



Santander US Capital Markets LLC

Historical Servicer Prepayment Speed Ranking

July 2024 (June Speeds)

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Agency MBS Strategy

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GSE: Fixed 30yr

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Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	CITIZENS FIRST BANK	2,324	4.48	43	57.1	12.1	7.9	Caliber Home Loans	1	5.38	162	1699.7	60.4	4.8	NewRez	4,902	4.69	55	104.9	13.5	6.8
2	NewRez	15,368	4.68	48	53.3	10.3	6.8	NewRez	8,331	4.65	52	74.3	11.5	6.8	CITIZENS FIRST BANK	2,260	4.32	41	51.5	10.2	6.8
3	Paramount Residential	1,599	4.89	25	29.4	9.1	7.1	CITIZENS FIRST BANK	2,301	4.42	43	55.0	10.9	7.2	Specialized Loan Servicing	26,713	4.59	36	27.7	7.2	5.6
4	Quicken	265,934	4.14	37	22.6	7.6	6.2	LOWER LLC	759	4.35	25	42.7	8.4	6.0	Quicken	262,744	4.02	34	24.4	6.6	5.3
5	ALCOVA MORTGAGE	2,087	3.55	34	22.3	7.2	5.9	Paramount Residential	1,575	4.83	25	31.8	8.3	6.4	NOVA HOME LOANS	1,644	3.62	29	20.2	5.7	4.7
6	FIRST INTERSTATE BANK	2,462	3.82	60	17.5	7.4	6.3	NOVA HOME LOANS	1,637	3.67	31	26.5	6.2	4.9	Amerisave Mortgage	11,794	4.18	20	15.7	5.8	5.1
7	MORTGAGE CLEARING CORP	2,026	4.02	49	15.9	7.4	6.4	Quicken	264,985	4.11	36	25.4	6.9	5.5	Bay Equity	2,035	3.35	36	15.4	4.8	4.2
8	Click N Close.	2,764	3.67	33	15.8	7.4	6.4	AXOS BANK	1,649	3.48	38	20.0	5.0	4.2	LOWER LLC	1,649	3.85	25	15.3	6.0	5.3
9	BREMER BANK NATIONAL ASSOCIATION	1,479	3.98	45	13.8	7.4	6.5	ALCOVA MORTGAGE	2,105	3.55	33	16.6	5.8	5.0	NEXUS NOVA LLC	2,681	3.41	34	14.5	5.4	4.8
10	SoFi	3,165	3.37	36	13.4	6.0	5.3	Specialized Loan Servicing	23,004	4.70	37	16.0	6.7	5.8	Paramount Residential	2,256	4.27	25	14.4	6.7	5.8
11	First Bank	10,002	3.66	42	13.3	6.5	5.7	SOUTHSTATE BANK NATIONAL ASSOCIAT	5,451	4.00	40	15.2	6.7	5.8	SOUTHSTATE BANK NATIONAL ASSOCIAT	5,385	3.90	38	13.7	6.3	5.6
12	First National Bank Of Omaha	3,318	3.92	48	13.2	7.3	6.5	Bay Equity	2,006	3.36	39	14.9	4.9	4.3	ALCOVA MORTGAGE	2,136	3.54	30	11.3	5.4	4.9
13	NEXUS NOVA LLC	5,321	3.41	36	13.1	6.4	5.7	Click N Close.	2,771	3.64	32	14.8	6.3	5.5	AXOS BANK	1,651	3.43	35	10.7	4.5	4.1
14	THE CENTRAL TRUST BANK	3,762	3.70	45	12.9	6.8	6.1	NEXUS NOVA LLC	5,362	3.41	34	14.5	5.4	4.8	Click N Close.	2,787	3.60	29	9.7	5.8	5.3
15	CADENCE BANK	4,380	4.12	49	12.3	7.6	6.8	ATLANTIC BAY MORTGAGE GROUP LLC	4,332	3.67	36	12.0	5.8	5.2	First Bank	10,068	3.59	39	9.3	5.3	4.8
16	Mutual Of Omaha	3,975	4.44	27	11.5	7.2	6.5	Nova Financial	1,810	3.50	31	11.9	5.4	4.8	Mutual Of Omaha	3,867	4.30	24	8.7	5.9	5.4
17	Amerisave Mortgage	11,049	4.32	23	10.8	7.0	6.3	THE CENTRAL TRUST BANK	3,778	3.69	44	11.4	5.8	5.2	Pingora Loan Servicing	23,113	4.05	59	8.3	6.5	6.0
18	CommunityAmerica Credit Union	1,634	4.13	44	9.9	7.2	6.6	FIRST INTERSTATE BANK	2,475	3.81	58	10.8	6.1	5.5	ATLANTIC BAY MORTGAGE GROUP LLC	4,393	3.65	33	8.2	5.5	5.1
19	ATLANTIC BAY MORTGAGE GROUP LLC	4,299	3.67	38	9.7	6.7	6.1	Amerisave Mortgage	11,075	4.30	22	10.8	6.1	5.5	loanDepot.com	68,737	3.57	28	7.9	4.6	4.3
20	loanDepot.com	69,443	3.67	31	9.6	5.7	5.2	First Bank	10,026	3.64	41	10.5	5.5	4.9	FLAT BRANCH MORTGAGE INC	2,924	4.43	29	7.9	6.5	6.1
21	SOUTHSTATE BANK NATIONAL ASSOCIAT	5,476	4.04	41	9.6	7.3	6.6	BAXTER CREDIT UNION	1,144	3.56	58	10.5	5.7	5.2	SoFi	3,244	3.38	32	6.8	4.7	4.4
22	NOVA HOME LOANS	1,633	3.69	33	9.4	6.3	5.8	loanDepot.com	69,237	3.64	30	10.3	5.0	4.5	Ameris Bank	7,799	4.56	25	6.2	5.8	5.5
23	Specialized Loan Servicing	16,147	4.76	35	9.3	7.4	6.8	NBKC Bank	3,883	5.01	20	10.0	6.2	5.7	First National Bank Of Omaha	3,286	3.81	45	6.2	5.9	5.6
24	Pingora Loan Servicing	22,411	4.05	64	8.1	7.2	6.7	Mutual Of Omaha	3,945	4.40	26	7.9	6.2	5.8	Arvest Mortgage	30,966	4.09	39	6.1	5.7	5.4
25	Movement Mortgage	27,468	5.02	23	8.0	7.7	7.2	INSPIRE HOME LOANS INC.	1,996	4.05	26	7.7	5.4	5.1	UNITED COMMUNITY BANK	3,016	3.94	40	6.0	6.2	5.9
26	Nova Financial	1,812	3.54	32	7.9	6.1	5.7	First National Bank Of Omaha	3,314	3.89	47	7.2	6.1	5.7	Prime Lending (Plains Capital)	2,638	5.59	20	6.0	7.0	6.6
27	Towne Mortgage	1,972	3.70	41	7.7	6.3	5.9	BOK Financial	14,270	3.68	53	6.9	5.8	5.5	Nova Financial	1,809	3.44	29	6.0	4.9	4.6
28	LOWER LLC	861	4.41	26	7.6	7.2	6.7	Arvest Mortgage	30,123	4.11	42	6.3	5.8	5.5	THE CENTRAL TRUST BANK	3,793	3.65	41	5.7	5.4	5.1
29	MEGASTAR FINANCIAL CORP.	2,865	3.84	38	7.2	6.5	6.1	Prime Lending (Plains Capital)	2,674	5.66	21	6.2	7.5	7.1	Cardinal Financial	11,266	4.73	22	5.4	6.0	5.7
30	BOK Financial	14,341	3.70	54	7.0	6.7	6.3	Cardinal Financial	11,560	4.83	24	6.1	6.5	6.1	Fairway	5,898	3.81	31	5.4	5.2	4.9
31	Idaho Central Credit Union	3,150	3.43	44	6.7	6.1	5.7	Movement Mortgage	28,465	4.97	22	5.6	6.7	6.4	First Federal Bank	8,001	3.55	38	5.1	5.2	4.9
32	Bay Equity	1,989	3.36	40	6.6	5.4	5.1	Pingora Loan Servicing	22,649	4.05	62	5.6	6.3	5.9	Movement Mortgage	31,642	4.71	21	5.0	6.1	5.8
33	Wintrust Mortgage	4,376	3.94	36	6.3	6.5	6.1	Freedom Mortgage	143,186	3.77	40	5.2	5.3	5.1	Nexus Nova	23,763	3.64	29	5.0	4.9	4.7
34	First Federal Bank	8,265	3.64	40	6.2	6.4	6.0	Grander Mortgage Capital	6,229	4.00	31	4.8	5.6	5.3	NBKC Bank	3,568	4.83	19	4.5	5.3	5.1
35	Grander Mortgage Capital	6,738	4.18	31	6.2	6.5	6.2	NexBank	11,922	3.91	32	4.7	5.2	5.0	INSPIRE HOME LOANS INC.	1,947	3.95	24	4.4	4.9	4.7
36	Arvest Mortgage	27,364	3.98	44	5.7	6.6	6.2	First Federal Bank	8,283	3.62	39	4.5	5.4	5.1	SWBC Mortgage	9,285	4.04	35	4.3	6.0	5.7
37	First United Bank	6,264	4.40	37	5.6	7.7	7.3	Towne Mortgage	2,187	3.75	39	4.3	5.4	5.2	Freedom Mortgage	142,308	3.57	39	4.1	5.0	4.8
38	NBKC Bank	4,066	5.09	20	5.5	6.7	6.4	Sierra Pacific	11,331	4.22	42	4.0	5.6	5.4	FIRST INTERSTATE BANK	2,484	3.79	55	4.0	5.7	5.5
39	Sierra Pacific	11,409	4.26	43	5.4	6.4	6.1	BREMER BANK NATIONAL ASSOCIATION	1,474	3.94	44	3.9	6.0	5.8	Old National Bank	2,559	3.91	47	3.5	5.8	5.6
40	Iowa Bankers Mortgage	4,478	4.24	41	5.4	6.8	6.4	Ameris Bank	8,049	4.67	27	3.6	6.0	5.8	Fifth Third	78,781	3.78	43	3.4	5.2	5.1
41	American Internet Mortgage	4,338	3.46	53	5.1	5.5	5.2	Nexus Nova	24,872	3.76	31	3.6	5.1	5.0	BOK Financial	14,265	3.66	50	3.2	5.6	5.4
42	Freedom Mortgage	153,152	3.94	39	5.0	6.1	5.9	Idaho Central Credit Union	3,166	3.42	43	3.6	5.1	4.9	Colonial Savings	10,296	3.71	59	3.1	5.7	5.5

Highlighted row is the servicer closest to their comparison speed
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43	AXOS BANK	1,646	3.51	39	4.6	5.1	4.9	CADENCE BANK	4,347	4.08	49	3.3	6.1	6.0	Grander Mortgage Capital	5,426	3.64	31	2.6	5.1	5.0
44	Fairway	5,987	3.93	34	4.6	6.2	5.9	Umpqua	5,385	3.87	51	3.1	5.5	5.4	Idaho Central Credit Union	3,206	3.41	40	2.2	5.0	4.9
45	Nexus Nova	25,692	3.86	32	4.4	6.1	5.8	MSR Asset Vehicle	48,386	3.25	36	2.9	4.5	4.4	Regions Bank	48,771	3.83	39	2.1	5.3	5.2
46	WEST GATE BANK	2,665	3.87	40	4.4	6.6	6.3	Iowa Bankers Mortgage	4,390	4.17	40	2.7	5.9	5.7	CommunityAmerica Credit Union	1,592	3.99	42	2.1	5.8	5.7
47	FLAT BRANCH MORTGAGE INC	3,071	4.63	31	4.2	7.4	7.1	Guaranteed Rate	6,391	6.76	5	2.4	10.2	10.0	BAXTER CREDIT UNION	1,155	3.55	54	2.1	5.3	5.2
48	Flagstar	51,338	4.37	33	4.2	6.6	6.3	SoFi	3,192	3.37	35	2.3	4.6	4.5	First United Bank	6,080	4.24	35	1.7	6.2	6.1
49	BAXTER CREDIT UNION	1,133	3.56	59	4.0	6.2	6.0	FLAT BRANCH MORTGAGE INC	3,028	4.58	30	2.0	6.5	6.4	RENASANT BANK	3,986	4.00	38	1.7	5.5	5.4
50	Marlin Mortgage Capital	20,979	3.22	38	3.5	5.0	4.9	New American Funding	36,865	3.89	33	1.9	5.3	5.2	Iowa Bankers Mortgage	4,217	4.02	39	1.7	5.6	5.6
51	Ameris Bank	8,159	4.71	28	3.4	6.8	6.6	United Shore (Retained)	172,351	4.59	22	1.8	5.5	5.4	Summit Funding	3,350	4.53	26	1.5	5.7	5.6
52	New American Funding	37,097	3.94	34	3.4	6.1	5.9	PennyMac	292,244	4.12	33	1.8	5.6	5.5	Truist Bank	158,208	3.64	53	1.3	5.0	4.9
53	PAM MSR Trust I	5,347	3.77	47	3.4	5.5	5.3	Truist Bank	155,693	3.65	56	1.8	5.1	5.0	BREMER BANK NATIONAL ASSOCIATION	1,460	3.86	42	1.2	5.7	5.6
54	BSI Financial	18,260	4.11	34	2.8	6.1	6.0	Regions Bank	50,534	3.87	41	1.7	5.4	5.3	CADENCE BANK	4,252	3.98	46	1.0	5.8	5.7
55	Regions Bank	50,460	3.89	42	2.8	6.3	6.1	PAM MSR Trust I	5,361	3.77	45	1.6	4.7	4.7	NexBank	12,699	3.92	29	0.9	4.7	4.7
56	PennyMac	295,369	4.17	34	2.6	6.4	6.2	The Money Source	6,248	3.67	40	1.5	5.0	4.9	Wells Fargo	351,707	3.82	70	0.8	5.4	5.4
57	Navy Federal Credit Union	3,675	4.07	76	2.4	6.6	6.5	SWBC Mortgage	9,090	4.15	36	1.4	6.1	6.1	New American Funding	36,433	3.80	31	0.8	4.9	4.9
58	Aurora	17,131	3.53	49	2.4	5.9	5.7	Fifth Third	78,376	3.80	46	1.4	5.3	5.2	The Money Source	5,671	3.62	39	0.8	4.8	4.7
59	Cardinal Financial	11,643	4.86	25	2.2	7.0	6.8	MORTGAGE LENDERS INVESTMENT TRADI	1,998	3.96	39	1.3	6.6	6.5	Flagstar	49,831	4.21	32	0.7	5.4	5.4
60	Seneca Mortgage	26,634	3.72	36	2.1	5.8	5.7	WEST GATE BANK	2,637	3.82	39	1.1	5.5	5.5	MSR Asset Vehicle	47,909	3.24	32	0.6	4.2	4.2
61	FBC Mortgage	2,875	4.17	25	2.1	6.6	6.5	Navy Federal Credit Union	3,655	4.03	76	1.1	5.8	5.7	Matrix Financial	132,636	3.54	45	0.5	4.7	4.7
62	UNITED COMMUNITY BANK	3,069	4.07	43	1.9	7.0	6.9	FIDELITY BANK NATIONAL ASSOCIATIO	3,735	3.48	62	1.0	4.7	4.7	Navy Federal Credit Union	3,626	3.96	75	0.4	5.7	5.7
63	OPPORTUNITY BANK OF MONTANA	1,803	4.08	40	1.7	6.8	6.7	Flagstar	50,754	4.33	32	0.9	5.7	5.7	PennyMac	284,587	4.01	31	0.4	5.1	5.1
64	STOCKTON MORTGAGE CORPORATION	3,169	3.90	32	1.6	6.4	6.3	Fairway	5,984	3.91	33	0.9	5.2	5.1	STOCKTON MORTGAGE CORPORATION	3,152	3.80	28	0.3	5.3	5.2
65	United Shore (Retained)	151,806	4.68	23	1.6	6.3	6.2	Lakeview	285,666	4.83	27	0.8	5.8	5.8	United Shore (Retained)	187,683	4.32	22	0.2	4.8	4.8
66	Carrington	8,601	3.60	42	1.3	6.2	6.1	Carrington	8,656	3.59	40	0.8	5.4	5.3	Gateway Mortgage	9,814	4.31	27	-0.1	5.8	5.8
67	Lakeview	290,866	4.88	28	1.3	6.5	6.4	First United Bank	6,193	4.34	36	0.8	6.6	6.5	Marlin Mortgage Capital	24,182	3.16	34	-0.2	3.9	3.9
68	Trustmark Bank	4,209	4.27	52	1.1	6.8	6.7	InterCap Lending	4,723	3.97	29	0.3	5.3	5.3	Lakeview	265,107	4.69	26	-0.2	5.4	5.4
69	GATEWAY SERVCO LLC	4,339	3.99	36	1.0	6.8	6.7	Summit Funding	3,370	4.60	28	0.2	6.1	6.1	InterCap Lending	4,953	3.83	28	-0.3	4.9	4.9
70	MSR Asset Vehicle	47,599	3.25	37	0.8	5.2	5.2	Matrix Financial	131,981	3.56	48	-0.0	4.8	4.8	Aurora	17,586	3.54	44	-0.4	5.0	5.0
71	Pentagon Federal Credit Union	6,264	3.91	41	0.5	5.9	5.9	FBC Mortgage	2,854	4.13	24	-0.3	5.6	5.7	THE FEDERAL SAVINGS BANK	2,122	3.66	38	-0.4	4.8	4.8
72	MORTGAGE LENDERS INVESTMENT TRADI	1,991	3.98	40	0.3	7.4	7.3	Aurora	17,285	3.53	47	-0.5	5.0	5.0	MORTGAGE LENDERS INVESTMENT TRADI	2,011	3.92	36	-0.6	6.3	6.4
73	MISSION SERVICING RESIDENTIAL INC	10,341	3.87	34	0.2	6.2	6.1	STOCKTON MORTGAGE CORPORATION	3,166	3.87	31	-0.8	5.4	5.4	Bank Of England	3,600	3.57	36	-0.7	5.3	5.4
74	Matrix Financial	131,421	3.56	49	0.2	5.6	5.6	Multiple Servicers (Unidentified)	4,454	4.15	155	-0.9	6.4	6.5	Nationstar	319,726	4.04	46	-0.8	5.3	5.3
75	Fifth Third	78,094	3.81	47	0.1	6.0	6.0	Nationstar	358,040	4.10	49	-1.0	5.5	5.5	FBC Mortgage	2,802	4.06	21	-0.8	5.3	5.3
76	CMG Mortgage	62,198	4.11	31	0.0	5.9	5.9	UNITED COMMUNITY BANK	3,049	4.03	42	-1.2	6.1	6.1	Primary Residential	5,638	3.33	35	-0.8	4.6	4.6
77	NexBank	11,865	3.93	33	-0.1	5.8	5.8	Wells Fargo	330,182	3.80	71	-1.3	5.2	5.3	CMG Mortgage	64,186	3.93	28	-0.8	4.8	4.8
78	Truist Bank	155,045	3.66	57	-0.3	5.7	5.7	CMG Mortgage	63,623	4.02	30	-1.3	5.0	5.1	Keybank	7,988	3.76	40	-1.0	4.9	5.0
79	Independent Bank	2,360	4.01	46	-0.4	6.6	6.6	BSI Financial	19,357	4.02	34	-1.4	5.0	5.1	Pentagon Federal Credit Union	6,120	3.79	37	-1.2	4.8	4.9
80	Bell Bank	10,573	4.13	34	-0.5	6.3	6.3	Trustmark Bank	4,170	4.23	51	-1.5	5.8	5.9	BSI Financial	20,566	3.87	32	-1.3	4.8	4.9
81	Nationstar	374,156	4.14	52	-0.7	6.2	6.2	PNC Mortgage	134,431	3.50	57	-1.5	4.9	5.0	Union Home Mortgage	18,111	4.16	26	-1.3	5.6	5.7
82	FIDELITY BANK NATIONAL ASSOCIATIO	3,710	3.48	63	-0.8	5.4	5.4	Colonial Savings	10,144	3.71	62	-1.5	5.5	5.6	Sierra Pacific	11,149	4.13	40	-1.3	5.1	5.2
83	Johnson Bank	1,918	3.76	61	-0.9	6.1	6.2	Seneca Mortgage	26,017	3.69	34	-1.6	4.8	4.9	Independent Bank	2,351	3.93	43	-1.4	5.6	5.7
84	Prime Lending (Plains Capital)	2,667	5.67	23	-1.2	7.7	7.8	MORTGAGE CLEARING CORP	2,019	3.99	48	-1.7	5.5	5.6	New Residential	235,873	3.99	58	-1.7	5.2	5.3

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85	Umpqua	5,369	3.89	52	-1.3	6.1	6.2	RENASANT BANK	3,633	4.13	39	-1.7	5.5	5.6	Umpqua	6,709	3.79	46	-1.9	5.1	5.2
86	PNC Mortgage	133,686	3.50	58	-1.4	5.6	5.7	U.S. Bank	139,099	4.12	51	-1.7	5.3	5.4	Multiple Servicers (Unidentified)	8,272	4.36	154	-1.9	7.1	7.2
87	Weststar Mortgage	3,059	3.45	44	-1.6	6.0	6.1	United Shore (Sold)	198,366	3.86	36	-1.7	4.5	4.6	FIDELITY BANK NATIONAL ASSOCIATIO	3,740	3.46	58	-2.0	4.6	4.7
88	Colonial Savings	10,044	3.71	64	-1.6	6.3	6.4	MISSION SERVICING RESIDENTIAL INC	9,312	3.89	33	-2.1	5.4	5.5	MORTGAGE CLEARING CORP	1,997	3.92	46	-2.0	5.4	5.5
89	Guild Mortgage	56,076	4.26	35	-1.7	6.3	6.4	Marlin Mortgage Capital	21,036	3.21	37	-2.1	4.0	4.1	Carrington	8,690	3.58	37	-2.1	5.2	5.3
90	New Residential	276,139	4.02	58	-1.8	6.0	6.1	New Residential	275,518	3.99	58	-2.2	5.3	5.4	Home Point Financial	11,427	3.48	26	-2.1	4.9	5.0
91	U.S. Bank	139,247	4.15	52	-1.9	6.0	6.1	GATEWAY SERVCO LLC	3,720	3.97	36	-2.4	5.9	6.0	GATEWAY SERVCO LLC	2,835	3.82	37	-2.2	5.8	5.9
92	United Shore (Sold)	223,319	3.96	35	-1.9	5.1	5.2	Old National Bank	2,612	3.99	49	-2.5	5.6	5.8	U.S. Bank	143,684	4.03	49	-2.3	5.1	5.3
93	The Money Source	6,886	3.67	41	-2.0	5.5	5.6	Nations Lending Corporation	6,008	4.24	29	-2.9	5.6	5.8	MISSION SERVICING RESIDENTIAL INC	6,117	3.91	32	-2.4	5.2	5.4
94	Wells Fargo	323,071	3.79	72	-2.2	5.9	6.0	Primary Residential	5,464	3.28	38	-3.0	4.5	4.6	PNC Mortgage	133,495	3.48	54	-2.4	4.8	4.9
95	Lake Michigan Credit Union	6,943	4.06	46	-2.3	6.4	6.5	PHH Mortgage	78,202	4.18	36	-3.1	5.2	5.3	Seneca Mortgage	24,747	3.65	32	-2.5	4.6	4.7
96	FIRST HOME MORTGAGE CORP	4,167	3.92	37	-2.9	5.8	5.9	Onslow Bay Financial	92,318	3.16	35	-3.4	3.9	4.0	Lake Michigan Credit Union	6,773	3.91	44	-2.5	5.5	5.7
97	MEGA CAPITAL FUNDING INC.	2,951	3.36	37	-3.0	3.9	4.0	Pentagon Federal Credit Union	6,230	3.87	40	-3.6	4.9	5.1	Gate City Bank	1,634	3.52	43	-2.7	4.8	5.0
98	Old National Bank	2,656	4.02	50	-3.1	6.3	6.5	Chase	461,286	3.63	53	-3.6	4.6	4.8	PHH Mortgage	79,370	4.06	35	-2.9	4.9	5.0
99	Colorado Federal Savings Bank	2,781	3.68	56	-3.2	5.4	5.6	American Internet Mortgage	4,360	3.45	52	-3.9	4.3	4.5	Guaranteed Rate	9,038	6.47	5	-3.1	7.9	8.2
100	SWBC Mortgage	9,157	4.19	37	-3.2	6.7	6.9	Gateway Mortgage	9,009	4.40	30	-4.0	5.9	6.2	EQUITY RESOURCES INC.	1,554	4.13	26	-3.1	5.6	5.8
101	CrossCountry Mortgage	61,802	4.15	29	-3.3	5.9	6.1	CrossCountry 1	2,749	4.36	29	-4.1	6.1	6.3	AmeriHome Mortgage	51,341	5.54	18	-3.1	6.2	6.4
102	Multiple Servicers (Unidentified)	4,646	4.11	155	-3.3	6.7	6.9	Wintrust Mortgage	4,340	3.89	36	-4.3	5.1	5.3	GMFS	7,667	3.99	37	-3.2	5.3	5.5
103	BMO BANK NATIONAL ASSOCIATION	5,038	4.11	69	-3.4	6.0	6.2	Bank Of England	3,575	3.60	38	-4.3	5.3	5.5	Trustmark Bank	4,059	4.12	48	-3.3	5.6	5.8
104	Onslow Bay Financial	92,848	3.18	36	-3.7	4.6	4.7	Union Home Mortgage	18,615	4.29	28	-4.3	5.8	6.1	Towne Mortgage	2,265	3.69	37	-3.4	4.9	5.1
105	Chase	459,648	3.65	54	-3.8	5.3	5.5	Planet Home Lending	21,068	4.97	24	-4.5	5.7	5.9	Onslow Bay Financial	89,830	3.13	32	-3.4	3.7	3.8
106	Bank Of England	3,569	3.63	40	-3.9	6.2	6.4	Colorado Federal Savings Bank	3,015	3.62	53	-4.8	4.4	4.6	WEST GATE BANK	2,602	3.72	37	-3.4	5.1	5.3
107	Primary Residential	5,310	3.21	40	-4.0	5.2	5.4	AmeriHome Mortgage	52,352	5.78	18	-4.9	6.7	7.0	United Shore (Sold)	174,909	3.85	34	-3.4	4.3	4.4
108	Gateway Mortgage	8,399	4.46	31	-4.1	6.8	7.1	CommunityAmerica Credit Union	1,621	4.09	44	-4.9	5.5	5.8	Huntington National Bank	20,967	4.12	45	-3.5	5.7	5.9
109	InterCap Lending	4,167	4.14	29	-4.1	6.1	6.3	Citizens Bank	65,935	3.98	43	-5.1	5.1	5.4	Northpointe Bank	4,436	3.44	35	-3.5	4.8	4.9
110	Fremont Bank	5,081	3.46	58	-4.3	4.2	4.4	Union Savings Bank	5,228	3.62	47	-5.3	5.0	5.3	PAM MSR Trust I	4,866	3.75	45	-3.6	4.4	4.6
111	RENASANT BANK	2,831	4.26	40	-4.4	6.4	6.7	Lake Michigan Credit Union	6,900	4.02	45	-5.4	5.5	5.8	Chase	450,073	3.61	50	-3.6	4.5	4.7
112	Citizens Bank	66,003	4.00	44	-4.6	5.8	6.1	THE FEDERAL SAVINGS BANK	2,101	3.69	41	-5.5	4.7	4.9	Citizens Bank	65,610	3.91	40	-3.6	5.0	5.2
113	PHH Mortgage	79,036	4.22	37	-4.6	5.7	6.0	Huntington National Bank	21,289	4.21	47	-5.7	5.7	6.1	Weststar Mortgage	3,040	3.43	39	-4.0	4.9	5.1
114	Summit Funding	3,353	4.61	30	-4.9	6.4	6.7	FIRST NATIONAL BANK OF PENNSYLVAN	3,410	4.40	37	-5.8	5.7	6.0	Mortgage 1	2,703	4.26	27	-4.3	5.7	6.0
115	Planet Home Lending	21,060	4.98	25	-4.9	6.2	6.5	Guild Mortgage	55,483	4.21	34	-5.9	5.3	5.7	Nations Lending Corporation	5,896	4.13	27	-4.4	5.2	5.5
116	Nations Lending Corporation	6,061	4.28	30	-5.0	6.2	6.5	Northpointe Bank	4,375	3.45	38	-5.9	4.7	5.0	Guild Mortgage	54,430	4.10	32	-4.6	5.1	5.4
117	AmeriHome Mortgage	50,186	5.91	18	-5.1	7.4	7.8	MEGASTAR FINANCIAL CORP.	2,859	3.81	37	-5.9	5.0	5.3	Bell Bank	10,219	3.96	31	-5.0	5.0	5.2
118	Union Home Mortgage	18,876	4.35	28	-5.3	6.5	6.8	Bell Bank	10,463	4.08	33	-6.1	5.2	5.5	Planet Home Lending	20,903	4.96	21	-5.4	5.3	5.6
119	VALLEY NATIONAL BANK	2,207	3.94	56	-5.4	5.4	5.7	Arc Home	4,086	3.64	36	-6.2	4.4	4.7	Caliber Home Loans	36,790	3.52	36	-5.7	4.6	4.9
120	Michigan Mutual	2,133	3.36	40	-5.6	5.0	5.3	Evergreen Moneysource	7,141	4.01	36	-6.4	5.3	5.6	Wintrust Mortgage	4,446	3.78	34	-5.8	4.8	5.1
121	Evergreen Moneysource	7,162	4.04	37	-5.7	6.2	6.6	GMFS	7,724	4.07	39	-6.5	5.3	5.7	Sailfish Servicing	18,876	3.40	31	-6.1	3.9	4.1
122	Union Savings Bank	5,223	3.64	48	-5.7	5.8	6.1	OPPORTUNITY BANK OF MONTANA	1,806	4.07	38	-6.7	5.5	5.9	Fannie Mae	5,803	4.79	142	-6.1	6.3	6.7
123	Mortgage 1	2,771	4.41	30	-6.0	6.7	7.1	Citi	31,781	4.33	54	-6.7	4.8	5.1	BMO Harris Bank	1,730	3.95	61	-6.1	5.4	5.7
124	BOEING EMPLOYEES' CREDIT UNION	3,804	4.12	49	-6.4	6.0	6.4	Sailfish Servicing	18,174	3.46	33	-6.9	4.1	4.4	OPPORTUNITY BANK OF MONTANA	1,794	4.00	36	-6.2	5.2	5.6
125	AssociatedBank	4,258	4.03	66	-7.0	6.2	6.7	CrossCountry Mortgage	61,242	4.10	28	-7.3	5.0	5.4	SUNFLOWER BANK NATIONAL ASSOCIATI	3,427	4.01	34	-6.3	5.0	5.4
126	Provident Funding	24,488	3.89	59	-7.1	5.3	5.7	Provident Funding	24,067	3.89	59	-7.3	4.7	5.1	Evergreen Moneysource	7,120	3.94	34	-6.3	5.0	5.3

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

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GSE: Fixed 30yr

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127	Citi	32,195	4.39	54	-7.5	5.2	5.6	Weststar Mortgage	3,043	3.44	42	-7.3	4.9	5.3	Arc Home	4,101	3.60	33	-6.7	4.2	4.5
128	FIRST NATIONAL BANK OF PENNSYLVANIA	3,508	4.49	37	-7.5	6.2	6.7	Land Home Financial	3,430	3.80	40	-7.5	4.6	5.0	American Internet Mortgage	4,372	3.43	49	-6.9	4.1	4.4
129	Huntington National Bank	21,400	4.25	47	-7.7	6.3	6.8	SUNFLOWER BANK NATIONAL ASSOCIATI	3,491	4.11	36	-7.6	5.2	5.6	Johnson Bank	1,940	3.71	57	-7.3	5.0	5.4
130	Bank of America	47,844	4.62	125	-8.3	6.4	6.9	MEGA CAPITAL FUNDING INC.	2,930	3.31	36	-7.7	3.2	3.5	HARBORONE MORTGAGE LLC	2,321	3.63	37	-7.4	4.6	4.9
131	GLOBAL FEDERAL CREDIT UNION	1,953	4.02	56	-8.5	5.9	6.4	FIRST HOME MORTGAGE CORP	4,148	3.88	36	-7.9	4.6	5.0	First Savings Bank	2,106	3.40	29	-7.8	4.1	4.5
132	THE PARK NATIONAL BANK	1,461	3.62	54	-8.6	5.9	6.4	Bank of America	48,323	4.61	124	-8.1	5.9	6.4	Land Home Financial	3,591	3.73	38	-7.9	4.4	4.8
133	GMFS	7,750	4.10	40	-8.9	5.9	6.5	VALLEY NATIONAL BANK	2,201	3.92	55	-8.1	4.6	5.0	CrossCountry Mortgage	60,408	4.01	26	-8.0	4.6	5.0
134	Keybank	8,117	3.88	43	-9.2	5.2	5.7	First Citizens Bank	2,624	4.04	55	-8.3	5.5	5.9	FIRST NATIONAL BANK OF PENNSYLVANIA	3,234	4.22	36	-8.1	5.2	5.7
135	M&T Bank	6,505	4.18	69	-9.2	5.5	6.0	Keybank	8,089	3.84	42	-8.9	4.6	5.0	Nations Direct	1,710	4.25	32	-8.2	4.6	5.0
136	Idaho HFA	10,005	4.49	38	-9.4	5.8	6.4	Johnson Bank	1,926	3.74	60	-8.9	4.9	5.4	Citi	31,350	4.24	54	-8.4	4.6	5.0
137	Arc Home	4,073	3.65	37	-9.4	4.9	5.4	EQUITY RESOURCES INC.	1,543	4.27	28	-9.0	5.5	6.1	GLOBAL FEDERAL CREDIT UNION	1,927	3.91	53	-8.6	5.0	5.5
138	FIRST FINANCIAL BANK	1,513	4.25	40	-9.6	6.2	6.8	MLD Mortgage	3,136	3.72	33	-9.1	4.1	4.5	M&T Bank	6,400	4.07	67	-9.0	5.1	5.6
139	Northpointe Bank	4,355	3.46	39	-9.6	5.3	5.8	BASE MSR 2 LLC	6,625	3.41	50	-9.5	4.5	4.9	Bank of America	47,532	4.58	121	-9.1	5.9	6.4
140	Nations Direct	1,642	4.65	32	-10.2	5.5	6.2	Fremont Bank	5,099	3.45	56	-9.7	3.5	3.9	TD Bank	5,326	3.47	43	-9.1	4.2	4.6
141	Cornerstone Capital Bank	2,188	6.76	6	-10.3	9.1	10.1	Independent Bank	2,360	3.99	45	-10.0	5.2	5.8	Smaller Servicers	320,233	3.93	45	-9.1	5.0	5.5
142	Smaller Servicers	306,642	4.04	48	-10.5	5.7	6.3	BMO BANK NATIONAL ASSOCIATION	5,037	4.08	69	-10.0	5.0	5.5	Union Savings Bank	5,200	3.55	45	-9.5	4.8	5.3
143	Land Home Financial	3,124	3.89	42	-11.4	5.1	5.8	Idaho HFA	9,851	4.43	37	-11.0	5.1	5.7	Provident Funding	22,126	3.88	59	-9.6	4.5	5.0
144	Fannie Mae	6,052	4.82	148	-12.1	6.3	7.1	WATERMARK CAPITAL INC.	1,772	2.89	40	-11.2	3.2	3.6	FIRST TECHNOLOGY FEDERAL CREDIT U	2,852	3.50	47	-9.8	4.3	4.8
145	MLD Mortgage	3,144	3.75	34	-12.2	4.5	5.1	TD Bank	5,306	3.51	46	-11.2	4.1	4.6	First Citizens Bank	2,566	3.94	53	-9.8	5.3	5.8
146	Sailfish Servicing	18,226	3.46	35	-12.5	4.5	5.1	Smaller Servicers	309,841	4.01	47	-11.3	5.0	5.6	VALLEY NATIONAL BANK	2,185	3.86	53	-9.9	4.5	5.0
147	UNIVERSITY OF WISCONSIN CREDIT UN	2,654	3.65	40	-12.5	5.2	5.9	AssociatedBank	4,256	4.01	65	-11.3	5.3	6.0	Cornerstone Capital Bank	3,704	5.86	10	-9.9	6.7	7.4
148	INSPIRE HOME LOANS INC.	2,012	4.08	28	-12.8	5.1	5.8	Michigan Mutual	2,146	3.36	39	-11.3	4.0	4.6	MEGASTAR FINANCIAL CORP.	2,842	3.74	35	-10.1	4.6	5.1
149	TD Bank	5,300	3.53	47	-13.3	4.6	5.3	Fannie Mae	6,074	4.83	147	-11.8	5.9	6.6	Idaho HFA	9,426	4.28	37	-10.2	5.0	5.5
150	BASE MSR 2 LLC	7,519	3.38	49	-13.4	4.8	5.6	STANDARD MORTGAGE CORP.	2,780	3.55	49	-12.3	4.8	5.4	STANDARD MORTGAGE CORP.	2,782	3.51	46	-10.2	4.8	5.3
151	ELEVATIONS CREDIT UNION	3,994	3.75	43	-13.4	5.2	6.0	M&T Bank	6,479	4.15	69	-12.3	4.8	5.5	AMERICA FIRST FEDERAL CREDIT UNIO	2,263	3.68	43	-10.3	4.8	5.3
152	MERCHANTS BANK OF INDIANA	1,778	3.64	33	-13.4	4.7	5.4	MERCHANTS BANK OF INDIANA	1,766	3.60	32	-12.4	4.1	4.7	FIRST HOME MORTGAGE CORP	4,120	3.82	33	-10.6	4.3	4.8
153	SUNFLOWER BANK NATIONAL ASSOCIATI	3,527	4.16	37	-13.6	5.6	6.5	ELEVATIONS CREDIT UNION	3,980	3.71	42	-12.5	4.5	5.1	Fremont Bank	5,727	3.43	52	-10.7	3.3	3.7
154	PREMIER BANK	2,119	4.05	54	-13.8	5.8	6.8	AMERICA FIRST FEDERAL CREDIT UNIO	2,257	3.72	46	-12.5	4.8	5.4	Colorado Federal Savings Bank	2,319	3.66	58	-11.0	4.1	4.6
155	FIRST FEDERAL SAVINGS AND LOAN AS	1,412	4.06	50	-14.2	5.6	6.5	BOEING EMPLOYEES' CREDIT UNION	3,779	4.08	49	-12.6	4.9	5.5	AssociatedBank	4,180	3.95	62	-11.1	5.3	5.9
156	Gate City Bank	1,644	3.61	46	-14.6	5.0	5.8	Gate City Bank	1,641	3.58	45	-13.0	4.4	5.0	BMO BANK NATIONAL ASSOCIATION	3,278	4.08	69	-11.4	4.8	5.5
157	THIRD FEDERAL SAVINGS & LOAN ASSO	1,205	4.21	76	-14.6	5.8	6.8	THE PARK NATIONAL BANK	1,466	3.61	53	-13.3	4.9	5.7	BASE MSR 2 LLC	4,729	3.41	53	-11.5	4.2	4.7
158	First Citizens Bank	2,653	4.09	55	-14.8	5.7	6.7	1ST SECURITY BANK OF WASHINGTON	2,303	3.82	36	-13.4	4.6	5.3	MLD Mortgage	3,102	3.64	31	-11.6	3.7	4.2
159	Royal Credit Union	1,606	3.80	49	-15.0	5.2	6.1	Sun West	7,043	3.46	36	-13.4	4.0	4.6	1ST SECURITY BANK OF WASHINGTON	2,375	3.72	34	-12.0	4.4	5.0
160	1ST SECURITY BANK OF WASHINGTON	2,118	3.89	38	-15.3	5.3	6.3	GLOBAL FEDERAL CREDIT UNION	1,949	3.99	55	-13.6	4.8	5.6	Sun West	7,096	3.43	34	-12.0	3.9	4.4
161	AMERICA FIRST FEDERAL CREDIT UNIO	2,248	3.74	47	-15.4	5.3	6.2	Nations Direct	1,584	4.55	32	-13.7	4.9	5.7	FIRST FEDERAL SAVINGS AND LOAN AS	1,393	3.95	47	-12.6	5.0	5.7
162	Sun West	7,021	3.48	38	-15.9	4.5	5.3	FIRST FINANCIAL BANK	1,492	4.19	40	-14.2	5.2	6.0	NATIONS DIRECT MORTGAGE	1,973	4.10	42	-12.7	4.1	4.7
163	HARBORONE MORTGAGE LLC	2,315	3.70	41	-16.7	4.9	5.8	NATIONS DIRECT MORTGAGE	1,726	4.20	45	-14.7	4.2	5.0	MEGA CAPITAL FUNDING INC.	2,925	3.26	34	-12.8	2.9	3.3
164	FIRST HOME MORTGAGE CORPORATION	2,782	3.95	33	-17.3	4.7	5.7	FIRST TECHNOLOGY FEDERAL CREDIT U	2,866	3.55	50	-15.1	4.2	5.0	FIRST HOME MORTGAGE CORPORATION	2,750	3.86	30	-13.0	4.1	4.7
165	HomeStreet Bank	3,635	3.83	51	-17.8	5.1	6.2	Santander Bank	5,552	3.91	94	-16.6	4.4	5.2	FIRST FINANCIAL BANK	1,460	4.07	38	-14.1	5.1	5.9
166	EQUITY RESOURCES INC.	1,558	4.32	29	-17.9	5.7	6.9	UNIVERSITY OF WISCONSIN CREDIT UN	2,644	3.61	39	-16.7	4.3	5.1	ELEVATIONS CREDIT UNION	3,966	3.65	40	-14.3	4.2	4.9
167	Guaranteed Rate	6,181	6.68	5	-17.9	7.9	9.6	Cornerstone Capital Bank	2,470	6.66	7	-17.1	8.1	9.7	FHLB Chicago	13,784	3.50	46	-14.6	4.5	5.3
168	FHLB Chicago	13,646	3.54	51	-18.1	5.1	6.1	HARBORONE MORTGAGE LLC	2,320	3.69	40	-17.3	4.2	5.0	Royal Credit Union	1,589	3.70	46	-14.7	4.6	5.4

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169	FIRST TECHNOLOGY FEDERAL CREDIT U	2,872	3.58	51	-18.6	4.7	5.8	PREMIER BANK	2,118	4.02	53	-17.8	5.0	6.0	Santander Bank	5,623	3.90	91	-14.8	4.6	5.3
170	THE FEDERAL SAVINGS BANK	2,087	3.70	42	-18.8	4.6	5.6	HomeStreet Bank	3,639	3.81	50	-17.9	4.4	5.3	PREMIER BANK	2,108	3.96	51	-14.8	5.1	5.9
171	STANDARD MORTGAGE CORP.	2,773	3.57	51	-19.2	5.1	6.2	FIRST HOME MORTGAGE CORPORATION	2,772	3.92	32	-18.1	4.0	4.8	BOEING EMPLOYEES' CREDIT UNION	3,700	4.00	46	-15.3	4.6	5.4
172	ROYAL PACIFIC FUNDING CORP	2,878	3.45	41	-19.7	3.8	4.7	GUARDIAN SAVINGS BANK	1,393	3.61	53	-19.2	4.4	5.4	GUIDANCE RESIDENTIAL LLC	2,761	4.50	35	-16.1	5.1	6.0
173	WATERMARK CAPITAL INC.	1,760	2.89	41	-20.7	3.4	4.3	Royal Credit Union	1,600	3.77	48	-19.8	4.3	5.4	MERCHANTS BANK NATIONAL ASSOCIATI	1,743	3.73	50	-16.6	4.4	5.3
174	LANDMARK CREDIT UNION	2,019	3.85	51	-20.8	5.2	6.5	THIRD FEDERAL SAVINGS & LOAN ASSO	1,200	4.18	76	-19.9	5.0	6.2	HomeStreet Bank	3,632	3.77	47	-16.8	4.3	5.2
175	LEADER BANK NATIONAL ASSOCIATION	3,025	3.85	33	-21.0	4.6	5.8	Kinecta Federal Credit Union	1,496	3.63	63	-20.5	3.4	4.3	UNIVERSITY OF WISCONSIN CREDIT UN	2,616	3.53	37	-16.9	4.2	5.0
176	THE SERVION GROUP	2,381	3.97	48	-21.2	5.2	6.6	FIRST FEDERAL SAVINGS AND LOAN AS	1,403	4.02	49	-21.2	4.5	5.7	WATERMARK CAPITAL INC.	1,795	2.89	37	-17.1	3.0	3.6
177	BETHPAGE FEDERAL CREDIT UNION	3,525	3.72	62	-21.7	3.1	4.0	ROYAL PACIFIC FUNDING CORP	2,895	3.44	40	-21.2	3.3	4.2	Michigan Mutual	2,168	3.34	36	-17.3	3.7	4.5
178	Banco Popular	2,765	4.95	141	-22.1	5.2	6.6	FHLB Chicago	13,715	3.53	50	-21.2	4.2	5.3	THE PARK NATIONAL BANK	1,476	3.57	51	-19.4	4.6	5.6
179	MYCUMORTGAGE	1,686	4.26	57	-22.3	5.8	7.4	BETHPAGE FEDERAL CREDIT UNION	3,542	3.71	61	-21.8	2.9	3.7	MERCHANTS BANK OF INDIANA	1,744	3.50	30	-20.0	3.5	4.4
180	Santander Bank	5,501	3.90	95	-22.4	4.5	5.8	Banco Popular	2,794	4.95	140	-22.0	4.9	6.3	BANNER BANK	2,026	3.78	47	-20.8	4.2	5.3
181	SUMMIT CREDIT UNION	2,424	3.69	42	-23.2	4.8	6.1	MYCUMORTGAGE	1,698	4.25	56	-22.2	5.3	6.7	MYCUMORTGAGE	1,701	4.22	53	-21.0	5.3	6.6
182	GUARDIAN SAVINGS BANK	1,393	3.64	53	-25.2	4.7	6.2	GUIDANCE RESIDENTIAL LLC	2,831	4.62	37	-23.4	5.0	6.5	THE SERVION GROUP	2,378	3.90	44	-21.1	4.5	5.7
183	Massachusetts HFA	2,353	4.19	67	-25.3	4.9	6.5	BANNER BANK	2,033	3.83	49	-23.5	4.2	5.4	Banco Popular	2,747	4.93	137	-22.5	4.9	6.2
184	BROADVIEW FEDERAL CREDIT UNION	1,803	3.73	57	-26.4	3.5	4.7	SUMMIT CREDIT UNION	2,418	3.66	41	-23.5	4.1	5.3	CHICAGO MORTGAGE SOLUTIONS LLC	1,297	3.12	24	-22.6	2.9	3.7
185	NATIONS DIRECT MORTGAGE	1,736	4.23	46	-27.1	4.1	5.6	BROADVIEW FEDERAL CREDIT UNION	1,795	3.70	56	-23.6	3.3	4.3	SUMMIT CREDIT UNION	2,393	3.59	38	-22.7	4.1	5.2
186	Fulton Bank	3,201	4.08	60	-27.7	4.9	6.7	LANDMARK CREDIT UNION	2,019	3.82	50	-24.1	4.4	5.7	Kinecta Federal Credit Union	1,493	3.60	60	-22.8	3.3	4.2
187	DIGITAL FEDERAL CREDIT UNION	1,464	3.74	57	-28.2	4.4	6.1	MERCHANTS BANK NATIONAL ASSOCIATI	1,765	3.81	53	-24.8	4.1	5.4	ONPOINT COMMUNITY CREDIT UNION	4,055	3.78	38	-22.8	3.9	5.0
188	ONPOINT COMMUNITY CREDIT UNION	4,113	3.89	41	-28.9	4.3	6.0	THE SERVION GROUP	2,382	3.95	47	-25.4	4.4	5.8	BROADVIEW FEDERAL CREDIT UNION	1,797	3.66	54	-22.9	3.5	4.5
189	Alabama HFA	2,189	5.28	39	-29.3	5.0	7.0	DIGITAL FEDERAL CREDIT UNION	1,468	3.73	56	-26.4	3.9	5.3	GUARDIAN SAVINGS BANK	1,387	3.55	51	-22.9	4.2	5.4
190	BANNER BANK	2,034	3.86	50	-30.4	4.4	6.2	UIF CORPORATION	1,861	4.69	27	-27.7	4.8	6.6	TEACHERS FEDERAL CREDIT UNION	1,068	3.56	56	-23.1	2.8	3.6
191	MERCHANTS BANK NATIONAL ASSOCIATI	1,767	3.83	53	-30.5	4.3	6.1	ONPOINT COMMUNITY CREDIT UNION	4,093	3.85	40	-27.8	3.7	5.1	Alabama HFA	1,979	5.04	40	-23.2	4.9	6.3
192	Kinecta Federal Credit Union	1,490	3.64	64	-31.6	3.3	4.9	Massachusetts HFA	2,356	4.17	66	-28.1	4.2	5.8	LANDMARK CREDIT UNION	2,012	3.77	48	-23.5	4.4	5.7
193	UIF CORPORATION	1,907	4.76	28	-32.4	5.0	7.4	Alabama HFA	2,127	5.21	39	-29.2	4.6	6.4	DIGITAL FEDERAL CREDIT UNION	1,453	3.65	55	-24.2	4.0	5.3
194	GUIDANCE RESIDENTIAL LLC	2,860	4.67	37	-35.4	4.7	7.2	First Savings Bank	41	7.13	4	-31.7	5.2	7.6	BETHPAGE FEDERAL CREDIT UNION	3,514	3.67	57	-24.7	2.9	3.9
195	GOLDEN EMPIRE MORTGAGE INC.	1,928	3.26	38	-36.8	2.7	4.2	LEADER BANK NATIONAL ASSOCIATION	2,922	3.73	33	-32.4	3.4	5.0	LEADER BANK NATIONAL ASSOCIATION	2,758	3.50	32	-24.9	3.5	4.6
196	TEACHERS FEDERAL CREDIT UNION	1,086	3.62	61	-42.9	2.2	3.8	Fulton Bank	3,198	4.06	59	-33.2	4.0	6.0	THIRD FEDERAL SAVINGS & LOAN ASSO	1,148	4.04	75	-25.1	4.6	6.1
197	Salem Five	2,349	3.67	56	-46.5	3.1	5.8	TEACHERS FEDERAL CREDIT UNION	1,085	3.61	60	-34.8	2.2	3.4	ROYAL PACIFIC FUNDING CORP	2,927	3.44	37	-25.4	3.0	4.1
198								GOLDEN EMPIRE MORTGAGE INC.	1,929	3.24	37	-38.4	2.2	3.6	Massachusetts HFA	2,346	4.12	64	-25.9	4.4	5.8
199								Salem Five	2,348	3.65	55	-39.3	3.0	5.0	Fulton Bank	3,147	4.00	56	-26.9	4.3	5.9
200														UIF CORPORATION	1,765	4.51	26	-27.4	4.4	6.1	
201														Salem Five	2,358	3.61	53	-29.3	3.5	4.9	
202														GOLDEN EMPIRE MORTGAGE INC.	1,939	3.21	34	-33.1	2.3	3.4	

