



Santander US Capital Markets LLC

# Historical Servicer Prepayment Speed Ranking

## May 2023 (April Speeds)

May 9, 2023

### Agency MBS Strategy

Brian R. Landy, CFA  
blandy@apsec.com  
646-776-7795

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

GSE: Fixed 30yr

Table of Contents

Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	Everett Financial	387	4.12	30	69.0	9.4	5.7	Everett Financial	385	4.08	29	65.9	8.7	5.3	CITIZENS FIRST BANK	2,150	3.80	34	34.0	9.8	7.4
2	CITIZENS FIRST BANK	2,193	3.96	36	52.7	9.9	6.6	CITIZENS FIRST BANK	2,179	3.90	36	45.9	8.7	6.0	Quicken	279,019	3.62	25	29.7	7.7	6.0
3	Quicken	276,300	3.75	29	28.0	6.2	4.9	Quicken	278,676	3.72	27	27.4	5.8	4.5	Plaza Home Mortgage	3,490	3.97	10	19.0	5.9	5.0
4	Plaza Home Mortgage	2,242	4.82	10	26.3	6.3	5.0	Specialized Loan Servicing	30,131	4.28	31	21.0	6.3	5.2	loanDepot.com	73,031	3.20	16	18.1	5.3	4.5
5	FBC Mortgage	2,656	3.84	14	22.2	5.6	4.6	Plaza Home Mortgage	3,050	4.35	10	19.1	4.9	4.1	SoFi	3,365	3.27	19	16.6	6.0	5.1
6	Zions Bancorporation	2,388	3.34	28	21.9	5.2	4.3	FIRST HORIZON BANK	1,072	4.12	21	18.7	5.4	4.6	Nova Financial	2,205	3.20	18	15.5	6.0	5.2
7	Specialized Loan Servicing	31,329	4.29	31	21.3	6.6	5.5	Mutual Of Omaha	3,439	3.80	17	17.8	5.1	4.4	Ameris Bank	11,055	3.52	23	15.3	7.1	6.2
8	MORTGAGE CLEARING CORP	1,958	3.67	40	17.3	6.2	5.3	Ameris Bank	8,834	3.73	23	17.7	5.1	4.4	NOVA HOME LOANS	2,012	3.33	18	15.2	6.4	5.6
9	Bay Equity	2,130	3.31	27	17.1	4.6	3.9	NETWORK CAPITAL FUNDING CORPORATI	2,971	3.15	30	15.4	4.2	3.6	Specialized Loan Servicing	28,286	4.17	30	12.4	7.9	7.1
10	FIRST HORIZON BANK	1,091	4.17	22	17.0	5.7	4.9	Rushmore Loan Mgmt	1,285	3.75	30	15.2	5.8	5.0	Amerisave Mortgage	29,049	3.20	14	12.0	5.6	5.0
11	Podium Mortgage Capital	8,721	3.04	30	16.8	3.9	3.4	Amerisave Mortgage	20,741	3.48	14	14.8	4.1	3.6	NETWORK CAPITAL FUNDING CORPORATI	3,038	3.15	27	11.8	5.9	5.3
12	Amerifirst Financial	1,668	4.03	21	16.8	5.7	4.9	Podium Mortgage Capital	8,783	3.04	28	14.2	3.6	3.2	FBC Mortgage	2,514	3.66	10	11.5	5.3	4.7
13	Ameris Bank	6,475	4.00	22	16.7	5.6	4.8	MEGA CAPITAL FUNDING INC.	2,943	3.11	24	14.1	3.3	2.9	Pingora Loan Servicing	25,736	4.05	46	10.2	10.3	9.4
14	Embrace Home Loans	1,803	3.96	13	14.8	4.6	4.0	loanDepot.com	66,807	3.31	19	14.1	3.9	3.4	Podium Mortgage Capital	8,929	3.04	25	10.2	5.0	4.6
15	ATLANTIC BAY MORTGAGE GROUP LLC	5,846	3.63	24	14.2	5.4	4.8	FIRST COMMUNITY MORTGAGE INC.	1,789	3.50	29	13.1	5.4	4.8	FIRST COMMUNITY MORTGAGE INC.	1,782	3.44	26	9.4	7.1	6.5
16	Movement Mortgage	30,696	4.02	17	12.7	5.3	4.7	FBC Mortgage	2,613	3.78	13	12.9	4.6	4.1	NewRez	54,551	3.49	15	8.9	5.1	4.7
17	Mutual Of Omaha	3,495	3.87	18	12.7	5.4	4.8	Movement Mortgage	30,150	3.93	17	12.7	4.8	4.3	RENASANT BANK	4,863	3.54	28	8.7	7.3	6.8
18	UNITED COMMUNITY BANK	2,927	3.64	34	12.6	6.0	5.3	NewRez	52,732	3.65	17	12.7	4.1	3.7	NEW AMERICAN FUNDING LLC	2,957	3.55	25	8.2	5.0	4.6
19	Amerisave Mortgage	19,542	3.56	14	12.4	4.4	4.0	UNITED COMMUNITY BANK	2,934	3.62	33	12.0	5.6	5.0	Mutual Of Omaha	6,053	3.37	16	7.3	6.3	5.9
20	FIRST COMMUNITY MORTGAGE INC.	1,786	3.52	30	11.9	5.7	5.1	Zions Bancorporation	2,396	3.32	26	11.1	4.5	4.0	Freedom Mortgage	132,889	3.30	30	7.1	5.8	5.4
