	33	5.10	4	-76.5	2.7	11.2	American Internet Mortgage	9	3.37	60	-29.7	11.6	16.2
122	Central Pacific Bank	1	4.59	235	-88.1	1.4	11.0	Prime Lending (Plains Capital)	4	4.07	88	-76.8	3.7	15.2	ADVANCIAL FEDERAL CREDIT UNION	3	4.26	66	-30.5	13.4	18.8
123	COOPERATIVE BANK OF CAPE COD	2	4.22	150	-88.2	1.5	12.2	SUNFLOWER BANK NATIONAL ASSOCIATI	3	3.90	99	-77.8	2.5	10.9	STANDARD MORTGAGE CORP.	3	3.49	87	-31.1	14.0	19.7
124	Nations Lending Corporation	2	4.12	5	-88.9	0.2	1.7	CORNERSTONE CAPITAL BANK SSB	9	3.50	14	-78.0	0.9	4.1	FIRST FEDERAL SAVINGS BANK	3	3.62	222	-32.1	12.0	17.2
125	Nexus Nova	8	2.85	22	-89.5	0.6	5.3	Sierra Pacific	14	3.92	73	-78.8	2.7	12.2	CENTRAL TRUST BANK	0	3.16	121	-33.5	9.6	14.1
126	AmeriHome Mortgage	3	4.51	32	-89.7	0.8	7.2	MEMBER FIRST MORTGAGE LLC	1	3.54	46	-80.1	1.4	7.0	FIRST UNITED BANK & TRUST COMPANY	2	3.59	31	-34.2	33.0	45.8

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

GSE: Hybrid 5/1 and 5/6

Table of Contents

Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
127	AMERICAN COMMERCIAL BANK & TRUST	0	3.75	80	-89.7	1.3	11.8	CITIZENS FIRST BANK	3	4.70	5	-80.4	2.4	11.6	MUFG	4	3.33	31	-34.7	9.7	14.5
128	Rushmore Loan Mgmt	2	4.28	113	-90.2	1.8	16.7	LOWER LLC	0	5.13	3	-81.2	2.4	12.0	MEMBERS 1ST FEDERAL CREDIT UNION	4	3.92	95	-36.0	14.2	21.4
129	COMMUNITYAMERICA CREDIT UNION	2	3.07	27	-90.3	1.1	10.7	MORTGAGE INVESTORS GROUP	1	3.37	69	-82.7	3.3	17.6	ALLEGACY FEDERAL CREDIT UNION	3	3.36	219	-36.6	9.8	15.1
130	LIBERTY FEDERAL CREDIT UNION	1	4.72	3	-90.4	1.2	11.5	SIRVA MORTGAGE	0	2.44	20	-83.2	1.7	9.8	Specialized Loan Servicing	16	3.50	126	-37.1	12.2	18.8
131	SELECT PORTFOLIO SERVICING INC	1	4.30	190	-90.5	1.2	11.9	Northpointe Bank	7	2.48	14	-83.5	1.6	9.5	East West Bank	7	3.68	209	-37.3	9.6	14.9
132	BARRINGTON BANK & TRUST COMPANY N	1	2.35	26	-90.6	0.7	7.2	CAMBRIDGE SAVINGS BANK	2	4.09	131	-83.7	2.5	14.6	CrossCountry Mortgage	17	2.83	14	-39.9	13.6	21.6
133	On Q Financial	1	2.54	23	-90.7	0.8	8.3	Planet Home Lending	3	4.24	133	-83.7	1.0	6.1	M&T Bank	19	3.39	185	-40.3	11.1	18.0
134	BUSEY BANK	1	4.66	190	-90.9	1.0	10.2	BayCoast Bank	0	4.96	92	-83.7	1.0	6.3	FIRST TECHNOLOGY FEDERAL CREDIT U	1	4.27	47	-42.5	20.2	32.6
135	SWBC Mortgage	6	3.36	46	-91.0	0.6	7.0	RANLife	2	4.56	22	-85.1	0.8	5.3	Rushmore Loan Mgmt	6	3.24	109	-43.2	12.3	20.8
136	East West Bank	7	4.46	213	-91.0	1.1	11.2	East West Bank	7	4.20	212	-85.2	2.0	13.0	COMMUNITYAMERICA CREDIT UNION	2	2.99	24	-45.2	10.9	19.1
137	BASE MSR 2 LLC	3	4.62	83	-91.6	1.3	14.5	THE LOAN STORE INC.	1	2.85	8	-85.4	0.2	1.3	FIDELITY BANK NATIONAL ASSOCIATIO	4	3.48	220	-48.1	7.4	13.8
138	ELEVATIONS CREDIT UNION	0	3.25	129	-91.7	3.1	31.9	First National Bank Of Omaha	1	4.07	85	-85.8	1.6	10.9	First National Bank Of Omaha	1	3.69	78	-48.3	18.1	32.2
139	DEDHAM INSTITUTION FOR SAVINGS	2	3.85	107	-91.9	0.7	8.1	ELEVATIONS CREDIT UNION	0	3.25	127	-87.2	3.1	21.6	Colorado Federal Savings Bank	12	3.46	129	-50.3	9.3	17.8
140	SIWELL INC.	1	4.57	157	-91.9	0.6	7.3	HOME POINT MORTGAGE ACCEPTANCE CO	2	4.50	4	-88.3	0.4	3.7	Movement Mortgage	24	4.29	5	-51.3	7.4	14.6
141	WATERMARK CAPITAL INC.	2	3.79	7	-92.9	0.2	2.6	Gateway Mortgage	3	3.67	18	-89.0	0.7	6.6	SunTrust	2	3.41	208	-53.1	7.7	15.7
142	Total Mortgage Services	2	3.35	12	-92.9	0.3	4.7	Central Pacific Bank	1	4.37	233	-89.1	1.3	11.7	Sierra Pacific	14	3.36	73	-53.2	9.3	18.8
143	First Federal Bank	0	4.20	130	-93.1	1.1	14.8	AMERICAN COMMERCIAL BANK & TRUST	0	3.75	78	-89.2	1.3	11.2	BANK OF NEW HAMPSHIRE	1	3.85	60	-54.7	15.6	31.5
144	Ameris Bank	1	4.30	91	-93.5	1.6	21.6	1ST SECURITY BANK OF WASHINGTON	1	3.62	70	-89.3	1.5	13.6	GUIDANCE RESIDENTIAL LLC	1	3.77	140	-61.5	9.4	22.6
145	Evergreen Moneysource	1	4.73	17	-94.4	0.6	10.5	WATERMARK CAPITAL INC.	2	3.79	5	-89.5	0.5	4.9	Pulte Mortgage	3	4.66	1	-66.2	5.1	14.4
146	Mortgage Network	0	2.88	31	-94.8	2.5	38.9	Ameris Bank	1	4.21	90	-89.6	2.3	19.9	MORTGAGE ACCESS CORP	1	3.23	130	-67.6	6.7	19.5
147	MUFG	4	3.39	36	-95.4	0.3	5.9	LANDMARK CREDIT UNION	1	4.48	89	-90.0	2.1	19.1	DIGITAL FEDERAL CREDIT UNION	5	3.73	212	-71.9	5.7	19.1
148	Pulte Mortgage	10	5.04	1	-95.5	0.7	14.8	SIWELL INC.	1	4.51	155	-90.3	0.7	7.5	Kinecta Federal Credit Union	3	3.27	70	-74.6	5.2	18.9
149	FIRST TECHNOLOGY FEDERAL CREDIT U	1	4.30	51	-95.5	0.2	4.7	COOPERATIVE BANK OF CAPE COD	2	4.13	149	-90.6	1.5	15.3	HomeStreet Bank	5	3.53	122	-75.6	4.7	18.1
150	Michigan Mutual	1	2.86	31	-95.6	0.5	10.6	Nations Lending Corporation	1	3.88	5	-90.9	0.2	2.1	COOPERATIVE BANK OF CAPE COD	2	3.47	145	-77.3	5.4	21.7
151	REPUBLIC BANK & TRUST COMPANY	1	4.50	90	-95.8	1.0	21.3	MLD Mortgage	3	3.06	13	-91.5	0.8	9.3	CORNERSTONE CAPITAL BANK SSB	4	3.50	14	-78.0	0.9	4.1
152	PREMIER BANK	1	3.80	68	-95.9	0.5	11.5	LIBERTY FEDERAL CREDIT UNION	1	4.72	2	-92.2	1.2	14.0	MEMBER FIRST MORTGAGE LLC	1	3.37	43	-78.6	5.9	25.1
153	SIRVA MORTGAGE	0	2.44	22	-96.8	0.3	10.3	Evergreen Moneysource	1	4.73	16	-92.6	0.6	8.1	LOWER LLC	0	5.13	3	-81.2	2.4	12.0
154	ADVANCIAL FEDERAL CREDIT UNION	3	4.74	73	-96.8	0.3	10.5	SWBC Mortgage	6	3.20	45	-92.7	0.6	8.0	American Pacific Mortgage	1	2.51	8	-81.7	5.7	27.7
155	FIRST NATIONAL BANK OF PENNSYLVAN	1	2.79	39	-96.8	0.6	17.8	Total Mortgage Services	2	3.35	11	-93.2	0.3	4.9	CITIZENS FIRST BANK	2	4.25	7	-82.7	2.4	13.3
156	THE LOAN STORE INC.	1	2.85	10	-97.0	0.0	0.9	BASE MSR 2 LLC	3	4.34	84	-93.6	1.5	21.1	ELEVATIONS CREDIT UNION	0	3.22	124	-87.4	2.9	21.0
157	Prime Lending (Plains Capital)	4	4.17	90	-97.0	0.4	13.8	GoodLeap	1	3.28	39	-93.7	0.6	9.3	Nations Lending Corporation	1	3.60	5	-88.3	0.3	2.2
158	SUNFLOWER BANK NATIONAL ASSOCIATI	3	4.42	101	-97.3	0.3	11.2	FBC Mortgage	2	5.15	2	-94.0	0.8	12.4	WATERMARK CAPITAL INC.	2	3.63	4	-89.6	0.6	5.8
159	Arc Home	3	2.38	16	-97.7	0.0	1.0	Michigan Mutual	1	2.86	30	-95.1	0.5	9.5	Ameris Bank	1	3.67	89	-89.7	2.5	21.9
160	RESICENTRAL LLC	23	2.18	15	-97.8	0.1	5.5	Sun West	2	4.23	41	-95.3	0.5	10.0	AMERICAN COMMERCIAL BANK & TRUST	0	3.60	75	-89.8	1.6	14.9
161	Sailfish Servicing	3	3.28	14	-97.8	0.1	4.0	On Q Financial	1	2.54	22	-95.9	0.5	12.1	RANLife	2	4.29	29	-90.2	0.6	6.1
162	Metro Credit Union	1	3.04	58	-97.8	0.4	18.4	Pulte Mortgage	7	4.83	1	-96.1	0.6	14.8	LANDMARK CREDIT UNION	1	3.78	86	-90.8	2.4	23.1
163	Cornerstone	0	4.73	1	-97.9	0.4	18.1	Cornerstone	3	2.98	14	-96.4	0.5	13.9	Total Mortgage Services	2	3.15	9	-91.3	0.4	4.4
164	BANK OF NEW HAMPSHIRE	1	4.69	70	-97.9	0.1	4.7	PREMIER BANK	1	3.78	67	-96.7	0.5	14.5	Central Pacific Bank	1	3.86	231	-91.7	1.3	15.0
165	Sun West	2	4.33	42	-98.0	0.2	8.6	Metro Credit Union	1	3.02	56	-96.8	0.7	19.7	LIBERTY FEDERAL CREDIT UNION	0	4.72	2	-92.2	1.2	14.0
166	Fulton Bank	1	3.77	56	-98.0	0.3	12.5	Mortgage Network	0	2.88	29	-97.2	0.7	21.1	SIRVA MORTGAGE	0	2.44	17	-92.2	1.1	13.5
167	Aurora	1	4.78	69	-98.2	0.2	8.2	Bank Of The West	1	3.52	35	-98.5	0.2	9.8	HOME POINT MORTGAGE ACCEPTANCE CO	1	4.20	4	-92.8	0.5	7.1
168	FIRST UNITED BANK & TRUST COMPANY	2	3.80	38	-99.1	0.1	14.5	RESICENTRAL LLC	23	2.18	13	-98.7	0.1	7.8	FBC Mortgage	1	5.15	2	-94.0	0.8	12.4

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[Table of Contents](#)

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169	INTELLILOAN INC.	1	2.13	17	-99.9	0.0	6.2	Arc Home	3	2.38	15	-98.9	0.0	2.1	BASE MSR 2 LLC	3	3.64	79	-95.3	1.7	30.7
170	MORTGAGEMARKETS LLC	0	2.87	37	-100.0	0.0	0.1	Sailfish Servicing	2	2.93	14	-98.9	0.1	8.5	Gateway Mortgage	3	3.32	19	-95.3	0.6	11.8
171	TEACHERS FEDERAL CREDIT UNION	1	2.37	16	-100.0	0.0	0.9	FIRST TECHNOLOGY FEDERAL CREDIT U	1	4.30	50	-99.1	0.2	21.5	Finance of America	2	4.30	6	-95.5	0.4	9.5
172	A&D MORTGAGE LLC	2	2.00	15	-100.0	0.0	5.9	Fulton Bank	1	3.71	55	-99.2	0.3	28.9	GoodLeap	1	3.28	36	-96.0	0.5	11.3
173	BSI Financial	1	3.11	70	-100.0	0.0	4.8	INTELLILOAN INC.	1	2.13	15	-99.9	0.0	5.3	BayCoast Bank	0	4.28	89	-96.9	0.6	17.0
174	HSBC	2	2.54	14	-100.0	0.0	6.7	TEACHERS FEDERAL CREDIT UNION	1	2.37	14	-100.0	0.0	1.1	Sailfish Servicing	2	2.77	14	-97.6	0.3	10.4
175								A&D MORTGAGE LLC	2	2.00	13	-100.0	0.0	9.8	Michigan Mutual	1	2.86	27	-97.6	0.6	23.0
176								HSBC	2	2.54	13	-100.0	0.0	3.9	TEACHERS FEDERAL CREDIT UNION	1	2.37	11	-97.7	0.1	3.1
177								BSI Financial	0	3.11	70	-100.0	0.0	4.8	Mortgage Network	0	2.87	26	-99.2	0.3	29.9
178														A&D MORTGAGE LLC	2	2.00	10	-99.2	0.1	10.7	
179														Arc Home	3	2.38	12	-99.6	0.1	12.6	
180														Bank Of The West	1	3.52	32	-99.8	0.1	35.8	
181														BSI Financial	0	3.11	70	-100.0	0.0	4.8	

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GSE: Hybrid 7/1 and 7/6

Table of Contents

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1	Evergreen Moneysource	4	4.17	35	1319.5	37.9	3.2	Marlin Mortgage Capital	4	2.62	14	571.7	22.3	3.7	CENTRAL TRUST BANK	0	3.16	67	428.9	45.3	10.6
2	On Q Financial	2	3.06	45	944.5	54.4	7.0	FBC Mortgage	3	4.59	5	433.4	22.0	4.5	FBC Mortgage	2	4.54	4	399.9	16.6	3.5
3	SELECT PORTFOLIO SERVICING INC	1	4.21	203	585.7	68.9	15.1	ALLEGACY FEDERAL CREDIT UNION	1	3.61	170	332.8	62.6	19.8	Banc Of California	0	2.54	26	209.4	60.0	25.1
4	FBC Mortgage	3	4.66	6	581.9	36.7	6.4	Amerisave Mortgage	6	4.23	6	288.0	17.3	4.8	Michigan Mutual	2	3.28	80	193.8	60.5	26.5
5	Sun West	1	2.73	25	451.5	35.8	7.6	SELECT PORTFOLIO SERVICING INC	1	3.92	195	272.2	41.4	13.2	A&D MORTGAGE LLC	2	2.19	9	173.8	28.3	11.3
6	Lake Michigan Credit Union	4	4.27	46	422.7	33.1	7.3	LANDMARK CREDIT UNION	2	5.08	88	254.0	46.2	15.8	ALLEGACY FEDERAL CREDIT UNION	1	3.12	173	151.1	48.7	23.0
7	LIBERTY FEDERAL CREDIT UNION	7	5.06	2	287.2	20.3	5.7	Homeward Residential	1	4.11	228	220.4	29.7	10.3	Amerisave Mortgage	5	3.97	12	149.4	18.2	7.7
8	ALLEGACY FEDERAL CREDIT UNION	1	4.17	171	251.0	57.9	21.3	Lake Michigan Credit Union	4	4.28	44	215.2	23.6	8.1	Marlin Mortgage Capital	4	2.62	12	147.8	13.8	5.8
9	BARRINGTON BANK & TRUST COMPANY N	6	2.85	27	240.9	32.3	10.7	Banc Of California	1	2.54	26	209.4	60.0	25.1	Towne Mortgage	1	3.88	89	141.8	59.8	30.8
10	M&T Bank	8	4.09	166	239.5	28.2	9.2	On Q Financial	2	3.06	43	188.3	26.7	10.1	Cardinal Financial	4	3.85	28	134.0	28.5	13.3
11	Michigan Mutual	1	3.51	85	164.1	34.2	14.5	Sun West	2	2.75	24	180.9	19.4	7.3	REPUBLIC BANK & TRUST COMPANY	1	3.15	94	109.8	51.0	28.5
12	SoFi	6	3.72	65	160.6	31.1	13.2	Evergreen Moneysource	4	4.14	35	179.5	20.7	7.9	MEMBER FIRST MORTGAGE LLC	1	3.43	36	98.3	31.5	17.2
13	Union Home Mortgage	16	2.68	28	142.6	16.0	6.9	Navy Federal Credit Union	0	4.67	218	179.2	36.1	14.7	Sun West	2	2.78	23	95.4	20.5	11.0
14	Old National Bank	24	2.81	25	122.5	13.3	6.2	Cornerstone	11	2.79	20	129.6	17.3	7.9	Sailfish Servicing	8	2.45	14	90.0	14.9	8.1
15	TEACHERS FEDERAL CREDIT UNION	1	2.95	14	119.6	10.5	4.9	Ameris Bank	7	3.85	68	123.0	33.8	16.8	On Q Financial	3	3.08	40	84.2	39.9	24.0
16	THE SAVINGS BANK OF DANBURY	2	4.36	105	114.3	18.4	9.0	Union Home Mortgage	16	2.68	27	119.3	16.3	7.8	LIBERTY FEDERAL CREDIT UNION	3	5.04	1	82.0	11.9	6.7
17	Sierra Pacific	24	3.90	81	113.3	16.1	7.9	BARRINGTON BANK & TRUST COMPANY N	6	2.86	25	108.3	18.0	9.0	SELECT PORTFOLIO SERVICING INC	1	3.43	193	69.4	26.0	16.2
18	Ameris Bank	7	3.94	69	109.4	24.1	12.3	FIRST UNITED BANK & TRUST COMPANY	3	3.16	42	97.1	39.6	22.3	Union Home Mortgage	18	2.71	24	62.0	20.2	13.0
19	BOK Financial	16	4.38	86	105.5	29.9	15.8	1ST SECURITY BANK OF WASHINGTON	3	3.66	73	93.3	38.5	22.1	FIRST TECHNOLOGY FEDERAL CREDIT U	1	4.28	46	61.3	29.2	19.2
20	1ST SECURITY BANK OF WASHINGTON	3	3.85	74	86.0	52.7	32.7	Pam MSR Trust 1	12	3.93	115	90.6	29.7	16.8	BELL BANK	3	4.47	4	60.6	14.7	9.4
21	Kinecta Federal Credit Union	7	4.75	73	72.4	41.3	26.3	First National Bank Of Omaha	7	3.85	69	83.6	27.0	15.6	Evergreen Moneysource	4	3.89	39	59.3	22.8	14.9
22	Fremont Bank	16	3.83	93	72.0	15.5	9.3	LIBERTY FEDERAL CREDIT UNION	6	5.04	1	82.0	11.9	6.7	Gate City Bank	4	3.40	93	56.2	30.6	20.8
23	Arvest Mortgage	49	3.55	78	66.4	19.6	12.3	SIRVA MORTGAGE	9	2.47	21	81.0	8.8	5.0	CrossCountry Mortgage	50	2.75	14	56.2	13.5	8.9
24	Gate City Bank	3	3.82	101	64.9	19.9	12.5	Old National Bank	25	2.80	23	77.4	14.4	8.4	First National Bank Of Omaha	8	3.63	66	51.9	32.3	22.6
25	BSI Financial	7	2.90	42	63.7	13.9	8.7	BOK Financial	16	4.02	85	72.6	25.3	15.5	BARRINGTON BANK & TRUST COMPANY N	6	2.87	23	50.4	20.8	14.3
26	Banc Of California	1	2.54	28	62.5	0.6	0.4	Fremont Bank	17	3.66	91	64.6	23.2	14.8	Pam MSR Trust 1	14	3.29	110	49.5	31.3	22.1
27	COMMUNITY LOAN SERVICING LLC	8	4.16	98	56.8	23.9	15.9	CrossCountry Mortgage	50	2.84	17	56.2	10.2	6.7	Platinum Home Mortgage	2	3.85	56	48.2	7.6	5.2
28	Bank Of The West	18	3.70	59	45.5	17.4	12.3	Specialized Loan Servicing	33	3.74	91	50.3	21.8	15.1	NATIONAL COOPERATIVE BANK N.A.	0	4.13	91	47.7	52.1	38.9
29	SUNFLOWER BANK NATIONAL ASSOCIATI	3	4.96	87	40.8	45.3	34.6	Nations Lending Corporation	14	4.12	8	49.5	9.4	6.4	SIRVA MORTGAGE	10	2.47	18	44.8	11.3	7.9
30	Cape Cod Five Cents Bank	31	3.56	68	39.9	15.7	11.5	Bank Of The West	18	3.63	58	48.9	21.1	14.7	American Pacific Mortgage	7	2.69	7	44.8	17.0	12.0
31	Home Point Financial	119	3.50	44	35.5	11.9	8.9	STANDARD MORTGAGE CORP.	2	3.95	100	48.5	18.7	13.0	BayCoast Bank	1	3.59	83	42.7	35.9	26.6
32	Citizens Bank	244	3.77	71	30.8	16.0	12.5	Aurora	9	3.66	60	48.4	23.0	16.1	Union Savings Bank	1	4.32	45	40.8	36.3	27.2
33	PennyMac	411	4.77	16	27.6	7.7	6.1	M&T Bank	8	3.91	163	47.6	15.3	10.6	SWBC Mortgage	12	3.30	56	40.2	27.6	20.5
34	Central Pacific Bank	1	4.28	94	26.9	9.1	7.2	Kinecta Federal Credit Union	7	4.30	75	35.5	26.4	20.2	Sierra Pacific	25	3.47	77	37.9	24.8	18.6
35	Fifth Third	131	3.93	73	24.5	12.2	9.9	Smaller Servicers	55	4.09	48	35.4	13.7	10.3	Huntington National Bank	22	3.39	78	34.3	26.7	20.6
36	CrossCountry Mortgage	50	2.89	18	23.8	7.4	6.0	HOME POINT MORTGAGE ACCEPTANCE CO	1	3.49	10	35.0	2.4	1.8	Old National Bank	25	2.78	21	32.4	16.6	12.8
37	United Shore (Retained)	790	3.82	9	22.0	6.5	5.4	Arvest Mortgage	49	3.45	79	34.0	20.9	16.0	Homeward Residential	2	3.41	224	31.4	18.5	14.4
38	Provident Funding	85	3.87	98	20.3	16.3	13.8	SUNFLOWER BANK NATIONAL ASSOCIATI	3	4.56	86	33.9	32.5	25.4	Ameris Bank	8	3.61	65	29.8	29.9	23.8
39	Pam MSR Trust 1	12	4.25	117	18.5	18.5	15.8	PennyMac	314	4.54	19	28.0	9.2	7.3	Smaller Servicers	52	3.68	54	26.8	22.4	18.1
40	Freedom Mortgage	254	3.89	85	18.0	14.2	12.2	MLD Mortgage	21	2.66	13	27.1	8.9	7.1	RANLife	2	4.48	31	23.9	25.0	20.7
41	NewRez	143	5.45	12	16.3	12.6	11.0	Michigan Mutual	1	3.50	82	24.3	19.9	16.4	Bank Of The West	20	3.48	55	23.4	24.8	20.6
42	PNC Mortgage	799	3.44	52	10.1	11.0	10.0	Huntington National Bank	20	3.72	80	22.6	21.1	17.6	Kinecta Federal Credit Union	8	3.77	74	22.3	30.7	25.8

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GSE: Hybrid 7/1 and 7/6

Table of Contents

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43	U.S. Bank	229	3.61	69	9.7	12.1	11.1	HomeStreet Bank	33	3.08	38	22.5	11.4	9.4	SERVIS ONE INC.	4	3.02	39	20.8	14.2	11.9
44	Platinum Home Mortgage	2	3.86	60	9.4	0.3	0.3	COMMUNITY LOAN SERVICING LLC	8	4.03	98	19.5	19.3	16.4	1ST SECURITY BANK OF WASHINGTON	3	3.35	70	20.5	32.0	27.3
45	Santander Bank	73	3.70	70	9.3	13.6	12.5	Provident Funding	87	3.72	97	16.8	18.6	16.1	Navy Federal Credit Union	0	3.77	215	19.4	18.8	16.0
46	Pentagon Federal Credit Union	26	4.55	13	6.4	5.7	5.4	Fifth Third	131	3.77	73	16.6	13.7	11.8	Aurora	10	3.67	56	19.0	27.5	23.6
47	Truist Bank	480	4.04	80	4.2	13.9	13.4	SoFi	6	3.73	63	15.1	35.1	31.3	TIAA	4	3.14	75	17.3	41.1	36.3
48	Pingora Loan Servicing	42	3.57	65	3.6	14.6	14.1	Pingora Loan Servicing	43	3.54	63	14.2	21.8	19.3	Fremont Bank	18	3.40	88	16.0	24.6	21.6
49	Specialized Loan Servicing	36	3.83	88	3.4	14.4	14.0	U.S. Bank	235	3.51	67	14.1	15.9	14.1	Fifth Third	133	3.40	75	15.9	21.0	18.3
50	Wells Fargo	5,363	4.02	48	3.4	9.9	9.6	Guaranteed Rate	66	4.22	9	13.7	9.7	8.5	COMMUNITY LOAN SERVICING LLC	8	3.62	99	14.9	26.1	23.2
51	Nations Lending Corporation	15	4.20	8	3.2	9.0	8.7	Home Point Financial	120	3.40	44	9.4	11.6	10.6	PHH Mortgage	38	3.40	102	14.1	25.4	22.6
52	Citi	369	3.83	77	2.1	13.2	12.9	Citizens Bank	248	3.65	70	9.2	15.1	13.9	Home Point Financial	120	3.19	45	11.3	17.6	15.9
53	Onslow Bay Financial	386	2.41	16	2.0	3.8	3.7	PNC Mortgage	790	3.32	51	6.9	12.3	11.5	Prime Lending (Plains Capital)	9	3.63	55	11.1	21.9	19.9
54	HomeStreet Bank	33	3.17	40	1.8	7.1	6.9	Sierra Pacific	24	3.78	80	6.1	10.4	9.9	Citizens Bank	258	3.40	69	9.9	22.0	20.2
55	HomeBridge	17	4.07	19	1.7	6.3	6.2	THE SAVINGS BANK OF DANBURY	2	4.30	104	4.6	11.1	10.6	MLD Mortgage	21	2.59	10	9.9	9.4	8.6
56	FLAGSTAR BANK NATIONAL ASSOCIATIO	85	4.83	15	0.7	11.0	10.9	Freedom Mortgage	259	3.75	83	4.4	15.6	15.0	MSR Asset Vehicle	10	3.25	41	9.5	16.2	14.9
57	Colonial Savings	18	3.70	88	0.6	13.6	13.5	Citi	376	3.69	76	3.7	14.3	13.9	loanDepot.com	1,601	2.55	9	9.5	8.5	7.8
58	Royal Business Bank	182	4.68	61	-2.3	10.5	10.7	Cape Cod Five Cents Bank	32	3.51	66	3.4	16.0	15.5	Cape Cod Five Cents Bank	34	3.43	63	7.8	24.9	23.3
59	Quicken	1,782	3.55	25	-2.4	6.8	7.0	BSI Financial	7	2.88	40	2.8	7.5	7.3	HomeStreet Bank	35	2.97	35	7.8	16.1	15.1
60	Chase	4,297	3.49	49	-3.5	8.8	9.1	Truist Bank	476	3.83	82	2.7	15.8	15.4	Provident Funding	94	3.33	94	7.7	23.0	21.5
61	BANK OF NEW HAMPSHIRE	3	3.90	61	-3.8	9.0	9.3	Wells Fargo	5,148	3.84	49	2.4	11.3	11.0	PennyMac	216	4.25	27	7.6	12.4	11.5
62	Movement Mortgage	26	5.32	4	-5.0	6.1	6.4	UBS Bank	15	3.98	105	2.1	23.1	22.7	Matrix Financial	342	3.21	45	7.3	19.2	18.0
63	loanDepot.com	1,589	2.70	13	-6.4	4.2	4.5	TAYLOR MORRISON HOME FUNDING INC.	1	3.88	6	1.9	0.3	0.3	Quicken	1,662	3.07	25	6.9	12.8	12.0
64	New Residential	1,139	4.14	126	-6.5	12.6	13.4	Cardinal Financial	5	4.05	24	1.8	6.9	6.8	Summit Funding	2	3.15	35	6.4	22.6	21.4
65	Nationstar	428	4.07	142	-7.3	10.8	11.6	Matrix Financial	333	3.40	45	1.6	12.6	12.5	Guaranteed Rate	106	3.18	10	6.2	13.6	12.8
66	Bank of America	813	3.92	79	-9.8	11.4	12.5	FLAGSTAR BANK NATIONAL ASSOCIATIO	43	4.83	15	0.7	11.0	10.9	Metro Credit Union	5	2.43	26	5.9	10.8	10.2
67	Caliber Home Loans	450	4.36	34	-9.8	10.1	11.2	Chase	4,287	3.41	48	0.4	10.7	10.7	DEDHAM INSTITUTION FOR SAVINGS	2	3.67	110	5.3	25.7	24.6
68	PHH Mortgage	34	3.95	107	-9.9	13.2	14.6	Gate City Bank	3	3.79	99	-1.0	17.1	17.2	THE SAVINGS BANK OF DANBURY	2	3.88	102	4.8	21.2	20.3
69	Matrix Financial	334	3.51	45	-10.1	9.7	10.8	NewRez	125	5.31	11	-2.2	9.7	9.9	Rushmore Loan Mgmt	17	3.33	64	4.2	21.5	20.8
70	Smaller Servicers	60	4.30	43	-11.9	7.7	8.7	Rushmore Loan Mgmt	14	3.75	59	-2.5	10.3	10.6	Cornestone	22	2.70	18	4.1	11.7	11.3
71	First Bank	42	2.38	26	-15.0	5.0	5.9	First Bank	42	2.36	25	-2.5	7.4	7.6	Pingora Loan Servicing	47	3.52	60	3.3	27.3	26.5
72	GUIDANCE RESIDENTIAL LLC	4	5.30	34	-15.7	2.2	2.6	New Residential	1,168	3.93	124	-3.0	14.7	15.1	NewRez	82	5.06	15	3.3	10.8	10.4
73	Keybank	17	3.20	38	-16.2	6.2	7.4	Quicken	1,696	3.37	25	-3.1	8.1	8.3	MUFG	21	3.56	43	2.1	16.6	16.2
74	SWBC Mortgage	11	3.63	60	-17.2	9.6	11.5	United Shore (Retained)	784	3.78	8	-4.9	5.7	5.9	Lake Michigan Credit Union	4	4.29	41	1.9	19.8	19.5
75	United Shore (Sold)	65	3.88	74	-18.5	11.6	14.1	Northpointe Bank	13	2.72	21	-5.4	9.6	10.1	Freedom Mortgage	277	3.46	80	1.8	22.9	22.6
76	AmeriHome Mortgage	24	4.39	41	-19.5	6.7	8.2	loanDepot.com	1,618	2.67	12	-5.7	5.3	5.6	Northpointe Bank	13	2.72	19	1.6	12.2	12.0
77	Prime Lending (Plains Capital)	8	3.90	58	-19.6	10.3	12.7	PHH Mortgage	35	3.74	106	-5.9	15.3	16.2	BOK Financial	17	3.48	84	1.6	27.0	26.6
78	Lakeview	1,188	3.32	21	-21.9	4.1	5.3	Royal Business Bank	185	4.68	59	-6.7	10.0	10.6	University Bank	2	3.65	97	1.4	23.7	23.5
79	Umpqua	62	3.80	63	-22.8	10.5	13.4	Santander Bank	74	3.55	69	-8.7	12.5	13.6	Arvest Mortgage	51	3.26	77	1.1	22.3	22.1
80	CMG Mortgage	177	5.20	5	-27.5	5.5	7.6	Bank of America	822	3.75	78	-10.9	13.4	14.9	Citi	394	3.40	74	0.9	20.9	20.7
81	TD Bank	2	4.28	161	-28.1	4.1	5.6	Nationstar	432	3.89	142	-11.5	11.5	12.9	FLAGSTAR BANK NATIONAL ASSOCIATIO	21	4.83	15	0.7	11.0	10.9
82	MEMBER FIRST MORTGAGE LLC	1	3.39	40	-29.5	3.4	4.8	Caliber Home Loans	453	4.29	34	-11.8	11.0	12.3	TAYLOR MORRISON HOME FUNDING INC.	1	3.11	14	0.2	5.3	5.3
83	WATERSTONE MORTGAGE CORP.	1	3.89	9	-33.1	2.4	3.6	Pentagon Federal Credit Union	19	4.44	15	-13.6	5.6	6.5	Wells Fargo	4,841	3.50	53	-0.3	16.0	16.0
84	UBS Bank	14	4.28	107	-34.7	11.4	16.9	Lakeview	1,071	3.10	22	-15.5	5.1	6.1	FIRST UNITED BANK & TRUST COMPANY	3	3.11	39	-0.3	28.1	28.2