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

GSE: Fixed 15yr

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Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	CITIZENS FIRST BANK	199	3.32	42	70.4	13.7	8.3	CITIZENS FIRST BANK	204	3.31	40	59.1	12.2	7.8	THE FEDERAL SAVINGS BANK	153	2.77	39	49.2	7.5	5.1
2	MEGASTAR FINANCIAL CORP.	180	2.84	46	66.7	10.4	6.3	THE FEDERAL SAVINGS BANK	147	2.77	42	46.9	7.6	5.2	NewRez	451	3.62	47	48.9	12.7	8.7
3	THE FEDERAL SAVINGS BANK	144	2.77	44	63.9	9.7	6.0	MEGASTAR FINANCIAL CORP.	183	2.84	45	42.0	7.8	5.6	CITIZENS FIRST BANK	210	3.28	38	45.6	10.5	7.3
4	GOLDEN EMPIRE MORTGAGE INC.	69	2.79	40	52.9	8.0	5.3	LOWER LLC	87	2.65	32	38.3	8.9	6.5	LOWER LLC	176	2.65	29	33.9	7.5	5.7
5	Summit Funding	168	3.06	33	35.2	8.3	6.2	GUIDANCE RESIDENTIAL LLC	704	3.32	40	35.4	9.8	7.3	GUIDANCE RESIDENTIAL LLC	725	3.28	38	29.3	9.1	7.1
6	Ameris Bank	280	3.84	36	33.0	11.2	8.6	NewRez	809	3.56	46	35.2	11.5	8.7	First Savings Bank	200	2.67	31	23.5	5.9	4.8
7	UIF CORPORATION	413	3.39	34	32.3	10.8	8.2	GOLDEN EMPIRE MORTGAGE INC.	70	2.78	39	34.2	6.3	4.7	FLAT BRANCH MORTGAGE INC	271	3.05	36	22.6	8.3	6.8
8	Multiple Servicers (Unidentified)	393	3.08	143	28.0	17.1	13.6	Idaho HFA	113	2.55	39	31.6	7.2	5.5	Quicken	54,683	2.94	38	22.1	7.1	5.8
9	NewRez	1,550	3.57	45	28.0	11.0	8.7	STOCKTON MORTGAGE CORPORATION	254	2.76	36	29.9	7.0	5.4	GLOBAL FEDERAL CREDIT UNION	306	3.01	50	20.1	7.6	6.3
10	Movement Mortgage	1,072	3.28	33	26.9	9.6	7.6	Multiple Servicers (Unidentified)	437	3.09	141	26.6	16.2	13.0	UIF CORPORATION	422	3.26	31	20.1	8.3	7.0
11	Land Home Financial	257	2.72	45	25.4	7.1	5.7	Ameris Bank	284	3.82	35	25.8	10.1	8.1	FBC Mortgage	161	3.06	24	18.0	7.2	6.1
12	Idaho HFA	110	2.55	41	24.6	7.8	6.3	UIF CORPORATION	417	3.35	33	24.5	9.2	7.4	NEXUS NOVA LLC	168	2.69	36	16.2	5.9	5.1
13	BASE MSR 2 LLC	1,171	2.65	55	22.7	7.2	5.9	Quicken	52,957	2.95	41	21.9	7.3	6.0	Mortgage 1	367	2.91	35	15.1	6.7	5.8
14	Gate City Bank	255	2.74	55	21.6	8.5	7.0	Movement Mortgage	1,117	3.26	31	18.8	8.0	6.8	MEGASTAR FINANCIAL CORP.	189	2.84	42	14.5	6.2	5.4
15	GUIDANCE RESIDENTIAL LLC	693	3.34	41	21.0	9.1	7.6	Michigan Mutual	226	2.71	43	16.5	5.9	5.1	CommunityAmerica Credit Union	306	2.87	42	13.8	7.1	6.3
16	FLAT BRANCH MORTGAGE INC	260	3.09	40	21.0	9.5	7.9	CommunityAmerica Credit Union	297	2.91	44	16.4	7.5	6.5	Bay Equity	214	2.75	34	13.8	5.4	4.8
17	Trustmark Bank	443	3.17	58	20.6	9.5	8.0	Trustmark Bank	452	3.15	58	16.3	8.4	7.2	Wintrust Mortgage	799	2.87	37	13.7	6.2	5.5
18	Quicken	52,133	2.96	42	20.2	7.9	6.6	NEXUS NOVA LLC	337	2.69	36	16.2	5.9	5.1	Nations Lending Corporation	442	3.09	32	13.7	7.0	6.2
19	Michigan Mutual	222	2.71	44	19.7	6.7	5.6	Nova Financial	150	2.57	35	15.2	5.7	4.9	ALCOVA MORTGAGE	182	2.69	33	13.6	6.0	5.3
20	InterCap Lending	221	2.52	39	16.9	6.3	5.4	Cornerstone Capital Bank	77	5.87	8	15.1	15.5	13.6	Trustmark Bank	462	3.11	55	13.1	8.0	7.1
21	STOCKTON MORTGAGE CORPORATION	249	2.77	38	16.8	7.1	6.1	Navy Federal Credit Union	1,242	2.99	50	14.8	7.9	6.9	Navy Federal Credit Union	1,274	2.94	48	12.1	7.3	6.6
22	CommunityAmerica Credit Union	293	2.92	45	16.1	8.2	7.1	Summit Funding	170	3.06	32	14.7	6.3	5.5	Specialized Loan Servicing	3,058	3.41	38	12.0	8.0	7.2
23	Towne Mortgage	227	2.80	43	15.0	7.8	6.8	Bay Equity	207	2.75	37	13.1	5.6	4.9	Gate City Bank	268	2.72	51	11.8	6.8	6.1
24	Navy Federal Credit Union	1,229	3.02	51	12.3	8.4	7.5	NOVA HOME LOANS	171	2.62	34	12.3	5.6	5.0	NexBank	1,893	2.88	36	11.2	6.2	5.6
25	Gateway Mortgage	911	2.94	39	12.0	7.6	6.8	Gate City Bank	259	2.73	53	12.1	7.0	6.3	Aurora	1,463	2.90	47	10.9	6.4	5.8
26	MORTGAGE CLEARING CORP	332	2.98	54	11.5	8.2	7.3	FIRST INTERSTATE BANK	172	3.16	66	10.6	7.8	7.1	Cornerstone Capital Bank	156	4.75	12	10.7	11.8	10.8
27	Wintrust Mortgage	746	2.91	41	11.1	7.1	6.4	Click N Close.	289	2.68	36	8.9	6.0	5.5	GATEWAY SERVCO LLC	438	2.84	37	9.8	6.6	6.0
28	Nexus Nova	1,810	2.76	36	10.7	6.5	5.9	Wintrust Mortgage	756	2.90	39	8.8	6.1	5.7	Guaranteed Rate	276	5.07	11	9.7	15.6	14.3
29	Pingora Loan Servicing	2,654	3.16	61	10.4	8.4	7.7	FLAT BRANCH MORTGAGE INC	263	3.07	39	8.6	7.4	6.9	Multiple Servicers (Unidentified)	868	3.20	138	9.4	14.2	13.1
30	THE CENTRAL TRUST BANK	693	2.85	47	9.7	7.3	6.7	NexBank	1,719	2.88	39	8.6	6.3	5.8	Amerisave Mortgage	2,200	2.90	22	8.9	5.8	5.3
31	NexBank	1,689	2.89	41	9.6	7.0	6.4	GLOBAL FEDERAL CREDIT UNION	295	3.03	52	8.5	6.9	6.4	NOVA HOME LOANS	176	2.60	31	8.3	5.3	4.9
32	FBC Mortgage	155	3.07	28	9.3	8.5	7.8	AmeriHome Mortgage	1,386	4.33	23	8.0	10.2	9.5	Bank Of England	434	2.79	37	7.5	5.9	5.5
33	Union Home Mortgage	1,382	2.90	35	8.0	7.4	6.9	Idaho Central Credit Union	224	3.07	60	7.9	7.4	6.9	Ameris Bank	289	3.77	33	7.3	8.1	7.5
34	GATEWAY SERVCO LLC	501	2.97	40	7.8	7.4	6.8	Specialized Loan Servicing	2,571	3.48	40	7.6	8.0	7.5	Idaho Central Credit Union	234	3.06	57	7.2	7.4	6.9
35	Lake Michigan Credit Union	652	3.30	55	7.5	8.7	8.1	Guaranteed Rate	180	5.28	12	7.3	19.4	18.2	Movement Mortgage	1,356	3.11	29	7.2	6.8	6.3
36	ONPOINT COMMUNITY CREDIT UNION	241	2.81	45	7.4	6.9	6.5	Land Home Financial	290	2.72	44	7.1	5.3	5.0	STOCKTON MORTGAGE CORPORATION	261	2.74	33	7.0	5.8	5.4
37	AmeriHome Mortgage	1,221	4.50	22	7.3	11.1	10.4	FIRST NATIONAL BANK OF PENNSYLVANIA	406	3.13	52	7.0	7.1	6.6	SoFi	1,018	2.62	33	6.7	5.3	5.0
38	PennyMac	18,602	2.97	40	7.3	7.0	6.5	Mortgage 1	356	2.92	38	7.0	6.3	5.9	FIRST NATIONAL BANK OF PENNSYLVANIA	420	3.10	50	6.7	6.9	6.5
39	NEXUS NOVA LLC	331	2.69	38	7.2	6.3	5.8	Towne Mortgage	240	2.85	42	7.0	6.4	6.0	FIRST INTERSTATE BANK	180	3.16	64	6.2	7.4	7.0
40	Cornerstone Capital Bank	54	6.21	7	7.0	14.8	13.9	PHH Mortgage	8,644	2.79	46	6.6	5.6	5.3	THE CENTRAL TRUST BANK	731	2.85	43	5.8	6.3	6.0
41	Umpqua	426	3.10	59	6.8	7.7	7.2	Gateway Mortgage	949	2.95	37	6.4	6.5	6.1	Regions Bank	4,110	2.89	48	5.3	6.5	6.2
42	Nova Financial	148	2.57	37	6.8	6.1	5.7	BASE MSR 2 LLC	1,136	2.66	55	5.4	5.6	5.4	Pingora Loan Servicing	2,825	3.16	57	5.2	7.1	6.8

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

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

GSE: Fixed 15yr

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Rank	Servicer	3M Historical Horizon						6M Historical Horizon						12M Historical Horizon							
		\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
43	ALCOVA MORTGAGE	173	2.69	37	6.4	6.5	6.1	Aurora	1,408	2.89	50	5.3	6.2	5.9	New American Funding	3,797	2.76	35	5.2	5.5	5.2
44	Colonial Savings	1,913	2.75	51	6.3	7.1	6.7	Regions Bank	4,339	2.85	49	5.0	6.6	6.3	InterCap Lending	272	2.53	35	4.8	4.9	4.7
45	Regions Bank	4,259	2.85	50	6.3	7.3	6.9	Cardinal Financial	2,580	2.68	35	4.8	5.4	5.2	GUARDIAN SAVINGS BANK	759	2.87	54	4.5	6.7	6.4
46	Marlin Mortgage Capital	1,626	2.64	38	5.4	5.7	5.4	Bank Of England	421	2.79	40	4.8	5.8	5.6	AmeriHome Mortgage	1,501	4.09	23	4.3	8.5	8.2
47	GMFS	980	2.90	44	5.4	7.4	7.0	STANDARD MORTGAGE CORP.	423	2.71	50	4.7	6.1	5.8	Guild Mortgage	3,100	3.00	38	4.3	6.3	6.0
48	Johnson Bank	632	2.78	55	5.3	6.9	6.6	Pingora Loan Servicing	2,713	3.16	60	4.7	7.3	7.0	PHH Mortgage	8,948	2.79	43	4.3	5.4	5.2
49	Cardinal Financial	2,543	2.68	37	4.4	6.0	5.8	THE CENTRAL TRUST BANK	707	2.85	46	4.4	6.3	6.1	CMG Mortgage	4,813	2.61	33	3.8	4.6	4.5
50	LOWER LLC	94	2.66	34	4.1	6.4	6.1	Nations Direct	88	2.78	40	4.2	6.5	6.2	Arvest Mortgage	1,960	3.11	59	3.5	7.1	6.8
51	Specialized Loan Servicing	1,800	3.49	41	4.1	8.8	8.4	FIDELITY BANK NATIONAL ASSOCIATIO	442	2.78	61	4.2	6.2	5.9	Idaho HFA	116	2.54	36	3.4	5.6	5.4
52	Bank Of England	414	2.79	42	4.1	6.7	6.4	MSR Asset Vehicle	3,676	2.65	35	3.9	5.1	4.9	Nations Direct	94	2.75	37	3.0	5.6	5.5
53	First Citizens Bank	579	2.98	58	4.0	7.8	7.5	BSI Financial	1,870	2.65	40	3.7	5.0	4.8	BAXTER CREDIT UNION	379	2.75	47	3.0	6.0	5.9
54	Royal Credit Union	413	2.73	50	3.9	6.9	6.7	GUARDIAN SAVINGS BANK	727	2.88	56	3.6	6.7	6.5	Iowa Bankers Mortgage	1,094	2.77	44	2.7	6.2	6.0
55	CADENCE BANK	686	3.09	52	3.9	7.8	7.5	Colonial Savings	1,955	2.75	50	3.3	6.2	6.0	PennyMac	18,970	2.89	37	2.7	5.8	5.6
56	DIGITAL FEDERAL CREDIT UNION	239	3.21	56	3.7	7.8	7.6	CMG Mortgage	4,603	2.62	36	3.2	4.8	4.6	Cardinal Financial	2,650	2.67	33	2.6	5.2	5.0
57	loanDepot.com	16,002	2.57	35	3.4	5.5	5.3	GMFS	995	2.89	43	3.1	6.4	6.3	Nova Financial	154	2.55	32	2.5	4.9	4.8
58	PHH Mortgage	8,505	2.79	47	2.9	6.0	5.9	Nexus Nova	1,830	2.75	35	2.8	5.3	5.1	Land Home Financial	314	2.71	41	2.3	5.0	4.9
59	Arvest Mortgage	1,826	3.13	62	2.9	7.9	7.7	New American Funding	3,700	2.78	38	2.8	5.6	5.4	Old National Bank	831	2.95	47	2.2	6.6	6.5
60	New American Funding	3,650	2.79	39	2.4	6.3	6.2	PennyMac	18,718	2.94	39	2.8	6.1	5.9	Lakeview	16,299	2.91	32	2.1	5.4	5.3
61	Pentagon Federal Credit Union	1,231	2.96	45	2.4	7.0	6.9	ELEVATIONS CREDIT UNION	127	3.30	71	2.5	7.4	7.2	BSI Financial	2,186	2.64	37	2.0	4.8	4.7
62	Matrix Financial	16,614	2.70	50	1.9	6.1	6.0	InterCap Lending	251	2.53	37	2.4	4.7	4.6	MSR Asset Vehicle	3,705	2.65	32	1.7	4.9	4.8
63	Chase	58,153	2.84	51	1.8	6.5	6.4	FBC Mortgage	157	3.07	27	1.9	6.7	6.6	loanDepot.com	16,590	2.54	31	1.5	4.5	4.4
64	Old National Bank	810	3.00	50	1.8	7.4	7.3	Northpointe Bank	681	2.64	39	1.9	5.3	5.2	Colonial Savings	2,033	2.76	48	1.4	6.0	5.9
65	MSR Asset Vehicle	3,660	2.65	37	1.8	5.7	5.6	Chase	59,207	2.84	50	1.8	5.8	5.7	Gateway Mortgage	1,040	2.97	34	1.3	6.2	6.1
66	CMG Mortgage	4,397	2.63	37	1.6	5.5	5.4	ROYAL PACIFIC FUNDING CORP	195	2.82	42	1.7	4.7	4.6	Wells Fargo	59,023	2.99	59	1.1	6.5	6.4
67	WEST GATE BANK	606	2.75	44	1.5	6.5	6.4	loanDepot.com	16,196	2.56	34	1.7	4.7	4.6	GOLDEN EMPIRE MORTGAGE INC.	72	2.78	36	1.1	4.8	4.7
68	Iowa Bankers Mortgage	1,047	2.81	48	1.1	7.0	6.9	Iowa Bankers Mortgage	1,063	2.80	47	1.7	6.3	6.2	Union Savings Bank	2,521	2.86	52	0.9	6.4	6.3
69	BOEING EMPLOYEES' CREDIT UNION	391	2.91	40	1.1	6.4	6.3	Guild Mortgage	3,012	3.02	41	1.6	6.3	6.2	Umpqua	523	3.08	54	0.9	6.3	6.2
70	Wells Fargo	54,676	2.98	61	0.9	7.2	7.1	HomeStreet Bank	306	2.85	51	1.6	5.9	5.8	Union Home Mortgage	1,432	2.86	30	0.8	5.9	5.8
71	First United Bank	654	3.18	46	0.9	7.4	7.3	Wells Fargo	55,974	2.98	60	1.6	6.6	6.5	Nexus Nova	1,864	2.74	32	0.7	5.0	4.9
72	Lakeview	16,509	3.01	36	0.7	6.3	6.3	Freedom Mortgage	22,030	2.60	46	1.3	5.2	5.1	First National Bank Of Omaha	726	2.93	48	0.7	6.6	6.6
73	Freedom Mortgage	21,783	2.60	47	0.5	5.7	5.7	Union Home Mortgage	1,399	2.89	33	1.3	6.1	6.1	Towne Mortgage	252	2.86	39	0.5	5.8	5.8
74	GUARDIAN SAVINGS BANK	711	2.88	57	0.5	7.2	7.1	Lakeview	16,820	2.99	35	1.2	5.7	5.6	Evergreen MoneySource	379	3.04	37	0.5	5.6	5.6
75	SoFi	972	2.62	38	0.4	6.0	5.9	U.S. Bank	14,856	2.99	55	1.1	6.3	6.3	FIDELITY BANK NATIONAL ASSOCIATIO	458	2.78	58	0.4	5.8	5.8
76	Aurora	1,380	2.89	52	0.2	6.5	6.5	Lake Michigan Credit Union	663	3.27	54	1.1	7.8	7.7	BASE MSR 2 LLC	940	2.65	57	0.4	5.1	5.1
77	Nationstar	42,548	2.88	45	0.1	6.4	6.4	Pentagon Federal Credit Union	1,249	2.94	44	1.1	6.3	6.3	Lake Michigan Credit Union	681	3.23	53	0.3	7.5	7.5
78	U.S. Bank	14,566	2.99	56	-0.2	6.8	6.9	Arvest Mortgage	1,893	3.14	60	0.7	7.1	7.0	Michigan Mutual	233	2.71	40	0.3	5.0	5.0
79	Idaho Central Credit Union	220	3.07	61	-0.6	7.5	7.5	Amerisave Mortgage	1,998	3.00	25	0.2	5.7	5.7	Click N Close.	298	2.67	33	0.2	5.4	5.4
80	FIRST FEDERAL SAVINGS AND LOAN AS	260	2.95	46	-0.7	6.5	6.6	Matrix Financial	16,908	2.70	49	0.2	5.4	5.4	Matrix Financial	17,360	2.70	46	0.1	5.2	5.2
81	THE SERVION GROUP	460	2.94	48	-0.8	7.1	7.2	First Citizens Bank	591	2.98	57	-0.2	6.8	6.8	Prime Lending (Plains Capital)	115	4.51	26	0.1	9.2	9.2
82	Seneca Mortgage	2,449	2.60	39	-0.9	5.5	5.5	GATEWAY SERVCO LLC	485	2.94	39	-0.3	6.2	6.2	Caliber Home Loans	3,358	2.79	40	0.0	5.5	5.5
83	Onslow Bay Financial	10,806	2.41	36	-1.1	4.6	4.6	Mutual Of Omaha	366	3.07	31	-0.6	6.0	6.1	Chase	61,020	2.84	48	0.0	5.6	5.6
84	SUMMIT CREDIT UNION	323	2.84	48	-1.4	6.8	6.9	Nationstar	42,122	2.88	44	-0.7	5.7	5.8	U.S. Bank	15,434	2.98	53	-0.2	6.1	6.1

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

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

GSE: Fixed 15yr

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Rank	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	Truist Bank	22,396	2.92	55	-1.5	6.6	6.7	Primary Residential	649	2.67	40	-0.8	5.2	5.2	SOUTHSTATE BANK NATIONAL ASSOCIAT	843	2.86	41	-0.3	5.9	5.9
86	The Money Source	656	2.84	48	-1.5	6.1	6.2	THE SERVISION GROUP	469	2.94	47	-0.9	6.5	6.5	Nationstar	41,190	2.87	42	-0.3	5.6	5.6
87	Fannie Mae	191	3.69	111	-1.7	9.9	10.1	Old National Bank	815	2.98	49	-1.0	6.5	6.6	CADENCE BANK	714	3.04	49	-0.3	6.6	6.7
88	TD Bank	929	2.89	48	-2.0	5.9	6.0	UNITED COMMUNITY BANK	479	2.97	48	-1.1	6.5	6.6	Truist Bank	23,616	2.91	52	-0.5	5.9	5.9
89	LANDMARK CREDIT UNION	539	2.81	50	-2.1	6.7	6.8	Paramount Residential	388	2.51	35	-1.3	5.0	5.1	Freedom Mortgage	22,671	2.59	43	-0.6	4.9	4.9
90	UNITED COMMUNITY BANK	472	2.98	49	-2.1	7.1	7.2	CADENCE BANK	697	3.07	51	-1.3	6.8	6.8	HomeStreet Bank	315	2.85	48	-0.8	5.6	5.6
91	BSI Financial	1,617	2.66	42	-2.3	5.5	5.7	Grander Mortgage Capital	579	2.92	34	-1.4	6.0	6.0	Mutual Of Omaha	376	3.05	28	-1.1	6.1	6.2
92	NBKC Bank	441	3.21	31	-2.3	7.1	7.3	Nations Lending Corporation	431	3.12	35	-1.6	6.4	6.5	Northpointe Bank	703	2.64	36	-1.1	5.1	5.1
93	LEADER BANK NATIONAL ASSOCIATION	335	2.54	38	-2.4	5.2	5.3	First Bank	1,551	2.77	43	-1.7	5.4	5.4	Home Point Financial	925	2.70	30	-1.2	5.4	5.5
94	First Federal Bank	1,029	2.75	46	-2.6	6.1	6.3	Truist Bank	22,794	2.91	54	-1.7	6.0	6.1	LANDMARK CREDIT UNION	567	2.80	46	-1.4	6.0	6.1
95	SWBC Mortgage	645	3.03	45	-2.7	7.3	7.5	SUNFLOWER BANK NATIONAL ASSOCIATI	515	2.84	48	-1.7	6.0	6.1	First Bank	1,602	2.77	41	-1.4	5.2	5.3
96	Guaranteed Rate	179	5.23	12	-2.8	16.1	16.6	RENASANT BANK	551	2.99	43	-2.1	6.0	6.1	Weststar Mortgage	470	2.78	42	-1.7	5.8	5.8
97	Northpointe Bank	670	2.64	41	-3.0	5.7	5.9	Flagstar	8,683	2.99	37	-2.1	5.8	5.9	First Citizens Bank	615	2.97	55	-1.9	6.5	6.7
98	Bank of America	6,314	3.48	99	-3.0	9.2	9.5	Union Savings Bank	2,427	2.87	54	-2.3	6.3	6.4	Grander Mortgage Capital	557	2.75	33	-2.3	5.4	5.5
99	PNC Mortgage	24,608	2.76	52	-3.0	6.3	6.5	WEST GATE BANK	615	2.74	42	-2.5	5.6	5.8	First Federal Bank	1,064	2.74	42	-2.7	5.4	5.6
100	Amerisave Mortgage	1,985	3.02	26	-3.1	6.2	6.4	Bank of America	6,552	3.49	98	-2.8	8.9	9.1	WEST GATE BANK	634	2.73	40	-2.8	5.6	5.7
101	Union Savings Bank	2,378	2.87	55	-3.3	6.8	7.1	Seneca Mortgage	2,444	2.60	38	-2.8	4.7	4.9	Flagstar	8,878	2.95	35	-2.8	5.5	5.6
102	INSPIRE HOME LOANS INC.	54	3.07	32	-3.3	5.8	6.0	SWBC Mortgage	654	3.02	44	-2.9	6.4	6.6	BOK Financial	2,291	2.86	50	-2.9	5.9	6.0
103	Flagstar	8,581	3.00	38	-3.5	6.2	6.4	ALCOVA MORTGAGE	176	2.69	36	-2.9	5.2	5.3	MORTGAGE LENDERS INVESTMENT TRADI	296	3.11	42	-2.9	6.7	6.9
104	Grander Mortgage Capital	596	3.02	35	-3.5	6.7	6.9	PNC Mortgage	25,057	2.76	51	-3.1	5.7	5.9	United Shore (Retained)	22,119	2.85	28	-3.0	5.0	5.2
105	Primary Residential	636	2.66	42	-3.7	5.7	6.0	Sailfish Servicing	941	2.66	33	-3.1	4.5	4.7	LEADER BANK NATIONAL ASSOCIATION	345	2.49	34	-3.0	4.3	4.5
106	Guild Mortgage	2,970	3.03	42	-3.9	6.7	6.9	Fairway	713	3.04	34	-3.2	6.1	6.3	Fannie Mae	208	3.70	107	-3.1	9.1	9.3
107	United Shore (Sold)	10,160	2.80	46	-4.0	5.7	5.9	United Shore (Retained)	21,158	2.93	30	-3.3	5.4	5.6	Paramount Residential	464	2.54	32	-3.1	4.9	5.1
108	Bell Bank	1,120	2.86	41	-4.2	6.3	6.6	MYCUMORTGAGE	323	3.01	54	-3.5	7.0	7.3	United Shore (Sold)	9,847	2.83	43	-3.2	5.1	5.3
109	Mortgage 1	351	2.94	39	-4.2	6.3	6.6	The Money Source	609	2.85	47	-3.5	5.5	5.7	Fifth Third	9,459	2.84	48	-3.3	5.7	5.8
110	New Residential	31,556	3.11	58	-4.3	7.0	7.3	Fifth Third	9,151	2.84	51	-3.7	5.8	6.0	Bank of America	6,997	3.48	96	-3.3	8.6	8.9
111	CrossCountry Mortgage	4,875	2.69	37	-4.4	5.6	5.9	Onslow Bay Financial	10,958	2.41	34	-3.9	3.9	4.0	Planet Home Lending	1,404	3.10	31	-3.3	5.5	5.7
112	WATERMARK CAPITAL INC.	415	2.33	39	-4.5	4.6	4.8	Bell Bank	1,135	2.85	40	-4.0	5.6	5.8	MLD Mortgage	548	2.59	34	-3.5	4.3	4.5
113	Keybank	1,654	2.94	47	-4.5	6.2	6.4	First Federal Bank	1,046	2.75	44	-4.5	5.4	5.7	GMFS	1,023	2.87	41	-3.6	5.8	6.0
114	Click N Close.	285	2.69	38	-4.7	5.9	6.1	New Residential	32,124	3.10	57	-4.6	6.5	6.8	PNC Mortgage	25,663	2.76	49	-3.9	5.5	5.7
115	AXOS BANK	317	2.79	48	-4.8	5.5	5.8	1ST SECURITY BANK OF WASHINGTON	146	3.03	40	-4.7	5.9	6.2	WATERMARK CAPITAL INC.	433	2.33	34	-3.9	3.9	4.1
116	Fifth Third	9,003	2.83	52	-5.3	6.3	6.6	First National Bank Of Omaha	704	2.95	51	-4.7	6.5	6.8	The Money Source	568	2.86	45	-4.3	5.4	5.7
117	STANDARD MORTGAGE CORP.	414	2.71	51	-5.4	6.2	6.5	ATLANTIC BAY MORTGAGE GROUP LLC	365	2.88	41	-5.4	5.5	5.8	Fairway	720	2.98	32	-4.3	5.8	6.0
118	RENASANT BANK	409	3.06	44	-5.4	6.7	7.1	MISSION SERVICING RESIDENTIAL INC	897	2.80	37	-5.4	5.6	5.9	New Residential	29,677	3.11	56	-4.5	6.3	6.6
119	First Bank	1,524	2.77	45	-5.4	5.8	6.1	Keybank	1,682	2.93	46	-5.8	5.5	5.8	Pentagon Federal Credit Union	1,278	2.91	42	-4.7	5.8	6.1
120	MLD Mortgage	527	2.60	39	-5.4	5.0	5.3	EQUITY RESOURCES INC.	259	2.67	35	-6.0	5.2	5.6	SWBC Mortgage	694	2.99	41	-5.0	6.2	6.5
121	FIRST HOME MORTGAGE CORP	355	2.76	41	-6.4	5.7	6.0	United Shore (Sold)	10,314	2.80	44	-6.2	5.1	5.4	RENASANT BANK	635	2.94	41	-5.1	5.7	6.0
122	ATLANTIC BAY MORTGAGE GROUP LLC	359	2.88	42	-6.4	6.2	6.6	Fannie Mae	197	3.69	110	-6.3	9.3	9.9	ATLANTIC BAY MORTGAGE GROUP LLC	377	2.88	38	-5.2	5.4	5.7
123	United Shore (Retained)	21,119	2.97	32	-6.5	5.8	6.2	LEADER BANK NATIONAL ASSOCIATION	338	2.52	37	-6.3	4.3	4.6	Johnson Bank	669	2.77	52	-5.3	5.5	5.8
124	BOK Financial	2,219	2.86	54	-7.2	6.3	6.8	MLD Mortgage	534	2.60	37	-6.4	4.2	4.5	Onslow Bay Financial	11,172	2.40	31	-5.5	3.7	3.9
125	Kinecta Federal Credit Union	294	2.95	65	-7.2	6.4	6.8	Umpqua	434	3.10	58	-6.4	6.0	6.4	1ST SECURITY BANK OF WASHINGTON	156	3.00	38	-5.9	5.7	6.0
126	MYCUMORTGAGE	316	3.01	55	-7.5	7.3	7.9	BAXTER CREDIT UNION	366	2.75	49	-6.5	5.5	5.9	Seneca Mortgage	2,433	2.58	35	-6.1	4.5	4.8

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127	THE PARK NATIONAL BANK	242	2.65	55	-7.5	6.3	6.8	SUMMIT CREDIT UNION	328	2.82	47	-7.1	5.7	6.2	STANDARD MORTGAGE CORP.	437	2.71	47	-6.3	5.4	5.7
128	First National Bank Of Omaha	692	2.96	52	-7.5	7.0	7.6	FIRST FEDERAL SAVINGS AND LOAN AS	264	2.93	44	-7.3	5.5	5.9	UNITED COMMUNITY BANK	493	2.95	46	-6.4	6.1	6.5
129	GLOBAL FEDERAL CREDIT UNION	289	3.03	53	-7.7	6.5	7.0	BOK Financial	2,233	2.86	52	-7.7	5.7	6.1	NBKC Bank	433	3.03	29	-6.4	5.5	5.9
130	Mutual Of Omaha	362	3.08	32	-7.9	6.2	6.7	Marlin Mortgage Capital	1,646	2.64	36	-7.9	4.3	4.7	Bell Bank	1,160	2.82	37	-6.4	5.3	5.6
131	FIDELITY BANK NATIONAL ASSOCIATIO	432	2.77	61	-8.0	5.9	6.4	CrossCountry Mortgage	4,936	2.68	36	-7.9	4.7	5.1	AXOS BANK	332	2.79	44	-6.5	4.7	5.0
132	MERCHANTS BANK NATIONAL ASSOCIATI	413	2.78	52	-8.1	6.3	6.8	WATERMARK CAPITAL INC.	421	2.33	37	-8.0	3.9	4.2	NATIONS DIRECT MORTGAGE	166	2.82	47	-6.6	4.9	5.2
133	MISSION SERVICING RESIDENTIAL INC	991	2.84	38	-8.2	6.2	6.7	LANDMARK CREDIT UNION	548	2.81	48	-8.1	5.7	6.2	FHLB Chicago	4,329	2.65	46	-6.8	5.4	5.8
134	SUNFLOWER BANK NATIONAL ASSOCIATI	506	2.85	49	-8.3	6.3	6.8	PREMIER BANK	442	2.98	56	-8.3	6.4	6.9	Huntington National Bank	3,841	3.05	48	-7.0	6.3	6.8
135	FIRST TECHNOLOGY FEDERAL CREDIT U	785	2.87	52	-8.5	6.3	6.9	TD Bank	943	2.88	47	-8.4	5.0	5.4	Summit Funding	174	3.04	29	-7.1	4.8	5.1
136	American Internet Mortgage	1,650	2.69	52	-8.6	5.4	5.9	MERCHANTS BANK OF INDIANA	343	2.53	35	-8.7	4.2	4.5	BANNER BANK	224	3.05	50	-7.1	5.8	6.2
137	Smaller Servicers	55,549	2.85	50	-9.1	6.2	6.8	Citizens Bank	12,094	2.86	47	-8.7	5.4	5.9	First United Bank	680	3.13	43	-7.3	6.1	6.6
138	Sierra Pacific	889	2.91	52	-9.3	5.7	6.3	Sierra Pacific	905	2.91	51	-8.8	5.2	5.7	Sailfish Servicing	1,098	2.66	31	-7.4	4.2	4.5
139	FIRST INTERSTATE BANK	168	3.16	67	-9.4	6.9	7.6	NATIONS DIRECT MORTGAGE	158	2.83	50	-8.9	5.0	5.5	MISSION SERVICING RESIDENTIAL INC	622	2.78	37	-7.5	5.2	5.6
140	OPPORTUNITY BANK OF MONTANA	162	2.96	46	-9.8	6.4	7.1	FIRST TECHNOLOGY FEDERAL CREDIT U	798	2.86	51	-8.9	5.4	5.9	MERCHANTS BANK NATIONAL ASSOCIATI	433	2.77	48	-7.7	5.6	6.1
141	Citizens Bank	11,887	2.86	48	-9.9	5.9	6.6	NBKC Bank	437	3.14	30	-9.1	5.9	6.5	SUNFLOWER BANK NATIONAL ASSOCIATI	532	2.83	45	-8.0	5.4	5.9
142	EQUITY RESOURCES INC.	255	2.68	37	-10.0	5.9	6.5	Evergreen Moneysource	367	3.04	40	-9.1	5.2	5.7	Royal Credit Union	436	2.73	46	-8.1	5.6	6.1
143	Sailfish Servicing	941	2.66	34	-10.1	4.7	5.2	Planet Home Lending	1,420	3.12	34	-9.2	5.3	5.8	TD Bank	975	2.88	45	-8.2	4.9	5.4
144	VALLEY NATIONAL BANK	606	3.02	62	-10.1	6.2	6.9	Huntington National Bank	3,722	3.07	50	-9.2	6.3	6.9	Smaller Servicers	60,479	2.84	47	-8.3	5.6	6.0
145	PREMIER BANK	432	2.98	57	-10.8	6.8	7.6	Prime Lending (Plains Capital)	114	4.57	27	-9.3	9.3	10.2	Citizens Bank	12,493	2.85	45	-8.3	5.4	5.9
146	FHLB Chicago	4,086	2.66	50	-10.9	5.8	6.5	Johnson Bank	644	2.77	54	-9.6	5.3	5.9	Marlin Mortgage Capital	2,356	2.57	34	-8.5	4.0	4.4
147	FIRST NATIONAL BANK OF PENNSYLVAN	399	3.14	53	-11.0	6.4	7.2	SOUTHSTATE BANK NATIONAL ASSOCIAT	819	2.87	44	-9.9	5.5	6.1	CrossCountry Mortgage	5,065	2.67	33	-8.6	4.5	4.9
148	Huntington National Bank	3,658	3.07	51	-11.4	6.8	7.6	FHLB Chicago	4,176	2.66	48	-9.9	5.3	5.9	Primary Residential	671	2.68	37	-8.7	4.8	5.2
149	Arc Home	679	2.68	43	-11.5	4.8	5.5	Citi	3,452	3.20	62	-10.1	6.1	6.8	ROYAL PACIFIC FUNDING CORP	202	2.82	39	-8.8	4.2	4.5
150	Fairway	705	3.05	35	-11.8	6.2	7.0	Smaller Servicers	57,046	2.85	49	-10.3	5.5	6.1	OPPORTUNITY BANK OF MONTANA	170	2.96	42	-9.0	5.8	6.3
151	Bay Equity	204	2.75	38	-11.9	5.0	5.6	SoFi	987	2.62	36	-10.7	4.6	5.1	FIRST TECHNOLOGY FEDERAL CREDIT U	825	2.85	48	-9.0	5.1	5.6
152	Provident Funding	5,779	2.82	66	-11.9	5.9	6.7	Provident Funding	5,833	2.83	65	-11.0	5.5	6.1	Keybank	1,729	2.91	43	-9.2	5.2	5.8
153	Citi	3,407	3.23	62	-12.4	6.4	7.3	Sun West	667	2.59	38	-11.7	4.3	4.9	THE SERVION GROUP	484	2.93	44	-9.4	5.8	6.4
154	Prime Lending (Plains Capital)	112	4.58	28	-13.1	9.5	10.8	ONPOINT COMMUNITY CREDIT UNION	244	2.81	44	-12.3	4.9	5.5	Sierra Pacific	935	2.90	48	-9.8	5.1	5.6
155	MORTGAGE LENDERS INVESTMENT TRADI	281	3.11	46	-13.3	7.4	8.5	American Internet Mortgage	1,678	2.69	51	-12.3	4.7	5.4	Independent Bank	494	2.94	44	-9.8	6.0	6.6
156	Planet Home Lending	1,404	3.13	35	-13.7	5.7	6.6	Fremont Bank	866	2.87	60	-12.3	4.7	5.3	Arc Home	711	2.68	39	-10.0	4.4	4.9
157	NOVA HOME LOANS	169	2.63	35	-13.8	5.0	5.7	Royal Credit Union	420	2.73	48	-12.4	5.4	6.2	MYCUMORTGAGE	335	3.01	51	-10.2	6.4	7.1
158	Nations Direct	87	2.76	42	-14.1	4.5	5.2	First United Bank	662	3.16	45	-12.6	5.9	6.7	PREMIER BANK	460	2.97	54	-10.4	6.2	6.9
159	HomeStreet Bank	299	2.85	52	-15.0	5.5	6.5	OPPORTUNITY BANK OF MONTANA	165	2.96	45	-12.8	5.6	6.4	AMERICA FIRST FEDERAL CREDIT UNIO	498	2.61	45	-10.7	5.1	5.7
160	BANNER BANK	212	3.06	54	-15.5	5.7	6.7	BMO BANK NATIONAL ASSOCIATION	1,112	3.14	63	-12.8	5.9	6.7	EQUITY RESOURCES INC.	266	2.67	32	-10.9	4.9	5.4
161	BREMER BANK NATIONAL ASSOCIATION	393	2.93	50	-15.7	5.9	7.0	FIRST HOME MORTGAGE CORP	360	2.76	40	-13.5	4.6	5.3	Sun West	686	2.58	35	-11.3	4.2	4.8
162	MERCHANTS BANK OF INDIANA	338	2.53	37	-15.7	4.5	5.3	MORTGAGE CLEARING CORP	337	2.97	53	-13.5	5.7	6.6	BMO BANK NATIONAL ASSOCIATION	741	3.14	63	-11.5	5.8	6.5
163	BMO BANK NATIONAL ASSOCIATION	1,087	3.14	64	-15.8	6.1	7.3	Independent Bank	478	2.95	46	-14.0	5.8	6.7	Citi	3,593	3.17	61	-12.6	5.9	6.7
164	HARBORONE MORTGAGE LLC	345	2.73	45	-16.0	5.1	6.0	Arc Home	689	2.68	42	-14.1	4.2	4.9	Provident Funding	5,604	2.86	66	-12.7	5.4	6.1
165	AssociatedBank	958	2.88	57	-16.1	6.1	7.2	DIGITAL FEDERAL CREDIT UNION	242	3.19	55	-14.8	5.9	6.9	CHICAGO MORTGAGE SOLUTIONS LLC	488	2.32	24	-12.8	3.4	3.9
166	Fremont Bank	848	2.87	62	-16.4	4.9	5.9	FIRST FINANCIAL BANK	310	2.91	49	-14.8	5.5	6.4	FIRST HOME MORTGAGE CORPORATION	216	2.86	35	-13.1	4.9	5.6
167	NATIONS DIRECT MORTGAGE	156	2.84	51	-16.6	5.0	5.9	MERCHANTS BANK NATIONAL ASSOCIATI	420	2.78	50	-15.5	5.2	6.2	MORTGAGE CLEARING CORP	347	2.96	50	-13.1	5.7	6.5
168	SOUTHSTATE BANK NATIONAL ASSOCIAT	808	2.88	45	-16.9	5.7	6.8	INSPIRE HOME LOANS INC.	55	3.06	30	-15.7	4.5	5.4	Carrington	2,062	2.95	36	-13.2	5.2	6.0

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

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

GSE: Fixed 15yr

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Rank	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	Fulton Bank	314	3.21	66	-17.0	6.4	7.6	MORTGAGE LENDERS INVESTMENT TRADI	286	3.11	45	-16.1	6.2	7.3	PAM MSR Trust I	944	2.62	45	-13.4	4.4	5.0
170	Sun West	658	2.59	39	-17.2	4.5	5.4	AssociatedBank	978	2.88	56	-16.3	5.5	6.6	HARBORONE MORTGAGE LLC	361	2.74	40	-13.6	4.6	5.3
171	Independent Bank	470	2.95	48	-17.3	5.9	7.1	BOEING EMPLOYEES' CREDIT UNION	396	2.91	39	-16.6	4.7	5.6	American Internet Mortgage	1,729	2.68	48	-13.7	4.6	5.3
172	Colorado Federal Savings Bank	1,795	2.33	46	-17.8	4.2	5.0	THIRD FEDERAL SAVINGS & LOAN ASSO	558	2.97	48	-16.7	5.6	6.7	M&T Bank	1,309	3.17	57	-14.0	5.7	6.6
173	Paramount Residential	383	2.52	36	-18.0	4.5	5.4	BREMER BANK NATIONAL ASSOCIATION	398	2.92	48	-17.0	5.2	6.2	AssociatedBank	1,012	2.87	53	-14.3	5.6	6.5
174	Nations Lending Corporation	425	3.13	36	-18.2	6.0	7.3	HARBORONE MORTGAGE LLC	351	2.73	43	-17.0	4.5	5.3	BREMER BANK NATIONAL ASSOCIATION	410	2.90	46	-14.8	5.3	6.2
175	Carrington	1,977	2.96	40	-18.3	5.5	6.7	M&T Bank	1,263	3.18	59	-17.4	5.6	6.7	MERCHANTS BANK OF INDIANA	351	2.52	32	-15.0	3.7	4.4
176	UNIVERSITY OF WISCONSIN CREDIT UN	618	2.67	44	-19.6	5.1	6.3	AMERICA FIRST FEDERAL CREDIT UNIO	482	2.61	48	-17.5	4.7	5.6	BOEING EMPLOYEES' CREDIT UNION	407	2.90	36	-15.0	4.6	5.5
177	Salem Five	378	2.79	53	-19.7	5.3	6.6	UNIVERSITY OF WISCONSIN CREDIT UN	626	2.66	43	-18.0	4.6	5.6	FIRST HOME MORTGAGE CORP	369	2.74	37	-15.3	4.4	5.2
178	M&T Bank	1,240	3.19	60	-21.2	5.7	7.1	Carrington	2,006	2.96	38	-18.4	5.0	6.1	THE PARK NATIONAL BANK	255	2.65	52	-15.7	5.2	6.1
179	Santander Bank	1,303	3.02	82	-21.4	5.9	7.4	Fulton Bank	320	3.21	66	-18.4	5.9	7.2	FIRST FINANCIAL BANK	320	2.90	46	-15.8	5.4	6.3
180	THIRD FEDERAL SAVINGS & LOAN ASSO	550	2.97	49	-21.9	5.9	7.5	PAM MSR Trust I	959	2.65	46	-18.8	4.2	5.2	MEGA CAPITAL FUNDING INC.	438	2.45	35	-16.1	3.3	3.9
181	AMERICA FIRST FEDERAL CREDIT UNIO	473	2.60	49	-22.5	4.9	6.3	Kinecta Federal Credit Union	300	2.95	63	-19.2	4.9	6.0	BMO Harris Bank	412	3.12	57	-16.4	5.4	6.5
182	MEGA CAPITAL FUNDING INC.	421	2.46	39	-24.1	3.6	4.7	Weststar Mortgage	467	2.77	45	-20.2	4.8	6.0	FIRST FEDERAL SAVINGS AND LOAN AS	271	2.92	42	-16.9	4.9	5.8
183	PAM MSR Trust I	948	2.65	47	-25.2	4.4	5.8	AXOS BANK	322	2.79	47	-20.5	4.1	5.2	UNIVERSITY OF WISCONSIN CREDIT UN	642	2.64	40	-17.1	4.6	5.6
184	Banco Popular	478	2.97	70	-25.2	5.5	7.3	Santander Bank	1,338	3.02	81	-20.9	5.4	6.8	VALLEY NATIONAL BANK	642	3.02	58	-17.6	5.0	6.0
185	ROYAL PACIFIC FUNDING CORP	192	2.83	44	-26.2	3.8	5.1	VALLEY NATIONAL BANK	618	3.02	61	-20.9	4.9	6.2	Kinecta Federal Credit Union	311	2.95	61	-17.9	4.6	5.6
186	Evergreen Moneysource	362	3.04	42	-26.3	4.8	6.5	BANNER BANK	216	3.05	53	-21.2	5.0	6.3	SUMMIT CREDIT UNION	337	2.80	44	-18.1	5.0	6.1
187	BROADVIEW FEDERAL CREDIT UNION	400	2.76	57	-27.4	3.8	5.3	THE PARK NATIONAL BANK	246	2.65	54	-21.5	4.9	6.2	ONPOINT COMMUNITY CREDIT UNION	251	2.80	41	-18.3	4.4	5.4
188	BAXTER CREDIT UNION	359	2.75	51	-27.7	4.7	6.5	MEGA CAPITAL FUNDING INC.	427	2.45	38	-22.3	3.2	4.1	ELEVATIONS CREDIT UNION	131	3.27	69	-19.1	5.8	7.1
189	FIRST FINANCIAL BANK	304	2.91	50	-28.1	5.2	7.1	Banco Popular	489	2.97	69	-23.4	5.0	6.5	Fremont Bank	947	2.87	57	-20.5	4.1	5.1
190	Weststar Mortgage	473	2.77	47	-29.9	4.8	6.7	Salem Five	384	2.79	52	-23.5	4.5	5.8	Santander Bank	1,407	3.03	79	-20.7	5.3	6.7
191	1ST SECURITY BANK OF WASHINGTON	133	3.08	42	-32.6	5.1	7.4	Colorado Federal Savings Bank	1,903	2.33	44	-23.7	3.3	4.4	Fulton Bank	330	3.18	63	-21.5	5.6	7.1
192	BETHPAGE FEDERAL CREDIT UNION	570	2.92	62	-33.2	3.4	5.0	BROADVIEW FEDERAL CREDIT UNION	406	2.75	56	-28.9	3.5	4.9	INSPIRE HOME LOANS INC.	56	3.02	28	-24.3	4.1	5.4
193	TEACHERS FEDERAL CREDIT UNION	432	2.65	48	-37.8	2.5	4.1	TEACHERS FEDERAL CREDIT UNION	438	2.65	46	-29.3	2.6	3.6	DIGITAL FEDERAL CREDIT UNION	249	3.17	52	-24.3	5.1	6.7
194	ELEVATIONS CREDIT UNION	125	3.32	72	-42.6	4.5	7.7	BETHPAGE FEDERAL CREDIT UNION	582	2.91	61	-33.9	3.1	4.7	Banco Popular	505	2.96	67	-24.6	4.8	6.4
195	FIRST HOME MORTGAGE CORPORATION	209	2.90	39	-55.7	3.0	6.7	FIRST HOME MORTGAGE CORPORATION	211	2.90	38	-43.2	3.2	5.6	THIRD FEDERAL SAVINGS & LOAN ASSO	571	2.94	45	-25.4	4.8	6.4
196	Massachusetts HFA	0	4.32	59	-64.6	2.3	6.3	Massachusetts HFA	0	4.32	58	-67.1	2.2	6.7	Colorado Federal Savings Bank	1,810	2.33	43	-25.5	3.2	4.3
197								First Savings Bank	0	6.65	4	-92.0	1.7	19.3	BROADVIEW FEDERAL CREDIT UNION	421	2.75	54	-28.1	3.7	5.2
198														BETHPAGE FEDERAL CREDIT UNION	597	2.91	58	-28.6	3.4	4.8	
199														Salem Five	397	2.79	49	-30.7	3.9	5.7	
200														TEACHERS FEDERAL CREDIT UNION	449	2.64	43	-31.5	2.5	3.7	
201														Massachusetts HFA	0	4.32	54	-67.4	2.2	6.6	

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GSE: Fixed 20yr

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Rank	Servicer	3M Historical Horizon						6M Historical Horizon						12M Historical Horizon							
		\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	CITIZENS FIRST BANK	19	3.58	57	111.8	13.9	6.8	Navy Federal Credit Union	1	3.57	75	545.3	39.1	7.3	Navy Federal Credit Union	2	3.61	74	204.6	21.1	7.4
2	FBC Mortgage	45	3.26	29	108.2	10.0	4.9	FBC Mortgage	46	3.26	27	80.5	8.5	4.8	NewRez	129	4.18	59	71.8	12.9	7.7
3	Cornerstone Capital Bank	16	6.50	8	87.6	18.4	10.3	CITIZENS FIRST BANK	20	3.60	56	65.3	10.4	6.4	Nova Financial	39	3.11	30	49.5	6.6	4.4
4	NEXUS NOVA LLC	95	3.10	38	85.8	8.1	4.4	NewRez	216	4.17	55	51.0	10.9	7.4	MEGA CAPITAL FUNDING INC.	51	3.02	37	43.7	4.2	3.0
5	ALCOVA MORTGAGE	71	3.13	37	76.0	8.6	5.0	ALCOVA MORTGAGE	72	3.12	36	50.5	6.5	4.4	Cornerstone Capital Bank	43	4.92	21	41.9	12.6	9.1
6	Evergreen Moneysource	146	3.32	43	73.3	9.0	5.3	Cornerstone Capital Bank	18	6.27	10	49.8	17.0	11.7	RENASANT BANK	162	3.44	44	40.8	6.8	4.9
7	Weststar Mortgage	98	3.09	47	60.4	8.3	5.2	Weststar Mortgage	95	3.10	45	43.3	6.4	4.5	Specialized Loan Servicing	628	3.96	42	40.7	8.4	6.1
8	1ST SECURITY BANK OF WASHINGTON	59	3.15	44	55.4	6.5	4.2	Evergreen Moneysource	147	3.31	42	43.0	6.4	4.5	INSPIRE HOME LOANS INC.	6	3.43	31	34.4	4.2	3.1
9	SoFi	340	2.92	33	54.2	7.1	4.6	Nova Financial	38	3.12	33	42.5	6.0	4.3	CITIZENS FIRST BANK	20	3.59	53	33.4	7.7	5.8
10	First National Bank Of Omaha	113	3.52	51	53.5	9.2	6.1	Nations Lending Corporation	244	3.58	34	40.4	7.7	5.6	LOWER LLC	63	2.97	29	30.9	6.1	4.7
11	THE FEDERAL SAVINGS BANK	41	3.14	45	48.9	6.9	4.7	Idaho Central Credit Union	168	3.23	44	32.6	6.5	5.0	Quicken	29,095	3.20	35	28.1	5.7	4.4
12	Movement Mortgage	255	3.49	35	40.7	10.3	7.4	Multiple Servicers (Unidentified)	430	3.92	147	30.6	10.5	8.1	Idaho Central Credit Union	172	3.22	41	28.1	6.0	4.7
13	Idaho Central Credit Union	167	3.25	45	40.7	7.5	5.4	Quicken	28,627	3.23	38	30.3	6.0	4.6	NEXUS NOVA LLC	48	3.10	36	26.5	4.8	3.8
14	Mutual Of Omaha	124	4.29	26	37.8	9.2	6.8	Specialized Loan Servicing	536	4.07	43	29.7	8.4	6.6	FBC Mortgage	47	3.26	24	26.4	6.0	4.8
15	Navy Federal Credit Union	1	3.55	75	32.4	10.8	8.3	Movement Mortgage	267	3.48	33	28.3	7.6	5.9	FLAT BRANCH MORTGAGE INC	128	3.36	34	24.0	6.7	5.5
16	Colorado Federal Savings Bank	105	3.18	56	27.8	6.4	5.1	NEXUS NOVA LLC	96	3.10	36	26.5	4.8	3.8	WATERMARK CAPITAL INC.	184	2.61	33	23.7	3.8	3.1
17	Iowa Bankers Mortgage	178	3.42	56	26.8	7.5	5.9	MLD Mortgage	139	2.99	36	26.3	4.9	3.9	Nations Lending Corporation	249	3.56	31	23.2	6.5	5.3
18	NewRez	394	4.19	51	26.6	9.3	7.4	Gate City Bank	169	2.99	46	25.5	5.4	4.3	AXOS BANK	67	2.95	36	20.5	4.0	3.3
19	Quicken	28,428	3.25	40	26.6	6.6	5.2	PAM MSR Trust I	111	3.51	71	24.7	6.5	5.2	First Savings Bank	68	2.89	32	19.8	4.8	4.1
20	SWBC Mortgage	321	3.23	42	26.2	6.9	5.5	LOWER LLC	38	3.03	31	22.1	5.5	4.5	Movement Mortgage	333	3.40	31	19.8	5.9	5.0
21	Multiple Servicers (Unidentified)	453	3.93	148	25.9	10.5	8.5	First National Bank Of Omaha	113	3.50	50	21.8	6.5	5.3	Marlin Mortgage Capital	982	2.97	36	19.7	4.2	3.5
22	Grander Mortgage Capital	188	3.31	37	25.7	6.9	5.5	Arc Home	230	3.03	41	21.6	4.8	4.0	WEST GATE BANK	164	3.02	39	18.7	5.1	4.3
23	Marlin Mortgage Capital	872	2.98	41	25.4	5.4	4.4	AXOS BANK	66	2.97	39	21.2	4.1	3.4	Weststar Mortgage	92	3.10	42	18.6	5.3	4.5
24	Nexus Nova	570	3.18	37	24.8	6.6	5.3	Marlin Mortgage Capital	880	2.98	40	18.1	4.4	3.7	GUIDANCE RESIDENTIAL LLC	141	3.84	42	16.5	6.4	5.5
25	NOVA HOME LOANS	53	3.05	35	23.6	5.6	4.5	MEGA CAPITAL FUNDING INC.	50	3.02	40	18.1	3.4	2.9	Arvest Mortgage	525	3.60	54	15.9	6.4	5.5
26	CADENCE BANK	134	3.54	55	23.4	7.2	5.9	Iowa Bankers Mortgage	179	3.39	55	17.7	6.9	5.9	SOUTHSTATE BANK NATIONAL ASSOCIAT	202	3.47	37	14.8	5.9	5.2
27	Specialized Loan Servicing	369	4.13	42	22.9	9.1	7.5	First Citizens Bank	116	3.73	66	16.1	7.5	6.5	Gate City Bank	173	2.98	44	14.1	5.0	4.4
28	Pingora Loan Servicing	822	3.34	52	22.0	6.4	5.3	Mutual Of Omaha	123	4.24	25	15.6	6.9	6.0	GATEWAY SERVCO LLC	193	3.11	37	14.0	5.4	4.8
29	NexBank	353	3.13	39	19.3	5.5	4.7	Trustmark Bank	179	3.40	50	15.4	5.8	5.1	Mutual Of Omaha	119	4.11	23	13.2	6.6	5.9
30	STANDARD MORTGAGE CORP.	142	3.11	51	18.6	6.0	5.0	ELEVATIONS CREDIT UNION	174	3.34	46	15.3	5.4	4.7	BASE MSR 2 LLC	151	3.05	49	12.7	4.8	4.3
31	HomeStreet Bank	132	3.24	47	17.8	5.6	4.8	NexBank	357	3.13	37	15.2	4.7	4.1	ALCOVA MORTGAGE	73	3.12	33	12.5	4.9	4.4
32	Union Savings Bank	1,016	3.07	45	16.2	5.7	4.9	SoFi	344	2.92	31	14.9	4.5	3.9	GLOBAL FEDERAL CREDIT UNION	54	3.55	54	12.4	5.8	5.1
33	First Citizens Bank	117	3.79	65	16.1	8.5	7.4	Arvest Mortgage	512	3.62	56	13.7	6.5	5.7	Sun West	169	3.07	36	12.3	4.4	3.9
34	ELEVATIONS CREDIT UNION	172	3.36	47	15.2	6.0	5.2	Nexus Nova	575	3.17	36	13.5	5.0	4.4	Arc Home	235	3.02	38	12.3	4.3	3.9
35	NBKC Bank	104	3.79	32	14.6	7.8	6.8	NOVA HOME LOANS	53	3.05	34	12.5	4.7	4.2	BANNER BANK	84	3.57	52	10.5	6.0	5.4
36	PREMIER BANK	159	3.47	62	14.1	7.6	6.7	Pingora Loan Servicing	833	3.34	51	11.4	5.4	4.8	CHICAGO MORTGAGE SOLUTIONS LLC	69	2.91	27	10.3	4.3	3.9
37	LANDMARK CREDIT UNION	39	4.17	83	12.4	8.8	7.8	RENASANT BANK	141	3.47	47	11.2	5.4	4.8	First National Bank Of Omaha	115	3.46	48	10.2	5.7	5.2
38	FIRST FEDERAL SAVINGS AND LOAN AS	88	3.28	48	12.4	6.8	6.0	CADENCE BANK	136	3.53	54	10.8	6.0	5.5	NOVA HOME LOANS	54	3.04	31	10.0	4.8	4.3
39	ONPOINT COMMUNITY CREDIT UNION	172	3.32	42	12.2	5.8	5.2	UNITED COMMUNITY BANK	209	3.29	49	9.8	5.4	5.0	Paramount Residential	54	3.04	33	9.7	4.8	4.3
40	Colonial Savings	366	3.56	71	11.1	6.9	6.3	SOUTHSTATE BANK NATIONAL ASSOCIAT	201	3.53	39	9.0	6.0	5.5	Iowa Bankers Mortgage	179	3.33	53	9.6	6.0	5.5
41	Trustmark Bank	178	3.42	51	10.2	6.3	5.7	STANDARD MORTGAGE CORP.	143	3.10	49	8.4	4.8	4.4	Amerisave Mortgage	267	3.54	22	9.2	5.5	5.0
42	Union Home Mortgage	654	3.34	35	10.1	6.0	5.5	Union Savings Bank	1,027	3.07	44	7.8	4.7	4.4	Multiple Servicers (Unidentified)	1,052	4.04	144	8.7	9.5	8.7