21	NETWORK CAPITAL FUNDING CORPORATI	2,664	3.16	32	11.7	4.4	3.9	ATLANTIC BAY MORTGAGE GROUP LLC	5,854	3.61	22	10.3	4.9	4.4	MORTGAGE LENDERS INVESTMENT TRADI	2,080	3.73	24	6.8	7.8	7.3
22	loanDepot.com	67,040	3.34	20	11.4	4.1	3.7	First Bank	10,162	3.41	30	10.1	4.7	4.3	FLAT BRANCH MORTGAGE INC	2,589	3.71	21	6.7	6.9	6.5
23	NewRez	46,708	3.77	18	11.1	4.7	4.2	Finance of America Mortgage	3,411	4.25	14	10.1	4.7	4.3	Cardinal Financial	19,876	3.46	16	6.3	5.5	5.2
24	First United Bank	3,919	3.87	30	11.1	6.1	5.5	Bay Equity	2,140	3.30	25	9.6	4.1	3.7	Rushmore Loan Mgmt	2,457	3.61	30	6.2	8.0	7.5
25	Aurora	18,685	3.53	35	10.7	5.5	5.0	Aurora	18,504	3.53	34	9.3	5.2	4.7	Matrix Financial	142,067	3.48	33	5.8	6.6	6.2
26	SERVIS ONE INC.	3,153	3.62	22	10.5	4.6	4.2	NEW AMERICAN FUNDING LLC	5,915	3.55	25	8.2	5.0	4.6	FIRST HORIZON BANK	1,771	3.59	23	5.8	7.3	6.9
27	Security National	2,406	3.58	26	9.9	4.5	4.1	First United Bank	3,875	3.81	29	7.9	5.4	5.0	First Bank	10,213	3.38	27	5.8	6.3	5.9
28	Finance of America Mortgage	2,678	4.49	14	9.7	5.2	4.7	RENASANT BANK	4,237	3.67	31	7.3	5.2	4.9	Sierra Pacific	12,148	3.66	32	5.7	6.8	6.4
29	First Bank	10,142	3.43	31	9.6	5.0	4.6	Pingora Loan Servicing	25,087	4.05	49	7.0	6.7	6.3	Bay Equity	2,152	3.27	22	5.6	5.4	5.1
30	ALCOVA MORTGAGE	2,273	3.42	21	9.6	4.8	4.4	NOVA HOME LOANS	1,737	3.37	20	6.6	4.2	3.9	Fairway	5,452	3.37	21	5.6	5.8	5.5
31	NOVA HOME LOANS	1,630	3.39	21	9.0	4.6	4.2	Nova Financial	1,912	3.22	20	6.4	3.9	3.7	Movement Mortgage	32,640	3.68	15	5.3	5.7	5.4
32	Michigan Mutual	2,246	3.28	27	8.8	4.6	4.2	Embrace Home Loans	2,018	3.83	12	6.4	3.9	3.6	Arvest Mortgage	30,614	3.58	32	5.0	6.9	6.6
33	NEW AMERICAN FUNDING LLC	11,829	3.55	25	8.2	5.0	4.6	ALCOVA MORTGAGE	2,299	3.40	20	6.2	4.3	4.1	UNITED COMMUNITY BANK	2,943	3.57	31	4.9	7.2	6.9
34	SOUTHSTATE BANK NATIONAL ASSOCIAT	5,208	3.60	33	8.0	5.5	5.1	Old National Bank	2,527	3.65	40	6.1	5.4	5.1	Aurora	18,053	3.52	32	4.8	7.1	6.8
35	Bank Of England	3,717	3.46	27	7.5	5.5	5.2	SOUTHSTATE BANK NATIONAL ASSOCIAT	5,205	3.58	32	6.0	5.1	4.8	Marlin Mortgage Capital	20,740	3.14	21	4.3	4.9	4.7
36	CORNERSTONE CAPITAL BANK SSB	8,460	4.11	19	7.5	5.6	5.2	Trustmark Bank	3,877	3.76	46	5.7	5.6	5.3	ATLANTIC BAY MORTGAGE GROUP LLC	5,789	3.53	20	3.9	6.1	5.9
37	Marlin Mortgage Capital	21,951	3.16	25	7.0	3.9	3.7	THE CENTRAL TRUST BANK	2,098	3.61	37	5.6	5.1	4.9	Bank Of England	3,756	3.41	23	3.8	6.7	6.5
38	Regions Bank	44,465	3.64	33	6.4	5.2	4.9	Sierra Pacific	10,616	3.80	34	5.4	4.8	4.6	Lakeview	170,890	3.86	23	3.7	6.0	5.8
39	Sierra Pacific	10,640	3.84	35	6.0	5.1	4.8	Cardinal Financial	19,142	3.58	19	5.1	4.1	3.9	LOWER LLC	4,387	3.36	17	3.5	5.8	5.6
40	Academy Mortgage	4,974	3.80	18	5.5	4.3	4.0	FLAT BRANCH MORTGAGE INC	2,569	3.87	23	4.8	5.2	5.0	First United Bank	3,786	3.71	28	3.5	7.0	6.8
41	BARRINGTON BANK & TRUST COMPANY N	6,251	3.48	26	5.3	4.6	4.4	AmeriHome Mortgage	36,873	4.69	16	4.7	5.3	5.0	STOCKTON MORTGAGE CORPORATION	2,927	3.32	18	3.2	5.6	5.5
42	BOK Financial	12,349	3.62	46	5.3	5.7	5.4	Freedom Mortgage	148,408	3.26	31	4.6	4.1	3.9	Everett Financial	2,926	3.34	21	3.0	8.4	8.2