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Table of Contents

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85	USALLIANCE FEDERAL CREDIT UNION	3	4.93	4	-37.5	1.1	1.8	Flagstar	47	4.34	21	-15.9	9.5	11.2	Specialized Loan Servicing	33	3.42	90	-1.3	21.3	21.6
86	One American Bank	7	4.72	4	-38.2	2.8	4.4	Independent Bank	19	4.86	8	-16.4	8.7	10.3	American Internet Mortgage	19	3.09	58	-1.4	20.1	20.4
87	BASE MSR 2 LLC	4	3.51	67	-39.7	9.7	15.6	United Shore (Sold)	67	3.74	72	-19.5	12.5	15.4	Chase	4,176	3.21	50	-1.6	15.6	15.9
88	Broker Solutions	18	4.07	78	-42.1	7.2	12.1	CMG Mortgage	138	4.98	6	-21.0	6.3	7.9	U.S. Bank	251	3.32	65	-1.9	20.1	20.4
89	Guaranteed Rate	88	4.56	8	-43.3	4.1	7.2	Onslow Bay Financial	388	2.40	14	-21.3	3.5	4.5	UBS Bank	16	3.42	101	-2.3	24.9	25.4
90	Fannie Mae	41	4.33	188	-46.9	5.5	10.2	Total Mortgage Services	5	2.69	26	-21.8	7.4	9.4	Colonial Savings	19	3.25	84	-2.4	23.4	23.9
91	Huntington National Bank	20	3.83	82	-48.1	8.9	16.5	Summit Funding	2	3.39	37	-22.9	3.8	4.9	Onslow Bay Financial	324	2.39	12	-2.5	6.8	7.0
92	Independent Bank	22	5.06	8	-49.4	6.2	11.9	Johnson Bank	22	3.25	44	-23.2	10.6	13.6	FIRST AMERICAN BANK	3	3.09	46	-3.2	17.3	17.9
93	Metro Credit Union	5	2.41	30	-49.9	1.7	3.4	Umpqua	63	3.65	62	-23.4	11.6	14.9	Truist Bank	498	3.51	81	-3.3	21.1	21.8
94	SIRVA MORTGAGE	9	2.47	23	-50.8	2.9	5.8	FIRST NATIONAL BANK OF PENNSYLVANIA	2	2.71	31	-28.2	6.0	8.2	TD Bank	2	3.72	157	-3.6	12.8	13.2
95	Navy Federal Credit Union	0	4.80	220	-51.1	3.4	6.8	AmeriHome Mortgage	20	4.21	49	-28.8	7.1	9.9	United Shore (Retained)	670	3.53	6	-3.7	6.6	6.8
96	American Internet Mortgage	17	3.36	61	-51.5	8.4	16.5	BELL BANK	4	4.69	4	-29.3	4.9	6.9	Johnson Bank	23	3.15	41	-3.8	17.3	17.9
97	Pulte Mortgage	22	4.83	0	-56.5	0.9	2.0	Broker Solutions	21	3.92	77	-29.6	10.9	15.2	PNC Mortgage	794	3.12	50	-3.9	16.0	16.6
98	Aurora	9	3.66	61	-57.7	6.6	14.9	Colonial Savings	18	3.56	87	-29.8	9.8	13.7	Broker Solutions	24	3.64	73	-4.1	22.5	23.3
99	WALL STREET MORTGAGE BANKERS LTD.	2	4.55	94	-58.5	4.9	11.5	Movement Mortgage	18	4.86	5	-32.1	4.8	7.0	New Residential	1,249	3.50	121	-4.2	20.1	20.9
100	Zions Bancorporation	12	3.81	138	-59.1	5.5	12.9	Fannie Mae	42	4.11	187	-33.3	7.6	11.2	BANKSOUTH MORTGAGE A WHOLLY OWNED	2	4.17	26	-4.8	14.7	15.4
101	First National Bank Of Omaha	6	3.97	71	-59.5	5.7	13.5	Metro Credit Union	5	2.43	29	-36.4	4.9	7.6	Bank of America	835	3.40	79	-4.9	19.8	20.7
102	Planet Home Lending	3	4.67	50	-61.1	4.0	10.0	TD Bank	2	4.12	160	-38.0	3.9	6.2	Santander Bank	79	3.25	67	-5.2	19.0	20.0
103	Flagstar	15	4.16	29	-62.0	3.3	8.6	American Internet Mortgage	18	3.23	60	-38.2	10.8	16.9	Nations Lending Corporation	10	3.85	8	-5.3	7.6	8.0
104	Nexus Nova	22	3.27	27	-62.9	2.3	6.0	Sandy Spring Bank	9	3.95	93	-38.9	10.5	16.6	M&T Bank	8	3.51	165	-6.1	16.6	17.6
105	Colorado Federal Savings Bank	2	4.24	135	-65.6	3.5	9.8	HomeBridge	15	3.83	20	-39.9	3.9	6.5	Nationstar	456	3.47	139	-6.3	17.8	18.9
106	Homeward Residential	1	4.25	229	-66.8	3.6	10.6	SWBC Mortgage	11	3.56	58	-41.8	8.9	14.8	Umpqua	67	3.48	60	-6.8	20.6	21.9
107	PREMIER BANK	0	4.01	112	-69.0	1.6	5.2	Zions Bancorporation	12	3.71	136	-42.8	6.3	10.8	Flagstar	40	3.91	17	-7.3	13.2	14.1
108	ADVANCIAL FEDERAL CREDIT UNION	2	4.80	82	-69.4	1.2	3.9	TEACHERS FEDERAL CREDIT UNION	1	2.95	13	-44.5	9.9	17.2	AmeriHome Mortgage	18	4.04	51	-7.6	17.9	19.3
109	CENTRAL TRUST BANK	0	3.29	68	-69.4	2.0	6.4	NexBank	3	4.33	94	-44.9	12.4	21.5	PREMIER BANK	1	3.37	107	-8.2	19.9	21.5
110	Fulton Bank	4	4.52	99	-69.9	5.8	18.1	Central Pacific Bank	1	3.99	93	-47.0	7.5	13.8	Royal Business Bank	193	4.67	56	-8.4	15.1	16.3
111	Finance of America Mortgage	17	4.91	3	-70.6	1.1	3.6	East West Bank	2	3.95	209	-49.0	3.1	5.9	Pentagon Federal Credit Union	11	4.22	22	-8.6	10.4	11.4
112	BELL BANK	4	4.69	5	-72.0	1.3	4.5	Keybank	17	3.20	37	-50.3	5.1	10.0	Caliber Home Loans	401	3.98	38	-9.3	15.2	16.6
113	East West Bank	2	4.21	211	-75.6	2.4	9.6	COMMUNITYAMERICA CREDIT UNION	9	2.73	30	-51.3	4.6	9.3	Lakeview	964	2.80	23	-9.4	8.4	9.2
114	MORTGAGEMARKETS LLC	1	2.38	30	-76.2	0.5	2.2	MEMBER FIRST MORTGAGE LLC	1	3.39	39	-51.5	3.5	7.1	USAA	0	4.06	33	-11.4	33.9	37.4
115	Everett Financial	4	2.68	25	-77.7	0.7	2.9	Guild Mortgage	13	3.28	36	-53.8	6.0	12.5	HomeBridge	13	3.54	21	-13.6	8.5	9.7
116	A&D MORTGAGE LLC	2	2.21	14	-77.7	7.3	28.9	USALLIANCE FEDERAL CREDIT UNION	3	4.93	2	-54.3	1.1	2.4	Movement Mortgage	17	3.83	6	-16.0	6.6	7.8
117	IDAHO CENTRAL CREDIT UNION	1	6.24	1	-78.1	0.6	2.9	WATERSTONE MORTGAGE CORP.	1	3.85	7	-55.7	1.2	2.8	United Shore (Sold)	69	3.56	70	-16.0	19.0	22.2
118	Total Mortgage Services	5	2.69	28	-78.3	1.2	5.3	BANKSOUTH MORTGAGE A WHOLLY OWNED	2	4.34	23	-56.0	3.6	8.1	MORTGAGE ACCESS CORP	1	3.52	118	-16.1	15.0	17.6
119	BANKSOUTH MORTGAGE A WHOLLY OWNED	2	4.35	25	-79.4	1.1	5.3	Fulton Bank	4	4.22	98	-58.3	8.7	19.7	First Bank	43	2.34	22	-17.2	8.4	10.0
120	REPUBLIC BANK & TRUST COMPANY	1	4.50	99	-79.4	0.3	1.5	MUFG	20	3.58	46	-58.5	4.0	9.4	LANDMARK CREDIT UNION	2	4.08	84	-18.1	23.8	28.3
121	LOWER LLC	3	5.59	6	-79.7	0.5	2.4	Prime Lending (Plains Capital)	8	3.84	56	-61.4	5.6	13.8	Guild Mortgage	13	3.23	33	-21.1	13.8	17.2
122	COMMUNITYAMERICA CREDIT UNION	10	2.72	31	-81.1	1.1	5.4	MORTGAGEMARKETS LLC	1	2.38	28	-61.6	0.5	1.3	SUNFLOWER BANK NATIONAL ASSOCIATI	3	3.94	83	-21.4	20.8	25.7
123	Amerisave Mortgage	6	4.29	5	-82.4	0.9	5.2	One American Bank	5	4.73	3	-64.0	1.9	5.3	PRIMELENDING A PLAINS CAPITAL CO.	15	3.38	74	-24.3	15.1	19.4
124	THE LOAN STORE INC.	4	2.58	16	-84.0	0.4	2.4	BANK OF NEW HAMPSHIRE	3	3.90	60	-64.7	4.6	12.7	Zions Bancorporation	13	3.41	135	-25.0	13.7	17.8
125	Embrace Home Loans	1	4.46	25	-84.0	0.5	3.0	Nexus Nova	17	3.13	20	-65.3	1.8	5.1	ELEVATIONS CREDIT UNION	1	3.84	78	-25.1	24.4	31.2
126	Regions Bank	4	3.81	114	-84.3	1.9	11.8	PRIMELENDING A PLAINS CAPITAL CO.	15	3.81	77	-66.5	3.6	10.3	SoFi	7	3.74	60	-27.5	19.6	26.1

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GSE: Hybrid 7/1 and 7/6

Table of Contents

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127	FIDELITY BANK NATIONAL ASSOCIATIO	1	4.84	167	-84.5	3.2	19.3	BASE MSR 2 LLC	4	3.51	65	-67.6	5.6	16.3	ADVANCIAL FEDERAL CREDIT UNION	3	4.55	76	-28.7	27.4	36.3
128	CORNERSTONE CAPITAL BANK SSB	37	3.04	21	-84.5	0.8	5.2	Pulte Mortgage	15	4.67	1	-74.6	0.9	3.4	COMMUNITYAMERICA CREDIT UNION	10	2.74	27	-31.0	10.8	15.3
129	FIRST TECHNOLOGY FEDERAL CREDIT U	1	4.32	52	-84.9	2.7	16.6	Planet Home Lending	3	4.48	65	-74.7	3.1	11.6	TEACHERS FEDERAL CREDIT UNION	1	2.95	10	-31.2	9.2	13.1
130	Sailfish Servicing	10	2.49	17	-86.0	0.8	5.9	ADVANCIAL FEDERAL CREDIT UNION	2	4.79	79	-77.2	1.6	6.7	Gateway Mortgage	4	2.98	26	-31.2	9.5	13.5
131	Northpointe Bank	13	2.70	23	-86.1	0.9	6.6	IDAHO CENTRAL CREDIT UNION	1	6.24	1	-78.1	0.6	2.9	Sandy Spring Bank	9	3.54	88	-31.4	17.5	24.5
132	Johnson Bank	22	3.29	45	-86.4	1.6	11.3	A&D MORTGAGE LLC	2	2.21	13	-78.3	3.9	16.8	Independent Bank	12	4.67	11	-32.8	7.8	11.4
133	MLD Mortgage	21	2.68	15	-87.0	0.8	5.9	FIDELITY BANK NATIONAL ASSOCIATIO	1	4.62	167	-78.6	4.0	17.3	Fannie Mae	44	3.55	183	-33.8	11.6	17.0
134	MUFG	20	3.58	47	-87.0	1.4	10.3	Finance of America Mortgage	15	4.78	2	-79.5	0.9	4.3	BSI Financial	7	2.85	36	-35.7	7.0	10.7
135	Guild Mortgage	12	3.28	37	-87.4	1.2	8.8	CENTRAL TRUST BANK	0	3.26	66	-81.2	1.8	9.3	CMG Mortgage	84	4.68	7	-36.1	5.7	8.8
136	SOUTHERN BANK & TRUST COMPANY	1	2.85	19	-88.1	0.7	5.4	American Pacific Mortgage	1	3.28	8	-81.4	1.0	5.4	Keybank	17	3.16	34	-36.7	10.0	15.4
137	RENASANT BANK	6	2.76	27	-88.1	0.6	4.8	Platinum Home Mortgage	2	3.86	59	-81.7	0.3	1.7	Fulton Bank	5	3.69	95	-36.9	17.2	25.9
138	MORTGAGE ACCESS CORP	1	4.35	123	-88.4	0.8	6.4	Colorado Federal Savings Bank	2	4.07	133	-82.3	2.4	12.8	Planet Home Lending	2	4.05	88	-37.0	14.3	21.7
139	STANDARD MORTGAGE CORP.	2	4.32	102	-88.5	1.5	12.1	LOWER LLC	3	5.51	6	-83.8	0.5	3.3	Regions Bank	4	3.32	110	-39.0	12.5	19.7
140	Cardinal Financial	5	4.24	22	-88.5	0.5	4.3	PREMIER BANK	0	3.90	110	-84.4	1.6	10.1	STANDARD MORTGAGE CORP.	3	3.36	97	-39.7	13.8	21.9
141	University Bank	1	4.08	103	-89.0	1.8	15.0	WALL STREET MORTGAGE BANKERS LTD.	2	4.44	93	-85.4	5.0	29.8	Podium Mortgage Capital	3	3.35	29	-40.8	9.9	16.2
142	Finance of America	24	5.02	3	-89.1	0.6	5.1	HSBC	5	2.63	16	-85.9	1.2	8.2	FIDELITY BANK NATIONAL ASSOCIATIO	1	3.95	167	-41.5	12.8	21.0
143	Fairway	2	3.29	20	-89.3	0.3	3.0	CORNERSTONE CAPITAL BANK SSB	25	3.02	21	-86.1	0.7	5.1	Central Pacific Bank	1	3.49	90	-43.7	12.3	20.9
144	RANLife	2	4.60	23	-90.3	0.7	7.4	Sailfish Servicing	10	2.46	16	-87.1	0.8	6.4	Colorado Federal Savings Bank	3	3.30	130	-44.2	11.7	20.1
145	Summit Funding	2	3.41	39	-90.6	0.6	6.0	FIRST TECHNOLOGY FEDERAL CREDIT U	1	4.32	50	-88.6	1.5	12.3	Arc Home	7	2.46	17	-47.4	3.8	7.2
146	Rushmore Loan Mgmt	8	3.99	53	-90.6	0.9	9.5	SOUTHERN BANK & TRUST COMPANY	1	2.85	18	-89.0	0.8	6.8	HOME POINT MORTGAGE ACCEPTANCE CO	1	3.07	10	-51.7	3.2	6.4
147	INTELLILOAN INC.	2	2.40	18	-90.9	0.3	3.2	University Bank	1	4.08	101	-89.0	2.0	17.3	WATERSTONE MORTGAGE CORP.	1	3.66	6	-53.2	0.9	2.0
148	PRIMELENDING A PLAINS CAPITAL CO.	14	3.91	79	-91.1	0.9	9.4	Everett Financial	4	2.68	24	-89.1	0.5	4.5	USALLIANCE FEDERAL CREDIT UNION	2	4.93	2	-54.3	1.1	2.4
149	CITIZENS FIRST BANK	1	3.22	18	-91.2	0.8	9.0	SunTrust	0	3.82	204	-89.2	1.2	10.4	BASE MSR 2 LLC	4	3.48	62	-56.8	8.8	19.3
150	WATERMARK CAPITAL INC.	5	3.53	16	-91.8	0.4	4.4	THE LOAN STORE INC.	4	2.58	14	-89.2	0.3	2.8	GoodLeap	5	3.05	29	-58.9	7.6	17.5
151	MSR Asset Vehicle	12	3.26	34	-91.9	0.7	8.8	Gateway Mortgage	4	3.01	29	-89.6	1.8	16.0	NexBank	4	3.64	90	-63.0	10.8	26.7
152	Towne Mortgage	1	4.72	96	-91.9	1.1	12.9	Regions Bank	4	3.66	113	-90.0	1.6	14.9	One American Bank	3	4.73	3	-64.0	1.9	5.3
153	First Federal Bank	2	4.58	86	-92.0	1.9	21.9	Finance of America	22	4.87	2	-90.0	0.6	5.6	FIRST NATIONAL BANK OF PENNSYLVAN	2	2.67	34	-65.8	4.5	12.8
154	LANDMARK CREDIT UNION	2	6.01	91	-92.3	1.0	12.3	WATERMARK CAPITAL INC.	5	3.53	15	-90.1	0.5	4.7	RENASANT BANK	7	2.74	24	-65.8	4.9	13.6
155	GOLD STAR MORTGAGE FINANCIAL GROU	1	3.38	32	-92.4	0.2	2.0	Embrace Home Loans	1	4.45	24	-90.6	0.3	3.6	Nexus Nova	9	3.12	20	-66.0	1.8	5.1
156	FIRST NATIONAL BANK OF PENNSYLVAN	2	2.74	29	-92.6	0.5	6.6	GUIDANCE RESIDENTIAL LLC	3	5.25	34	-91.3	1.7	18.1	BUSEY BANK	1	2.99	29	-66.4	6.6	18.5
157	Gateway Mortgage	4	2.99	30	-92.8	2.0	24.5	MORTGAGE ACCESS CORP	1	4.10	121	-91.6	0.8	9.3	East West Bank	2	3.54	206	-67.0	3.6	10.4
158	SunTrust	0	4.50	206	-93.0	0.1	0.9	Towne Mortgage	1	4.43	95	-92.3	1.2	15.0	Pulte Mortgage	10	4.05	1	-67.4	1.2	3.6
159	Marlin Mortgage Capital	4	2.66	16	-93.2	0.3	3.8	FIRST FEDERAL SAVINGS BANK	0	3.89	239	-92.6	1.4	17.2	CENTIER BANK	1	3.34	121	-67.7	7.8	22.4
160	MORTGAGE INVESTORS GROUP	1	3.66	77	-93.9	0.7	11.2	First Federal Bank	2	4.30	83	-92.8	1.8	22.1	Total Mortgage Services	5	2.69	23	-68.7	4.1	12.5
161	BMO Harris Bank	0	4.45	241	-94.7	0.7	13.0	MSR Asset Vehicle	12	3.20	35	-93.2	0.7	9.7	GUARDIAN SAVINGS BANK	0	4.25	43	-70.0	4.9	15.4
162	FIRST AMERICAN BANK	3	3.35	51	-94.7	0.7	12.3	CENTIER BANK	1	3.66	117	-93.2	1.2	16.5	IDAHO CENTRAL CREDIT UNION	0	6.24	1	-78.1	0.6	2.9
163	CENTIER BANK	1	3.82	118	-94.8	0.7	12.1	RENASANT BANK	7	2.74	26	-93.4	0.6	8.7	Finance of America Mortgage	8	4.68	2	-80.4	0.8	4.2
164	American Pacific Mortgage	1	3.28	10	-95.0	0.4	7.5	INTELLILOAN INC.	2	2.40	17	-93.7	0.4	6.2	CORNERSTONE CAPITAL BANK SSB	12	3.02	21	-86.1	0.7	5.1
165	Cenlar	1	4.28	170	-95.4	0.5	11.0	RANLife	2	4.58	23	-93.8	0.7	10.3	GUIDANCE RESIDENTIAL LLC	3	4.75	47	-86.6	3.4	23.0
166	CAMBRIDGE SAVINGS BANK	3	2.31	18	-95.8	0.2	5.5	CITIZENS FIRST BANK	1	3.22	16	-93.8	0.7	11.1	First Federal Bank	2	3.75	81	-87.3	3.4	24.0
167	SERVIS ONE INC.	4	3.12	42	-95.9	0.4	8.5	Arc Home	7	2.43	19	-94.5	0.3	5.0	Finance of America	14	4.56	3	-87.7	0.8	6.3
168	TAYLOR MORRISON HOME FUNDING INC.	1	3.88	8	-96.0	0.0	0.2	REPUBLIC BANK & TRUST COMPANY	1	4.50	98	-94.8	0.6	10.3	BANK OF NEW HAMPSHIRE	3	3.79	57	-88.3	2.4	19.2

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Table of Contents

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169	RESICENTRAL LLC	9	2.34	14	-96.2	0.2	5.8	Cenlar	1	4.21	169	-95.5	0.5	10.7	SOUTHERN BANK & TRUST COMPANY	1	2.85	15	-88.5	0.9	7.8
170	DEDHAM INSTITUTION FOR SAVINGS	2	4.70	116	-96.5	0.5	12.9	MORTGAGE INVESTORS GROUP	1	3.66	76	-95.6	0.7	15.0	LOWER LLC	2	5.00	8	-90.4	0.6	5.7
171	Plaza Home Mortgage	6	6.14	6	-96.7	0.6	16.4	SERVIS ONE INC.	4	3.07	40	-95.8	0.4	8.4	HSBC	5	2.63	13	-90.6	0.7	7.7
172	Podium Mortgage Capital	3	3.36	34	-97.2	0.3	11.9	Plaza Home Mortgage	4	5.93	8	-95.9	0.6	13.8	WALL STREET MORTGAGE BANKERS LTD.	2	3.81	90	-91.3	2.7	27.0
173	NexBank	3	4.79	95	-97.2	0.5	16.3	RESICENTRAL LLC	9	2.34	13	-96.1	0.2	5.5	INTELLILOAN INC.	2	2.40	14	-91.6	0.6	7.0
174	FIRST UNITED BANK & TRUST COMPANY	2	3.17	45	-97.6	0.5	18.1	BMO Harris Bank	0	3.89	239	-96.1	0.7	17.3	SunTrust	0	3.15	201	-91.8	0.6	6.9
175	DIGITAL FEDERAL CREDIT UNION	0	4.88	202	-98.2	0.3	16.9	CAMBRIDGE SAVINGS BANK	3	2.31	17	-96.4	0.2	6.3	WATERMARK CAPITAL INC.	4	3.45	14	-92.0	0.6	6.7
176	Sandy Spring Bank	8	4.27	95	-98.5	0.4	22.6	Podium Mortgage Capital	3	3.36	32	-97.0	0.3	9.3	MORTGAGEMARKETS LLC	1	2.38	25	-92.0	0.5	5.9
177	FIRST FEDERAL SAVINGS BANK	0	4.45	241	-98.5	0.2	13.0	GOLD STAR MORTGAGE FINANCIAL GROU	1	3.38	30	-97.1	0.1	3.5	RESICENTRAL LLC	9	2.33	10	-92.2	0.6	7.2
178	Union Savings Bank	1	4.30	50	-98.8	0.3	18.6	DEDHAM INSTITUTION FOR SAVINGS	2	4.45	114	-97.4	0.6	21.4	CITIZENS FIRST BANK	1	2.97	15	-94.4	0.7	11.0
179	Arc Home	7	2.43	21	-98.8	0.1	4.4	FIRST AMERICAN BANK	3	3.31	50	-97.7	0.4	15.4	Embrace Home Loans	1	4.31	26	-94.7	0.3	6.4
180	BUSEY BANK	1	3.00	31	-98.9	0.4	28.4	Fairway	2	3.29	18	-97.7	0.2	10.0	FIRST FEDERAL SAVINGS BANK	0	3.40	237	-94.9	1.1	18.9
181	HSBC	5	2.63	17	-99.3	0.1	12.1	BUSEY BANK	1	3.00	29	-97.9	0.6	23.8	THE LOAN STORE INC.	4	2.58	11	-95.6	0.3	5.8
182	ELEVATIONS CREDIT UNION	1	4.91	83	-99.5	0.1	19.9	DIGITAL FEDERAL CREDIT UNION	0	4.10	200	-98.4	0.4	20.2	Plaza Home Mortgage	2	5.72	13	-96.2	0.6	14.9
183	AMERICAN COMMERCIAL BANK & TRUST	1	2.77	24	-99.7	0.0	2.4	GoodLeap	3	3.04	31	-98.4	0.2	10.1	Cenlar	1	3.78	167	-96.6	0.5	14.1
184	BayCoast Bank	1	3.99	88	-99.8	0.0	5.6	Union Savings Bank	1	4.30	49	-98.8	0.3	19.4	GOLD STAR MORTGAGE FINANCIAL GROU	1	3.38	27	-96.6	0.2	5.1
185	GUARDIAN SAVINGS BANK	0	4.25	48	-99.9	0.0	5.2	NATIONAL COOPERATIVE BANK N.A.	0	4.55	60	-99.1	0.0	1.7	MORTGAGE INVESTORS GROUP	1	3.44	72	-96.9	0.8	22.5
186	SIWELL INC.	0	4.50	97	-100.0	0.0	3.2	ELEVATIONS CREDIT UNION	1	4.74	81	-99.2	0.3	31.1	Everett Financial	4	2.68	21	-97.0	0.3	9.2
187	NATIONAL COOPERATIVE BANK N.A.	0	4.67	62	-100.0	0.0	3.0	AMERICAN COMMERCIAL BANK & TRUST	1	2.77	22	-99.8	0.0	3.1	BMO Harris Bank	0	3.40	237	-97.1	0.6	19.0
188	LEADER BANK NATIONAL ASSOCIATION	1	2.21	16	-100.0	0.0	3.8	BayCoast Bank	1	3.81	87	-99.9	0.0	16.8	CAMBRIDGE SAVINGS BANK	3	2.31	14	-97.7	0.2	10.4
189								GUARDIAN SAVINGS BANK	0	4.25	46	-100.0	0.0	12.3	Fairway	1	3.14	18	-97.8	0.3	13.9
190								SIWELL INC.	0	3.50	95	-100.0	0.0	1.9	DIGITAL FEDERAL CREDIT UNION	0	3.44	196	-98.2	0.5	23.7
191								LEADER BANK NATIONAL ASSOCIATION	1	2.21	14	-100.0	0.0	3.8	LEADER BANK NATIONAL ASSOCIATION	1	2.21	11	-98.6	0.1	5.5
192														AMERICAN COMMERCIAL BANK & TRUST	1	2.77	19	-98.8	0.1	5.2	
193														SIWELL INC.	0	2.99	92	-100.0	0.0	24.3	