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

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

GSE: Fixed 20yr

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		\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
43	Prime Lending (Plains Capital)	83	4.37	30	9.9	11.9	10.9	Kinecta Federal Credit Union	106	3.26	57	7.7	4.0	3.8	Grander Mortgage Capital	180	3.13	34	8.5	5.1	4.7
44	Arvest Mortgage	498	3.63	57	9.7	6.9	6.3	PHH Mortgage	2,613	3.20	47	7.6	4.7	4.3	Union Home Mortgage	661	3.26	31	8.2	5.4	5.0
45	RENASANT BANK	105	3.50	49	9.6	6.5	5.9	Sun West	166	3.09	39	6.2	4.3	4.1	Pingora Loan Servicing	852	3.34	48	8.1	5.1	4.7
46	Click N Close.	123	3.08	35	9.3	5.8	5.3	GATEWAY SERVCO LLC	210	3.17	39	5.8	5.3	5.0	Nexus Nova	577	3.16	33	7.5	4.5	4.2
47	WEST GATE BANK	160	3.04	43	8.3	5.5	5.1	Fannie Mae	382	4.23	119	5.7	7.5	7.1	HomeStreet Bank	136	3.23	43	7.0	4.4	4.1
48	Flagstar	3,789	3.14	38	8.0	5.1	4.8	Flagstar	3,812	3.12	37	5.6	4.3	4.0	Mortgage 1	140	3.29	34	6.3	4.7	4.4
49	CrossCountry Mortgage	1,631	3.23	36	7.8	5.7	5.3	loanDepot.com	4,437	2.91	32	5.5	4.1	3.9	InterCap Lending	75	3.03	34	5.8	4.4	4.1
50	Nations Lending Corporation	241	3.59	35	7.2	6.5	6.1	WATERMARK CAPITAL INC.	180	2.61	36	5.0	3.2	3.0	Colonial Savings	377	3.56	66	5.4	6.0	5.7
51	PHH Mortgage	2,592	3.21	48	6.9	5.2	4.8	Union Home Mortgage	656	3.31	34	4.9	5.3	5.0	MERCHANTS BANK OF INDIANA	149	2.80	34	4.8	3.6	3.4
52	MERCHANTS BANK NATIONAL ASSOCIATI	111	3.24	56	6.8	5.7	5.4	AMERICA FIRST FEDERAL CREDIT UNIO	263	3.24	46	4.7	5.0	4.8	THE FEDERAL SAVINGS BANK	43	3.14	41	4.2	4.1	4.0
53	UNITED COMMUNITY BANK	208	3.30	50	6.2	5.8	5.5	BANNER BANK	82	3.59	54	4.7	5.4	5.2	MLD Mortgage	139	2.94	34	3.5	3.9	3.8
54	Fannie Mae	374	4.23	120	5.9	7.8	7.3	THE FEDERAL SAVINGS BANK	42	3.14	44	4.6	4.3	4.1	ELEVATIONS CREDIT UNION	176	3.31	44	3.5	4.6	4.4
55	loanDepot.com	4,395	2.91	34	5.5	4.8	4.5	CMG Mortgage	1,300	3.23	36	4.1	4.4	4.2	PHH Mortgage	2,656	3.19	44	3.4	4.3	4.2
56	PAM MSR Trust I	110	3.49	72	4.7	5.7	5.4	SWBC Mortgage	323	3.21	41	3.5	5.0	4.8	BOK Financial	579	3.33	50	3.4	5.0	4.8
57	MLD Mortgage	138	3.03	37	4.5	4.7	4.5	FIRST INTERSTATE BANK	129	3.48	60	3.3	5.2	5.1	Fairway	376	2.89	33	3.3	3.8	3.6
58	FLAT BRANCH MORTGAGE INC	130	3.51	37	3.7	6.4	6.1	Bay Equity	81	3.10	41	3.3	3.7	3.6	Nations Direct	29	3.47	40	3.1	4.8	4.6
59	AMERICA FIRST FEDERAL CREDIT UNIO	260	3.25	48	3.5	5.5	5.3	LANDMARK CREDIT UNION	38	4.04	87	2.5	7.3	7.1	Wintrust Mortgage	350	3.32	34	2.6	4.6	4.5
60	Chase	25,498	3.30	61	3.2	5.4	5.2	Truist Bank	7,974	3.20	61	2.2	4.6	4.5	loanDepot.com	4,517	2.90	29	2.5	3.9	3.8
61	Truist Bank	7,906	3.21	63	2.9	5.2	5.0	BOK Financial	575	3.33	53	2.2	5.1	5.0	First Citizens Bank	116	3.66	64	1.6	6.2	6.1
62	Lakeview	7,214	3.20	38	2.8	5.0	4.9	FIRST FEDERAL SAVINGS AND LOAN AS	88	3.26	47	2.2	5.2	5.1	UNITED COMMUNITY BANK	212	3.27	46	1.6	5.0	4.9
63	Wintrust Mortgage	334	3.38	38	2.4	5.0	4.9	FLAT BRANCH MORTGAGE INC	128	3.44	36	2.1	5.7	5.6	CrossCountry Mortgage	1,652	3.17	32	1.6	4.3	4.2
64	ATLANTIC BAY MORTGAGE GROUP LLC	145	3.14	41	2.2	5.0	4.9	Mortgage 1	137	3.30	37	1.9	4.7	4.6	STOCKTON MORTGAGE CORPORATION	72	3.10	35	1.4	5.0	5.0
65	Mortgage 1	136	3.30	38	2.1	5.5	5.4	Paramount Residential	31	3.08	36	1.9	4.8	4.8	Nationstar	13,463	3.23	47	1.2	4.4	4.4
66	Arc Home	228	3.03	42	2.0	4.7	4.6	Chase	25,677	3.30	59	1.4	4.8	4.7	Flagstar	3,866	3.10	34	1.2	3.9	3.8
67	Wells Fargo	21,274	3.49	72	2.0	5.7	5.6	Wells Fargo	21,494	3.49	70	1.3	5.2	5.1	MYCUMORTGAGE	152	3.46	52	1.1	5.6	5.6
68	U.S. Bank	7,925	3.41	54	1.9	5.8	5.7	Colonial Savings	370	3.56	69	1.2	5.8	5.8	CMG Mortgage	1,345	3.19	33	1.0	4.2	4.1
69	FIRST INTERSTATE BANK	127	3.50	61	1.9	5.8	5.7	ATLANTIC BAY MORTGAGE GROUP LLC	147	3.14	40	0.8	4.3	4.2	Royal Credit Union	191	3.14	47	0.9	4.8	4.8
70	AmeriHome Mortgage	451	4.35	34	1.4	8.2	8.1	U.S. Bank	7,973	3.39	53	0.0	5.0	5.0	Caliber Home Loans	1,063	3.13	38	0.7	4.3	4.2
71	Matrix Financial	6,903	3.01	48	1.0	4.6	4.6	ONPOINT COMMUNITY CREDIT UNION	173	3.31	41	-0.0	4.5	4.5	Towne Mortgage	134	3.10	39	0.6	4.2	4.2
72	SOUTHSTATE BANK NATIONAL ASSOCIAT	201	3.56	40	0.8	6.2	6.2	Lakeview	7,257	3.18	36	-0.1	4.2	4.2	Ameris Bank	91	3.77	34	0.5	6.3	6.3
73	Regions Bank	1,312	3.23	49	0.8	5.6	5.5	First United Bank	221	3.60	44	-0.7	5.7	5.8	First Federal Bank	397	3.10	42	0.2	4.2	4.2
74	Freedom Mortgage	4,946	3.23	47	-0.3	5.2	5.2	United Shore (Retained)	6,224	3.05	32	-0.8	3.8	3.8	New American Funding	933	3.15	34	0.2	4.0	4.0
75	Nationstar	14,183	3.25	53	-0.8	5.1	5.1	Grander Mortgage Capital	185	3.25	36	-1.2	4.7	4.8	Lakeview	6,375	3.17	34	-0.1	4.1	4.1
76	THE CENTRAL TRUST BANK	195	3.32	58	-0.8	5.4	5.5	Nationstar	13,929	3.24	51	-1.6	4.4	4.5	U.S. Bank	8,098	3.37	51	-0.2	4.9	4.9
77	Huntington National Bank	839	3.47	56	-1.2	5.8	5.8	NBKC Bank	101	3.69	31	-1.8	5.5	5.6	MSR Asset Vehicle	1,534	2.94	33	-0.4	3.7	3.7
78	BOK Financial	576	3.33	54	-1.4	5.5	5.6	WEST GATE BANK	161	3.03	42	-1.8	4.3	4.4	Fannie Mae	390	4.23	115	-0.4	6.7	6.7
79	CMG Mortgage	1,242	3.28	37	-1.6	4.9	5.0	PennyMac	9,223	3.03	38	-2.0	4.0	4.1	Union Savings Bank	1,047	3.06	41	-0.6	4.3	4.4
80	Gate City Bank	167	2.98	48	-2.9	4.8	4.9	Regions Bank	1,319	3.23	47	-2.1	4.7	4.8	Trustmark Bank	181	3.37	47	-0.7	4.9	4.9
81	First Bank	488	3.17	44	-2.9	5.0	5.2	Freedom Mortgage	4,911	3.20	46	-2.5	4.5	4.6	Chase	25,990	3.29	55	-0.7	4.6	4.6
82	Bay Equity	80	3.10	42	-3.1	4.0	4.1	GUIDANCE RESIDENTIAL LLC	138	3.88	45	-2.6	5.9	6.1	Cardinal Financial	519	2.97	30	-1.0	3.9	4.0
83	United Shore (Retained)	6,183	3.07	34	-3.9	4.2	4.4	Old National Bank	189	3.37	54	-2.7	5.1	5.2	United Shore (Retained)	6,957	3.03	30	-1.1	3.6	3.6
84	Ameris Bank	91	3.86	38	-4.5	8.4	8.8	TD Bank	0	5.84	226	-3.2	52.7	53.9	Wells Fargo	21,979	3.49	67	-1.1	5.0	5.1

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85	Aurora	405	3.13	47	-4.5	5.0	5.2	Matrix Financial	6,956	3.00	46	-3.4	3.8	3.9	CADENCE BANK	137	3.51	50	-1.2	5.2	5.3
86	Sun West	164	3.09	40	-4.8	4.3	4.5	BREMER BANK NATIONAL ASSOCIATION	148	3.32	45	-3.5	4.8	4.9	MISSION SERVICING RESIDENTIAL INC	172	3.22	36	-1.3	4.4	4.5
87	Bank Of England	70	3.28	45	-5.0	4.8	5.0	Summit Funding	64	3.44	31	-3.7	4.4	4.6	ATLANTIC BAY MORTGAGE GROUP LLC	150	3.13	37	-1.3	4.3	4.3
88	MYCUMORTGAGE	148	3.47	57	-5.0	5.8	6.1	United Shore (Sold)	5,150	3.07	43	-3.9	3.7	3.8	Truist Bank	8,116	3.20	58	-1.3	4.4	4.4
89	BASE MSR 2 LLC	249	3.03	47	-5.1	4.7	4.9	Pentagon Federal Credit Union	439	3.01	42	-3.9	4.1	4.3	Seneca Mortgage	686	3.18	36	-1.6	4.1	4.2
90	Royal Credit Union	185	3.15	51	-5.4	5.1	5.3	Onslow Bay Financial	5,018	2.75	33	-4.8	3.0	3.2	NBKC Bank	97	3.55	30	-1.8	5.0	5.1
91	MEGASTAR FINANCIAL CORP.	125	3.12	45	-5.7	4.5	4.8	Provident Funding	1,255	3.20	57	-5.1	4.4	4.6	PAM MSR Trust I	99	3.51	75	-2.2	5.6	5.7
92	New Residential	14,916	3.43	63	-5.9	5.3	5.6	First Bank	492	3.17	42	-5.3	4.4	4.6	NexBank	369	3.12	34	-2.3	4.0	4.1
93	Northpointe Bank	242	3.05	42	-6.1	4.7	5.0	CrossCountry Mortgage	1,636	3.21	35	-5.4	4.3	4.5	PennyMac	9,354	3.01	35	-2.5	3.9	4.0
94	Onslow Bay Financial	5,036	2.75	35	-6.4	3.4	3.7	Huntington National Bank	843	3.45	55	-5.9	4.8	5.1	SoFi	350	2.92	28	-2.5	3.7	3.8
95	Fifth Third	2,549	3.45	63	-6.6	5.6	6.0	New Residential	14,976	3.42	61	-6.0	4.7	5.0	TD Bank	0	5.83	223	-2.8	36.7	37.5
96	United Shore (Sold)	5,097	3.07	45	-6.8	4.1	4.3	Fifth Third	2,553	3.44	62	-6.2	5.0	5.3	Evergreen Moneysource	150	3.29	39	-2.8	4.3	4.5
97	PennyMac	9,147	3.03	40	-7.2	4.3	4.7	MSR Asset Vehicle	1,506	2.94	36	-6.3	3.5	3.7	Matrix Financial	7,049	3.00	43	-3.0	3.8	3.9
98	GATEWAY SERVCO LLC	218	3.20	40	-7.6	5.2	5.6	AmeriHome Mortgage	594	4.19	33	-6.5	6.0	6.4	THE CENTRAL TRUST BANK	200	3.30	54	-3.0	4.8	5.0
99	UNIVERSITY OF WISCONSIN CREDIT UN	226	3.30	37	-7.9	5.4	5.8	Lake Michigan Credit Union	210	3.54	47	-6.8	5.1	5.4	Kinecta Federal Credit Union	108	3.25	54	-3.0	3.5	3.6
100	Kinecta Federal Credit Union	105	3.27	58	-8.2	3.9	4.3	MISSION SERVICING RESIDENTIAL INC	273	3.18	36	-7.1	4.2	4.6	PREMIER BANK	164	3.44	59	-3.1	5.5	5.7
101	Land Home Financial	102	3.28	48	-8.2	4.4	4.8	Sierra Pacific	518	3.06	44	-7.6	3.8	4.1	Gateway Mortgage	391	3.28	34	-3.1	4.9	5.1
102	AXOS BANK	65	2.99	40	-8.3	3.6	4.0	Wintrust Mortgage	336	3.37	37	-7.7	4.3	4.7	Freedom Mortgage	4,938	3.17	42	-3.6	4.2	4.4
103	Provident Funding	1,262	3.20	58	-8.5	4.7	5.1	BASE MSR 2 LLC	217	3.05	47	-7.9	4.1	4.5	Sierra Pacific	529	3.06	41	-3.7	3.8	3.9
104	BAXTER CREDIT UNION	209	3.05	51	-8.7	4.4	4.8	Bank of America	3,191	4.12	125	-8.3	6.6	7.1	Prime Lending (Plains Capital)	85	4.33	26	-3.7	6.9	7.2
105	Summit Funding	63	3.44	32	-8.8	4.9	5.4	First Federal Bank	402	3.12	44	-8.7	3.9	4.3	SWBC Mortgage	337	3.18	38	-4.0	4.4	4.6
106	Sailfish Servicing	658	2.98	41	-9.1	3.9	4.3	Planet Home Lending	376	3.52	38	-8.9	4.6	5.1	Carrington	918	3.37	36	-4.0	4.6	4.8
107	Gateway Mortgage	351	3.28	39	-9.2	5.0	5.5	Guild Mortgage	1,174	3.27	39	-9.2	4.2	4.7	New Residential	14,067	3.43	59	-4.3	4.7	5.0
108	Sierra Pacific	512	3.06	46	-9.4	4.3	4.8	Fairway	371	2.91	36	-9.5	3.3	3.7	Regions Bank	1,235	3.25	45	-5.0	4.5	4.7
109	SUNFLOWER BANK NATIONAL ASSOCIATI	136	3.47	48	-10.8	5.0	5.6	Prime Lending (Plains Capital)	84	4.36	28	-9.5	8.4	9.3	Aurora	419	3.13	43	-5.1	4.1	4.3
110	PNC Mortgage	8,161	3.21	58	-11.2	4.6	5.2	Carrington	902	3.38	38	-9.5	4.4	4.9	Guaranteed Rate	38	4.36	19	-5.3	8.3	8.8
111	Old National Bank	190	3.39	55	-11.2	5.4	6.0	New American Funding	921	3.18	37	-10.0	3.6	4.0	FIDELITY BANK NATIONAL ASSOCIATIO	162	3.29	68	-5.7	4.5	4.7
112	Guild Mortgage	1,167	3.29	40	-11.3	4.7	5.3	SUNFLOWER BANK NATIONAL ASSOCIATI	136	3.45	47	-10.4	4.3	4.8	Fifth Third	2,572	3.42	59	-5.8	4.9	5.2
113	Cardinal Financial	505	2.98	35	-11.7	3.9	4.5	THE CENTRAL TRUST BANK	197	3.31	57	-10.5	4.4	4.9	MORTGAGE LENDERS INVESTMENT TRADI	105	3.46	41	-5.8	4.9	5.2
114	MSR Asset Vehicle	1,483	2.95	37	-11.7	3.9	4.4	MORTGAGE CLEARING CORP	106	3.24	50	-10.6	4.3	4.7	United Shore (Sold)	4,604	3.08	41	-6.2	3.5	3.7
115	Bank of America	3,171	4.12	127	-12.3	6.6	7.5	Aurora	411	3.13	46	-11.0	3.9	4.4	Provident Funding	1,200	3.21	56	-6.6	4.1	4.4
116	GUARDIAN SAVINGS BANK	300	3.08	47	-12.4	4.4	5.0	PNC Mortgage	8,235	3.21	56	-11.4	4.1	4.6	Planet Home Lending	359	3.51	35	-7.3	4.5	4.8
117	M&T Bank	355	3.68	67	-13.4	5.1	5.9	Cardinal Financial	510	2.98	33	-11.5	3.6	4.1	Guild Mortgage	1,190	3.25	36	-7.7	4.3	4.6
118	Pentagon Federal Credit Union	434	3.01	44	-13.6	4.2	4.9	UNIVERSITY OF WISCONSIN CREDIT UN	227	3.27	36	-12.1	4.6	5.2	Bank of America	3,228	4.10	121	-7.8	6.5	7.0
119	STOCKTON MORTGAGE CORPORATION	71	3.15	39	-13.7	5.7	6.6	Ameris Bank	91	3.83	37	-12.5	6.3	7.1	BREMER BANK NATIONAL ASSOCIATION	150	3.28	43	-8.0	4.5	4.9
120	FIRST TECHNOLOGY FEDERAL CREDIT U	191	3.45	55	-14.0	4.9	5.7	Click N Close.	125	3.08	34	-13.4	3.8	4.4	Huntington National Bank	848	3.43	52	-8.2	4.6	5.0
121	BREMER BANK NATIONAL ASSOCIATION	148	3.34	46	-14.1	4.8	5.5	BAXTER CREDIT UNION	211	3.05	50	-13.5	3.7	4.2	Colorado Federal Savings Bank	87	3.20	58	-8.2	3.9	4.2
122	Umpqua	169	3.42	49	-14.6	4.5	5.3	Colorado Federal Savings Bank	118	3.15	53	-13.5	3.7	4.2	Onslow Bay Financial	5,019	2.74	30	-8.4	2.8	3.0
123	FHLB Chicago	1,443	3.06	51	-15.6	4.4	5.2	The Money Source	223	3.31	45	-13.7	4.1	4.7	MEGASTAR FINANCIAL CORP.	129	3.12	41	-8.4	3.7	4.1
124	Smaller Servicers	21,888	3.28	52	-15.9	4.6	5.5	Royal Credit Union	187	3.15	50	-14.1	4.1	4.7	Lake Michigan Credit Union	213	3.50	45	-8.6	4.8	5.3
125	Amerisave Mortgage	252	3.68	25	-16.3	5.4	6.5	M&T Bank	357	3.66	66	-14.2	4.7	5.4	Citi	1,656	3.58	66	-8.7	4.6	5.1
126	MISSION SERVICING RESIDENTIAL INC	309	3.18	37	-16.4	4.2	5.0	FIRST NATIONAL BANK OF PENNSYLVAN	210	3.44	46	-14.8	4.8	5.6	PNC Mortgage	8,295	3.20	53	-9.3	4.2	4.6

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127	New American Funding	915	3.20	38	-16.6	3.9	4.7	MYCUMORTGAGE	150	3.47	56	-15.1	4.8	5.7	LANDMARK CREDIT UNION	37	3.89	88	-9.8	6.1	6.7
128	Bell Bank	434	3.16	40	-16.7	4.2	5.0	MORTGAGE LENDERS INVESTMENT TRADI	103	3.48	44	-15.2	4.7	5.5	FIRST NATIONAL BANK OF PENNSYLVAN	211	3.38	44	-10.0	4.7	5.2
129	MORTGAGE CLEARING CORP	105	3.24	51	-16.7	4.5	5.4	1ST SECURITY BANK OF WASHINGTON	67	3.12	42	-15.3	3.5	4.2	First United Bank	223	3.56	41	-10.2	5.1	5.7
130	THE PARK NATIONAL BANK	169	3.14	56	-17.1	4.6	5.5	Gateway Mortgage	364	3.28	38	-15.5	4.1	4.9	Johnson Bank	188	3.27	54	-10.2	4.3	4.8
131	MEGA CAPITAL FUNDING INC.	49	3.02	42	-17.3	2.9	3.5	Smaller Servicers	22,280	3.27	51	-15.9	4.1	4.9	First Bank	501	3.16	39	-10.4	3.9	4.3
132	First Federal Bank	398	3.12	46	-17.6	4.1	5.0	Amerisave Mortgage	252	3.65	24	-16.2	4.8	5.7	CommunityAmerica Credit Union	111	3.42	42	-10.5	4.7	5.2
133	BANNER BANK	81	3.61	55	-17.8	4.7	5.7	MERCHANTS BANK NATIONAL ASSOCIATI	112	3.24	55	-16.3	4.0	4.8	Summit Funding	65	3.43	28	-10.6	3.9	4.3
134	Citi	1,634	3.63	70	-17.8	4.7	5.7	Citizens Bank	3,376	3.30	50	-16.3	4.0	4.7	FIRST TECHNOLOGY FEDERAL CREDIT U	191	3.34	53	-10.9	4.4	5.0
135	SUMMIT CREDIT UNION	225	3.27	39	-18.1	4.6	5.5	FHLB Chicago	1,466	3.06	49	-16.8	3.8	4.6	THE PARK NATIONAL BANK	175	3.14	52	-11.1	4.5	5.1
136	FIDELITY BANK NATIONAL ASSOCIATIO	158	3.30	73	-18.1	4.4	5.3	CommunityAmerica Credit Union	110	3.47	44	-16.9	4.5	5.4	AmeriHome Mortgage	731	4.04	31	-11.2	5.0	5.7
137	Lake Michigan Credit Union	209	3.56	48	-18.6	5.0	6.0	PREMIER BANK	161	3.46	62	-17.0	4.9	5.8	Bay Equity	82	3.10	38	-11.3	3.2	3.6
138	Citizens Bank	3,354	3.30	52	-20.0	4.2	5.3	Citi	1,635	3.61	69	-17.1	4.3	5.2	Northpointe Bank	250	3.06	37	-11.4	3.7	4.2
139	HARBORONE MORTGAGE LLC	218	3.05	46	-20.2	3.6	4.5	SUMMIT CREDIT UNION	225	3.25	38	-17.2	4.2	5.1	FIRST INTERSTATE BANK	130	3.46	57	-11.5	4.5	5.1
140	Fairway	368	2.92	37	-20.3	3.3	4.1	Umpqua	171	3.42	48	-17.5	3.8	4.6	SUMMIT CREDIT UNION	225	3.19	36	-11.7	4.3	4.8
141	Paramount Residential	31	3.08	38	-20.9	3.6	4.5	Independent Bank	113	3.31	47	-17.6	4.5	5.5	ONPOINT COMMUNITY CREDIT UNION	176	3.30	38	-11.8	3.9	4.4
142	Fulton Bank	197	3.48	67	-20.9	5.2	6.5	THE SERVION GROUP	225	3.35	46	-17.7	4.4	5.3	Citizens Bank	3,424	3.29	47	-11.9	4.1	4.6
143	TEACHERS FEDERAL CREDIT UNION	219	3.07	49	-21.9	2.6	3.3	MEGASTAR FINANCIAL CORP.	127	3.12	44	-17.9	3.4	4.1	Smaller Servicers	23,075	3.25	48	-12.6	4.2	4.8
144	AssociatedBank	255	3.48	68	-22.0	4.7	6.1	Northpointe Bank	245	3.05	40	-18.0	3.5	4.3	STANDARD MORTGAGE CORP.	145	3.08	46	-12.6	3.9	4.4
145	THE SERVION GROUP	223	3.36	47	-22.3	4.7	6.0	HomeStreet Bank	133	3.24	46	-18.1	3.4	4.1	AMERICA FIRST FEDERAL CREDIT UNIO	267	3.23	43	-12.9	4.2	4.8
146	Carrington	893	3.39	40	-22.6	4.3	5.5	Primary Residential	193	2.97	40	-18.2	3.2	3.9	MERCHANTS BANK NATIONAL ASSOCIATI	114	3.23	52	-13.1	4.2	4.8
147	Independent Bank	112	3.31	48	-23.1	5.2	6.7	FIRST FINANCIAL BANK	96	3.36	52	-19.0	4.4	5.3	Old National Bank	189	3.34	51	-13.2	4.5	5.2
148	The Money Source	248	3.28	46	-23.2	4.0	5.1	Seneca Mortgage	699	3.21	39	-20.2	3.5	4.3	Pentagon Federal Credit Union	447	3.01	39	-14.2	3.8	4.4
149	Nova Financial	38	3.12	35	-23.7	3.6	4.7	BMO BANK NATIONAL ASSOCIATION	272	3.78	78	-20.6	4.7	5.9	Home Point Financial	1,026	2.80	28	-14.7	3.2	3.7
150	InterCap Lending	53	3.19	35	-24.0	5.4	7.0	GUARDIAN SAVINGS BANK	303	3.08	46	-20.6	3.5	4.4	BMO BANK NATIONAL ASSOCIATION	201	3.77	77	-14.9	4.8	5.7
151	GOLDEN EMPIRE MORTGAGE INC.	58	3.01	41	-24.4	3.4	4.5	HARBORONE MORTGAGE LLC	220	3.05	44	-21.2	3.1	3.9	Sailfish Servicing	729	3.00	37	-15.0	3.0	3.5
152	FIRST NATIONAL BANK OF PENNSYLVAN	211	3.49	47	-25.3	4.4	5.9	Bell Bank	437	3.14	39	-22.3	3.3	4.3	FIRST FINANCIAL BANK	98	3.35	50	-15.2	4.5	5.2
153	BMO BANK NATIONAL ASSOCIATION	268	3.78	79	-25.9	4.7	6.4	Sailfish Servicing	659	2.98	40	-22.3	2.9	3.7	AssociatedBank	261	3.45	64	-15.2	4.7	5.5
154	American Internet Mortgage	588	3.01	50	-26.3	3.3	4.5	AssociatedBank	259	3.47	68	-22.5	4.3	5.6	The Money Source	195	3.31	45	-15.5	3.9	4.6
155	Keybank	603	3.26	46	-28.0	3.5	4.8	GMFS	260	3.21	43	-22.6	3.6	4.7	OPPORTUNITY BANK OF MONTANA	57	3.40	43	-16.2	3.8	4.5
156	GMFS	257	3.21	44	-28.0	3.8	5.2	Land Home Financial	113	3.24	46	-22.6	3.3	4.2	FHLB Chicago	1,494	3.05	46	-16.4	3.8	4.5
157	GUIDANCE RESIDENTIAL LLC	136	3.88	46	-28.1	5.1	7.0	Fulton Bank	201	3.49	67	-22.9	4.5	5.8	GUARDIAN SAVINGS BANK	309	3.08	43	-16.4	3.7	4.5
158	BETHPAGE FEDERAL CREDIT UNION	410	3.19	62	-28.5	2.5	3.5	THE PARK NATIONAL BANK	171	3.14	55	-23.0	3.8	4.9	Primary Residential	197	2.98	37	-16.5	3.3	3.9
159	VALLEY NATIONAL BANK	155	3.54	67	-28.6	3.9	5.4	FIDELITY BANK NATIONAL ASSOCIATIO	161	3.30	72	-23.4	3.6	4.7	Bell Bank	443	3.12	36	-16.9	3.5	4.2
160	Planet Home Lending	372	3.51	40	-28.6	3.9	5.5	TEACHERS FEDERAL CREDIT UNION	221	3.07	48	-23.8	2.3	3.1	Fulton Bank	201	3.46	63	-16.9	4.5	5.4
161	FIRST FINANCIAL BANK	95	3.36	54	-28.7	4.4	6.1	VALLEY NATIONAL BANK	156	3.52	66	-26.3	3.6	4.9	BAXTER CREDIT UNION	215	3.05	47	-17.2	3.5	4.2
162	Seneca Mortgage	698	3.21	40	-29.5	3.3	4.7	Towne Mortgage	128	3.07	42	-26.9	3.1	4.3	HARBORONE MORTGAGE LLC	225	3.05	41	-17.5	3.3	4.0
163	DIGITAL FEDERAL CREDIT UNION	166	3.46	66	-30.1	3.9	5.6	BROADVIEW FEDERAL CREDIT UNION	127	3.28	58	-27.3	2.9	4.0	EQUITY RESOURCES INC.	113	3.01	34	-17.6	3.5	4.2
164	CommunityAmerica Credit Union	110	3.50	45	-32.0	4.2	6.1	STOCKTON MORTGAGE CORPORATION	72	3.13	38	-28.4	3.6	5.0	BETHPAGE FEDERAL CREDIT UNION	419	3.19	57	-17.6	2.7	3.3
165	WATERMARK CAPITAL INC.	179	2.61	38	-32.5	2.4	3.6	GLOBAL FEDERAL CREDIT UNION	54	3.58	56	-29.4	3.7	5.3	VALLEY NATIONAL BANK	159	3.50	63	-17.7	4.0	4.8
166	Primary Residential	191	2.97	41	-33.1	3.0	4.4	Keybank	602	3.22	45	-31.1	3.0	4.3	Umpqua	212	3.40	43	-18.0	3.8	4.6
167	Santander Bank	405	3.50	79	-33.3	3.7	5.4	BOEING EMPLOYEES' CREDIT UNION	317	3.55	53	-31.3	4.0	5.7	UNIVERSITY OF WISCONSIN CREDIT UN	224	3.17	34	-18.5	4.0	4.9
168	BOEING EMPLOYEES' CREDIT UNION	316	3.59	54	-34.4	4.4	6.6	FIRST TECHNOLOGY FEDERAL CREDIT U	191	3.40	55	-31.4	3.7	5.4	Bank Of England	71	3.26	41	-18.7	3.7	4.5

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 20yr

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Rank	Servicer	3M Historical Horizon						6M Historical Horizon						12M Historical Horizon							
		\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
169	First United Bank	220	3.62	45	-34.6	4.3	6.5	NATIONS DIRECT MORTGAGE	52	3.46	55	-31.6	2.7	4.0	SUNFLOWER BANK NATIONAL ASSOCIATI	138	3.42	44	-19.3	3.7	4.6
170	Fremont Bank	157	3.36	62	-35.1	2.8	4.3	Santander Bank	410	3.50	78	-32.0	3.4	5.0	THE SERVION GROUP	228	3.32	43	-19.4	4.2	5.2
171	MERCHANTS BANK OF INDIANA	145	2.81	38	-35.9	2.6	4.0	Fremont Bank	159	3.36	61	-32.1	2.7	3.9	Click N Close.	127	3.07	31	-20.7	3.5	4.4
172	Johnson Bank	181	3.26	58	-36.9	3.3	5.2	InterCap Lending	67	3.09	36	-32.7	3.2	4.7	MORTGAGE CLEARING CORP	107	3.21	47	-21.1	3.8	4.8
173	BSI Financial	248	3.33	44	-37.0	3.2	5.0	ROYAL PACIFIC FUNDING CORP	79	3.19	43	-33.0	2.1	3.1	Independent Bank	115	3.30	44	-21.9	4.2	5.4
174	EQUITY RESOURCES INC.	110	3.01	38	-37.0	3.2	5.1	Johnson Bank	183	3.26	57	-34.5	3.1	4.7	BROADVIEW FEDERAL CREDIT UNION	130	3.27	55	-22.0	3.3	4.2
175	Towne Mortgage	120	3.00	43	-38.7	3.0	4.9	THIRD FEDERAL SAVINGS & LOAN ASSO	31	3.62	48	-34.6	3.4	5.2	UIF CORPORATION	57	3.69	33	-22.2	4.8	6.1
176	Idaho HFA	67	3.00	40	-38.8	2.9	4.7	MERCHANTS BANK OF INDIANA	146	2.81	37	-35.4	2.1	3.3	FIRST FEDERAL SAVINGS AND LOAN AS	89	3.24	44	-22.7	3.7	4.8
177	BROADVIEW FEDERAL CREDIT UNION	126	3.28	59	-39.8	2.6	4.3	GOLDEN EMPIRE MORTGAGE INC.	58	2.99	39	-36.2	2.3	3.6	Santander Bank	418	3.50	75	-22.7	3.8	4.9
178	MORTGAGE LENDERS INVESTMENT TRADI	102	3.48	45	-41.0	3.5	5.9	American Internet Mortgage	592	2.99	49	-36.2	2.6	4.0	GMFS	264	3.20	40	-22.8	3.6	4.6
179	FIRST HOME MORTGAGE CORP	100	3.09	38	-44.8	2.5	4.6	Bank Of England	70	3.27	44	-37.8	2.8	4.4	DIGITAL FEDERAL CREDIT UNION	172	3.45	62	-23.0	3.9	5.0
180	Salem Five	139	3.19	49	-44.9	2.4	4.4	EQUITY RESOURCES INC.	111	3.01	37	-37.9	2.7	4.3	Idaho HFA	69	2.98	35	-23.3	3.3	4.3
181	LEADER BANK NATIONAL ASSOCIATION	121	3.02	40	-46.6	2.8	5.2	BSI Financial	281	3.27	42	-38.4	2.8	4.6	Land Home Financial	120	3.22	43	-23.8	3.1	4.0
182	GLOBAL FEDERAL CREDIT UNION	54	3.60	57	-48.3	3.2	6.2	BETHPAGE FEDERAL CREDIT UNION	417	3.20	61	-39.1	2.1	3.3	American Internet Mortgage	599	2.98	46	-25.5	3.0	4.0
183	LOWER LLC	39	3.07	32	-48.7	2.5	4.9	OPPORTUNITY BANK OF MONTANA	56	3.41	46	-40.2	2.9	4.9	TEACHERS FEDERAL CREDIT UNION	225	3.06	45	-25.6	2.2	2.9
184	TD Bank	0	5.84	228	-49.9	19.6	35.6	DIGITAL FEDERAL CREDIT UNION	168	3.46	65	-41.1	3.0	5.0	Michigan Mutual	93	2.97	40	-26.0	2.6	3.5
185	ROYAL PACIFIC FUNDING CORP	78	3.19	44	-52.4	1.7	3.6	Nations Direct	26	3.54	43	-42.6	3.6	6.2	Keybank	604	3.18	42	-26.0	3.1	4.2
186	UIF CORPORATION	58	3.81	36	-60.8	2.8	7.0	FIRST HOME MORTGAGE CORPORATION	77	3.16	37	-44.8	2.3	4.1	FIRST HOME MORTGAGE CORPORATION	78	3.14	34	-26.1	3.3	4.4
187	Michigan Mutual	90	2.97	45	-61.6	1.5	3.9	FIRST HOME MORTGAGE CORP	100	3.07	37	-45.2	2.1	3.9	BOEING EMPLOYEES' CREDIT UNION	317	3.50	50	-26.4	3.8	5.1
188	Banco Popular	67	4.18	116	-61.8	3.0	7.8	Idaho HFA	68	2.99	38	-45.9	2.5	4.5	BMO Harris Bank	78	3.79	70	-27.9	4.6	6.3
189	THIRD FEDERAL SAVINGS & LOAN ASSO	30	3.64	49	-65.5	1.9	5.3	Banco Popular	69	4.19	116	-46.0	4.1	7.5	1ST SECURITY BANK OF WASHINGTON	71	3.10	39	-28.1	2.9	4.1
190	OPPORTUNITY BANK OF MONTANA	55	3.41	47	-66.8	1.9	5.8	LEADER BANK NATIONAL ASSOCIATION	121	3.00	38	-49.6	2.1	4.0	M&T Bank	362	3.64	64	-28.4	3.9	5.4
191	Guaranteed Rate	16	4.84	20	-77.8	2.2	9.6	Salem Five	140	3.19	47	-51.0	1.9	3.9	ROYAL PACIFIC FUNDING CORP	80	3.19	40	-28.9	2.3	3.2
192	FIRST HOME MORTGAGE CORPORATION	76	3.17	38	-79.2	1.0	4.8	UIF CORPORATION	58	3.78	35	-58.5	3.0	7.2	BSI Financial	323	3.20	40	-30.7	3.0	4.3
193	Nations Direct	25	3.52	45	-82.7	0.6	3.7	First Savings Bank	0	6.88	5	-68.5	2.8	8.7	FIRST HOME MORTGAGE CORP	101	3.05	34	-32.6	2.8	4.1
194	NATIONS DIRECT MORTGAGE	52	3.46	56	-85.0	0.7	4.3	Michigan Mutual	91	2.97	43	-71.2	1.0	3.4	Salem Five	143	3.18	44	-33.9	2.7	4.0
195	INSPIRE HOME LOANS INC.	6	3.44	36	-86.2	0.5	3.4	Guaranteed Rate	15	4.67	21	-77.2	2.4	10.3	GOLDEN EMPIRE MORTGAGE INC.	59	2.97	36	-40.4	2.3	3.8
196	Massachusetts HFA	0	3.88	58	-99.9	0.0	7.4	INSPIRE HOME LOANS INC.	6	3.44	34	-84.9	0.4	2.9	NATIONS DIRECT MORTGAGE	56	3.43	51	-42.1	2.3	3.9
197								Caliber Home Loans	0	3.88	137	-99.9	0.0	5.3	Fremont Bank	172	3.35	57	-44.3	2.3	4.1
198								Massachusetts HFA	0	3.88	56	-99.9	0.0	6.8	THIRD FEDERAL SAVINGS & LOAN ASSO	31	3.60	46	-46.1	2.7	5.0
199														Banco Popular	70	4.20	113	-46.7	4.3	7.9	
200														LEADER BANK NATIONAL ASSOCIATION	121	2.96	36	-50.2	1.9	3.7	
201														Massachusetts HFA	0	3.88	53	-99.9	0.0	7.2	

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

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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	ADVANCIAL FEDERAL CREDIT UNION	2	7.19	90	1998.5	31.6	1.8	Evergreen Moneysource	1	4.79	29	1390.8	50.6	4.5	Evergreen Moneysource	1	4.76	27	634.8	28.1	4.3
2	Evergreen Moneysource	1	4.83	30	1553.7	78.7	8.4	HSBC	1	2.54	29	978.1	39.3	4.4	LOWER LLC	1	5.12	11	583.8	2.0	0.3
3	HSBC	1	2.55	30	1500.4	64.0	6.0	ADVANCIAL FEDERAL CREDIT UNION	2	6.52	86	850.6	16.3	1.8	SIRVA MORTGAGE	0	2.50	35	302.5	67.7	23.8
4	SIRVA MORTGAGE	0	2.50	39	836.1	100.0	48.2	SIRVA MORTGAGE	0	2.50	38	458.0	93.0	35.3	HSBC	2	2.83	49	235.7	20.0	6.4
5	THE SAVINGS BANK OF DANBURY	1	7.00	119	565.2	77.0	18.9	THE SAVINGS BANK OF DANBURY	1	6.74	115	404.4	48.3	12.0	Pulte Mortgage	4	6.29	2	232.0	14.6	4.6
6	AMERICAN COMMERCIAL BANK & TRUST	0	7.62	96	544.1	55.3	11.5	AMERICAN COMMERCIAL BANK & TRUST	0	6.34	94	396.3	67.6	19.6	SELECT PORTFOLIO SERVICING INC	2	6.17	190	207.7	44.0	16.9
7	STANDARD MORTGAGE CORPORATION	1	6.81	105	426.9	50.5	12.2	CENTIER BANK	0	6.49	167	347.8	53.1	15.2	FIRST AMERICAN BANK	1	3.49	51	206.2	33.2	12.2
8	REPUBLIC BANK & TRUST COMPANY	1	6.58	105	326.7	89.0	38.2	REPUBLIC BANK & TRUST COMPANY	1	6.55	104	287.5	65.9	23.6	STANDARD MORTGAGE CORPORATION	1	5.92	101	202.4	36.5	13.8
9	Ameris Bank	1	6.14	106	284.8	84.0	36.2	Prime Lending (Plains Capital)	2	6.47	89	273.7	40.1	12.6	Ameris Bank	1	5.62	100	201.0	45.6	18.0
10	East West Bank	5	7.02	230	252.5	37.8	12.4	Pulte Mortgage	5	6.53	2	266.0	18.2	5.3	Michigan Mutual	1	3.99	30	160.6	45.4	20.4
11	SunTrust	1	6.65	227	190.0	27.9	10.6	Ameris Bank	1	5.91	102	223.5	54.3	21.1	REPUBLIC BANK & TRUST COMPANY	1	5.68	100	152.3	38.8	17.5
12	Prime Lending (Plains Capital)	2	6.68	81	187.1	36.1	14.3	Michigan Mutual	1	4.83	23	190.7	65.5	29.9	Nations Lending Corporation	1	4.31	15	147.6	7.0	2.9
13	MISSION SERVICING RESIDENTIAL INC	7	5.38	21	176.9	20.4	7.9	SELECT PORTFOLIO SERVICING INC	2	6.44	191	157.0	35.8	15.7	UBS Bank	0	5.38	115	144.4	36.5	16.8
14	Old National Bank	27	4.65	44	87.6	20.0	11.2	STANDARD MORTGAGE CORPORATION	1	6.43	105	155.7	29.1	12.5	Kinecta Federal Credit Union	1	5.88	98	141.2	40.2	19.0
15	INSPIRE HOME LOANS INC.	0	5.50	19	85.4	0.0	0.0	MISSION SERVICING RESIDENTIAL INC	7	5.37	18	144.1	15.3	6.5	CENTIER BANK	0	6.04	167	136.6	28.1	12.9
16	Flagstar	20	4.09	24	84.4	22.3	12.7	AmeriHome Mortgage	2	4.78	25	142.6	14.5	6.2	MISSION SERVICING RESIDENTIAL INC	5	5.36	18	130.8	11.7	5.2
17	Planet Home Lending	3	5.79	107	83.8	13.3	7.4	FIRST CONTINENTAL MORTGAGE LTD	0	3.87	22	128.6	45.7	23.2	THE SAVINGS BANK OF DANBURY	1	6.14	111	106.5	26.9	14.0
18	Pulte Mortgage	2	6.71	3	83.8	12.4	7.0	MSR Asset Vehicle	5	3.92	42	122.8	22.4	10.7	FIRST CONTINENTAL MORTGAGE LTD	1	3.86	19	99.9	32.8	17.9
19	ELEVATIONS CREDIT UNION	3	6.79	10	81.2	40.7	24.8	East West Bank	5	6.79	228	114.8	30.7	15.6	First Citizens Bank	9	5.95	11	96.6	25.8	14.0
20	Pingora Loan Servicing	6	6.20	87	70.0	21.1	13.0	CITIZENS FIRST BANK	7	5.51	15	105.4	14.9	7.5	AmeriHome Mortgage	2	4.74	22	75.1	7.6	4.4
21	SELECT PORTFOLIO SERVICING INC	2	6.80	200	63.5	30.0	19.5	Arc Home	2	2.28	31	103.3	39.4	21.6	Home Point Financial	14	4.13	24	73.0	23.8	14.5
22	ALLEGACY FEDERAL CREDIT UNION	2	6.70	235	62.3	23.5	15.2	First Citizens Bank	9	6.03	13	89.3	35.8	20.7	Grander Mortgage Capital	3	4.79	18	70.8	21.9	13.4
23	First Citizens Bank	8	6.02	14	52.1	47.9	34.6	Grander Mortgage Capital	6	4.79	18	70.8	21.9	13.4	BANK OF NEW HAMPSHIRE	1	6.42	72	70.5	38.5	24.6
24	CAMBRIDGE SAVINGS BANK	2	5.77	158	50.4	44.8	32.4	CrossCountry Mortgage	20	3.65	25	53.4	14.0	9.4	Navy Federal Credit Union	0	6.61	233	68.9	15.4	9.4
25	CrossCountry Mortgage	19	3.68	26	48.4	20.0	13.9	Citizens Bank	53	4.95	41	50.4	19.7	13.5	East West Bank	6	6.31	225	68.1	18.4	11.4
26	United Shore (Retained)	255	3.32	25	44.1	14.3	10.1	Total Mortgage Services	3	4.68	17	49.6	23.4	16.3	AMERICAN COMMERCIAL BANK & TRUST	0	6.00	91	66.1	38.4	25.1
27	Matrix Financial	50	4.09	51	42.2	26.6	19.5	Planet Home Lending	3	5.77	110	46.5	11.3	7.8	Union Savings Bank	3	5.58	65	62.3	33.1	21.8
28	Johnson Bank	13	5.33	68	39.6	28.0	20.9	Keybank	6	4.75	59	40.6	13.8	10.0	ADVANCIAL FEDERAL CREDIT UNION	2	6.10	83	57.1	31.6	21.3
29	Cornerstone Capital Bank	2	6.27	4	37.9	0.8	0.6	SunTrust	1	6.63	226	40.4	14.9	10.8	Arc Home	2	2.28	28	48.0	20.7	14.5
30	MEMBERS 1ST FEDERAL CREDIT UNION	2	6.69	6	37.4	40.9	31.7	Old National Bank	27	4.61	43	39.3	13.8	10.1	Prime Lending (Plains Capital)	2	6.11	91	47.4	22.7	16.0
31	Provident Funding	97	6.46	141	30.7	28.6	22.7	Flagstar	20	4.09	22	35.4	12.3	9.2	American Internet Mortgage	7	4.70	63	42.8	15.3	11.0
32	FIRST CONTINENTAL MORTGAGE LTD	0	3.88	24	29.7	26.6	21.2	First Bank	29	2.36	39	34.4	12.1	9.1	SWBC Mortgage	2	2.41	30	36.9	30.7	23.4
33	PNC Mortgage	138	4.25	85	27.2	17.6	14.1	United Shore (Retained)	259	3.32	24	26.8	11.0	8.8	CrossCountry Mortgage	20	3.56	23	36.5	14.9	11.1
34	Arvest Mortgage	65	6.04	36	26.9	21.8	17.6	ELEVATIONS CREDIT UNION	3	6.77	9	26.4	23.0	18.7	CITIZENS FIRST BANK	7	5.49	12	35.5	16.8	12.7
35	Onslow Bay Financial	118	2.33	38	26.4	12.0	9.6	U.S. Bank	56	6.34	148	24.9	21.9	17.9	Flagstar	21	4.09	21	30.4	10.6	8.2
36	U.S. Bank	54	6.56	150	24.6	23.6	19.4	Matrix Financial	51	4.01	49	21.5	20.7	17.4	Idaho Central Credit Union	29	6.10	9	29.8	14.2	11.1
37	Huntington National Bank	11	6.96	231	20.0	19.3	16.3	Idaho Central Credit Union	37	6.23	9	18.6	14.2	12.1	WATERMARK CAPITAL INC.	2	3.90	18	28.7	12.7	10.0
38	United Shore (Sold)	59	4.91	32	18.8	15.1	12.9	Royal Business Bank	13	7.20	86	18.3	19.7	16.9	Royal Business Bank	14	6.88	82	26.9	19.9	16.0
39	Citizens Bank	53	5.03	40	16.0	17.2	15.0	Huntington National Bank	11	6.78	228	17.5	26.7	23.2	Matrix Financial	54	3.86	46	26.9	19.4	15.6
40	Idaho Central Credit Union	37	6.24	11	14.1	13.8	12.2	CAMBRIDGE SAVINGS BANK	2	5.70	153	16.7	26.7	23.3	Cape Cod Five Cents Bank	9	6.04	110	26.5	22.1	17.9
41	Citi	46	6.67	200	13.8	14.9	13.2	Arvest Mortgage	60	5.96	38	16.5	17.7	15.4	Ohio Savings Bank	1	5.62	235	26.1	19.2	15.5
42	FBC Mortgage	6	5.86	12	9.1	3.5	3.2	SPACE COAST CREDIT UNION	2	6.75	236	16.5	16.6	14.4	BMO Harris Bank	0	5.50	262	23.1	16.9	14.0