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

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







GSE: Fixed 30yr

Table of Contents

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	Iowa Bankers Mortgage	3,749	3.54	37	-16.8	4.3	5.2	Academy Mortgage	8,195	3.58	18	-13.6	3.2	3.7	HomeStreet Bank	3,698	3.61	37	-12.9	5.9	6.7
170	Independent Bank	2,341	3.73	37	-17.0	4.5	5.3	MYCUMORTGAGE	1,670	4.05	47	-14.2	5.5	6.4	BMO Harris Bank	2,692	3.97	65	-13.4	7.0	8.1
171	Arc Home	4,092	3.42	25	-17.0	3.4	4.1	Colorado Federal Savings Bank	765	3.80	97	-14.3	4.0	4.6	GUIDANCE RESIDENTIAL LLC	2,406	3.92	29	-13.7	5.7	6.6
172	FIRST NATIONAL BANK OF PENNSYLVAN	2,779	3.69	35	-17.1	4.2	5.1	MUFG	8,731	3.81	57	-14.3	4.2	4.9	VALLEY NATIONAL BANK	2,208	3.64	44	-13.7	5.7	6.5
173	BANNER BANK	2,020	3.60	40	-17.3	4.2	5.0	FIRST NATIONAL BANK OF PENNSYLVAN	2,730	3.63	34	-14.5	4.1	4.8	TD Bank	6,588	3.37	32	-13.8	5.1	5.9
174	Massachusetts HFA	2,256	3.87	61	-17.4	5.0	6.0	FIRST HOME MORTGAGE CORP	3,992	3.56	25	-14.8	3.5	4.1	Mortgage 1	2,399	3.68	18	-13.8	5.2	6.0
175	ARK-LA-TEX FINANCIAL SERVICES LLC	1,475	4.58	15	-17.9	4.2	5.1	Iowa Bankers Mortgage	3,746	3.51	36	-14.8	4.2	4.9	AssociatedBank	4,304	3.75	55	-14.4	6.7	7.8
176	Mortgage 1	2,502	3.85	21	-18.2	4.3	5.2	Pam MSR Trust 1	3,736	3.18	46	-15.0	3.3	3.9	MUFG	8,860	3.80	54	-14.7	6.2	7.3
177	Santander Bank	6,038	3.92	82	-18.4	4.5	5.4	Fremont Bank	6,691	3.42	42	-15.0	3.0	3.6	ONPOINT COMMUNITY CREDIT UNION	3,880	3.46	28	-15.2	5.1	6.0
178	MEGASTAR FINANCIAL CORP.	2,782	3.50	28	-18.6	3.7	4.5	ONPOINT COMMUNITY CREDIT UNION	3,899	3.50	30	-15.0	3.6	4.3	FHLB Chicago	14,416	3.35	35	-15.3	5.6	6.6
179	VALLEY NATIONAL BANK	2,168	3.67	48	-20.4	3.8	4.8	PREMIER BANK	2,081	3.76	45	-15.8	4.7	5.5	HOME POINT MORTGAGE ACCEPTANCE CO	2,759	3.49	10	-15.3	4.6	5.4
180	M&T Bank	6,314	3.87	65	-20.8	4.3	5.4	HOME POINT MORTGAGE ACCEPTANCE CO	841	3.66	12	-15.8	3.2	3.8	BOEING EMPLOYEES CREDIT UNION	2,664	3.67	37	-15.5	6.4	7.6
181	BELL BANK	9,377	3.54	25	-22.0	3.6	4.6	AssociatedBank	4,275	3.78	57	-15.9	4.8	5.7	PREMIER BANK	2,042	3.71	44	-15.8	6.3	7.5
182	Fremont Bank	6,619	3.42	43	-22.7	2.9	3.7	Mortgage 1	2,478	3.80	20	-16.2	4.0	4.8	GUARDIAN SAVINGS BANK	1,401	3.35	41	-15.9	5.6	6.6
183	MYCUMORTGAGE	1,685	4.08	48	-22.9	5.1	6.6	MEGASTAR FINANCIAL CORP.	2,785	3.48	27	-16.5	3.6	4.2	Pam MSR Trust 1	3,789	3.17	43	-16.3	4.5	5.3
184	AssociatedBank	4,233	3.79	57	-24.1	4.5	5.9	Fulton Bank	3,191	3.83	50	-16.8	4.6	5.5	Salem Five	2,467	3.51	41	-16.3	5.5	6.5
185	Johnson Bank	1,990	3.62	50	-25.1	4.0	5.3	HARBORONE MORTGAGE LLC	2,273	3.38	29	-16.9	3.5	4.2	HARBORONE MORTGAGE LLC	2,259	3.31	27	-16.6	4.9	5.8