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Table of Contents

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1	WALL STREET MORTGAGE BANKERS LTD.	4	2.38	18	536.1	1.8	0.3	WALL STREET MORTGAGE BANKERS LTD.	4	2.38	16	252.6	1.0	0.3	LEADER BANK NATIONAL ASSOCIATION	1	2.32	21	999.5	28.6	3.0
2	Plaza Home Mortgage	0	2.62	15	497.3	2.3	0.4	Pam MSR Trust 1	1	3.62	94	248.5	30.4	9.8	Amerisave Mortgage	1	3.91	11	601.5	54.6	10.4
3	Fairway	9	2.99	37	379.1	23.6	5.4	Plaza Home Mortgage	0	2.62	13	241.3	1.2	0.3	SOUTHERN BANK & TRUST COMPANY	1	3.13	32	351.9	38.5	10.1
4	AMERICAN COMMERCIAL BANK & TRUST	0	2.38	31	304.2	0.7	0.2	LOWER LLC	1	4.02	9	210.0	1.3	0.4	SPACE COAST CREDIT UNION	0	3.84	205	216.6	38.4	14.0
5	Marlin Mortgage Capital	8	3.03	14	219.2	5.8	1.9	Evergreen Moneysource	8	3.32	33	172.6	15.9	6.1	TIAA	1	3.81	81	186.7	65.8	30.4
6	Sailfish Servicing	25	2.51	18	217.2	11.8	3.9	On Q Financial	4	3.02	29	159.8	25.2	10.5	Ameris Bank	0	4.08	46	171.0	55.4	25.3
7	STANDARD MORTGAGE CORP.	1	4.86	112	202.9	50.0	20.1	AMERICAN COMMERCIAL BANK & TRUST	0	2.38	29	154.5	0.7	0.3	A&D MORTGAGE LLC	3	2.95	7	97.8	14.9	7.8
8	LOWER LLC	1	4.52	7	183.3	1.3	0.5	Fairway	9	3.01	36	133.8	17.4	7.8	AMERICAN COMMERCIAL BANK & TRUST	0	2.38	26	86.9	0.7	0.4
9	PREMIER BANK	1	4.00	60	181.7	38.6	15.7	Embrace Home Loans	3	3.16	29	112.4	32.3	16.7	FLAGSTAR BANK NATIONAL ASSOCIATIO	18	5.28	12	80.0	8.2	4.6
10	A&D MORTGAGE LLC	3	3.00	11	181.3	0.8	0.3	GoodLeap	23	3.08	31	95.0	12.3	6.5	SIWELL INC.	0	4.07	17	77.3	6.0	3.4
11	Union Home Mortgage	31	2.68	27	156.5	18.9	7.8	Pentagon Federal Credit Union	8	3.64	44	95.0	18.8	10.1	American Pacific Mortgage	13	2.64	7	68.6	11.7	7.1
12	Evergreen Moneysource	8	3.32	35	152.5	18.3	7.7	BUSEY BANK	0	4.31	142	93.9	33.4	18.8	Evergreen Moneysource	9	3.33	30	58.1	22.4	14.7
13	Embrace Home Loans	3	3.17	31	148.2	46.0	21.7	FLAGSTAR BANK NATIONAL ASSOCIATIO	37	5.28	12	80.0	8.2	4.6	Fifth Third	69	3.24	46	48.4	21.4	14.9
14	MLD Mortgage	32	2.64	15	137.7	4.7	2.0	Guild Mortgage	17	3.22	32	78.3	13.3	7.7	First Federal Bank	0	4.40	47	40.9	39.5	29.9
15	GOLD STAR MORTGAGE FINANCIAL GROU	1	3.04	32	132.0	4.6	2.0	Union Home Mortgage	31	2.68	26	75.5	12.7	7.4	SUNFLOWER BANK NATIONAL ASSOCIATI	1	3.24	97	36.1	31.2	23.9
16	COMMUNITYAMERICA CREDIT UNION	7	2.97	26	114.2	9.6	4.6	Cardinal Financial	5	3.80	22	68.2	7.5	4.5	CrossCountry Mortgage	91	2.77	15	35.6	9.4	7.0
17	TD Bank	0	4.04	323	98.2	45.5	26.1	TD Bank	0	3.76	321	66.2	30.7	19.7	Specialized Loan Servicing	21	3.38	56	33.3	12.9	9.8
18	Guild Mortgage	16	3.21	34	89.1	16.9	9.3	COMMUNITYAMERICA CREDIT UNION	7	2.97	24	59.3	9.2	5.9	GoodLeap	37	3.09	28	32.0	19.9	15.4
19	BOK Financial	5	3.61	68	86.9	47.7	29.0	PREMIER BANK	1	3.63	65	59.2	24.2	15.9	TD Bank	0	3.29	318	29.2	22.9	18.2
20	FLAGSTAR BANK NATIONAL ASSOCIATIO	73	5.28	12	80.0	8.2	4.6	BOK Financial	5	3.47	67	58.8	27.5	18.2	United Shore (Sold)	10	3.85	53	28.4	22.4	17.9
21	CrossCountry Mortgage	91	2.80	19	74.4	7.6	4.4	Nations Lending Corporation	20	2.94	13	53.2	10.1	6.7	Umpqua	68	3.24	40	26.8	18.2	14.7
22	Bank Of The West	5	3.29	46	72.7	10.2	6.0	Independent Bank	4	4.19	17	49.1	4.1	2.8	Old National Bank	16	2.86	21	25.3	11.0	8.9
23	Specialized Loan Servicing	56	3.23	44	67.9	10.7	6.5	Specialized Loan Servicing	33	3.32	50	47.7	10.4	7.1	Embrace Home Loans	3	3.16	26	20.4	25.3	21.5
24	Towne Mortgage	3	3.81	83	64.8	21.0	13.3	A&D MORTGAGE LLC	3	3.00	9	45.0	0.8	0.6	Freedom Mortgage	49	3.43	66	19.8	21.5	18.3
25	Colonial Savings	37	3.07	37	60.2	10.8	6.9	Colonial Savings	38	3.07	36	43.5	9.0	6.3	PREMIER BANK	1	3.36	68	19.5	24.3	20.7
26	SELECT PORTFOLIO SERVICING INC	0	5.30	116	49.3	2.4	1.6	CrossCountry Mortgage	91	2.80	18	37.9	6.7	4.9	University Bank	1	4.13	26	19.4	0.0	0.0
27	First National Bank Of Omaha	11	3.64	70	47.3	15.6	10.8	Marlin Mortgage Capital	7	2.88	14	36.2	3.4	2.5	Fairway	9	3.02	33	17.8	14.5	12.4
28	United Shore (Sold)	9	3.83	58	47.2	13.1	9.1	Sailfish Servicing	25	2.51	17	36.0	6.2	4.6	Pingora Loan Servicing	13	3.61	59	17.3	21.6	18.7
29	FBC Mortgage	0	3.47	12	42.4	3.2	2.2	SELECT PORTFOLIO SERVICING INC	0	5.46	115	33.9	1.4	1.0	Guild Mortgage	18	3.22	29	15.6	16.5	14.4
30	NewRez	105	5.47	6	33.3	8.0	6.1	Home Point Financial	193	2.82	11	32.6	3.9	2.9	FBC Mortgage	0	2.92	12	14.6	4.8	4.2
31	Michigan Mutual	1	2.67	117	32.4	90.0	81.7	Towne Mortgage	3	3.81	81	32.1	11.0	8.5	Pam MSR Trust 1	1	3.64	91	14.1	19.0	16.9
32	University Bank	1	4.12	31	27.5	0.0	0.0	STANDARD MORTGAGE CORP.	1	4.48	109	29.3	27.5	22.0	On Q Financial	4	3.06	27	14.0	24.1	21.4
33	BROADVIEW FEDERAL CREDIT UNION	14	2.80	34	27.5	15.3	12.2	University Bank	1	4.12	29	27.5	0.0	0.0	HOME POINT MORTGAGE ACCEPTANCE CO	0	5.50	2	13.4	0.4	0.3
34	PNC Mortgage	305	3.23	44	23.9	10.1	8.2	NewRez	91	5.25	6	27.5	8.9	7.1	loanDepot.com	1,401	2.49	12	13.4	7.0	6.2
35	UBS Bank	16	3.78	109	23.5	23.2	19.2	Freedom Mortgage	45	3.43	69	24.3	17.8	14.6	WATERMARK CAPITAL INC.	3	3.28	12	11.4	10.3	9.3
36	Fifth Third	71	3.50	42	21.7	12.7	10.6	Fifth Third	71	3.39	42	20.5	12.7	10.6	Sailfish Servicing	19	2.51	15	11.2	6.1	5.5
37	New Residential	297	3.81	110	17.6	16.6	14.3	Umpqua	64	3.24	43	18.3	9.8	8.4	MSR Asset Vehicle	9	3.19	26	11.1	11.2	10.2
38	Fannie Mae	8	4.25	196	17.5	16.1	13.9	Truist Bank	119	3.50	77	17.9	15.6	13.4	Regions Bank	2	3.71	189	11.0	19.4	17.6
39	Umpqua	63	3.24	45	12.7	11.2	10.0	Michigan Mutual	1	2.69	115	17.4	65.4	59.3	Lake Michigan Credit Union	2	4.35	58	10.9	22.4	20.4
40	loanDepot.com	1,312	2.49	16	11.2	3.9	3.5	HOME POINT MORTGAGE ACCEPTANCE CO	0	5.50	2	13.4	0.4	0.3	American Internet Mortgage	50	3.04	33	10.1	12.9	11.8
41	Truist Bank	117	3.59	77	10.4	13.9	12.7	loanDepot.com	1,353	2.49	15	12.2	4.8	4.3	Quicken	499	3.22	44	9.6	15.1	13.9
42	PHH Mortgage	109	3.78	61	7.7	12.1	11.3	PNC Mortgage	307	3.20	43	10.9	9.5	8.6	Smaller Servicers	23	3.43	47	9.2	13.5	12.4

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

GSE: Hybrid 10/1 and 10/6

Table of Contents

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43	Wells Fargo	2,652	3.76	53	7.0	11.4	10.7	LEADER BANK NATIONAL ASSOCIATION	1	2.30	25	9.8	2.0	1.8	Caliber Home Loans	242	3.91	18	9.2	8.0	7.4
44	Nationstar	102	4.00	128	4.9	13.3	12.7	New Residential	306	3.68	108	8.6	16.7	15.5	Cardinal Financial	5	3.53	22	9.0	16.8	15.6
45	BayCoast Bank	16	3.92	85	4.3	9.9	9.5	UBS Bank	17	3.66	108	7.8	20.6	19.2	Bank Of The West	6	3.29	40	8.7	18.9	17.5
46	HomeBridge	44	4.41	8	3.8	6.6	6.4	First National Bank Of Omaha	11	3.64	69	7.4	13.0	12.2	Matrix Financial	133	3.33	36	8.4	14.7	13.6
47	MORTGAGE ACCESS CORP	1	4.50	116	2.9	20.7	20.1	BayCoast Bank	17	3.91	83	7.2	12.3	11.5	Summit Funding	6	2.99	25	7.5	20.9	19.6
48	One American Bank	11	4.30	4	2.1	0.6	0.6	U.S. Bank	62	3.24	33	5.9	10.4	9.9	NewRez	63	4.85	6	6.9	9.9	9.3
49	PRIMELENDING A PLAINS CAPITAL CO.	0	3.00	15	-0.0	0.7	0.7	Wells Fargo	2,668	3.67	52	4.5	11.6	11.1	BayCoast Bank	18	3.90	80	6.6	19.4	18.3
50	DIGITAL FEDERAL CREDIT UNION	0	4.89	315	-0.0	0.0	0.0	MORTGAGE INVESTORS GROUP	4	3.32	61	1.7	12.8	12.6	STATE EMPLOYEES FEDERAL CREDIT UN	7	2.81	27	6.3	10.8	10.2
51	Home Point Financial	192	2.82	12	-0.7	2.3	2.3	American Internet Mortgage	49	3.04	35	1.1	9.6	9.5	PennyMac	62	3.57	26	5.4	12.6	12.0
52	FIRST FEDERAL SAVINGS BANK	0	4.48	204	-0.7	1.2	1.2	MLD Mortgage	32	2.62	13	0.7	2.6	2.6	Fannie Mae	9	3.51	190	5.3	11.7	11.2
53	WATERSTONE MORTGAGE CORP.	3	2.86	15	-1.9	41.0	41.6	Nationstar	103	3.93	127	0.1	13.8	13.8	Keybank	31	2.92	25	4.5	12.3	11.8
54	FIDELITY BANK NATIONAL ASSOCIATIO	0	4.02	290	-4.7	72.8	74.6	PRIMELENDING A PLAINS CAPITAL CO.	0	3.00	13	-0.0	0.4	0.4	Pentagon Federal Credit Union	8	3.58	45	3.7	11.4	11.0
55	Chase	2,728	3.16	31	-4.7	5.9	6.2	DIGITAL FEDERAL CREDIT UNION	0	4.54	313	-0.0	0.2	0.2	Nationstar	108	3.65	125	3.6	18.7	18.1
56	United Shore (Retained)	340	3.34	11	-7.4	2.9	3.2	Chase	2,701	3.12	31	-0.6	7.1	7.2	Truist Bank	126	3.38	75	3.4	18.9	18.3
57	Cape Cod Five Cents Bank	34	2.91	25	-7.6	3.9	4.2	MORTGAGE ACCESS CORP	1	3.76	115	-1.1	25.4	25.6	Wells Fargo	2,625	3.47	54	2.8	15.8	15.4
58	Movement Mortgage	10	3.22	11	-8.0	6.5	7.0	MEMBER FIRST MORTGAGE LLC	1	3.02	39	-2.0	52.5	53.3	Nations Lending Corporation	19	2.90	10	2.6	6.8	6.7
59	Bank of America	368	3.77	70	-10.2	13.5	14.9	Huntington National Bank	13	3.53	49	-2.8	11.3	11.6	U.S. Bank	65	3.24	30	1.4	13.9	13.7
60	Quicken	436	3.26	51	-10.2	8.1	9.0	HomeBridge	41	4.37	8	-3.6	4.7	4.9	Arvest Mortgage	24	3.14	35	1.0	13.9	13.8
61	Santander Bank	74	3.32	64	-10.9	11.1	12.4	United Shore (Retained)	339	3.30	9	-4.0	2.9	3.0	First National Bank Of Omaha	12	3.65	66	0.1	20.4	20.3
62	American Internet Mortgage	49	3.04	35	-11.9	8.4	9.5	PHH Mortgage	111	3.77	59	-4.0	11.7	12.2	PRIMELENDING A PLAINS CAPITAL CO.	0	3.00	10	-0.0	0.3	0.3
63	Keybank	29	2.92	30	-12.7	4.5	5.1	WATERSTONE MORTGAGE CORP.	3	2.91	13	-4.0	22.6	23.4	DIGITAL FEDERAL CREDIT UNION	0	3.67	310	-0.0	0.1	0.1
64	Nations Lending Corporation	20	2.93	14	-13.2	6.9	7.9	Bank of America	374	3.68	69	-4.1	13.4	13.9	New Residential	325	3.47	106	-0.8	20.3	20.4
65	Old National Bank	15	2.87	24	-13.3	4.8	5.5	Regions Bank	2	3.89	196	-4.1	9.4	9.7	PNC Mortgage	309	3.14	41	-1.8	12.3	12.5
66	LIBERTY FEDERAL CREDIT UNION	6	4.44	12	-14.5	3.4	4.0	FIDELITY BANK NATIONAL ASSOCIATIO	0	3.75	289	-4.9	51.0	52.9	Union Home Mortgage	32	2.68	23	-2.2	8.5	8.7
67	Freedom Mortgage	44	3.44	70	-16.7	10.9	12.9	Quicken	442	3.26	50	-5.3	9.0	9.5	Chase	2,647	3.05	30	-2.3	10.3	10.5
68	U.S. Bank	61	3.24	34	-18.3	8.2	9.9	Matrix Financial	127	3.36	37	-6.1	7.9	8.4	Cenlar	0	3.60	238	-2.4	41.8	42.6
69	Huntington National Bank	12	3.55	50	-19.7	9.2	11.3	Fannie Mae	8	4.07	194	-6.5	9.5	10.2	Home Point Financial	183	2.80	8	-2.8	4.5	4.6
70	MEMBER FIRST MORTGAGE LLC	1	3.05	41	-20.3	6.4	8.0	HomeStreet Bank	25	2.75	24	-9.5	4.4	4.8	HomeBridge	28	4.02	9	-3.2	6.9	7.1
71	Caliber Home Loans	278	4.08	19	-21.7	4.1	5.2	Caliber Home Loans	278	4.07	18	-10.6	4.8	5.4	Huntington National Bank	13	3.52	47	-3.3	15.2	15.7
72	Matrix Financial	126	3.38	38	-25.8	5.5	7.4	BROADVIEW FEDERAL CREDIT UNION	14	2.80	33	-11.9	8.7	9.9	Guaranteed Rate	43	3.06	5	-3.8	4.4	4.5
73	Citizens Bank	101	3.51	55	-26.3	8.0	10.8	United Shore (Sold)	9	3.84	56	-13.5	7.5	8.6	BOK Financial	6	3.31	64	-4.0	23.3	24.2
74	Zions Bancorporation	14	3.59	42	-27.4	6.2	8.5	PennyMac	70	3.68	24	-13.8	4.7	5.4	Bank of America	370	3.51	71	-4.7	17.2	18.0
75	M&T Bank	4	3.96	143	-28.4	10.7	14.7	BARRINGTON BANK & TRUST COMPANY N	6	3.09	42	-15.2	7.6	8.9	Fremont Bank	1	3.40	128	-5.0	39.0	40.6
76	Lakeview	167	2.89	24	-28.5	2.7	3.7	Lakeview	166	2.84	23	-16.0	3.9	4.6	AmeriHome Mortgage	2	3.90	53	-6.1	19.9	21.0
77	WATERMARK CAPITAL INC.	3	3.28	16	-30.0	1.0	1.4	Keybank	30	2.92	28	-16.4	7.1	8.4	SELECT PORTFOLIO SERVICING INC	0	5.23	116	-6.7	1.2	1.3
78	LEADER BANK NATIONAL ASSOCIATION	1	2.30	27	-30.1	0.8	1.1	Old National Bank	16	2.87	23	-16.6	5.0	6.0	Michigan Mutual	1	2.69	112	-7.2	39.9	42.3
79	Regions Bank	2	4.01	196	-31.5	6.4	9.1	Smaller Servicers	22	3.58	48	-19.9	5.1	6.3	United Shore (Retained)	325	3.11	7	-7.3	3.9	4.1
80	Pentagon Federal Credit Union	8	3.69	43	-34.6	6.4	9.6	1ST SECURITY BANK OF WASHINGTON	1	2.38	16	-23.1	0.3	0.4	BARRINGTON BANK & TRUST COMPANY N	7	3.12	40	-7.5	14.1	15.1
81	USALLIANCE FEDERAL CREDIT UNION	7	4.01	7	-35.1	0.2	0.4	Gate City Bank	41	3.30	68	-25.3	8.7	11.5	CENTIER BANK	2	3.71	40	-7.9	15.9	17.2
82	FIRST AMERICAN BANK	3	2.88	31	-36.0	2.4	3.7	Gateway Mortgage	5	2.93	21	-25.5	10.3	13.6	PHH Mortgage	117	3.76	56	-8.0	17.8	19.2
83	CENTRAL TRUST BANK	1	3.04	34	-36.6	2.0	3.1	Bank Of The West	5	3.29	44	-27.9	5.7	7.9	Johnson Bank	5	3.17	40	-8.9	12.5	13.6
84	Amerisave Mortgage	1	4.23	5	-37.7	1.1	1.8	Citi	330	3.42	55	-29.5	7.7	10.8	Colonial Savings	39	3.08	33	-9.9	9.8	10.8

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Table of Contents

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85	Banc Of California	4	2.78	20	-38.0	0.2	0.3	USALLIANCE FEDERAL CREDIT UNION	7	4.01	5	-29.6	0.3	0.5	MEMBER FIRST MORTGAGE LLC	1	2.95	34	-10.1	28.1	30.7
86	Citi	326	3.45	56	-38.4	5.9	9.4	WATERMARK CAPITAL INC.	3	3.28	15	-32.7	1.0	1.5	FIRST UNITED BANK & TRUST COMPANY	3	2.80	23	-10.7	20.3	22.5
87	1ST SECURITY BANK OF WASHINGTON	1	2.38	18	-41.1	0.3	0.5	Fremont Bank	1	4.12	132	-32.8	44.6	59.0	FIDELITY BANK NATIONAL ASSOCIATIO	0	3.41	286	-11.6	33.0	36.4
88	ELEVATIONS CREDIT UNION	2	3.39	55	-44.0	4.5	7.9	Summit Funding	4	3.00	28	-34.8	16.9	24.9	Santander Bank	79	3.27	60	-11.6	14.6	16.3
89	Rushmore Loan Mgmt	2	3.31	41	-44.3	1.2	2.2	FBC Mortgage	0	3.14	13	-34.8	4.6	7.0	BROADVIEW FEDERAL CREDIT UNION	7	2.80	33	-11.9	8.7	9.9
90	Smaller Servicers	22	3.73	47	-45.8	2.8	5.1	Santander Bank	75	3.30	63	-35.1	7.8	11.8	MLD Mortgage	31	2.58	11	-12.5	3.6	4.1
91	MUFG	14	3.41	39	-48.1	3.5	6.6	Banc Of California	4	2.78	18	-36.0	0.2	0.3	Mortgage Network	2	3.00	25	-12.5	7.1	8.1
92	Podium Mortgage Capital	5	3.16	33	-48.8	0.8	1.5	Citizens Bank	102	3.51	54	-36.3	8.0	12.3	Lakeview	160	2.75	22	-15.7	6.0	7.1
93	Cardinal Financial	5	4.11	21	-49.6	1.0	1.9	Movement Mortgage	10	3.00	11	-36.5	3.6	5.6	Cornerstone	14	2.69	14	-16.9	10.4	12.4
94	Pam MSR Trust 1	1	3.61	95	-52.1	4.8	9.8	Johnson Bank	5	3.19	41	-37.7	5.5	8.7	BUSEY BANK	0	3.54	142	-17.8	19.3	23.0
95	CMG Mortgage	351	5.43	1	-53.0	2.1	4.5	Pingora Loan Servicing	12	3.63	62	-37.9	7.5	11.8	UBS Bank	18	3.48	106	-18.3	20.3	24.2
96	Fulton Bank	1	3.65	82	-53.6	6.1	12.6	Amerisave Mortgage	1	4.17	4	-38.1	0.9	1.4	First Bank	21	2.67	25	-18.3	8.9	10.8
97	Mortgage Network	1	3.00	30	-55.5	1.4	3.1	First Bank	21	2.65	27	-41.3	5.5	9.2	WATERSTONE MORTGAGE CORP.	3	2.79	10	-19.5	12.5	15.3
98	GUIDANCE RESIDENTIAL LLC	0	3.12	116	-56.8	2.8	6.4	SUNFLOWER BANK NATIONAL ASSOCIATI	1	3.31	100	-44.8	2.0	3.6	Citi	332	3.36	55	-21.6	13.3	16.7
99	Arvest Mortgage	23	3.15	39	-61.1	1.7	4.4	Flagstar	39	4.58	16	-45.5	2.8	5.1	Northpointe Bank	29	2.87	23	-24.0	4.9	6.4
100	Johnson Bank	5	3.22	43	-63.2	3.3	8.7	One American Bank	8	4.32	3	-46.0	0.5	0.9	HomeStreet Bank	25	2.74	21	-25.5	6.5	8.7
101	FIRST UNITED BANK & TRUST COMPANY	3	2.79	27	-65.5	0.7	2.1	American Pacific Mortgage	0	3.25	6	-46.7	0.4	0.7	MUFG	14	3.41	35	-27.8	8.8	12.0
102	SOUTHERN BANK & TRUST COMPANY	1	3.13	37	-66.4	2.3	6.6	LIBERTY FEDERAL CREDIT UNION	6	4.38	11	-48.1	2.4	4.5	BSI Financial	20	3.68	63	-28.0	14.9	20.1
103	Gate City Bank	41	3.30	70	-66.6	3.5	10.2	Cape Cod Five Cents Bank	34	2.91	23	-48.1	2.5	4.7	COMMUNITYAMERICA CREDIT UNION	7	2.96	22	-31.1	11.5	16.2
104	Flagstar	12	4.30	24	-67.2	1.7	5.2	Guaranteed Rate	45	3.22	6	-50.9	2.0	4.0	Citizens Bank	99	3.48	54	-31.5	11.4	16.2
105	Pingora Loan Servicing	12	3.63	63	-72.6	2.3	8.3	M&T Bank	4	3.78	142	-51.2	7.1	14.1	Metro Credit Union	16	2.50	23	-31.6	7.2	10.4
106	Finance of America	3	3.91	8	-74.9	0.4	1.5	ELEVATIONS CREDIT UNION	2	3.39	54	-51.6	4.6	9.3	LOWER LLC	1	3.24	8	-32.0	0.9	1.3
107	BSI Financial	19	3.69	68	-75.4	3.0	11.7	CMG Mortgage	224	5.32	2	-51.6	2.3	4.6	Gate City Bank	43	3.30	65	-33.5	12.3	18.0
108	SIWELL INC.	1	4.03	23	-75.8	0.5	2.2	Zions Bancorporation	14	3.59	40	-55.8	3.8	8.3	Flagstar	32	3.96	13	-36.0	3.8	5.9
109	Cenlar	0	4.73	243	-75.8	1.1	4.5	Arvest Mortgage	23	3.14	38	-57.6	3.2	7.4	Banc Of California	2	2.78	18	-36.0	0.2	0.3
110	Onslow Bay Financial	149	2.50	15	-76.8	0.4	1.9	Cenlar	0	4.12	241	-58.9	1.2	2.9	MORTGAGE ACCESS CORP	1	3.38	112	-36.5	21.9	32.4
111	MSR Asset Vehicle	14	3.04	22	-77.0	0.5	2.1	SOUTHERN BANK & TRUST COMPANY	1	3.13	36	-59.2	2.5	6.0	Zions Bancorporation	15	3.58	37	-39.8	12.5	19.9
112	Metro Credit Union	15	2.50	27	-77.5	1.3	5.5	FIRST AMERICAN BANK	3	2.88	30	-59.2	2.2	5.4	Podium Mortgage Capital	5	3.17	28	-42.3	7.5	12.6
113	BELL BANK	19	3.64	6	-78.2	0.6	2.5	SIWELL INC.	1	4.07	14	-61.2	0.5	1.3	Marlin Mortgage Capital	5	2.79	13	-43.8	2.5	4.3
114	Everett Financial	1	2.38	18	-78.9	0.4	1.9	CENTRAL TRUST BANK	1	3.04	32	-61.4	2.6	6.6	Aurora	2	3.88	47	-47.2	7.7	14.1
115	Independent Bank	4	4.20	18	-78.9	0.6	2.8	BSI Financial	19	3.69	66	-62.3	5.4	13.7	LIBERTY FEDERAL CREDIT UNION	3	4.38	11	-48.1	2.4	4.5
116	PennyMac	74	3.80	24	-79.3	1.0	4.6	MUFG	14	3.41	37	-69.1	2.4	7.5	M&T Bank	4	3.55	144	-50.1	9.9	19.0
117	Aurora	2	3.88	52	-79.7	1.1	5.5	Fulton Bank	1	3.65	81	-69.3	3.3	10.4	Prime Lending (Plains Capital)	0	2.75	9	-50.7	0.1	0.1
118	On Q Financial	3	3.00	29	-80.9	0.7	3.8	BELL BANK	19	3.64	5	-70.2	0.7	2.4	Gateway Mortgage	5	2.90	19	-53.0	5.5	11.4
119	CORNERSTONE CAPITAL BANK SSB	21	2.79	19	-81.1	0.4	1.9	HSBC	2	2.50	15	-74.8	0.2	0.8	USALLIANCE FEDERAL CREDIT UNION	4	4.01	5	-53.5	0.4	0.8
120	Sandy Spring Bank	1	3.72	84	-82.4	1.3	7.0	GUIDANCE RESIDENTIAL LLC	0	3.12	114	-74.9	2.8	10.6	Kinecta Federal Credit Union	5	3.30	51	-53.6	4.8	10.2
121	Gateway Mortgage	5	3.05	20	-82.7	0.5	3.1	FIRST FEDERAL SAVINGS BANK	0	4.20	203	-75.3	1.4	5.6	Cape Cod Five Cents Bank	35	2.91	20	-54.4	4.1	8.7
122	HSBC	2	2.50	17	-83.5	0.2	1.4	Onslow Bay Financial	149	2.50	13	-76.2	0.6	2.5	One American Bank	4	4.29	4	-56.6	0.5	1.1
123	Guaranteed Rate	46	3.31	8	-83.5	0.4	2.3	Mortgage Network	2	3.00	28	-76.2	0.8	3.3	ELEVATIONS CREDIT UNION	2	3.39	51	-56.7	5.0	11.1
124	First Bank	20	2.65	29	-84.5	0.5	2.9	Sandy Spring Bank	1	3.72	82	-77.2	1.6	7.0	CMG Mortgage	116	5.25	2	-58.3	2.2	5.2
125	Northpointe Bank	28	2.87	27	-85.4	0.6	3.8	RESICENTRAL LLC	1	3.03	9	-78.3	0.4	1.9	Fulton Bank	1	3.65	78	-58.5	9.2	20.8
126	Nexus Nova	4	2.99	18	-85.9	0.3	1.9	MORTGAGEMARKETS LLC	1	2.92	42	-78.4	0.2	1.0	Towne Mortgage	3	3.82	78	-59.0	5.6	13.2