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

GSE: Hybrid 5/1 and 5/6

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Rank	Servicer	3M Historical Horizon						6M Historical Horizon						12M Historical Horizon							
		\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
43	Guaranteed Rate	75	6.36	2	7.1	10.5	9.8	Multiple Servicers (Unidentified)	0	6.50	239	15.7	15.0	13.1	Citizens Bank	54	4.86	39	21.4	14.4	12.0
44	CommunityAmerica Credit Union	30	6.29	9	4.2	22.0	21.2	Provident Funding	100	6.27	138	13.7	21.3	19.0	PAM MSR Trust I	15	5.97	139	19.3	19.6	16.7
45	Truist Bank	53	6.63	186	3.4	18.1	17.6	PNC Mortgage	141	4.18	84	12.0	14.5	13.0	Arvest Mortgage	45	5.57	48	16.2	17.3	15.1
46	Lakeview	469	4.87	26	2.6	9.9	9.7	Union Savings Bank	2	5.86	68	11.9	16.2	14.6	Multiple Servicers (Unidentified)	10	5.70	237	15.8	17.0	14.8
47	Wells Fargo	1,351	4.43	78	1.7	14.8	14.6	Freedom Mortgage	30	6.28	114	11.8	21.7	19.6	Old National Bank	28	4.51	41	15.6	13.8	12.1
48	Chase	1,388	4.55	83	1.0	14.7	14.5	Citi	47	6.43	198	11.8	15.5	14.0	THE STATE BANK AND TRUST COMPANY	1	3.63	63	15.4	11.4	10.0
49	Royal Business Bank	13	7.30	87	-1.8	22.5	22.9	United Shore (Sold)	61	4.89	30	11.8	12.1	10.9	SPACE COAST CREDIT UNION	2	6.42	233	15.3	14.3	12.5
50	Fifth Third	50	5.99	142	-2.7	16.7	17.2	Guaranteed Rate	50	6.25	2	6.3	8.5	8.0	PNC Mortgage	146	3.98	82	14.2	13.5	11.9
51	Quicken	137	3.25	50	-2.9	16.5	17.0	CommunityAmerica Credit Union	30	6.29	8	5.3	20.5	19.6	U.S. Bank	59	5.86	144	11.0	19.1	17.4
52	Keybank	6	4.82	59	-3.2	11.4	11.8	Pingora Loan Servicing	6	6.04	86	3.9	12.6	12.1	Huntington National Bank	12	6.31	221	9.1	20.0	18.5
53	Nationstar	661	6.39	174	-3.3	14.6	15.1	Lakeview	467	4.84	25	3.4	9.7	9.4	Lakeview	392	4.74	25	8.7	9.7	9.0
54	NewRez	25	6.45	184	-7.0	13.8	14.7	MEMBERS 1ST FEDERAL CREDIT UNION	1	6.70	5	3.0	26.7	26.0	United Shore (Retained)	266	3.31	21	8.0	8.8	8.2
55	Bank of America	346	5.55	86	-7.5	14.2	15.3	Chase	1,412	4.47	82	1.6	12.6	12.5	First Bank	30	2.31	35	7.0	10.8	10.1
56	BANK OF HAWAII	1	6.51	59	-8.7	3.1	3.4	Wells Fargo	1,437	4.44	81	1.6	13.0	12.8	United Shore (Sold)	62	4.82	27	6.7	9.9	9.3
57	New Residential	387	6.23	149	-10.8	13.0	14.4	ALLEGACY FEDERAL CREDIT UNION	2	6.54	233	1.2	18.8	18.6	Smaller Servicers	45	5.31	126	5.8	14.9	14.1
58	SIWELL INC.	1	6.81	175	-11.4	65.3	70.0	Truist Bank	55	6.47	183	0.1	16.1	16.1	Provident Funding	105	5.80	134	5.6	18.6	17.7
59	Fremont Bank	9	6.60	145	-12.6	21.6	24.3	Towne Mortgage	0	3.37	53	-0.0	1.0	1.0	NATIONAL COOPERATIVE BANK N.A.	2	6.09	180	5.4	11.6	11.1
60	First Bank	28	2.39	40	-15.2	8.0	9.3	Nationstar	652	6.23	174	-1.3	14.0	14.1	Guaranteed Rate	68	5.64	5	4.6	7.2	6.9
61	Santander Bank	32	5.44	114	-15.4	14.4	16.8	Onslow Bay Financial	120	2.33	36	-4.8	8.0	8.4	Keybank	5	4.43	61	3.6	12.6	12.2
62	GATEWAY SERVCO LLC	29	5.01	18	-16.1	7.5	8.9	CAPE COD CO-OPERATIVE BANK	2	6.41	170	-5.0	18.1	18.9	MEMBERS 1ST FEDERAL CREDIT UNION	1	6.63	4	3.3	23.4	22.8
63	American Internet Mortgage	7	5.01	70	-17.2	12.5	14.9	Pentagon Federal Credit Union	11	5.55	68	-5.0	14.8	15.5	First Tennessee	5	5.63	227	3.2	16.6	16.2
64	Gateway Mortgage	41	5.02	17	-17.9	5.2	6.3	Smaller Servicers	38	5.60	99	-5.1	11.4	12.0	Sierra Pacific	5	5.20	64	3.0	14.7	14.3
65	loanDepot.com	464	2.83	26	-19.9	9.5	11.8	NewRez	20	6.43	195	-6.4	13.3	14.1	Wells Fargo	1,574	4.34	83	2.4	13.1	12.8
66	PHH Mortgage	54	6.81	206	-23.1	13.0	16.5	TEACHERS FEDERAL CREDIT UNION	3	5.38	12	-6.7	38.6	40.8	Chase	1,455	4.29	78	2.2	12.7	12.4
67	PAM MSR Trust I	14	6.60	146	-23.5	17.1	21.8	Fremont Bank	9	6.41	142	-7.0	19.4	20.7	Guild Mortgage	3	4.90	65	1.5	23.0	22.7
68	Freedom Mortgage	29	6.44	115	-24.7	16.7	21.6	BMO BANK NATIONAL ASSOCIATION	1	6.47	267	-7.2	12.1	13.0	Truist Bank	57	6.03	178	0.8	16.1	16.0
69	M&T Bank	12	6.71	215	-25.8	15.9	20.9	BANK OF HAWAII	1	6.55	103	-7.8	4.0	4.3	CommunityAmerica Credit Union	19	6.13	9	0.4	16.7	16.6
70	FIRST FEDERAL SAVINGS BANK	2	6.99	243	-26.3	13.3	17.7	Bank of America	353	5.44	84	-8.4	12.7	13.8	Towne Mortgage	0	3.38	50	-0.0	0.4	0.4
71	Cape Cod Five Cents Bank	8	6.52	118	-27.3	13.2	17.8	USALLIANCE FEDERAL CREDIT UNION	3	5.35	14	-8.5	4.1	4.5	MSR Asset Vehicle	6	3.78	37	-1.2	12.1	12.2
72	Sierra Pacific	5	5.68	67	-27.5	15.9	21.3	BANKFINANCIAL NATIONAL ASSOCIATIO	3	6.82	238	-8.6	12.5	13.6	Independent Bank	25	5.19	21	-1.6	12.2	12.4
73	Union Savings Bank	2	5.98	69	-32.4	8.4	12.2	PAM MSR Trust I	14	6.41	144	-9.9	18.4	20.2	BMO BANK NATIONAL ASSOCIATION	1	6.29	266	-2.1	10.5	10.7
74	Pentagon Federal Credit Union	11	5.69	70	-34.8	13.4	19.9	Quicken	140	3.21	48	-10.3	12.8	14.2	Nationstar	627	5.84	172	-2.4	13.4	13.7
75	MSR Asset Vehicle	5	4.07	43	-35.3	4.8	7.4	Santander Bank	33	5.27	113	-10.6	12.9	14.4	New Residential	358	5.81	149	-3.5	12.6	13.0
76	Smaller Servicers	40	5.79	96	-39.0	7.7	12.3	Gateway Mortgage	44	5.01	16	-10.8	6.8	7.6	DEDHAM INSTITUTION FOR SAVINGS	2	5.96	119	-5.9	17.3	18.3
77	SOUTHERN BANK AND TRUST COMPANY	0	6.05	131	-40.5	2.0	3.4	New Residential	396	6.07	148	-12.4	11.9	13.5	Freedom Mortgage	31	5.83	110	-6.8	17.7	18.8
78	Multiple Servicers (Unidentified)	0	6.81	241	-42.0	8.9	14.9	loanDepot.com	467	2.80	24	-14.4	8.4	9.8	Bank of America	367	5.16	82	-7.7	12.7	13.7
79	BANK OF NEW HAMPSHIRE	1	6.81	75	-43.4	2.0	3.6	Sailfish Servicing	4	3.53	38	-16.2	6.3	7.5	ELEVATIONS CREDIT UNION	2	6.67	10	-8.0	37.8	40.3
80	UBS Bank	0	6.82	122	-43.5	8.5	14.6	PHH Mortgage	55	6.60	205	-16.7	13.3	15.8	Johnson Bank	13	5.02	64	-8.0	16.4	17.7
81	AmWest Funding	1	4.71	22	-43.9	0.5	0.9	SIWELL INC.	1	6.69	172	-17.0	41.6	47.9	Fremont Bank	10	5.91	138	-8.8	17.3	18.8
82	CITIZENS FIRST BANK	7	5.54	16	-45.2	2.9	5.2	PennyMac	117	4.71	26	-17.1	7.9	9.4	Citi	55	5.96	199	-8.9	12.8	13.9
83	CMG Mortgage	21	4.44	22	-45.3	3.2	5.9	UBS Bank	0	6.35	119	-19.5	14.6	17.8	TEACHERS FEDERAL CREDIT UNION	2	4.70	15	-9.1	30.0	32.5
84	PennyMac	116	4.74	28	-49.4	4.7	9.0	Fifth Third	51	5.84	141	-19.8	12.2	15.0	Quicken	145	3.13	45	-9.5	13.2	14.5

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85	Independent Bank	24	5.21	25	-51.6	9.4	18.6	Johnson Bank	13	5.27	67	-20.9	15.3	18.9	BANKFINANCIAL NATIONAL ASSOCIATIO	3	6.51	236	-9.6	12.2	13.4
86	USALLIANCE FEDERAL CREDIT UNION	3	5.36	16	-51.9	4.1	8.3	M&T Bank	12	6.48	213	-26.7	13.5	17.9	Santander Bank	34	4.97	109	-10.8	13.9	15.4
87	Colonial Savings	5	6.21	96	-52.5	9.0	18.1	FIRST FEDERAL SAVINGS BANK	2	6.84	242	-30.2	11.4	15.9	loanDepot.com	471	2.75	22	-11.0	8.2	9.2
88	Grander Mortgage Capital	9	4.84	18	-52.7	4.0	8.4	FBC Mortgage	5	5.78	12	-30.5	2.1	2.9	Caliber Home Loans	29	5.04	50	-11.5	13.3	14.9
89	Plaza Home Mortgage	4	5.34	13	-58.7	0.9	2.2	American Internet Mortgage	7	4.92	68	-33.3	8.5	12.4	Cenlar	0	5.95	267	-11.9	13.1	14.8
90	DIGITAL FEDERAL CREDIT UNION	13	6.11	75	-59.3	2.4	5.8	COLUMBIA BANK	3	6.05	221	-33.5	9.5	13.9	Sailfish Servicing	3	3.47	32	-12.3	18.1	20.4
91	PREMIER BANK	1	5.62	87	-59.8	5.6	13.4	Fannie Mae	13	6.77	234	-33.5	8.2	12.2	A&D MORTGAGE LLC	2	2.46	24	-13.1	33.5	37.5
92	BMO BANK NATIONAL ASSOCIATION	1	6.74	268	-60.3	5.8	14.0	Cape Cod Five Cents Bank	8	6.43	117	-34.0	10.8	15.9	GUIDANCE RESIDENTIAL LLC	0	6.15	179	-13.7	50.1	55.5
93	Fannie Mae	13	6.97	235	-61.0	5.2	12.7	AmWest Funding	1	4.71	20	-41.0	0.5	0.9	Specialized Loan Servicing	14	5.33	140	-14.3	14.9	17.2
94	Colorado Federal Savings Bank	10	6.53	150	-61.0	12.8	29.7	GATEWAY SERVCO LLC	26	5.00	16	-42.5	4.9	8.4	ResiCentral	22	2.18	26	-14.3	4.2	4.9
95	GUARDIAN SAVINGS BANK	2	5.08	65	-64.0	3.1	8.4	Umpqua	15	2.84	39	-43.5	5.4	9.3	RANLife	2	4.83	26	-14.5	22.2	25.4
96	TD Bank	2	6.88	249	-64.3	6.6	17.5	Sierra Pacific	5	5.58	66	-43.7	9.0	15.4	Gateway Mortgage	58	5.00	12	-15.4	5.4	6.4
97	Cenlar	0	6.83	270	-67.5	4.6	13.5	New American Funding	4	6.25	91	-44.9	17.5	29.7	Umpqua	15	2.75	35	-17.0	8.2	9.9
98	BANKFINANCIAL NATIONAL ASSOCIATIO	3	6.97	240	-68.7	5.7	17.1	FIDELITY BANK NATIONAL ASSOCIATIO	1	6.69	251	-45.9	11.7	20.7	CAMBRIDGE SAVINGS BANK	2	5.38	148	-17.5	14.7	17.6
99	NATIONAL COOPERATIVE BANK N.A.	2	6.61	184	-74.9	4.3	16.3	Cardinal Financial	28	3.60	23	-47.8	5.9	11.1	NewRez	18	6.09	193	-17.7	13.5	16.2
100	FIDELITY BANK NATIONAL ASSOCIATIO	1	6.93	252	-76.0	3.7	14.8	Cenlar	0	6.52	269	-48.0	8.4	15.6	Total Mortgage Services	3	4.41	16	-19.0	13.0	15.8
101	BOK Financial	8	6.29	103	-77.9	4.7	19.9	Independent Bank	25	5.20	23	-52.7	6.1	12.5	LANDMARK CREDIT UNION	1	6.43	101	-20.0	20.6	25.2
102	Movement Mortgage	24	5.61	18	-79.4	1.1	5.4	Cornerstone Capital Bank	5	5.37	10	-53.4	1.7	3.6	Fannie Mae	12	6.43	232	-21.2	9.0	11.3
103	Zions Bancorporation	0	6.69	259	-79.4	2.3	10.8	BOK Financial	8	6.21	102	-57.4	8.7	19.3	PHH Mortgage	59	6.06	201	-21.3	12.1	15.1
104	Guild Mortgage	3	5.32	70	-79.8	6.3	27.8	Colorado Federal Savings Bank	10	6.47	149	-57.4	9.1	20.1	BANK OF HAWAII	1	6.27	164	-22.2	4.2	5.3
105	FIRST NATIONAL BANK OF PENNSYLVAN	1	2.96	56	-81.5	1.7	8.9	CMG Mortgage	23	4.46	20	-60.1	2.3	5.7	Onslow Bay Financial	121	2.30	33	-22.4	6.3	8.1
106	Metro Credit Union	1	3.91	70	-82.4	3.1	16.4	NATIONAL COOPERATIVE BANK N.A.	2	6.45	183	-61.6	5.7	14.3	PennyMac	117	4.65	24	-23.7	8.3	10.7
107	CENTIER BANK	0	6.71	155	-83.8	3.0	17.4	Plaza Home Mortgage	4	5.34	12	-65.0	1.4	4.0	FIRST FEDERAL SAVINGS BANK	2	6.30	238	-25.3	10.9	14.4
108	MEMBER FIRST MORTGAGE LLC	1	4.67	63	-84.9	1.2	7.9	Metro Credit Union	1	3.74	69	-65.6	3.1	8.8	SIWELL INC.	1	6.56	166	-26.6	24.6	32.0
109	AmeriHome Mortgage	2	4.78	26	-85.8	1.2	7.9	Colonial Savings	5	5.99	94	-68.0	5.2	15.4	PREMIER BANK	1	5.17	83	-26.6	13.5	18.0
110	COLUMBIA BANK	3	6.23	222	-86.1	2.0	13.7	SOUTHERN BANK AND TRUST COMPANY	0	5.99	132	-71.0	1.3	4.3	Northpointe Bank	6	2.45	27	-26.8	7.0	9.4
111	Regions Bank	2	6.29	193	-87.7	3.8	27.5	Regions Bank	2	6.00	194	-71.3	6.5	20.9	COLUMBIA BANK	4	5.65	216	-27.4	15.9	21.3
112	Nexus Nova	25	4.86	24	-87.7	1.0	7.9	Nexus Nova	21	4.72	24	-72.1	1.9	6.5	ALLEGACY FEDERAL CREDIT UNION	2	6.05	231	-27.7	11.9	16.1
113	TEACHERS FEDERAL CREDIT UNION	3	5.23	15	-88.2	0.2	1.9	Specialized Loan Servicing	10	5.80	139	-72.7	3.6	12.7	Fifth Third	53	5.46	139	-28.0	10.8	14.6
114	Michigan Mutual	1	5.54	18	-88.3	7.0	46.9	TD Bank	2	6.79	247	-74.2	4.6	16.9	SunTrust	3	5.83	221	-29.1	9.5	13.2
115	Wintrust Mortgage	1	5.38	13	-90.7	0.3	2.9	Zions Bancorporation	0	6.32	257	-74.2	3.3	12.1	Pentagon Federal Credit Union	11	5.21	66	-30.5	13.3	18.7
116	MORTGAGE INVESTORS GROUP	1	6.74	89	-90.9	1.9	19.1	BANK OF NEW HAMPSHIRE	1	6.80	74	-74.7	1.2	4.7	M&T Bank	13	6.04	210	-30.8	11.9	16.8
117	NEXUS NOVA LLC	2	4.66	23	-91.1	2.7	26.8	PREMIER BANK	1	5.38	86	-78.0	4.0	17.0	Pingora Loan Servicing	6	5.56	83	-32.9	7.2	10.6
118	BAR HARBOR BANK & TRUST	0	6.76	102	-91.6	1.5	16.3	Nations Lending Corporation	1	4.39	18	-79.3	0.8	4.0	CMG Mortgage	24	4.48	17	-34.3	6.3	9.5
119	Northpointe Bank	6	2.44	31	-92.3	0.8	9.9	GUARDIAN SAVINGS BANK	2	5.07	63	-79.9	3.0	14.1	Nexus Nova	15	4.33	25	-35.7	4.6	7.1
120	THE STATE BANK AND TRUST COMPANY	1	3.67	67	-92.7	0.6	8.1	Guild Mortgage	3	5.21	69	-80.6	4.4	20.7	CAPE COD CO-OPERATIVE BANK	2	6.06	164	-38.2	12.1	18.9
121	SPACE COAST CREDIT UNION	2	6.94	238	-92.8	1.2	15.0	Northpointe Bank	6	2.44	30	-83.1	1.2	6.7	Cardinal Financial	28	3.51	20	-43.3	5.5	9.6
122	Specialized Loan Servicing	4	5.73	120	-93.0	1.0	13.4	NEXUS NOVA LLC	2	4.65	22	-83.2	3.1	17.0	GATEWAY SERVCO LLC	13	4.97	17	-43.3	4.8	8.4
123	First Federal Bank	0	6.82	138	-93.7	0.9	13.7	DIGITAL FEDERAL CREDIT UNION	13	6.05	74	-83.5	1.9	11.2	Colonial Savings	6	5.58	91	-44.1	11.0	18.9
124	Amerisave Mortgage	41	4.65	15	-94.0	0.6	9.4	DEDHAM INSTITUTION FOR SAVINGS	2	6.37	122	-85.3	3.0	19.1	TD Bank	2	6.43	245	-44.2	8.7	15.1
125	1ST SECURITY BANK OF WASHINGTON	1	5.01	87	-94.0	1.5	22.9	MEMBER FIRST MORTGAGE LLC	1	4.66	62	-86.5	1.3	9.5	Movement Mortgage	38	5.56	13	-44.4	4.4	7.9
126	DEDHAM INSTITUTION FOR SAVINGS	2	6.72	123	-94.0	1.1	16.9	Movement Mortgage	28	5.62	16	-86.5	0.8	5.8	Cornerstone Capital Bank	9	4.42	14	-45.2	3.5	6.4

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

GSE: Hybrid 5/1 and 5/6

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		\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
127	RANLife	2	4.71	24	-94.1	0.1	2.5	MORTGAGE INVESTORS GROUP	1	6.24	88	-87.0	2.6	18.7	AmWest Funding	1	4.62	17	-46.3	0.4	0.8
128	Nations Lending Corporation	1	4.39	19	-94.4	0.4	6.3	RANLife	2	4.73	23	-89.9	0.6	5.8	USALLIANCE FEDERAL CREDIT UNION	3	5.34	11	-46.9	3.2	5.9
129	Umpqua	15	2.85	40	-94.5	0.5	8.7	LIBERTY FEDERAL CREDIT UNION	1	5.02	16	-90.1	2.7	24.6	Colorado Federal Savings Bank	10	6.12	145	-48.6	10.4	19.3
130	NexBank	1	4.79	37	-94.6	0.2	4.0	BAR HARBOR BANK & TRUST	0	6.41	100	-90.4	2.0	19.0	Planet Home Lending	3	5.52	112	-48.7	7.0	13.2
131	New American Funding	3	6.34	92	-94.9	1.0	17.2	Amerisave Mortgage	41	4.63	14	-91.6	0.8	9.0	GUARDIAN SAVINGS BANK	2	4.97	60	-49.8	8.5	16.3
132	First United Bank	2	4.68	35	-95.4	0.1	3.1	First United Bank	2	4.68	33	-92.6	0.1	2.0	BOK Financial	8	5.82	99	-53.3	10.2	20.7
133	CAPE COD CO-OPERATIVE BANK	2	6.51	172	-95.5	1.0	19.6	THE STATE BANK AND TRUST COMPANY	1	3.67	65	-93.0	0.5	6.9	LIBERTY FEDERAL CREDIT UNION	1	5.07	13	-53.6	9.2	18.8
134	GUIDANCE RESIDENTIAL LLC	0	6.95	198	-96.7	0.5	14.9	1ST SECURITY BANK OF WASHINGTON	1	5.01	86	-93.4	1.2	17.2	Regions Bank	2	5.82	202	-57.2	9.5	20.9
135	WATERMARK CAPITAL INC.	2	3.96	22	-97.3	0.2	5.6	WATERMARK CAPITAL INC.	2	3.96	21	-93.5	0.3	4.0	Metro Credit Union	1	3.66	66	-60.0	2.9	7.2
136	Seneca Mortgage	7	2.86	34	-97.5	0.3	11.8	NexBank	1	4.79	35	-93.8	0.3	4.2	FIDELITY BANK NATIONAL ASSOCIATIO	1	6.05	248	-60.3	7.3	17.5
137	BANNER BANK	1	2.94	41	-97.7	0.9	32.9	Wintrust Mortgage	1	5.38	12	-94.1	0.3	4.5	New American Funding	4	5.60	88	-60.8	9.3	22.0
138	BUSEY BANK	1	6.83	201	-97.8	0.3	13.7	First Federal Bank	0	6.50	136	-94.5	0.9	15.8	DIGITAL FEDERAL CREDIT UNION	13	5.96	72	-65.5	4.5	12.5
139	ResiCentral	21	2.18	31	-97.9	0.1	5.9	FIRST NATIONAL BANK OF PENNSYLVAN	1	2.95	55	-94.7	1.2	20.9	MORTGAGE INVESTORS GROUP	1	5.61	84	-71.6	5.3	17.6
140	Fulton Bank	1	4.60	72	-97.9	0.4	19.3	BANNER BANK	1	2.94	40	-95.0	1.0	18.1	Amerisave Mortgage	40	4.58	12	-72.5	2.5	8.8
141	DEFINE MORTGAGE SOLUTIONS	3	5.42	15	-98.0	0.3	13.9	INSPIRE HOME LOANS INC.	0	5.50	17	-95.3	0.0	0.1	HomeStreet Bank	1	4.14	120	-77.2	3.0	12.5
142	Navy Federal Credit Union	0	6.83	237	-98.0	0.2	8.6	DEFINE MORTGAGE SOLUTIONS	3	5.37	15	-96.3	0.3	8.8	NEXUS NOVA LLC	1	4.65	22	-83.2	3.1	17.0
143	RENASANT BANK	1	2.34	36	-98.1	0.6	27.4	RENASANT BANK	1	2.25	34	-96.8	0.5	15.0	SOUTHERN BANK AND TRUST COMPANY	0	5.38	125	-86.6	1.0	7.1
144	Cardinal Financial	28	3.65	24	-98.2	0.2	12.2	ResiCentral	21	2.18	29	-96.9	0.2	5.4	FBC Mortgage	5	5.66	11	-87.6	1.2	9.6
145	Total Mortgage Services	3	4.78	18	-98.3	0.1	4.1	Fulton Bank	1	4.60	71	-96.9	0.4	13.5	Plaza Home Mortgage	3	5.29	10	-87.8	1.2	9.6
146	Union Home Mortgage	1	5.01	15	-98.4	0.2	11.5	Seneca Mortgage	6	2.73	33	-97.3	0.3	10.4	BAR HARBOR BANK & TRUST	0	6.06	97	-88.2	2.0	15.5
147	Aurora	0	7.11	83	-99.1	0.2	23.7	Marlin Mortgage Capital	0	6.87	110	-97.5	0.4	16.3	Countrywide	2	5.66	232	-88.6	2.2	18.0
148	Kinecta Federal Credit Union	1	6.53	102	-99.3	0.2	24.0	Union Home Mortgage	1	5.01	13	-97.5	0.2	6.4	GMAC	1	6.03	249	-88.7	1.8	14.6
149	Sailfish Servicing	4	3.49	39	-99.3	0.1	9.4	GUIDANCE RESIDENTIAL LLC	0	6.67	197	-97.5	0.3	11.3	Wintrust Mortgage	1	5.38	9	-90.6	0.5	5.3
150	MLD Mortgage	3	3.38	28	-99.4	0.1	19.8	BUSEY BANK	1	6.80	201	-97.6	0.4	15.4	Zions Bancorporation	1	5.53	234	-91.8	1.5	16.9
151	HomeBridge	1	5.87	11	-99.5	0.1	12.9	Navy Federal Credit Union	0	6.78	236	-97.8	0.2	8.3	Union Home Mortgage	1	5.01	10	-92.0	0.3	3.9
152	HomeStreet Bank	1	4.58	128	-99.6	0.1	17.6	Kinecta Federal Credit Union	1	6.44	101	-98.0	0.4	18.4	NexBank	1	4.68	32	-92.2	0.3	4.2
153	SWBC Mortgage	2	2.42	34	-99.7	0.1	16.4	MLD Mortgage	3	3.38	26	-98.9	0.1	11.1	First Federal Bank	0	6.22	133	-93.0	0.9	12.5
154	The Money Source	1	5.05	19	-99.7	0.0	0.0	Aurora	0	6.79	81	-99.4	0.1	18.2	THE LOAN STORE INC.	1	2.85	21	-93.0	0.3	4.1
155	Marlin Mortgage Capital	0	6.88	111	-99.9	0.0	10.8	HomeStreet Bank	1	4.37	126	-99.6	0.1	12.2	MEMBER FIRST MORTGAGE LLC	1	4.51	59	-93.8	1.3	18.7
156	THE LOAN STORE INC.	1	2.85	26	-99.9	0.0	4.5	The Money Source	1	5.05	17	-99.6	0.0	0.0	1ST SECURITY BANK OF WASHINGTON	1	4.78	83	-94.1	1.0	16.3
157	BASE MSR 2 LLC	1	2.40	44	-99.9	0.0	21.0	HomeBridge	1	5.88	9	-99.7	0.1	16.6	BANNER BANK	1	2.94	37	-94.4	1.0	16.4
158	LIBERTY FEDERAL CREDIT UNION	1	5.02	18	-99.9	0.0	31.8	SWBC Mortgage	2	2.42	33	-99.8	0.0	16.7	INSPIRE HOME LOANS INC.	0	5.50	14	-95.5	0.0	0.1
159	BayCoast Bank	0	7.51	104	-100.0	0.0	6.7	THE LOAN STORE INC.	1	2.85	24	-99.9	0.0	3.9	RENASANT BANK	2	2.22	31	-95.5	0.4	9.1
160	FIRST AMERICAN BANK	1	3.81	51	-100.0	0.0	9.7	BASE MSR 2 LLC	1	2.40	43	-99.9	0.0	14.5	Seneca Mortgage	4	2.71	33	-96.6	0.3	9.0
161	Arc Home	2	2.27	32	-100.0	0.0	37.7	FIRST AMERICAN BANK	1	3.45	46	-100.0	0.0	15.0	DEFINE MORTGAGE SOLUTIONS	2	5.31	13	-97.1	0.2	8.4
162	Sun West	1	4.44	21	-100.0	0.0	0.2	BayCoast Bank	0	7.51	102	-100.0	0.0	7.1	FIRST NATIONAL BANK OF PENNSYLVAN	1	2.94	52	-97.3	0.8	25.4
163	A&D MORTGAGE LLC	2	2.00	31	-100.0	0.0	6.2	MOUNTAIN AMERICA FEDERAL CREDIT U	0	6.37	131	-100.0	0.0	24.2	Fulton Bank	1	4.52	68	-97.4	0.3	10.3
164	MOUNTAIN AMERICA FEDERAL CREDIT U	0	7.38	133	-100.0	0.0	22.7	A&D MORTGAGE LLC	2	2.00	29	-100.0	0.0	4.0	Marlin Mortgage Capital	0	6.87	110	-97.5	0.4	16.3
165	LANDMARK CREDIT UNION	1	7.12	105	-100.0	0.0	17.3	Sun West	1	4.44	20	-100.0	0.0	6.3	BUSEY BANK	1	6.44	196	-97.5	0.4	15.1
166	LOWER LLC	1						LANDMARK CREDIT UNION	1	6.84	104	-100.0	0.0	21.0	First United Bank	2	4.62	30	-97.9	0.2	8.2
167								LOWER LLC	1						HomeBridge	1	5.88	6	-98.5	0.3	15.7
168														Aurora	0	6.20	78	-98.6	0.2	15.0	

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		\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR
169														MOUNTAIN AMERICA FEDERAL CREDIT U	0	5.87	128	-98.6	0.2	16.9
170														MLD Mortgage	3	3.37	23	-99.1	0.1	8.2
171														BayCoast Bank	0	7.12	99	-99.5	0.0	7.3
172														The Money Source	1	5.05	14	-99.7	0.0	0.0
173														BASE MSR 2 LLC	1	2.36	39	-99.8	0.0	9.1
174														Sun West	1	4.44	17	-100.0	0.0	3.2

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GSE: Hybrid 7/1 and 7/6

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1	BANNER BANK	0	6.50	0	1609.3	99.2	21.0	BANNER BANK	0	6.50	0	1609.3	99.2	21.0	BANNER BANK	0	6.50	0	1609.3	99.2	21.0
2	Fairway	2	3.78	28	865.5	52.1	7.2	Fairway	2	3.81	26	700.7	42.5	6.5	BMO Harris Bank	1	2.54	27	492.2	45.6	9.6
3	Lake Michigan Credit Union	3	4.23	60	586.0	24.1	3.9	BayCoast Bank	0	6.43	104	447.5	53.7	12.8	MORTGAGE INVESTORS GROUP	1	4.70	82	430.6	78.6	24.1
4	Sailfish Servicing	9	2.57	34	568.7	44.3	8.2	First United Bank	2	3.79	48	353.8	47.2	12.9	GATEWAY SERVCO LLC	1	3.21	43	299.7	5.1	1.3
5	First United Bank	2	3.89	48	555.1	51.0	10.1	Summit Funding	1	3.59	47	346.7	56.1	16.4	Gateway Mortgage	1	3.75	23	280.3	38.9	12.0
6	Pulte Mortgage	3	6.76	4	445.7	24.9	5.1	Sailfish Servicing	9	2.57	33	325.2	26.8	7.0	BAR HARBOR BANK & TRUST	3	5.70	5	266.5	12.7	3.6
7	OCEANFIRST BANK NATIONAL ASSOCIAT	5	7.36	3	402.9	37.7	8.8	MORTGAGE INVESTORS GROUP	0	5.63	82	318.4	92.5	43.5	BayCoast Bank	0	5.96	100	256.3	27.5	8.5
8	INSPIRE HOME LOANS INC.	8	5.84	10	371.1	21.5	5.0	GATEWAY SERVCO LLC	1	3.11	42	300.6	6.7	1.7	HomeStreet Bank	11	2.67	35	213.1	21.7	7.5
9	RENASANT BANK	2	2.81	33	367.6	40.5	10.3	Lake Michigan Credit Union	3	4.22	59	284.7	13.7	3.7	Summit Funding	1	3.70	47	203.6	32.5	12.0
10	HomeStreet Bank	10	2.67	39	366.8	39.8	10.1	INSPIRE HOME LOANS INC.	7	5.85	10	271.2	12.5	3.5	Sierra Pacific	7	4.12	57	143.2	32.8	14.9
11	Idaho Central Credit Union	5	6.50	10	363.2	30.0	7.3	HomeStreet Bank	10	2.67	38	249.5	27.8	8.8	SIWELL INC.	0	5.07	106	140.8	84.1	51.8
12	SELECT PORTFOLIO SERVICING INC	2	5.71	113	335.5	68.9	22.8	Idaho Central Credit Union	5	6.51	8	192.0	16.1	5.8	Sailfish Servicing	9	2.54	29	123.7	14.4	6.7
13	GATEWAY SERVCO LLC	1	3.09	43	329.6	6.5	1.6	Sierra Pacific	6	4.32	61	185.6	52.9	22.7	First United Bank	3	3.74	46	119.0	26.0	12.8
14	Cenlar	0	7.22	263	276.9	30.0	8.9	Pulte Mortgage	6	6.99	2	157.7	23.3	9.7	SELECT PORTFOLIO SERVICING INC	2	5.30	130	115.4	47.4	25.5
15	FIRST AMERICAN BANK	2	3.85	58	249.8	31.1	10.0	SELECT PORTFOLIO SERVICING INC	2	5.39	116	155.6	64.0	32.3	Colorado Federal Savings Bank	2	5.98	120	106.6	33.5	17.8
16	Summit Funding	1	3.35	43	235.6	65.8	26.6	Total Mortgage Services	4	4.11	26	151.4	16.8	7.0	Fairway	2	3.81	24	98.9	33.0	18.1
17	ResiCentral	8	2.34	30	226.5	27.0	9.1	SIWELL INC.	0	6.50	109	141.4	100.0	99.8	OCEANFIRST BANK NATIONAL ASSOCIAT	3	7.38	2	94.6	19.9	10.7
18	ALLTRUST CREDIT UNION	1	4.90	33	219.2	0.4	0.1	RENASANT BANK	3	2.76	32	138.1	18.1	8.0	RANLife	3	5.45	22	92.1	27.8	15.5
19	Sierra Pacific	6	4.46	65	199.3	49.8	20.2	ResiCentral	8	2.34	29	130.4	14.5	6.6	Idaho Central Credit Union	3	6.44	8	89.2	12.5	6.8
20	HomeBridge	4	5.97	12	146.7	9.0	3.7	ALLTRUST CREDIT UNION	1	4.90	31	123.5	0.6	0.3	LIBERTY FEDERAL CREDIT UNION	10	5.84	9	75.6	18.0	10.7
21	Colorado Federal Savings Bank	2	6.54	120	139.4	29.4	13.4	FIRST AMERICAN BANK	2	3.83	56	107.8	16.6	8.3	Pulte Mortgage	6	6.48	2	71.0	15.1	9.1
22	American Internet Mortgage	14	4.45	70	133.7	30.3	14.2	OCEANFIRST BANK NATIONAL ASSOCIAT	5	7.38	2	104.8	21.9	11.3	CAMBRIDGE SAVINGS BANK	2	2.28	29	70.7	15.4	9.3
23	RANLife	3	5.80	21	127.8	57.8	31.0	CITIZENS FIRST BANK	2	5.32	18	100.0	5.9	3.0	FIRST AMERICAN BANK	2	3.79	56	63.2	38.2	25.4
24	Navy Federal Credit Union	0	6.81	236	126.9	18.2	8.4	RANLife	4	5.86	19	91.2	33.9	19.3	HSBC	4	2.68	35	58.1	15.9	10.4
25	Prime Lending (Plains Capital)	10	6.45	96	124.9	29.8	14.5	American Internet Mortgage	14	4.38	70	82.5	23.9	13.9	MSR Asset Vehicle	13	3.21	42	54.5	14.8	9.8
26	Fulton Bank	4	7.04	68	101.1	53.3	31.1	Prime Lending (Plains Capital)	11	6.32	95	78.2	22.5	13.3	INSPIRE HOME LOANS INC.	5	5.66	10	54.1	8.2	5.4
27	Specialized Loan Servicing	12	5.26	89	92.5	32.6	18.4	Colorado Federal Savings Bank	3	6.42	114	74.8	39.1	24.5	THE SAVINGS BANK OF DANBURY	1	6.15	120	52.5	29.8	20.6
28	Nations Lending Corporation	18	4.65	20	89.7	12.2	6.6	First Bank	33	2.29	36	63.6	11.6	7.3	Home Point Financial	15	3.67	39	52.1	18.3	12.4
29	M&T Bank	4	6.85	218	85.8	22.1	12.5	M&T Bank	4	6.47	217	48.1	17.4	12.0	Cenlar	0	6.15	259	51.8	19.5	13.3
30	First Citizens Bank	19	5.98	13	84.5	16.9	9.5	DEFINE MORTGAGE SOLUTIONS	4	5.87	13	43.3	11.9	8.4	WATERMARK CAPITAL INC.	4	3.64	28	50.8	10.9	7.4
31	First Bank	32	2.29	37	82.4	16.5	9.4	HomeBridge	4	5.97	11	41.0	12.3	8.9	Aurora	3	4.60	70	46.6	27.0	19.2
32	AmeriHome Mortgage	17	5.16	27	59.0	12.8	8.3	First Citizens Bank	20	5.97	12	37.4	11.9	8.8	Lake Michigan Credit Union	3	4.22	56	45.8	7.6	5.2
33	Guild Mortgage	12	3.63	47	58.5	19.7	12.9	WALL STREET MORTGAGE BANKERS LTD.	2	6.86	110	36.2	3.8	2.8	ALLTRUST CREDIT UNION	1	4.89	28	45.6	0.4	0.3
34	DEFINE MORTGAGE SOLUTIONS	4	5.87	14	58.3	19.7	12.9	HOMEAMERICAN MORTGAGE CORPORATION	58	5.46	1	34.1	11.8	9.0	DEFINE MORTGAGE SOLUTIONS	4	5.87	10	42.2	13.7	9.8
35	Ameris Bank	4	5.07	90	48.8	32.9	23.4	Ameris Bank	4	5.02	90	32.0	32.2	25.4	ResiCentral	8	2.34	26	39.4	7.6	5.5
36	Huntington National Bank	5	4.29	80	35.8	16.8	12.7	LIBERTY FEDERAL CREDIT UNION	12	6.19	9	31.5	15.6	12.1	Total Mortgage Services	3	3.75	28	35.9	10.4	7.8
37	PAM MSR Trust I	8	6.68	137	34.6	26.1	20.1	Everett Financial	2	2.70	36	29.3	2.5	2.0	HOMEAMERICAN MORTGAGE CORPORATION	30	5.46	1	33.9	11.3	8.6
38	UNITED COMMUNITY BANK	3	7.06	3	28.6	24.1	19.2	Arvest Mortgage	51	5.59	21	26.8	14.1	11.3	1ST SECURITY BANK OF WASHINGTON	2	5.40	78	33.9	21.3	16.3
39	Fremont Bank	9	6.88	110	27.7	33.2	27.0	Fremont Bank	9	6.55	109	23.1	24.1	20.0	Planet Home Lending	9	5.54	36	32.5	10.4	7.9
40	UBS Bank	5	6.74	122	27.3	23.5	19.0	Guaranteed Rate	208	6.26	2	20.5	12.9	10.8	AmeriHome Mortgage	17	5.08	24	24.6	7.6	6.2
41	Johnson Bank	36	4.74	36	26.0	11.6	9.3	DEDHAM INSTITUTION FOR SAVINGS	2	6.87	130	17.5	25.8	22.4	UNITED COMMUNITY BANK	1	7.07	2	23.9	30.0	24.9
42	HOMEAMERICAN MORTGAGE CORPORATION	70	5.44	2	24.5	14.8	12.1	UNITED COMMUNITY BANK	3	7.09	2	15.6	28.3	25.0	Fremont Bank	12	5.80	105	23.8	19.3	15.9

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

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43	Arvest Mortgage	56	5.74	20	21.5	15.2	12.7	Guild Mortgage	12	3.60	45	15.6	11.7	10.2	Arvest Mortgage	41	5.27	24	23.2	13.2	10.8
44	Guaranteed Rate	267	6.36	3	17.7	13.5	11.6	Truist Bank	132	5.52	66	15.5	19.4	17.1	Northpointe Bank	9	2.66	32	23.0	11.1	9.1
45	Truist Bank	130	5.63	67	17.6	22.0	19.0	Nations Lending Corporation	18	4.65	19	14.5	6.4	5.6	Fulton Bank	4	6.36	83	22.3	28.0	23.5
46	Freedom Mortgage	76	6.11	98	16.6	33.2	29.2	Chase	2,793	3.83	47	13.4	12.6	11.2	PAM MSR Trust I	8	6.10	133	20.4	23.5	20.0
47	Pentagon Federal Credit Union	23	4.67	26	16.2	13.5	11.7	Freedom Mortgage	80	5.85	96	10.3	25.6	23.5	Fifth Third	85	4.84	75	18.8	14.3	12.2
48	Planet Home Lending	10	5.67	38	15.8	10.8	9.4	SIRVA MORTGAGE	4	2.42	34	9.6	7.8	7.1	GMAC	1	5.56	241	15.4	15.0	13.1
49	TD Bank	0	7.13	288	13.9	0.0	0.0	AmeriHome Mortgage	17	5.12	26	9.5	6.9	6.3	Seneca Mortgage	14	2.95	27	14.6	8.5	7.5
50	Chase	2,750	3.88	48	13.4	14.7	13.1	Matrix Financial	283	4.84	30	6.7	12.1	11.4	RENASANT BANK	3	2.74	29	14.2	8.5	7.5
51	Grander Mortgage Capital	18	4.72	19	12.1	13.7	12.3	Fulton Bank	4	6.89	70	6.6	31.4	29.8	Truist Bank	136	5.27	64	13.2	18.4	16.4
52	United Shore (Sold)	281	5.00	27	11.3	9.7	8.8	Seneca Mortgage	21	3.04	28	6.3	9.2	8.7	American Internet Mortgage	15	4.21	69	12.3	16.7	15.0
53	CrossCountry Mortgage	68	4.22	23	11.2	11.6	10.5	United Shore (Sold)	285	5.00	25	5.6	8.0	7.6	HomeBridge	4	5.97	8	11.0	11.2	10.2
54	U.S. Bank	514	6.00	30	9.7	17.9	16.4	THE SAVINGS BANK OF DANBURY	1	6.76	123	5.1	21.0	20.1	Chase	2,874	3.73	44	9.4	11.7	10.8
55	Colonial Savings	9	5.23	88	8.8	23.8	22.1	Wells Fargo	3,019	4.75	47	4.7	11.6	11.1	Matrix Financial	269	4.61	31	9.2	12.2	11.2
56	CMG Mortgage	262	5.27	18	6.6	8.9	8.4	U.S. Bank	448	5.86	34	3.8	15.7	15.1	Wells Fargo	3,160	4.64	45	8.2	12.0	11.1
57	Amerisave Mortgage	20	5.30	12	5.8	7.7	7.3	Pentagon Federal Credit Union	23	4.67	25	3.1	8.7	8.4	NewRez	19	5.68	104	7.2	21.9	20.6
58	Wells Fargo	2,911	4.76	47	4.3	12.5	12.0	Grander Mortgage Capital	12	4.63	19	3.0	10.1	9.8	Banc Of California	0	2.75	39	6.8	0.5	0.5
59	Royal Business Bank	118	5.15	75	4.0	14.2	13.7	BAR HARBOR BANK & TRUST	3	5.70	8	2.8	2.0	1.9	Freedom Mortgage	85	5.37	93	6.8	22.8	21.5
60	MSR Asset Vehicle	13	3.40	47	3.1	14.3	13.9	PAM MSR Trust I	8	6.57	135	2.3	20.4	19.9	Specialized Loan Servicing	32	4.87	89	6.2	17.6	16.7
61	Flagstar	91	5.10	20	3.0	12.9	12.6	Bank of America	658	5.62	79	1.5	18.1	17.9	Pingora Loan Servicing	11	4.40	72	5.5	16.3	15.5
62	Matrix Financial	303	4.98	28	2.8	11.9	11.6	Flagstar	93	5.11	19	1.3	11.4	11.2	Prime Lending (Plains Capital)	11	5.99	95	4.9	15.8	15.1
63	PennyMac	1,171	5.28	12	0.9	6.8	6.7	Banc Of California	0	2.75	42	1.1	0.5	0.5	FBC Mortgage	14	5.90	6	3.8	13.7	13.2
64	Nations Direct	1	3.48	65	0.0	0.4	0.4	Cenlar	0	6.72	262	0.3	18.4	18.4	First Citizens Bank	19	5.93	9	3.5	8.0	7.8
65	NewRez	37	5.70	103	-1.7	20.0	20.3	TD Bank	0	7.13	287	0.0	61.5	61.5	TEACHERS FEDERAL CREDIT UNION	6	6.35	6	3.4	5.8	5.6
66	Bank of America	642	5.77	80	-2.2	19.0	19.4	Nations Direct	1	3.48	63	0.0	0.2	0.2	Guaranteed Rate	181	5.80	4	3.3	9.6	9.3
67	WALL STREET MORTGAGE BANKERS LTD.	2	7.13	111	-2.6	2.6	2.6	Colonial Savings	9	5.12	87	-0.7	26.5	26.7	Old National Bank	30	3.57	28	3.2	9.4	9.1
68	loanDepot.com	1,526	2.87	28	-7.3	8.3	9.0	Fifth Third	82	5.05	76	-2.2	12.7	12.9	Grander Mortgage Capital	6	4.63	19	3.0	10.1	9.8
69	Nationstar	866	5.49	54	-7.6	11.2	12.1	TEACHERS FEDERAL CREDIT UNION	11	6.50	5	-2.2	5.8	5.9	Independent Bank	25	5.33	17	2.5	10.2	10.0
70	New Residential	870	5.71	71	-7.7	14.6	15.8	Nexus Nova	38	4.36	34	-2.3	7.7	7.9	Santander Bank	45	4.66	81	2.2	17.5	17.1
71	Quicken	1,452	3.91	27	-8.7	9.8	10.7	PNC Mortgage	539	4.04	45	-2.7	11.1	11.4	PNC Mortgage	539	3.85	44	2.1	10.8	10.5
72	Lakeview	2,338	4.47	21	-10.1	6.9	7.7	PennyMac	1,031	5.25	12	-2.9	6.1	6.3	United Shore (Sold)	290	4.97	22	1.1	7.0	6.9
73	Santander Bank	42	5.11	86	-10.2	18.4	20.2	Royal Business Bank	121	5.10	74	-3.3	13.8	14.3	Pentagon Federal Credit Union	24	4.66	22	0.8	8.6	8.6
74	ADVANCIAL FEDERAL CREDIT UNION	2	6.60	103	-10.9	38.2	41.8	Quicken	1,407	3.78	27	-3.8	8.8	9.1	TD Bank	0	6.27	285	0.0	35.3	35.3
75	United Shore (Retained)	530	3.60	24	-11.0	7.8	8.7	CommunityAmerica Credit Union	28	5.77	15	-3.8	7.9	8.2	Nations Direct	1	3.48	60	0.0	0.3	0.3
76	Nexus Nova	40	4.44	35	-11.3	7.6	8.5	Huntington National Bank	5	4.23	77	-4.3	10.5	11.0	NATIONAL COOPERATIVE BANK N.A.	0	6.26	205	-0.0	0.1	0.1
77	MLD Mortgage	20	2.65	30	-12.6	8.0	9.1	CMG Mortgage	267	5.27	16	-5.0	6.3	6.7	CrossCountry Mortgage	64	3.96	21	-0.1	9.3	9.3
78	Fifth Third	80	5.13	77	-12.7	13.6	15.5	Lakeview	2,220	4.40	21	-5.5	6.4	6.8	Huntington National Bank	5	4.13	74	-0.2	10.0	10.0
79	USALLIANCE FEDERAL CREDIT UNION	5	6.06	11	-13.4	34.1	38.3	CrossCountry Mortgage	68	4.18	22	-5.9	9.4	10.0	Quicken	1,367	3.59	26	-0.7	8.7	8.8
80	PNC Mortgage	538	4.12	46	-13.4	11.5	13.1	Nationstar	819	5.39	54	-7.5	9.5	10.3	Royal Business Bank	126	4.96	71	-0.9	13.2	13.4
81	CommunityAmerica Credit Union	28	5.78	17	-16.5	8.2	9.7	New Residential	885	5.62	70	-9.2	12.5	13.7	U.S. Bank	337	5.46	45	-1.6	14.8	15.0
82	WESTERRA CREDIT UNION	3	6.36	13	-18.5	12.4	15.0	loanDepot.com	1,535	2.86	26	-9.6	6.5	7.2	SIRVA MORTGAGE	4	2.42	31	-1.9	5.1	5.2
83	Banc Of California	0	2.75	44	-20.1	0.5	0.7	United Shore (Retained)	528	3.55	23	-9.8	6.8	7.5	First Bank	34	2.29	33	-3.2	7.8	8.1
84	BANK OF NEW HAMPSHIRE	2	3.81	74	-21.1	63.2	72.2	Specialized Loan Servicing	25	5.21	91	-9.9	12.8	14.2	Johnson Bank	37	4.70	32	-3.5	10.5	10.8

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85	Towne Mortgage	1	7.16	110	-23.4	17.3	22.0	Planet Home Lending	10	5.61	38	-12.5	5.9	6.7	Nations Lending Corporation	18	4.65	16	-4.1	5.6	5.8
86	Citizens Bank	119	5.66	47	-23.4	11.9	15.3	Amerisave Mortgage	20	5.29	11	-15.9	6.6	7.8	loanDepot.com	1,553	2.84	23	-5.0	6.4	6.7
87	Umpqua	25	4.71	69	-24.3	17.8	22.9	Johnson Bank	36	4.75	35	-16.2	9.5	11.3	Caliber Home Loans	150	4.80	38	-6.2	10.3	10.9
88	Seneca Mortgage	24	3.42	28	-24.5	9.3	12.2	NewRez	24	5.70	108	-17.1	17.8	21.1	Nationstar	726	5.16	53	-6.7	9.3	10.0
89	SIRVA MORTGAGE	4	2.42	35	-24.7	4.8	6.4	Cornerstone Capital Bank	7	5.36	12	-17.5	10.9	13.1	Provident Funding	60	5.53	120	-7.0	16.4	17.5
90	Gate City Bank	2	5.40	113	-25.8	11.7	15.5	Gate City Bank	3	5.27	113	-18.7	11.5	14.0	Bank of America	688	5.24	77	-7.1	16.7	17.9
91	Citi	128	4.93	74	-27.7	10.0	13.6	KEYPOINT CREDIT UNION	1	4.89	24	-18.7	0.2	0.3	Guild Mortgage	12	3.48	44	-7.7	9.1	9.8
92	Aurora	3	4.76	74	-28.4	18.0	24.3	UBS Bank	5	6.58	121	-19.1	13.0	15.9	New Residential	732	5.51	74	-7.9	12.8	13.9
93	Onslow Bay Financial	350	2.45	33	-28.8	5.8	8.1	1ST 2ND MORTGAGE CO. OF N.J. INC.	2	6.16	16	-20.0	6.2	7.7	Lakeview	1,988	4.25	20	-8.3	5.9	6.4
94	BAR HARBOR BANK & TRUST	3	5.70	9	-29.2	2.0	2.8	Santander Bank	43	4.97	84	-21.1	14.2	17.7	CMG Mortgage	273	5.27	13	-8.9	6.2	6.7
95	TEACHERS FEDERAL CREDIT UNION	12	6.52	6	-30.0	3.8	5.4	Provident Funding	61	5.82	123	-22.6	13.4	17.0	FIDELITY BANK NATIONAL ASSOCIATIO	0	5.84	147	-9.5	11.1	12.2
96	Provident Funding	60	5.98	125	-30.3	13.6	18.9	ADVANCIAL FEDERAL CREDIT UNION	2	6.21	100	-22.6	19.3	24.3	PennyMac	841	5.20	13	-10.7	5.5	6.1
97	KEYPOINT CREDIT UNION	1	4.89	25	-30.7	0.2	0.3	MSR Asset Vehicle	13	3.29	46	-24.0	8.1	10.5	Smaller Servicers	43	5.35	60	-12.2	12.3	13.9
98	Northpointe Bank	8	2.65	36	-33.4	5.8	8.6	Citizens Bank	120	5.55	46	-24.1	9.9	12.9	United Shore (Retained)	528	3.50	21	-12.8	6.0	6.8
99	FBC Mortgage	23	6.04	6	-34.6	9.5	14.1	Onslow Bay Financial	354	2.45	31	-24.7	5.2	6.8	Citizens Bank	110	5.13	50	-13.2	11.0	12.6
100	Smaller Servicers	46	5.84	46	-35.6	8.5	13.0	Aurora	3	4.77	73	-25.9	12.4	16.4	Nexus Nova	37	4.22	32	-14.6	6.9	8.1
101	Sandy Spring Bank	6	7.52	111	-37.4	11.8	18.2	LANDMARK CREDIT UNION	1	7.71	106	-26.0	16.8	22.0	Bell Bank	3	4.66	17	-15.0	6.7	7.8
102	First Federal Bank	2	6.12	88	-37.8	25.4	37.8	Citi	128	4.80	73	-26.6	9.3	12.5	Gate City Bank	3	5.01	112	-15.2	11.1	12.9
103	LANDMARK CREDIT UNION	1	7.69	108	-37.9	20.5	31.1	One American Bank	6	4.72	18	-26.8	1.6	2.2	M&T Bank	4	5.99	214	-15.3	9.7	11.4
104	Evergreen Moneysource	3	4.29	47	-44.0	1.3	2.3	Cape Cod Five Cents Bank	25	5.01	87	-27.8	14.2	19.2	Flagstar	94	5.10	16	-15.5	8.4	9.8
105	1ST 2ND MORTGAGE CO. OF N.J. INC.	2	6.16	17	-45.7	5.6	10.0	FBC Mortgage	22	6.04	5	-27.9	10.7	14.5	ADVANCIAL FEDERAL CREDIT UNION	2	5.82	95	-17.4	12.0	14.4
106	Old National Bank	30	3.61	32	-48.6	4.8	9.1	Multiple Servicers (Unidentified)	0	6.78	245	-28.3	9.1	12.4	Onslow Bay Financial	360	2.44	28	-17.6	5.1	6.2
107	Wintrust Mortgage	6	5.06	19	-49.0	4.9	9.4	GUIDANCE RESIDENTIAL LLC	3	5.80	39	-31.1	16.5	23.0	SunTrust	1	5.68	228	-18.7	16.6	20.1
108	LIBERTY FEDERAL CREDIT UNION	13	6.32	9	-49.2	7.1	13.4	BANK OF NEW HAMPSHIRE	2	3.77	73	-32.6	37.5	50.5	Colonial Savings	10	4.72	84	-19.1	19.9	24.0
109	Kinecta Federal Credit Union	3	7.33	92	-51.5	6.3	12.5	Keybank	14	3.84	44	-34.6	13.3	19.6	Ameris Bank	4	4.76	87	-19.1	17.8	21.5
110	Keybank	13	3.94	45	-54.1	15.3	30.6	USALLIANCE FEDERAL CREDIT UNION	5	6.04	9	-37.0	18.5	27.8	Cornerstone Capital Bank	19	4.15	15	-19.6	7.4	9.1
111	Pingora Loan Servicing	10	5.07	76	-56.2	9.5	20.4	Marlin Mortgage Capital	4	3.13	41	-37.9	4.9	7.8	PHH Mortgage	15	5.13	129	-19.6	14.0	17.1
112	Zions Bancorporation	0	6.66	244	-57.4	4.9	11.1	Navy Federal Credit Union	0	6.81	234	-41.3	9.9	16.3	East West Bank	2	6.20	222	-20.0	5.0	6.2
113	Cape Cod Five Cents Bank	25	5.34	90	-57.5	8.1	18.2	MLD Mortgage	20	2.66	29	-41.5	4.1	7.0	Umpqua	26	4.26	65	-20.5	14.9	18.4
114	Total Mortgage Services	4	4.12	26	-57.6	2.5	5.8	Independent Bank	24	5.32	20	-45.0	3.8	6.9	CommunityAmerica Credit Union	25	5.59	15	-21.8	6.6	8.3
115	MEMBER FIRST MORTGAGE LLC	1	2.92	52	-58.7	4.0	9.5	PHH Mortgage	12	5.67	132	-46.3	10.1	18.1	BANK OF NEW HAMPSHIRE	2	3.75	69	-22.5	26.6	33.0
116	THE SAVINGS BANK OF DANBURY	1	6.99	125	-60.0	9.3	21.7	Umpqua	25	4.54	68	-46.5	10.8	19.3	LANDMARK CREDIT UNION	1	7.20	103	-25.8	13.3	17.6
117	One American Bank	6	4.72	20	-61.4	0.6	1.6	FIRST NATIONAL BANK OF PENNSYLVAN	2	3.45	41	-47.1	5.0	9.2	DEDHAM INSTITUTION FOR SAVINGS	2	6.41	126	-26.5	13.2	17.6
118	New American Funding	11	6.14	92	-61.8	13.8	32.6	New American Funding	12	5.87	90	-47.8	15.9	28.4	Navy Federal Credit Union	0	6.48	231	-26.5	9.7	12.9
119	BANK OF HAWAII	2	6.18	6	-62.1	1.2	3.2	Pingora Loan Servicing	10	4.81	75	-49.6	9.7	18.3	Zions Bancorporation	5	4.52	143	-27.4	9.1	12.4
120	MISSION SERVICING RESIDENTIAL INC	4	4.98	22	-64.1	2.9	8.0	Zions Bancorporation	0	6.31	243	-53.2	5.6	11.6	Citi	132	4.63	76	-27.7	9.0	12.2
121	BOK Financial	10	6.66	89	-67.6	9.2	25.9	First Federal Bank	2	6.01	86	-54.1	14.3	28.8	New American Funding	12	5.35	87	-29.0	18.6	25.3
122	Multiple Servicers (Unidentified)	0	6.85	247	-67.7	4.3	12.9	MEMBER FIRST MORTGAGE LLC	1	2.92	50	-56.6	4.0	8.9	GUIDANCE RESIDENTIAL LLC	3	5.79	38	-29.6	9.2	12.9
123	Fannie Mae	5	6.61	214	-70.1	4.0	12.9	MISSION SERVICING RESIDENTIAL INC	4	4.98	20	-56.6	2.3	5.1	WALL STREET MORTGAGE BANKERS LTD.	2	6.43	107	-31.1	3.5	5.0
124	PHH Mortgage	12	5.95	134	-71.7	7.3	23.5	Regions Bank	3	6.40	125	-56.9	8.8	19.4	UBS Bank	5	6.04	118	-31.1	11.4	16.1
125	Independent Bank	24	5.32	22	-72.3	2.4	8.5	Smaller Servicers	43	5.74	47	-58.6	5.4	12.6	BOK Financial	11	6.14	90	-31.4	15.9	22.3
126	Visions Federal Credit Union	47	6.37	6	-72.8	1.1	4.2	BOK Financial	11	6.56	88	-59.2	9.3	21.5	Sandy Spring Bank	6	6.55	107	-35.8	13.0	19.5