186	Fulton Bank	3,166	3.84	51	-25.2	4.3	5.8	Banco Popular	2,973	4.94	131	-17.8	5.4	6.5	FIRST HOME MORTGAGE CORP	3,932	3.49	23	-16.6	4.7	5.6
187	ONPOINT COMMUNITY CREDIT UNION	3,894	3.52	32	-25.6	3.4	4.5	GUARDIAN SAVINGS BANK	1,388	3.37	43	-17.9	4.0	4.9	FIRST TECHNOLOGY FEDERAL CREDIT U	2,929	3.32	36	-17.8	4.9	6.0
188	FHLB Chicago	14,196	3.39	39	-27.0	3.8	5.1	BOEING EMPLOYEES CREDIT UNION	1,765	3.70	38	-18.0	3.8	4.6	Massachusetts HFA	2,303	3.84	57	-17.8	7.0	8.4
189	Rushmore Loan Mgmt	73	5.70	7	-27.5	4.2	5.8	FHLB Chicago	14,302	3.38	38	-18.1	4.0	4.9	LEADER BANK NATIONAL ASSOCIATION	2,475	2.88	23	-18.0	3.8	4.6
190	GUARDIAN SAVINGS BANK	1,382	3.38	44	-28.1	3.7	5.2	MLD Mortgage	2,941	3.32	23	-18.4	2.8	3.4	Fremont Bank	6,782	3.42	39	-18.4	4.2	5.1
191	Salem Five	2,422	3.54	45	-28.5	3.4	4.7	FIRST TECHNOLOGY FEDERAL CREDIT U	2,905	3.34	39	-20.2	3.4	4.2	UNIVERSITY OF WISCONSIN CREDIT UN	2,555	3.23	26	-20.1	4.8	5.9
192	HARBORONE MORTGAGE LLC	2,278	3.41	30	-29.6	3.2	4.6	Salem Five	2,435	3.53	44	-21.8	3.5	4.5	THE SERVION GROUP	2,397	3.67	34	-21.5	5.6	7.1
193	UNIVERSITY OF WISCONSIN CREDIT UN	2,556	3.29	30	-30.1	3.3	4.6	Johnson Bank	1,997	3.61	49	-22.5	4.0	5.1	AmWest Funding	1,993	2.99	17	-21.8	2.8	3.6
194	BETHPAGE FEDERAL CREDIT UNION	3,612	3.59	51	-30.2	2.5	3.6	AmWest Funding	1,984	3.01	20	-24.3	2.0	2.6	SUMMIT CREDIT UNION	2,360	3.32	28	-21.9	4.9	6.2
195	MERCHANTS BANK NATIONAL ASSOCIATI	1,734	3.55	44	-31.2	3.6	5.2	MERCHANTS BANK NATIONAL ASSOCIATI	1,741	3.53	43	-25.6	3.7	4.9	Fulton Bank	3,212	3.80	47	-22.0	6.0	7.7
196	THE SERVION GROUP	2,380	3.74	38	-33.7	3.7	5.5	UNIVERSITY OF WISCONSIN CREDIT UN	2,559	3.28	29	-26.8	3.2	4.4	MERCHANTS BANK NATIONAL ASSOCIATI	1,737	3.49	41	-22.1	5.3	6.7
197	SUMMIT CREDIT UNION	2,363	3.39	31	-35.8	3.2	4.9	THE SERVION GROUP	2,397	3.72	36	-27.6	3.8	5.2	MYCUMORTGAGE	1,649	3.98	46	-22.6	6.6	8.4
198	Cornerstone	39	3.94	75	-37.1	4.0	6.3	BETHPAGE FEDERAL CREDIT UNION	3,628	3.58	50	-28.5	2.7	3.8	FIRST HOME MORTGAGE CORP.	2,483	3.41	20	-23.6	4.1	5.4
199	LANDMARK CREDIT UNION	2,024	3.62	41	-39.6	3.3	5.5	SUMMIT CREDIT UNION	2,365	3.37	30	-29.1	3.3	4.6	Colorado Federal Savings Bank	754	3.76	97	-24.2	5.0	6.6
200	LEADER BANK NATIONAL ASSOCIATION	2,433	2.89	28	-47.4	1.9	3.6	LANDMARK CREDIT UNION	2,033	3.61	40	-29.8	3.7	5.2	Banco Popular	3,025	4.94	130	-26.3	5.8	7.7
201	BOEING EMPLOYEES CREDIT UNION	1	6.35	3	-73.0	1.9	7.0	LEADER BANK NATIONAL ASSOCIATION	2,442	2.89	26	-32.3	2.2	3.3	BETHPAGE FEDERAL CREDIT UNION	3,656	3.57	47	-27.5	3.9	5.3
202	Cornerstone	39	3.94	74	-39.7	3.8	6.3	Cornerstone	39	3.94	74	-39.7	3.8	6.3	LANDMARK CREDIT UNION	2,049	3.58	37	-27.7	5.2	7.2