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: Hybrid 10/1 and 10/6

Table of Contents

Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
127	SIRVA MORTGAGE	3	2.91	20	-87.7	0.4	3.5	Finance of America	4	3.86	9	-79.2	0.4	1.7	MORTGAGE INVESTORS GROUP	5	3.32	58	-59.2	6.8	15.9
128	SPACE COAST CREDIT UNION	0	4.66	210	-89.2	0.8	7.5	SPACE COAST CREDIT UNION	0	4.66	208	-79.4	1.3	6.4	BELL BANK	15	3.52	3	-60.1	1.7	4.3
129	Kinecta Federal Credit Union	5	3.30	55	-90.3	0.7	6.7	Podium Mortgage Capital	5	3.16	31	-81.3	0.6	3.2	1ST SECURITY BANK OF WASHINGTON	1	2.38	13	-61.7	0.2	0.4
130	FIRST NATIONAL BANK OF PENNSYLVAN	3	3.17	53	-90.7	0.7	7.6	CORNERSTONE CAPITAL BANK SSB	14	2.76	19	-83.0	0.3	1.9	STANDARD MORTGAGE CORP.	1	4.07	103	-63.3	14.6	35.3
131	MORTGAGE INVESTORS GROUP	4	3.32	63	-90.8	1.1	11.3	Aurora	2	3.88	50	-83.5	1.1	6.6	Onslow Bay Financial	115	2.48	12	-63.9	1.5	4.1
132	HomeStreet Bank	25	2.76	25	-91.0	0.4	4.6	Metro Credit Union	15	2.50	26	-84.3	1.1	6.9	CENTRAL TRUST BANK	1	3.04	29	-64.3	3.7	9.9
133	Ameris Bank	0	4.12	48	-91.7	4.5	43.1	MSR Asset Vehicle	14	3.04	20	-85.9	0.5	3.5	Movement Mortgage	10	2.85	9	-65.5	2.0	5.7
134	Planet Home Lending	4	3.41	33	-91.7	0.4	4.3	Northpointe Bank	28	2.87	26	-87.0	0.5	4.0	COMMUNITY LOAN SERVICING LLC	3	3.76	67	-65.6	5.3	14.8
135	NexBank	2	4.69	8	-92.1	0.2	2.6	Rushmore Loan Mgmt	4	3.31	40	-88.9	1.0	9.1	Independent Bank	3	4.03	19	-74.0	2.8	10.3
136	RESICENTRAL LLC	1	3.03	11	-92.8	0.2	3.2	SIRVA MORTGAGE	3	2.91	19	-88.9	0.6	5.1	FIRST AMERICAN BANK	3	2.86	27	-79.3	2.2	10.1
137	Summit Funding	4	2.99	30	-93.7	0.9	13.8	GOLD STAR MORTGAGE FINANCIAL GROU	1	3.04	30	-89.0	2.8	23.1	HSBC	2	2.50	12	-79.4	0.4	2.0
138	BANKSOUTH MORTGAGE A WHOLLY OWNED	1	4.18	20	-94.0	0.5	7.6	NexBank	1	4.64	7	-89.9	0.2	2.1	CORNERSTONE CAPITAL BANK SSB	7	2.76	19	-83.0	0.3	1.9
139	Lake Michigan Credit Union	2	4.33	61	-94.6	0.1	2.7	Kinecta Federal Credit Union	5	3.30	54	-91.4	0.6	7.3	FIRST NATIONAL BANK OF PENNSYLVAN	3	3.03	48	-83.2	1.8	10.4
140	BARRINGTON BANK & TRUST COMPANY N	6	3.09	44	-95.4	0.3	7.2	FIRST NATIONAL BANK OF PENNSYLVAN	3	3.10	51	-92.0	0.7	7.9	Plaza Home Mortgage	0	2.63	10	-85.0	0.7	4.5
141	SWBC Mortgage	12	2.75	25	-95.5	0.2	5.3	Planet Home Lending	4	3.48	33	-92.4	0.5	5.8	GUIDANCE RESIDENTIAL LLC	0	3.12	111	-86.2	2.7	18.1
142	CENTIER BANK	1	3.71	44	-96.2	0.4	10.7	FIRST UNITED BANK & TRUST COMPANY	3	2.79	25	-92.9	0.8	10.3	GOLD STAR MORTGAGE FINANCIAL GROU	1	3.04	27	-88.5	1.9	15.3
143	AmeriHome Mortgage	2	3.90	57	-96.5	0.3	9.2	Ameris Bank	0	4.12	49	-94.4	2.6	37.9	RESICENTRAL LLC	1	3.01	6	-88.7	0.5	4.1
144	MORTGAGEMARKETS LLC	1	3.19	44	-96.9	0.0	0.5	AmeriHome Mortgage	2	3.90	55	-94.4	0.6	10.1	FIRST FEDERAL SAVINGS BANK	0	3.61	200	-88.9	1.4	11.9
145	BANK OF NEW HAMPSHIRE	0	3.61	80	-97.0	0.4	12.5	SWBC Mortgage	12	2.75	24	-95.0	0.3	5.1	SIRVA MORTGAGE	2	2.85	17	-89.9	0.7	6.5
146	Total Mortgage Services	3	2.90	27	-97.4	0.1	5.0	Cornerstone	7	2.68	16	-95.4	0.3	6.1	NexBank	1	4.64	7	-89.9	0.2	2.1
147	RENASANT BANK	1	3.06	54	-97.4	0.3	12.7	BANKSOUTH MORTGAGE A WHOLLY OWNED	1	4.18	18	-95.4	0.5	9.7	TAYLOR MORRISON HOME FUNDING INC.	2	2.78	12	-90.4	0.3	3.2
148	Provident Funding	0	3.62	103	-97.8	0.3	12.0	Everett Financial	1	2.38	17	-95.6	0.2	4.6	Finance of America	3	3.80	11	-91.6	0.3	3.3
149	BUSEY BANK	0	5.34	138	-98.2	0.3	15.8	CENTIER BANK	1	3.72	43	-96.5	0.4	11.9	Sandy Spring Bank	1	3.72	79	-92.4	1.6	18.7
150	RANLife	1	3.62	8	-98.5	0.0	0.6	Lake Michigan Credit Union	2	4.33	60	-96.6	0.1	3.4	Rushmore Loan Mgmt	5	3.31	37	-93.0	1.1	14.0
151	Fremont Bank	1	5.15	135	-99.5	0.3	46.2	Total Mortgage Services	3	2.90	25	-96.9	0.2	5.1	WALL STREET MORTGAGE BANKERS LTD.	4	2.38	13	-93.1	0.7	9.4
152	INTELLILOAN INC.	1	2.33	13	-99.6	0.0	2.0	RENASANT BANK	1	3.09	52	-97.6	0.3	12.7	Planet Home Lending	3	3.34	34	-95.8	0.5	11.0
153	First Federal Bank	0	4.50	52	-99.7	0.0	3.7	Provident Funding	0	3.63	101	-97.7	0.3	11.3	INTELLILOAN INC.	1	2.33	9	-96.5	0.1	3.7
154	SUNFLOWER BANK NATIONAL ASSOCIATI	1	3.41	102	-99.7	0.0	2.5	Nexus Nova	4	2.92	16	-98.0	0.2	8.8	SWBC Mortgage	12	2.75	21	-96.6	0.3	7.0
155	COMMUNITY LOAN SERVICING LLC	3	3.82	73	-99.9	0.0	12.2	BANK OF NEW HAMPSHIRE	0	3.61	78	-98.6	0.2	14.1	Everett Financial	1	2.38	14	-96.6	0.2	5.9
156	FIRST TECHNOLOGY FEDERAL CREDIT U	1	4.20	52	-99.9	0.0	1.6	RANLife	1	3.62	6	-99.1	0.0	0.5	BANKSOUTH MORTGAGE A WHOLLY OWNED	0	3.91	20	-98.0	0.3	13.5
157	TEACHERS FEDERAL CREDIT UNION	2	2.76	17	-100.0	0.0	7.9	INTELLILOAN INC.	1	2.33	12	-99.7	0.0	1.9	Nexus Nova	2	2.92	16	-98.0	0.2	8.7
158	Prime Lending (Plains Capital)	0	2.75	14	-100.0	0.0	0.4	First Federal Bank	0	4.50	50	-99.8	0.0	4.8	TEACHERS FEDERAL CREDIT UNION	2	2.76	13	-98.1	0.1	3.5
159	American Pacific Mortgage	0	3.25	7	-100.0	0.0	0.4	COMMUNITY LOAN SERVICING LLC	3	3.80	71	-99.8	0.0	10.6	Total Mortgage Services	3	2.90	22	-98.5	0.2	11.9
160	CAMBRIDGE SAVINGS BANK	1	2.50	17	-100.0	0.0	5.7	TEACHERS FEDERAL CREDIT UNION	2	2.76	16	-99.9	0.0	5.0	RENASANT BANK	1	3.12	49	-98.7	0.4	24.9
161	IDAHO CENTRAL CREDIT UNION	0	5.75	1	-100.0	0.0	2.2	FIRST TECHNOLOGY FEDERAL CREDIT U	1	4.20	50	-100.0	0.0	5.4	Provident Funding	0	3.62	98	-98.7	0.3	19.4
162								Prime Lending (Plains Capital)	0	2.75	12	-100.0	0.0	0.2	MORTGAGEMARKETS LLC	1	2.79	39	-98.8	0.1	12.0
163								CAMBRIDGE SAVINGS BANK	1	2.50	16	-100.0	0.0	4.5	BANK OF NEW HAMPSHIRE	0	3.61	75	-99.4	0.1	17.8
164								IDAHO CENTRAL CREDIT UNION	0	5.75	1	-100.0	0.0	2.2	RANLife	1	3.62	4	-99.4	0.0	0.8
165														FIRST TECHNOLOGY FEDERAL CREDIT U	1	4.20	47	-100.0	0.0	6.9	
166														CAMBRIDGE SAVINGS BANK	1	2.50	13	-100.0	0.0	6.7	
167														Finance of America Mortgage	0	2.60	23	-100.0	0.0	4.3	
168														IDAHO CENTRAL CREDIT UNION	0	5.75	1	-100.0	0.0	2.2	

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

Ginnie Mae: Fixed 30yr

Table of Contents

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	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	American Financial Resources	302	5.02	9	142.7	6.6	2.8	American Financial Resources	293	4.91	8	96.9	7.4	3.8	Village Capital	15,224	3.04	17	50.0	12.8	8.7
2	Mutual Of Omaha	665	4.92	5	100.1	4.6	2.3	Village Capital	15,923	3.25	18	56.1	8.9	5.8	RANLife	476	3.34	22	34.6	12.9	9.7
3	Colorado HFA	7,320	4.05	26	82.6	8.7	4.9	Colorado HFA	7,210	3.98	25	49.1	8.5	5.8	RELIANCE FIRST CAPITAL LLC	1,198	3.48	19	31.1	12.3	9.5
4	Village Capital	16,389	3.38	19	49.5	6.9	4.7	Mutual Of Omaha	570	4.75	5	40.7	3.4	2.4	Utah HFA	2,875	3.66	26	30.6	11.5	8.9
5	New Day	7,210	3.69	14	43.5	8.2	5.8	RANLife	481	3.42	23	35.7	8.2	6.1	Freedom Mortgage	254,732	3.05	27	25.5	13.2	10.6
6	AXIA FINANCIAL LLC	317	3.47	20	42.5	7.2	5.1	AMERICAN FINANCIAL NETWORK INC.	853	3.62	24	34.8	9.1	6.8	Oceanside Mortgage	698	3.09	35	25.0	15.1	12.2
7	Nations Lending Corporation	4,913	3.89	25	42.1	7.3	5.2	RELIANCE FIRST CAPITAL LLC	1,262	3.64	20	32.4	8.0	6.1	American Financial Resources	272	4.71	6	24.7	8.1	6.5
8	Oceanside Mortgage	380	3.19	42	36.6	8.9	6.6	New Day	7,768	3.49	14	29.7	9.3	7.2	Quicken	99,281	3.12	24	24.2	12.0	9.7
9	Utah HFA	3,012	3.85	27	33.3	5.4	4.1	Utah HFA	2,968	3.78	27	28.3	6.4	5.0	Mutual Of Omaha	387	4.52	4	22.4	3.2	2.7
10	RANLife	484	3.47	24	32.5	6.5	4.9	Quicken	100,377	3.24	25	27.7	8.2	6.5	AMERICAN FINANCIAL NETWORK INC.	839	3.51	23	21.6	14.3	11.9
11	Bank of America	719	4.62	112	30.6	8.5	6.6	MID-ISLAND MORTGAGE CORP.	409	3.41	50	26.8	6.9	5.5	MORTGAGE LENDERS INV. TRADING COR	823	3.74	23	21.0	13.2	11.0
12	EQUITY PRIME MORTGAGE LLC	3,276	4.39	10	28.6	4.0	3.1	Nations Lending Corporation	4,826	3.81	24	25.9	8.0	6.4	New Day	8,132	3.22	12	20.1	12.0	10.0
13	Quicken	100,538	3.30	26	28.2	6.7	5.3	STOCK YARDS BANK AND TRUST COM PA	352	3.30	44	23.1	10.4	8.5	Mortgage Solutions of Colorado	2,719	4.06	10	20.0	12.5	10.5
14	THE FEDERAL SAVINGS BANK	1,397	2.99	23	27.4	6.8	5.4	EQUITY PRIME MORTGAGE LLC	3,702	4.02	12	20.3	5.2	4.4	Bank of America	712	4.63	116	18.2	12.6	10.8
15	NORCOM MORTGAGE	553	3.82	21	22.2	5.8	4.7	PLAINS COMMERCE BANK	411	4.64	5	19.8	2.6	2.2	THE FEDERAL SAVINGS BANK	1,408	2.87	20	17.3	12.3	10.5
16	Amerisave Mortgage	6,921	3.51	15	21.6	5.0	4.2	Freedom Mortgage	254,544	3.09	29	19.7	7.9	6.7	Nations Lending Corporation	4,639	3.68	24	15.8	12.0	10.4
17	SERVICE FIRST MORTGAGE COMPANY	313	3.69	56	20.8	7.7	6.5	Mortgage Solutions of Colorado	2,992	4.26	12	19.0	7.7	6.5	Amerisave Mortgage	5,899	3.20	14	14.5	9.1	8.0
18	AMERICAN FINANCIAL NETWORK INC.	860	3.68	25	20.0	6.4	5.4	Bank of America	713	4.62	114	19.0	9.0	7.6	Colorado HFA	6,966	3.88	24	13.6	11.9	10.6
19	Fifth Third	5,946	3.97	83	18.1	7.7	6.6	Amerisave Mortgage	6,629	3.41	15	18.8	6.1	5.1	STOCK YARDS BANK AND TRUST COM PA	237	3.30	43	13.6	11.2	9.9
20	Freedom Mortgage	257,532	3.11	30	17.5	6.3	5.4	HomeBridge	1,587	3.38	10	18.4	5.0	4.2	PHH Mortgage	11,515	4.17	68	13.1	12.8	11.4
21	CHICKASAW COMMUNITY BANK	959	3.65	48	17.2	6.2	5.3	Oceanside Mortgage	573	3.11	38	18.0	9.5	8.1	MidFirst Bank	12,181	4.42	94	12.7	16.1	14.4
22	STOCK YARDS BANK AND TRUST COM PA	346	3.30	46	16.8	7.9	6.8	FIRST COMMUNITY MORTGAGE INC.	591	3.34	39	15.9	10.1	8.7	EQUITY PRIME MORTGAGE LLC	3,624	3.69	12	11.8	8.3	7.4
23	Castle and Cooke Mortgage	435	3.86	80	15.8	7.8	6.8	HOMEAMERICAN MORTGAGE CORPORATION	203	3.74	6	14.8	4.2	3.7	FIRST COMMUNITY MORTGAGE INC.	619	3.34	36	9.1	15.3	14.1
24	HomeBridge	1,580	3.43	11	15.4	4.1	3.6	Rhode Island HFA	1,537	3.95	31	12.9	6.8	6.0	HOMESTAR FINANCIAL CORPORATION	514	3.42	24	8.8	15.6	14.4
25	Fairway	1,491	4.59	21	15.1	4.9	4.3	THE FEDERAL SAVINGS BANK	1,399	2.95	22	12.8	7.5	6.7	Nationstar	108,385	3.64	46	8.7	11.9	11.0
26	GITSIT SOLUTIONS LLC	416	3.06	34	15.0	6.2	5.5	SERVICE FIRST MORTGAGE COMPANY	316	3.68	55	12.5	9.1	8.1	Mid America Mortgage	2,694	3.50	37	8.0	14.2	13.3
27	PLAINS COMMERCE BANK	493	4.88	6	14.5	2.3	2.0	Castle and Cooke Mortgage	441	3.85	79	12.0	9.6	8.6	Nova Financial	727	3.30	16	6.5	10.1	9.6
28	Weststar Mortgage	969	3.38	48	13.8	6.6	5.8	MORTGAGE LENDERS INV. TRADING COR	842	3.82	24	11.7	7.6	6.9	loanDepot.com	34,742	3.17	18	5.6	9.5	9.0
29	ASSURANCE FINANCIAL GROUP LLC	310	3.52	32	13.6	6.3	5.6	MCLEAN MORTGAGE CORPORATION	238	2.75	24	10.4	6.2	5.6	Sun West	10,027	3.03	24	5.0	10.3	9.8
30	RELIANCE FIRST CAPITAL LLC	1,290	3.73	21	13.4	5.6	5.0	Fifth Third	5,972	3.95	83	9.8	8.7	8.0	James B. Nutter	1,182	3.53	70	4.1	12.4	11.9
31	Sun West	10,139	3.15	27	12.6	5.5	4.9	Cornerstone	541	3.66	11	8.5	7.1	6.5	Fifth Third	6,036	3.91	82	3.6	12.7	12.3
32	HARBORONE MORTGAGE LLC	360	3.28	36	12.6	6.7	6.0	STOCKTON MORTGAGE CORPORATION	1,295	3.75	18	8.1	6.2	5.8	First Bank	1,724	3.53	33	3.4	13.1	12.7
33	loanDepot.com	35,654	3.34	20	11.6	5.0	4.5	Home Point Financial	8,233	3.53	9	7.1	3.7	3.4	RIGHT START MORTGAGE INC.	235	3.68	32	2.3	13.5	13.2
34	Specialized Loan Servicing	223	3.99	61	11.6	7.9	7.2	Nationstar	119,132	3.66	47	6.8	7.9	7.4	HomeBridge	1,911	3.23	10	2.1	9.0	8.8
35	Mortgage Solutions of Colorado	3,097	4.36	13	11.4	6.0	5.4	Sun West	10,112	3.11	26	6.8	6.5	6.1	ORIGIN BANK	474	3.72	75	1.3	13.6	13.5
36	STOCKTON MORTGAGE CORPORATION	1,333	3.85	19	10.5	5.1	4.7	Chase	10,085	4.27	122	6.3	7.9	7.4	NORTH AMERICAN SAVINGS BANK F.S.B	681	3.13	39	1.2	12.5	12.4
37	MORTGAGE LENDERS INV. TRADING COR	852	3.87	25	10.5	6.2	5.6	loanDepot.com	35,165	3.29	19	6.2	5.9	5.6	Carrington	63,622	3.59	56	0.7	10.9	10.8
38	M/I FINANCIAL LLC.	391	3.36	22	9.3	4.8	4.4	Carrington	68,381	3.55	54	6.1	7.4	7.0	Castle and Cooke Mortgage	459	3.84	76	0.7	14.6	14.5
39	Chase	10,069	4.28	122	9.3	6.7	6.2	Weststar Mortgage	977	3.38	46	5.7	7.5	7.1	Nations Direct	3,490	3.43	28	0.2	10.2	10.2
40	Rhode Island HFA	1,573	4.01	31	8.9	5.2	4.8	The Money Source	20,994	3.47	37	5.6	7.7	7.3	Union Home Mortgage	3,881	3.41	16	0.0	9.8	9.8
41	NBKC Bank	3,142	2.97	21	8.8	5.2	4.8	CHICKASAW COMMUNITY BANK	963	3.63	47	4.6	6.6	6.3	United Shore (Retained)	47,741	3.31	12	-0.2	6.9	6.9
42	FIRST COMMUNITY MORTGAGE INC.	584	3.34	41	8.6	7.6	7.0	FLAT BRANCH MORTGAGE INC.	1,644	3.65	24	4.4	7.3	7.0	InterCap Lending	360	3.20	14	-0.8	11.0	11.1

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

Table of Contents

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	Evergreen Home Loans	1,969	3.79	24	8.6	6.0	5.5	SWBC Mortgage	2,796	3.61	23	3.9	7.1	6.8	PennyMac	239,070	3.32	30	-1.0	9.9	10.0
44	Carrington	72,175	3.54	53	8.2	6.2	5.8	ORIGIN BANK	457	3.72	77	3.7	9.1	8.8	Chase	10,263	4.26	122	-1.1	11.1	11.3
45	Arvest Mortgage	2,361	3.60	52	7.9	6.7	6.3	CIS Financial	248	3.77	25	3.4	8.6	8.3	Home Point Financial	8,295	3.28	8	-1.2	4.5	4.6
46	Alaska USA Federal Credit Union	1,765	3.47	55	6.2	5.8	5.5	HOMESTAR FINANCIAL CORPORATION	337	3.46	26	3.3	9.6	9.3	Bank Of The West	229	4.04	71	-1.3	13.3	13.5
47	SWBC Mortgage	2,815	3.66	24	6.0	5.8	5.5	Arvest Mortgage	2,351	3.58	52	2.4	7.9	7.7	The Money Source	21,173	3.44	35	-1.4	11.8	12.0
48	United Shore (Retained)	45,650	4.01	10	5.5	2.9	2.8	New Hampshire HFA	860	4.15	37	2.2	7.5	7.3	STOCKTON MORTGAGE CORPORATION	1,209	3.59	17	-1.4	8.4	8.5
49	LENNAR MORTGAGE LLC	259	4.01	17	4.2	4.3	4.1	Alaska USA Federal Credit Union	1,765	3.45	54	2.2	6.8	6.7	BSI Financial	7,265	3.54	28	-1.6	11.6	11.8
50	Embrace Home Loans	1,294	3.98	16	4.1	3.7	3.6	USAA	1,029	4.19	41	1.1	10.6	10.5	CHANGE LENDING LLC	695	3.62	7	-1.7	7.1	7.2
51	Nova Financial	751	3.44	19	3.7	5.3	5.1	CAPITAL MORTGAGE SERVICES OF TEXA	1,110	4.02	38	0.5	6.9	6.9	Lakeview	226,374	3.56	39	-1.8	10.6	10.8
52	Nationstar	121,105	3.68	48	3.5	6.1	5.9	Fairway	1,575	4.49	19	0.2	5.1	5.1	NewRez	74,934	3.41	28	-2.4	8.7	8.9
53	Home Point Financial	6,486	3.65	11	3.1	2.9	2.8	Nations Direct	3,554	3.50	29	-0.6	6.0	6.0	Rushmore Loan Mgmt	11,864	3.32	24	-2.7	9.8	10.1
54	Iowa Bankers Mortgage	228	3.42	36	2.7	6.2	6.1	Cardinal Financial	10,841	3.73	18	-0.8	5.6	5.6	First Federal Bank	1,454	3.49	36	-4.0	10.3	10.8
55	ORIGIN BANK	450	3.72	78	2.1	7.3	7.2	NORCOM MORTGAGE	541	3.75	20	-1.3	5.9	6.0	Weststar Mortgage	1,001	3.37	44	-4.2	10.4	10.8
56	Caliber Home Loans	2,278	5.10	9	2.0	2.1	2.0	ServiceMac	882	3.77	79	-1.4	10.3	10.4	Specialized Loan Servicing	227	4.02	58	-4.4	15.0	15.7
57	The Money Source	20,932	3.49	38	1.7	6.1	6.0	Rushmore Loan Mgmt	10,240	3.40	25	-1.6	6.4	6.5	NBKC Bank	3,054	2.85	17	-4.6	9.0	9.4
58	FLAT BRANCH MORTGAGE INC.	1,674	3.74	25	1.4	5.7	5.7	NewRez	89,700	3.46	28	-1.7	5.7	5.8	MID-ISLAND MORTGAGE CORP.	417	3.39	47	-4.7	8.6	9.0
59	BOK Financial	2,693	3.88	79	1.0	6.9	6.8	First United Bank	2,040	3.69	40	-1.9	7.0	7.1	CIS Financial	253	3.75	22	-4.7	12.6	13.2
60	James B. Nutter	1,125	3.53	74	0.7	6.8	6.8	PennyMac	245,025	3.41	31	-2.0	6.3	6.4	HOMEAMERICAN MORTGAGE CORPORATION	251	3.17	6	-5.0	4.7	4.9
61	MID-ISLAND MORTGAGE CORP.	405	3.41	51	0.4	4.6	4.6	United Shore (Retained)	49,093	3.68	12	-2.1	3.9	3.9	Planet Home Lending	37,407	3.50	20	-5.3	7.5	7.9
62	CAPITAL MORTGAGE SERVICES OF TEXA	1,113	4.05	39	0.1	5.8	5.8	RIGHT START MORTGAGE INC.	229	3.70	35	-2.1	7.2	7.4	SUNFLOWER BANK N.A.	855	3.39	26	-5.7	9.5	10.0
63	GATEWAY MORTGAGEA DIVISION OF GAT	5,236	3.98	23	-0.1	5.0	5.0	Nova Financial	747	3.40	18	-2.5	6.1	6.2	United Shore (Sold)	20,140	2.92	26	-6.0	8.5	9.0
64	PHH Mortgage	12,514	4.26	64	-0.3	5.5	5.5	PHH Mortgage	12,042	4.22	65	-2.8	6.6	6.8	Wells Fargo	113,532	3.93	95	-6.6	11.7	12.5
65	RENASANT BANK	2,224	3.53	29	-0.7	5.6	5.6	MidFirst Bank	11,635	4.41	97	-3.1	8.5	8.7	MCLEAN MORTGAGE CORPORATION	244	2.75	21	-6.6	9.6	10.2
66	V.I.P. MORTGAGE INC.	901	3.31	18	-0.9	4.4	4.5	James B. Nutter	1,140	3.53	73	-3.2	7.8	8.1	GITSIT SOLUTIONS LLC	350	3.11	34	-6.7	8.4	9.0
67	Citi	2,674	4.46	128	-1.0	6.9	7.0	Citi	2,712	4.46	127	-3.2	8.0	8.2	Movement Mortgage	14,782	3.37	14	-6.7	7.4	7.9
68	MidFirst Bank	11,457	4.41	99	-1.2	7.2	7.3	Embrace Home Loans	2,463	3.50	26	-3.5	6.4	6.6	Alaska USA Federal Credit Union	1,750	3.39	54	-6.9	10.4	11.2
69	PennyMac	248,065	3.46	32	-1.3	5.1	5.2	NBKC Bank	3,125	2.93	19	-3.6	5.8	6.0	Flagstar	9,651	4.16	27	-7.8	9.7	10.4
70	RIGHT START MORTGAGE INC.	228	3.70	36	-1.9	5.7	5.8	First Federal Bank	1,473	3.55	37	-3.7	6.8	7.1	Citi	2,808	4.46	124	-7.8	11.7	12.6
71	Plaza Home Mortgage	5,460	4.13	9	-2.1	2.4	2.5	CMG Mortgage	15,240	3.59	22	-3.8	5.2	5.4	Cardinal Financial	10,960	3.53	16	-7.8	8.5	9.2
72	NewRez	115,835	3.43	28	-3.2	4.9	5.0	ARK-LA-TEX FINANCIAL SERVICES LLC	2,285	3.49	18	-4.1	5.6	5.8	CLICK N' CLOSE INC.	3,467	3.65	40	-8.4	6.5	7.1
73	Annie Mac	892	3.89	24	-3.4	5.2	5.4	Lakeview	242,419	3.59	39	-4.1	6.5	6.8	PNC Mortgage	6,864	4.13	97	-8.5	11.6	12.6
74	Broker Solutions	17,813	3.65	24	-3.5	4.9	5.1	GATEWAY MORTGAGEA DIVISION OF GAT	5,187	3.94	22	-4.2	5.9	6.1	Wintrust Mortgage	4,795	3.27	23	-8.5	10.6	11.5
75	Cardinal Financial	10,327	3.86	18	-4.1	4.3	4.4	Ameris Bank	3,406	3.25	22	-4.5	6.3	6.6	Arvest Mortgage	2,349	3.54	51	-8.6	10.5	11.4
76	United Shore (Sold)	31,773	2.79	28	-4.1	4.8	5.0	Caliber Home Loans	27,644	3.31	21	-4.9	6.8	7.2	CHICKASAW COMMUNITY BANK	981	3.61	45	-8.6	8.9	9.7
77	BLUE RIDGE BANK NATIONAL ASSO CIA	486	2.92	19	-4.5	4.6	4.8	GITSIT SOLUTIONS LLC	421	3.06	32	-4.9	6.3	6.6	Caliber Home Loans	39,607	3.18	20	-8.7	10.6	11.5
78	Ameris Bank	3,377	3.26	23	-4.6	5.1	5.3	United Shore (Sold)	25,347	2.84	27	-5.6	5.5	5.8	On Q Financial	1,346	3.42	14	-9.3	8.8	9.7
79	Lakeview	252,691	3.61	40	-5.0	5.3	5.6	RENASANT BANK	2,209	3.49	28	-5.6	6.6	7.0	PLAINS COMMERCE BANK	289	4.30	5	-10.0	2.4	2.6
80	CADENCE BANK	2,192	3.72	52	-5.3	5.7	6.0	Smaller Servicers	6,691	3.64	34	-6.5	6.2	6.6	Truist Bank	20,391	3.67	69	-10.3	11.7	13.0
81	ServiceMac	460	3.78	79	-5.4	7.9	8.3	PNC Mortgage	6,813	4.12	97	-6.7	7.9	8.4	SWBC Mortgage	2,748	3.52	21	-10.4	9.9	11.0
82	CLICK N' CLOSE INC.	5,276	3.77	41	-5.4	4.9	5.1	KENTUCKY HOUSING CORP.	2,042	4.31	40	-6.9	6.6	7.1	FLAT BRANCH MORTGAGE INC.	1,600	3.53	22	-10.9	9.1	10.1
83	NEW JERSEY HOUSING AND MORTGAGE	627	4.17	31	-5.6	5.0	5.3	M/I FINANCIAL LLC.	384	3.30	21	-7.1	5.0	5.4	PRMG Mortgage	3,066	3.33	19	-11.1	10.5	11.7
84	Land Home Financial	1,680	3.85	32	-5.8	5.3	5.7	Towne Mortgage	2,468	3.73	37	-7.1	6.6	7.1	Guild Mortgage	21,733	3.46	29	-11.3	9.6	10.8