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: Hybrid 7/1 and 7/6

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Rank	Servicer	3M Historical Horizon						6M Historical Horizon						12M Historical Horizon							
		\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
127	CITIZENS FIRST BANK	2	5.32	20	-73.7	0.6	2.1	CENTIER BANK	1	5.67	136	-59.5	8.2	19.1	Cape Cod Five Cents Bank	26	4.53	81	-36.1	11.0	16.7
128	Metro Credit Union	5	2.39	45	-75.3	1.4	5.6	Old National Bank	30	3.60	31	-60.9	3.3	8.3	Keybank	14	3.71	43	-39.9	9.1	14.7
129	Cornerstone Capital Bank	2	6.80	4	-76.7	5.8	23.0	WESTERRA CREDIT UNION	3	6.36	12	-65.0	6.9	18.7	USALLIANCE FEDERAL CREDIT UNION	4	5.75	10	-42.4	13.0	21.6
130	East West Bank	2	7.01	226	-78.7	1.4	6.3	NEXUS NOVA LLC	1	3.18	29	-65.1	1.8	5.0	Marlin Mortgage Capital	5	3.00	36	-42.5	10.8	18.0
131	NEXUS NOVA LLC	1	3.18	31	-79.7	1.5	7.1	Northpointe Bank	8	2.65	35	-66.9	3.2	9.3	LOWER LLC	1	5.99	12	-44.4	1.3	2.3
132	GUIDANCE RESIDENTIAL LLC	3	5.76	39	-80.8	3.0	14.7	Wintrust Mortgage	6	5.04	18	-69.7	3.3	10.5	Amerisave Mortgage	18	5.24	9	-44.6	4.1	7.3
133	THE NATIONAL BANK OF INDIANAPOLIS	3	5.78	11	-81.3	1.1	5.8	Fannie Mae	5	6.46	213	-70.8	4.3	14.1	FIRST NATIONAL BANK OF PENNSYLVAN	2	3.36	39	-45.1	5.5	9.7
134	FIDELITY BANK NATIONAL ASSOCIATIO	0	6.04	154	-82.6	2.2	12.1	Towne Mortgage	1	6.89	109	-72.0	9.3	29.8	Regions Bank	3	5.88	122	-45.2	13.0	22.5
135	Everett Financial	2	2.70	37	-82.8	0.4	2.4	Visions Federal Credit Union	47	6.37	4	-72.1	1.3	4.6	MISSION SERVICING RESIDENTIAL INC	3	4.95	19	-45.4	2.3	4.1
136	ALLEGACY FEDERAL CREDIT UNION	0	6.90	220	-85.8	1.2	8.3	1ST SECURITY BANK OF WASHINGTON	2	5.47	83	-73.0	5.4	18.8	1ST 2ND MORTGAGE CO. OF N.J. INC.	2	6.17	13	-47.0	3.1	5.8
137	FIRST NATIONAL BANK OF PENNSYLVAN	2	3.62	46	-88.0	1.4	11.0	BANK OF HAWAII	2	6.16	5	-74.1	1.9	7.2	Arc Home	6	2.44	32	-51.1	4.5	9.1
138	BASE MSR 2 LLC	3	3.44	31	-88.8	0.3	2.8	Evergreen Moneysource	3	4.29	46	-75.0	1.1	4.3	Plaza Home Mortgage	13	5.94	11	-53.9	5.8	12.1
139	Bell Bank	3	4.65	22	-89.6	0.9	8.7	Sandy Spring Bank	6	7.31	110	-76.6	6.8	26.1	CITIZENS FIRST BANK	2	5.33	15	-56.9	3.6	8.3
140	Union Home Mortgage	1	6.31	6	-90.5	0.4	4.2	Metro Credit Union	5	2.39	44	-77.8	1.6	6.9	Fannie Mae	5	6.12	208	-57.9	6.3	14.3
141	BUSEY BANK	1	3.00	47	-90.6	0.7	6.8	FIDELITY BANK NATIONAL ASSOCIATIO	0	6.04	153	-81.4	2.1	11.0	Multiple Servicers (Unidentified)	2	5.64	245	-60.9	7.9	19.1
142	STATE EMPLOYEES CREDIT UNION OF M	1	3.49	49	-90.7	0.3	2.9	East West Bank	2	6.73	225	-81.9	0.9	4.8	Ohio Savings Bank	0	5.72	234	-61.2	4.7	11.8
143	MEMBERS 1ST FEDERAL CREDIT UNION	2	6.98	6	-90.8	0.3	3.3	Kinecta Federal Credit Union	3	7.25	91	-84.0	3.5	20.1	One American Bank	6	4.72	15	-64.3	1.0	2.7
144	SOUTHERN BANK AND TRUST COMPANY	1	2.86	35	-92.0	0.8	10.2	THE NATIONAL BANK OF INDIANAPOLIS	3	5.78	10	-85.3	1.1	7.2	NEXUS NOVA LLC	1	3.18	29	-65.1	1.8	5.0
145	FIRST COMMUNITY MORTGAGE INC.	4	6.97	1	-92.7	0.6	7.9	Gateway Mortgage	1	5.07	15	-86.3	1.3	9.0	CENTIER BANK	1	5.21	132	-67.1	4.9	14.3
146	BMO BANK NATIONAL ASSOCIATION	3	4.30	23	-93.0	0.5	6.9	SOUTHERN BANK AND TRUST COMPANY	1	2.86	34	-88.1	1.0	7.8	MLD Mortgage	20	2.67	26	-67.8	2.2	6.8
147	Movement Mortgage	15	5.49	20	-93.5	0.7	10.7	MEMBERS 1ST FEDERAL CREDIT UNION	2	6.97	6	-88.2	0.5	4.0	ELEVATIONS CREDIT UNION	29	6.42	12	-68.2	2.9	8.8
148	CENTIER BANK	1	5.89	140	-93.8	1.6	23.0	BASE MSR 2 LLC	3	3.44	29	-89.0	0.3	2.8	First Federal Bank	2	5.76	84	-68.9	8.8	25.7
149	PREMIER BANK	0	6.16	128	-94.5	1.1	18.9	Union Home Mortgage	1	6.26	6	-90.2	0.4	4.0	WESTERRA CREDIT UNION	2	6.29	11	-69.3	4.6	14.3
150	Regions Bank	3	6.86	127	-94.6	1.3	21.9	ELEVATIONS CREDIT UNION	31	6.50	14	-90.4	0.8	8.4	Countrywide	2	5.63	231	-69.8	5.5	17.0
151	SWBC Mortgage	5	3.77	41	-94.9	0.5	8.8	STATE EMPLOYEES CREDIT UNION OF M	1	3.49	47	-91.5	0.6	6.3	MEMBER FIRST MORTGAGE LLC	1	2.92	47	-70.1	4.0	12.7
152	CAMBRIDGE SAVINGS BANK	2	2.26	34	-95.5	0.3	6.7	Bell Bank	3	4.64	20	-91.8	0.6	7.5	STANDARD MORTGAGE CORPORATION	1	6.04	117	-72.1	2.9	10.2
153	MORTGAGE MARKETS CUSO LLC	1	2.38	46	-95.9	1.1	23.7	BMO BANK NATIONAL ASSOCIATION	3	3.78	26	-91.9	0.6	6.7	Wintrust Mortgage	6	4.95	16	-73.7	2.5	9.2
154	A&D MORTGAGE LLC	1	2.21	30	-96.0	1.9	38.5	BUSEY BANK	1	3.00	45	-92.2	0.5	6.1	Visions Federal Credit Union	29	6.36	4	-74.6	1.2	4.6
155	Gateway Mortgage	1	5.80	10	-96.0	0.6	14.8	A&D MORTGAGE LLC	1	2.21	29	-92.3	1.9	22.4	Everett Financial	2	2.70	33	-76.2	1.9	7.6
156	Plaza Home Mortgage	14	5.92	14	-96.1	0.2	4.0	MORTGAGE MARKETS CUSO LLC	1	2.38	44	-92.3	1.0	12.9	Kinecta Federal Credit Union	4	6.86	88	-76.9	4.8	19.2
157	Cardinal Financial	8	5.48	16	-96.7	0.3	10.2	FIRST COMMUNITY MORTGAGE INC.	2	6.95	1	-92.7	0.6	7.7	BANK OF HAWAII	2	6.15	4	-79.9	1.8	8.6
158	Union Savings Bank	1	4.30	66	-97.0	0.3	9.5	Movement Mortgage	17	5.51	18	-93.1	0.5	7.0	Towne Mortgage	1	6.60	107	-81.5	5.5	26.6
159	WATERMARK CAPITAL INC.	4	3.92	33	-97.3	0.3	10.8	ALLEGACY FEDERAL CREDIT UNION	0	6.83	226	-94.2	1.2	18.9	THE NATIONAL BANK OF INDIANAPOLIS	3	5.78	7	-83.9	1.4	8.3
160	ELEVATIONS CREDIT UNION	31	6.50	15	-97.6	0.3	11.9	PREMIER BANK	0	5.99	126	-94.5	0.8	13.5	MEMBERS 1ST FEDERAL CREDIT UNION	1	6.94	5	-86.2	0.5	3.6
161	THE LOAN STORE INC.	4	2.58	32	-97.6	0.2	6.4	STANDARD MORTGAGE CORPORATION	1	6.50	120	-95.3	0.5	9.3	MORTGAGE MARKETS CUSO LLC	1	2.38	41	-86.6	1.0	6.9
162	DIGITAL FEDERAL CREDIT UNION	1	6.26	74	-98.0	0.1	5.0	Cardinal Financial	8	5.39	16	-95.5	0.4	9.0	A&D MORTGAGE LLC	1	2.21	26	-86.6	2.0	13.9
163	Embrace Home Loans	3	5.49	21	-98.0	0.2	9.6	CAMBRIDGE SAVINGS BANK	2	2.26	32	-95.7	0.3	6.9	Metro Credit Union	5	2.40	41	-87.3	1.4	10.9
164	STANDARD MORTGAGE CORPORATION	1	6.50	122	-98.1	0.2	9.8	SWBC Mortgage	5	3.77	39	-95.8	0.4	9.9	First Tennessee	1	5.59	227	-87.4	1.7	12.8
165	REPUBLIC BANK & TRUST COMPANY	1	6.50	115	-98.1	0.3	16.1	Embrace Home Loans	3	5.49	20	-96.3	0.2	6.4	SOUTHERN BANK AND TRUST COMPANY	1	2.86	31	-89.4	0.9	7.9
166	Marlin Mortgage Capital	4	3.20	42	-98.3	0.1	7.9	AMERICAN COMMERCIAL BANK & TRUST	1	2.77	38	-96.9	0.1	4.5	KEYPOINT CREDIT UNION	1	4.89	21	-89.6	0.3	2.9
167	BSI Financial	0	5.25	23	-98.3	0.1	3.6	THE LOAN STORE INC.	4	2.58	30	-97.2	0.2	6.0	Movement Mortgage	21	5.42	15	-89.8	0.8	7.9
168	1ST SECURITY BANK OF WASHINGTON	2	5.53	85	-98.4	0.4	20.7	Plaza Home Mortgage	13	5.93	13	-97.2	0.2	5.4	FIRST FEDERAL SAVINGS BANK	0	4.84	247	-89.8	0.2	2.1

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GSE: Hybrid 7/1 and 7/6

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169	NexBank	1	8.08	103	-98.8	0.4	27.1	Sun West	1	2.56	32	-97.6	0.2	8.9	BASE MSR 2 LLC	2	3.14	28	-90.0	0.3	3.1
170	MOUNTAIN AMERICA FEDERAL CREDIT U	2	7.56	110	-99.4	0.5	56.0	WATERMARK CAPITAL INC.	4	3.74	32	-98.4	0.2	9.4	Evergreen Moneysource	3	4.29	43	-90.1	0.9	8.6
171	HSBC	4	2.56	33	-99.5	0.1	19.7	Union Savings Bank	1	4.30	65	-98.6	0.2	10.6	Union Home Mortgage	1	6.10	5	-90.8	0.4	3.9
172	Arc Home	6	2.45	37	-99.7	0.1	18.8	REPUBLIC BANK & TRUST COMPANY	1	6.50	114	-98.6	0.3	18.2	BMO BANK NATIONAL ASSOCIATION	2	3.65	27	-92.3	0.5	6.7
173	Trustmark Bank	1	6.50	13	-99.8	0.0	2.0	HSBC	4	2.56	32	-98.9	0.1	12.2	FIRST COMMUNITY MORTGAGE INC.	1	6.95	1	-92.7	0.6	7.7
174	AMERICAN COMMERCIAL BANK & TRUST	1	2.77	40	-99.8	0.0	4.6	BSI Financial	0	5.25	21	-98.9	0.1	5.5	ALLEGACY FEDERAL CREDIT UNION	0	6.03	221	-92.7	1.6	19.9
175	DEDHAM INSTITUTION FOR SAVINGS	2	6.99	131	-99.9	0.0	14.7	NexBank	1	8.08	102	-99.0	0.3	30.6	BUSEY BANK	1	3.00	42	-93.1	0.5	6.6
176	LOWER LLC	1	6.36	17	-99.9	0.0	0.4	MOUNTAIN AMERICA FEDERAL CREDIT U	2	7.45	108	-99.2	0.4	36.7	THE LOAN STORE INC.	4	2.58	27	-93.7	0.3	5.2
177	Sun West	1	2.56	34	-100.0	0.0	12.7	DIGITAL FEDERAL CREDIT UNION	1	6.27	73	-99.5	0.1	19.3	Cardinal Financial	6	5.19	15	-94.5	0.4	6.7
178	AmWest Funding	1	3.88	26	-100.0	0.0	21.1	Arc Home	6	2.45	35	-99.6	0.1	11.8	Embrace Home Loans	3	5.49	17	-94.9	0.3	6.0
179	GUARDIAN SAVINGS BANK	0	4.25	64	-100.0	0.0	17.1	LOWER LLC	0	6.36	17	-99.9	0.0	0.4	SWBC Mortgage	5	3.59	37	-95.9	0.5	12.6
180	RIVERMARK COMMUNITY CREDIT UNION	0	5.75	18	-100.0	0.0	3.2	GUARDIAN SAVINGS BANK	0	4.25	62	-99.9	0.0	9.2	STATE EMPLOYEES CREDIT UNION OF M	1	3.49	44	-97.1	0.3	10.3
181	MORTGAGE INVESTORS GROUP	0	7.75	86	-100.0	0.0	20.2	AmWest Funding	1	3.88	25	-99.9	0.0	11.5	PREMIER BANK	0	5.66	123	-97.1	0.7	21.4
182	BayCoast Bank	0	7.02	106	-100.0	0.0	19.2	Trustmark Bank	1	6.50	11	-100.0	0.0	15.4	NexBank	1	7.64	99	-97.3	0.8	25.4
183	Michigan Mutual	1	6.86	45	-100.0	0.0	14.4	RIVERMARK COMMUNITY CREDIT UNION	0	5.75	16	-100.0	0.0	1.9	DIGITAL FEDERAL CREDIT UNION	1	6.04	67	-98.0	0.3	14.1
184	The Money Source	0	5.00	23	-100.0	0.0	8.8	Michigan Mutual	1	6.86	43	-100.0	0.0	16.7	AMERICAN COMMERCIAL BANK & TRUST	1	2.77	35	-98.3	0.1	4.2
185	NATIONAL COOPERATIVE BANK N.A.	0	7.00	209	-100.0	0.0	0.0	The Money Source	0	5.00	22	-100.0	0.0	6.7	Sun West	1	2.56	29	-98.5	0.1	7.2
186	SunTrust	0	6.50	222	-100.0	0.0	3.7	NATIONAL COOPERATIVE BANK N.A.	0	7.00	207	-100.0	0.0	0.0	Trustmark Bank	1	6.50	8	-98.6	0.2	12.2
187	THE STATE BANK AND TRUST COMPANY	0						SunTrust	0	6.50	220	-100.0	0.0	2.9	REPUBLIC BANK & TRUST COMPANY	1	6.14	111	-98.8	0.3	21.0
188								THE STATE BANK AND TRUST COMPANY	0						Union Savings Bank	1	4.30	62	-98.9	0.1	7.8
189														GUARDIAN SAVINGS BANK	0	4.25	59	-99.1	0.2	19.4	
190														MOUNTAIN AMERICA FEDERAL CREDIT U	2	6.97	105	-99.4	0.2	29.7	
191														Michigan Mutual	1	6.22	38	-99.4	0.1	16.6	
192														BSI Financial	1	3.11	26	-99.8	0.0	12.2	
193														AmWest Funding	1	3.88	22	-99.9	0.0	6.1	
194														RIVERMARK COMMUNITY CREDIT UNION	0	5.75	13	-100.0	0.0	1.4	
195														The Money Source	0	5.00	22	-100.0	0.0	6.7	
196														THE STATE BANK AND TRUST COMPANY	0						

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1	RIVERMARK COMMUNITY CREDIT UNION	1	5.91	18	1710.4	42.3	2.9	WATERMARK CAPITAL INC.	3	3.35	32	1527.1	47.7	3.8	ResiCentral	1	2.77	23	1371.7	49.4	4.4
2	RANLife	1	3.62	24	911.0	99.2	33.1	KEYPOINT CREDIT UNION	0	2.74	31	882.4	5.0	0.5	Gateway Mortgage	1	4.52	22	812.6	34.2	4.4
3	KEYPOINT CREDIT UNION	0	2.74	33	697.3	4.2	0.5	BANK OF NEW HAMPSHIRE	0	3.63	92	554.0	55.0	11.2	WATERMARK CAPITAL INC.	3	3.31	28	667.2	24.9	3.6
4	BANK OF NEW HAMPSHIRE	0	3.64	93	537.4	58.6	12.6	RANLife	1	3.63	22	483.4	88.7	29.3	Towne Mortgage	2	3.94	103	354.3	25.4	6.2
5	First United Bank	3	2.72	42	485.9	36.9	7.5	First United Bank	3	2.72	41	402.8	20.2	4.4	Nations Direct	1	3.28	81	340.6	51.3	14.7
6	UNITED COMMUNITY BANK	0	5.15	62	337.3	63.8	20.2	UNITED COMMUNITY BANK	0	5.22	65	311.5	37.9	10.8	RANLife	1	3.62	19	293.3	64.4	22.5
7	Independent Bank	4	4.64	30	246.4	22.4	7.0	Sandy Spring Bank	1	3.73	99	283.5	42.7	13.3	First United Bank	3	2.73	38	286.6	31.6	9.3
8	Smaller Servicers	11	4.52	71	215.7	38.2	14.0	Trustmark Bank	3	6.19	11	253.7	3.5	1.0	FIRST NATIONAL BANK OF PENNSYLVAN	2	3.77	61	285.8	14.6	4.0
9	BANNER BANK	2	6.91	5	208.1	1.5	0.5	Total Mortgage Services	3	2.81	40	160.2	27.2	11.4	PAM MSR Trust I	1	3.63	108	274.2	37.5	11.6
10	NexBank	2	4.69	24	183.4	0.4	0.1	Independent Bank	4	4.64	28	132.6	12.0	5.3	UNITED COMMUNITY BANK	0	5.10	64	251.1	20.7	6.4
11	Wintrust Mortgage	4	4.09	55	179.8	27.1	10.6	Smaller Servicers	11	4.46	72	117.3	22.5	11.0	BANK OF NEW HAMPSHIRE	0	3.62	90	232.9	30.2	10.1
12	Cape Cod Five Cents Bank	30	2.94	41	122.9	11.9	5.5	Cape Cod Five Cents Bank	30	2.94	39	90.2	9.1	4.9	The Money Source	1	3.56	44	205.1	22.6	8.0
13	Pingora Loan Servicing	6	3.70	77	104.9	16.8	8.5	MEMBERS 1ST FEDERAL CREDIT UNION	5	6.84	4	81.5	31.9	18.9	Trustmark Bank	3	6.19	8	168.2	2.0	0.8
14	Citizens Bank	39	3.96	31	75.9	12.0	7.0	Johnson Bank	11	5.02	28	75.9	16.0	9.4	Sandy Spring Bank	1	3.73	95	160.4	23.1	9.5
15	MEMBER FIRST MORTGAGE LLC	1	3.04	57	68.1	15.3	9.4	Regions Bank	1	6.36	229	60.4	27.0	17.7	STATE EMPLOYEES CREDIT UNION OF M	1	3.41	42	137.0	22.0	9.9
16	Johnson Bank	11	5.01	30	60.8	19.7	12.7	Arvest Mortgage	28	4.36	34	58.4	13.2	8.5	ALLTRUST CREDIT UNION	1	4.31	37	107.5	24.0	12.3
17	Regions Bank	1	6.74	228	53.2	34.3	23.9	Guild Mortgage	14	3.19	48	58.4	12.9	8.3	Cape Cod Five Cents Bank	31	2.93	36	95.8	10.7	5.6
18	Provident Funding	14	3.64	54	45.7	18.5	13.1	RIVERMARK COMMUNITY CREDIT UNION	1	5.92	16	52.4	23.3	15.9	Planet Home Lending	5	3.89	37	93.1	6.7	3.5
19	Santander Bank	45	3.90	77	43.9	17.3	12.3	MEMBER FIRST MORTGAGE LLC	1	3.04	55	51.8	9.4	6.3	Total Mortgage Services	3	2.85	38	87.9	13.8	7.6
20	Truist Bank	45	3.54	78	42.9	15.3	11.0	Pingora Loan Servicing	6	3.70	76	43.8	9.3	6.6	Smaller Servicers	12	4.22	78	80.7	19.9	11.5
21	One American Bank	10	4.31	20	40.3	6.0	4.3	Citizens Bank	39	3.94	30	39.7	9.1	6.6	MEMBERS 1ST FEDERAL CREDIT UNION	3	6.84	4	80.1	29.6	17.6
22	Nexus Nova	6	3.56	29	38.8	6.4	4.6	Provident Funding	14	3.63	53	39.6	11.6	8.5	Seneca Mortgage	10	2.76	30	58.8	8.5	5.4
23	WALL STREET MORTGAGE BANKERS LTD.	4	2.38	34	32.0	0.7	0.5	NewRez	23	3.64	61	25.1	15.5	12.6	NewRez	15	4.16	53	43.3	20.6	14.8
24	Northpointe Bank	19	2.81	42	28.5	12.1	9.6	Truist Bank	46	3.53	76	24.3	13.3	10.8	Regions Bank	1	5.60	231	39.8	17.8	13.1
25	Freedom Mortgage	17	3.58	64	23.3	17.1	14.1	Nations Lending Corporation	18	2.97	28	22.6	8.1	6.7	Keybank	13	2.85	40	35.4	9.1	6.8
26	NewRez	41	3.59	61	17.2	10.8	9.3	Flagstar	75	5.62	19	21.1	12.3	10.3	Movement Mortgage	6	3.12	22	33.7	6.8	5.1
27	Flagstar	74	5.64	21	15.0	14.1	12.3	Wintrust Mortgage	4	4.08	54	21.0	14.6	12.2	KEYPOINT CREDIT UNION	0	2.74	28	31.0	5.0	3.8
28	Gate City Bank	35	3.41	86	13.1	10.3	9.2	M&T Bank	2	5.94	170	19.9	21.4	18.2	RIVERMARK COMMUNITY CREDIT UNION	1	5.92	13	30.1	12.2	9.5
29	United Shore (Retained)	350	3.85	24	12.8	11.7	10.4	ELEVATIONS CREDIT UNION	2	3.39	69	19.5	8.5	7.2	Nations Lending Corporation	18	2.96	25	29.8	7.7	6.0
30	Chase	2,052	3.22	39	11.3	8.9	8.0	United Shore (Retained)	355	3.86	23	15.6	8.8	7.7	Specialized Loan Servicing	47	3.43	54	28.6	10.4	8.2
31	HomeStreet Bank	18	2.65	32	6.2	6.4	6.1	PNC Mortgage	185	3.22	47	10.5	9.9	9.0	M&T Bank	3	5.48	168	28.5	16.8	13.3
32	PennyMac	90	4.82	21	4.8	9.8	9.3	CrossCountry Mortgage	83	2.83	33	8.1	7.5	7.0	BROADVIEW FEDERAL CREDIT UNION	12	2.78	45	24.5	6.0	4.9
33	Wells Fargo	1,607	4.59	46	4.6	12.6	12.1	Colonial Savings	30	3.07	53	7.6	7.3	6.8	Arvest Mortgage	25	4.01	36	20.3	11.2	9.4
34	Fifth Third	51	3.98	45	3.6	16.5	15.9	Chase	2,071	3.21	38	5.8	7.4	7.0	Huntington National Bank	4	4.12	66	19.6	21.4	18.2
35	Arvest Mortgage	28	4.42	35	2.3	7.5	7.4	loanDepot.com	1,188	2.47	30	5.5	5.5	5.2	Multiple Servicers (Unidentified)	0	5.48	258	17.9	9.1	7.8
36	CMG Mortgage	1,892	5.31	12	2.0	6.2	6.1	Wells Fargo	1,627	4.55	45	5.3	11.3	10.7	PennyMac	88	4.69	18	17.5	7.3	6.2
37	American Internet Mortgage	42	3.19	50	0.6	7.9	7.9	BayCoast Bank	11	4.21	100	4.7	13.3	12.7	Citizens Bank	39	3.80	29	14.3	9.4	8.3
38	loanDepot.com	1,177	2.47	32	0.6	6.8	6.7	CMG Mortgage	1,887	5.32	11	4.1	5.2	5.0	CrossCountry Mortgage	84	2.83	30	13.7	6.8	6.0
39	Guild Mortgage	14	3.19	50	0.5	9.7	9.6	One American Bank	10	4.31	19	3.8	3.2	3.1	Colonial Savings	31	3.07	50	12.5	9.9	8.9
40	PNC Mortgage	182	3.23	48	0.2	7.5	7.5	Nexus Nova	6	3.48	28	3.4	3.4	3.3	FIRST AMERICAN BANK	3	2.85	42	12.1	10.1	9.1
41	Cornerstone Capital Bank	1	7.00	1	-0.0	1.3	1.3	BANNER BANK	2	6.87	4	3.0	21.2	20.6	Truist Bank	47	3.50	73	11.7	12.3	11.1
42	DIGITAL FEDERAL CREDIT UNION	0	6.89	331	-0.0	0.0	0.0	Amerisave Mortgage	13	5.61	8	1.3	8.3	8.2	UBS Bank	3	5.62	111	9.4	27.6	25.5

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43	Lakeview	411	3.44	26	-0.3	5.4	5.4	DIGITAL FEDERAL CREDIT UNION	0	6.89	329	-0.0	0.0	0.0	Amerisave Mortgage	11	5.54	6	8.6	7.7	7.1
44	Bank of America	292	4.36	75	-0.8	12.5	12.6	Nationstar	286	4.60	44	-0.0	8.5	8.5	Wells Fargo	1,647	4.43	44	7.7	11.0	10.3
45	Colonial Savings	30	3.07	54	-2.2	8.4	8.6	PennyMac	89	4.76	20	-2.0	7.0	7.2	Provident Funding	9	3.63	51	7.5	9.8	9.1
46	Umpqua	31	3.15	55	-3.0	7.0	7.2	Guaranteed Rate	19	6.62	3	-3.7	10.3	10.7	United Shore (Retained)	362	3.87	20	7.2	6.8	6.4
47	Guaranteed Rate	25	6.67	4	-3.1	13.8	14.2	Matrix Financial	98	3.40	47	-4.7	9.4	9.9	Santander Bank	47	3.76	73	6.5	11.9	11.2
48	U.S. Bank	44	3.40	50	-4.8	6.3	6.6	FIRST COMMUNITY MORTGAGE INC.	3	6.70	1	-6.1	0.7	0.7	First Bank	17	2.55	37	6.3	8.1	7.7
49	FIRST COMMUNITY MORTGAGE INC.	6	6.70	1	-6.1	0.7	0.7	Bank of America	297	4.35	74	-6.1	9.9	10.5	PNC Mortgage	188	3.21	44	6.0	8.1	7.7
50	Nationstar	294	4.65	45	-9.3	8.9	9.7	Santander Bank	46	3.83	76	-6.8	10.4	11.1	Johnson Bank	11	5.01	25	5.1	8.5	8.1
51	Matrix Financial	96	3.40	48	-9.8	10.6	11.7	Quicken	223	3.10	47	-7.9	8.0	8.7	CMG Mortgage	1,853	5.33	8	4.3	5.2	5.0
52	CrossCountry Mortgage	82	2.80	35	-10.7	8.6	9.5	Specialized Loan Servicing	36	3.47	57	-8.5	8.4	9.1	loanDepot.com	1,209	2.47	27	3.4	5.1	5.0
53	MLD Mortgage	30	2.65	31	-10.9	6.6	7.4	American Internet Mortgage	43	3.18	48	-9.0	7.1	7.8	Flagstar	76	5.63	16	3.3	9.3	9.0
54	Amerisave Mortgage	13	5.61	9	-13.4	5.4	6.2	WALL STREET MORTGAGE BANKERS LTD.	4	2.38	32	-9.5	0.3	0.4	BANNER BANK	1	6.93	4	2.9	19.4	18.9
55	Seneca Mortgage	14	2.87	33	-14.4	4.6	5.4	Fifth Third	51	3.98	44	-9.6	11.1	12.2	Chase	2,111	3.20	35	2.7	7.0	6.8
56	Bell Bank	17	3.63	22	-15.1	8.2	9.6	Gate City Bank	36	3.39	85	-10.6	8.8	9.8	SunTrust	0	5.53	259	2.3	8.6	8.4
57	M&T Bank	2	6.04	171	-15.5	23.8	27.5	Freedom Mortgage	17	3.59	63	-13.1	9.7	11.1	Quicken	229	3.06	44	0.4	8.8	8.8
58	Quicken	220	3.11	48	-18.1	8.9	10.8	Cornerstone Capital Bank	5	4.28	14	-13.3	0.7	0.8	First Tennessee	0	5.40	233	-0.0	0.4	0.4
59	New Residential	471	4.78	42	-19.0	9.0	11.0	BROADVIEW FEDERAL CREDIT UNION	12	2.78	48	-14.0	5.6	6.5	DIGITAL FEDERAL CREDIT UNION	0	6.33	326	-0.0	0.1	0.1
60	PAM MSR Trust I	1	3.75	113	-21.3	5.8	7.4	MSR Asset Vehicle	36	3.49	59	-14.6	6.9	8.0	Nationstar	300	4.30	39	-1.2	7.1	7.1
61	TD Bank	0	6.84	336	-24.7	39.7	49.2	TD Bank	0	6.56	334	-15.7	32.7	37.6	Independent Bank	4	4.64	25	-3.4	6.5	6.7
62	HomeBridge	2	6.00	11	-25.7	0.2	0.3	Lakeview	402	3.39	24	-16.0	3.6	4.2	Cenlar	0	6.15	252	-5.4	53.4	55.4
63	USALLIANCE FEDERAL CREDIT UNION	6	3.98	23	-26.9	30.6	39.5	Pentagon Federal Credit Union	7	3.68	57	-16.6	10.5	12.5	FIRST COMMUNITY MORTGAGE INC.	2	6.70	1	-6.1	0.7	0.7
64	BROADVIEW FEDERAL CREDIT UNION	12	2.78	49	-34.3	6.8	10.2	HomeBridge	2	6.00	9	-16.7	0.3	0.3	Matrix Financial	100	3.40	44	-6.3	9.4	10.0
65	Citi	137	4.91	41	-36.5	4.4	6.8	New Residential	477	4.77	41	-17.7	7.5	9.1	TD Bank	0	5.91	332	-7.7	31.9	34.1
66	Sierra Pacific	0	7.88	2	-37.0	1.8	2.8	Northpointe Bank	20	2.80	40	-20.9	6.4	8.1	Metro Credit Union	14	2.50	38	-8.4	4.9	5.3
67	ELEVATIONS CREDIT UNION	2	3.39	71	-39.2	5.0	8.1	FIRST FEDERAL SAVINGS BANK	0	6.89	207	-24.4	49.9	60.3	MSR Asset Vehicle	33	3.46	55	-9.0	6.3	6.9
68	Old National Bank	14	2.86	39	-41.6	6.2	10.4	MLD Mortgage	31	2.65	29	-27.1	3.8	5.2	Umpqua	32	3.14	50	-9.2	6.9	7.6
69	Huntington National Bank	3	4.18	71	-41.6	5.9	9.9	USALLIANCE FEDERAL CREDIT UNION	6	3.98	21	-27.2	16.1	21.5	HomeBridge	2	6.00	6	-9.3	0.3	0.4
70	PHH Mortgage	25	3.94	82	-48.6	5.5	10.4	U.S. Bank	45	3.40	49	-27.9	4.2	5.8	Fifth Third	53	3.96	41	-9.5	10.6	11.7
71	A&D MORTGAGE LLC	3	3.01	27	-53.0	0.9	1.8	HomeStreet Bank	18	2.65	31	-33.3	3.4	5.0	Gate City Bank	37	3.35	81	-10.0	9.1	10.0
72	CENTIER BANK	1	3.70	60	-55.2	3.0	6.6	Michigan Mutual	0	6.50	4	-34.5	0.5	0.7	Guild Mortgage	15	3.19	45	-10.7	6.8	7.6
73	WATERMARK CAPITAL INC.	2	3.39	35	-57.5	0.8	1.8	Umpqua	31	3.15	54	-34.8	3.9	5.9	New Residential	388	4.85	41	-11.0	8.6	9.6
74	FBC Mortgage	0	3.51	28	-58.0	3.9	9.0	FBC Mortgage	0	3.51	26	-38.7	3.3	5.3	Bank of America	306	4.31	72	-11.9	10.2	11.5
75	MSR Asset Vehicle	35	3.49	61	-58.8	4.1	9.6	Citi	138	4.89	40	-40.2	3.3	5.5	MEMBER FIRST MORTGAGE LLC	1	3.04	52	-14.2	6.0	7.0
76	First Citizens Bank	23	6.07	13	-58.9	4.3	10.1	UBS Bank	2	5.79	115	-42.3	18.5	29.9	Northpointe Bank	20	2.80	37	-15.2	5.1	6.0
77	FIRST NATIONAL BANK OF PENNSYLVAN	2	3.82	65	-63.1	1.3	3.6	PAM MSR Trust I	1	3.68	111	-42.4	5.9	10.0	Bell Bank	18	3.64	18	-16.7	5.4	6.5
78	Onslow Bay Financial	141	2.51	31	-66.1	2.1	6.0	BSI Financial	17	3.69	83	-49.0	5.0	9.6	First Citizens Bank	22	6.00	9	-18.5	8.1	9.8
79	Trustmark Bank	3	6.20	13	-68.9	0.2	0.8	FIRST NATIONAL BANK OF PENNSYLVAN	2	3.82	64	-49.3	1.1	2.2	Wintrust Mortgage	5	4.08	51	-19.9	7.7	9.5
80	Towne Mortgage	2	3.97	107	-70.9	1.0	3.3	PHH Mortgage	26	3.93	80	-49.9	4.6	8.9	Zions Bancorporation	6	3.59	50	-20.5	9.0	11.2
81	BMO BANK NATIONAL ASSOCIATION	2	2.83	37	-71.0	0.6	2.2	Old National Bank	14	2.86	37	-50.8	3.5	7.1	American Internet Mortgage	44	3.17	46	-21.5	6.5	8.3
82	FIRST AMERICAN BANK	3	2.83	47	-72.5	1.9	6.8	Bell Bank	17	3.63	21	-51.4	4.4	8.8	HomeStreet Bank	18	2.65	28	-23.3	3.9	5.0
83	The Money Source	1	3.66	44	-73.1	1.3	4.8	Seneca Mortgage	14	2.77	32	-56.4	2.6	6.0	Lakeview	304	3.33	24	-23.4	3.4	4.4
84	Cenlar	0	6.88	256	-73.4	2.1	7.9	Huntington National Bank	3	4.18	70	-62.6	4.2	11.0	Guaranteed Rate	27	5.50	7	-24.1	7.9	10.3

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85	Aurora	2	3.88	66	-73.5	0.3	1.1	LIBERTY FEDERAL CREDIT UNION	7	5.17	21	-64.4	2.0	5.4	U.S. Bank	45	3.36	47	-24.5	4.5	5.9
86	Nations Lending Corporation	17	2.98	30	-74.8	1.4	5.5	Keybank	13	2.85	43	-64.9	2.3	6.4	Countrywide	0	5.79	222	-24.6	1.4	1.9
87	BayCoast Bank	10	4.26	101	-75.6	2.7	10.6	CENTIER BANK	1	3.70	58	-69.6	1.8	5.8	BOK Financial	3	3.89	70	-24.9	6.3	8.4
88	SOUTHERN BANK AND TRUST COMPANY	0	3.21	55	-77.7	2.3	10.0	Sierra Pacific	0	7.88	1	-70.8	1.1	3.6	Citi	133	4.75	40	-25.4	4.9	6.5
89	RENASANT BANK	1	3.32	99	-78.3	0.7	3.2	Onslow Bay Financial	142	2.51	29	-72.4	1.3	4.5	ELEVATIONS CREDIT UNION	2	3.39	66	-25.5	5.0	6.6
90	Keybank	12	2.85	45	-78.7	1.8	8.3	Cenlar	0	6.88	254	-73.2	2.1	7.6	CENTIER BANK	1	3.71	55	-26.3	6.1	8.2
91	MEMBERS 1ST FEDERAL CREDIT UNION	7	6.86	5	-80.5	1.0	5.2	FIRST AMERICAN BANK	3	2.83	46	-73.8	2.2	8.3	BayCoast Bank	13	4.10	96	-29.5	8.1	11.3
92	Nations Direct	1	3.25	86	-81.1	1.0	5.1	First Citizens Bank	23	6.06	12	-74.0	2.5	9.2	Pingora Loan Servicing	6	3.69	73	-32.2	5.3	7.7
93	Visions Federal Credit Union	4	6.52	6	-81.2	2.0	10.4	BOK Financial	3	3.95	73	-75.0	2.7	10.4	Sailfish Servicing	23	2.52	29	-33.8	3.9	5.9
94	BOK Financial	3	3.95	74	-82.0	2.9	14.9	The Money Source	1	3.66	43	-75.6	1.1	4.5	Freedom Mortgage	18	3.57	60	-34.2	6.5	9.7
95	Pentagon Federal Credit Union	7	3.68	59	-82.3	1.2	6.7	BMO BANK NATIONAL ASSOCIATION	2	2.83	36	-83.2	0.5	3.0	SOUTHERN BANK AND TRUST COMPANY	0	3.20	50	-36.0	17.6	26.3
96	LIBERTY FEDERAL CREDIT UNION	8	5.27	22	-82.4	1.2	6.6	Towne Mortgage	2	3.97	106	-83.8	0.5	3.0	PHH Mortgage	30	3.88	76	-36.4	7.8	12.0
97	BSI Financial	17	3.70	84	-82.9	2.0	11.2	Lake Michigan Credit Union	2	4.33	75	-86.5	0.8	5.8	BSI Financial	17	3.69	79	-37.0	8.1	12.5
98	SWBC Mortgage	10	2.78	35	-85.7	0.6	4.3	Visions Federal Credit Union	4	6.52	4	-86.7	2.4	17.0	FBC Mortgage	0	3.50	23	-37.9	3.7	5.9
99	MORTGAGE INVESTORS GROUP	4	3.31	78	-87.5	0.9	7.2	Fannie Mae	1	4.13	108	-87.9	0.2	1.9	FIRST FEDERAL SAVINGS BANK	0	6.25	210	-38.7	27.6	41.2
100	Planet Home Lending	5	3.92	41	-89.9	0.3	3.1	MORTGAGE INVESTORS GROUP	4	3.31	77	-88.6	1.0	8.1	USALLIANCE FEDERAL CREDIT UNION	6	3.98	18	-42.2	8.2	13.8
101	Fulton Bank	1	4.98	106	-91.1	1.2	12.5	Metro Credit Union	14	2.50	41	-89.5	0.5	4.4	Pentagon Federal Credit Union	8	3.68	55	-46.4	5.7	10.4
102	Fannie Mae	1	4.26	109	-91.2	0.2	2.4	CommunityAmerica Credit Union	5	2.94	39	-90.6	0.5	5.4	Michigan Mutual	0	6.50	4	-46.6	0.4	0.8
103	CommunityAmerica Credit Union	5	2.94	40	-91.3	0.5	5.8	RENASANT BANK	1	3.15	78	-90.8	0.5	5.2	United Shore (Sold)	13	4.99	25	-48.7	6.1	11.6
104	Metro Credit Union	14	2.50	43	-92.0	0.5	5.9	AmeriHome Mortgage	1	4.39	54	-90.8	0.2	2.1	Old National Bank	14	2.86	35	-49.5	3.9	7.5
105	Specialized Loan Servicing	18	3.45	57	-92.0	0.5	5.9	Nations Direct	1	3.25	84	-90.8	0.5	5.2	Caliber Home Loans	95	4.25	24	-51.3	2.6	5.2
106	Total Mortgage Services	3	2.79	41	-92.0	0.3	3.5	Planet Home Lending	5	3.92	39	-91.0	0.4	4.3	Nexus Nova	6	3.36	26	-51.4	1.9	3.9
107	UBS Bank	2	5.86	117	-92.1	3.5	37.0	PREMIER BANK	1	4.86	79	-91.5	0.7	8.5	MLD Mortgage	31	2.64	26	-52.2	2.4	5.0
108	Sailfish Servicing	22	2.52	34	-92.4	0.4	5.2	Evergreen Moneysource	7	3.31	49	-92.1	0.3	3.5	MORTGAGE INVESTORS GROUP	4	3.32	74	-52.2	3.6	7.5
109	PREMIER BANK	1	4.87	81	-92.5	0.7	9.6	SWBC Mortgage	10	2.78	33	-92.3	0.4	5.0	Onslow Bay Financial	143	2.51	26	-59.8	1.7	4.3
110	SIRVA MORTGAGE	2	3.01	31	-92.7	0.1	0.7	A&D MORTGAGE LLC	3	3.01	25	-92.5	0.9	10.9	One American Bank	10	4.30	16	-64.9	2.5	7.1
111	Sandy Spring Bank	1	3.75	102	-92.8	1.8	22.7	SIRVA MORTGAGE	2	3.01	29	-93.2	0.1	0.8	FIDELITY BANK NATIONAL ASSOCIATIO	0	6.21	293	-65.7	10.8	28.5
112	NEXUS NOVA LLC	3	2.73	29	-94.6	0.4	7.6	Summit Funding	4	2.99	44	-93.3	0.5	7.2	LIBERTY FEDERAL CREDIT UNION	7	5.01	19	-68.7	1.6	5.1
113	Grander Mortgage Capital	16	3.55	21	-95.0	0.7	12.8	Fremont Bank	1	7.18	148	-93.3	0.5	7.8	Sierra Pacific	0	7.88	1	-70.8	1.1	3.6
114	First Bank	16	2.55	42	-95.0	0.5	9.0	Marlin Mortgage Capital	7	2.96	29	-93.5	0.6	8.5	Home Point Financial	31	2.82	17	-74.5	1.6	6.0
115	Evergreen Moneysource	7	3.31	51	-95.2	0.2	4.6	Sailfish Servicing	23	2.52	33	-93.9	0.4	6.0	Fulton Bank	1	4.98	101	-77.2	3.1	12.9
116	AmeriHome Mortgage	1	4.39	55	-95.2	0.2	3.7	SPACE COAST CREDIT UNION	0	6.66	224	-93.9	0.6	9.4	Visions Federal Credit Union	2	6.52	4	-80.9	3.1	15.2
117	Summit Funding	4	2.99	46	-95.3	0.6	12.2	NEXUS NOVA LLC	3	2.73	28	-94.2	0.4	7.0	BMO BANK NATIONAL ASSOCIATION	1	2.83	35	-83.1	0.5	2.9
118	FIRST FEDERAL SAVINGS BANK	0	7.12	201	-95.7	1.2	24.2	Grander Mortgage Capital	12	3.49	20	-94.3	0.6	10.0	WALL STREET MORTGAGE BANKERS LTD.	4	2.38	29	-85.6	0.2	1.2
119	Fremont Bank	1	7.18	149	-95.8	0.5	12.4	United Shore (Sold)	12	4.99	28	-94.3	0.4	6.7	Cornerstone Capital Bank	13	3.38	17	-85.7	0.5	3.5
120	United Shore (Sold)	12	4.99	29	-96.0	0.4	8.8	First Bank	16	2.55	40	-94.4	0.5	8.5	RENASANT BANK	1	3.10	69	-86.0	0.4	3.0
121	Fairway	7	2.95	53	-96.3	0.5	12.5	Fairway	7	2.95	52	-94.4	0.5	8.0	A&D MORTGAGE LLC	3	3.01	22	-87.5	0.8	6.5
122	Lake Michigan Credit Union	2	4.33	76	-96.3	0.2	4.6	Fulton Bank	1	4.98	104	-94.6	1.0	17.1	AmeriHome Mortgage	1	4.31	53	-89.9	0.3	3.3
123	Marlin Mortgage Capital	7	2.96	31	-96.5	0.5	14.5	STATE EMPLOYEES CREDIT UNION OF M	1	3.38	46	-95.3	0.7	13.1	CommunityAmerica Credit Union	5	2.94	36	-90.1	0.6	5.6
124	ResiCentral	1	2.68	29	-96.8	0.1	1.9	NexBank	2	4.69	22	-95.4	0.3	6.8	Aurora	2	3.88	62	-90.2	0.8	7.8
125	BUSEY BANK	0	7.19	154	-97.0	0.3	10.0	ResiCentral	1	2.68	28	-95.4	0.2	3.5	Evergreen Moneysource	7	3.31	46	-90.8	0.3	3.2
126	STANDARD MORTGAGE CORPORATION	0	7.75	134	-97.0	0.8	23.3	SOUTHERN BANK AND TRUST COMPANY	0	3.21	54	-95.8	2.5	46.3	Marlin Mortgage Capital	8	2.96	28	-91.7	0.6	6.8

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 10/1 and 10/6

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127	Banc Of California	4	2.78	36	-97.2	0.3	10.0	THE STATE BANK AND TRUST COMPANY	0	3.96	69	-96.2	0.9	20.9	Summit Funding	4	2.99	41	-91.8	0.6	6.7
128	STATE EMPLOYEES CREDIT UNION OF MI	1	3.38	47	-97.4	0.6	20.4	Cardinal Financial	5	3.80	38	-96.8	0.3	10.4	SWBC Mortgage	10	2.78	30	-92.0	0.3	4.0
129	MORTGAGE MARKETS CUSO LLC	1	3.42	60	-97.5	0.0	0.4	STANDARD MORTGAGE CORPORATION	0	7.75	132	-96.8	0.8	22.1	NexBank	2	4.69	19	-92.8	0.3	4.0
130	Gateway Mortgage	1	4.84	28	-97.6	0.0	0.3	Gateway Mortgage	1	4.82	25	-96.8	0.0	0.2	SPACE COAST CREDIT UNION	0	6.65	221	-93.1	0.6	8.7
131	Cardinal Financial	5	3.80	39	-97.6	0.3	12.1	BANK OF HAWAII	1	6.21	6	-97.2	0.3	11.4	BMO Harris Bank	1	2.83	29	-93.3	0.3	4.4
132	FIRST CONTINENTAL MORTGAGE LTD	1	3.74	23	-97.8	0.0	0.7	Banc Of California	4	2.78	34	-97.3	0.2	6.9	PREMIER BANK	1	4.73	75	-93.4	0.8	12.0
133	Movement Mortgage	4	2.82	30	-98.0	0.1	7.1	BAR HARBOR BANK & TRUST	1	3.62	86	-97.4	0.3	11.5	Lake Michigan Credit Union	2	4.33	72	-93.4	0.4	6.7
134	BAR HARBOR BANK & TRUST	1	3.62	88	-98.4	0.3	16.8	BUSEY BANK	0	7.19	153	-97.6	0.3	12.1	Fairway	8	2.95	49	-93.6	0.4	6.9
135	THE STATE BANK AND TRUST COMPANY	0	3.96	71	-98.4	0.7	35.3	Aurora	2	3.88	65	-97.6	0.3	13.4	SIRVA MORTGAGE	2	3.01	26	-93.9	0.1	0.9
136	First Federal Bank	0	4.50	68	-98.9	0.0	1.2	Movement Mortgage	4	3.04	27	-97.7	0.1	5.7	Fremont Bank	1	6.61	145	-94.1	0.6	9.0
137	ALLTRUST CREDIT UNION	1	4.41	41	-99.0	0.2	20.4	ALLTRUST CREDIT UNION	1	4.41	40	-97.9	0.3	14.4	NEXUS NOVA LLC	1	2.73	28	-94.2	0.4	7.0
138	Kinecta Federal Credit Union	1	3.38	79	-99.1	0.0	4.7	SIWELL INC.	1	3.99	43	-98.5	0.5	31.1	Grander Mortgage Capital	6	3.49	20	-94.3	0.6	10.0
139	HSBC	2	2.50	33	-99.1	0.3	28.8	FIRST CONTINENTAL MORTGAGE LTD	1	3.74	22	-98.7	0.0	1.2	Idaho Central Credit Union	0	5.75	11	-94.3	0.3	5.7
140	AMERICAN COMMERCIAL BANK & TRUST	0	2.38	47	-99.4	0.8	76.9	AMERICAN COMMERCIAL BANK & TRUST	0	2.37	45	-98.9	0.8	50.8	THE STATE BANK AND TRUST COMPANY	0	3.96	66	-94.6	1.3	21.1
141	Zions Bancorporation	0	3.69	61	-99.5	0.1	19.5	HSBC	2	2.50	31	-99.3	0.1	18.2	LOWER LLC	1	4.74	12	-95.5	0.1	2.4
142	FIDELITY BANK NATIONAL ASSOCIATIO	0	7.01	297	-99.6	0.1	27.8	SELECT PORTFOLIO SERVICING INC	1	5.13	95	-99.3	0.3	34.9	BANK OF HAWAII	1	6.19	5	-95.7	0.5	11.8
143	SELECT PORTFOLIO SERVICING INC	1	4.44	78	-99.6	0.2	36.4	Zions Bancorporation	0	3.69	59	-99.4	0.1	18.2	Fannie Mae	1	3.98	105	-95.9	0.2	5.7
144	SIWELL INC.	1	3.99	44	-99.6	0.3	51.4	GATEWAY SERVCO LLC	0	4.75	19	-99.6	0.0	0.0	BUSEY BANK	0	6.53	150	-95.9	0.7	16.4
145	GATEWAY SERVCO LLC	0	4.75	19	-99.6	0.0	0.0	Kinecta Federal Credit Union	1	3.38	77	-99.6	0.0	10.8	BAR HARBOR BANK & TRUST	1	3.62	83	-96.8	0.3	9.6
146	SPACE COAST CREDIT UNION	0	6.66	226	-99.6	0.1	16.7	1ST SECURITY BANK OF WASHINGTON	1	2.38	32	-99.7	0.0	5.6	Banc Of California	4	2.78	31	-96.9	0.2	6.6
147	1ST SECURITY BANK OF WASHINGTON	1	2.38	34	-99.9	0.0	10.6	FIDELITY BANK NATIONAL ASSOCIATIO	0	6.65	296	-99.8	0.1	26.8	Cardinal Financial	5	3.80	35	-97.0	0.3	8.3
148	Everett Financial	1	2.38	34	-100.0	0.0	14.1	MORTGAGE MARKETS CUSO LLC	1	3.42	58	-99.9	0.0	6.7	Everett Financial	1	2.38	30	-97.3	0.2	7.8
149	BASE MSR 2 LLC	1	4.04	21	-100.0	0.0	6.2	First Federal Bank	0	4.50	66	-99.9	0.0	15.9	SELECT PORTFOLIO SERVICING INC	1	5.58	115	-97.7	0.6	23.5
150	TEACHERS FEDERAL CREDIT UNION	2	2.76	33	-100.0	0.0	22.3	Everett Financial	1	2.38	33	-99.9	0.0	9.7	STANDARD MORTGAGE CORPORATION	0	7.75	129	-97.7	0.9	34.7
151	MISSION SERVICING RESIDENTIAL INC	1	2.81	28	-100.0	0.0	1.8	BASE MSR 2 LLC	1	4.04	20	-99.9	0.0	3.7	1ST SECURITY BANK OF WASHINGTON	1	2.38	29	-97.8	0.1	3.0
152	CAMBRIDGE SAVINGS BANK	1	2.50	33	-100.0	0.0	5.8	TEACHERS FEDERAL CREDIT UNION	2	2.76	32	-100.0	0.0	12.3	AMERICAN COMMERCIAL BANK & TRUST	0	2.38	42	-97.8	0.7	29.4
153	Idaho Central Credit Union	0	5.75	16	-100.0	0.0	8.9	CAMBRIDGE SAVINGS BANK	1	2.50	32	-100.0	0.0	5.0	SIWELL INC.	1	3.99	40	-98.7	0.5	33.3
154	BANK OF HAWAII	1	6.21	8	-100.0	0.0	16.5	Idaho Central Credit Union	0	5.75	14	-100.0	0.0	5.1	FIRST CONTINENTAL MORTGAGE LTD	1	3.74	19	-98.9	0.1	6.9
155	Michigan Mutual	0	6.50	6	-100.0	0.0	0.0	MISSION SERVICING RESIDENTIAL INC	1	2.81	26	-100.0	0.0	2.3	HSBC	2	2.51	29	-99.0	0.1	10.8
156	INSPIRE HOME LOANS INC.	1						INSPIRE HOME LOANS INC.	1						Kinecta Federal Credit Union	1	3.38	74	-99.5	0.0	8.4
157	Pulte Mortgage	0						Pulte Mortgage	0						GATEWAY SERVCO LLC	0	4.75	19	-99.6	0.0	0.0
158	Union Home Mortgage	0						Union Home Mortgage	0						MORTGAGE MARKETS CUSO LLC	1	3.32	55	-99.8	0.0	6.1
159															First Federal Bank	0	4.50	63	-99.9	0.0	8.8
160															BASE MSR 2 LLC	1	3.71	20	-99.9	0.0	2.8
161															TEACHERS FEDERAL CREDIT UNION	2	2.76	28	-100.0	0.0	7.0
162															CAMBRIDGE SAVINGS BANK	1	2.50	29	-100.0	0.0	4.8
163															MISSION SERVICING RESIDENTIAL INC	0	2.81	25	-100.0	0.0	2.0
164															GMAC	0	4.75	344	-100.0	0.0	13.7
165															INSPIRE HOME LOANS INC.	1					
166															Pulte Mortgage	0					
167															Union Home Mortgage	0					