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











GSE: Fixed 15yr

Table of Contents

Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
169	Sun West	746	2.57	26	-21.3	3.4	4.3	FIRST NATIONAL BANK OF PENNSYLVANIA	458	2.95	45	-17.0	5.1	6.1	Citi	4,090	3.06	54	-13.2	6.8	7.8
170	FIRST INTERSTATE BANK	205	3.11	58	-21.3	5.7	7.2	CHICAGO MORTGAGE SOLUTIONS LLC	1,043	2.31	17	-17.4	2.9	3.5	MUFG	1,586	3.07	57	-13.4	6.7	7.6
171	Keybank	1,887	2.86	36	-21.5	4.3	5.4	American Internet Mortgage	1,948	2.66	40	-17.5	4.2	5.1	TD Bank	1,313	2.89	35	-13.4	5.8	6.7
172	Fulton Bank	376	3.13	58	-21.5	5.7	7.2	MYCUMORTGAGE	382	2.98	45	-17.6	5.9	7.1	Land Home Financial	376	2.71	28	-13.5	5.2	6.0
173	EQUITY RESOURCES INC.	292	2.65	23	-21.5	4.6	5.9	Michigan Mutual	260	2.71	29	-18.3	3.9	4.8	VALLEY NATIONAL BANK	779	3.02	48	-13.5	6.7	7.7
174	Umpqua	744	3.04	46	-21.6	4.9	6.2	M&T Bank	1,484	3.11	51	-18.3	5.4	6.5	American Internet Mortgage	2,008	2.66	38	-13.9	5.5	6.4
175	CHICAGO MORTGAGE SOLUTIONS LLC	1,031	2.31	18	-21.7	3.0	3.8	Santander Bank	1,696	3.05	72	-19.4	5.5	6.7	STOCKTON MORTGAGE CORPORATION	294	2.65	20	-13.9	5.3	6.1
176	BMO Harris Bank	1,079	3.12	57	-21.8	5.5	7.0	Salem Five	449	2.79	41	-19.4	4.3	5.4	Bank Of The West	625	3.10	46	-14.4	6.8	7.9
177	LEADER BANK NATIONAL ASSOCIATION	370	2.41	26	-22.4	3.1	4.0	Pam MSR Trust 1	972	2.48	38	-20.4	3.4	4.3	Mortgage 1	413	2.81	22	-14.9	5.7	6.7
178	NBKC Bank	788	2.56	21	-23.8	3.4	4.5	WEST GATE BANK	707	2.69	30	-20.4	4.2	5.3	Carrington	2,264	2.89	23	-15.0	5.9	6.9
179	TD Bank	1,251	2.89	38	-24.2	4.2	5.5	Carrington	2,229	2.91	25	-20.5	4.5	5.7	LANDMARK CREDIT UNION	659	2.76	34	-15.7	6.1	7.1
180	Land Home Financial	360	2.71	32	-25.0	3.9	5.1	Sun West	755	2.56	24	-20.7	3.2	4.1	MYCUMORTGAGE	394	2.96	44	-16.1	7.1	8.4
181	BANNER BANK	252	3.03	43	-25.3	4.7	6.2	The Money Source	528	2.87	37	-20.7	4.4	5.5	Santander Bank	1,788	3.05	70	-16.1	7.1	8.4
182	Mortgage 1	398	2.83	27	-25.5	4.2	5.6	LANDMARK CREDIT UNION	638	2.77	37	-20.7	4.6	5.8	FIRST HOME MORTGAGE CORP	410	2.66	25	-17.0	5.1	6.1
183	Summit Funding	187	3.00	21	-26.8	4.3	5.9	VALLEY NATIONAL BANK	747	3.02	51	-21.0	4.9	6.1	Arc Home	811	2.66	25	-17.3	4.7	5.7
184	Santander Bank	1,655	3.05	73	-27.7	5.0	6.8	Colorado Federal Savings Bank	1,819	2.32	35	-21.2	3.1	4.0	Keybank	1,960	2.84	33	-17.6	5.5	6.6
185	MEGASTAR FINANCIAL CORP.	209	2.84	34	-29.6	3.8	5.4	Arc Home	790	2.67	28	-22.9	3.4	4.4	Pam MSR Trust 1	1,004	2.49	36	-17.8	4.5	5.4
186	Salem Five	441	2.79	42	-30.0	3.9	5.5	BOEING EMPLOYEES CREDIT UNION	227	2.85	25	-23.1	3.6	4.7	Freemont Bank	1,195	2.88	48	-17.9	5.3	6.4
187	Colorado Federal Savings Bank	1,791	2.32	36	-32.9	2.8	4.2	MEGASTAR FINANCIAL CORP.	212	2.84	32	-23.4	4.0	5.2	M&T Bank	1,551	3.11	48	-18.3	6.8	8.2
188	FIRST HOME MORTGAGE CORP.	226	2.70	28	-34.5	3.4	5.1	Amerifirst Financial	221	3.01	26	-24.5	4.2	5.5	Mann Mortgage	174	2.60	19	-18.6	4.6	5.7
189	Finance of America	415	2.59	24	-35.2	2.8	4.3	FIRST HOME MORTGAGE CORP.	228	2.69	26	-24.9	3.5	4.7	Colorado Federal Savings Bank	1,878	2.33	32	-18.9	4.2	5.1
190	ROYAL PACIFIC FUNDING CORP	221	2.83	30	-35.5	3.0	4.6	BMO Harris Bank	859	3.12	59	-25.2	5.2	6.9	Embrace Home Loans	422	2.61	13	-19.2	4.5	5.6
191	MLD Mortgage	590	2.54	25	-36.5	2.8	4.4	Finance of America	558	2.58	22	-25.4	3.1	4.1	BMO Harris Bank	769	3.12	59	-19.5	6.8	8.3
192	Amerifirst Financial	149	2.98	27	-36.6	3.5	5.5	Summit Funding	189	2.98	19	-25.7	3.8	5.0	Salem Five	466	2.80	39	-20.9	5.5	6.9
193	SUMMIT CREDIT UNION	365	2.74	37	-37.8	3.7	5.9	BETHPAGE FEDERAL CREDIT UNION	680	2.89	51	-26.2	3.5	4.8	Fulton Bank	402	3.13	56	-21.3	7.0	8.8
194	Mann Mortgage	168	2.62	24	-39.7	2.9	4.8	SUMMIT CREDIT UNION	370	2.73	36	-26.8	4.2	5.7	Banco Popular	611	2.96	61	-21.5	5.6	7.1
195	AmWest Funding	179	2.44	21	-45.1	1.9	3.5	Weststar Mortgage	392	2.69	30	-28.7	3.7	5.2	MEGA CAPITAL FUNDING INC.	491	2.43	21	-23.1	3.4	4.4
196	THE SERVION GROUP	533	2.90	36	-45.2	3.5	6.3	FIRST HOME MORTGAGE CORP	401	2.67	27	-29.0	3.3	4.6	MLD Mortgage	606	2.51	21	-25.2	3.9	5.2
197	LANDMARK CREDIT UNION	627	2.77	38	-46.0	3.3	6.0	THE SERVION GROUP	543	2.90	35	-32.5	4.1	6.1	BOEING EMPLOYEES CREDIT UNION	349	2.85	22	-27.2	4.8	6.6
198	Embrace Home Loans	204	2.78	15	-49.6	2.2	4.3	MLD Mortgage	595	2.53	24	-38.6	2.5	4.1	BETHPAGE FEDERAL CREDIT UNION	701	2.88	49	-28.9	4.4	6.1
199	Massachusetts HFA	0	4.32	45	-56.5	2.4	5.5	ROYAL PACIFIC FUNDING CORP	224	2.83	28	-41.0	2.7	4.5	LEADER BANK NATIONAL ASSOCIATION	384	2.41	21	-30.5	3.5	5.0
200	Cornerstone	1	3.44	95	-58.0	4.2	9.8	Embrace Home Loans	242	2.73	13	-44.7	2.2	4.0	THE SERVION GROUP	557	2.88	33	-32.3	5.1	7.5
201	Rushmore Loan Mgmt	2	5.10	6	-79.4	1.0	4.8	AmWest Funding	180	2.43	20	-45.3	1.8	3.3	AmWest Funding	184	2.43	17	-33.8	2.7	4.1
202								Cornerstone	1	3.45	94	-55.0	4.4	9.5	ROYAL PACIFIC FUNDING CORP	230	2.83	25	-36.9	3.7	5.9