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Ginnie Mae: Fixed 30yr

Table of Contents

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85	Nations Direct	3,578	3.54	30	-7.1	4.5	4.8	CLICK N' CLOSE INC.	5,861	3.67	40	-7.2	5.9	6.4	Arc Home	848	3.12	19	-11.5	8.7	9.8
86	CMG Mortgage	15,613	3.67	22	-7.3	4.1	4.4	Planet Home Lending	41,423	3.70	20	-7.5	4.6	5.0	HomeStreet Bank	796	3.59	43	-11.8	10.8	12.2
87	Finance of America Mortgage	561	3.23	18	-8.1	3.9	4.2	Evergreen Home Loans	1,943	3.73	23	-7.6	6.5	7.0	Sierra Pacific	1,744	3.25	18	-12.1	8.1	9.2
88	CIS Financial	245	3.78	26	-8.4	5.2	5.7	CrossCountry Mortgage	18,111	3.42	18	-7.9	5.1	5.5	GATEWAY MORTGAGE DIVISION OF GAT	5,015	3.86	21	-12.5	9.1	10.4
89	Smaller Servicers	6,410	3.71	35	-8.5	4.8	5.2	ASSURANCE FINANCIAL GROUP LLC	306	3.45	32	-8.0	6.5	7.1	M&T Bank	9,638	3.79	60	-12.5	11.4	12.9
90	Planet Home Lending	43,450	3.80	21	-9.1	3.7	4.1	Broker Solutions	17,463	3.58	23	-8.1	5.8	6.3	First United Bank	2,015	3.61	39	-12.5	10.0	11.3
91	Wells Fargo	109,593	3.93	98	-9.2	6.1	6.7	Wintrust Mortgage	4,902	3.37	24	-8.1	7.1	7.7	ServiceMac	1,134	3.77	77	-12.5	13.9	15.7
92	SUNFLOWER BANK N.A.	930	3.59	27	-9.2	4.3	4.7	Bank Of The West	225	4.07	73	-8.3	7.4	8.1	BOK Financial	2,739	3.85	77	-12.5	11.2	12.7
93	PNC Mortgage	6,757	4.12	98	-9.2	6.3	7.0	Iowa Bankers Mortgage	227	3.38	35	-8.4	6.8	7.4	Smaller Servicers	7,434	3.52	31	-12.6	9.7	11.0
94	EQUITY RESOURCES INC.	864	3.14	25	-9.2	5.0	5.5	Specialized Loan Servicing	224	3.99	60	-8.7	8.3	9.1	Broker Solutions	16,658	3.45	22	-12.7	9.0	10.2
95	NexBank	453	3.83	28	-9.6	4.6	5.1	On Q Financial	948	3.60	16	-8.8	5.9	6.4	NexBank	357	3.52	32	-13.0	9.5	10.8
96	ARK-LA-TEX FINANCIAL SERVICES LLC	2,353	3.59	19	-9.7	4.3	4.8	Wells Fargo	110,558	3.93	97	-9.0	7.4	8.1	CAPITAL MORTGAGE SERVICES OF TEXA	1,087	3.97	37	-13.0	10.9	12.4
97	CrossCountry Mortgage	18,288	3.48	19	-9.7	4.0	4.4	Annie Mac	878	3.82	23	-9.5	6.2	6.9	Fairway	1,654	4.22	17	-13.1	6.7	7.7
98	Towne Mortgage	2,485	3.77	38	-9.8	5.2	5.7	Finance of America Mortgage	968	3.79	11	-9.5	3.5	3.9	First Federal Bank Of Kansas City	608	2.85	31	-13.5	9.9	11.3
99	Guild Mortgage	22,434	3.61	31	-9.8	4.8	5.3	BSI Financial	8,094	3.58	28	-9.9	6.4	7.0	V.I.P. MORTGAGE INC.	845	3.09	15	-13.5	7.5	8.6
100	Umpqua	1,651	3.37	44	-10.1	5.3	5.8	Guild Mortgage	22,230	3.56	30	-10.0	6.0	6.7	Towne Mortgage	2,426	3.67	36	-13.7	9.7	11.1
101	WISCONSIN HOUSING AND ECONOMIC DE	297	4.00	31	-11.2	5.0	5.6	LENNAR MORTGAGE LLC	253	3.94	16	-10.2	4.8	5.3	MORTGAGE CLEARING CORPORATION	476	3.86	82	-13.9	9.9	11.5
102	Virginia HFA	5,091	3.67	41	-11.2	4.8	5.4	NEW JERSEY HOUSING AND MORTGAG E	611	4.12	31	-10.6	6.0	6.7	Regions Bank	3,912	3.79	64	-13.9	10.6	12.2
103	AmeriHome Mortgage	31,859	3.94	12	-11.3	2.9	3.3	First Bank	1,717	3.56	35	-10.6	6.9	7.7	SERVICE FIRST MORTGAGE COMPANY	324	3.67	53	-14.1	11.6	13.3
104	Mortgage Research Center	35,442	3.47	17	-11.5	4.5	5.1	NORTH AMERICAN SAVINGS BANK F.S.B	688	3.20	40	-10.7	6.3	7.1	AmeriHome Mortgage	26,639	3.61	11	-14.2	4.8	5.6
105	Flagstar	11,608	4.40	25	-11.5	4.1	4.7	BOK Financial	2,698	3.86	79	-10.7	7.5	8.3	CrossCountry Mortgage	17,401	3.28	16	-14.3	7.6	8.8
106	MEMBER FIRST MORTGAGE LLC	268	3.81	38	-11.6	5.6	6.3	Lake Michigan Credit Union	619	3.51	39	-10.7	6.9	7.6	CMG Mortgage	14,374	3.45	21	-15.0	7.5	8.8
107	MORTGAGE CLEARING CORPORATION	464	3.88	85	-11.6	5.9	6.6	SUNFLOWER BANK N.A.	905	3.52	26	-10.8	5.3	6.0	Embrace Home Loans	3,009	3.34	27	-15.0	10.0	11.6
108	Ruoff	1,905	3.89	20	-11.8	4.7	5.3	SUPREME LENDING	2,820	3.34	20	-10.9	5.7	6.4	BANK OF HAWAII	337	3.40	42	-15.0	10.5	12.2
109	SOUTHWEST STAGE FUNDING LLC	1,406	3.84	40	-12.1	5.1	5.8	InterCap Lending	142	3.90	13	-11.1	4.0	4.5	AXIA FINANCIAL LLC	298	3.26	18	-15.1	8.8	10.2
110	First Federal Bank	1,479	3.58	38	-12.3	5.2	5.9	AmeriHome Mortgage	30,308	3.82	12	-11.4	3.5	3.9	USAA	13,659	3.48	43	-15.3	16.9	19.6
111	BSI Financial	8,200	3.62	29	-12.3	5.0	5.7	Virginia HFA	5,061	3.64	40	-11.4	6.0	6.8	Summit Funding	2,836	3.54	19	-15.6	8.7	10.2
112	First United Bank	2,052	3.73	41	-12.6	5.0	5.7	Prime Lending (Plains Capital)	3,670	3.92	16	-11.6	5.3	6.0	ARK-LA-TEX FINANCIAL SERVICES LLC	2,139	3.31	17	-15.6	8.0	9.4
113	Regions Bank	3,942	3.87	65	-12.8	5.6	6.4	Primary Residential	2,875	3.74	20	-11.9	5.9	6.6	Prime Lending (Plains Capital)	3,835	3.65	16	-15.9	8.5	10.0
114	New Hampshire HFA	866	4.19	37	-12.8	5.0	5.8	AXIA FINANCIAL LLC	311	3.40	19	-12.0	5.6	6.4	RENASANT BANK	2,168	3.42	27	-16.0	9.1	10.7
115	InterCap Lending	141	3.90	15	-13.0	3.7	4.2	Sierra Pacific	1,782	3.34	20	-12.3	4.9	5.6	Evergreen Home Loans	1,901	3.63	22	-16.0	10.0	11.9
116	ATLANTIC BAY MORTGAGE GROUP LLC	3,614	3.43	24	-13.1	4.9	5.6	ROYAL PACIFIC FUNDING CORPORATIO	2,145	3.44	26	-12.7	5.0	5.7	Cornerstone	2,908	3.20	13	-16.1	9.3	11.0
117	Wintrust Mortgage	4,940	3.41	25	-13.1	5.5	6.3	Flagstar	11,010	4.32	25	-13.2	5.0	5.7	Land Home Financial	1,667	3.73	29	-16.3	10.3	12.2
118	Truist Bank	20,054	3.72	71	-13.7	5.8	6.7	MORTGAGE CLEARING CORPORATION	467	3.87	84	-13.2	6.7	7.7	ROYAL PACIFIC FUNDING CORPORATIO	2,158	3.40	24	-16.4	9.5	11.3
119	Primary Residential	2,572	3.71	19	-14.2	4.2	4.8	Ruoff	1,869	3.81	19	-13.2	5.7	6.5	Ameris Bank	3,330	3.19	20	-16.5	8.8	10.4
120	Vanderbilt Mortgage & Finance	807	4.28	35	-14.7	4.9	5.7	M&T Bank	9,331	3.79	63	-13.4	6.8	7.8	New Hampshire HFA	852	4.09	36	-17.2	10.7	12.8
121	CHANGE LENDING LLC	434	4.86	6	-15.4	1.8	2.2	Truist Bank	20,086	3.70	70	-13.8	7.1	8.2	Iowa Bankers Mortgage	225	3.31	34	-17.3	9.0	10.8
122	First Bank	1,710	3.57	36	-15.6	5.2	6.2	Mortgage Research Center	36,324	3.35	16	-14.2	5.5	6.4	Mortgage Research Center	35,209	3.15	15	-17.4	7.7	9.3
123	Rushmore Loan Mgmt	6,430	3.44	27	-16.8	4.3	5.2	Plaza Home Mortgage	5,060	3.99	8	-14.3	2.4	2.8	KENTUCKY HOUSING CORP.	1,982	4.22	40	-17.7	9.2	11.1
124	Alabama HFA	3,844	4.21	48	-17.0	5.1	6.1	Regions Bank	3,923	3.84	65	-14.4	6.8	7.9	Navy Federal Credit Union	27,844	3.17	38	-18.1	10.3	12.4
125	Navy Federal Credit Union	28,140	3.24	39	-17.1	5.5	6.6	American Pacific Mortgage	1,120	5.15	4	-14.6	1.5	1.8	Lake Michigan Credit Union	616	3.45	37	-18.5	9.9	12.0
126	ROYAL PACIFIC FUNDING CORPORATIO	2,144	3.47	28	-17.7	3.8	4.6	First Federal Bank Of Kansas City	594	2.87	33	-15.5	5.9	7.0	Colonial Savings	1,015	3.89	81	-18.5	10.7	12.9

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

Source: Ginnie Mae, Santander US Capital Markets

Ginnie Mae: Fixed 30yr

Table of Contents

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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	Essex Mortgage	7,228	4.56	15	-18.5	2.8	3.5	HomeStreet Bank	794	3.61	45	-15.7	6.0	7.1	M/I FINANCIAL LLC.	369	3.20	19	-18.5	7.4	9.0
128	Amerifirst Home Mortgage	1,545	4.40	28	-18.8	4.5	5.5	ATLANTIC BAY MORTGAGE GROUP LLC	3,597	3.39	23	-16.1	5.8	6.9	Rhode Island HFA	1,477	3.87	30	-18.7	9.1	11.0
129	Citizens Bank	13,804	3.46	37	-19.1	4.5	5.5	CADENCE BANK	2,190	3.69	51	-16.4	6.2	7.3	Umpqua	1,665	3.30	41	-19.0	9.7	11.9
130	KENTUCKY HOUSING CORP.	2,076	4.36	40	-19.3	4.7	5.7	HARBORONE MORTGAGE LLC	362	3.27	35	-16.5	6.3	7.5	Primary Residential	2,983	3.69	19	-19.1	9.1	11.2
131	M&T Bank	9,215	3.79	64	-19.5	5.1	6.3	Alabama HFA	3,804	4.16	47	-17.6	6.3	7.6	SUPREME LENDING	2,887	3.31	18	-19.8	7.7	9.6
132	U.S. Bank	51,587	3.96	52	-19.7	4.5	5.6	Arc Home	858	3.19	21	-17.6	5.1	6.1	Leader One Financial	209	3.84	30	-20.7	11.5	14.3
133	NORTH AMERICAN SAVINGS BANK F.S.B	689	3.23	41	-19.9	4.6	5.8	Land Home Financial	1,660	3.78	31	-17.9	5.9	7.1	HARBORONE MORTGAGE LLC	366	3.25	33	-20.8	9.7	12.1
134	Pennsylvania HFA	818	4.03	80	-20.6	5.4	6.8	WISCONSIN HOUSING AND ECONOMIC DE	294	3.96	31	-18.2	5.7	6.9	Essex Mortgage	6,591	4.21	13	-20.9	5.4	6.7
135	Huntington National Bank	4,749	3.79	44	-20.6	4.9	6.1	Union Home Mortgage	3,331	3.56	15	-18.3	4.2	5.1	U.S. Bank	49,809	3.85	52	-20.9	9.0	11.2
136	First Federal Bank Of Kansas City	590	2.88	35	-20.7	4.4	5.5	TRUSTMARK NATIONAL BANK REAL ESTA	3,344	3.51	46	-19.1	6.0	7.4	Plaza Home Mortgage	5,207	3.48	8	-21.0	4.2	5.2
137	Movement Mortgage	16,458	3.65	16	-20.7	3.4	4.3	Pennsylvania HFA	827	4.02	79	-19.4	6.9	8.4	Idaho HFA	14,043	3.82	29	-21.3	8.5	10.6
138	FHLB Chicago	1,357	3.35	38	-20.8	5.4	6.7	Navy Federal Credit Union	28,077	3.21	39	-19.4	6.6	8.1	LOWER LLC	1,340	3.19	16	-21.3	6.8	8.5
139	TRUSTMARK NATIONAL BANK REAL ESTA	3,362	3.55	47	-21.2	4.8	6.0	Amerifirst Home Mortgage	1,659	4.24	28	-19.5	5.8	7.2	Citizens Bank	13,623	3.37	34	-21.6	8.6	10.9
140	Sierra Pacific	1,793	3.39	21	-21.3	3.6	4.5	Colonial Savings	990	3.91	83	-19.6	6.7	8.3	Huntington National Bank	4,649	3.69	42	-21.8	9.1	11.5
141	Colonial Savings	982	3.91	84	-21.5	5.4	6.8	NexBank	397	3.63	31	-19.9	5.4	6.6	WISCONSIN HOUSING AND ECONOMIC DE	289	3.87	29	-22.6	8.2	10.5
142	TruHome Solutions	876	3.57	48	-22.0	4.9	6.2	Idaho HFA	14,416	3.91	30	-20.3	5.2	6.4	ATLANTIC BAY MORTGAGE GROUP LLC	3,551	3.32	21	-22.8	8.0	10.3
143	HomeStreet Bank	791	3.62	46	-22.6	4.6	5.9	U.S. Bank	50,812	3.92	52	-20.6	5.5	6.9	GMFS	3,003	3.53	35	-22.9	8.4	10.8
144	Idaho HFA	14,683	3.96	31	-22.7	4.0	5.2	Summit Funding	2,941	3.65	21	-20.9	4.8	6.0	TruHome Solutions	877	3.51	46	-23.1	9.6	12.3
145	American Pacific Mortgage	1,323	5.30	4	-22.8	1.4	1.8	Huntington National Bank	4,713	3.75	43	-21.0	6.0	7.6	First National Bank Of Omaha	769	3.47	47	-23.2	9.6	12.4
146	Prime Lending (Plains Capital)	2,918	4.29	14	-23.3	3.1	4.1	V.I.P. MORTGAGE INC.	887	3.25	17	-21.3	4.4	5.6	University Bank	561	3.27	19	-23.3	5.8	7.5
147	FIRST HOME MORTGAGE CORPORATIO N	3,088	3.30	20	-23.4	3.3	4.3	Citizens Bank	13,779	3.43	36	-21.6	5.4	6.8	Alabama HFA	3,770	4.11	47	-23.3	9.5	12.2
148	CORNERSTONE CAPITAL BANK SSB	3,830	4.01	13	-23.5	2.6	3.4	First National Bank Of Omaha	765	3.51	49	-21.9	6.3	8.0	Ruoff	1,791	3.67	18	-23.5	7.4	9.5
149	SUPREME LENDING	2,772	3.33	22	-23.5	4.0	5.2	FHLB Chicago	1,362	3.34	37	-22.4	6.5	8.4	TRUSTMARK NATIONAL BANK REAL ESTA	3,310	3.45	45	-23.5	8.8	11.3
150	Bank Of The West	224	4.08	73	-23.6	5.1	6.6	Essex Mortgage	7,099	4.43	14	-22.5	3.2	4.1	Virginia HFA	5,018	3.61	39	-23.8	8.6	11.1
151	Michigan Mutual	532	3.58	18	-24.1	4.3	5.6	VanDyk Mortgage	875	3.51	14	-22.7	4.2	5.4	LENNAR MORTGAGE LLC	313	3.87	12	-23.8	5.5	7.2
152	ROCKY MOUNTAIN MORTGAGE CO	740	4.09	69	-24.8	4.8	6.3	Vanderbilt Mortgage & Finance	924	4.05	33	-22.7	5.7	7.3	Annie Mac	848	3.71	22	-24.0	8.8	11.4
153	Lake Michigan Credit Union	623	3.55	39	-24.8	4.6	6.0	SOUTHWEST STAGE FUNDING LLC	1,380	3.82	40	-22.8	5.5	7.0	MIDWEST LOAN SOLUTIONS INC.	281	2.97	17	-24.2	11.2	14.5
154	Leader One Financial	148	3.87	34	-25.5	5.2	6.9	Movement Mortgage	15,944	3.55	15	-22.9	4.1	5.3	FHLB Chicago	1,366	3.33	35	-24.4	9.9	12.9
155	Union Home Mortgage	3,434	3.66	16	-25.5	3.2	4.2	GMFS	3,073	3.60	36	-23.9	5.2	6.8	Finance of America Mortgage	1,575	3.48	7	-25.1	3.7	4.9
156	GMFS	3,090	3.64	37	-26.0	4.1	5.5	Umpqua	1,655	3.35	42	-24.2	5.6	7.3	Amerifirst Home Mortgage	1,963	3.96	27	-25.2	8.9	11.7
157	Highlands Residential	254	3.59	13	-26.7	2.7	3.7	PANORAMA MORTGAGE GROUP LLC	261	4.45	7	-25.0	2.6	3.5	NORCOM MORTGAGE	511	3.62	19	-25.9	7.5	10.0
158	COUNTRYPLACE MORTGAGE LTD.	399	4.22	63	-27.9	5.2	7.2	BLUE RIDGE BANK NATIONAL ASSO CIA	488	2.91	18	-25.0	4.4	5.8	CORNERSTONE CAPITAL BANK SSB	1,516	3.91	13	-26.0	2.8	3.8
159	BELL BANK	955	3.30	18	-28.8	3.4	4.7	University Bank	824	3.33	20	-25.6	4.7	6.3	CADENCE BANK	2,172	3.64	50	-26.0	8.6	11.5
160	MYCUMORTGAGE LLC	1,446	3.68	53	-29.3	4.8	6.8	Northpointe Bank	894	4.08	8	-25.7	3.4	4.5	FBC Mortgage	776	3.42	10	-26.2	4.6	6.1
161	Arc Home	861	3.23	22	-30.2	3.3	4.7	FBC Mortgage	827	3.57	12	-25.9	3.6	4.9	VanDyk Mortgage	830	3.36	12	-27.2	5.6	7.7
162	VanDyk Mortgage	887	3.56	16	-30.5	3.2	4.5	CORNERSTONE CAPITAL BANK SSB	3,032	3.91	13	-26.0	2.8	3.8	New Mexico HFA	1,637	3.91	29	-28.6	8.3	11.5
163	Total Mortgage Services	668	3.34	22	-30.7	3.3	4.8	BANK OF HAWAII	332	3.43	44	-26.6	5.5	7.5	ANGEL OAK HOME LOANS LLC	431	4.28	6	-29.1	2.1	3.0
164	STANDARD MORTGAGE CORPORATION	1,070	4.02	56	-31.2	4.1	5.9	Platinum Home Mortgage	450	3.60	23	-27.7	4.7	6.5	ASSURANCE FINANCIAL GROUP LLC	300	3.35	30	-29.7	8.1	11.4
165	Arc Home	301	4.30	11	-31.6	2.1	3.1	MEMBER FIRST MORTGAGE LLC	266	3.77	37	-27.8	5.7	7.8	Northpointe Bank	1,211	3.53	8	-30.3	4.7	6.7
166	PRMG Mortgage	1,234	3.77	12	-31.8	2.4	3.5	Total Mortgage Services	674	3.33	21	-28.1	4.4	6.1	Pennsylvania HFA	850	4.02	76	-30.9	9.2	13.1
167	ALLIED MORTGAGE GROUP INC.	222	4.22	15	-32.1	2.5	3.7	BELL BANK	937	3.23	17	-28.3	4.2	5.9	SOUTHWEST STAGE FUNDING LLC	1,334	3.80	39	-31.1	7.6	10.8
168	LOWER LLC	1,421	3.36	18	-32.8	3.0	4.4	EQUITY RESOURCES INC.	868	3.13	24	-28.5	4.9	6.8	Highlands Residential	241	3.45	9	-31.1	3.6	5.2

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Table of Contents

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169	FBC Mortgage	868	3.71	13	-33.3	2.8	4.1	ANGEL OAK HOME LOANS LLC	603	4.54	6	-28.8	1.8	2.6	Draper And Kramer	213	3.10	20	-31.2	9.8	14.0
170	Summit Funding	2,982	3.71	22	-34.5	3.2	4.9	Highlands Residential	248	3.54	12	-29.1	3.2	4.4	ALLIED MORTGAGE GROUP INC.	392	3.45	16	-31.3	7.8	11.1
171	BANK OF HAWAII	332	3.45	45	-34.7	3.8	5.8	TruHome Solutions	874	3.55	47	-29.1	5.5	7.7	Guaranteed Rate	6,827	3.60	8	-33.0	4.7	7.0
172	UNION BANK N.A.	316	3.22	24	-35.0	2.9	4.4	ALLIED MORTGAGE GROUP INC.	206	4.07	15	-29.2	3.2	4.5	MEMBER FIRST MORTGAGE LLC	264	3.71	36	-33.5	8.0	11.8
173	Envoy Mortgage	872	3.48	15	-35.1	2.8	4.3	Amcap Mortgage	290	4.25	10	-29.6	2.7	3.8	Vanderbilt Mortgage & Finance	959	3.94	31	-33.7	7.9	11.7
174	USAA	236	6.07	0	-36.3	1.1	1.8	ROCKY MOUNTAIN MORTGAGE CO	739	4.07	69	-29.7	5.4	7.6	Amcap Mortgage	301	4.11	8	-34.7	4.6	7.0
175	Pentagon Federal Credit Union	4,089	2.87	15	-36.5	2.9	4.5	MYCUMORTGAGE LLC	1,447	3.66	52	-29.7	5.9	8.3	MYCUMORTGAGE LLC	1,451	3.62	51	-34.8	8.3	12.5
176	New Mexico HFA	1,678	3.98	31	-37.9	3.5	5.6	New Mexico HFA	1,661	3.95	31	-31.4	4.9	7.0	BELL BANK	888	3.07	15	-35.2	5.8	8.8
177	University Bank	727	3.47	20	-38.0	3.1	4.9	LOWER LLC	1,409	3.32	17	-31.7	3.7	5.4	Pentagon Federal Credit Union	3,725	2.67	12	-35.4	5.1	7.8
178	First National Bank Of Omaha	761	3.52	50	-38.4	4.0	6.5	Draper And Kramer	113	3.30	21	-32.5	5.8	8.5	Platinum Home Mortgage	441	3.53	21	-36.0	7.0	10.8
179	Banco Popular	4,878	4.14	103	-39.5	4.2	6.8	Pentagon Federal Credit Union	4,015	2.81	14	-32.8	3.8	5.5	NEW JERSEY HOUSING AND MORTGAGE	580	4.03	30	-36.9	7.6	11.7
180	Platinum Home Mortgage	454	3.65	24	-39.5	3.1	5.0	Leader One Financial	186	3.86	32	-32.8	5.9	8.6	BLUE RIDGE BANK NATIONAL ASSO CIA	486	2.87	15	-37.0	5.2	8.1
181	Guaranteed Rate	5,664	4.59	7	-40.8	1.5	2.5	PRMG Mortgage	2,159	3.49	18	-33.3	4.4	6.5	STANDARD MORTGAGE CORPORATION	1,033	3.95	56	-37.8	7.2	11.3
182	MCLEAN MORTGAGE CORPORATION	235	2.75	25	-45.6	2.5	4.5	STANDARD MORTGAGE CORPORATION	1,057	3.98	56	-33.5	4.9	7.2	EQUITY RESOURCES INC.	874	3.11	21	-38.0	6.3	10.0
183	DHI Mortgage	2,094	4.62	3	-46.2	0.6	1.1	Envoy Mortgage	880	3.47	13	-33.8	3.4	5.1	Michigan Mutual	505	3.40	14	-38.1	5.7	9.1
184	FirstBank of Puerto Rico	2,039	3.80	75	-47.2	3.4	6.4	FIRST HOME MORTGAGE CORPORATIO N	3,063	3.26	19	-35.1	3.5	5.4	ROCKY MOUNTAIN MORTGAGE CO	732	4.02	69	-38.8	7.2	11.5
185	SERVION INC.	683	3.52	25	-49.1	3.0	5.8	Michigan Mutual	526	3.52	16	-35.2	4.2	6.5	UNION BANK N.A.	296	3.07	22	-39.3	6.3	10.2
186	PANORAMA MORTGAGE GROUP LLC	174	4.72	8	-50.0	1.5	2.9	Guaranteed Rate	5,400	4.32	7	-35.8	2.0	3.1	KEYBANK NATIONAL ASSOCIATION	280	3.26	15	-39.8	4.8	7.9
187	ORIENTAL BANK AND TRUST	2,084	3.96	92	-52.3	3.2	6.7	CHANGE LENDING LLC	441	4.52	7	-39.6	1.8	3.0	FIRST HOME MORTGAGE CORPORATIO N	2,948	3.15	17	-40.4	5.2	8.5
188	NFM INC.	710	3.55	12	-56.8	1.7	3.9	COUNTRYPLACE MORTGAGE LTD.	402	4.22	61	-40.2	5.3	8.6	DHI Mortgage	1,773	4.11	3	-41.0	1.2	2.0
189	ANGEL OAK HOME LOANS LLC	656	4.62	7	-57.2	1.1	2.5	DHI Mortgage	2,164	4.44	3	-41.7	0.8	1.3	Total Mortgage Services	683	3.30	18	-41.1	5.9	9.9
190	HOME FINANCING CENTER INC.	233	4.47	42	-58.9	2.8	6.6	SERVION INC.	671	3.47	24	-42.6	4.1	7.1	COUNTRYPLACE MORTGAGE LTD.	411	4.22	59	-43.6	8.3	14.3
191	KEYBANK NATIONAL ASSOCIATION	314	3.49	17	-62.6	1.7	4.4	NFM INC.	737	3.56	11	-43.2	2.6	4.6	SERVION INC.	644	3.38	23	-45.0	5.9	10.5
192	Northpointe Bank	467	5.26	4	-70.0	0.7	2.2	HOME FINANCING CENTER INC.	231	4.42	41	-45.5	4.2	7.5	American Pacific Mortgage	1,175	4.28	4	-45.5	2.1	3.8
193	EMI EQUITY MORTGAGE INC.	959	3.92	39	-74.0	1.5	5.7	Banco Popular	4,925	4.14	101	-49.1	4.2	8.1	NFM INC.	742	3.49	8	-47.5	2.9	5.5
194	The Money House	1,579	4.10	29	-76.9	1.3	5.7	KEYBANK NATIONAL ASSOCIATION	305	3.41	16	-52.9	2.6	5.4	Envoy Mortgage	867	3.41	11	-47.6	3.7	6.9
195	On Q Financial	117	5.80	4	-78.1	0.5	2.1	FirstBank of Puerto Rico	2,041	3.79	74	-57.9	3.3	7.7	HOME FINANCING CENTER INC.	228	4.36	40	-50.3	7.1	13.8
196	HOMEAMERICAN MORTGAGE CORPORATION	139	4.73	3	-90.2	0.1	1.3	ORIENTAL BANK AND TRUST	2,089	3.96	91	-58.0	3.5	8.0	PANORAMA MORTGAGE GROUP LLC	253	4.20	6	-53.2	1.8	3.8
197	Draper And Kramer	18	5.46	4	-91.1	0.1	1.6	UNION BANK N.A.	308	3.15	24	-63.9	2.1	5.6	Banco Popular	5,010	4.14	99	-59.9	4.8	11.6
198	HOMESTAR FINANCIAL CORPORATION	16	5.48	4	-93.5	0.1	1.8	EMI EQUITY MORTGAGE INC.	949	3.88	38	-72.4	1.9	6.9	FirstBank of Puerto Rico	2,044	3.78	72	-61.4	4.5	11.3
199								The Money House	1,556	4.06	28	-76.5	1.7	6.9	ORIENTAL BANK AND TRUST	2,098	3.95	90	-64.3	4.4	11.9
200														EMI EQUITY MORTGAGE INC.	921	3.80	37	-75.2	2.5	9.6	
201														The Money House	1,493	3.97	26	-78.8	2.2	10.0	