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1	Northpointe Bank	406	5.32	19	352.9	35.7	9.2	Northpointe Bank	422	5.32	18	152.8	20.8	8.7	USAA	220	6.43	0	752.8	26.0	3.4
2	AmWest Funding	81	3.84	30	121.1	9.7	4.5	USAA	193	6.53	0	94.5	5.5	2.8	Northpointe Bank	439	5.34	15	77.8	12.5	7.2
3	USAA	231	6.46	0	79.9	5.2	2.9	Village Capital	16,432	6.05	14	69.8	20.8	12.8	Village Capital	15,059	5.74	15	70.2	16.0	9.7
4	THE FEDERAL SAVINGS BANK	1,572	3.85	32	69.5	15.2	9.2	RANLife	562	4.01	35	55.9	10.8	7.0	Bank of America	809	4.79	98	50.2	10.3	7.0
5	BETHPAGE FEDERAL CREDIT UNION	150	4.08	53	66.4	8.1	4.9	THE FEDERAL SAVINGS BANK	1,573	3.81	31	52.5	12.8	8.6	THE FEDERAL SAVINGS BANK	1,523	3.62	29	46.3	10.7	7.4
6	HIGHTECHLENDING INC.	108	2.97	42	56.5	8.8	5.7	RELIANCE FIRST CAPITAL LLC	1,526	4.49	28	34.2	10.6	8.0	RELIANCE FIRST CAPITAL LLC	1,486	4.36	26	39.8	10.0	7.3
7	Village Capital	17,564	6.08	14	55.1	18.3	12.2	Wintrust Mortgage	5,141	3.82	35	33.1	10.7	8.1	RANLife	541	3.92	32	35.5	8.8	6.6
8	RELIANCE FIRST CAPITAL LLC	1,539	4.54	28	49.9	12.0	8.2	Citi	2,363	4.47	140	32.1	8.9	6.8	North Dakota HFA	153	4.01	66	31.2	9.6	7.4
9	RANLife	594	4.07	38	47.4	11.0	7.6	North Dakota HFA	148	4.01	69	29.4	8.9	7.0	Quicken	108,550	3.78	32	26.0	7.9	6.3
10	North Dakota HFA	146	4.01	70	45.6	10.5	7.3	MORIA DEVELOPMENT INC. DBA PEOPLE	156	3.60	40	29.1	9.4	7.3	Wintrust Mortgage	5,127	3.75	33	24.6	9.6	7.7
11	HOMEAMERICAN MORTGAGE CORPORATION	73	5.67	5	43.3	7.0	4.9	Quicken	109,616	3.88	34	27.9	8.4	6.6	New Day	4,756	4.87	18	20.9	16.1	13.5
12	SERVICE FIRST MORTGAGE COMPANY	288	3.80	69	40.1	10.4	7.5	SERVICE FIRST MORTGAGE COMPANY	291	3.79	68	22.8	8.5	6.9	Nations Lending Corporation	1,647	5.56	13	20.4	9.4	7.9
13	CHICKASAW COMMUNITY BANK	63	6.37	12	36.8	5.5	4.1	HomeBridge	124	6.41	6	21.1	11.8	9.8	MidFirst Bank	11,654	4.44	102	20.1	9.2	7.7
14	RESIDENTIAL WHOLESALE MORTGAGE IN	142	2.82	36	35.5	8.8	6.6	loanDepot.com	38,355	3.83	29	19.3	7.9	6.6	Mutual Of Omaha	1,151	5.59	12	19.5	9.0	7.6
15	MORIA DEVELOPMENT INC. DBA PEOPLE	154	3.60	42	34.9	10.8	8.1	Regions Bank	4,187	4.25	67	18.9	8.5	7.2	MORTGAGE LENDERS INV. TRADING COR	842	4.15	34	19.0	8.8	7.5
16	NORTH AMERICAN SAVINGS BANK F.S.B	617	3.25	56	33.7	10.1	7.7	NORTH AMERICAN SAVINGS BANK F.S.B	625	3.25	55	18.1	7.8	6.6	WYOMING COMMUNITY DEVELOPMENT AUT	164	4.16	40	18.6	7.9	6.7
17	Embrace Home Loans	506	5.27	18	31.7	9.9	7.6	Mutual Of Omaha	1,170	5.63	14	17.9	11.7	10.0	Smaller Servicers	3,666	4.43	39	17.7	7.6	6.5
18	Wintrust Mortgage	5,139	3.84	36	30.9	11.4	8.8	New Day	4,633	5.04	20	17.4	20.9	18.1	loanDepot.com	38,349	3.76	27	16.6	7.1	6.1
19	New Day	4,712	5.12	20	28.6	21.3	17.0	ASSURANCE FINANCIAL GROUP LLC	307	3.85	42	17.0	9.2	7.9	BMO HARRIS BANK N.A.	161	4.19	80	16.3	8.2	7.1
20	Quicken	110,239	3.92	35	26.6	9.1	7.3	United Shore (Retained)	60,692	5.53	13	15.6	7.5	6.6	EQUITY PRIME MORTGAGE LLC	4,006	6.24	10	15.5	10.4	9.0
21	WYOMING COMMUNITY DEVELOPMENT AUT	167	4.34	42	26.5	10.0	8.0	MORTGAGE LENDERS INV. TRADING COR	843	4.22	36	14.0	8.9	7.8	STOCK YARDS BANK AND TRUST COMPAN	314	3.38	56	14.8	8.4	7.3
22	loanDepot.com	37,272	3.82	31	23.5	8.9	7.2	Freedom Mortgage	299,279	3.52	40	12.4	7.3	6.6	United Shore (Retained)	56,765	5.37	12	14.7	6.2	5.4
23	MISSION SERVICING RESIDENTIAL INC.	331	3.11	37	23.4	8.1	6.6	WATERMARK CAPITAL INC.	118	2.62	36	12.4	6.1	5.4	SUPREME LENDING	2,561	3.35	33	14.6	7.6	6.6
24	Nations Lending Corporation	1,860	5.74	15	20.7	11.2	9.4	Specialized Loan Servicing	169	3.99	74	12.3	7.9	7.1	AMERICAN FINANCIAL NETWORK INC.	1,141	4.69	27	14.5	7.8	6.8
25	Regions Bank	4,185	4.28	67	18.6	9.1	7.7	EQUITY PRIME MORTGAGE LLC	4,490	6.42	10	11.4	13.0	11.7	Citi	2,429	4.47	138	13.7	7.9	7.0
26	FIRST CONTINENTAL MORTGAGE LTD.	156	4.80	19	18.5	6.6	5.6	HIGHTECHLENDING INC.	109	2.97	40	11.2	6.2	5.6	MORIA DEVELOPMENT INC. DBA PEOPLE	158	3.58	38	13.7	7.9	7.0
27	EQUITY PRIME MORTGAGE LLC	4,432	6.58	10	18.2	13.3	11.3	MidFirst Bank	11,283	4.42	105	11.0	8.2	7.4	Regions Bank	4,163	4.18	66	12.4	7.9	7.0
28	Mutual Of Omaha	1,150	5.63	16	17.6	11.9	10.2	CHICKASAW COMMUNITY BANK	360	4.18	51	10.8	5.2	4.7	Freedom Mortgage	290,560	3.41	38	11.3	7.1	6.4
29	AMERICAN FINANCIAL NETWORK INC.	1,254	4.99	27	15.4	9.4	8.2	MID-ISLAND MORTGAGE CORP.	381	3.48	64	9.6	4.9	4.5	Amerisave Mortgage	7,495	3.88	23	11.3	7.1	6.4
30	Citi	2,328	4.47	142	14.0	8.3	7.3	FAY SERVICING LLC	466	4.13	74	8.8	9.1	8.4	HIGHTECHLENDING INC.	112	2.97	37	10.5	6.0	5.5
31	MID-ISLAND MORTGAGE CORP.	379	3.49	65	12.1	5.2	4.7	Nations Lending Corporation	1,796	5.70	14	8.6	10.7	9.9	HomeBridge	109	6.37	5	9.3	7.5	6.9
32	NBKC Bank	2,911	3.07	35	11.7	8.4	7.5	MISSION SERVICING RESIDENTIAL INC	335	3.11	35	7.1	6.8	6.3	FAY SERVICING LLC	427	4.12	71	9.2	8.7	8.0
33	CrossCountry Mortgage	22,543	4.36	27	11.3	9.0	8.2	United Shore (Sold)	51,920	3.31	34	6.3	6.8	6.4	ASSURANCE FINANCIAL GROUP LLC	306	3.76	40	7.6	7.9	7.4
34	InterCap Lending	140	4.10	28	11.2	8.9	8.1	Sun West	10,459	3.55	37	6.2	6.9	6.5	Chase	9,966	4.45	122	5.7	7.0	6.6
35	ASSURANCE FINANCIAL GROUP LLC	305	3.87	43	10.8	9.1	8.2	Mortgage Research Center	29,336	4.28	27	5.7	13.4	12.7	Towne Mortgage	2,655	4.20	42	5.7	7.3	6.9
36	Mortgage Solutions of Colorado	4,246	5.28	21	10.3	15.2	13.9	WYOMING COMMUNITY DEVELOPMENT AUT	166	4.28	41	5.4	7.6	7.2	NORTH AMERICAN SAVINGS BANK F.S.B	638	3.24	52	5.4	6.9	6.6
37	United Shore (Sold)	57,849	3.60	33	10.2	8.4	7.7	HOMEAMERICAN MORTGAGE CORPORATION	66	5.71	4	5.3	4.0	3.8	AmWest Funding	174	3.45	30	5.2	4.6	4.4
38	MOUNTAIN WEST FINANCIAL INC.	153	3.72	38	9.3	7.2	6.0	AMERICAN FINANCIAL NETWORK INC.	1,219	4.91	27	4.6	8.0	7.7	Nationstar	124,675	3.83	54	4.6	7.3	7.0
39	Freedom Mortgage	303,531	3.58	40	9.2	7.7	7.0	BETHPAGE FEDERAL CREDIT UNION	150	4.06	52	4.2	5.0	4.8	SERVICE FIRST MORTGAGE COMPANY	297	3.78	65	4.6	7.4	7.0
40	GLOBAL FEDERAL CREDIT UNION	1,697	3.68	65	9.0	7.7	7.0	Amerisave Mortgage	7,470	3.92	26	4.1	7.3	7.0	Mortgage Solutions of Colorado	3,935	5.08	19	3.8	12.9	12.4
41	First Federal Bank	1,520	3.94	48	7.8	8.9	8.3	Mortgage Solutions of Colorado	4,151	5.22	20	3.6	16.2	15.7	CrossCountry Mortgage	21,570	4.16	25	3.6	7.1	6.8
42	Independent Bank	157	3.88	51	7.2	8.8	8.3	CrossCountry Mortgage	22,232	4.30	27	3.6	8.1	7.9	MID-ISLAND MORTGAGE CORP.	386	3.47	61	3.3	4.7	4.6

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	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
43	MidFirst Bank	11,119	4.42	107	7.1	8.4	7.9	STOCK YARDS BANK AND TRUST COMPAN	308	3.41	58	3.5	7.3	7.1	Sun West	10,395	3.48	35	2.7	6.3	6.2
44	MORTGAGE LENDERS INV. TRADING COR	841	4.25	37	6.4	8.6	8.1	Nationstar	124,306	3.88	56	2.7	7.3	7.1	Carrington	90,381	3.74	55	2.5	6.9	6.7
45	United Shore (Retained)	58,963	5.55	13	6.3	6.5	6.1	Carrington	94,205	3.81	55	2.3	7.0	6.8	CHICKASAW COMMUNITY BANK	659	3.92	53	1.9	5.7	5.6
46	Amerisave Mortgage	7,420	3.93	27	6.2	8.2	7.7	First Federal Bank	1,532	3.93	47	2.1	7.8	7.6	United Shore (Sold)	48,611	3.14	33	1.8	6.0	5.9
47	FAY SERVICING LLC	475	4.13	75	5.5	8.9	8.4	Chase	10,001	4.50	121	1.9	6.9	6.7	FIRST COMMUNITY MORTGAGE INC.	190	4.12	36	1.4	7.7	7.6
48	Specialized Loan Servicing	133	3.98	76	5.3	8.2	7.8	PennyMac	276,138	3.96	39	1.9	6.9	6.8	PennyMac	270,726	3.86	37	1.1	6.5	6.4
49	Colonial Savings	896	3.98	96	4.2	8.2	7.9	Embrace Home Loans	481	5.20	18	1.2	7.0	7.0	Fairway	1,456	4.86	27	0.4	5.4	5.4
50	CITY BANK MORTGAGE	137	3.34	39	4.0	9.0	8.7	RESIDENTIAL WHOLESALE MORTGAGE IN	144	2.82	35	0.6	5.7	5.7	Arvest Mortgage	2,393	3.89	57	-0.5	7.2	7.2
51	Carrington	93,985	3.81	56	3.2	7.6	7.3	Arvest Mortgage	2,409	3.97	58	0.1	7.3	7.3	Mortgage Research Center	28,513	4.15	25	-0.6	10.2	10.3
52	STOCKTON MORTGAGE CORPORATION	1,667	4.64	27	3.2	8.7	8.4	AXIA FINANCIAL LLC	358	4.09	29	-0.0	7.5	7.5	CMG Mortgage	19,554	4.13	27	-0.7	6.5	6.5
53	GENWAY HOME MORTGAGE INC.	394	7.07	6	2.9	7.2	7.0	NBKC Bank	2,938	3.07	34	-0.1	6.5	6.5	RENASANT BANK	2,451	3.98	34	-0.8	6.8	6.8
54	RENASANT BANK	2,474	4.10	37	2.5	8.1	7.9	RENASANT BANK	2,479	4.07	36	-0.2	7.1	7.1	Cardinal Financial	8,982	4.89	19	-1.6	6.7	6.8
55	Chase	9,999	4.53	121	2.4	7.3	7.1	STOCKTON MORTGAGE CORPORATION	1,670	4.62	26	-1.9	7.8	7.9	Virginia HFA	5,061	3.90	49	-1.8	6.4	6.6
56	CMG Mortgage	20,173	4.28	30	2.1	7.7	7.6	CMG Mortgage	19,882	4.22	29	-2.0	7.2	7.4	BETHPAGE FEDERAL CREDIT UNION	149	4.00	51	-2.0	4.6	4.7
57	CHANGE LENDING LLC	352	6.44	7	1.1	9.0	8.9	Lakeview	284,698	3.99	47	-2.3	6.9	7.1	InterCap Lending	142	4.09	24	-2.1	6.5	6.6
58	Nationstar	123,882	3.90	57	1.0	7.7	7.6	FIRST CONTINENTAL MORTGAGE LTD.	150	4.74	18	-2.8	4.6	4.7	NBKC Bank	2,985	3.06	31	-2.7	6.1	6.2
59	PennyMac	278,074	4.00	39	1.0	7.5	7.4	Truist Bank	20,222	4.02	76	-3.5	6.9	7.1	FBC Mortgage	1,144	4.34	19	-2.7	5.9	6.1
60	Truist Bank	20,188	4.04	77	0.9	7.9	7.8	AmWest Funding	144	3.57	31	-4.2	4.2	4.4	Lakeview	279,329	3.90	45	-2.9	6.6	6.8
61	ATLANTIC BAY MORTGAGE GROUP LLC	3,737	3.85	35	0.3	8.7	8.6	GLOBAL FEDERAL CREDIT UNION	1,700	3.66	64	-4.2	6.1	6.4	First Federal Bank	1,538	3.88	45	-2.9	7.0	7.2
62	Cardinal Financial	8,536	5.22	20	0.2	8.3	8.3	FBC Mortgage	1,236	4.50	20	-4.6	6.4	6.7	Embrace Home Loans	433	5.03	17	-3.0	5.6	5.7
63	AmeriHome Mortgage	24,054	6.44	10	0.2	9.1	9.0	The Money Source	22,445	3.79	48	-5.6	6.6	7.0	FIRST CONTINENTAL MORTGAGE LTD.	132	4.47	18	-3.2	4.3	4.5
64	Arvest Mortgage	2,417	4.01	59	-0.1	7.9	7.9	ROYAL PACIFIC FUNDING CORPORATION	2,064	3.59	40	-5.8	5.2	5.5	RESIDENTIAL WHOLESALE MORTGAGE IN	146	2.82	32	-3.2	5.4	5.6
65	Lakeview	290,613	4.04	47	-0.8	7.7	7.7	Bank of America	855	4.90	93	-5.8	6.7	7.1	Weststar Mortgage	903	3.45	58	-3.8	6.5	6.7
66	PRMG Mortgage	1,387	4.28	24	-1.5	8.3	8.4	Planet Home Lending	70,494	4.39	27	-5.8	7.1	7.5	The Money Source	22,194	3.72	46	-4.0	6.6	6.8
67	WISCONSIN HOUSING AND ECONOMIC DE	317	4.54	41	-2.2	7.4	7.5	ATLANTIC BAY MORTGAGE GROUP LLC	3,756	3.83	34	-6.3	7.4	7.9	MISSION SERVICING RESIDENTIAL INC	341	3.11	32	-4.1	6.0	6.2
68	STOCK YARDS BANK AND TRUST COMPAN	306	3.43	59	-2.3	7.7	7.8	SWBC Mortgage	3,180	4.27	32	-6.5	7.6	8.1	STOCKTON MORTGAGE CORPORATION	1,634	4.52	24	-4.5	6.7	7.0
69	FBC Mortgage	1,266	4.56	20	-2.3	6.6	6.8	New American Funding	20,909	4.31	31	-6.8	6.9	7.3	Prime Lending (Plains Capital)	2,483	5.11	20	-4.8	7.5	7.9
70	AXIA FINANCIAL LLC	362	4.15	29	-2.4	7.8	8.0	PNC Mortgage	6,224	4.20	107	-6.9	6.8	7.3	GLOBAL FEDERAL CREDIT UNION	1,712	3.63	62	-4.9	6.0	6.3
71	The Money Source	22,437	3.82	49	-2.4	7.5	7.6	Wells Fargo	95,152	3.91	109	-6.9	6.3	6.8	Specialized Loan Servicing	189	3.99	71	-5.1	7.1	7.4
72	SWBC Mortgage	3,212	4.32	32	-2.6	8.4	8.7	Cardinal Financial	8,390	5.19	19	-7.1	7.7	8.3	Truist Bank	20,156	3.95	75	-5.3	6.7	7.1
73	Prime Lending (Plains Capital)	2,356	5.32	23	-3.0	8.4	8.7	Colonial Savings	906	3.98	95	-7.1	6.7	7.2	Nations Direct	3,805	3.90	37	-5.3	6.0	6.3
74	Weststar Mortgage	880	3.47	62	-3.6	7.3	7.6	Virginia HFA	5,014	3.94	51	-7.6	6.3	6.8	Wells Fargo	98,190	3.91	107	-5.7	6.6	7.0
75	ROYAL PACIFIC FUNDING CORPORATION	2,048	3.59	42	-3.9	5.4	5.6	Weststar Mortgage	888	3.46	60	-7.9	6.3	6.8	Planet Home Lending	66,542	4.28	26	-5.8	6.2	6.5
76	Mortgage Research Center	30,055	4.35	27	-4.2	10.8	11.2	Towne Mortgage	2,607	4.28	43	-7.9	6.7	7.3	AXIA FINANCIAL LLC	349	3.97	27	-5.8	6.5	6.9
77	Flagstar	11,894	4.86	32	-4.5	8.2	8.6	AmeriHome Mortgage	22,714	6.44	9	-8.1	8.4	9.1	Colorado HFA	8,178	4.52	31	-6.1	5.7	6.1
78	CENTRAL NATIONAL BANK	186	3.86	86	-4.6	8.3	8.7	GITSIT Solutions	381	3.07	49	-8.2	6.0	6.5	CITY BANK MORTGAGE	139	3.30	35	-6.6	7.0	7.5
79	FHLB Chicago	1,374	3.64	49	-5.0	7.8	8.2	M&T Bank	26,815	3.49	45	-8.3	5.6	6.1	SWBC Mortgage	3,114	4.16	30	-6.6	6.9	7.4
80	Virginia HFA	4,978	3.95	52	-5.0	6.9	7.3	InterCap Lending	141	4.09	27	-8.7	7.0	7.6	PRMG Mortgage	1,361	4.17	21	-6.8	6.5	6.9
81	Colorado HFA	8,413	4.67	34	-5.7	6.7	7.1	Colorado HFA	8,345	4.62	33	-9.0	6.2	6.8	New American Funding	20,312	4.18	29	-7.1	6.3	6.8
82	Wells Fargo	93,953	3.91	110	-5.9	7.0	7.4	NewRez	127,446	3.94	36	-9.2	6.6	7.2	Lake Michigan Credit Union	638	3.82	46	-8.4	6.5	7.1
83	Annie Mac	997	4.46	34	-6.0	8.5	9.1	SUPREME LENDING	2,487	3.32	36	-9.5	6.0	6.6	GITSIT Solutions	387	3.06	45	-8.4	6.0	6.5
84	Towne Mortgage	2,411	4.26	46	-6.1	7.4	7.9	Citizens Bank	13,862	3.74	47	-9.6	6.1	6.8	American Financial Resources	467	6.34	7	-8.6	4.9	5.3

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

Source: Ginnie Mae, Santander US Capital Markets

Ginnie Mae: Fixed 30yr

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Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
85	HomeBridge	135	6.43	7	-6.1	9.5	10.1	MORTGAGE CLEARING CORPORATION	429	3.97	95	-9.9	6.7	7.4	NewRez	125,203	3.84	35	-8.7	6.1	6.7
86	Citizens Bank	13,783	3.76	48	-6.2	7.1	7.5	MOUNTAIN WEST FINANCIAL INC.	154	3.72	37	-10.3	5.7	6.3	ROYAL PACIFIC FUNDING CORPORATION	2,089	3.58	37	-8.7	4.8	5.2
87	Sun West	10,521	3.60	38	-6.2	6.5	6.9	NexBank	469	4.07	40	-10.7	6.8	7.6	GENWAY HOME MORTGAGE INC.	170	7.04	5	-9.0	4.4	4.8
88	MORTGAGE CLEARING CORPORATION	425	3.98	96	-6.3	7.5	8.0	FHLB Chicago	1,380	3.63	48	-10.7	6.5	7.3	First Bank	1,722	3.81	44	-9.1	6.4	7.1
89	PHH Mortgage	20,221	5.05	46	-6.3	7.0	7.4	Prime Lending (Plains Capital)	2,329	5.28	22	-10.8	8.4	9.4	PNC Mortgage	6,329	4.18	105	-9.1	6.8	7.4
90	Bank of America	859	4.96	92	-6.9	7.1	7.6	GENWAY HOME MORTGAGE INC.	317	7.06	5	-11.3	4.5	5.1	M&T Bank	25,657	3.49	44	-9.5	5.5	6.0
91	Planet Home Lending	71,566	4.43	28	-7.2	7.1	7.6	MEMBER FIRST MORTGAGE LLC	276	4.10	47	-11.3	6.7	7.5	M/I FINANCIAL LLC.	392	3.93	26	-9.6	4.7	5.2
92	M&T Bank	26,582	3.49	47	-7.3	6.4	6.9	PRMG Mortgage	1,383	4.26	23	-11.5	7.2	8.1	ATLANTIC BAY MORTGAGE GROUP LLC	3,762	3.78	32	-9.7	6.7	7.4
93	GMFS	3,316	4.08	46	-8.1	7.0	7.5	Flagstar	12,755	4.88	31	-11.5	7.4	8.3	Capital Mortgage Services Of Texa	1,100	4.21	47	-9.9	6.4	7.0
94	FIRST HOME MORTGAGE CORPORATION	3,226	3.69	32	-8.5	7.4	8.0	BOK Financial	2,654	4.05	87	-11.9	6.4	7.3	AmeriHome Mortgage	23,167	6.00	10	-10.0	6.1	6.8
95	PNC Mortgage	6,167	4.21	108	-9.0	7.2	7.9	Nations Direct	3,850	3.98	38	-12.1	6.2	7.0	Citizens Bank	13,917	3.70	44	-10.5	5.9	6.5
96	NewRez	128,953	3.99	37	-9.1	7.0	7.7	Capital Mortgage Services Of Texa	1,108	4.28	48	-12.2	6.3	7.1	PHH Mortgage	17,925	4.87	49	-11.0	5.7	6.4
97	New American Funding	21,196	4.36	32	-9.6	7.1	7.8	Umpqua	1,540	3.47	56	-12.7	6.1	7.0	FLAT BRANCH MORTGAGE INC.	1,786	4.18	31	-11.1	7.2	8.0
98	TruHome Solutions	983	4.13	52	-10.1	6.9	7.7	PHH Mortgage	19,519	5.00	47	-12.8	6.2	7.1	Sierra Pacific	2,079	3.95	27	-11.8	5.5	6.2
99	Smaller Servicers	3,218	4.73	43	-10.5	6.5	7.2	First Bank	1,718	3.86	46	-13.0	6.3	7.2	Nova Financial	890	4.07	25	-11.9	6.0	6.8
100	Gateway Mortgage	3,983	4.52	32	-11.1	7.5	8.4	Arc Home	852	3.46	34	-13.6	6.7	7.7	Ameris Bank	3,966	3.87	28	-12.1	5.9	6.7
101	First Bank	1,715	3.88	47	-11.6	7.0	7.9	Pentagon Federal Credit Union	5,007	3.57	24	-14.0	5.3	6.1	New Jersey HFA	682	4.54	36	-12.3	5.9	6.7
102	Arc Home	846	3.47	36	-12.0	8.2	9.3	Fairway	1,376	4.79	29	-14.5	4.9	5.7	Colonial Savings	926	3.98	92	-12.3	6.4	7.3
103	FLAT BRANCH MORTGAGE INC.	1,780	4.27	35	-12.4	8.0	9.1	PLAINS COMMERCE BANK	1,093	5.64	14	-14.7	7.8	9.1	SUNFLOWER BANK N.A.	1,107	4.16	30	-12.7	5.4	6.2
104	Evergreen Home Loans	2,123	4.26	35	-12.4	8.1	9.2	Smaller Servicers	3,126	4.64	42	-15.1	6.0	7.1	Flagstar	13,337	4.84	29	-12.7	6.2	7.1
105	BOK Financial	2,644	4.06	88	-12.4	6.9	7.9	Independent Bank	159	3.88	50	-16.4	6.5	7.8	BOK Financial	2,670	4.01	85	-12.8	6.4	7.3
106	MEMBER FIRST MORTGAGE LLC	275	4.12	48	-12.6	7.1	8.1	BMO HARRIS BANK N.A.	106	4.23	81	-16.5	5.1	6.1	Gateway Mortgage	3,892	4.40	29	-13.3	6.5	7.4
107	Movement Mortgage	21,508	4.57	24	-12.8	7.6	8.7	Huntington National Bank	5,224	4.29	49	-16.9	6.9	8.3	Independent Bank	163	3.88	47	-13.7	6.7	7.7
108	Pentagon Federal Credit Union	5,057	3.61	25	-13.1	6.2	7.1	Gateway Mortgage	3,963	4.49	31	-17.0	6.8	8.2	Alabama HFA	4,299	4.65	49	-13.9	6.0	7.0
109	Fairway	1,366	4.78	30	-14.5	5.4	6.3	CHANGE LENDING LLC	315	6.46	6	-17.1	7.5	8.9	MORTGAGE CLEARING CORPORATION	436	3.95	93	-14.2	6.6	7.7
110	SUPREME LENDING	2,467	3.32	38	-14.7	6.2	7.3	WISCONSIN HOUSING AND ECONOMIC DE	316	4.49	40	-18.0	5.8	7.0	KENTUCKY HOUSING CORP.	2,379	4.81	42	-14.3	6.1	7.1
111	Umpqua	1,529	3.48	57	-15.2	6.5	7.7	Ameris Bank	4,045	3.98	30	-18.0	5.9	7.2	MOUNTAIN WEST FINANCIAL INC.	157	3.72	34	-14.4	5.1	6.0
112	Capital Mortgage Services Of Texa	1,108	4.30	49	-15.4	6.2	7.3	Sierra Pacific	2,100	4.02	29	-18.2	5.7	7.0	Bell Bank	1,128	3.96	24	-14.5	5.8	6.8
113	First National Bank Of Omaha	758	3.84	59	-15.4	7.2	8.4	GMFS	3,310	4.05	45	-18.8	5.6	6.8	Umpqua	1,561	3.45	53	-14.5	5.9	6.8
114	EQUITY RESOURCES INC.	817	3.30	39	-15.6	6.5	7.7	Annie Mac	1,000	4.45	32	-18.9	7.7	9.4	Iowa Bankers Mortgage	230	3.72	43	-14.9	6.1	7.2
115	Primary Residential	2,659	4.17	31	-15.9	7.2	8.5	KENTUCKY HOUSING CORP.	2,482	4.92	42	-19.1	5.8	7.2	Amcap Mortgage	335	4.59	20	-15.0	5.6	6.5
116	WATERMARK CAPITAL INC.	116	2.62	37	-16.5	5.3	6.3	CITY BANK MORTGAGE	137	3.32	38	-19.2	6.7	8.2	Primary Residential	2,726	4.11	27	-15.2	6.2	7.3
117	Huntington National Bank	5,241	4.33	49	-16.6	7.6	9.1	Movement Mortgage	21,357	4.52	23	-19.3	6.6	8.2	BSI Financial	8,955	4.04	35	-15.3	6.4	7.5
118	First United Bank	2,250	4.28	47	-17.0	7.1	8.5	FLAT BRANCH MORTGAGE INC.	1,784	4.24	34	-19.7	7.2	8.9	Annie Mac	994	4.38	30	-15.3	6.9	8.1
119	Lake Michigan Credit Union	638	3.90	49	-17.2	6.5	7.8	BSI Financial	9,222	4.15	36	-20.2	6.6	8.2	WISCONSIN HOUSING AND ECONOMIC DE	312	4.39	38	-15.4	5.9	6.9
120	PLAINS COMMERCE BANK	1,080	5.64	16	-17.7	7.2	8.7	MEGASTAR FINANCIAL CORPORATION	142	3.37	36	-20.4	6.7	8.4	First United Bank	2,188	4.13	45	-15.6	6.2	7.4
121	ALLIED MORTGAGE GROUP INC.	277	4.82	25	-17.8	6.6	8.0	U.S. Bank	56,781	4.38	55	-20.4	5.7	7.1	Pennsylvania HFA	751	4.04	91	-15.7	6.1	7.2
122	Sierra Pacific	2,092	4.03	31	-17.8	6.1	7.4	SUNFLOWER BANK N.A.	1,139	4.28	32	-20.8	5.3	6.7	ARK-LA-TEX FINANCIAL SERVICES LLC	2,045	4.41	22	-15.8	6.3	7.4
123	NexBank	463	4.07	41	-17.9	6.8	8.2	Fifth Third	6,171	4.29	84	-21.2	5.7	7.2	FHLB Chicago	1,382	3.58	45	-16.2	6.2	7.3
124	BSI Financial	9,442	4.19	37	-18.6	7.2	8.8	ARK-LA-TEX FINANCIAL SERVICES LLC	1,466	5.08	20	-21.5	7.9	10.0	PLAINS COMMERCE BANK	1,077	5.60	12	-16.3	5.6	6.6
125	Bell Bank	1,184	4.16	27	-19.1	6.8	8.3	FIRST HOME MORTGAGE CORPORATION	3,239	3.67	31	-21.7	5.7	7.2	U.S. Bank	56,081	4.31	54	-16.4	5.7	6.7
126	Ameris Bank	4,033	4.00	32	-19.1	6.6	8.1	Alabama HFA	4,447	4.78	49	-21.9	5.6	7.1	First National Bank Of Omaha	766	3.78	56	-16.6	6.2	7.4

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Source: Ginnie Mae, Santander US Capital Markets

Ginnie Mae: Fixed 30yr

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127	CADENCE BANK	2,358	4.16	56	-19.1	6.0	7.4	Lake Michigan Credit Union	637	3.87	48	-22.2	5.6	7.1	Huntington National Bank	5,111	4.18	48	-16.8	6.5	7.7
128	University Bank	458	5.25	21	-19.4	6.7	8.3	COUNTRYPLACE MORTGAGE LTD.	364	4.21	76	-22.4	5.4	6.9	CHANGE LENDING LLC	324	6.10	7	-17.0	5.4	6.5
129	Nations Direct	3,887	4.03	39	-19.5	5.9	7.2	CADENCE BANK	2,342	4.12	56	-22.6	5.3	6.8	Fifth Third	6,107	4.22	84	-17.3	5.9	7.1
130	LENNAR MORTGAGE LLC	510	4.66	13	-20.0	2.4	3.0	Navy Federal Credit Union	31,025	3.73	45	-22.8	5.7	7.3	NexBank	474	4.05	37	-17.5	5.9	7.1
131	KENTUCKY HOUSING CORP.	2,514	4.96	43	-20.5	6.1	7.6	First United Bank	2,228	4.24	46	-23.0	6.2	8.0	Utah HFA	3,529	4.45	31	-17.7	4.8	5.8
132	MEGASTAR FINANCIAL CORPORATION	141	3.38	38	-20.5	6.3	7.9	M/I FINANCIAL LLC.	355	4.18	27	-23.5	3.9	5.1	Movement Mortgage	20,595	4.38	22	-17.7	5.8	7.0
133	Alabama HFA	4,515	4.83	49	-21.4	6.0	7.6	BLUE RIDGE BANK NATIONAL ASSOCIAT	449	2.94	33	-23.9	5.0	6.5	COUNTRYPLACE MORTGAGE LTD.	371	4.21	73	-18.9	6.0	7.3
134	U.S. Bank	56,908	4.41	56	-21.8	5.9	7.5	EQUITY RESOURCES INC.	823	3.29	38	-23.9	5.3	6.9	CADENCE BANK	2,301	4.04	55	-19.4	5.5	6.8
135	MYCUMORTGAGE LLC	1,398	3.91	64	-21.8	6.6	8.3	Nova Financial	905	4.17	27	-24.0	5.7	7.5	MEMBER FIRST MORTGAGE LLC	275	4.05	45	-19.5	6.0	7.4
136	COUNTRYPLACE MORTGAGE LTD.	360	4.21	78	-21.9	5.8	7.3	TruHome Solutions	967	4.08	52	-24.3	5.3	7.0	WATERMARK CAPITAL INC.	120	2.62	33	-19.6	4.5	5.5
137	Guild Mortgage	25,065	4.18	39	-22.0	6.3	8.0	Pennsylvania HFA	736	4.04	94	-24.4	5.3	7.0	Arc Home	860	3.43	32	-19.9	5.8	7.1
138	ARK-LA-TEX FINANCIAL SERVICES LLC	1,472	5.10	21	-22.5	7.5	9.6	Primary Residential	2,716	4.18	30	-24.8	6.1	8.1	Pentagon Federal Credit Union	4,834	3.44	22	-19.9	4.6	5.7
139	Navy Federal Credit Union	31,677	3.80	45	-22.9	6.5	8.3	MYCUMORTGAGE LLC	1,405	3.90	63	-24.9	5.8	7.6	Navy Federal Credit Union	29,679	3.58	45	-20.0	5.9	7.3
140	V.I.P. MORTGAGE INC.	1,113	4.06	27	-23.3	6.1	7.9	First National Bank Of Omaha	764	3.84	58	-25.4	5.7	7.5	Guild Mortgage	24,364	4.04	36	-20.7	5.6	7.0
141	TRUSTMARK NATIONAL BANK REAL ESTA	3,598	4.02	53	-23.9	6.1	7.9	New Jersey HFA	695	4.63	38	-25.5	5.4	7.2	FIRST HOME MORTGAGE CORPORATION	3,238	3.62	29	-21.4	5.1	6.4
142	Cornerstone Capital Bank	4,412	5.27	15	-23.9	4.9	6.4	TRUSTMARK NATIONAL BANK REAL ESTA	3,573	3.98	52	-26.5	5.5	7.4	ROCKY MOUNTAIN MORTGAGE CO	717	4.22	76	-21.6	5.7	7.2
143	Land Home Financial	1,905	4.56	39	-24.0	6.6	8.6	Highlands Residential	187	4.42	20	-26.5	4.6	6.2	TruHome Solutions	942	3.96	51	-22.0	5.4	6.9
144	Fifth Third	6,187	4.31	85	-24.1	6.0	7.8	Evergreen Home Loans	2,128	4.24	33	-26.6	6.5	8.7	GMFS	3,268	3.97	43	-22.1	5.2	6.7
145	New Mexico HFA	2,017	4.47	38	-25.6	4.9	6.5	Bell Bank	1,164	4.10	26	-26.6	5.6	7.5	HARBORONE MORTGAGE LLC	332	3.26	47	-22.4	5.2	6.6
146	Nova Financial	910	4.21	28	-26.6	6.2	8.3	Guild Mortgage	24,836	4.14	38	-27.1	5.6	7.6	CENTRAL NATIONAL BANK	189	3.81	83	-22.5	6.2	7.9
147	Bay Equity	137	4.25	25	-26.8	6.0	8.2	CENTRAL NATIONAL BANK	187	3.85	84	-27.3	5.8	7.9	Land Home Financial	1,856	4.39	36	-23.1	5.8	7.5
148	Click N Close.	5,820	4.79	43	-26.9	5.3	7.2	Amcap Mortgage	336	4.63	22	-27.6	5.7	7.8	Click N Close.	5,395	4.51	44	-23.1	4.9	6.3
149	Utah HFA	3,860	4.69	32	-27.0	4.9	6.7	LENNAR MORTGAGE LLC	469	4.59	14	-27.7	2.0	2.8	MYCUMORTGAGE LLC	1,415	3.85	61	-23.1	5.9	7.6
150	Iowa Bankers Mortgage	233	3.83	46	-27.1	6.1	8.2	ROCKY MOUNTAIN MORTGAGE CO	712	4.25	78	-27.7	5.5	7.5	Summit Funding	1,745	4.20	26	-24.4	4.8	6.3
151	MEMBERS 1ST FEDERAL CREDIT UNION	113	3.61	33	-27.2	5.7	7.7	Iowa Bankers Mortgage	232	3.80	45	-28.5	5.3	7.3	Bay Equity	138	4.21	21	-24.9	5.2	6.8
152	GITSIT Solutions	381	3.08	51	-27.7	5.4	7.4	Utah HFA	3,742	4.62	32	-29.3	4.6	6.5	HomeStreet Bank	788	3.80	53	-25.0	4.8	6.4
153	ROCKY MOUNTAIN MORTGAGE CO	709	4.26	79	-28.3	5.8	8.0	Land Home Financial	1,892	4.51	38	-29.3	5.9	8.3	Evergreen Home Loans	2,111	4.17	31	-25.5	5.8	7.8
154	HARBORONE MORTGAGE LLC	323	3.26	51	-28.5	5.1	7.1	Click N Close.	5,668	4.70	43	-29.5	4.8	6.8	EQUITY RESOURCES INC.	831	3.26	35	-25.7	5.1	6.8
155	Idaho HFA	18,487	4.71	36	-28.9	4.7	6.5	ALLIED MORTGAGE GROUP INC.	279	4.82	24	-29.7	5.9	8.4	LENNAR MORTGAGE LLC	415	4.50	14	-25.7	2.3	3.1
156	CALCON MUTUAL MORTGAGE LLC	339	5.35	17	-29.0	6.8	9.4	HomeStreet Bank	789	3.84	55	-29.7	4.6	6.5	TRUSTMARK NATIONAL BANK REAL ESTA	3,530	3.89	51	-26.4	5.3	7.2
157	Plaza Home Mortgage	1,617	6.37	4	-29.4	2.8	4.0	Cornerstone Capital Bank	5,459	5.05	16	-30.2	4.4	6.2	BANK OF HAWAII	322	3.58	53	-26.5	4.9	6.6
158	Pennsylvania HFA	729	4.04	95	-30.7	5.2	7.5	New Mexico HFA	1,980	4.42	37	-30.6	4.3	6.1	Plaza Home Mortgage	2,225	6.05	4	-27.0	1.9	2.5
159	BLUE RIDGE BANK NATIONAL ASSOCIAT	445	2.94	35	-31.4	5.1	7.4	AssociatedBank	118	4.95	17	-30.8	5.4	7.7	New Hampshire HFA	961	4.58	41	-27.1	5.3	7.2
160	NUSENDA FEDERAL CREDIT UNION	117	4.03	52	-31.8	5.4	7.8	MEMBERS 1ST FEDERAL CREDIT UNION	112	3.57	32	-30.9	5.0	7.2	V.I.P. MORTGAGE INC.	1,099	3.98	24	-27.7	4.8	6.5
161	VANDERBILT MORTGAGE AND FINANCE I	938	5.02	37	-32.5	5.2	7.6	Idaho HFA	18,235	4.66	35	-32.0	4.3	6.2	Essex Mortgage	9,260	5.27	21	-27.8	5.6	7.7
162	HomeStreet Bank	789	3.86	56	-32.6	4.9	7.2	University Bank	450	5.22	20	-32.7	5.2	7.7	Cornerstone Capital Bank	5,519	4.84	16	-28.0	3.9	5.4
163	New Hampshire HFA	1,005	4.72	43	-33.1	5.3	7.9	CALCON MUTUAL MORTGAGE LLC	330	5.34	16	-33.2	6.7	9.9	CALCON MUTUAL MORTGAGE LLC	308	5.27	14	-28.3	5.6	7.7
164	New Jersey HFA	705	4.69	38	-33.5	5.1	7.6	VANDERBILT MORTGAGE AND FINANCE I	916	5.00	37	-34.1	5.0	7.4	LOWER LLC	164	5.67	13	-29.3	6.4	9.0
165	SUNFLOWER BANK N.A.	1,160	4.34	32	-33.5	5.0	7.4	Selene Finance	272	5.77	44	-34.3	7.9	11.8	HOME FINANCING CENTER INC.	235	4.69	49	-29.7	5.5	7.7
166	Summit Funding	254	6.25	11	-33.6	7.2	10.7	HARBORONE MORTGAGE LLC	326	3.26	50	-34.4	4.3	6.5	United Security	312	5.45	16	-30.2	5.4	7.7
167	Amcap Mortgage	333	4.63	24	-34.0	5.4	8.1	HOME FINANCING CENTER INC.	236	4.75	51	-35.0	5.4	8.2	VANDERBILT MORTGAGE AND FINANCE I	867	4.92	37	-30.5	4.9	7.0
168	Essex Mortgage	9,811	5.44	23	-35.4	5.9	9.0	V.I.P. MORTGAGE INC.	1,114	4.05	26	-35.1	4.9	7.5	Idaho HFA	17,377	4.52	34	-31.4	4.3	6.2

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

Source: Ginnie Mae, Santander US Capital Markets

Ginnie Mae: Fixed 30yr

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Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
169	Michigan Mutual	582	4.11	29	-36.3	6.3	9.7	Michigan Mutual	580	4.08	28	-35.1	6.2	9.4	VanDyk Mortgage	437	4.20	20	-31.8	4.6	6.7
170	Highlands Residential	69	5.23	16	-36.5	3.9	6.0	Essex Mortgage	9,625	5.39	23	-35.5	6.1	9.3	SERVION INC.	735	3.93	32	-32.0	5.8	8.4
171	M/I FINANCIAL LLC.	233	4.53	25	-36.6	3.6	5.7	Bay Equity	137	4.24	23	-35.9	5.2	8.0	New Mexico HFA	1,900	4.31	36	-32.5	4.3	6.3
172	HOME FINANCING CENTER INC.	236	4.78	51	-37.2	5.1	8.1	United Security	383	5.91	15	-35.9	5.9	9.1	Highlands Residential	237	4.18	19	-32.8	3.9	5.7
173	SERVION INC.	753	4.08	35	-37.7	6.3	9.9	BANK OF HAWAII	320	3.62	55	-38.1	4.2	6.6	BLUE RIDGE BANK NATIONAL ASSOCIAT	457	2.94	30	-32.9	4.3	6.4
174	SOUTHWEST STAGE FUNDING LLC	1,492	4.20	48	-39.0	4.5	7.3	SOUTHWEST STAGE FUNDING LLC	1,489	4.17	47	-39.1	4.3	6.9	MEGASTAR FINANCIAL CORPORATION	144	3.36	34	-33.1	5.6	8.3
175	NORCOM MORTGAGE	375	6.30	7	-40.2	3.6	6.0	DHI Mortgage	2,263	5.43	3	-39.2	0.9	1.5	RHODE ISLAND HOUSING AND MORTGAGE	1,904	4.58	34	-33.6	3.9	5.8
176	Union Home Mortgage	2,909	6.33	14	-40.7	5.8	9.5	Plaza Home Mortgage	1,623	6.42	4	-40.9	1.9	3.3	ALLIED MORTGAGE GROUP INC.	270	4.72	22	-33.9	4.8	7.1
177	KEYBANK NATIONAL ASSOCIATION	430	4.40	25	-42.7	4.1	7.0	SERVION INC.	747	4.03	34	-41.1	5.4	9.0	Michigan Mutual	573	3.99	26	-35.1	5.9	8.9
178	RHODE ISLAND HOUSING AND MORTGAGE	2,030	4.76	35	-43.3	3.9	6.8	Union Home Mortgage	2,728	6.30	14	-41.4	5.9	9.9	SOUTHWEST STAGE FUNDING LLC	1,475	4.10	45	-35.5	4.5	6.9
179	American Financial Resources	328	6.95	4	-43.8	2.9	5.1	RHODE ISLAND HOUSING AND MORTGAGE	1,996	4.72	35	-41.7	3.7	6.2	MEMBERS 1ST FEDERAL CREDIT UNION	111	3.48	30	-36.6	4.4	6.9
180	BANK OF HAWAII	318	3.62	57	-44.3	4.3	7.6	KEYBANK NATIONAL ASSOCIATION	419	4.34	24	-42.1	3.7	6.3	University Bank	422	5.13	18	-37.1	4.1	6.4
181	DHI Mortgage	2,492	5.41	4	-46.3	1.0	1.8	NORCOM MORTGAGE	325	6.32	7	-42.2	3.7	6.3	STANDARD MORTGAGE CORPORATION	1,210	4.42	55	-37.4	4.3	6.8
182	AssociatedBank	121	4.99	18	-47.0	4.4	8.2	New Hampshire HFA	995	4.69	42	-42.3	4.5	7.7	Union Home Mortgage	2,370	6.19	13	-37.4	5.0	7.9
183	RUOFF MORTGAGE COMPANY INC.	452	6.76	9	-47.1	5.4	9.9	STANDARD MORTGAGE CORPORATION	1,258	4.54	55	-44.2	3.9	6.8	Ruoff	327	5.40	15	-37.9	4.7	7.5
184	Selene Finance	434	5.96	32	-47.2	6.3	11.6	Summit Funding	245	6.23	10	-44.5	5.0	8.8	NUSENDA FEDERAL CREDIT UNION	115	3.90	50	-38.3	4.4	7.0
185	VanDyk Mortgage	96	6.92	6	-47.8	5.5	10.2	RUOFF MORTGAGE COMPANY INC.	361	6.76	9	-45.1	6.4	11.4	Platinum Home Mortgage	178	3.95	29	-39.5	4.5	7.4
186	STANDARD MORTGAGE CORPORATION	1,281	4.59	55	-50.2	3.8	7.5	Guaranteed Rate	3,896	6.14	7	-45.9	3.7	6.7	Selene Finance	183	5.61	58	-40.8	7.0	11.6
187	LOWER LLC	260	5.64	16	-50.9	5.5	10.8	American Financial Resources	391	6.99	4	-47.0	3.0	5.6	Guaranteed Rate	4,949	5.92	7	-40.9	3.0	5.0
188	Banco Popular	4,479	4.12	118	-51.7	3.6	7.3	Platinum Home Mortgage	39	5.04	21	-47.9	6.3	11.8	HOMEAMERICAN MORTGAGE CORPORATION	217	5.13	7	-42.1	1.6	2.8
189	United Security	417	6.07	15	-51.9	5.1	10.4	Banco Popular	4,519	4.12	116	-49.7	3.5	6.8	NORCOM MORTGAGE	252	6.27	6	-42.7	3.1	5.3
190	Guaranteed Rate	3,031	6.24	7	-56.5	3.4	7.7	LOWER LLC	198	5.68	15	-51.2	5.5	10.9	RUOFF MORTGAGE COMPANY INC.	181	6.76	9	-45.1	6.4	11.4
191	FirstBank of Puerto Rico	2,048	3.93	84	-57.0	3.1	7.0	NUSENDA FEDERAL CREDIT UNION	116	3.99	51	-51.3	3.4	6.9	DHI Mortgage	2,493	5.41	3	-45.3	0.8	1.5
192	ORIENTAL BANK AND TRUST	1,961	4.03	101	-58.3	3.1	7.3	FIRST COMMUNITY MORTGAGE INC.	87	6.32	5	-54.1	1.8	3.8	KEYBANK NATIONAL ASSOCIATION	396	4.18	23	-45.9	3.3	6.0
193	INSPIRE HOME LOANS INC.	266	5.64	7	-63.4	1.7	4.6	INSPIRE HOME LOANS INC.	253	5.65	6	-58.2	1.6	3.7	Banco Popular	4,603	4.13	114	-49.0	3.6	7.0
194	PANORAMA MORTGAGE GROUP LLC	715	7.36	9	-63.8	3.7	10.0	ORIENTAL BANK AND TRUST	1,965	4.02	100	-59.3	2.8	6.7	AssociatedBank	111	4.82	15	-53.3	3.2	6.8
195	EMI EQUITY MORTGAGE INC.	1,085	4.37	47	-72.1	2.1	7.2	FirstBank of Puerto Rico	2,045	3.91	83	-59.3	2.7	6.5	ORIENTAL BANK AND TRUST	1,973	4.00	98	-59.5	2.9	6.9
196	The Money House	1,825	4.56	38	-72.1	2.2	7.6	VanDyk Mortgage	86	6.92	6	-59.8	3.6	8.7	FirstBank of Puerto Rico	2,047	3.89	81	-60.8	2.7	6.7
197	FIRST COMMUNITY MORTGAGE INC.	110	6.36	4	-75.6	0.9	3.7	AMERICAN PACIFIC MORTGAGE CORPORA	243	6.70	5	-68.3	2.8	8.7	AMERICAN PACIFIC MORTGAGE CORPORA	340	6.54	4	-62.2	2.4	6.3
198	AMERICAN PACIFIC MORTGAGE CORPORA	147	6.81	1	-75.9	1.0	4.0	Ruoff	62	6.78	7	-72.3	4.1	14.2	INSPIRE HOME LOANS INC.	200	5.64	5	-62.8	1.1	2.9
199	Platinum Home Mortgage	39	5.05	22	-76.4	2.4	9.9	EMI EQUITY MORTGAGE INC.	1,073	4.33	46	-73.5	1.8	6.7	The Money House	1,760	4.44	35	-73.8	1.9	7.2
200								The Money House	1,803	4.52	37	-74.3	1.9	7.2	EMI EQUITY MORTGAGE INC.	1,052	4.25	45	-73.9	1.8	6.7
201								PANORAMA MORTGAGE GROUP LLC	652	7.32	8	-75.3	2.6	10.0	PANORAMA MORTGAGE GROUP LLC	503	7.21	8	-77.8	1.8	7.9