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



GSE: Fixed 20yr

Table of Contents

Rank	Servicer	3M Historical Horizon						6M Historical Horizon						12M Historical Horizon							
		\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
43	BOK Financial	552	3.32	44	10.7	5.4	4.9	Idaho HFA	73	2.94	25	8.9	4.4	4.1	Salem Five	156	3.18	31	5.4	5.4	5.2
44	Union Home Mortgage	730	3.12	24	10.6	4.7	4.2	MORTGAGE CLEARING CORP	116	3.16	37	8.7	4.8	4.5	GUIDANCE RESIDENTIAL LLC	144	3.56	33	4.7	6.2	5.9
45	Sierra Pacific	564	3.05	32	10.2	4.0	3.6	Zions Bancorporation	116	3.12	26	8.5	4.2	3.9	CHICAGO MORTGAGE SOLUTIONS LLC	149	2.90	16	4.1	4.4	4.2
46	Finance of America	123	2.92	25	9.5	3.1	2.8	BOK Financial	552	3.32	43	8.5	5.1	4.7	Navy Federal Credit Union	2	3.66	63	4.0	8.5	8.2
47	Primary Residential	216	3.00	28	9.3	4.1	3.7	RENASANT BANK	194	3.37	36	7.8	4.8	4.5	TD Bank	0	5.68	216	3.9	23.5	22.7
48	Lake Michigan Credit Union	222	3.40	38	9.2	5.6	5.2	SWBC Mortgage	408	3.11	28	6.2	4.1	3.9	SoFi	373	2.86	15	3.6	4.3	4.2
49	Embrace Home Loans	67	3.33	14	9.0	6.2	5.7	Movement Mortgage	425	3.23	22	6.0	4.0	3.8	Freedom Mortgage	4,673	3.16	34	2.9	5.4	5.2
50	Regions Bank	1,138	3.31	41	8.2	5.2	4.9	Pam MSR Trust 1	91	3.39	77	5.8	5.3	5.0	Arvest Mortgage	614	3.48	43	2.9	6.9	6.7
51	LEADER BANK NATIONAL ASSOCIATION	124	2.87	27	8.1	3.5	3.2	Weststar Mortgage	75	3.06	28	5.8	4.3	4.1	Nationstar	10,113	3.35	41	2.5	6.1	5.9
52	CADENCE BANK	147	3.48	43	6.9	5.2	4.9	STANDARD MORTGAGE CORP.	211	3.13	42	5.1	4.6	4.4	Regions Bank	1,032	3.35	41	2.5	6.1	6.0
53	FIRST NATIONAL BANK OF PENNSYLVAN	216	3.22	38	6.9	4.9	4.6	Union Home Mortgage	733	3.11	22	4.7	4.2	4.0	LANDMARK CREDIT UNION	41	3.73	80	2.5	8.5	8.3
54	UNIVERSITY OF WISCONSIN CREDIT UN	225	2.97	27	6.3	4.4	4.2	Northpointe Bank	270	3.06	26	4.7	4.0	3.9	Matrix Financial	8,270	3.01	30	2.4	5.2	5.1
55	Sailfish Servicing	665	2.94	27	5.2	3.4	3.2	Regions Bank	1,148	3.31	40	4.5	4.8	4.6	New Residential	10,947	3.64	65	2.2	7.4	7.3
56	Arc Home	250	3.00	29	5.2	3.8	3.6	loanDepot.com	4,802	2.85	19	4.4	3.3	3.2	Fifth Third	2,712	3.38	52	2.0	6.5	6.4
57	First Federal Bank	382	3.06	35	5.1	4.2	4.0	Guaranteed Rate	180	3.85	14	4.3	5.0	4.8	Pingora Loan Servicing	948	3.34	35	1.9	6.3	6.2
58	WEST GATE BANK	176	2.99	30	4.9	4.3	4.1	LOWER LLC	135	2.92	22	4.3	3.8	3.6	NBKC Bank	262	2.95	18	1.7	4.8	4.7
59	Summit Funding	68	3.39	19	4.8	5.1	4.9	ELEVATIONS CREDIT UNION	185	3.20	35	4.2	4.3	4.1	CMG Mortgage	957	3.02	21	1.4	4.7	4.7
60	HomeBridge	466	3.08	25	4.4	3.4	3.2	SoFi	371	2.89	17	4.1	3.3	3.2	CORNERSTONE CAPITAL BANK SSB	96	3.52	23	1.4	4.7	4.6
61	Salem Five	151	3.18	35	4.3	3.9	3.8	PennyMac	9,973	2.97	26	4.1	3.6	3.4	Roundpoint Mortgage	238	3.33	13	1.3	4.8	4.8
62	Onslow Bay Financial	4,886	2.72	21	4.1	2.6	2.5	Umpqua	308	3.38	33	3.8	4.4	4.3	Umpqua	313	3.36	30	1.1	5.7	5.6
63	Guild Mortgage	1,249	3.18	28	3.4	4.4	4.3	FIRST INTERSTATE BANK	139	3.40	48	3.7	5.0	4.8	Amerisave Mortgage	1,270	2.82	17	1.1	5.1	5.0