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Ginnie Mae: Fixed 15yr

Table of Contents

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1	BANK OF HAWAII	0	3.38	114	634.6	74.1	16.1	NexBank	1	3.37	54	461.6	43.6	9.5	BANK OF HAWAII	0	3.38	109	358.7	55.3	15.7
2	ASSURANCE FINANCIAL GROUP LLC	1	3.63	59	496.8	44.2	9.1	BANK OF HAWAII	0	3.38	112	441.4	67.0	17.9	American Financial Resources	1	3.13	5	204.9	29.5	10.7
3	MEMBER FIRST MORTGAGE LLC	3	3.12	49	334.7	33.4	8.8	American Financial Resources	1	3.16	8	383.0	17.8	4.0	HARBORONE MORTGAGE LLC	0	3.18	77	173.4	36.7	15.3
4	FIRST HOME MORTGAGE CORPORATIO N	5	2.52	16	266.3	14.3	4.1	V.I.P. MORTGAGE INC.	1	2.45	18	362.0	36.4	9.2	University Bank	3	3.01	23	136.4	18.5	8.2
5	University Bank	3	3.07	25	262.7	28.7	8.8	COUNTRYPLACE MORTGAGE LTD.	1	3.86	102	189.7	21.8	8.1	STOCK YARDS BANK AND TRUST COM PA	2	2.70	16	103.6	26.6	14.0
6	STOCK YARDS BANK AND TRUST COM PA	2	2.72	19	249.0	60.3	22.7	Highlands Residential	0	3.00	13	168.2	3.0	1.1	Arc Home	1	4.08	35	97.4	31.2	17.1
7	NexBank	1	3.41	58	234.7	31.2	10.5	ASSURANCE FINANCIAL GROUP LLC	1	3.64	57	164.3	24.5	10.0	Highlands Residential	0	3.00	10	90.5	2.2	1.1
8	CrossCountry Mortgage	23	2.90	18	208.1	16.2	5.5	STOCK YARDS BANK AND TRUST COM PA	2	2.70	17	163.1	34.4	14.7	V.I.P. MORTGAGE INC.	1	2.43	15	83.6	19.8	11.3
9	Highlands Residential	0	3.00	15	161.8	3.2	1.2	University Bank	4	3.02	24	134.3	15.2	6.7	MEMBER FIRST MORTGAGE LLC	4	3.12	45	66.9	20.4	12.7
10	MID-ISLAND MORTGAGE CORP.	2	3.40	109	118.1	38.3	19.7	MEMBER FIRST MORTGAGE LLC	3	3.12	47	108.6	18.1	9.1	NexBank	1	3.36	50	65.3	39.1	25.7
11	Ameris Bank	1	4.06	47	115.6	26.2	13.1	STOCKTON MORTGAGE CORPORATION	5	2.85	15	105.1	16.6	8.4	SUNFLOWER BANK N.A.	6	3.02	59	39.9	23.8	17.6
12	MORTGAGE LENDERS INV. TRADING COR	7	3.51	51	108.3	24.1	12.3	CrossCountry Mortgage	24	2.89	17	99.1	14.6	7.6	Mid America Mortgage	10	3.12	68	36.2	18.8	14.2
13	FIRST COMMUNITY MORTGAGE INC.	6	3.28	73	104.5	20.9	10.8	Land Home Financial	7	2.94	42	87.7	20.2	11.3	Evergreen Home Loans	1	3.99	52	34.4	17.9	13.6
14	TruHome Solutions	15	3.10	48	73.8	15.3	9.1	Arc Home	0	3.98	37	82.2	32.3	19.2	HOMESTAR FINANCIAL CORPORATION	1	3.34	33	34.4	20.6	15.8
15	FBC Mortgage	4	2.67	16	73.1	10.6	6.2	FIRST COMMUNITY MORTGAGE INC.	7	3.29	72	67.8	17.8	11.0	HomeStreet Bank	20	2.68	39	33.9	14.3	10.9
16	Evergreen Home Loans	1	4.02	56	63.1	13.1	8.3	FIRST HOME MORTGAGE CORPORATIO N	5	2.52	15	63.0	7.8	4.8	CrossCountry Mortgage	25	2.88	14	31.0	11.2	8.6
17	Smaller Servicers	29	3.03	38	58.6	12.9	8.3	SUNFLOWER BANK N.A.	5	3.01	61	59.8	33.8	22.6	Village Capital	31	2.61	34	31.0	14.8	11.5
18	Home Point Financial	40	3.02	44	51.7	15.2	10.3	Village Capital	29	2.60	37	58.4	16.0	10.4	Colonial Savings	10	3.34	122	26.0	24.0	19.5
19	GITSIT SOLUTIONS LLC	4	3.18	46	47.2	11.8	8.1	MORTGAGE LENDERS INV. TRADING COR	8	3.52	50	55.5	18.3	12.1	InterCap Lending	0	3.19	56	25.6	21.6	17.6
20	FHLB Chicago	55	2.88	58	46.1	12.2	8.5	MID-ISLAND MORTGAGE CORP.	2	3.42	108	46.5	21.0	14.8	New Day	175	2.62	10	23.2	10.1	8.3
21	Colonial Savings	8	3.33	127	43.7	24.1	17.4	Bank Of The West	7	3.53	85	42.0	16.5	11.9	STOCKTON MORTGAGE CORPORATION	5	2.81	12	22.2	10.1	8.4
22	Broker Solutions	88	2.92	28	42.0	11.5	8.2	Colonial Savings	9	3.34	125	40.3	23.4	17.2	FLAT BRANCH MORTGAGE INC.	1	4.08	39	20.8	14.4	12.0
23	James B. Nutter	37	3.18	72	40.8	15.1	11.0	Rushmore Loan Mgmt	37	2.84	33	35.0	11.4	8.6	HomeBridge	7	2.89	10	19.8	8.5	7.2
24	Village Capital	29	2.60	38	39.7	14.4	10.5	Movement Mortgage	37	2.63	16	30.8	9.0	6.9	Bank Of The West	7	3.54	82	19.5	18.7	15.9
25	Rushmore Loan Mgmt	19	2.85	35	37.8	12.2	9.0	Ameris Bank	1	4.06	45	30.7	15.2	11.9	RENASANT BANK	13	3.03	29	18.8	15.8	13.5
26	Umpqua	17	2.68	39	35.6	13.4	10.1	FHLB Chicago	56	2.88	56	29.6	12.4	9.7	SERVION INC.	8	2.91	20	17.2	13.7	11.8
27	Towne Mortgage	9	3.48	76	35.6	14.8	11.1	Home Point Financial	55	2.92	35	29.1	12.0	9.4	Freedom Mortgage	2,056	2.86	39	16.9	14.7	12.7
28	Movement Mortgage	37	2.64	18	32.3	8.0	6.1	Broker Solutions	89	2.91	27	26.9	10.9	8.7	Guaranteed Rate	16	2.66	9	16.7	10.0	8.6
29	CLICK N' CLOSE INC.	20	3.10	73	30.3	13.1	10.2	New Day	171	2.70	13	25.5	9.8	7.9	MORTGAGE LENDERS INV. TRADING COR	8	3.53	47	16.3	18.8	16.4
30	United Shore (Retained)	148	2.70	12	28.0	8.1	6.4	Towne Mortgage	10	3.48	75	25.2	15.3	12.4	ServiceMac	35	3.19	65	13.8	16.8	14.9
31	BOK Financial	33	3.40	89	27.7	16.3	13.0	USAA	6	3.51	42	24.6	12.6	10.3	ASSURANCE FINANCIAL GROUP LLC	1	3.64	53	13.1	13.4	11.9
32	CADENCE BANK	18	3.15	79	27.4	15.0	12.0	Alaska USA Federal Credit Union	23	2.93	64	22.6	12.1	10.0	Quicken	4,403	2.98	42	11.9	14.3	12.8
33	Arvest Mortgage	48	2.97	51	26.2	13.1	10.5	Arvest Mortgage	49	2.97	50	22.1	13.9	11.5	COUNTRYPLACE MORTGAGE LTD.	1	3.86	99	11.9	14.1	12.7
34	RENASANT BANK	12	3.05	33	21.0	8.6	7.2	First United Bank	19	3.14	45	16.9	12.0	10.3	Home Point Financial	62	2.86	31	10.6	11.6	10.6
35	Amerifirst Home Mortgage	4	3.64	61	20.7	15.3	12.9	CLICK N' CLOSE INC.	21	3.11	72	16.6	12.0	10.4	United Shore (Retained)	161	2.61	11	10.0	8.2	7.5
36	First Federal Bank	27	2.90	35	20.5	9.2	7.7	Freedom Mortgage	1,971	2.86	42	14.1	11.2	9.9	FHLB Chicago	59	2.88	54	6.9	13.1	12.3
37	Wintrust Mortgage	127	2.75	26	19.6	10.0	8.4	BOK Financial	34	3.40	88	13.7	15.0	13.3	CLICK N' CLOSE INC.	13	3.11	72	6.9	10.8	10.2
38	The Money Source	83	3.32	61	19.1	11.6	9.9	HomeStreet Bank	19	2.66	40	12.9	10.4	9.3	Broker Solutions	92	2.89	24	6.7	12.2	11.5
39	Nova Financial	0	2.17	26	17.0	5.0	4.3	Quicken	4,209	3.00	44	12.2	11.8	10.6	BOK Financial	37	3.40	86	5.4	16.8	16.0
40	Alaska USA Federal Credit Union	22	2.93	64	16.4	10.5	9.1	United Shore (Retained)	161	2.69	12	8.2	7.1	6.6	First Bank	24	3.02	37	5.4	13.4	12.7
41	Freedom Mortgage	1,943	2.85	43	12.6	10.1	9.0	James B. Nutter	38	3.18	71	8.0	12.6	11.8	FIRST COMMUNITY MORTGAGE INC.	7	3.31	70	4.7	15.4	14.8
42	Quicken	4,111	3.00	45	11.6	10.9	9.8	Nationstar	2,391	3.31	50	7.4	11.9	11.2	Amerisave Mortgage	75	2.68	19	3.3	12.0	11.6

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Ginnie Mae: Fixed 15yr

Table of Contents

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43	RELIANCE FIRST CAPITAL LLC	55	3.34	31	11.0	7.9	7.1	Sierra Pacific	3	3.11	33	6.5	12.5	11.8	Nationstar	2,111	3.32	50	2.5	13.8	13.4
44	MidFirst Bank	7	3.48	73	10.5	11.8	10.7	Evergreen Home Loans	1	4.01	55	6.4	12.2	11.5	RELIANCE FIRST CAPITAL LLC	58	3.32	27	2.4	12.8	12.5
45	Nationstar	2,376	3.31	51	6.9	10.5	9.9	Amerifirst Home Mortgage	5	3.59	58	5.5	12.2	11.6	BLUE RIDGE BANK NATIONAL ASSO CIA	9	2.40	16	2.1	8.4	8.3
46	CAPITAL MORTGAGE SERVICES OF TEXA	6	3.45	90	4.4	30.6	29.6	Smaller Servicers	33	3.01	34	2.0	8.5	8.3	First National Bank Of Omaha	10	3.15	66	1.4	13.4	13.2
47	Caliber Home Loans	2	4.51	4	4.1	0.7	0.7	Chase	300	3.50	121	1.6	16.0	15.8	loanDepot.com	960	2.77	31	0.7	11.1	11.0
48	Carrington	824	3.30	65	3.6	11.1	10.7	Wells Fargo	1,942	3.34	102	1.1	14.7	14.5	Towne Mortgage	10	3.48	73	0.5	15.5	15.4
49	Chase	288	3.50	121	1.5	15.8	15.5	CAPITAL MORTGAGE SERVICES OF TEXA	6	3.44	90	0.7	20.9	20.7	Chase	328	3.51	120	0.1	18.1	18.0
50	SUNFLOWER BANK N.A.	5	3.01	63	0.8	26.5	26.4	The Money Source	85	3.32	59	0.4	10.8	10.8	Embrace Home Loans	27	3.24	38	-0.5	13.9	14.0
51	American Pacific Mortgage	1	3.48	5	-1.5	2.1	2.1	MORTGAGE CLEARING CORPORATION	6	3.56	98	-0.8	19.6	19.8	Umpqua	18	2.69	35	-0.8	10.8	10.9
52	Wells Fargo	1,868	3.33	103	-2.0	13.8	14.0	Carrington	822	3.32	65	-1.6	11.3	11.5	Wells Fargo	2,116	3.35	100	-0.8	16.7	16.8
53	MYCUMORTGAGE LLC	32	3.07	65	-2.3	10.8	11.0	GATEWAY MORTGAGEA DIVISION OF GAT	12	2.92	13	-2.5	9.2	9.5	ORIGIN BANK	3	3.27	90	-0.9	16.3	16.4
54	Guild Mortgage	61	2.98	33	-2.4	8.0	8.2	TruHome Solutions	15	3.10	47	-2.9	9.6	9.9	James B. Nutter	40	3.19	68	-1.7	14.0	14.2
55	U.S. Bank	255	3.31	104	-2.8	13.0	13.3	loanDepot.com	941	2.80	33	-4.1	8.2	8.5	PennyMac	1,243	3.06	57	-2.3	12.9	13.2
56	BSI Financial	33	3.17	39	-2.8	9.2	9.4	ServiceMac	26	3.19	69	-4.5	11.2	11.7	Rushmore Loan Mgmt	47	2.84	31	-2.4	11.6	11.9
57	NBKC Bank	35	2.69	31	-2.8	7.5	7.7	RELIANCE FIRST CAPITAL LLC	56	3.33	29	-4.6	8.5	8.9	Planet Home Lending	189	3.01	60	-2.6	12.9	13.3
58	Lakeview	1,709	3.25	70	-3.0	10.5	10.8	Caliber Home Loans	173	2.84	37	-5.2	9.5	10.0	First United Bank	20	3.13	45	-2.7	13.2	13.6
59	loanDepot.com	928	2.81	34	-3.6	7.5	7.7	Flagstar	94	3.78	48	-5.3	12.1	12.7	Oceanside Mortgage	3	3.09	60	-3.0	15.4	15.8
60	First United Bank	19	3.13	46	-3.7	9.2	9.5	Lakeview	1,725	3.26	70	-5.7	10.9	11.6	Arvest Mortgage	50	2.96	49	-3.0	13.1	13.5
61	PennyMac	1,151	3.05	59	-4.3	9.3	9.7	U.S. Bank	265	3.31	103	-5.7	13.2	14.0	Mortgage Research Center	182	2.55	14	-3.4	9.2	9.6
62	Fifth Third	126	3.30	86	-5.0	11.8	12.4	RENASANT BANK	12	3.04	32	-5.9	7.8	8.3	USAA	370	3.21	44	-3.6	15.4	15.9
63	Embrace Home Loans	9	3.19	44	-7.5	7.4	8.0	PennyMac	1,180	3.05	59	-6.0	10.1	10.7	Mortgage Solutions of Colorado	19	2.93	13	-3.7	11.6	12.0
64	Citi	35	3.69	112	-8.0	14.4	15.6	First National Bank Of Omaha	9	3.15	68	-6.8	10.5	11.2	Lakeview	1,790	3.28	70	-3.7	13.9	14.4
65	Regions Bank	15	3.39	117	-10.1	14.5	16.0	CADENCE BANK	18	3.15	78	-6.8	11.9	12.7	Land Home Financial	8	2.94	40	-4.0	14.0	14.5
66	Castle and Cooke Mortgage	5	3.30	100	-10.4	16.6	18.4	Planet Home Lending	181	3.01	60	-7.8	10.5	11.3	Movement Mortgage	38	2.59	14	-4.1	8.9	9.2
67	HomeStreet Bank	18	2.65	41	-10.6	7.2	8.0	NBKC Bank	36	2.69	30	-8.4	7.5	8.1	Wintrust Mortgage	133	2.74	22	-4.2	10.9	11.4
68	PHH Mortgage	144	3.59	89	-10.8	12.6	14.0	Wintrust Mortgage	129	2.74	25	-9.4	8.6	9.4	Citi	41	3.72	110	-4.4	18.0	18.8
69	Cardinal Financial	124	2.76	22	-10.8	6.5	7.2	PHH Mortgage	150	3.60	89	-9.8	13.2	14.5	Caliber Home Loans	270	2.83	35	-4.7	12.9	13.5
70	Amerisave Mortgage	75	2.76	22	-11.6	7.6	8.6	MidFirst Bank	7	3.50	72	-10.1	12.1	13.3	PHH Mortgage	164	3.63	88	-5.2	16.6	17.5
71	GATEWAY MORTGAGEA DIVISION OF GAT	12	2.92	15	-13.1	9.9	11.3	Embrace Home Loans	20	3.22	41	-10.5	8.6	9.5	MID-ISLAND MORTGAGE CORP.	2	3.42	105	-5.8	14.5	15.3
72	CHICKASAW COMMUNITY BANK	10	3.32	41	-13.6	3.8	4.4	MYCUMORTGAGE LLC	33	3.07	64	-11.3	10.6	11.8	The Money Source	90	3.32	57	-6.3	13.7	14.5
73	Navy Federal Credit Union	1,281	2.81	53	-14.2	8.5	9.8	GMFS	18	3.35	87	-11.4	11.0	12.3	LENNAR MORTGAGE LLC	0	2.80	0	-6.7	2.3	2.5
74	Flagstar	92	3.78	50	-14.7	8.9	10.4	Oceanside Mortgage	3	3.08	64	-12.0	10.0	11.3	Carrington	835	3.38	66	-6.8	13.4	14.3
75	Planet Home Lending	177	3.00	61	-15.2	9.1	10.7	Citi	37	3.70	111	-12.1	14.6	16.5	Alaska USA Federal Credit Union	24	2.93	63	-7.1	12.2	13.1
76	First Bank	22	3.01	41	-18.8	8.9	10.9	Nations Lending Corporation	41	3.37	33	-12.9	8.4	9.6	U.S. Bank	287	3.32	100	-7.4	15.4	16.6
77	PNC Mortgage	193	3.28	80	-18.9	10.1	12.4	Regions Bank	15	3.39	115	-12.9	14.5	16.5	Flagstar	100	3.77	45	-7.9	15.4	16.6
78	CMG Mortgage	58	2.97	46	-19.0	9.5	11.6	Fifth Third	130	3.31	85	-13.2	11.6	13.2	CAPITAL MORTGAGE SERVICES OF TEXA	6	3.42	89	-8.3	16.4	17.8
79	NewRez	938	2.98	42	-19.7	7.1	8.7	Cardinal Financial	129	2.75	21	-14.1	7.6	8.8	Fifth Third	138	3.31	84	-8.4	14.6	15.8
80	Truist Bank	339	3.26	79	-20.5	9.5	11.9	United Shore (Sold)	50	3.31	62	-14.1	7.5	8.7	Annie Mac	2	3.31	42	-9.2	11.1	12.2
81	PRMG Mortgage	4	2.94	12	-21.1	3.4	4.3	NewRez	785	3.01	42	-14.3	8.3	9.6	FIRST HOME MORTGAGE CORPORATIO N	5	2.45	12	-9.2	6.4	7.0
82	Citizens Bank	155	3.04	46	-21.2	8.0	10.0	First Bank	23	3.02	40	-14.6	9.3	10.9	NewRez	722	3.02	41	-9.5	10.9	12.0
83	Huntington National Bank	81	3.32	44	-21.6	7.2	9.1	Navy Federal Credit Union	1,306	2.81	53	-14.6	9.0	10.4	Regions Bank	17	3.40	113	-10.4	16.3	18.1
84	Mortgage Research Center	150	2.55	17	-23.0	6.0	7.7	First Federal Bank	28	2.90	34	-14.9	7.7	9.0	Truist Bank	372	3.27	75	-10.8	13.9	15.5

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85	ServiceMac	13	3.20	71	-23.2	7.6	9.7	First Federal Bank Of Kansas City	9	2.86	64	-15.8	8.5	10.1	Guild Mortgage	63	2.98	29	-11.0	10.2	11.4
86	New Day	165	2.72	14	-24.1	5.6	7.3	Castle and Cooke Mortgage	5	3.31	98	-16.5	14.2	16.8	Navy Federal Credit Union	1,342	2.80	52	-11.1	11.3	12.7
87	Bank Of The West	6	3.53	86	-25.4	8.3	11.0	Umpqua	18	2.68	38	-17.2	8.2	9.9	First Federal Bank	29	2.88	32	-11.1	10.6	11.9
88	United Shore (Sold)	61	3.24	56	-26.8	5.4	7.3	Truist Bank	349	3.26	77	-17.4	10.5	12.6	Smaller Servicers	43	2.97	31	-12.4	9.2	10.5
89	MORTGAGE CLEARING CORPORATION	6	3.55	99	-28.3	11.0	15.0	CMG Mortgage	60	2.97	45	-18.1	9.1	11.0	TruHome Solutions	16	3.10	45	-12.7	10.5	12.0
90	M&T Bank	127	3.38	87	-30.4	7.7	10.9	Cornerstone	0	3.22	11	-18.6	3.9	4.8	CMG Mortgage	63	2.98	43	-13.2	10.9	12.5
91	ATLANTIC BAY MORTGAGE GROUP LLC	14	3.13	42	-30.4	7.0	9.9	PNC Mortgage	199	3.29	79	-18.6	10.9	13.2	PNC Mortgage	210	3.30	77	-14.1	13.3	15.4
92	GMFS	17	3.35	88	-31.6	8.3	12.0	Huntington National Bank	82	3.32	43	-19.8	8.0	9.9	Fairway	13	2.70	27	-15.3	10.0	11.7
93	COUNTRYPLACE MORTGAGE LTD.	1	3.88	104	-33.8	5.0	7.4	FBC Mortgage	4	2.67	15	-20.1	5.9	7.3	United Shore (Sold)	46	3.37	64	-15.3	11.2	13.2
94	Plaza Home Mortgage	27	2.73	15	-34.4	3.3	5.0	RIGHT START MORTGAGE INC.	1	3.85	50	-20.4	34.1	40.9	Weststar Mortgage	5	3.19	73	-16.0	12.1	14.3
95	TRUSTMARK NATIONAL BANK REAL ESTA	12	3.36	87	-34.6	8.2	12.3	GITSIT SOLUTIONS LLC	4	3.18	45	-21.0	6.9	8.7	MORTGAGE CLEARING CORPORATION	7	3.59	96	-16.1	16.5	19.4
96	ROYAL PACIFIC FUNDING CORPORATIO	3	2.78	29	-35.6	2.4	3.7	Citizens Bank	158	3.04	45	-21.2	8.4	10.5	Nations Lending Corporation	43	3.36	31	-17.3	10.8	13.0
97	SUPREME LENDING	20	2.77	18	-36.8	4.5	7.0	Amerisave Mortgage	74	2.73	21	-22.5	6.6	8.4	Castle and Cooke Mortgage	5	3.31	95	-18.8	13.7	16.6
98	CORNERSTONE CAPITAL BANK SSB	2	3.23	15	-37.1	3.9	6.1	M&T Bank	131	3.38	86	-22.8	9.2	11.7	PRMG Mortgage	9	3.04	19	-19.3	8.6	10.6
99	Banco Popular	96	3.69	112	-37.5	9.0	14.1	American Pacific Mortgage	1	3.35	5	-23.7	2.0	2.6	Amerifirst Home Mortgage	6	3.48	51	-19.4	11.2	13.8
100	STANDARD MORTGAGE CORPORATION	4	3.34	74	-40.9	7.6	12.5	CHICKASAW COMMUNITY BANK	10	3.32	40	-24.2	4.4	5.8	Huntington National Bank	85	3.31	41	-19.5	10.4	12.7
101	Lake Michigan Credit Union	2	3.29	75	-42.3	5.1	8.7	BSI Financial	31	3.20	40	-24.6	7.8	10.3	NBKBC Bank	37	2.70	27	-19.5	8.6	10.6
102	Weststar Mortgage	4	3.16	75	-42.5	6.4	10.9	Mortgage Research Center	168	2.55	17	-26.0	6.4	8.5	GITSIT SOLUTIONS LLC	3	3.23	44	-20.2	14.0	17.2
103	NORTH AMERICAN SAVINGS BANK F.S.B	22	3.00	77	-43.5	5.7	9.8	Fairway	12	2.67	32	-26.3	6.8	9.1	Sierra Pacific	3	3.14	30	-20.3	10.9	13.5
104	First National Bank Of Omaha	9	3.15	70	-43.8	5.7	10.0	HOMESTAR FINANCIAL CORPORATION	1	3.53	32	-26.6	3.3	4.4	MYCUMORTGAGE LLC	35	3.08	62	-20.6	11.1	13.8
105	Pentagon Federal Credit Union	125	2.58	16	-47.7	4.1	7.6	Pentagon Federal Credit Union	127	2.57	14	-27.3	6.0	8.1	NORTH AMERICAN SAVINGS BANK F.S.B	23	3.00	72	-20.8	11.0	13.7
106	Sun West	26	2.96	49	-48.7	4.4	8.4	Guild Mortgage	62	2.98	31	-32.8	6.0	8.8	Citizens Bank	164	3.04	43	-21.2	10.4	13.0
107	STOCKTON MORTGAGE CORPORATION	5	2.85	16	-51.0	2.3	4.7	Lake Michigan Credit Union	2	3.28	73	-38.7	6.7	10.7	SOUTHWEST STAGE FUNDING LLC	2	3.42	84	-21.6	13.9	17.4
108	FLAT BRANCH MORTGAGE INC.	1	4.06	44	-56.4	2.3	5.2	Primary Residential	5	2.90	18	-39.4	5.7	9.3	CADENCE BANK	19	3.16	76	-21.6	12.4	15.6
109	Nations Lending Corporation	40	3.36	35	-57.0	3.7	8.5	Banco Popular	100	3.70	110	-40.6	9.0	14.7	M&T Bank	140	3.38	83	-21.9	12.2	15.3
110	Mortgage Solutions of Colorado	18	2.95	17	-57.3	3.0	6.8	Nova Financial	0	2.17	24	-41.4	4.3	7.3	AMERICAN FINANCIAL NETWORK INC.	3	3.20	17	-22.3	16.0	20.1
111	Guaranteed Rate	5	3.13	9	-58.0	2.0	4.8	TRUSTMARK NATIONAL BANK REAL ESTA	13	3.36	85	-42.4	8.8	14.8	CHICKASAW COMMUNITY BANK	11	3.32	38	-22.7	6.4	8.2
112	FirstBank of Puerto Rico	22	3.33	76	-59.0	4.0	9.6	NORTH AMERICAN SAVINGS BANK F.S.B	22	3.00	75	-44.4	6.3	11.1	GMFS	19	3.34	85	-23.3	12.2	15.6
113	Oceanside Mortgage	2	3.09	69	-60.2	3.7	9.0	CORNERSTONE CAPITAL BANK SSB	2	3.23	14	-44.6	3.2	5.7	MidFirst Bank	8	3.56	71	-24.2	13.7	17.7
114	UNION BANK N.A.	2	2.83	39	-61.7	2.0	5.3	STANDARD MORTGAGE CORPORATION	4	3.34	72	-44.8	7.9	13.8	Union Home Mortgage	15	2.89	28	-24.7	9.1	11.9
115	First Federal Bank Of Kansas City	8	2.85	65	-62.0	3.8	9.8	ORIGIN BANK	2	3.25	93	-47.6	7.1	13.2	Plaza Home Mortgage	36	2.67	10	-25.1	6.0	7.9
116	NORCOM MORTGAGE	0	3.70	68	-63.6	2.4	6.3	SUPREME LENDING	20	2.78	16	-47.7	4.3	8.0	BSI Financial	27	3.27	43	-25.2	10.3	13.5
117	Fairway	11	2.63	34	-64.4	3.1	8.4	Mortgage Solutions of Colorado	18	2.95	15	-49.9	3.8	7.5	Cardinal Financial	134	2.75	18	-26.2	8.0	10.7
118	ORIGIN BANK	2	3.25	94	-65.1	4.9	13.5	ATLANTIC BAY MORTGAGE GROUP LLC	14	3.13	40	-52.0	4.8	9.8	Pentagon Federal Credit Union	124	2.55	12	-27.8	5.9	8.2
119	ORIENTAL BANK AND TRUST	37	3.25	83	-67.3	3.5	10.2	Union Home Mortgage	13	2.83	29	-52.1	5.3	10.7	TRUSTMARK NATIONAL BANK REAL ESTA	13	3.36	83	-32.7	11.5	16.6
120	Specialized Loan Servicing	2	3.27	54	-68.6	1.9	5.8	Sun West	27	2.95	48	-54.0	4.3	9.1	SERVICE FIRST MORTGAGE COMPANY	1	3.68	81	-32.9	10.2	14.9
121	V.I.P. MORTGAGE INC.	1	2.46	20	-69.6	1.5	5.0	SERVION INC.	8	2.91	22	-56.1	3.9	8.6	First Federal Bank Of Kansas City	9	2.86	61	-33.8	9.0	13.4
122	ALLIED MORTGAGE GROUP INC.	1	4.05	9	-70.5	0.3	1.1	Plaza Home Mortgage	27	2.73	14	-60.0	2.5	6.0	Sun West	27	2.94	45	-34.5	7.4	11.1
123	Land Home Financial	7	2.94	44	-71.0	1.8	6.1	FirstBank of Puerto Rico	23	3.33	75	-60.1	4.8	11.7	Lake Michigan Credit Union	2	3.26	71	-34.6	11.5	17.0
124	Union Home Mortgage	13	2.83	31	-71.3	3.6	12.1	Weststar Mortgage	5	3.17	74	-62.2	5.0	12.8	CIS Financial	2	2.78	22	-35.2	6.7	10.1
125	BLUE RIDGE BANK NATIONAL ASSO CIA	9	2.41	20	-71.4	1.8	6.2	PRMG Mortgage	7	3.02	18	-63.1	2.4	6.5	Specialized Loan Servicing	2	3.31	54	-35.7	11.4	17.3
126	Prime Lending (Plains Capital)	12	3.26	44	-72.4	3.1	10.9	ORIENTAL BANK AND TRUST	37	3.26	82	-63.6	4.1	11.0	GATEWAY MORTGAGE DIVISION OF GAT	12	2.80	11	-36.7	6.4	10.0