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Ginnie Mae: Fixed 15yr

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Rank	Servicer	3M Historical Horizon						6M Historical Horizon						12M Historical Horizon							
		\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	Michigan Mutual	1	2.97	33	988.8	52.8	6.5	AXIA FINANCIAL LLC	0	3.25	26	759.4	87.9	20.4	BANK OF HAWAII	0	3.37	121	4824.6	100.0	13.2
2	SWBC Mortgage	2	3.88	75	332.0	49.7	14.4	V.I.P. MORTGAGE INC.	1	2.45	35	503.5	39.1	7.8	AXIA FINANCIAL LLC	0	3.25	22	557.4	50.3	9.9
3	Nations Direct	1	3.53	83	243.2	27.9	9.0	NexBank	1	3.03	53	444.7	23.2	4.7	Summit Funding	2	2.98	32	368.9	27.8	6.6
4	NexBank	1	3.02	52	237.9	17.6	5.5	Michigan Mutual	1	2.96	32	437.3	29.5	6.2	NexBank	1	3.12	55	299.6	14.5	3.8
5	Sierra Pacific	2	3.08	50	212.5	9.5	3.1	Cornerstone Capital Bank	1	3.72	23	378.4	22.0	5.0	Ameris Bank	1	4.12	57	220.1	46.5	17.5
6	The Money House	1	3.24	59	208.7	22.2	7.7	SWBC Mortgage	2	3.88	73	233.3	33.0	11.2	Evergreen Home Loans	1	4.00	67	204.0	36.4	13.7
7	AmeriHome Mortgage	10	4.13	19	206.5	20.6	7.2	Union Home Mortgage	0	3.57	102	220.5	32.7	11.5	V.I.P. MORTGAGE INC.	1	2.45	31	203.3	20.1	7.1
8	Primary Residential	4	2.75	33	188.4	20.2	7.5	Evergreen Home Loans	1	3.93	71	193.4	27.4	10.3	EQUITY PRIME MORTGAGE LLC	1	5.03	7	191.1	20.0	7.4
9	Essex Mortgage	7	4.31	25	124.8	28.4	13.7	Ameris Bank	1	4.13	59	132.0	37.2	18.0	FLAT BRANCH MORTGAGE INC.	1	4.08	53	132.5	16.8	7.6
10	COUNTRYPLACE MORTGAGE LTD.	1	3.93	116	117.5	27.0	13.4	AmeriHome Mortgage	10	4.12	17	124.7	13.7	6.3	Michigan Mutual	1	3.00	28	102.4	18.7	9.7
11	Northpointe Bank	1	4.75	21	66.2	1.8	1.1	MORTGAGE CLEARING CORPORATION	3	3.57	110	80.5	28.1	16.6	FBC Mortgage	4	2.94	24	86.0	15.0	8.3
12	Colonial Savings	4	3.25	141	59.3	33.7	22.6	Nations Direct	1	3.52	82	77.3	15.5	9.0	FIRST COMMUNITY MORTGAGE INC.	1	3.28	79	78.8	21.1	12.4
13	NBKC Bank	29	2.66	46	56.5	12.8	8.4	The Money House	1	3.25	57	69.0	12.1	7.3	SWBC Mortgage	2	3.88	70	69.1	21.1	13.0
14	Embrace Home Loans	1	4.81	45	55.7	15.9	10.5	Primary Residential	4	2.74	31	68.7	11.0	6.7	Prime Lending (Plains Capital)	6	3.50	56	64.0	18.6	11.8
15	Evergreen Home Loans	1	3.93	72	42.4	20.8	15.0	COUNTRYPLACE MORTGAGE LTD.	1	3.93	114	64.2	16.3	10.2	STOCK YARDS BANK AND TRUST COMPAN	2	2.73	31	62.6	13.7	8.6
16	MORTGAGE LENDERS INV. TRADING COR	6	3.46	65	36.2	11.0	8.2	FBC Mortgage	4	3.03	26	49.5	17.3	11.9	Colonial Savings	5	3.28	136	60.6	29.8	19.6
17	United Shore (Sold)	161	2.95	39	32.8	12.6	9.6	Essex Mortgage	7	4.30	23	42.7	15.7	11.3	AmeriHome Mortgage	9	3.99	17	58.0	10.2	6.5
18	Mortgage Solutions of Colorado	15	3.01	32	28.4	11.3	8.9	Colonial Savings	4	3.26	140	39.4	29.2	21.9	COUNTRYPLACE MORTGAGE LTD.	1	3.93	112	57.6	17.7	11.6
19	Union Home Mortgage	0	3.56	104	24.3	12.4	10.1	Sierra Pacific	2	3.08	48	37.9	8.4	6.2	Union Home Mortgage	0	3.57	100	55.2	18.4	12.3
20	New Day	53	3.24	26	22.9	14.9	12.3	New American Funding	74	2.96	41	36.8	12.5	9.3	Cardinal Financial	101	2.76	33	52.1	12.1	8.1
21	Pentagon Federal Credit Union	107	2.63	32	21.5	9.1	7.5	BLUE RIDGE BANK NATIONAL ASSOCIAT	8	2.41	34	34.2	9.7	7.3	MORTGAGE CLEARING CORPORATION	4	3.57	108	41.6	22.9	16.7
22	loanDepot.com	723	2.77	49	20.4	11.2	9.4	United Shore (Sold)	153	2.87	40	28.7	11.1	8.7	Lake Michigan Credit Union	2	3.31	84	40.7	15.8	11.5
23	PHH Mortgage	90	3.44	88	18.7	17.9	15.3	Village Capital	20	2.64	53	27.6	12.0	9.6	Essex Mortgage	8	4.29	20	40.3	15.8	11.5
24	Click N Close.	15	3.06	83	18.3	14.9	12.8	FIRST HOME MORTGAGE CORPORATION	4	2.55	31	24.0	7.9	6.4	Nations Direct	1	3.52	78	38.9	13.9	10.2
25	Planet Home Lending	134	2.91	65	12.8	12.8	11.4	Umpqua	14	2.66	51	23.2	10.8	8.9	Arc Home	0	3.82	48	37.9	19.2	14.3
26	CrossCountry Mortgage	19	2.94	33	11.1	8.3	7.5	PHH Mortgage	95	3.45	88	14.9	16.9	14.9	SOUTHWEST STAGE FUNDING LLC	1	3.47	91	29.4	23.1	18.3
27	U.S. Bank	164	3.30	114	9.3	17.3	15.9	Movement Mortgage	32	2.75	31	14.3	9.4	8.3	ALLIED MORTGAGE GROUP INC.	1	3.94	21	28.6	20.9	16.6
28	Freedom Mortgage	1,949	2.88	59	9.1	11.6	10.7	Quicken	3,241	3.02	56	11.8	12.0	10.8	New Day	58	3.23	22	25.5	11.8	9.5
29	Quicken	3,150	3.02	57	8.6	12.3	11.4	loanDepot.com	756	2.81	47	10.3	9.6	8.7	SUNFLOWER BANK N.A.	4	2.96	73	22.5	17.1	14.2
30	Sun West	22	2.96	62	7.4	9.8	9.2	MID-ISLAND MORTGAGE CORP.	1	3.43	120	9.9	17.1	15.7	Village Capital	21	2.63	50	20.8	11.4	9.5
31	M&T Bank	93	3.42	96	3.2	14.1	13.7	Nova Financial	0	2.18	40	9.9	4.1	3.8	BLUE RIDGE BANK NATIONAL ASSOCIAT	8	2.41	31	18.2	7.9	6.7
32	Cardinal Financial	93	2.76	38	3.1	8.4	8.1	New Day	54	3.25	25	9.3	11.0	10.1	Click N Close.	16	3.07	80	17.3	10.6	9.1
33	PennyMac	866	3.03	68	2.2	11.7	11.4	Planet Home Lending	138	2.91	65	5.8	11.0	10.4	ATLANTIC BAY MORTGAGE GROUP LLC	12	3.12	52	13.6	10.4	9.2
34	Wells Fargo	848	3.27	123	2.0	18.0	17.6	Freedom Mortgage	2,002	2.88	58	5.3	10.6	10.1	CrossCountry Mortgage	20	2.92	29	13.6	8.9	7.8
35	GMFS	13	3.33	99	1.5	12.5	12.3	NBKC Bank	30	2.67	44	4.9	8.1	7.7	Sierra Pacific	2	3.09	45	13.1	9.2	8.2
36	Movement Mortgage	30	2.74	33	1.3	8.8	8.7	Citi	21	3.58	117	4.5	18.5	17.7	United Shore (Sold)	148	2.82	39	12.9	9.2	8.2
37	Amerisave Mortgage	76	3.20	31	0.3	10.1	10.1	Amerisave Mortgage	75	3.13	31	4.4	9.6	9.2	New American Funding	77	2.97	38	12.8	10.1	9.0
38	Truist Bank	243	3.23	89	-2.1	12.9	13.2	United Shore (Retained)	45	3.87	17	4.0	6.9	6.7	GLOBAL FEDERAL CREDIT UNION	18	2.93	70	12.8	11.7	10.5
39	Nationstar	1,903	3.34	61	-2.3	10.6	10.8	Cardinal Financial	95	2.76	36	2.9	8.3	8.1	loanDepot.com	797	2.82	44	12.1	9.9	8.9
40	Lakeview	1,381	3.25	75	-3.7	12.1	12.5	Click N Close.	15	3.06	82	2.3	11.3	11.0	Quicken	3,419	3.02	53	11.3	11.9	10.7
41	Village Capital	19	2.64	55	-5.7	9.3	9.8	U.S. Bank	172	3.30	113	1.6	15.8	15.6	Towne Mortgage	7	3.49	85	11.1	14.3	13.0
42	CMG Mortgage	51	2.94	55	-6.1	10.0	10.6	Nationstar	1,954	3.35	60	1.3	10.7	10.6	Cornerstone Capital Bank	2	3.61	21	9.2	9.8	9.0

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

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Rank	Servicer	3M Historical Horizon						6M Historical Horizon						12M Historical Horizon							
		\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
43	Navy Federal Credit Union	1,003	2.83	64	-6.2	10.0	10.6	CADENCE BANK	13	3.11	86	0.9	15.2	15.1	NORTH AMERICAN SAVINGS BANK F.S.B	17	3.00	88	7.2	12.4	11.6
44	Arvest Mortgage	37	2.91	59	-6.6	10.3	11.0	Truist Bank	252	3.24	88	0.8	12.7	12.7	CHICKASAW COMMUNITY BANK	6	3.31	49	6.8	11.3	10.6
45	New American Funding	72	2.95	43	-6.7	9.1	9.7	Wells Fargo	898	3.28	121	0.6	17.3	17.2	Mortgage Research Center	117	2.56	28	6.3	9.2	8.7
46	Regions Bank	9	3.36	129	-8.3	18.7	20.2	PennyMac	892	3.03	67	0.5	11.0	10.9	RELIANCE FIRST CAPITAL LLC	46	3.37	42	6.1	10.3	9.7
47	MidFirst Bank	5	3.46	88	-8.4	10.7	11.7	Towne Mortgage	6	3.49	89	0.2	12.5	12.5	MID-ISLAND MORTGAGE CORP.	2	3.41	118	6.0	13.1	12.4
48	Chase	162	3.45	127	-8.7	17.4	18.8	Pentagon Federal Credit Union	109	2.63	30	0.1	7.5	7.5	Umpqua	15	2.66	48	5.5	8.8	8.3
49	First Bank	18	2.97	56	-9.3	7.2	7.9	MidFirst Bank	5	3.46	87	-2.5	13.9	14.3	Freedom Mortgage	2,029	2.88	55	4.2	10.3	9.9
50	Citi	20	3.57	117	-9.4	16.7	18.3	Embrace Home Loans	0	4.64	67	-2.7	15.2	15.6	Nationstar	2,049	3.34	58	3.5	10.7	10.3
51	Carrington	665	3.21	70	-9.8	10.7	11.8	M&T Bank	96	3.41	96	-3.2	12.4	12.7	Mortgage Solutions of Colorado	16	3.01	28	3.2	7.7	7.4
52	Citizens Bank	124	3.02	59	-10.4	9.9	11.0	Carrington	681	3.22	69	-5.1	10.8	11.3	The Money Source	72	3.28	69	2.8	10.9	10.6
53	CADENCE BANK	12	3.12	88	-13.1	15.6	17.8	The Money Source	69	3.27	71	-5.4	10.5	11.0	PHH Mortgage	105	3.49	89	1.7	15.1	14.9
54	NewRez	757	2.98	56	-13.2	9.4	10.8	Lakeview	1,402	3.23	76	-6.1	11.2	11.9	Weststar Mortgage	3	3.08	80	1.6	11.8	11.7
55	The Money Source	67	3.27	73	-13.8	11.2	12.9	Arvest Mortgage	38	2.92	58	-6.5	10.0	10.7	Wells Fargo	1,075	3.29	116	1.6	16.3	16.1
56	GLOBAL FEDERAL CREDIT UNION	16	2.93	72	-14.5	8.8	10.2	CrossCountry Mortgage	19	2.94	32	-6.8	6.8	7.3	NBKC Bank	31	2.67	42	1.3	8.4	8.3
57	Umpqua	14	2.65	53	-15.8	8.0	9.5	Chase	172	3.46	126	-7.9	17.2	18.5	Regions Bank	10	3.37	125	0.9	17.3	17.2
58	PNC Mortgage	138	3.23	88	-16.3	11.3	13.3	Regions Bank	9	3.37	127	-8.6	17.3	18.8	U.S. Bank	189	3.31	111	0.8	15.1	15.0
59	Smaller Servicers	15	3.28	76	-17.3	9.8	11.8	First Bank	19	2.98	55	-9.1	6.4	7.0	Planet Home Lending	146	2.93	64	-0.5	10.2	10.3
60	MORTGAGE CLEARING CORPORATION	3	3.58	111	-17.5	16.3	19.4	Mortgage Research Center	113	2.57	31	-9.1	7.9	8.7	Pentagon Federal Credit Union	112	2.63	27	-0.6	7.4	7.5
61	Fifth Third	86	3.25	92	-18.0	12.3	14.8	FLAT BRANCH MORTGAGE INC.	1	4.11	56	-9.5	8.1	8.9	BSI Financial	27	3.16	50	-1.4	10.4	10.5
62	Mortgage Research Center	112	2.58	32	-19.6	7.2	8.9	CMG Mortgage	52	2.94	54	-9.9	8.6	9.5	First Federal Bank	23	2.92	44	-2.2	8.4	8.6
63	Flagstar	68	3.82	65	-20.6	8.7	10.9	Mortgage Solutions of Colorado	16	3.01	31	-10.5	7.4	8.3	PennyMac	942	3.03	65	-2.3	10.6	10.8
64	Nova Financial	0	2.18	42	-21.7	4.8	6.1	GMFS	13	3.33	98	-11.0	11.0	12.3	United Shore (Retained)	56	3.73	15	-4.3	6.7	7.0
65	FBC Mortgage	4	3.02	28	-24.5	12.8	16.6	GLOBAL FEDERAL CREDIT UNION	17	2.93	71	-11.1	9.3	10.4	Truist Bank	269	3.24	86	-4.8	11.9	12.4
66	TRUSTMARK NATIONAL BANK REAL ESTA	9	3.35	98	-29.5	9.9	13.8	CHICKASAW COMMUNITY BANK	3	3.30	52	-11.4	17.1	19.0	Movement Mortgage	33	2.75	28	-4.8	7.9	8.3
67	FirstBank of Puerto Rico	17	3.27	87	-30.7	7.7	11.0	Navy Federal Credit Union	1,030	2.84	63	-12.2	9.1	10.3	Citi	24	3.61	116	-5.4	16.4	17.2
68	RELIANCE FIRST CAPITAL LLC	44	3.37	47	-30.9	8.0	11.3	NewRez	774	2.98	54	-12.4	8.5	9.7	CADENCE BANK	14	3.12	85	-5.5	12.7	13.4
69	BSI Financial	26	3.15	53	-31.2	7.7	11.0	Flagstar	72	3.82	63	-13.5	8.6	9.9	Lakeview	1,473	3.23	74	-5.7	11.1	11.7
70	Capital Mortgage Services Of Texa	4	3.46	99	-31.6	6.8	9.7	RELIANCE FIRST CAPITAL LLC	44	3.37	45	-14.7	8.5	9.8	Bank of America	2	3.67	24	-5.7	6.2	6.6
71	HomeStreet Bank	15	2.64	50	-32.7	4.3	6.4	Guild Mortgage	50	2.96	46	-14.7	7.4	8.6	HomeStreet Bank	16	2.64	47	-6.7	7.9	8.5
72	BOK Financial	22	3.39	100	-32.8	11.8	17.1	Northpointe Bank	1	4.75	19	-15.3	0.9	1.0	Carrington	715	3.23	68	-6.7	10.5	11.3
73	MYCUMORTGAGE LLC	25	3.05	75	-33.0	8.7	12.7	Citizens Bank	127	3.02	58	-16.1	8.5	10.0	Chase	194	3.47	125	-7.0	16.4	17.5
74	CALCON MUTUAL MORTGAGE LLC	0	2.95	28	-33.3	2.0	3.0	PNC Mortgage	143	3.24	88	-17.1	10.9	13.0	Amerisave Mortgage	74	3.06	29	-9.0	7.8	8.5
75	ROYAL PACIFIC FUNDING CORPORATION	3	2.77	45	-33.3	1.8	2.6	BOK Financial	23	3.39	99	-19.1	12.6	15.3	Fairway	10	2.61	44	-9.1	7.4	8.1
76	Huntington National Bank	66	3.32	57	-34.1	6.4	9.6	Fifth Third	89	3.26	92	-19.3	12.0	14.7	MORTGAGE LENDERS INV. TRADING COR	6	3.47	61	-9.8	7.2	7.9
77	Guild Mortgage	49	2.96	47	-34.9	5.9	8.9	MORTGAGE LENDERS INV. TRADING COR	6	3.46	64	-19.6	6.9	8.6	Guild Mortgage	52	2.97	43	-11.2	7.6	8.6
78	NORTH AMERICAN SAVINGS BANK F.S.B	16	3.01	92	-35.3	8.1	12.3	FHLB Chicago	44	2.89	70	-19.8	7.9	9.8	CMG Mortgage	55	2.95	52	-11.2	8.0	9.0
79	SUPREME LENDING	17	2.77	34	-37.5	4.9	7.8	CALCON MUTUAL MORTGAGE LLC	0	2.95	27	-19.9	3.2	4.0	STOCKTON MORTGAGE CORPORATION	5	2.97	27	-11.6	7.2	8.1
80	First National Bank Of Omaha	7	3.15	82	-38.5	7.3	11.6	Smaller Servicers	13	3.25	73	-20.4	9.3	11.5	USAA	0	4.93	1	-11.7	0.8	0.9
81	Wintrust Mortgage	103	2.78	41	-41.1	5.7	9.5	Capital Mortgage Services Of Texa	4	3.46	98	-20.5	8.4	10.4	BOK Financial	25	3.40	97	-13.2	12.8	14.6
82	ASSURANCE FINANCIAL GROUP LLC	1	3.62	75	-41.4	4.5	7.5	Wintrust Mortgage	105	2.77	40	-21.4	7.4	9.3	NewRez	806	2.98	52	-13.7	8.2	9.4
83	MEMBER FIRST MORTGAGE LLC	2	3.12	65	-42.2	6.4	10.8	TRUSTMARK NATIONAL BANK REAL ESTA	9	3.35	97	-21.6	10.9	13.7	The Money House	1	3.25	54	-14.2	6.2	7.2
84	FHLB Chicago	43	2.89	71	-42.8	6.1	10.4	SUPREME LENDING	17	2.77	32	-26.2	5.9	7.9	Navy Federal Credit Union	1,079	2.83	61	-14.4	8.8	10.2

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Ginnie Mae: Fixed 15yr

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85	USAA	1	5.05	1	-44.4	0.5	0.9	STANDARD MORTGAGE CORPORATION	3	3.34	84	-26.4	7.7	10.3	Fifth Third	96	3.27	90	-14.8	12.2	14.1
86	First Federal Bank	22	2.90	48	-46.5	4.9	9.1	MEMBER FIRST MORTGAGE LLC	3	3.12	63	-26.8	7.2	9.7	TRUSTMARK NATIONAL BANK REAL ESTA	10	3.35	95	-15.0	11.7	13.6
87	Bank of America	2	3.77	27	-49.3	1.6	3.1	Sun West	22	2.96	61	-26.9	6.6	8.9	Smaller Servicers	14	3.23	69	-15.7	10.0	11.7
88	First United Bank	15	3.16	55	-49.8	6.5	12.5	Weststar Mortgage	3	3.04	80	-27.4	8.7	11.7	M&T Bank	102	3.40	94	-16.0	10.1	11.9
89	Prime Lending (Plains Capital)	5	3.72	58	-50.4	4.7	9.2	MYCUMORTGAGE LLC	25	3.05	74	-28.3	8.6	11.8	Flagstar	78	3.81	60	-16.6	8.6	10.2
90	Banco Popular	63	3.60	121	-52.4	7.8	15.8	BMO HARRIS BANK N.A.	2	3.54	93	-29.0	10.6	14.6	Wintrust Mortgage	109	2.77	37	-16.8	7.9	9.4
91	Towne Mortgage	6	3.51	93	-52.4	7.7	15.5	BSI Financial	26	3.15	52	-29.4	8.5	11.8	AMERICAN FINANCIAL NETWORK INC.	2	3.20	35	-17.0	11.4	13.6
92	RENASANT BANK	10	3.03	49	-52.8	4.8	9.8	GITSIT Solutions	3	3.18	58	-31.9	7.8	11.3	Embrace Home Loans	0	4.56	89	-17.5	14.5	17.3
93	FLAT BRANCH MORTGAGE INC.	1	4.11	57	-54.8	2.4	5.3	First United Bank	15	3.16	54	-34.2	7.6	11.4	GMFS	14	3.34	96	-17.5	10.0	12.0
94	Weststar Mortgage	3	3.03	80	-55.1	6.0	13.0	HomeStreet Bank	15	2.65	49	-37.3	3.9	6.2	First National Bank Of Omaha	7	3.15	79	-17.7	10.2	12.3
95	WATERMARK CAPITAL INC.	3	2.16	34	-56.0	2.5	5.7	First National Bank Of Omaha	7	3.15	81	-39.5	8.7	14.0	Arvest Mortgage	39	2.93	57	-17.9	9.0	10.8
96	ORIENTAL BANK AND TRUST	28	3.20	94	-58.0	5.3	12.2	Huntington National Bank	67	3.32	56	-39.6	5.5	9.0	Primary Residential	4	2.74	28	-18.0	6.3	7.6
97	Amcap Mortgage	0	3.25	31	-59.5	1.5	3.7	NORTH AMERICAN SAVINGS BANK F.S.B	16	3.01	91	-39.9	7.5	12.2	Citizens Bank	132	3.02	55	-18.3	8.2	9.9
98	Lake Michigan Credit Union	2	3.33	88	-59.7	3.6	8.7	First Federal Bank	22	2.91	47	-42.0	5.2	8.9	First United Bank	16	3.14	52	-19.1	8.5	10.4
99	SERVION INC.	7	2.92	39	-59.9	5.4	13.0	Bank of America	2	3.77	26	-42.1	3.1	5.4	Sun West	23	2.97	59	-20.5	7.2	9.0
100	BETHPAGE FEDERAL CREDIT UNION	1	3.35	72	-65.2	2.0	5.6	ORIENTAL BANK AND TRUST	29	3.20	93	-43.5	7.0	12.1	MidFirst Bank	6	3.46	84	-21.0	9.3	11.6
101	ATLANTIC BAY MORTGAGE GROUP LLC	11	3.12	57	-65.5	3.2	9.1	Highlands Residential	0	3.00	28	-44.2	1.1	2.0	Capital Mortgage Services Of Texa	4	3.47	96	-21.6	9.7	12.3
102	MID-ISLAND MORTGAGE CORP.	1	3.44	121	-66.0	7.2	19.7	USAA	0	5.05	1	-44.4	0.5	0.9	PNC Mortgage	153	3.25	86	-22.1	10.2	12.9
103	Specialized Loan Servicing	1	3.27	68	-67.0	2.4	7.0	STOCKTON MORTGAGE CORPORATION	4	2.99	30	-44.9	4.2	7.5	SERVION INC.	7	2.92	35	-22.3	8.0	10.2
104	Cornerstone Capital Bank	1	4.24	17	-67.1	1.0	3.0	Land Home Financial	6	2.91	56	-45.7	5.3	9.5	CITY BANK MORTGAGE	1	3.07	35	-22.4	7.9	10.1
105	STANDARD MORTGAGE CORPORATION	3	3.34	85	-67.3	3.5	10.3	ROYAL PACIFIC FUNDING CORPORATION	3	2.78	43	-47.6	1.5	2.8	MEMBER FIRST MORTGAGE LLC	3	3.12	60	-25.4	7.5	9.9
106	EMI EQUITY MORTGAGE INC.	2	3.76	66	-68.1	1.5	4.7	Banco Popular	66	3.61	121	-49.0	8.2	15.5	Huntington National Bank	70	3.32	53	-27.9	6.4	8.8
107	United Shore (Retained)	33	3.81	18	-69.3	2.0	6.2	FirstBank of Puerto Rico	17	3.28	86	-49.8	6.1	11.8	FIRST HOME MORTGAGE CORPORATION	4	2.54	28	-27.9	4.6	6.3
108	MEGASTAR FINANCIAL CORPORATION	0	2.83	45	-69.4	3.4	10.6	ASSURANCE FINANCIAL GROUP LLC	1	3.62	74	-52.8	3.8	7.8	FHLB Chicago	46	2.89	67	-28.4	7.3	10.0
109	HARBORONE MORTGAGE LLC	0	3.14	98	-71.0	2.3	7.6	BETHPAGE FEDERAL CREDIT UNION	1	3.35	71	-54.0	2.2	4.7	MYCUMORTGAGE LLC	27	3.05	72	-32.4	8.0	11.6
110	Gateway Mortgage	7	2.71	34	-75.4	3.5	13.4	Annie Mac	2	3.39	56	-55.5	7.2	15.5	BMO HARRIS BANK N.A.	4	3.54	92	-33.4	11.1	16.2
111	V.I.P. MORTGAGE INC.	1	2.45	36	-75.6	2.0	7.8	Prime Lending (Plains Capital)	5	3.62	60	-55.6	3.9	8.5	Highlands Residential	0	3.00	25	-35.5	1.4	2.2
112	Land Home Financial	6	2.90	57	-77.6	2.1	9.2	RENASANT BANK	11	3.03	47	-56.2	4.3	9.7	Land Home Financial	6	2.92	53	-35.6	5.4	8.2
113	Ameris Bank	1	4.13	60	-77.8	4.3	18.0	SERVION INC.	7	2.92	38	-59.0	4.4	10.5	STANDARD MORTGAGE CORPORATION	3	3.34	81	-35.6	6.9	10.5
114	TruHome Solutions	12	3.13	59	-78.0	2.5	10.7	TruHome Solutions	12	3.13	57	-63.1	3.9	10.1	First Bank	19	2.98	52	-36.4	4.6	7.1
115	MORIA DEVELOPMENT INC. DBA PEOPLE	0	3.22	27	-78.0	1.2	5.6	Specialized Loan Servicing	2	3.27	67	-63.4	2.7	7.1	GITSIT Solutions	3	3.18	56	-38.5	5.7	9.2
116	AssociatedBank	1	2.79	29	-78.3	2.0	9.0	Lake Michigan Credit Union	2	3.32	87	-63.4	3.3	8.9	Gateway Mortgage	7	2.72	30	-38.6	6.1	9.7
117	BLUE RIDGE BANK NATIONAL ASSOCIAT	7	2.42	36	-78.6	1.8	8.1	Gateway Mortgage	7	2.71	33	-63.8	4.2	11.3	SUPREME LENDING	18	2.77	29	-40.7	4.7	7.9
118	GITSIT Solutions	3	3.19	59	-78.9	2.2	10.1	HARBORONE MORTGAGE LLC	0	3.14	97	-66.4	2.2	6.4	TruHome Solutions	13	3.14	55	-42.7	6.2	10.5
119	SUNFLOWER BANK N.A.	3	2.97	79	-79.0	6.3	26.9	MEGASTAR FINANCIAL CORPORATION	0	2.83	43	-66.9	3.4	9.9	CALCON MUTUAL MORTGAGE LLC	0	2.95	23	-44.0	3.7	6.6
120	PRMG Mortgage	3	2.96	27	-79.3	1.3	5.9	ATLANTIC BAY MORTGAGE GROUP LLC	11	3.12	55	-70.0	3.0	9.6	Banco Popular	72	3.63	119	-45.3	8.6	15.2
121	Fairway	9	2.59	48	-80.0	1.8	8.5	Fairway	9	2.59	47	-70.7	2.3	7.7	FirstBank of Puerto Rico	18	3.29	84	-45.9	6.3	11.4
122	FIRST HOME MORTGAGE CORPORATION	4	2.55	32	-81.3	1.5	7.7	WATERMARK CAPITAL INC.	3	2.16	32	-71.2	1.7	5.8	ORIENTAL BANK AND TRUST	30	3.21	91	-49.7	5.8	11.2
123	Arc Home	0	3.78	52	-82.0	2.2	11.7	EMI EQUITY MORTGAGE INC.	2	3.76	65	-72.4	1.5	5.2	PRMG Mortgage	4	2.96	22	-50.9	2.9	5.8
124	Bay Equity	0	2.55	30	-83.0	1.8	10.4	SUNFLOWER BANK N.A.	3	2.97	78	-72.9	5.4	18.6	ASSURANCE FINANCIAL GROUP LLC	1	3.62	71	-53.0	3.9	8.1
125	EQUITY RESOURCES INC.	3	2.56	38	-83.1	1.6	9.2	EQUITY PRIME MORTGAGE LLC	0	5.03	10	-75.8	3.0	11.8	RENASANT BANK	11	3.05	44	-53.1	4.8	10.0
126	University Bank	1	3.51	49	-83.2	2.3	13.1	AssociatedBank	1	2.79	27	-76.8	2.1	8.9	BETHPAGE FEDERAL CREDIT UNION	1	3.35	68	-53.1	2.5	5.3

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Source: Ginnie Mae, Santander US Capital Markets

Ginnie Mae: Fixed 15yr

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127	SERVICE FIRST MORTGAGE COMPANY	0	3.73	99	-84.4	3.5	20.4	Amcap Mortgage	0	3.25	30	-77.1	1.1	4.7	Nova Financial	0	2.18	37	-54.2	3.4	7.2
128	FAY SERVICING LLC	5	3.42	56	-84.8	1.7	10.6	University Bank	1	3.51	48	-79.1	2.8	12.8	MEGASTAR FINANCIAL CORPORATION	0	2.83	40	-56.0	3.3	7.4
129	AMERICAN FINANCIAL NETWORK INC.	2	3.18	40	-87.2	2.9	21.1	PRMG Mortgage	4	2.96	25	-79.6	1.3	6.4	ROYAL PACIFIC FUNDING CORPORATION	3	2.78	40	-62.4	1.5	3.9
130	United Security	0	3.63	33	-88.3	0.4	3.3	FAY SERVICING LLC	5	3.42	54	-82.6	1.5	8.4	EMI EQUITY MORTGAGE INC.	2	3.77	62	-65.9	1.4	4.2
131	STOCK YARDS BANK AND TRUST COMPAN	2	2.73	36	-90.0	1.4	13.3	EQUITY RESOURCES INC.	3	2.56	36	-82.9	1.4	8.1	University Bank	1	3.50	45	-68.1	2.7	8.3
132	CITY BANK MORTGAGE	1	3.06	40	-91.8	0.8	9.1	SOUTHWEST STAGE FUNDING LLC	1	3.53	90	-83.5	3.3	18.7	HARBORONE MORTGAGE LLC	0	3.14	94	-68.5	2.1	6.5
133	SOUTHWEST STAGE FUNDING LLC	1	3.53	91	-92.1	2.4	26.2	Bay Equity	0	2.55	28	-84.1	1.5	8.9	Specialized Loan Servicing	2	3.27	64	-69.4	2.5	8.1
134	STOCKTON MORTGAGE CORPORATION	4	2.99	31	-92.4	0.6	8.2	STOCK YARDS BANK AND TRUST COMPAN	2	2.73	35	-85.3	1.5	9.9	WATERMARK CAPITAL INC.	3	2.16	29	-71.5	1.7	5.8
135	Mutual Of Omaha	2	3.08	27	-93.2	0.9	12.3	AMERICAN FINANCIAL NETWORK INC.	2	3.19	39	-85.9	2.1	14.1	Annie Mac	2	3.38	54	-74.4	4.0	15.0
136	MEMBERS 1ST FEDERAL CREDIT UNION	1	2.75	42	-93.2	0.7	9.4	SERVICE FIRST MORTGAGE COMPANY	0	3.73	98	-88.2	2.2	17.2	EQUITY RESOURCES INC.	3	2.56	33	-77.1	1.8	7.8
137	Nations Lending Corporation	2	3.36	23	-93.3	0.6	8.8	ALLIED MORTGAGE GROUP INC.	1	3.93	24	-89.2	0.5	4.1	Amcap Mortgage	0	3.25	27	-79.0	1.2	5.7
138	MISSION SERVICING RESIDENTIAL INC	1	2.75	32	-93.6	0.1	2.0	Arc Home	0	3.78	50	-89.6	1.7	15.0	AssociatedBank	1	2.79	24	-81.5	1.8	9.3
139	HOME FINANCING CENTER INC.	0	3.54	109	-93.9	0.8	12.8	MORIA DEVELOPMENT INC. DBA PEOPLE	0	3.22	26	-90.3	1.3	12.3	Northpointe Bank	1	4.75	16	-83.0	0.4	2.6
140	Annie Mac	1	3.39	58	-94.2	0.8	12.6	CITY BANK MORTGAGE	1	3.06	38	-90.7	0.8	8.0	FAY SERVICING LLC	4	3.41	49	-83.8	1.6	9.6
141	KEYBANK NATIONAL ASSOCIATION	1	3.01	38	-97.3	0.3	10.7	KEYBANK NATIONAL ASSOCIATION	1	3.01	36	-92.5	0.7	9.1	SERVICE FIRST MORTGAGE COMPANY	0	3.73	96	-84.7	2.2	13.6
142	RANLife	1	3.66	34	-97.7	0.2	7.4	MEMBERS 1ST FEDERAL CREDIT UNION	1	2.75	41	-93.3	0.6	8.6	HOME FINANCING CENTER INC.	0	3.53	105	-84.9	2.5	15.8
143	ALLIED MORTGAGE GROUP INC.	1	3.93	25	-98.0	0.1	6.8	Mutual Of Omaha	2	3.08	25	-93.7	0.9	12.9	Bay Equity	0	2.55	25	-86.2	1.4	9.7
144	Guaranteed Rate	0	2.33	31	-100.0	0.0	8.2	HOME FINANCING CENTER INC.	0	3.54	108	-94.4	1.0	16.0	KEYBANK NATIONAL ASSOCIATION	1	3.01	33	-89.5	0.9	8.4
145	ARK-LA-TEX FINANCIAL SERVICES LLC	0	3.12	24	-100.0	0.0	0.0	MISSION SERVICING RESIDENTIAL INC	1	2.75	30	-95.7	0.1	2.9	MORIA DEVELOPMENT INC. DBA PEOPLE	0	3.22	23	-90.2	1.2	11.8
146	AXIA FINANCIAL LLC	0	3.25	28	-100.0	0.0	12.7	United Security	0	3.63	31	-97.0	1.0	28.1	Mutual Of Omaha	2	3.08	22	-90.6	1.1	11.2
147	MOUNTAIN WEST FINANCIAL INC.	0	4.62	67	-100.0	0.0	11.0	Nations Lending Corporation	2	3.32	23	-97.1	0.5	14.8	Platinum Home Mortgage	0	3.11	38	-91.9	1.8	20.1
148	RESIDENTIAL WHOLESALE MORTGAGE IN	0	2.37	37	-100.0	0.0	1.1	RANLife	1	3.64	28	-99.1	0.1	10.9	MISSION SERVICING RESIDENTIAL INC	1	2.75	27	-93.9	0.2	2.6
149								Guaranteed Rate	0	2.33	29	-100.0	0.0	6.5	AMERICAN PACIFIC MORTGAGE CORPORA	0	5.31	4	-94.0	0.0	0.6
150								ARK-LA-TEX FINANCIAL SERVICES LLC	0	3.12	22	-100.0	0.0	0.0	MEMBERS 1ST FEDERAL CREDIT UNION	1	2.75	38	-95.7	0.4	9.9
151								MOUNTAIN WEST FINANCIAL INC.	0	4.62	65	-100.0	0.0	6.2	RANLife	1	3.63	22	-96.0	0.3	6.9
152								RESIDENTIAL WHOLESALE MORTGAGE IN	0	2.38	35	-100.0	0.0	21.5	United Security	0	3.63	28	-96.2	1.1	25.9
153														Nations Lending Corporation	2	3.29	20	-96.5	0.4	10.0	
154														American Financial Resources	0	3.18	19	-96.7	0.2	5.9	
155														Guaranteed Rate	0	2.80	22	-100.0	0.0	14.7	
156														ARK-LA-TEX FINANCIAL SERVICES LLC	0	3.12	19	-100.0	0.0	0.0	
157														MOUNTAIN WEST FINANCIAL INC.	0	4.62	62	-100.0	0.0	7.7	
158														RESIDENTIAL WHOLESALE MORTGAGE IN	0	2.38	32	-100.0	0.0	11.8	

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1	First Federal Bank	2	6.20	19	331.9	70.6	23.9	Highlands Residential	1	6.85	5	357.8	73.9	24.5	United Shore (Sold)	2	3.30	19	285.5	18.7	5.2
2	United Shore (Sold)	2	3.77	22	292.0	48.0	15.1	United Shore (Sold)	2	3.44	21	290.2	28.8	8.3	Highlands Residential	1	6.68	5	258.9	57.3	20.7
3	MYCUMORTGAGE LLC	1	3.68	12	160.9	23.4	9.6	HARBORONE MORTGAGE LLC	0	4.55	22	276.8	29.7	8.8	HARBORONE MORTGAGE LLC	0	4.55	19	199.3	15.1	5.3
4	FIRST CONTINENTAL MORTGAGE LTD.	1	5.40	13	127.6	57.2	30.6	MYCUMORTGAGE LLC	1	3.70	11	261.2	21.6	6.5	MYCUMORTGAGE LLC	1	3.76	9	160.2	12.0	4.8
5	MID-ISLAND MORTGAGE CORP.	1	6.95	7	126.1	61.2	33.6	RANLife	2	6.44	11	161.0	81.9	46.5	TruHome Solutions	0	6.19	10	140.1	59.4	30.7
6	CHANGE LENDING LLC	1	6.97	10	118.9	97.1	77.4	Village Capital	11	7.37	7	129.8	63.8	35.0	Village Capital	10	7.21	5	128.7	57.7	30.8
7	Village Capital	11	7.37	8	116.5	78.5	49.6	First Federal Bank	2	6.23	18	129.4	56.9	30.2	RANLife	2	6.41	10	110.3	56.6	32.3
8	Mortgage Research Center	12	5.12	13	112.9	7.3	3.5	CHANGE LENDING LLC	1	6.91	11	105.7	80.6	53.7	CHANGE LENDING LLC	1	6.85	9	97.8	55.0	32.8
9	Highlands Residential	1	6.81	4	105.3	34.9	18.7	Ruoff	0	5.95	7	92.4	76.4	51.8	FLAT BRANCH MORTGAGE INC.	0	3.04	23	78.9	55.3	35.8
10	New Hampshire HFA	4	6.71	13	67.8	63.1	44.2	MOUNTAIN WEST FINANCIAL INC.	0	5.84	17	80.7	76.5	54.1	MidFirst Bank	152	6.63	11	63.7	57.5	40.2
11	NewRez	427	7.01	9	63.9	48.2	32.7	MID-ISLAND MORTGAGE CORP.	1	6.91	6	64.7	38.4	25.3	NewRez	330	6.79	8	52.8	41.6	29.5
12	Nations Lending Corporation	31	7.01	9	63.0	42.1	28.3	NewRez	395	6.97	8	60.5	48.0	33.2	Platinum Home Mortgage	1	6.34	10	48.7	39.8	28.7
13	Embrace Home Loans	10	6.97	13	60.7	56.7	40.2	Guild Mortgage	43	7.12	8	51.3	46.7	33.7	First Federal Bank	3	6.26	14	42.3	39.9	29.9
14	Evergreen Home Loans	3	4.58	17	52.3	49.6	35.9	Evergreen Home Loans	2	4.29	18	48.9	32.8	23.3	Towne Mortgage	3	5.23	10	39.3	15.9	11.7
15	Guild Mortgage	47	7.15	8	52.3	46.5	33.4	Weststar Mortgage	3	4.54	15	34.1	40.8	32.2	Evergreen Home Loans	2	4.10	17	34.3	19.4	14.8
16	Weststar Mortgage	3	4.71	16	52.2	56.1	41.4	Nations Lending Corporation	28	6.96	9	33.4	34.3	26.9	PNC Mortgage	10	6.46	13	29.0	35.5	28.7
17	loanDepot.com	80	6.34	7	51.1	24.3	16.8	FIRST HOME MORTGAGE CORPORATION	8	7.14	7	31.3	37.2	29.8	Weststar Mortgage	3	4.16	14	27.3	28.4	23.0
18	MORIA DEVELOPMENT INC. DBA PEOPLE	1	6.21	9	44.5	47.4	35.7	Mortgage Research Center	11	4.83	13	30.9	10.4	8.1	Mortgage Research Center	10	4.54	12	26.3	7.6	6.0
19	FBC Mortgage	10	6.49	7	39.1	34.1	25.8	MORIA DEVELOPMENT INC. DBA PEOPLE	1	5.97	9	27.7	32.6	26.5	Nationstar	647	6.78	7	26.3	28.9	23.6
20	Nationstar	909	6.89	8	27.3	35.9	29.4	Nationstar	812	6.88	8	27.4	36.7	30.0	MORIA DEVELOPMENT INC. DBA PEOPLE	1	5.73	8	16.9	22.1	19.2
21	ROYAL PACIFIC FUNDING CORPORATION	6	7.33	6	16.5	35.1	30.9	PNC Mortgage	13	6.73	13	26.9	39.5	32.5	Ruoff	2	5.64	5	12.4	17.1	15.3
22	Smaller Servicers	10	6.56	9	16.1	27.8	24.4	MidFirst Bank	116	6.59	15	20.7	44.2	38.2	FIRST HOME MORTGAGE CORPORATION	6	6.94	6	12.3	26.7	24.1
23	ARK-LA-TEX FINANCIAL SERVICES LLC	9	5.79	11	14.7	28.6	25.4	FBC Mortgage	9	6.37	7	15.5	26.3	23.2	Nations Lending Corporation	24	6.80	9	10.7	29.4	26.9
24	PRMG Mortgage	17	6.39	9	10.1	22.3	20.5	loanDepot.com	68	6.28	7	14.5	17.0	15.0	MOUNTAIN WEST FINANCIAL INC.	1	5.97	14	10.4	44.9	41.7
25	PennyMac	1,597	6.72	8	7.4	32.5	30.7	New Hampshire HFA	4	6.67	13	14.0	42.7	38.6	Guild Mortgage	36	7.01	7	9.9	35.2	32.6
26	MidFirst Bank	108	6.58	17	3.0	37.2	36.3	PennyMac	1,438	6.68	8	6.7	32.2	30.5	PennyMac	1,169	6.56	7	9.0	26.9	25.0
27	Freedom Mortgage	1,216	7.13	9	2.9	35.9	35.1	Quicken	95	6.81	6	6.4	28.5	27.0	New Hampshire HFA	3	6.60	11	7.3	36.7	34.6
28	Quicken	111	6.84	6	1.3	27.1	26.8	Arvest Mortgage	3	7.13	6	4.4	29.3	28.3	loanDepot.com	48	5.97	7	6.4	14.2	13.4
29	Sierra Pacific	14	6.74	11	1.2	34.8	34.4	Freedom Mortgage	1,139	7.10	8	3.5	37.1	36.0	Essex Mortgage	18	6.63	9	5.9	29.1	27.7
30	Bank of America	1	4.47	84	-0.0	0.8	0.8	FIRST CONTINENTAL MORTGAGE LTD.	1	5.29	12	3.3	35.7	34.7	Quicken	69	6.70	5	5.8	23.0	21.9
31	MEMBER FIRST MORTGAGE LLC	1	3.99	11	-0.0	0.4	0.4	United Shore (Retained)	182	7.07	6	2.8	29.4	28.7	FIRST CONTINENTAL MORTGAGE LTD.	1	5.12	11	3.4	23.9	23.2
32	MOUNTAIN WEST FINANCIAL INC.	0	5.38	20	-0.0	0.0	0.0	Bank of America	1	4.47	82	-0.0	0.8	0.8	FBC Mortgage	6	6.14	6	2.3	18.4	18.0
33	STOCKTON MORTGAGE CORPORATION	2	7.28	5	-0.2	25.9	25.9	MEMBER FIRST MORTGAGE LLC	1	3.97	11	-0.0	0.2	0.2	Bank of America	1	4.44	69	-0.0	37.3	37.3
34	PNC Mortgage	15	6.88	12	-1.0	30.2	30.4	Gateway Mortgage	36	7.05	9	-1.7	31.0	31.5	MEMBER FIRST MORTGAGE LLC	1	3.84	10	-0.0	0.2	0.2
35	Arvest Mortgage	3	7.14	6	-1.2	28.9	29.2	CrossCountry Mortgage	52	7.06	7	-3.2	32.0	32.9	Freedom Mortgage	962	6.97	8	-0.9	31.9	32.1
36	Lakeview	3,028	6.40	10	-2.0	30.9	31.4	Lakeview	2,760	6.33	10	-7.0	25.9	27.6	Gateway Mortgage	26	6.91	9	-1.3	25.1	25.4
37	United Shore (Retained)	236	7.09	6	-4.7	26.7	27.8	ROYAL PACIFIC FUNDING CORPORATION	5	7.35	5	-15.3	31.4	36.0	MID-ISLAND MORTGAGE CORP.	1	6.79	5	-3.6	25.3	26.1
38	Gateway Mortgage	40	7.08	9	-7.8	32.7	35.0	AmeriHome Mortgage	206	6.88	7	-16.1	23.0	26.8	United Shore (Retained)	118	6.97	5	-3.7	24.7	25.5
39	FIRST HOME MORTGAGE CORPORATION	8	7.18	7	-8.0	33.7	36.0	ARK-LA-TEX FINANCIAL SERVICES LLC	7	5.51	11	-17.4	19.1	22.6	Arvest Mortgage	2	7.10	5	-7.3	19.9	21.3
40	EQUITY PRIME MORTGAGE LLC	12	7.28	5	-12.5	33.3	37.1	CMG Mortgage	121	6.24	8	-19.6	20.7	25.2	Lakeview	2,323	6.21	9	-8.9	21.0	22.9
41	RELIANCE FIRST CAPITAL LLC	7	7.16	6	-13.9	30.2	34.2	Cardinal Financial	30	7.13	8	-20.8	26.3	32.1	ARK-LA-TEX FINANCIAL SERVICES LLC	6	5.18	10	-11.8	17.3	19.4
42	New American Funding	49	6.84	8	-19.2	21.8	26.2	Embrace Home Loans	10	6.96	11	-22.1	33.4	40.8	ATLANTIC BAY MORTGAGE GROUP LLC	12	6.31	11	-17.6	15.0	17.9

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Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
43	The Money Source	229	6.17	13	-21.4	23.9	29.4	First Bank	4	6.73	9	-24.2	18.1	23.2	AmeriHome Mortgage	154	6.73	7	-17.8	17.9	21.3
44	Cardinal Financial	35	7.17	8	-21.4	26.4	32.4	PRMG Mortgage	15	6.32	8	-24.6	15.1	19.6	ROYAL PACIFIC FUNDING CORPORATION	3	7.34	5	-20.2	25.2	30.6
45	CrossCountry Mortgage	66	7.09	7	-22.0	26.0	32.1	The Money Source	215	6.09	13	-25.7	20.7	26.8	First Bank	3	6.71	8	-20.2	14.5	17.8
46	ATLANTIC BAY MORTGAGE GROUP LLC	16	6.58	12	-23.4	18.8	23.9	EQUITY PRIME MORTGAGE LLC	10	7.25	5	-26.2	28.6	36.8	CMG Mortgage	91	5.97	7	-20.4	16.8	20.7
47	CMG Mortgage	145	6.39	8	-27.4	19.0	25.2	Carrington	793	6.44	13	-27.8	16.7	22.4	The Money Source	176	5.84	12	-21.5	16.8	20.9
48	Carrington	884	6.53	13	-29.3	17.0	23.2	New American Funding	41	6.74	8	-28.1	19.4	26.0	CrossCountry Mortgage	36	6.98	7	-23.2	24.6	30.9
49	RENASANT BANK	10	5.59	14	-30.1	14.3	19.9	Sierra Pacific	13	6.70	11	-28.3	25.0	33.2	STOCKTON MORTGAGE CORPORATION	1	6.91	6	-24.9	26.5	33.7
50	Idaho HFA	45	6.39	13	-31.1	24.6	33.8	Towne Mortgage	3	5.17	9	-29.6	4.7	6.6	RENASANT BANK	8	5.19	12	-25.3	10.5	13.8
51	KENTUCKY HOUSING CORP.	8	4.80	18	-34.5	8.1	12.1	STOCKTON MORTGAGE CORPORATION	2	7.28	5	-30.5	17.4	24.1	Wells Fargo	200	6.11	9	-26.4	11.6	15.5
52	FAY SERVICING LLC	34	6.84	13	-37.6	21.9	32.9	Idaho HFA	41	6.28	13	-31.6	24.3	33.6	New American Funding	29	6.41	9	-26.8	15.9	21.2
53	Movement Mortgage	19	7.24	5	-40.3	14.9	23.8	ATLANTIC BAY MORTGAGE GROUP LLC	14	6.47	12	-34.5	15.0	22.1	Carrington	631	6.26	12	-27.9	14.0	19.0
54	Sun West	16	7.04	10	-40.7	11.6	18.9	GMFS	5	6.36	13	-35.3	26.8	38.4	EQUITY PRIME MORTGAGE LLC	7	7.12	5	-28.2	23.0	30.7
55	AmeriHome Mortgage	238	6.95	7	-40.8	16.8	26.9	SWBC Mortgage	29	5.93	10	-36.3	13.0	19.7	Cardinal Financial	23	7.02	7	-29.1	19.1	26.0
56	Amerisave Mortgage	15	7.29	6	-46.5	21.8	37.1	RENASANT BANK	9	5.42	13	-38.6	10.8	17.1	PRMG Mortgage	11	6.16	8	-35.8	10.8	16.3
57	Prime Lending (Plains Capital)	29	6.00	10	-50.2	6.9	13.4	RELIANCE FIRST CAPITAL LLC	6	7.13	6	-39.5	19.6	30.4	Land Home Financial	1	7.36	4	-36.1	16.4	24.6
58	Primary Residential	7	6.28	12	-50.3	17.2	31.9	Smaller Servicers	9	6.52	9	-40.4	16.2	25.7	Embrace Home Loans	9	6.91	9	-39.4	24.6	37.4
59	Wintrust Mortgage	3	6.98	9	-50.4	18.2	33.6	Wells Fargo	272	6.28	9	-41.8	6.6	11.1	Sierra Pacific	11	6.49	11	-39.5	18.1	28.2
60	Alabama HFA	6	7.25	9	-51.3	18.7	35.0	Fairway	1	7.11	8	-42.3	17.1	27.9	SWBC Mortgage	24	5.69	9	-43.0	8.7	14.8
61	Click N Close.	7	7.30	7	-51.4	14.8	28.3	KENTUCKY HOUSING CORP.	7	4.78	17	-42.8	4.8	8.3	Idaho HFA	37	6.14	12	-44.4	18.7	31.2
62	Wells Fargo	312	6.37	9	-52.1	5.2	10.5	Prime Lending (Plains Capital)	25	5.84	10	-46.7	6.8	12.4	Union Home Mortgage	8	4.61	10	-47.6	3.4	6.4
63	Flagstar	80	6.51	11	-56.2	9.5	20.4	Amerisave Mortgage	12	7.29	6	-51.3	18.4	34.4	Primary Residential	6	5.95	10	-48.0	10.9	20.0
64	AMERICAN FINANCIAL NETWORK INC.	16	6.33	10	-57.9	11.0	24.3	Huntington National Bank	2	6.73	7	-53.4	8.6	17.7	GMFS	4	6.13	12	-50.1	16.6	30.7
65	SWBC Mortgage	32	6.05	10	-60.0	8.5	20.1	Flagstar	68	6.35	12	-54.8	9.0	18.9	RELIANCE FIRST CAPITAL LLC	4	7.01	6	-50.5	14.5	27.3
66	PHH Mortgage	43	6.92	10	-66.5	9.4	25.8	Primary Residential	7	6.20	11	-55.3	12.2	25.4	AMERICAN FINANCIAL NETWORK INC.	12	6.03	8	-51.9	8.6	17.2
67	Planet Home Lending	85	6.96	9	-77.7	7.4	29.4	Movement Mortgage	13	7.20	5	-56.4	11.4	24.5	Amerisave Mortgage	8	7.23	6	-52.0	16.4	31.4
68	BSI Financial	10	6.91	15	-78.5	6.4	26.8	FAY SERVICING LLC	30	6.79	13	-56.5	16.3	33.8	Smaller Servicers	9	6.34	8	-53.8	11.0	22.5
69	M&T Bank	1	3.53	23	-81.7	0.1	0.8	AMERICAN FINANCIAL NETWORK INC.	15	6.28	9	-59.5	9.5	22.1	Huntington National Bank	1	6.74	7	-55.8	8.4	18.0
70	Selene Finance	14	7.55	6	-84.3	6.0	33.1	RUOFF MORTGAGE COMPANY INC.	3	6.27	8	-59.6	8.8	20.5	Fairway	1	7.09	6	-55.9	12.0	25.2
71	HARBORONE MORTGAGE LLC	0	4.54	24	-92.7	0.4	5.6	Click N Close.	6	7.28	7	-59.6	13.2	29.8	Sun West	11	6.92	8	-56.4	7.8	17.1
72	FirstBank of Puerto Rico	1	5.10	42	-94.9	0.6	11.2	M&T Bank	1	3.53	22	-60.4	0.3	0.7	Movement Mortgage	7	7.12	5	-56.8	10.8	23.4
73	Towne Mortgage	3	5.36	9	-95.9	0.1	1.9	American Financial Resources	3	7.60	5	-60.9	15.0	34.4	RUOFF MORTGAGE COMPANY INC.	1	6.27	8	-59.6	8.8	20.5
74	FLAT BRANCH MORTGAGE INC.	0	3.04	28	-96.0	0.2	5.8	Essex Mortgage	18	6.69	11	-61.2	16.8	38.2	Flagstar	54	6.01	12	-60.7	7.2	17.3
75	NORCOM MORTGAGE	1	6.81	12	-96.5	1.7	39.2	PHH Mortgage	37	6.86	10	-63.6	10.7	26.9	KENTUCKY HOUSING CORP.	6	4.75	15	-60.7	2.8	6.9
76	Union Home Mortgage	9	4.66	13	-97.7	0.1	6.1	Wintrust Mortgage	2	6.89	9	-63.8	13.6	33.5	Prime Lending (Plains Capital)	20	5.56	9	-63.8	4.4	11.8
77	SUPREME LENDING	2	4.81	12	-98.4	0.4	20.8	Alabama HFA	5	7.25	8	-64.1	13.0	32.6	Pennsylvania HFA	1	6.71	10	-66.6	11.7	31.4
78	RUOFF MORTGAGE COMPANY INC.	3	6.28	9	-98.8	0.2	15.2	SERVICE FIRST MORTGAGE COMPANY	2	7.29	6	-64.2	11.1	28.1	FAY SERVICING LLC	22	6.72	12	-66.6	12.4	33.1
79	Fairway	1	7.13	8	-98.9	0.4	34.9	Union Home Mortgage	9	4.63	12	-67.8	1.8	5.6	Wintrust Mortgage	1	6.87	9	-66.7	11.6	31.3
80	RANLife	3	6.51	10	-99.1	0.2	23.2	Sun West	14	7.02	9	-71.2	6.6	21.2	Click N Close.	4	7.20	6	-66.9	9.5	26.2
81	GMFS	5	6.47	12	-99.2	0.3	27.0	TRUSTMARK NATIONAL BANK REAL ESTA	1	6.92	6	-73.5	7.4	25.4	Alabama HFA	4	7.17	6	-67.9	8.9	25.3
82	The Money House	1	5.14	22	-99.2	0.2	19.7	Planet Home Lending	76	6.92	8	-76.0	7.3	27.3	SERVICE FIRST MORTGAGE COMPANY	1	7.16	6	-68.5	8.4	24.5
83	CENTRAL NATIONAL BANK	0	7.37	8	-99.3	0.6	54.3	Selene Finance	11	7.63	5	-77.1	7.0	27.5	M&T Bank	1	3.53	19	-68.9	0.2	0.6
84	Mortgage Solutions of Colorado	7	6.50	10	-99.4	0.2	24.2	BSI Financial	9	6.87	14	-89.0	3.5	27.9	MORTGAGE LENDERS INV. TRADING COR	1	7.13	7	-70.9	12.3	36.7