64	Gateway Mortgage	547	3.20	26	3.0	4.6	4.5	MORTGAGE LENDERS INVESTMENT TRADI	115	3.45	31	3.6	4.5	4.3	Ameris Bank	297	3.13	26	1.1	5.8	5.8
65	FIRST COMMUNITY MORTGAGE INC.	146	3.02	30	2.8	4.1	4.0	CORNERSTONE CAPITAL BANK SSB	192	3.52	23	2.3	4.7	4.6	Lake Michigan Credit Union	227	3.36	34	0.9	6.3	6.2
66	Nationstar	9,953	3.35	44	2.8	4.8	4.6	ARK-LA-TEX FINANCIAL SERVICES LLC	55	3.28	26	2.3	4.3	4.2	SWBC Mortgage	417	3.11	26	0.6	5.5	5.4
67	ATLANTIC BAY MORTGAGE GROUP LLC	238	3.12	27	2.8	4.2	4.1	Marlin Mortgage Capital	959	2.97	26	2.3	3.1	3.1	Movement Mortgage	503	3.15	18	0.4	5.3	5.2
68	New Residential	11,199	3.58	65	2.4	5.7	5.6	New Residential	10,902	3.61	66	1.7	5.7	5.6	PennyMac	10,138	2.96	23	0.3	4.5	4.5
69	RENASANT BANK	192	3.38	37	2.4	4.8	4.7	CMG Mortgage	948	3.04	24	1.6	3.6	3.6	CRESCENT MORTGAGE COMPANY	118	3.54	46	0.2	7.4	7.4
70	Arvest Mortgage	570	3.54	47	2.0	5.5	5.4	Salem Five	153	3.18	33	1.1	3.8	3.7	Zions Bancorporation	117	3.10	23	0.1	5.1	5.1
71	CrossCountry Mortgage	1,688	3.02	24	1.7	3.7	3.6	Flagstar	4,085	3.04	24	1.1	3.3	3.3	Caliber Home Loans	3,002	3.14	30	-0.2	5.1	5.1
72	Marlin Mortgage Capital	954	2.97	27	1.5	3.3	3.3	Nationstar	9,964	3.35	43	1.1	4.6	4.5	Academy Mortgage	335	2.99	20	-0.2	4.8	4.8
73	Fairway	398	2.85	24	1.2	3.5	3.5	Summit Funding	68	3.37	18	1.0	4.9	4.8	United Shore (Sold)	3,618	2.94	30	-0.2	4.5	4.5
74	Truist Bank	8,750	3.24	52	0.4	4.6	4.6	Onslow Bay Financial	4,805	2.71	19	1.0	2.5	2.4	Click N Close.	100	2.99	19	-0.4	4.4	4.4
75	THE CENTRAL TRUST BANK	149	3.30	47	-0.1	5.1	5.1	Caliber Home Loans	2,938	3.15	33	0.8	3.9	3.9	Old National Bank	207	3.26	41	-0.7	6.1	6.1
76	Flagstar	4,054	3.04	25	-0.1	3.4	3.4	First Federal Bank	385	3.06	33	0.5	3.9	3.9	FBC Mortgage	49	3.18	11	-1.1	5.2	5.3
77	loanDepot.com	4,771	2.86	20	-0.2	3.4	3.4	Colonial Savings	428	3.57	57	0.1	5.5	5.5	BOK Financial	518	3.34	42	-1.1	6.4	6.5
78	PennyMac	9,895	2.97	27	-1.0	3.6	3.6	Arvest Mortgage	575	3.53	46	0.0	5.2	5.2	Union Home Mortgage	746	3.08	20	-1.2	5.1	5.2
79	Home Point Financial	6,337	2.80	23	-1.0	3.0	3.1	NBKC Bank	209	2.97	19	-0.1	3.5	3.5	Sierra Pacific	731	3.02	27	-1.5	4.8	4.9
80	CMG Mortgage	943	3.05	25	-1.2	3.9	3.9	Union Savings Bank	1,130	3.04	31	-0.4	4.1	4.1	Flagstar	3,489	3.02	20	-1.9	3.9	4.0
81	IDAHO CENTRAL CREDIT UNION	184	3.17	32	-1.4	4.5	4.6	Matrix Financial	7,478	3.00	33	-0.4	3.6	3.7	Seneca Mortgage	441	3.05	24	-2.3	4.7	4.8
82	ELEVATIONS CREDIT UNION	183	3.21	36	-1.4	4.4	4.4	IDAHO CENTRAL CREDIT UNION	186	3.15	31	-0.6	4.2	4.3	Truist Bank	8,598	3.24	49	-2.8	5.6	5.8
83	Matrix Financial	7,406	3.00	35	-1.6	3.8	3.8	Home Point Financial	6,362	2.80	22	-0.8	2.8	2.9	Sailfish Servicing	646	2.93	23	-2.9	4.0	4.1
84	Caliber Home Loans	2,905	3.15	34	-1.8	3.9	4.0	Truist Bank	8,744	3.24	50	-1.5	4.4	4.4	First National Bank Of Omaha	126	3.39	36	-3.0	6.1	6.3