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: Fixed 15yr

Table of Contents

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	Nations Direct	2	3.51	67	-72.6	2.3	8.0	Prime Lending (Plains Capital)	14	3.19	39	-67.0	3.5	10.2	RIGHT START MORTGAGE INC.	1	3.90	46	-39.3	17.8	27.7
128	Sierra Pacific	3	3.10	34	-75.1	1.9	7.3	UNION BANK N.A.	2	2.83	37	-68.6	2.0	6.2	Ameris Bank	1	4.06	42	-40.3	9.1	14.7
129	Michigan Mutual	2	3.03	18	-76.0	0.7	2.9	RANLife	1	3.47	27	-68.7	1.0	3.2	SUPREME LENDING	21	2.78	13	-44.2	5.9	10.3
130	LOWER LLC	1	2.67	24	-76.2	1.5	6.2	Guaranteed Rate	6	2.96	9	-69.0	1.9	5.9	CORNERSTONE CAPITAL BANK SSB	1	3.23	14	-44.6	3.2	5.7
131	Amcap Mortgage	0	3.25	15	-76.3	2.6	10.4	Envoy Mortgage	2	2.75	13	-69.6	1.4	4.6	Banco Popular	107	3.71	108	-45.7	9.1	16.2
132	Leader One Financial	1	3.81	35	-76.4	1.4	5.9	Draper And Kramer	1	2.47	24	-69.8	3.4	10.9	Summit Funding	4	3.03	21	-46.6	7.0	12.7
133	HOME FINANCING CENTER INC.	0	3.51	95	-78.3	2.9	12.6	Specialized Loan Servicing	2	3.27	53	-70.7	1.8	5.9	STANDARD MORTGAGE CORPORATION	4	3.34	70	-46.6	7.6	13.9
134	HomeBridge	6	2.90	13	-78.9	0.9	4.1	FLAT BRANCH MORTGAGE INC.	1	4.06	42	-71.7	2.3	7.8	SWBC Mortgage	2	3.85	54	-47.5	12.1	21.8
135	RANLife	1	3.53	27	-79.8	0.9	4.6	ALLIED MORTGAGE GROUP INC.	1	4.05	7	-72.2	0.5	1.6	Primary Residential	6	2.95	16	-52.6	5.3	10.9
136	SOUTHWEST STAGE FUNDING LLC	1	3.42	87	-80.6	2.3	11.3	BLUE RIDGE BANK NATIONAL ASSO CIA	9	2.41	19	-73.2	1.9	6.8	Nova Financial	0	2.17	21	-52.9	4.3	9.0
137	AMERICAN FINANCIAL NETWORK INC.	3	3.20	21	-81.3	0.7	3.8	ROYAL PACIFIC FUNDING CORPORAT IO	3	2.78	27	-75.9	1.9	7.5	AmeriHome Mortgage	5	3.26	11	-54.0	3.8	8.0
138	HARBORONE MORTGAGE LLC	0	3.14	83	-82.3	1.8	9.5	Essex Mortgage	11	4.13	7	-76.2	0.7	2.7	ATLANTIC BAY MORTGAGE GROUP LLC	14	3.13	38	-54.5	5.6	12.0
139	SERVICE FIRST MORTGAGE COMPANY	1	3.69	85	-83.6	1.6	9.5	Nations Direct	2	3.51	65	-76.4	2.5	10.2	FirstBank of Puerto Rico	23	3.32	74	-57.8	5.9	13.4
140	AmeriHome Mortgage	6	3.52	13	-83.6	0.8	4.6	HOME FINANCING CENTER INC.	0	3.51	93	-76.6	2.7	10.9	Leader One Financial	2	3.78	32	-58.9	3.8	9.0
141	Mutual Of Omaha	3	3.08	11	-84.8	0.7	4.5	HomeBridge	6	2.89	11	-80.9	0.8	4.1	Prime Lending (Plains Capital)	15	3.15	35	-61.7	4.7	11.9
142	Finance of America Mortgage	1	2.75	16	-85.1	0.1	0.7	Bank of America	2	3.49	14	-81.1	0.8	4.4	ORIENTAL BANK AND TRUST	39	3.27	80	-62.0	5.3	13.4
143	Envoy Mortgage	2	2.75	15	-85.8	0.9	6.3	Michigan Mutual	2	3.03	17	-83.1	0.8	4.5	FBC Mortgage	4	2.65	12	-62.1	3.4	8.7
144	RIGHT START MORTGAGE INC.	1	3.80	52	-86.6	2.2	15.3	Leader One Financial	2	3.81	33	-83.3	1.1	6.5	RANLife	1	3.24	31	-66.8	1.1	3.4
145	EMI EQUITY MORTGAGE INC.	3	3.79	53	-86.9	0.8	5.9	EMI EQUITY MORTGAGE INC.	3	3.80	51	-83.4	1.0	6.0	Northpointe Bank	7	2.78	10	-70.6	3.1	10.2
146	Summit Funding	4	3.02	25	-87.0	1.2	9.0	On Q Financial	2	2.93	15	-84.3	1.0	6.5	Finance of America Mortgage	2	2.59	7	-71.6	0.8	2.8
147	American Financial Resources	1	3.17	10	-87.0	0.3	2.0	AmeriHome Mortgage	6	3.42	12	-86.1	0.9	6.4	UNION BANK N.A.	2	2.84	35	-73.1	2.7	9.9
148	EQUITY RESOURCES INC.	3	2.56	22	-87.4	1.0	7.4	SWBC Mortgage	2	3.87	57	-86.3	1.9	13.2	Bank of America	2	3.32	12	-73.3	2.3	8.4
149	SERVION INC.	8	2.92	24	-87.5	1.0	7.5	Finance of America Mortgage	1	2.84	13	-86.6	0.2	1.1	ROYAL PACIFIC FUNDING CORPORAT IO	3	2.78	24	-75.4	1.7	6.7
150	Vanderbilt Mortgage & Finance	0	2.74	20	-87.8	2.5	19.1	Mutual Of Omaha	3	3.08	9	-87.1	0.6	4.7	EQUITY RESOURCES INC.	3	2.57	17	-75.9	2.8	11.1
151	KEYBANK NATIONAL ASSOCIATION	1	3.01	22	-88.0	0.9	7.4	Amcap Mortgage	0	3.25	14	-87.2	1.9	13.9	On Q Financial	3	2.92	12	-76.2	1.5	6.3
152	SWBC Mortgage	2	3.88	58	-88.3	1.8	14.7	Summit Funding	4	3.02	24	-87.5	1.2	9.1	Cornerstone	2	2.81	18	-77.0	2.6	10.8
153	Bank of America	2	3.48	16	-89.2	0.7	6.2	HARBORONE MORTGAGE LLC	0	3.14	81	-87.5	1.7	13.0	Essex Mortgage	9	3.93	7	-79.2	0.8	3.7
154	CIS Financial	2	2.76	26	-89.5	1.0	9.6	EQUITY RESOURCES INC.	3	2.56	20	-87.6	1.1	8.3	Envoy Mortgage	2	2.75	10	-82.0	1.1	5.9
155	Total Mortgage Services	2	2.43	18	-89.9	0.8	7.7	Vanderbilt Mortgage & Finance	1	2.74	18	-88.2	1.7	13.9	Vanderbilt Mortgage & Finance	1	2.74	15	-84.2	2.1	12.6
156	Arc Home	0	3.95	38	-90.2	0.4	4.4	KEYBANK NATIONAL ASSOCIATION	1	3.01	20	-88.5	1.1	8.9	KEYBANK NATIONAL ASSOCIATION	1	3.01	17	-84.6	1.6	10.2
157	Essex Mortgage	8	4.27	9	-91.0	0.4	4.0	SERVICE FIRST MORTGAGE COMPANY	1	3.69	84	-88.7	1.3	11.0	MIDWEST LOAN SOLUTIONS INC.	2	2.96	18	-85.4	2.2	14.0
158	Platinum Home Mortgage	0	3.11	31	-91.1	0.4	4.2	SOUTHWEST STAGE FUNDING LLC	2	3.42	86	-88.7	1.8	15.0	ALLIED MORTGAGE GROUP INC.	1	3.93	7	-86.3	0.4	3.1
159	Primary Residential	5	2.74	17	-91.8	0.9	10.1	Northpointe Bank	4	3.01	11	-90.6	1.1	11.2	American Pacific Mortgage	4	2.77	6	-86.6	0.6	4.4
160	Annie Mac	2	3.37	43	-93.0	0.6	8.0	CIS Financial	2	2.76	25	-90.6	0.8	8.7	HOME FINANCING CENTER INC.	0	3.50	90	-86.8	2.2	15.3
161	Northpointe Bank	1	4.75	4	-94.2	0.6	10.3	LOWER LLC	1	2.67	23	-90.8	1.0	10.5	Nations Direct	2	3.51	62	-86.9	2.2	15.9
162	AXIA FINANCIAL LLC	0	3.25	12	-94.3	0.4	6.2	Platinum Home Mortgage	0	3.11	29	-91.3	0.5	5.4	CHANGE LENDING LLC	2	2.85	8	-86.9	1.5	10.9
163	The Money House	1	3.26	43	-95.5	0.5	10.8	Annie Mac	2	3.37	42	-91.5	0.6	7.2	Draper And Kramer	1	2.47	21	-87.7	1.7	13.3
164	PANORAMA MORTGAGE GROUP LLC	0	3.44	13	-99.3	0.0	0.5	Total Mortgage Services	2	2.43	17	-92.9	0.7	9.8	PANORAMA MORTGAGE GROUP LLC	1	3.44	8	-88.6	1.0	8.1
165	ARK-LA-TEX FINANCIAL SERVICES LLC	1	3.48	31	-99.9	0.0	8.9	AMERICAN FINANCIAL NETWORK INC.	3	3.20	20	-93.4	1.1	15.9	Mutual Of Omaha	2	3.04	7	-88.7	0.7	5.7
166	HOMESTAR FINANCIAL CORPORATION	0	5.12	4	-100.0	0.0	0.7	The Money House	1	3.26	42	-94.4	0.7	11.3	Michigan Mutual	2	3.03	14	-89.4	0.6	5.9
167	USAA	0	5.25	2	-100.0	0.0	0.0	AXIA FINANCIAL LLC	0	3.25	10	-94.8	0.4	7.9	EMI EQUITY MORTGAGE INC.	3	3.80	49	-90.3	0.9	8.9
168								NORCOM MORTGAGE	0	3.70	67	-95.1	1.5	27.2	Amcap Mortgage	1	3.06	11	-90.7	1.0	10.4

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Source: Ginnie Mae, Santander US Capital Markets

Ginnie Mae: Fixed 15yr

[Table of Contents](#)

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								PANORAMA MORTGAGE GROUP LLC	0	3.44	11	-97.2	0.5	16.3	LOWER LLC	1	2.67	20	-92.2	0.8	10.4
170								CHANGE LENDING LLC	0	3.25	15	-97.7	0.8	30.0	NORCOM MORTGAGE	0	3.70	64	-92.6	2.5	29.5
171								ARK-LA-TEX FINANCIAL SERVICES LLC	1	3.48	29	-99.9	0.0	8.0	AXIA FINANCIAL LLC	0	3.25	7	-93.9	0.3	4.2
172								EQUITY PRIME MORTGAGE LLC	0	3.88	31	-100.0	0.0	15.4	Total Mortgage Services	2	2.43	14	-94.5	0.7	11.9
173														The Money House	1	3.27	39	-95.9	0.6	14.4	
174														ARK-LA-TEX FINANCIAL SERVICES LLC	0	3.51	29	-97.2	0.3	9.1	
175														Platinum Home Mortgage	0	3.11	26	-97.3	0.3	11.6	
176														EQUITY PRIME MORTGAGE LLC	0	3.88	28	-97.7	0.7	25.0	

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Ginnie Mae: Hybrid 3/1

Table of Contents

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	4	3.61	9	80.7	25.5	15.0	ServiceMac	1	2.71	194	507.2	24.2	4.4	CMG Mortgage	1	2.65	84	994.0	21.8	2.2
2	Towne Mortgage	1	4.05	218	62.8	53.9	37.4	Ginnie Mae—360 Mortgage	3	3.20	69	169.6	21.1	8.4	Towne Mortgage	1	3.67	213	78.0	24.3	14.4
3	U.S. Bank	28	3.16	186	31.9	14.9	11.5	RANLife	4	3.47	10	75.9	15.3	9.0	M&T Bank	4	2.94	201	47.2	17.3	12.1
4	Nationstar	58	3.17	133	31.5	12.4	9.6	Towne Mortgage	1	3.90	216	47.3	33.0	23.7	Ginnie Mae—360 Mortgage	4	2.83	65	47.1	30.2	21.6
5	Annie Mac	8	3.19	64	15.2	10.5	9.1	U.S. Bank	29	3.00	184	25.4	14.4	11.7	PennyMac	15	2.89	151	38.5	22.1	16.5
6	Village Capital	312	3.03	33	9.5	11.0	10.1	Nationstar	60	3.00	129	24.1	14.0	11.4	ServiceMac	2	2.53	189	27.6	29.0	23.5
7	The Money Source	0	2.25	73	9.1	0.4	0.3	Wells Fargo	81	3.17	192	6.9	11.4	10.7	Nationstar	61	2.71	127	16.9	19.0	16.5
8	NewRez	486	3.20	147	8.9	13.2	12.2	NewRez	498	3.07	146	4.7	14.3	13.7	InterCap Lending	18	2.42	62	13.3	32.7	29.4
9	M&T Bank	4	3.39	205	8.4	7.4	6.9	Village Capital	292	2.71	36	2.3	15.0	14.7	U.S. Bank	30	2.73	180	9.7	16.1	14.8
10	Planet Home Lending	251	3.08	149	6.2	11.9	11.2	Freedom Mortgage	704	3.05	115	2.1	14.0	13.8	Village Capital	285	2.41	38	4.2	21.7	20.9
11	Wells Fargo	79	3.32	193	2.9	10.0	9.7	CrossCountry Mortgage	3	2.91	6	0.0	16.0	16.0	Mid America Mortgage	25	2.52	87	3.8	33.1	32.1
12	MidFirst Bank	34	3.40	218	2.2	9.9	9.7	United Shore (Retained)	0	3.12	35	-0.0	100.0	100.0	Carrington	41	2.84	165	3.2	16.7	16.3
13	CAPITAL MORTGAGE SERVICES OF TEXA	0	3.88	118	-0.0	0.3	0.3	Rushmore Loan Mgmt	0	3.12	73	-0.0	1.5	1.5	NewRez	535	2.82	140	2.0	20.0	19.6
14	HomeBridge	2	4.56	5	-0.0	0.2	0.2	CAPITAL MORTGAGE SERVICES OF TEXA	0	3.81	116	-0.0	0.3	0.3	PNC Mortgage	73	2.86	208	0.6	13.5	13.4
15	Rushmore Loan Mgmt	0	3.38	75	-0.0	0.0	0.0	CMG Mortgage	1	2.81	89	-0.0	0.1	0.1	Freedom Mortgage	751	2.77	111	0.4	19.0	18.9
16	CrossCountry Mortgage	3	2.99	6	-0.1	26.9	26.9	HomeBridge	2	4.44	5	-0.0	0.1	0.1	Wells Fargo	85	2.89	188	0.2	13.4	13.4
17	CLICK N' CLOSE INC.	50	3.27	95	-1.4	11.3	11.5	Lakeview	84	3.07	140	-0.9	13.9	14.0	Fifth Third	7	3.06	136	0.1	16.1	16.1
18	Freedom Mortgage	686	3.17	117	-1.9	12.1	12.3	PNC Mortgage	69	3.16	211	-1.6	10.8	10.9	CrossCountry Mortgage	2	2.77	5	0.0	11.3	11.3
19	PNC Mortgage	68	3.28	213	-4.7	10.0	10.5	Planet Home Lending	257	2.94	148	-2.2	12.2	12.4	United Shore (Retained)	0	3.08	30	-0.0	76.5	76.5
20	CIS Financial	48	3.06	65	-5.1	19.2	20.1	CIS Financial	50	2.85	63	-4.0	21.2	22.0	Rushmore Loan Mgmt	0	2.67	70	-0.0	0.6	0.6
21	James B. Nutter	2	2.94	153	-6.2	16.5	17.5	PHH Mortgage	147	2.89	157	-5.3	11.6	12.2	CAPITAL MORTGAGE SERVICES OF TEXA	0	3.61	113	-0.0	0.4	0.4
22	Colonial Savings	0	3.27	214	-11.9	1.7	1.9	CLICK N' CLOSE INC.	52	3.13	94	-11.6	12.3	13.8	Truist Bank	11	2.86	187	-0.7	17.7	17.8
23	United Shore (Sold)	9	3.27	59	-13.5	7.4	8.5	Carrington	39	3.12	168	-14.5	9.2	10.6	PHH Mortgage	156	2.66	154	-1.2	17.1	17.3
24	Lakeview	81	3.23	143	-14.7	9.1	10.6	Truist Bank	11	3.09	191	-15.1	12.9	15.0	Planet Home Lending	270	2.72	144	-3.4	14.4	14.9
25	loanDepot.com	86	2.76	65	-16.8	14.1	16.7	PennyMac	14	3.14	154	-16.9	8.3	9.9	RANLife	3	3.30	15	-3.5	18.0	18.6
26	PHH Mortgage	143	3.07	159	-21.6	8.1	10.3	loanDepot.com	88	2.62	64	-18.0	14.5	17.5	Lakeview	71	2.85	153	-6.8	15.1	16.1
27	Carrington	38	3.27	170	-25.1	8.2	10.8	GITSIT SOLUTIONS LLC	1	3.47	215	-18.6	19.1	23.0	loanDepot.com	99	2.31	60	-7.0	24.4	26.0
28	Chase	0	2.91	159	-28.1	2.8	3.9	MidFirst Bank	34	3.30	217	-19.2	8.4	10.3	CIS Financial	55	2.62	60	-7.6	26.5	28.4
29	Fifth Third	7	3.49	140	-30.4	6.1	8.6	James B. Nutter	2	2.73	151	-19.5	8.3	10.2	GITSIT SOLUTIONS LLC	2	3.24	212	-10.6	18.2	20.2
30	Sun West	8	3.10	76	-39.2	7.9	12.7	Fifth Third	7	3.35	140	-25.7	9.0	11.9	James B. Nutter	2	2.57	145	-15.3	20.8	24.1
31	ServiceMac	1	2.80	197	-50.6	0.7	1.5	Sun West	9	2.93	74	-26.6	12.8	17.1	BSI Financial	16	2.81	60	-18.0	21.1	25.1
32	Truist Bank	10	3.29	193	-51.0	4.3	8.5	M&T Bank	4	3.24	204	-28.1	4.6	6.3	GATEWAY MORTGAGEA DIVISION OF GAT	1	3.86	4	-19.2	0.3	0.3
33	PennyMac	14	3.25	156	-54.8	1.3	3.0	United Shore (Sold)	9	3.01	58	-32.7	7.3	10.7	CLICK N' CLOSE INC.	31	3.07	93	-20.2	12.5	15.4
34	Citi	3	3.14	145	-64.7	1.3	3.8	GATEWAY MORTGAGEA DIVISION OF GAT	1	3.85	5	-45.2	0.2	0.3	Sun West	9	2.64	70	-22.9	21.9	27.5
35	Ginnie Mae—360 Mortgage	3	3.36	70	-75.3	2.8	10.9	BSI Financial	14	3.05	63	-49.5	9.8	18.5	MidFirst Bank	36	3.03	214	-24.9	9.7	12.7
36	GITSIT SOLUTIONS LLC	1	3.64	216	-77.8	4.0	16.9	Annie Mac	8	3.12	63	-53.4	5.6	11.7	United Shore (Sold)	10	2.73	56	-31.5	12.0	17.0
37	GATEWAY MORTGAGEA DIVISION OF GAT	1	3.85	6	-97.1	0.0	0.1	Huntington National Bank	1	2.96	214	-58.9	2.3	5.5	Annie Mac	8	2.91	60	-59.6	10.0	23.1
38	Huntington National Bank	1	3.05	215	-97.8	0.1	4.9	Citi	3	2.99	144	-61.6	1.4	3.6	Citi	3	2.67	141	-69.6	1.2	3.8
39	BSI Financial	14	3.17	64	-98.6	0.3	17.0	Colonial Savings	0	3.27	213	-77.9	0.8	3.7	Huntington National Bank	1	2.87	211	-72.6	2.5	8.8
40	CMG Mortgage	1	2.95	88	-100.0	0.0	0.0	Chase	0	2.58	157	-95.1	1.5	26.1	HomeBridge	1	4.29	7	-88.8	0.2	1.5
41	Nations Lending Corporation	0						The Money Source	0	2.25	71	-99.1	0.2	20.0	Chase	0	2.41	154	-93.8	1.4	20.5
42								Caliber Home Loans	0	2.25	108	-100.0	0.0	0.4	Colonial Savings	0	3.03	210	-96.0	0.7	16.0

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: Hybrid 3/1

[Table of Contents](#)

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
43							Nations Lending Corporation	0						The Money Source	0	2.25	68	-99.3	0.1	16.7
44														Caliber Home Loans	0	2.25	105	-100.0	0.0	0.5
45														Nations Lending Corporation	0	2.25	48	-100.0	0.0	31.6

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

Table of Contents

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	Annie Mac	1	3.27	62	773.9	56.5	8.8	Sun West	2	3.36	49	180.5	24.4	9.4	MidFirst Bank	0	2.65	165	281.8	87.5	40.0
2	Sun West	2	3.39	51	336.1	42.5	11.7	Home Point Financial	2	3.00	71	155.8	23.9	10.1	Mortgage Research Center	0	3.52	37	254.0	76.3	32.3
3	Home Point Financial	2	3.01	72	298.7	16.4	4.4	Oceanside Mortgage	0	3.20	89	122.8	72.9	43.4	Guaranteed Rate	7	3.86	7	84.7	5.4	2.9
4	Planet Home Lending	13	3.30	118	188.9	26.8	10.2	Planet Home Lending	14	3.10	120	94.9	26.7	14.7	Umpqua	7	2.44	18	56.8	13.0	8.4
5	James B. Nutter	4	3.09	107	170.7	38.2	16.1	Annie Mac	1	3.17	60	88.9	34.1	19.7	BOK Financial	4	3.03	75	52.3	26.0	17.9
6	Mortgage Research Center	0	3.42	41	123.1	5.8	2.7	Chase	2	2.81	143	62.7	22.0	14.1	Chase	2	2.50	140	51.7	18.7	12.7
7	Freedom Mortgage	118	3.31	80	55.7	19.5	13.0	American Financial Resources	2	3.43	6	53.3	0.1	0.1	Oceanside Mortgage	0	2.72	86	50.9	40.4	28.8
8	Umpqua	6	2.46	22	51.8	0.4	0.2	Ginnie Mae—360 Mortgage	1	3.25	53	43.2	65.4	51.8	Embrace Home Loans	0	2.69	93	47.1	42.8	31.4
9	Rushmore Loan Mgmt	1	3.65	62	44.6	49.3	37.2	BOK Financial	4	3.32	77	36.5	11.9	8.9	Nations Direct	0	2.67	75	46.1	99.2	95.5
10	Ginnie Mae—360 Mortgage	1	3.25	55	43.9	89.8	78.5	On Q Financial	1	2.94	8	34.7	0.2	0.1	Planet Home Lending	14	2.84	120	44.0	22.2	16.0
11	Castle and Cooke Mortgage	1	3.29	77	36.5	46.0	36.2	Castle and Cooke Mortgage	1	3.21	76	31.0	24.4	19.1	Ginnie Mae—360 Mortgage	2	3.25	50	41.4	40.0	30.2
12	Amerisave Mortgage	90	3.25	9	35.8	7.3	5.4	James B. Nutter	4	2.96	105	26.0	20.9	16.9	Caliber Home Loans	45	3.63	30	36.6	11.9	8.8
13	U.S. Bank	49	3.12	113	24.7	8.4	6.8	Mortgage Research Center	0	3.46	41	25.0	5.9	4.8	Castle and Cooke Mortgage	1	3.24	72	35.6	28.8	22.1
14	Quicken	263	3.31	81	16.8	10.9	9.4	Freedom Mortgage	121	3.20	79	23.9	18.8	15.4	RANLife	6	3.83	29	34.2	27.5	21.3
15	M&T Bank	42	3.38	70	14.2	9.6	8.5	BSI Financial	3	3.16	77	19.9	8.0	6.7	James B. Nutter	5	2.70	103	18.4	22.8	19.6
16	Carrington	161	3.19	133	6.0	9.0	8.5	PNC Mortgage	25	3.07	121	15.9	11.2	9.7	Citi	1	2.54	144	16.6	16.1	14.0
17	Guaranteed Rate	15	4.31	5	3.3	0.3	0.3	Guaranteed Rate	11	4.11	6	12.8	0.3	0.3	Towne Mortgage	0	2.79	89	13.7	62.2	57.3
18	GATEWAY MORTGAGE DIVISION OF GAT	6	4.86	3	0.9	11.1	11.0	Rushmore Loan Mgmt	2	3.62	60	12.5	16.2	14.5	Freedom Mortgage	130	2.99	76	10.9	27.0	24.7
19	AmeriHome Mortgage	1	5.00	45	-0.0	1.1	1.1	loanDepot.com	372	2.92	26	12.5	12.3	11.0	CrossCountry Mortgage	11	3.80	12	9.6	4.2	3.9
20	Embrace Home Loans	0	2.96	93	-0.0	0.3	0.3	Caliber Home Loans	43	3.90	21	11.1	1.4	1.2	Sun West	2	3.30	46	9.2	27.0	25.0
21	United Shore (Retained)	0	4.50	33	-0.0	0.0	0.0	Quicken	270	3.16	79	9.0	14.0	12.9	Quicken	291	2.91	76	8.4	22.3	20.8
22	Village Capital	34	3.36	64	-2.2	19.6	20.0	Amerisave Mortgage	84	3.15	9	6.7	5.4	5.1	Village Capital	40	3.07	59	5.4	33.6	32.2
23	loanDepot.com	383	3.02	26	-2.3	7.4	7.5	Village Capital	36	3.21	62	4.2	31.6	30.6	Nationstar	113	3.23	85	4.6	23.0	22.1
24	Wells Fargo	924	2.94	134	-2.8	7.1	7.3	Carrington	164	3.06	132	2.7	10.2	10.0	Carrington	170	2.87	132	4.2	16.5	15.9
25	Lakeview	285	3.26	106	-6.3	8.2	8.7	GATEWAY MORTGAGE DIVISION OF GAT	4	4.67	3	0.8	8.3	8.2	Truist Bank	32	2.92	144	4.2	14.2	13.7
26	Evergreen Home Loans	1	4.36	21	-6.3	0.0	0.0	AmeriHome Mortgage	1	5.00	43	-0.0	1.0	1.0	USAA	39	3.76	39	2.2	48.3	47.6
27	PennyMac	333	3.35	70	-6.6	7.4	7.9	United Shore (Retained)	0	4.50	31	-0.0	0.0	0.0	HomeStreet Bank	12	2.79	86	0.9	22.3	22.1
28	PNC Mortgage	24	3.26	122	-14.1	5.7	6.6	Nationstar	139	3.45	77	-0.0	19.9	19.9	GATEWAY MORTGAGE DIVISION OF GAT	2	4.55	3	0.7	7.4	7.3
29	Nationstar	135	3.52	79	-15.9	10.3	12.2	PHH Mortgage	88	3.04	145	-0.1	9.0	9.1	LENNAR MORTGAGE LLC	0	4.62	7	-0.0	100.0	100.0
30	RANLife	7	3.79	27	-17.2	10.4	12.4	Wells Fargo	941	2.81	133	-0.7	9.6	9.7	Total Mortgage Services	0	3.00	24	-0.0	93.0	93.0
31	NewRez	221	3.75	52	-21.0	5.0	6.3	PennyMac	335	3.25	69	-2.6	10.8	11.0	AmeriHome Mortgage	1	5.00	40	-0.0	1.2	1.2
32	PHH Mortgage	86	3.30	146	-22.8	5.9	7.6	Truist Bank	31	3.20	147	-9.7	8.1	9.0	United Shore (Retained)	0	4.50	28	-0.0	0.2	0.2
33	CIS Financial	20	3.36	70	-27.2	10.5	14.1	NewRez	182	3.62	57	-13.2	7.6	8.7	CMG Mortgage	11	3.06	84	-0.1	18.0	18.1
34	Chase	2	3.03	146	-28.0	1.2	1.7	Lakeview	282	3.11	108	-13.6	9.6	11.1	PNC Mortgage	24	2.81	121	-0.2	15.9	15.9
35	Towne Mortgage	0	3.06	95	-29.2	0.2	0.2	U.S. Bank	50	2.98	112	-19.7	6.1	7.6	Wells Fargo	993	2.54	129	-0.5	15.0	15.0
36	HomeStreet Bank	11	3.22	91	-30.4	10.7	15.1	CIS Financial	21	3.20	68	-20.3	16.7	20.5	Summit Funding	2	3.70	60	-0.5	31.0	31.1
37	CrossCountry Mortgage	18	4.05	10	-47.1	2.4	4.5	CMG Mortgage	10	3.31	88	-20.4	4.1	5.1	loanDepot.com	353	2.84	27	-1.0	15.0	15.1
38	Truist Bank	30	3.35	149	-54.0	3.9	8.2	M&T Bank	43	3.27	68	-20.8	7.5	9.4	TIAA	2	2.50	73	-2.8	36.5	37.3
39	Broker Solutions	12	3.41	78	-68.0	2.5	7.5	Embrace Home Loans	0	2.74	92	-22.6	0.1	0.2	PennyMac	347	3.10	69	-2.8	19.7	20.2
40	Prime Lending (Plains Capital)	6	3.62	43	-69.8	0.3	1.0	Evergreen Home Loans	1	4.30	22	-23.3	0.1	0.2	Broker Solutions	13	3.09	73	-3.3	24.7	25.5
41	BOK Financial	4	3.49	78	-75.3	1.2	5.0	United Shore (Sold)	10	3.39	69	-28.9	15.3	20.9	PHH Mortgage	92	2.75	142	-3.6	15.8	16.4
42	Fifth Third	11	4.12	134	-78.9	2.2	9.9	Flagstar	18	3.61	56	-33.9	15.4	22.4	Lakeview	287	2.84	108	-4.4	17.0	17.7