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

Source: Ginnie Mae, Santander US Capital Markets

Ginnie Mae: Fixed 40yr

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Rank	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	CALCON MUTUAL MORTGAGE LLC	0	7.51	7	-99.5	0.1	15.4	FLAT BRANCH MORTGAGE INC.	0	3.04	27	-91.6	0.6	6.9	Planet Home Lending	53	6.75	8	-71.4	7.2	23.0
86	Nova Financial	0	7.12	9	-99.7	0.2	39.8	FirstBank of Puerto Rico	1	5.10	41	-95.3	0.5	9.8	Mortgage Solutions of Colorado	4	6.04	11	-73.7	5.6	19.7
87	Specialized Loan Servicing	1	6.62	12	-99.7	0.1	23.5	The Money House	1	5.00	21	-95.7	0.6	13.0	TRUSTMARK NATIONAL BANK REAL ESTA	1	6.74	5	-73.8	5.3	19.0
88	Huntington National Bank	3	6.73	6	-99.7	0.0	15.1	NORCOM MORTGAGE	1	6.79	11	-97.0	0.9	26.4	PHH Mortgage	31	6.78	9	-77.3	6.9	27.3
89	TRUSTMARK NATIONAL BANK REAL ESTA	1	6.94	6	-99.8	0.1	24.4	SUPREME LENDING	2	4.81	11	-98.7	0.2	15.4	Selene Finance	6	7.63	5	-77.7	6.3	25.6
90	FIRST COMMUNITY MORTGAGE INC.	0	5.74	15	-99.8	0.1	51.0	STANDARD MORTGAGE CORPORATION	2	7.29	6	-99.2	0.3	30.6	American Financial Resources	6	6.98	6	-78.8	4.2	18.3
91	SERVICE FIRST MORTGAGE COMPANY	2	7.31	6	-99.8	0.0	23.7	Mortgage Solutions of Colorado	6	6.36	10	-99.4	0.2	22.9	BSI Financial	9	6.84	12	-79.1	5.5	23.7
92	Utah HFA	1	7.16	6	-99.8	0.1	38.6	CENTRAL NATIONAL BANK	0	7.37	6	-99.4	0.3	40.7	The Money House	1	4.85	20	-95.7	0.3	7.6
93	Essex Mortgage	18	6.70	13	-99.9	0.1	36.7	CALCON MUTUAL MORTGAGE LLC	0	7.51	7	-99.5	0.1	15.4	FirstBank of Puerto Rico	1	5.08	40	-96.4	0.3	8.9
94	Nations Direct	5	7.27	8	-99.9	0.1	37.5	Cornerstone Capital Bank	1	3.45	21	-99.7	0.1	20.7	NORCOM MORTGAGE	0	6.57	11	-97.5	0.6	21.3
95	EQUITY RESOURCES INC.	1	7.16	7	-99.9	0.0	26.4	Specialized Loan Servicing	1	6.54	11	-99.7	0.1	20.7	ASSURANCE FINANCIAL GROUP LLC	0	6.42	9	-98.9	0.3	20.7
96	SOUTHWEST STAGE FUNDING LLC	2	7.08	11	-99.9	0.1	40.0	Nova Financial	0	7.12	8	-99.8	0.1	42.7	STANDARD MORTGAGE CORPORATION	1	7.22	5	-99.3	0.2	24.2
97	Land Home Financial	3	7.42	4	-99.9	0.0	29.9	Utah HFA	1	7.16	6	-99.8	0.1	38.6	SUPREME LENDING	2	4.79	9	-99.3	0.1	16.1
98	STANDARD MORTGAGE CORPORATION	2	7.28	7	-99.9	0.0	33.1	Nations Direct	4	7.17	8	-99.8	0.1	32.1	CENTRAL NATIONAL BANK	0	7.38	5	-99.5	0.2	30.9
99	Michigan Mutual	1	7.87	5	-99.9	0.0	38.6	Land Home Financial	2	7.48	4	-99.9	0.0	23.7	CALCON MUTUAL MORTGAGE LLC	0	7.51	7	-99.5	0.1	15.4
100	NBKC Bank	1	7.42	7	-99.9	0.0	47.7	MORTGAGE CLEARING CORPORATION	1	7.04	5	-99.9	0.0	29.4	Cornerstone Capital Bank	1	3.39	18	-99.7	0.0	11.8
101	STOCK YARDS BANK AND TRUST COMPAN	1	7.09	9	-99.9	0.0	33.5	FIRST COMMUNITY MORTGAGE INC.	0	5.74	13	-99.9	0.1	40.1	Nations Direct	2	6.93	8	-99.7	0.1	29.2
102	Annie Mac	1	7.34	6	-99.9	0.0	34.9	EQUITY RESOURCES INC.	1	7.15	7	-99.9	0.0	27.4	Summit Funding	1	5.79	10	-99.8	0.1	20.0
103	Pennsylvania HFA	2	6.83	12	-99.9	0.0	37.0	Pennsylvania HFA	1	6.78	11	-99.9	0.0	32.3	Nova Financial	0	7.13	8	-99.8	0.1	42.7
104	First Bank	4	6.71	10	-99.9	0.0	27.0	ASSURANCE FINANCIAL GROUP LLC	1	6.59	10	-99.9	0.0	30.8	EQUITY RESOURCES INC.	1	7.06	7	-99.8	0.1	26.0
105	Arc Home	4	6.13	9	-100.0	0.0	6.9	SOUTHWEST STAGE FUNDING LLC	2	7.06	10	-99.9	0.0	36.1	FIRST COMMUNITY MORTGAGE INC.	0	5.74	10	-99.8	0.1	28.4
106	American Financial Resources	2	7.58	6	-100.0	0.0	45.8	Michigan Mutual	0	7.85	5	-99.9	0.0	36.9	Utah HFA	0	7.16	6	-99.8	0.1	38.6
107	TruHome Solutions	0	6.37	14	-100.0	0.0	33.5	Amcap Mortgage	2	7.22	7	-99.9	0.0	28.2	Specialized Loan Servicing	1	6.42	10	-99.8	0.0	25.6
108	Guaranteed Rate	3	6.72	7	-100.0	0.0	36.4	M/I FINANCIAL LLC.	1	6.69	9	-99.9	0.0	25.1	M/I FINANCIAL LLC.	1	6.47	8	-99.9	0.0	17.6
109	MORTGAGE LENDERS INV. TRADING COR	2	7.19	9	-100.0	0.0	46.2	U.S. Bank	0	6.88	8	-99.9	0.1	86.2	MORTGAGE CLEARING CORPORATION	0	7.05	5	-99.9	0.0	27.2
110	U.S. Bank	0	6.88	9	-100.0	0.0	90.2	STOCK YARDS BANK AND TRUST COMPAN	1	7.09	8	-99.9	0.0	35.4	SOUTHWEST STAGE FUNDING LLC	1	7.04	9	-99.9	0.0	27.9
111	MORTGAGE CLEARING CORPORATION	1	6.98	6	-100.0	0.0	33.7	Guaranteed Rate	4	6.59	7	-99.9	0.0	29.7	Amcap Mortgage	2	7.15	6	-99.9	0.0	23.7
112	M/I FINANCIAL LLC.	1	6.70	10	-100.0	0.0	39.0	Annie Mac	1	7.27	6	-100.0	0.0	38.8	STOCK YARDS BANK AND TRUST COMPAN	1	7.01	7	-99.9	0.0	27.5
113	Amcap Mortgage	3	7.20	7	-100.0	0.0	32.5	NBKC Bank	1	7.43	6	-100.0	0.0	45.0	Michigan Mutual	0	7.85	5	-99.9	0.0	36.9
114	United Security	0	7.25	10	-100.0	0.0	24.4	TruHome Solutions	0	6.38	12	-100.0	0.0	18.3	U.S. Bank	0	6.88	8	-99.9	0.1	86.2
115	BETHPAGE FEDERAL CREDIT UNION	1	6.79	9	-100.0	0.0	25.6	MORTGAGE LENDERS INV. TRADING COR	2	7.19	8	-100.0	0.0	44.8	Arc Home	2	5.38	11	-99.9	0.0	14.1
116	ASSURANCE FINANCIAL GROUP LLC	1	6.64	10	-100.0	0.0	23.3	Arc Home	3	5.83	10	-100.0	0.0	12.0	Guaranteed Rate	3	6.43	6	-99.9	0.0	23.5
117	AXIA FINANCIAL LLC	0	6.75	12	-100.0	0.0	0.1	BETHPAGE FEDERAL CREDIT UNION	1	6.73	8	-100.0	0.0	20.9	Annie Mac	1	7.25	6	-100.0	0.0	35.7
118	Cornerstone Capital Bank	0	3.58	22	-100.0	0.0	0.1	United Security	0	7.25	9	-100.0	0.0	29.2	NBKC Bank	1	7.38	5	-100.0	0.0	39.7
119	PANORAMA MORTGAGE GROUP LLC	0	7.00	3	-100.0	0.0	0.0	AXIA FINANCIAL LLC	0	6.75	12	-100.0	0.0	0.1	BETHPAGE FEDERAL CREDIT UNION	1	6.71	8	-100.0	0.0	18.8
120	Plaza Home Mortgage	0	7.30	17	-100.0	0.0	26.8	PANORAMA MORTGAGE GROUP LLC	0	7.00	3	-100.0	0.0	0.0	United Security	0	7.25	8	-100.0	0.0	27.2
121	Summit Funding	0	7.12	2	-100.0	0.0	0.0	Plaza Home Mortgage	0	7.30	15	-100.0	0.0	36.5	AXIA FINANCIAL LLC	0	6.75	12	-100.0	0.0	0.1
122								Summit Funding	0	7.12	2	-100.0	0.0	0.0	PANORAMA MORTGAGE GROUP LLC	0	7.00	3	-100.0	0.0	0.0
123															Plaza Home Mortgage	0	7.37	11	-100.0	0.0	27.9

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: Hybrid 3/1

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Rank	Servicer	3M Historical Horizon						6M Historical Horizon						12M Historical Horizon							
		\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	Huntington National Bank	1	4.79	232	331.4	41.8	11.6	CIS Financial	2	4.38	90	355.2	37.2	9.6	CIS Financial	2	3.79	83	154.7	14.9	6.1
2	Fifth Third	6	4.76	156	324.1	12.4	3.1	Fifth Third	6	4.67	154	133.5	7.2	3.2	Fifth Third	6	4.40	152	70.5	8.0	4.8
3	Citi	3	4.33	161	108.0	29.5	15.4	GITSIT Solutions	1	4.84	231	127.7	19.3	8.9	M&T Bank	3	4.27	217	45.7	16.3	11.4
4	GITSIT Solutions	1	4.91	232	92.0	20.7	11.3	United Shore (Sold)	7	4.42	75	122.4	17.3	8.2	GITSIT Solutions	1	4.53	228	35.7	11.9	8.9
5	The Money Source	36	4.46	81	85.0	22.9	13.1	Citi	3	4.29	160	87.5	16.7	9.3	Towne Mortgage	1	4.93	229	34.5	17.6	13.3
6	M&T Bank	3	4.61	221	44.4	41.4	30.8	M&T Bank	3	4.54	219	43.9	27.0	19.6	PennyMac	12	4.19	167	26.0	10.5	8.4
7	PennyMac	11	4.57	171	42.9	12.7	9.1	The Money Source	37	4.37	80	39.3	15.5	11.4	The Money Source	39	3.99	76	15.6	14.1	12.3
8	U.S. Bank	22	4.45	201	39.6	10.3	7.5	Huntington National Bank	1	4.43	230	26.4	21.0	17.0	United Shore (Sold)	7	4.03	72	15.1	19.7	17.3
9	Ginnie Mae—360 Mortgage	3	4.37	87	38.5	46.4	36.1	PennyMac	12	4.44	170	22.7	15.7	13.0	Sun West	6	4.00	87	9.0	19.0	17.6
10	MidFirst Bank	27	4.71	234	22.5	15.7	13.0	Ginnie Mae—360 Mortgage	3	4.37	86	17.2	25.9	22.6	PHH Mortgage	125	3.96	170	4.4	8.4	8.1
11	RANLife	8	4.19	15	20.1	0.2	0.2	PHH Mortgage	121	4.30	173	10.2	9.2	8.3	Freedom Mortgage	615	4.08	134	4.1	10.2	9.9
12	PNC Mortgage	56	4.53	228	10.4	11.4	10.4	PNC Mortgage	57	4.45	226	7.8	9.7	9.0	Village Capital	220	3.84	37	2.6	17.2	16.8
13	Truist Bank	8	4.62	208	8.7	7.5	6.9	Village Capital	202	3.95	40	4.6	19.4	18.7	Carrington	33	4.17	181	2.0	10.6	10.4
14	Village Capital	195	3.97	42	5.4	21.0	20.0	loanDepot.com	65	3.87	80	4.0	11.5	11.1	CrossCountry Mortgage	4	3.32	14	0.3	4.7	4.7
15	PHH Mortgage	118	4.40	175	1.6	9.3	9.2	Click N Close.	41	4.39	110	2.1	12.2	12.0	Gateway Mortgage	0	4.17	14	0.0	0.0	0.0
16	loanDepot.com	62	3.92	81	0.7	15.4	15.3	NewRez	388	4.41	161	1.4	11.8	11.7	CMG Mortgage	3	4.50	28	-0.0	0.4	0.4
17	Gateway Mortgage	1	4.53	15	0.1	0.0	0.0	Freedom Mortgage	601	4.32	138	0.9	10.3	10.2	Capital Mortgage Services Of Texa	0	4.52	127	-0.0	46.7	46.7
18	NewRez	379	4.53	161	0.0	13.3	13.3	Gateway Mortgage	1	4.53	14	0.0	0.1	0.1	MidFirst Bank	29	4.36	230	-0.4	9.6	9.6
19	CrossCountry Mortgage	5	3.49	17	-0.0	14.9	14.9	CrossCountry Mortgage	4	3.42	16	-0.0	8.2	8.2	NewRez	406	4.14	159	-0.8	11.4	11.5
20	CMG Mortgage	3	4.56	34	-0.0	0.4	0.4	CMG Mortgage	3	4.57	30	-0.0	0.4	0.4	loanDepot.com	69	3.64	77	-2.7	13.7	14.0
21	Capital Mortgage Services Of Texa	0	4.65	126	-0.0	98.0	98.0	Capital Mortgage Services Of Texa	0	4.59	129	-0.0	74.8	74.8	Click N Close.	43	4.14	107	-3.4	10.6	10.9
22	Freedom Mortgage	590	4.40	140	-0.1	10.8	10.8	Carrington	32	4.43	183	-0.3	11.5	11.5	Wells Fargo	32	4.13	202	-3.4	6.2	6.4
23	Click N Close.	40	4.43	111	-4.7	12.5	13.1	Truist Bank	8	4.53	207	-2.8	6.3	6.4	Planet Home Lending	280	3.71	137	-5.1	9.6	10.1
24	BSI Financial	12	4.68	80	-5.2	11.6	12.2	MidFirst Bank	28	4.59	233	-3.4	10.6	11.0	U.S. Bank	24	4.07	197	-6.1	8.1	8.6
25	Nationstar	48	4.34	150	-10.9	13.0	14.5	RANLife	6	4.10	16	-6.2	0.2	0.2	RANLife	5	3.97	15	-6.4	0.1	0.1
26	Planet Home Lending	271	4.08	140	-13.0	9.0	10.3	Planet Home Lending	276	3.96	139	-13.2	8.6	9.8	BSI Financial	12	4.21	76	-6.7	13.4	14.3
27	Carrington	31	4.50	185	-27.7	10.1	13.6	Sun West	6	4.30	90	-13.8	22.5	25.6	Nationstar	51	4.03	146	-7.2	11.1	11.9
28	Sun West	6	4.33	91	-31.0	8.6	12.2	U.S. Bank	23	4.37	200	-16.4	6.6	7.8	PNC Mortgage	59	4.20	223	-7.2	8.0	8.6
29	Lakeview	69	4.45	156	-39.1	7.3	11.7	Nationstar	49	4.29	149	-17.2	9.9	11.9	Ginnie Mae—360 Mortgage	3	4.09	83	-11.0	14.7	16.3
30	Wells Fargo	21	4.60	207	-56.6	2.7	6.1	Lakeview	70	4.38	155	-23.4	8.9	11.5	Huntington National Bank	1	4.12	227	-14.5	10.2	11.8
31	Towne Mortgage	1	5.35	234	-64.5	1.9	5.3	Wells Fargo	21	4.51	206	-35.4	4.4	6.7	Citi	3	4.03	157	-16.8	9.4	11.2
32	Annie Mac	6	4.67	81	-65.2	5.6	15.3	BSI Financial	12	4.49	79	-51.6	5.9	11.9	Truist Bank	9	4.18	204	-18.6	8.4	10.2
33	Colonial Savings	0	4.67	230	-79.8	1.9	9.0	Towne Mortgage	1	5.25	232	-54.2	2.5	5.3	Lakeview	72	4.12	153	-20.3	9.3	11.5
34	United Shore (Sold)	7	4.42	77	-97.2	0.2	6.2	Annie Mac	6	4.44	79	-80.3	2.8	13.4	Annie Mac	6	4.19	76	-48.7	7.8	14.7
35	CIS Financial	2	4.47	87	-99.9	0.0	1.3	Colonial Savings	0	4.47	229	-86.1	0.9	6.6	Chase	0	3.70	170	-64.7	0.8	2.1
36	Chase	0	4.25	175	-100.0	0.0	1.9	Chase	0	4.25	174	-100.0	0.0	1.9	Colonial Savings	0	4.37	226	-94.2	0.5	7.7

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Source: Ginnie Mae, Santander US Capital Markets

Ginnie Mae: Hybrid 5/1 and 5/6

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Rank	Servicer	3M Historical Horizon						6M Historical Horizon						12M Historical Horizon							
		\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	Mortgage Research Center	0	3.37	56	229.9	7.9	2.5	Oceanside Mortgage	0	4.38	103	2147.0	99.2	16.4	Oceanside Mortgage	0	4.04	100	397.8	75.5	23.6
2	Sun West	1	4.11	64	184.6	42.1	17.2	Mortgage Research Center	0	3.37	54	252.5	7.7	2.3	Mortgage Research Center	0	3.38	51	239.3	7.4	2.3
3	Click N Close.	5	4.51	133	171.4	12.2	4.6	Sun West	1	3.87	63	176.1	22.5	8.8	Sun West	1	3.70	60	117.1	11.3	5.4
4	HomeStreet Bank	10	4.50	106	168.8	17.6	6.9	CIS Financial	1	4.00	92	133.7	4.5	2.0	Click N Close.	5	4.31	129	73.9	9.8	5.7
5	CIS Financial	1	4.75	79	102.1	0.0	0.0	HomeStreet Bank	10	4.42	105	89.6	13.6	7.4	Capital Mortgage Services Of Texa	0	4.04	82	72.7	65.1	45.0
6	Umpqua	6	2.62	39	91.8	0.7	0.4	Umpqua	6	2.60	37	82.3	0.5	0.3	Umpqua	6	2.56	34	62.7	0.4	0.3
7	Gateway Mortgage	20	5.53	11	69.0	4.9	2.9	Click N Close.	5	4.46	132	77.1	6.7	3.8	HomeStreet Bank	10	4.12	102	45.1	11.6	8.1
8	Village Capital	22	4.80	80	67.1	12.2	7.5	RANLife	7	4.18	35	57.2	6.9	4.4	American Financial Resources	1	3.43	16	42.9	0.1	0.1
9	RANLife	7	4.25	36	57.5	13.4	8.7	Village Capital	23	4.62	79	41.1	18.2	13.3	Selene Finance	2	5.22	9	39.4	0.3	0.2
10	Selene Finance	10	5.22	9	39.4	0.3	0.2	Selene Finance	5	5.22	9	39.4	0.3	0.2	Gateway Mortgage	18	5.47	8	24.2	3.0	2.5
11	PHH Mortgage	73	5.14	163	25.5	11.3	9.1	NewRez	203	4.40	62	29.2	10.0	7.9	Annie Mac	0	4.28	75	23.3	36.9	31.0
12	PNC Mortgage	20	4.62	137	23.8	14.0	11.5	Gateway Mortgage	20	5.53	10	24.2	5.3	4.3	Plaza Home Mortgage	1	5.29	3	15.0	0.3	0.3
13	NewRez	200	4.45	64	22.8	12.3	10.1	Truist Bank	26	4.55	164	23.6	16.3	13.4	Truist Bank	27	4.26	160	14.8	13.9	12.2
14	Truist Bank	25	4.63	165	16.9	17.7	15.4	Plaza Home Mortgage	1	5.29	3	15.0	0.3	0.3	CMG Mortgage	10	4.01	86	13.4	24.0	21.4
15	Quicken	204	4.37	100	11.4	14.7	13.3	CMG Mortgage	9	4.15	88	12.6	33.1	30.0	U.S. Bank	43	3.98	126	10.8	7.0	6.3
16	U.S. Bank	42	4.34	131	11.0	7.1	6.5	Quicken	208	4.30	98	11.8	13.3	11.9	Village Capital	24	4.30	75	9.7	14.5	13.3
17	PennyMac	465	4.62	53	7.7	5.4	5.0	loanDepot.com	398	4.20	25	6.3	5.1	4.8	Citi	0	3.81	160	8.7	56.4	53.3
18	CMG Mortgage	9	4.20	89	5.8	23.4	22.2	PennyMac	437	4.54	56	6.2	5.4	5.1	PNC Mortgage	21	4.22	132	8.2	9.1	8.4
19	CrossCountry Mortgage	32	4.44	18	4.6	11.7	11.3	PNC Mortgage	20	4.54	135	5.6	8.6	8.2	loanDepot.com	419	3.85	26	8.0	6.7	6.2
20	Wells Fargo	596	4.24	153	1.6	9.3	9.2	PHH Mortgage	74	4.99	161	4.6	9.6	9.2	Carrington	151	4.10	135	7.8	8.4	7.8
21	Guaranteed Rate	69	5.12	6	1.2	0.3	0.3	Nationstar	107	4.32	95	3.9	11.1	10.7	Quicken	217	4.05	95	7.6	12.9	12.0
22	AmeriHome Mortgage	1	5.00	61	-0.0	0.6	0.6	Wells Fargo	604	4.12	152	0.2	7.6	7.6	RANLife	7	4.03	34	5.1	5.5	5.3
23	Evergreen Home Loans	1	4.57	22	-0.0	0.1	0.1	MidFirst Bank	0	6.38	221	-0.0	100.0	100.0	PennyMac	379	4.24	63	3.4	6.7	6.5
24	Embrace Home Loans	0	4.37	110	-0.0	0.1	0.1	AmeriHome Mortgage	1	5.00	59	-0.0	1.9	1.9	Nationstar	112	4.10	92	1.7	13.5	13.3
25	United Shore (Retained)	0	4.50	48	-0.0	0.0	0.0	Evergreen Home Loans	1	4.57	20	-0.0	0.1	0.1	Wells Fargo	665	3.84	148	1.2	8.2	8.1
26	BSI Financial	3	4.71	96	-0.1	40.5	40.6	United Shore (Retained)	0	4.50	46	-0.0	0.0	0.0	MidFirst Bank	0	5.17	218	-0.0	92.9	92.9
27	Fifth Third	9	6.68	150	-0.2	20.2	20.2	Fifth Third	9	6.54	147	-0.2	15.5	15.5	AmeriHome Mortgage	1	5.00	56	-0.0	1.2	1.2
28	Freedom Mortgage	291	4.30	124	-2.0	9.8	10.0	Embrace Home Loans	0	4.37	108	-0.6	0.9	0.9	United Shore (Retained)	0	4.50	43	-0.0	0.2	0.2
29	NVR MORTGAGE FINANCE INC.	1	5.46	0	-4.5	0.9	0.9	Guaranteed Rate	55	5.07	6	-0.6	0.3	0.3	Evergreen Home Loans	1	4.57	17	-0.0	0.1	0.1
30	Lakeview	541	3.93	69	-6.1	9.1	9.6	CrossCountry Mortgage	32	4.43	17	-1.5	6.1	6.2	NewRez	207	4.26	60	-1.0	8.1	8.2
31	Nationstar	105	4.40	97	-6.3	10.1	10.8	Freedom Mortgage	295	4.21	122	-2.7	8.0	8.2	Embrace Home Loans	0	3.89	106	-1.8	1.6	1.6
32	loanDepot.com	310	4.76	22	-12.6	3.9	4.4	NVR MORTGAGE FINANCE INC.	0	5.46	0	-4.5	0.9	0.9	Freedom Mortgage	260	4.03	117	-1.9	8.6	8.7
33	Carrington	150	4.48	134	-16.3	6.4	7.6	BSI Financial	3	4.51	94	-4.7	22.8	23.8	The Money Source	16	4.29	77	-2.5	15.9	16.3
34	Amerisave Mortgage	85	3.39	24	-16.3	12.8	15.1	Lakeview	402	4.06	84	-13.0	7.7	8.9	M&T Bank	37	3.98	80	-3.8	6.8	7.1
35	Plaza Home Mortgage	2	5.22	3	-38.1	0.1	0.2	Amerisave Mortgage	86	3.39	23	-13.7	8.4	9.7	NVR MORTGAGE FINANCE INC.	0	5.46	0	-4.5	0.9	0.9
36	M&T Bank	36	4.25	85	-42.4	3.7	6.4	Carrington	152	4.37	132	-13.8	6.2	7.1	BSI Financial	3	4.25	91	-4.8	12.6	13.2
37	Castle and Cooke Mortgage	1	5.16	96	-49.9	0.2	0.3	U.S. Bank	42	4.24	129	-14.5	4.9	5.7	CrossCountry Mortgage	32	4.42	14	-4.9	5.9	6.2
38	The Money Source	16	4.56	78	-56.7	9.4	20.5	Prime Lending (Plains Capital)	5	4.04	56	-36.0	5.4	8.3	Lakeview	338	3.98	95	-8.3	8.4	9.1
39	Flagstar	10	4.90	64	-60.5	4.7	11.4	Planet Home Lending	16	4.38	105	-39.3	2.7	4.4	PHH Mortgage	77	4.52	158	-10.1	9.3	10.3
40	BOK Financial	3	4.52	94	-78.3	1.8	7.9	Flagstar	12	4.72	65	-40.6	6.1	10.1	Fifth Third	10	5.90	145	-10.2	13.6	15.0
41	Planet Home Lending	16	4.45	106	-83.7	0.7	4.2	The Money Source	16	4.48	76	-50.2	7.5	14.5	Planet Home Lending	16	4.12	102	-10.7	6.8	7.5
42	Movement Mortgage	53	3.49	24	-84.1	0.3	1.9	M&T Bank	37	4.18	83	-51.6	2.1	4.4	Amerisave Mortgage	87	3.38	20	-15.7	7.3	8.6

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Source: Ginnie Mae, Santander US Capital Markets

Ginnie Mae: Hybrid 5/1 and 5/6

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Rank	Servicer	3M Historical Horizon						6M Historical Horizon						12M Historical Horizon							
		\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
43	New American Funding	11	4.61	94	-89.9	0.9	8.7	BOK Financial	3	4.50	92	-72.1	1.5	5.1	Prime Lending (Plains Capital)	5	3.97	52	-24.0	5.3	6.9
44	United Shore (Sold)	8	4.74	86	-92.5	0.3	4.5	Chase	2	4.21	158	-81.3	2.7	13.6	Summit Funding	1	4.81	72	-28.4	0.3	0.4
45	Chase	2	4.21	159	-93.5	1.5	20.2	Movement Mortgage	60	3.51	23	-87.0	0.3	2.5	Chase	2	3.84	155	-30.5	7.1	10.0
46	Annie Mac	0	4.75	81	-97.9	0.3	13.2	New American Funding	11	4.52	93	-90.1	0.8	7.8	United Security	1	2.47	29	-33.1	0.1	0.1
47	Prime Lending (Plains Capital)	5	4.10	54	-99.2	0.1	13.3	Castle and Cooke Mortgage	1	4.78	91	-93.6	0.3	4.8	United Shore (Sold)	8	4.39	82	-33.9	12.4	18.2
48	Towne Mortgage	0	4.06	111	-99.2	0.0	0.5	Towne Mortgage	0	4.06	109	-95.6	0.0	0.4	Guaranteed Rate	43	4.95	7	-36.9	0.3	0.4
49	United Security	1	2.47	33	-99.8	0.0	0.2	United Shore (Sold)	8	4.68	85	-97.5	0.4	16.3	Flagstar	14	4.42	62	-37.0	9.0	13.9
50	Ginnie Mae—360 Mortgage	1	4.43	71	-100.0	0.0	0.0	Annie Mac	0	4.61	79	-98.9	0.5	37.0	Movement Mortgage	63	3.48	20	-38.9	2.5	4.1
51	Capital Mortgage Services Of Texa	0	5.12	112	-100.0	0.0	0.2	Capital Mortgage Services Of Texa	0	4.52	110	-99.2	0.3	28.8	Towne Mortgage	0	4.06	107	-80.9	0.1	0.4
52	Citi	0	4.26	164	-100.0	0.0	12.2	United Security	1	2.47	32	-99.6	0.0	0.1	Castle and Cooke Mortgage	1	4.40	87	-85.2	0.5	3.0
53	LENNAR MORTGAGE LLC	0	5.74	1	-100.0	0.0	0.0	Ginnie Mae—360 Mortgage	1	4.43	70	-100.0	0.0	0.1	New American Funding	11	4.26	90	-88.4	0.8	6.4
54								Citi	0	4.25	163	-100.0	0.0	7.2	BOK Financial	3	4.26	89	-88.8	1.0	8.5
55								LENNAR MORTGAGE LLC	0	5.74	1	-100.0	0.0	0.0	CIS Financial	1	3.85	92	-95.9	2.4	45.0
56														Ginnie Mae—360 Mortgage	1	4.32	66	-100.0	0.0	9.6	
57														LENNAR MORTGAGE LLC	0	5.74	1	-100.0	0.0	0.0	

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Ginnie Mae: Hybrid 7/1 and 7/6

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Rank	Servicer	3M Historical Horizon						Servicer	6M Historical Horizon						Servicer	12M Historical Horizon					
		\$mm	WAC	WALA	%ΔRef	CPR	Ref		\$mm	WAC	WALA	%ΔRef	CPR	Ref		\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	Chase	1	6.15	188	110.2	15.6	7.8	Chase	1	6.07	188	104.6	8.3	4.1	Chase	2	5.77	185	25.6	27.4	22.4
2	Lakeview	10	6.52	160	0.6	6.0	5.9	Lakeview	10	6.32	158	0.1	18.3	18.3	PHH Mortgage	1	5.72	146	4.8	0.4	0.3
3	Village Capital	1	3.01	81	0.1	29.9	29.9	Village Capital	1	2.88	80	0.1	16.1	16.1	Village Capital	1	2.82	76	4.2	24.8	24.0
4	Annie Mac	1	2.75	81	-0.0	0.4	0.4	Nationstar	7	6.17	155	0.0	12.6	12.6	Lakeview	11	5.72	155	0.5	11.8	11.7
5	Freedom Mortgage	2	5.48	97	-0.0	0.1	0.1	Freedom Mortgage	2	5.12	94	-0.0	0.1	0.1	Wells Fargo	0	4.04	87	-0.0	0.5	0.5
6	Nationstar	6	6.44	157	-0.1	15.6	15.7	Annie Mac	1	2.75	80	-0.0	0.2	0.2	Freedom Mortgage	2	4.80	93	-0.0	0.2	0.2
7	PHH Mortgage	1	6.60	149	-18.3	0.2	0.3	PHH Mortgage	1	6.14	148	-9.3	0.2	0.2	Nationstar	7	5.76	152	-1.4	7.0	7.1
8	PennyMac	1	6.71	161	-20.5	0.4	0.5	PennyMac	1	6.23	159	-24.4	0.2	0.3	Annie Mac	1	2.75	77	-10.3	14.1	15.6
9	Carrington	2	6.14	161	-92.1	0.6	7.4	Carrington	2	6.08	162	-84.0	0.7	4.5	PennyMac	1	5.77	157	-14.6	0.3	0.4
10	InterCap Lending	0	2.75	82	-100.0	0.0	0.4	InterCap Lending	0	2.75	80	-100.0	0.0	0.2	Carrington	2	5.34	158	-88.6	0.8	6.7
11	Truist Bank	0	6.98	160	-100.0	0.0	0.5	Truist Bank	0	6.22	158	-100.0	0.0	0.2	InterCap Lending	0	2.75	77	-100.0	0.0	0.1
12	BSI Financial	0						BSI Financial	0					Truist Bank	0	5.63	155	-100.0	0.0	0.1	
13														BSI Financial	0						

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Ginnie Mae: Project Loan

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Rank	Servicer	3M Historical Horizon						Servicer	6M Historical Horizon						Servicer	12M Historical Horizon					
		\$mm	WAC	WALA	%ΔRef	CPR	Ref		\$mm	WAC	WALA	%ΔRef	CPR	Ref		\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	Northmarq Finance	1,310	3.13	94	594.0	4.1	0.6	Midland States Bank	1,987	3.42	128	410.4	8.7	1.8	Midcap Financial	65	3.48	89	858.6	7.6	0.8
2	Capital One	1,317	3.16	102	434.3	4.1	0.8	Northmarq Finance	1,311	3.12	92	196.7	2.1	0.7	Rose Community Capital	492	3.05	103	533.0	8.2	1.3
3	Dwight Capital	8,748	3.21	88	217.1	1.1	0.3	Capital One	1,327	3.17	101	174.3	3.0	1.1	Keybank	4,744	3.26	109	262.4	8.1	2.3
4	Berkeley Point	982	3.47	107	170.4	12.0	4.6	Gershman	3,619	3.17	78	139.0	1.6	0.7	Gershman	3,556	3.16	77	228.1	1.9	0.6
5	Grandbridge	2,330	3.23	105	166.6	1.5	0.6	Berkeley Point	984	3.48	107	126.7	7.1	3.2	Midland States Bank	2,055	3.41	126	182.5	6.7	2.4
6	Walker & Dunlop	9,588	3.38	97	134.2	1.5	0.6	Walker & Dunlop	9,572	3.37	96	120.3	2.4	1.1	Massachusetts HFA	1,844	3.35	97	66.3	3.1	1.9
7	Newpoint Real Estate Capital	4,580	3.36	87	110.5	1.4	0.6	Keybank	4,684	3.32	110	102.1	2.3	1.1	Capital One	1,339	3.17	98	42.3	1.5	1.1
8	Cambridge Realty	1,402	3.05	116	81.8	2.7	1.5	Merchants Capital	7,162	3.22	98	46.9	3.0	2.0	Colliers Mortgage	3,585	3.13	79	35.9	1.8	1.4
9	Merchants Capital	7,174	3.24	99	20.0	2.6	2.1	Cambridge Realty	1,402	3.04	115	34.8	2.8	2.1	Berkeley Point	980	3.48	105	16.3	4.3	3.7
10	Sun West	3	3.27	200	8.2	0.8	0.8	Dwight Capital	8,747	3.21	87	21.5	0.5	0.4	Walker & Dunlop	9,428	3.34	95	14.9	1.9	1.6
11	Greystone	14,339	3.31	90	-0.7	0.4	0.4	Newpoint Real Estate Capital	4,582	3.35	86	8.8	0.9	0.8	PGIM Real Estate	5,263	3.56	115	7.5	7.4	6.9
12	PGIM Real Estate	5,098	3.53	116	-14.0	0.4	0.4	Berkadia	10,771	3.32	95	-1.3	1.1	1.2	Grandbridge	2,317	3.21	102	4.3	1.3	1.2
13	Lument Real Estate Cap.	21,374	3.30	102	-15.6	0.8	0.9	Grandbridge	2,321	3.22	104	-25.5	0.8	1.0	Northmarq Finance	1,310	3.10	90	4.1	1.3	1.3
14	Centennial Mortgage	1,383	3.37	118	-32.5	0.8	1.2	PGIM Real Estate	5,127	3.53	115	-32.2	0.5	0.7	Merchants Capital	7,076	3.21	97	3.3	2.2	2.1
15	Century Health & Housing	634	3.25	102	-40.3	0.2	0.4	Greystone	14,301	3.30	89	-46.2	0.3	0.6	Cambridge Realty	1,389	3.02	113	-1.1	2.0	2.0
16	Berkadia	10,857	3.33	95	-48.7	0.5	1.0	Colliers Mortgage	3,587	3.15	82	-48.0	0.5	1.0	PNC Mortgage	2,803	3.52	107	-4.7	2.5	2.7
17	Gershman	3,610	3.17	79	-52.7	0.1	0.2	Lument Real Estate Cap.	21,333	3.30	101	-53.9	0.6	1.3	Dwight Capital	9,022	3.18	84	-8.7	0.5	0.6
18	PNC Mortgage	2,816	3.50	109	-64.9	0.5	1.5	Bonneville Mortgage	850	3.99	88	-62.8	0.2	0.6	Newpoint Real Estate Capital	4,546	3.30	84	-18.3	1.1	1.3
19	Midland States Bank	1,960	3.42	129	-69.9	0.3	1.1	JLL	3,599	3.12	97	-66.9	0.3	0.9	Berkadia	10,624	3.30	93	-19.8	1.2	1.6
20	Colliers Mortgage	3,589	3.15	83	-70.9	0.2	0.7	Sun West	3	3.27	199	-68.5	0.8	2.6	Centennial Mortgage	1,351	3.31	116	-23.2	1.8	2.3
21	Ziegler	294	3.48	105	-77.7	0.4	1.7	PNC Mortgage	2,797	3.51	108	-69.0	0.6	1.9	Hudson Realty Finance	2	4.50	150	-30.5	32.8	43.8
22	JLL	3,593	3.13	98	-90.8	0.1	0.6	Capital Funding Group	3,272	3.50	103	-71.4	0.5	1.6	Davis-Penn	848	3.23	83	-32.0	0.6	0.9
23	Harper Capital Partners	861	2.92	86	-91.7	0.0	0.1	Ziegler	285	3.39	107	-75.9	0.4	1.6	Greystone	14,117	3.25	86	-35.5	0.5	0.8
24	Davis-Penn	880	3.21	84	-91.8	0.1	0.7	Wells Fargo	6,433	3.11	107	-76.3	0.3	1.1	Wells Fargo	6,469	3.12	104	-36.5	1.2	1.8
25	Rockhall Funding	14	2.70	22	-92.9	0.0	0.0	Centennial Mortgage	1,363	3.34	118	-79.0	0.4	1.9	Capital Funding Group	3,275	3.47	100	-55.4	1.0	2.2
26	CBRE	2,377	3.20	88	-93.4	0.0	0.3	Century Health & Housing	561	3.30	103	-79.7	0.3	1.3	Lument Real Estate Cap.	21,132	3.28	99	-56.7	0.8	1.8
27	AGM Financial	1,859	3.17	51	-93.9	0.0	0.4	Highland	1,031	3.10	70	-81.1	0.2	1.2	JLL	3,592	3.11	95	-57.6	0.4	1.0
28	M&T Realty	2,760	3.15	97	-96.9	0.0	0.6	AGM Financial	1,859	3.17	49	-90.9	0.0	0.3	Churchill Mortgage	350	4.04	65	-60.7	0.1	0.3
29	Rose Community Capital	491	3.08	106	-97.1	0.0	1.0	Davis-Penn	859	3.22	85	-93.1	0.1	0.8	Ziegler	282	3.34	106	-61.2	0.4	1.0
30	Bellwether Enterprise	1,949	3.47	85	-97.4	0.0	1.0	CBRE	2,381	3.20	87	-96.8	0.0	0.6	First American Capital	993	3.25	95	-62.8	0.7	1.9
31	Keybank	4,704	3.35	111	-97.8	0.0	0.5	Harper Capital Partners	863	2.92	85	-96.9	0.0	0.3	Bonneville Mortgage	831	3.98	87	-72.0	0.2	0.8
32	Arbor Agency Lending	1,323	3.47	88	-97.9	0.0	0.3	Rose Community Capital	484	3.05	105	-96.9	0.0	1.0	Sun West	3	3.28	196	-77.6	0.8	3.5
33	Wells Fargo	6,427	3.11	108	-99.2	0.0	1.0	M&T Realty	2,743	3.12	96	-97.1	0.0	0.7	Century Health & Housing	528	3.33	102	-79.2	0.3	1.3
34	First Housing Dev Corp Of FL	308	3.25	86	-99.3	0.0	0.3	Bellwether Enterprise	1,946	3.47	84	-97.4	0.0	1.0	Bellwether Enterprise	1,914	3.46	82	-81.4	0.3	1.5
35	Bonneville Mortgage	857	4.00	89	-99.5	0.0	0.5	Arbor Agency Lending	1,326	3.47	87	-97.7	0.0	0.3	Highland	1,001	3.11	69	-92.9	0.1	1.7
36	Highland	1,043	3.09	70	-99.8	0.0	1.1	First Housing Dev Corp Of FL	309	3.25	84	-99.8	0.0	1.1	M&T Realty	2,713	3.10	94	-96.4	0.0	0.6
37	First American Capital	1,021	3.32	98	-99.8	0.0	0.8	First American Capital	1,014	3.30	97	-99.9	0.0	1.0	AGM Financial	1,796	3.15	48	-96.7	0.0	0.8
38	Capital Funding Group	3,273	3.51	104	-99.9	0.0	1.4	Massachusetts HFA	1,910	3.49	97	-100.0	0.0	0.8	Harper Capital Partners	576	2.91	84	-97.2	0.0	0.3
39	Massachusetts HFA	1,941	3.54	98	-99.9	0.0	0.4	Rockhall Funding	14	2.70	20	-100.0	0.0	0.0	Arbor Agency Lending	1,309	3.44	84	-98.6	0.0	0.5
40	Eagle Bank	76	2.92	80	-100.0	0.0	0.0	Vium Capital	645	3.79	68	-100.0	0.0	0.0	CBRE	2,367	3.20	85	-98.6	0.0	1.4
41	Vium Capital	667	3.86	70	-100.0	0.0	0.0	Regions Bank	699	3.24	52	-100.0	0.0	0.1	First Housing Dev Corp Of FL	310	3.25	81	-99.8	0.0	1.1
42	Regions Bank	727	3.26	52	-100.0	0.0	0.2	SmartFi Home Loans	3	2.80	142	-100.0	0.0	0.4	Rockhall Funding	14	2.70	17	-100.0	0.0	0.0

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

Ginnie Mae: Project Loan

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Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
43	Legacy Capital	168	3.41	46	-100.0	0.0	0.1	Legacy Capital	168	3.41	44	-100.0	0.0	0.2	Regions Bank	659	3.20	51	-100.0	0.0	0.2
44	Columbia National	852	3.15	79	-100.0	0.0	0.2	Eagle Bank	152	2.92	79	-100.0	0.0	0.1	Vium Capital	574	3.52	67	-100.0	0.0	0.1
45	SmartFi Home Loans	3	2.81	144	-100.0	0.0	0.8	Churchill Mortgage	358	4.04	67	-100.0	0.0	0.2	Eagle Bank	191	2.92	76	-100.0	0.0	0.3
46	Churchill Mortgage	359	4.03	68	-100.0	0.0	0.3	Columbia National	854	3.15	78	-100.0	0.0	0.5	Columbia National	857	3.15	75	-100.0	0.0	0.6
47	Northpoint	143	2.94	120	-100.0	0.0	1.1	Midcap Financial	64	3.47	93	-100.0	0.0	0.8	Legacy Capital	159	3.42	44	-100.0	0.0	0.8
48	Midcap Financial	64	3.47	95	-100.0	0.0	0.9	Rhode Island HFA	11	3.50	132	-100.0	0.0	2.2	Northpoint	144	2.94	116	-100.0	0.0	1.6
49	X-Caliber Capital	360	3.45	111	-100.0	0.0	1.1	X-Caliber Capital	361	3.45	110	-100.0	0.0	1.1	X-Caliber Capital	359	3.42	107	-100.0	0.0	1.3
50	Rhode Island HFA	11	3.50	134	-100.0	0.0	3.8	Northpoint	144	2.94	119	-100.0	0.0	1.5	SmartFi Home Loans	3	2.80	139	-100.0	0.0	4.9
51	Hudson Realty Finance	2	4.50	147	-100.0	0.0	0.0	Hudson Realty Finance	2	4.50	145	-100.0	0.0	0.0	Rhode Island HFA	11	3.50	129	-100.0	0.0	6.0

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Ginnie Mae: Fixed Rate HECM

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Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	Plaza Home Mortgage	5	4.43	104	75.1	8.9	5.2	Mutual Of Omaha	1	4.84	58	297.6	0.3	0.1	Mutual Of Omaha	1	4.84	55	199.5	0.2	0.1
2	PHH Mortgage	561	4.47	66	5.4	6.3	6.0	Plaza Home Mortgage	5	4.41	105	46.8	4.3	2.9	Traditional Mortgage	69	3.74	42	31.3	5.6	4.3
3	Longbridge Financial	466	3.90	45	5.3	5.1	4.9	Mortgage Assets Management	311	4.87	114	9.9	8.3	7.5	Mortgage Assets Management	377	4.88	111	7.3	8.2	7.7
4	Ginnie Mae/RMF	1,707	4.35	71	1.1	6.5	6.4	PHH Mortgage	573	4.48	65	1.6	5.8	5.7	PHH Mortgage	589	4.48	65	3.9	5.6	5.4
5	Finance of America	1,112	3.98	53	-3.2	5.8	5.9	Ginnie Mae/RMF	1,758	4.37	70	1.1	6.0	6.0	Ginnie Mae/RMF	1,859	4.40	69	0.2	6.0	6.0
6	Mortgage Assets Management	280	4.86	116	-4.5	6.3	6.5	Longbridge Financial	466	3.90	44	-0.3	4.5	4.5	Longbridge Financial	462	3.88	41	-1.6	4.4	4.4
7	Traditional Mortgage	69	3.73	45	-21.9	3.4	4.4	Finance of America	1,127	3.99	53	-3.2	5.0	5.2	Finance of America	1,158	4.01	52	-4.2	5.7	6.0
8	Mutual Of Omaha	1	4.84	59	-35.6	0.0	0.0	Traditional Mortgage	69	3.74	45	-43.5	2.0	3.5	Sun West	29	4.85	79	-50.3	2.4	4.8
9	Sun West	29	4.86	83	-56.5	1.8	4.0	Sun West	29	4.85	82	-52.9	2.4	5.1	Plaza Home Mortgage	7	4.43	104	-64.1	1.7	4.7
10	The Money Source	8	4.99	89	-91.2	0.2	1.8	The Money Source	8	4.99	87	-95.4	0.1	3.1	The Money Source	9	4.98	84	-70.6	1.6	5.3

Highlighted row is the servicer closest to their comparison speed
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Ginnie Mae: Monthly Reset HECM

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Rank	3M Historical Horizon							6M Historical Horizon						12M Historical Horizon							
	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	Guild Mortgage	207	7.04	19	51.7	14.2	9.6	Guild Mortgage	179	7.13	19	45.5	12.2	8.5	Guild Mortgage	110	7.19	18	45.6	11.8	8.3
2	Traditional Mortgage	807	6.98	33	48.8	10.8	7.4	Traditional Mortgage	787	7.07	32	32.6	8.8	6.7	Traditional Mortgage	735	7.13	31	19.0	7.9	6.7
3	The Money House	13	7.01	26	15.2	29.8	26.4	The Money House	13	7.11	25	15.8	22.4	19.7	Sun West	85	7.42	41	16.0	8.6	7.5
4	PHH Mortgage	3,589	7.19	41	9.5	9.5	8.7	PHH Mortgage	3,508	7.26	40	4.0	8.5	8.2	The Money House	12	7.21	23	14.1	15.8	14.0
5	The Money Source	0	8.38	95	-0.0	3.1	3.1	Finance of America	10,767	7.25	32	0.0	7.6	7.6	PHH Mortgage	3,341	7.32	40	3.6	8.1	7.8
6	Mortgage Assets Management	2,549	7.72	146	-0.0	15.2	15.2	The Money Source	0	8.38	94	-0.0	1.6	1.6	Ginnie Mae/RMF	5,886	7.39	68	0.1	9.1	9.1
7	Finance of America	10,985	7.17	33	-2.5	7.6	7.8	Sun West	91	7.36	40	-0.1	8.6	8.6	Mortgage Assets Management	3,072	7.61	143	-0.2	13.9	13.9
8	Longbridge Financial	4,890	6.99	41	-2.9	7.5	7.7	Mortgage Assets Management	2,712	7.72	145	-0.6	13.9	13.9	Finance of America	10,160	7.30	31	-0.4	7.3	7.3
9	Ginnie Mae/RMF	5,513	7.31	66	-3.8	9.0	9.4	Ginnie Mae/RMF	5,648	7.38	66	-1.7	8.9	9.1	Longbridge Financial	4,588	7.10	47	-4.5	7.3	7.7
10	Mutual Of Omaha	1,097	7.25	20	-10.7	7.6	8.5	Mutual Of Omaha	969	7.33	19	-3.4	7.5	7.8	Plaza Home Mortgage	203	7.28	40	-6.1	8.3	8.9
11	Plaza Home Mortgage	237	7.13	39	-19.7	10.2	12.6	Plaza Home Mortgage	227	7.22	39	-3.7	10.3	10.7	Mutual Of Omaha	738	7.38	18	-6.2	6.6	7.0
12	Sun West	93	7.28	41	-20.1	8.5	10.6	Longbridge Financial	4,792	7.07	42	-6.0	7.1	7.6	Cherry Creek	26	7.20	15	-36.2	4.0	6.3
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Ginnie Mae: Annual Reset HECM

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Rank	3M Historical Horizon							6M Historical Horizon						12M Historical Horizon							
	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	Mutual Of Omaha	34	6.79	42	28.0	8.8	7.0	Mutual Of Omaha	33	6.70	40	30.5	8.4	6.5	Mutual Of Omaha	33	5.77	37	13.9	7.3	6.4
2	Mortgage Assets Management	532	7.20	100	11.2	11.9	10.8	Traditional Mortgage	376	6.22	50	10.5	9.6	8.7	Traditional Mortgage	377	5.72	47	8.9	9.4	8.6
3	Longbridge Financial	2,200	6.57	59	6.3	8.8	8.3	Mortgage Assets Management	546	6.99	99	10.3	10.6	9.6	Mortgage Assets Management	567	6.46	96	5.0	10.3	9.8
4	The Money Source	118	7.44	89	4.3	13.6	13.1	The Money Source	126	7.25	88	5.2	10.1	9.6	Ginnie Mae/RMF	10,419	6.16	69	2.0	9.8	9.7
5	Ginnie Mae/RMF	9,973	6.90	73	2.0	10.3	10.1	Ginnie Mae/RMF	10,134	6.69	71	3.2	9.8	9.5	PHH Mortgage	2,982	6.05	70	1.6	10.2	10.0
6	Traditional Mortgage	375	6.38	52	-0.9	9.3	9.4	Longbridge Financial	2,199	6.39	58	-0.1	7.8	7.8	Finance of America	4,126	6.09	71	-3.9	9.3	9.6
7	Plaza Home Mortgage	213	6.73	76	-2.2	10.1	10.4	PHH Mortgage	2,937	6.57	72	-3.2	9.8	10.1	The Money House	22	5.88	63	-5.1	7.7	8.1
8	PHH Mortgage	2,906	6.79	74	-2.8	10.5	10.8	Plaza Home Mortgage	215	6.51	75	-6.8	8.4	9.0	Plaza Home Mortgage	219	6.04	72	-5.6	9.2	9.7
9	Finance of America	4,024	6.82	74	-6.5	9.4	10.0	Finance of America	4,064	6.62	73	-7.0	8.9	9.5	Longbridge Financial	2,192	5.87	55	-5.9	7.5	8.0
10	Sun West	194	6.75	81	-11.6	8.0	8.9	Sun West	195	6.53	80	-16.1	7.9	9.3	Sun West	197	6.02	77	-11.1	9.0	10.1
11	The Money House	22	6.63	66	-97.5	0.2	8.2	The Money House	22	6.40	65	-40.4	4.6	7.6	The Money Source	137	6.81	85	-12.0	8.5	9.6

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