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Ginnie Mae: Hybrid 5/1 and 5/6

Table of Contents

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	Caliber Home Loans	3	4.35	4	-82.7	0.0	0.2	Umpqua	6	2.44	21	-39.5	0.4	0.6	CLICK N' CLOSE INC.	4	3.26	115	-4.6	16.5	17.3
44	BSI Financial	3	3.26	79	-83.4	1.2	6.9	HomeStreet Bank	11	3.04	89	-43.4	8.6	14.8	U.S. Bank	51	2.74	110	-5.5	12.0	12.6
45	CMG Mortgage	10	3.41	89	-85.0	0.5	3.1	Fifth Third	11	3.77	132	-45.1	5.5	9.8	American Financial Resources	1	3.43	5	-6.0	0.2	0.2
46	Summit Funding	2	4.12	64	-85.6	0.0	0.0	Broker Solutions	12	3.29	76	-46.0	5.0	9.1	United Shore (Sold)	11	3.08	64	-6.0	23.0	24.3
47	Oceanside Mortgage	0	3.37	90	-86.4	0.1	0.7	RANLife	7	3.77	26	-48.9	5.3	10.2	M&T Bank	45	3.10	65	-9.6	15.9	17.4
48	United Shore (Sold)	10	3.57	71	-88.6	0.5	3.9	CrossCountry Mortgage	15	3.95	10	-49.8	1.5	3.0	Fifth Third	12	3.23	129	-9.7	19.0	20.8
49	CLICK N' CLOSE INC.	6	3.37	117	-89.4	1.1	9.8	Prime Lending (Plains Capital)	5	3.49	47	-50.3	0.4	0.8	NewRez	155	3.32	66	-11.3	15.6	17.4
50	Flagstar	17	3.71	57	-92.4	0.4	5.5	CLICK N' CLOSE INC.	6	3.30	115	-51.8	5.6	11.3	Flagstar	19	3.51	53	-17.0	24.7	29.0
51	Movement Mortgage	55	3.03	12	-93.2	0.3	4.5	Towne Mortgage	0	3.06	93	-62.5	0.2	0.5	Amerisave Mortgage	66	3.04	8	-18.6	4.7	5.8
52	Plaza Home Mortgage	4	3.17	17	-93.7	0.2	3.6	Summit Funding	2	3.94	63	-66.4	0.0	0.1	Home Point Financial	2	2.99	74	-20.5	14.1	17.4
53	HomeBridge	2	2.91	9	-97.1	0.2	7.3	Movement Mortgage	53	2.94	11	-91.8	0.4	4.6	CIS Financial	22	3.00	64	-24.2	19.9	25.4
54	American Financial Resources	2	3.43	8	-97.2	0.0	0.1	Plaza Home Mortgage	4	3.09	17	-94.7	0.1	2.7	BSI Financial	3	2.97	74	-29.5	11.2	15.6
55	CAPITAL MORTGAGE SERVICES OF TEXA	0	3.82	58	-98.9	0.6	41.9	HomeBridge	2	2.83	8	-95.9	0.2	4.0	Movement Mortgage	47	2.81	9	-38.5	4.4	7.0
56	Citi	1	3.02	149	-99.7	0.0	4.8	Citi	1	2.75	148	-98.5	0.1	9.0	Annie Mac	1	3.02	57	-49.9	17.8	32.6
57	Cardinal Financial	0	4.38	52	-99.8	0.2	64.3	CAPITAL MORTGAGE SERVICES OF TEXA	0	3.82	57	-99.0	0.3	27.5	On Q Financial	1	2.94	6	-58.3	0.1	0.3
58	MidFirst Bank	0	3.77	210	-100.0	0.0	1.4	Cardinal Financial	0	4.37	50	-99.6	0.2	39.5	Mid America Mortgage	3	2.54	109	-61.4	8.5	20.6
59	United Security	1	2.47	17	-100.0	0.0	32.2	United Security	1	2.47	16	-99.7	0.2	46.8	Rushmore Loan Mgmt	3	3.50	57	-62.7	12.7	30.7
60	On Q Financial	1	2.94	9	-100.0	0.0	0.2	MidFirst Bank	0	3.48	208	-100.0	0.0	0.9	Prime Lending (Plains Capital)	5	3.31	47	-67.9	4.4	13.3
61	HARTFORD FUNDING LTD	0						Finance of America Mortgage	0	3.75	1	-100.0	0.0	0.9	HomeBridge	1	2.70	7	-93.7	0.2	3.2
62								HARTFORD FUNDING LTD	0						Plaza Home Mortgage	3	3.03	17	-93.9	0.2	3.0
63														InterCap Lending	1	2.87	60	-96.1	1.4	31.2	
64														CAPITAL MORTGAGE SERVICES OF TEXA	0	3.82	53	-98.7	0.5	32.3	
65														United Security	1	2.47	13	-98.9	0.4	32.7	
66														Evergreen Home Loans	1	4.21	27	-99.0	0.1	8.2	
67														Cardinal Financial	0	4.38	47	-99.6	0.2	39.8	
68														Finance of America Mortgage	0	3.75	1	-100.0	0.0	0.9	
69														HARTFORD FUNDING LTD	0	2.25	110	-100.0	0.0	0.0	
70														Stearns Lending	0	4.38	41	-100.0	0.0	0.4	

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

Ginnie Mae: Hybrid 7/1 and 7/6

[Table of Contents](#)

Rank	Servicer	3M Historical Horizon						Servicer	6M Historical Horizon						Servicer	12M Historical Horizon					
		\$mm	WAC	WALA	%ΔRef	CPR	Ref		\$mm	WAC	WALA	%ΔRef	CPR	Ref		\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	Village Capital	2	2.79	65	88.6	36.7	21.3	Village Capital	2	2.79	63	86.3	20.4	11.5	PHH Mortgage	1	2.92	128	49.7	33.4	23.7
2	Carrington	2	3.62	149	6.5	1.4	1.3	PHH Mortgage	1	3.34	132	49.9	62.5	47.5	Village Capital	2	2.77	60	34.2	41.2	32.5
3	Lakeview	12	3.91	145	0.9	1.7	1.7	Nationstar	7	3.64	140	20.1	9.1	7.6	Chase	2	3.07	169	17.4	13.4	11.5
4	Wells Fargo	2	3.43	80	-0.0	0.4	0.4	Wells Fargo	2	3.34	79	-0.0	27.3	27.3	Wells Fargo	3	3.28	76	8.4	37.5	35.1
5	BSI Financial	0	2.75	86	-0.0	0.3	0.3	BSI Financial	0	2.75	84	-0.0	0.3	0.3	Nationstar	8	3.09	137	5.4	21.1	20.2
6	PHH Mortgage	1	3.57	134	-0.0	57.3	57.3	Chase	2	3.75	173	-0.2	10.8	10.8	Home Point Financial	0	3.38	77	-0.0	99.2	99.2
7	Nationstar	7	3.86	141	-0.5	1.4	1.4	PennyMac	2	3.65	143	-8.8	0.5	0.5	Freedom Mortgage	0	3.12	74	-0.0	99.2	99.2
8	Chase	2	3.89	175	-7.8	0.5	0.6	Annie Mac	1	2.75	64	-16.7	52.9	59.7	BSI Financial	0	2.75	81	-0.0	0.3	0.3
9	PennyMac	2	3.89	144	-9.3	0.4	0.4	Lakeview	12	3.59	143	-18.6	4.5	5.5	PennyMac	2	3.09	139	-1.5	5.2	5.3
10	Annie Mac	1	2.75	66	-30.0	54.3	67.9	Carrington	2	3.16	146	-80.8	3.0	14.8	Lakeview	12	3.09	140	-11.4	11.8	13.2
11	InterCap Lending	0	2.75	66	-100.0	0.0	0.0	InterCap Lending	0	2.75	64	-100.0	0.0	0.0	Annie Mac	2	2.75	60	-28.4	38.6	49.7
12	Truist Bank	0	3.63	142	-100.0	0.0	0.3	Truist Bank	0	3.40	141	-100.0	0.0	0.2	Carrington	2	2.68	139	-44.1	9.2	15.9
13														Truist Bank	0	3.11	138	-47.7	0.2	0.4	
14														InterCap Lending	0	2.75	61	-100.0	0.0	0.1	

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Ginnie Mae: Project Loan

Table of Contents

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	X-CALIBER CAPITAL LLC	121	3.40	98	399.7	6.6	1.3	X-CALIBER CAPITAL LLC	61	3.40	98	399.7	6.6	1.3	MidCap Financial	140	2.92	82	671.3	20.3	2.9
2	PGIM Real Estate	5,559	3.61	110	397.3	7.4	1.5	Century Health & Housing	492	3.23	95	267.9	12.6	3.6	X-CALIBER CAPITAL LLC	30	3.40	98	399.7	6.6	1.3
3	First Housing Dev Corp Of FL	305	3.24	73	355.5	6.2	1.4	Centennial Mortgage	1,340	3.19	107	189.9	31.4	12.1	Greystone	12,585	2.99	77	59.8	7.7	4.9
4	Highland	981	3.13	60	297.4	18.2	4.9	AGM Financial	1,588	3.08	41	177.0	2.6	1.0	Walker & Dunlop	8,911	3.17	88	51.9	10.7	7.2
5	Dwight Capital	8,916	2.98	75	179.8	1.1	0.4	Highland	988	3.12	60	94.1	13.0	6.9	Wells Fargo	6,740	3.14	94	48.9	12.4	8.5
6	Grandbridge	2,239	3.12	95	175.4	3.2	1.2	Massachusetts HFA	1,749	3.07	89	68.1	5.8	3.5	X-Caliber Capital Corp	335	3.40	91	47.8	7.6	5.2
7	Greystone	13,178	3.07	79	166.9	1.9	0.7	PGIM Real Estate	5,519	3.60	110	65.4	4.1	2.5	First Housing Dev Corp Of FL	265	3.21	82	46.8	16.7	11.7
8	Capital One	1,407	3.19	87	130.6	2.7	1.2	Ziegler	308	3.31	98	62.1	19.0	12.1	Centennial Mortgage	1,411	3.13	106	38.3	18.0	13.3
9	Merchants Capital	6,861	3.12	92	51.2	2.3	1.5	Dwight Capital	8,768	2.94	74	47.7	3.2	2.2	First American Capital	835	3.16	88	37.9	3.5	2.5
10	Eagle Bank	234	2.92	66	34.1	4.5	3.4	Berkeley Point	966	3.42	96	39.6	9.6	7.0	Ziegler	320	3.29	96	25.9	16.2	13.1
11	Berkadia	9,948	3.19	88	21.5	2.4	2.0	Grandbridge	2,252	3.11	94	31.2	6.7	5.2	Berkadia	9,887	3.16	87	23.5	9.8	8.0
12	Ziegler	296	3.31	98	11.4	0.3	0.3	Greystone	12,944	3.04	78	28.4	3.3	2.5	CBRE	2,215	3.11	72	19.6	7.3	6.2
13	PNC Mortgage	2,761	3.59	104	-2.9	2.2	2.3	Berkadia	9,884	3.17	87	25.6	6.5	5.2	Berkeley Point	985	3.40	94	18.6	9.3	7.9
14	Gershman	3,221	3.04	73	-8.9	0.6	0.6	CBRE	2,253	3.14	74	17.2	4.1	3.5	Dwight Capital	8,603	2.91	72	16.9	3.6	3.1
15	Wells Fargo	6,648	3.14	95	-12.5	1.4	1.6	Eagle Bank	235	2.93	65	7.4	2.3	2.1	Century Health & Housing	496	3.20	94	15.7	7.9	6.9
16	M&T Realty	2,611	2.98	84	-15.0	0.9	1.1	Walker & Dunlop	8,855	3.20	89	2.8	3.8	3.7	Highland	987	3.12	59	13.8	10.7	9.4
17	JLL	3,498	3.01	86	-25.7	0.5	0.6	Capital One	1,411	3.19	86	-0.8	2.6	2.6	PGIM Real Estate	5,480	3.60	110	13.3	7.1	6.3
18	Walker & Dunlop	8,934	3.23	89	-30.3	1.0	1.5	JLL	3,486	3.01	85	-2.7	2.9	3.0	Massachusetts HFA	1,682	3.01	88	10.9	4.8	4.4
19	ORIX	13,441	3.20	92	-62.4	0.7	1.8	Gershman	3,179	3.02	73	-8.1	2.8	3.0	Gershman	3,068	2.98	72	4.2	4.8	4.6
20	LUMENT REAL ESTATE CAPITAL LLC	6,747	3.21	94	-69.0	0.4	1.2	Rose Community Capital	514	3.06	95	-10.0	2.5	2.8	Eagle Bank	233	2.92	63	0.2	2.7	2.7
21	Century Health & Housing	483	3.28	94	-72.0	0.3	1.1	Midland States Bank	2,231	3.40	122	-12.3	5.8	6.6	Midland States Bank	2,273	3.40	121	-12.0	8.2	9.2
22	Bellwether Enterprise	1,839	3.41	82	-72.2	0.7	2.6	ORIX	16,757	3.19	91	-15.5	3.6	4.2	Capital One	1,405	3.19	85	-12.5	5.7	6.5
23	Berkeley Point	965	3.43	97	-72.6	1.4	5.0	Keybank	4,877	3.13	101	-21.6	3.2	4.0	ORIX	18,383	3.17	90	-12.7	6.9	7.9
24	Midland States Bank	2,218	3.41	122	-83.0	0.5	2.8	M&T Realty	2,601	2.97	84	-24.9	2.5	3.4	Northmarq Finance	1,174	2.92	80	-16.1	3.8	4.5
25	Capital Funding Group	3,290	3.34	93	-91.9	0.2	2.0	Wells Fargo	6,695	3.14	94	-25.3	3.6	4.8	Cambridge Realty	1,410	3.02	103	-17.5	9.4	11.3
26	Rose Community Capital	523	3.07	95	-93.1	0.0	0.5	Merchants Capital	6,947	3.09	90	-28.5	2.4	3.4	Grandbridge	2,284	3.10	93	-18.0	6.4	7.8
27	AGM Financial	1,590	3.08	42	-94.9	0.0	0.6	Capital Funding Group	3,290	3.32	92	-30.8	2.5	3.7	JLL	3,429	2.98	84	-19.2	5.5	6.8
28	Sun West	3	3.30	185	-95.6	0.7	15.2	First Housing Dev Corp Of FL	281	3.22	79	-52.7	3.4	7.0	Capital Funding Group	3,342	3.30	90	-22.9	7.2	9.3
29	Davis-Penn	803	3.23	77	-97.2	0.1	2.0	PNC Mortgage	2,752	3.59	104	-54.7	3.1	6.7	Keybank	4,909	3.12	99	-26.9	5.2	7.0
30	Colliers Mortgage	3,464	3.08	74	-98.3	0.0	1.5	Newpoint Real Estate Capital	4,234	3.03	76	-55.0	1.6	3.5	Merchants Capital	6,831	3.07	89	-33.0	5.4	8.0
31	CBRE	2,283	3.16	76	-98.4	0.0	1.2	Colliers Mortgage	3,439	3.08	73	-63.5	1.2	3.4	Colliers Mortgage	3,341	3.07	73	-33.5	5.6	8.3
32	Arbor Agency Lending	1,106	3.15	78	-98.5	0.0	0.6	LUMENT REAL ESTATE CAPITAL LLC	3,374	3.21	94	-69.0	0.4	1.2	Newpoint Real Estate Capital	4,104	3.00	75	-34.9	4.3	6.6
33	First American Capital	921	3.17	87	-99.7	0.0	0.5	Cambridge Realty	1,377	3.01	104	-78.3	1.2	5.4	M&T Realty	2,550	2.93	82	-43.3	3.2	5.6
34	Bonneville Mortgage	780	3.92	81	-99.8	0.0	1.3	Northmarq Finance	1,264	3.01	78	-83.5	0.3	1.9	Davis-Penn	756	3.19	78	-46.7	6.8	12.4
35	Keybank	4,879	3.14	102	-99.9	0.0	2.5	Bellwether Enterprise	1,823	3.39	81	-90.5	0.4	4.0	Arbor Agency Lending	1,007	3.02	79	-57.8	1.7	4.0
36	Massachusetts HFA	1,758	3.10	89	-100.0	0.0	0.9	First American Capital	902	3.16	87	-94.6	0.1	1.5	PNC Mortgage	2,733	3.61	102	-63.6	3.6	9.5
37	Cambridge Realty	1,378	3.01	105	-100.0	0.0	1.8	Davis-Penn	776	3.21	78	-96.1	0.3	6.8	AGM Financial	1,513	3.07	39	-64.3	1.4	3.9
38	Regions Bank	426	3.10	58	-100.0	0.0	0.5	Sun West	3	3.30	183	-96.3	0.7	17.7	Rose Community Capital	498	3.05	95	-65.5	2.2	6.2
39	VIUM CAPITAL MORTGAGE LLC.	292	2.77	58	-100.0	0.0	0.2	Arbor Agency Lending	1,071	3.10	78	-99.6	0.0	2.2	LUMENT REAL ESTATE CAPITAL LLC	1,687	3.21	94	-69.0	0.4	1.2
40	Newpoint Real Estate Capital	4,290	3.06	77	-100.0	0.0	1.2	Bonneville Mortgage	763	3.92	82	-99.9	0.0	3.9	Bonneville Mortgage	752	3.92	80	-72.0	2.3	7.9
41	Rhode Island HFA	11	3.50	118	-100.0	0.0	0.1	Love Funding	14	4.64	34	-100.0	0.0	0.0	Bellwether Enterprise	1,773	3.38	80	-76.5	2.0	8.2
42	Northmarq Finance	1,285	3.02	80	-100.0	0.0	0.8	VIUM CAPITAL MORTGAGE LLC.	146	2.77	58	-100.0	0.0	0.2	Sun West	3	3.30	180	-96.7	0.7	19.3

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Source: Ginnie Mae, Santander US Capital Markets

Ginnie Mae: Project Loan

[Table of Contents](#)

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	Northpoint	147	2.94	104	-100.0	0.0	1.4	Regions Bank	402	3.05	58	-100.0	0.0	3.3	Housing & Healthcare Finance	8	2.43	63	-100.0	0.0	0.0
44	Columbia National	800	3.09	68	-100.0	0.0	1.0	MidCap Financial	137	2.92	83	-100.0	0.0	1.7	VIUM CAPITAL MORTGAGE LLC	73	2.77	58	-100.0	0.0	0.2
45	X-Caliber Capital Corp	243	3.40	96	-100.0	0.0	0.7	Churchill Mortgage	290	4.04	60	-100.0	0.0	1.1	Regions Bank	347	2.95	60	-100.0	0.0	2.4
46	Churchill Mortgage	294	4.03	61	-100.0	0.0	0.8	X-Caliber Capital Corp	303	3.39	95	-100.0	0.0	1.8	Columbia National	801	3.08	64	-100.0	0.0	4.0
47	Centennial Mortgage	1,318	3.23	108	-100.0	0.0	1.8	Northpoint	148	2.94	103	-100.0	0.0	3.2	Northpoint	149	2.94	100	-100.0	0.0	5.5
48	MidCap Financial	136	2.92	85	-100.0	0.0	1.6	Columbia National	799	3.09	67	-100.0	0.0	3.1	Crain Mortgage	96	3.61	49	-100.0	0.0	7.6
49	SmartFi Home Loans	4	2.78	127	-100.0	0.0	7.2	SmartFi Home Loans	4	2.78	126	-100.0	0.0	14.4	Churchill Mortgage	285	4.03	57	-100.0	0.0	3.3
50	Crain Mortgage	69	3.61	54	-100.0	0.0	34.8	Rhode Island HFA	11	3.50	116	-100.0	0.0	4.3	SmartFi Home Loans	4	2.78	123	-100.0	0.0	19.6
51	LEGACY CAPITAL MORTGAGE LLC	35	3.61	55	-100.0	0.0	19.5	Crain Mortgage	87	3.61	52	-100.0	0.0	15.6	Rhode Island HFA	11	3.50	113	-100.0	0.0	19.3
52	Hudson Realty Finance	3	4.50	148	-100.0	0.0	18.9	LEGACY CAPITAL MORTGAGE LLC	17	3.61	55	-100.0	0.0	19.5	LEGACY CAPITAL MORTGAGE LLC	9	3.61	55	-100.0	0.0	19.5
53								Hudson Realty Finance	3	4.50	147	-100.0	0.0	9.7	Love Funding	25	3.84	16	-100.0	0.0	37.9
54														Hudson Realty Finance	3	4.50	144	-100.0	0.0	4.8	

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Ginnie Mae: Fixed Rate HECM

[Table of Contents](#)

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	AMERICAN ADVISORS GROUP	98	3.44	16	95.9	4.2	2.2	Traditional Mortgage	57	3.83	37	95.6	9.9	5.2	AMERICAN ADVISORS GROUP	30	3.44	16	61.1	3.4	2.1
2	Traditional Mortgage	61	3.77	36	63.3	8.5	5.3	AMERICAN ADVISORS GROUP	61	3.44	16	61.1	3.4	2.1	Traditional Mortgage	49	3.96	39	40.9	14.8	10.7
3	Finance of America	1,041	4.19	56	9.6	5.2	4.8	The Money Source	10	4.96	71	59.6	9.1	5.8	AAG	13	3.42	14	13.8	8.2	7.2
4	Mortgage Assets Management	596	4.92	102	9.2	7.2	6.6	AAG	18	3.42	14	53.2	7.8	5.1	PHH Mortgage	570	4.73	68	10.3	13.9	12.7
5	GINNIE MAE - REVERSE MORTGAGE FUN	1,446	4.51	66	-0.2	4.6	4.6	Sun West	29	4.83	72	13.6	10.4	9.3	Mortgage Assets Management	671	4.92	97	0.4	12.5	12.4
6	Reverse Mortgage Funding	727	4.53	66	-4.4	5.1	5.3	Mortgage Assets Management	621	4.92	100	11.2	8.5	7.7	Reverse Mortgage Funding	1,815	4.63	66	0.4	14.1	14.0
7	PHH Mortgage	586	4.61	66	-16.4	3.2	3.8	Reverse Mortgage Funding	1,449	4.56	66	1.1	6.9	6.9	GINNIE MAE - REVERSE MORTGAGE FUN	362	4.51	66	-0.2	4.6	4.6
8	Longbridge Financial	387	3.84	33	-40.6	2.0	3.4	GINNIE MAE - REVERSE MORTGAGE FUN	723	4.51	66	-0.2	4.6	4.6	Finance of America	950	4.36	60	-2.4	11.7	12.0
9	Sun West	29	4.82	73	-47.6	3.8	7.2	Finance of America	1,014	4.24	57	-6.6	5.9	6.3	Sun West	30	4.84	70	-5.3	14.1	14.8
10	Mutual Of Omaha	1	4.84	43	-52.8	0.0	0.0	PHH Mortgage	577	4.65	67	-7.4	5.3	5.7	The Money Source	10	4.97	68	-15.5	13.0	15.3
11	The Money Source	10	4.96	73	-95.0	0.3	5.1	Longbridge Financial	364	3.87	33	-24.3	3.8	5.0	Longbridge Financial	308	3.97	34	-23.6	7.9	10.2
12	Plaza Home Mortgage	12	4.58	100	-100.0	0.0	1.9	Plaza Home Mortgage	12	4.59	99	-35.6	2.2	3.4	Plaza Home Mortgage	12	4.62	96	-76.2	2.3	9.4
13								Mutual Of Omaha	1	4.84	42	-38.6	0.0	0.0	Mutual Of Omaha	1	4.84	39	-100.0	0.0	5.0

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Ginnie Mae: Monthly Reset HECM

[Table of Contents](#)

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	Sun West	48	6.48	49	43.3	12.0	8.5	Sun West	43	5.84	51	40.0	11.5	8.3	The Money House	3	5.67	16	61.8	25.6	16.6
2	Mutual Of Omaha	18	7.13	16	10.1	13.9	12.7	The Money House	5	6.01	17	23.4	19.4	16.0	Sun West	36	4.78	57	32.0	15.9	12.2
3	Traditional Mortgage	415	6.45	30	7.3	6.4	6.0	AMERICAN ADVISORS GROUP	1,248	6.40	16	3.7	6.3	6.1	Mutual Of Omaha	6	6.69	15	9.6	13.1	12.0
4	AMERICAN ADVISORS GROUP	2,035	6.62	16	6.7	6.1	5.8	Mutual Of Omaha	11	6.82	15	2.9	12.9	12.5	PHH Mortgage	1,669	4.74	63	8.2	16.9	15.7
5	PHH Mortgage	2,203	6.42	50	6.1	8.8	8.3	Traditional Mortgage	362	5.86	32	2.9	9.5	9.3	AMERICAN ADVISORS GROUP	624	6.40	16	3.7	6.3	6.1
6	Reverse Mortgage Funding	2,065	5.87	87	1.7	10.0	9.9	Reverse Mortgage Funding	4,077	5.13	90	2.5	12.4	12.1	Traditional Mortgage	264	5.13	37	1.0	16.2	16.1
7	Plaza Home Mortgage	103	6.30	58	-0.6	8.6	8.6	PHH Mortgage	1,986	5.77	54	2.2	10.5	10.3	Reverse Mortgage Funding	5,010	3.94	97	0.9	17.5	17.4
8	GINNIE MAE - REVERSE MORTGAGE FUN	4,142	6.56	84	-0.6	9.3	9.3	Mortgage Assets Management	4,720	5.18	134	-0.4	13.2	13.3	GINNIE MAE - REVERSE MORTGAGE FUN	1,036	6.56	84	-0.6	9.3	9.3
9	Mortgage Assets Management	4,549	5.94	135	-0.9	12.1	12.2	GINNIE MAE - REVERSE MORTGAGE FUN	2,071	6.56	84	-0.6	9.3	9.3	Finance of America	2,623	4.75	61	-1.3	16.2	16.4
10	Longbridge Financial	3,070	6.17	90	-3.2	7.9	8.2	Longbridge Financial	2,814	5.49	100	-2.5	9.7	9.9	Longbridge Financial	2,456	4.33	117	-1.9	13.6	13.8
11	Finance of America	3,410	6.48	49	-3.6	8.2	8.5	Finance of America	3,086	5.81	53	-2.6	10.4	10.6	AAG	243	4.71	14	-2.1	14.4	14.7
12	The Money House	6	6.53	17	-50.9	10.4	20.2	AAG	330	5.03	14	-5.7	11.8	12.5	Mortgage Assets Management	5,085	3.88	131	-2.3	14.5	14.9
13	The Money Source	0	6.59	79	-100.0	0.0	0.0	Plaza Home Mortgage	95	5.60	62	-9.9	10.1	11.2	Plaza Home Mortgage	82	4.45	70	-22.4	11.8	15.0
14								The Money Source	0	5.86	78	-100.0	0.0	9.3	The Money Source	0	4.65	75	-100.0	0.0	4.8

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

Ginnie Mae: Annual Reset HECM

Table of Contents

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	AMERICAN ADVISORS GROUP	7	4.08	17	79.9	0.7	0.4	AMERICAN ADVISORS GROUP	4	4.11	17	50.4	11.3	7.7	AMERICAN ADVISORS GROUP	2	4.11	17	50.4	11.3	7.7
2	The Money House	23	3.97	53	35.6	8.0	6.0	Mutual Of Omaha	30	3.35	24	33.4	9.0	6.8	Mutual Of Omaha	32	3.04	21	26.9	21.8	17.5
3	The Money Source	170	5.04	74	32.0	13.6	10.5	Traditional Mortgage	384	3.64	35	16.4	11.4	9.8	The Money Source	185	4.23	69	5.9	18.5	17.6
4	Plaza Home Mortgage	237	4.18	62	9.1	10.1	9.3	The Money House	23	3.71	51	13.6	11.5	10.2	GINNIE MAE - REVERSE MORTGAGE FUN	1,910	4.41	59	4.9	9.1	8.7
5	GINNIE MAE - REVERSE MORTGAGE FUN	7,640	4.41	59	4.9	9.1	8.7	The Money Source	174	4.83	73	12.6	13.4	12.0	PHH Mortgage	3,257	3.42	55	3.6	18.6	18.0
6	Reverse Mortgage Funding	3,860	4.12	58	0.1	9.8	9.8	GINNIE MAE - REVERSE MORTGAGE FUN	3,820	4.41	59	4.9	9.1	8.7	Traditional Mortgage	399	3.08	32	1.6	19.3	19.1
7	Sun West	211	4.21	66	-0.0	11.3	11.3	PHH Mortgage	3,158	3.91	58	1.5	10.9	10.7	Mortgage Assets Management	662	3.84	80	1.6	15.2	15.0
8	Finance of America	4,344	4.27	60	-0.4	8.8	8.9	Reverse Mortgage Funding	7,783	3.84	56	0.9	12.0	11.9	Reverse Mortgage Funding	10,094	3.37	53	0.9	19.3	19.1
9	Traditional Mortgage	382	3.94	36	-2.3	6.0	6.1	Mortgage Assets Management	640	4.36	83	-2.6	9.8	10.0	Finance of America	4,522	3.47	56	-2.8	17.4	17.8
10	PHH Mortgage	3,142	4.19	59	-3.8	8.5	8.8	Plaza Home Mortgage	238	3.94	61	-2.8	10.0	10.3	Sun West	222	3.43	62	-5.8	18.0	19.0
11	Longbridge Financial	2,162	4.06	44	-12.8	6.4	7.3	Finance of America	4,375	3.97	59	-3.1	10.6	10.9	Longbridge Financial	2,183	3.22	40	-6.0	16.7	17.7
12	Mortgage Assets Management	634	4.63	84	-14.1	8.0	9.2	Sun West	213	3.94	65	-8.4	11.8	12.8	Plaza Home Mortgage	244	3.43	58	-10.4	16.0	17.7
13	Mutual Of Omaha	30	3.92	26	-40.9	2.3	3.8	Longbridge Financial	2,154	3.75	43	-9.8	8.9	9.8	The Money House	24	3.24	48	-14.2	14.1	16.2
14								AAG	2	4.03	15	-82.2	0.7	3.8	AAG	1	3.71	14	-68.0	0.8	2.6

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