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

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







GSE: Fixed 20yr

Table of Contents

Rank	3M Historical Horizon							6M Historical Horizon						12M Historical Horizon							
	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
169	1ST SECURITY BANK OF WASHINGTON	79	3.07	30	-35.7	2.8	4.3	LEADER BANK NATIONAL ASSOCIATION	125	2.87	26	-29.0	2.2	3.1	NexBank	510	3.06	23	-21.4	4.0	5.1
170	Alaska USA Federal Credit Union	57	3.44	47	-35.8	3.1	4.8	FIRST HORIZON BANK	50	3.31	29	-29.7	2.9	4.1	BMO Harris Bank	287	3.75	66	-21.6	6.2	7.9
171	Fremont Bank	195	3.35	48	-39.1	2.5	4.0	Nexus Nova	563	3.14	22	-30.7	2.5	3.6	First Savings Bank	145	2.88	22	-21.9	3.5	4.5
172	BARRINGTON BANK & TRUST COMPANY N	475	3.16	26	-39.2	2.4	3.9	ROYAL PACIFIC FUNDING CORP	85	3.19	29	-30.7	2.4	3.4	Nexus Nova	415	3.10	20	-22.8	3.4	4.4
173	HARBORONE MORTGAGE LLC	238	3.03	32	-39.4	2.3	3.8	UNITED COMMUNITY BANK	226	3.20	37	-30.8	3.4	4.8	SERVIS ONE INC.	80	3.05	25	-23.6	3.5	4.6
174	MERCHANTS BANK NATIONAL ASSOCIATI	122	3.21	44	-39.5	2.9	4.7	Primary Residential	223	3.02	27	-32.1	2.5	3.6	HomeStreet Bank	149	3.24	30	-24.6	3.9	5.1
175	FIRST HORIZON BANK	50	3.34	30	-39.8	2.8	4.7	BSI Financial	439	3.08	30	-32.2	2.5	3.7	CADENCE BANK	151	3.47	39	-24.7	4.9	6.5
176	Roundpoint Mortgage	188	3.47	20	-39.9	2.5	4.1	Roundpoint Mortgage	186	3.46	18	-32.5	2.5	3.7	Trustmark Bank	196	3.29	36	-24.7	4.6	6.0
177	GUARDIAN SAVINGS BANK	330	3.07	34	-40.3	2.7	4.5	TD Bank	0	5.71	218	-33.9	17.4	25.2	BSI Financial	429	3.05	27	-24.9	3.6	4.8
178	STOCKTON MORTGAGE CORPORATION	75	2.99	27	-42.3	2.3	4.0	BETHPAGE FEDERAL CREDIT UNION	457	3.20	48	-34.3	2.3	3.6	VALLEY NATIONAL BANK	177	3.47	52	-25.0	4.6	6.1
179	First National Bank Of Omaha	122	3.40	40	-42.4	2.8	4.9	Fulton Bank	220	3.41	56	-34.3	3.4	5.1	ELEVATIONS CREDIT UNION	187	3.18	32	-25.1	4.0	5.2
180	Amerifirst Financial	54	3.34	24	-42.4	2.3	4.0	MUFG	436	3.40	54	-35.7	2.9	4.4	Fulton Bank	225	3.41	53	-25.4	5.1	6.8
181	Mann Mortgage	44	2.96	25	-42.8	2.3	4.0	Trustmark Bank	194	3.31	38	-36.6	2.9	4.5	BETHPAGE FEDERAL CREDIT UNION	466	3.20	45	-26.3	3.4	4.6
182	SUMMIT CREDIT UNION	230	3.03	28	-43.8	2.4	4.2	Land Home Financial	133	3.18	32	-38.2	2.5	4.1	MERCHANTS BANK OF INDIANA	161	2.75	20	-26.7	2.9	3.9
183	Fulton Bank	215	3.41	56	-47.0	2.8	5.3	NFM INC.	199	2.86	24	-38.6	2.0	3.3	Plaza Home Mortgage	67	3.04	12	-27.3	3.3	4.5
184	MERCHANTS BANK OF INDIANA	158	2.77	25	-49.7	1.6	3.2	Fremont Bank	198	3.35	47	-38.9	2.3	3.7	NFM INC.	203	2.86	21	-28.4	3.3	4.6
185	Land Home Financial	132	3.18	34	-56.2	2.0	4.6	Keybank	631	3.09	33	-38.9	2.4	3.9	SUMMIT CREDIT UNION	235	3.00	24	-28.8	3.8	5.3
186	FIRST HOME MORTGAGE CORP	106	3.00	26	-57.0	1.6	3.7	STOCKTON MORTGAGE CORPORATION	76	2.99	25	-39.6	2.2	3.7	MUFG	446	3.40	51	-29.1	4.2	5.9
187	Sun West	178	3.03	27	-57.3	1.6	3.7	Plaza Home Mortgage	49	3.19	14	-39.7	2.0	3.2	Keybank	640	3.08	30	-29.5	3.6	5.0
188	Colorado Federal Savings Bank	25	3.54	106	-58.2	2.2	5.1	NATIONS DIRECT MORTGAGE	98	3.32	37	-48.0	1.9	3.6	MEGASTAR FINANCIAL CORP.	140	3.09	27	-30.1	3.6	5.2
189	NOVA HOME LOANS	57	2.98	22	-66.5	1.3	4.0	First Savings Bank	142	2.88	25	-48.7	1.7	3.3	Fremont Bank	202	3.35	44	-31.4	3.4	5.0
190	ALCOVA MORTGAGE	82	3.07	24	-70.4	1.2	3.9	Colorado Federal Savings Bank	25	3.54	104	-49.5	2.6	5.2	Mortgage 1	149	3.20	21	-32.2	3.7	5.4
191	NFM INC.	198	2.86	25	-71.2	1.0	3.5	Bank Of England	76	3.25	30	-50.2	2.2	4.3	Primary Residential	229	3.02	24	-32.4	3.5	5.1
192	FIRST HOME MORTGAGE CORP.	80	3.06	25	-72.3	1.0	3.7	ALCOVA MORTGAGE	84	3.07	22	-52.2	1.8	3.8	HARBORONE MORTGAGE LLC	245	3.02	28	-32.5	3.5	5.1
193	Navy Federal Credit Union	2	3.65	67	-74.7	1.6	6.2	FIRST HOME MORTGAGE CORP	106	2.98	24	-58.3	1.4	3.4	THE SERVION GROUP	246	3.24	31	-33.0	4.1	6.0
194	Cornerstone	3	3.83	89	-80.7	1.2	6.0	Mann Mortgage	44	2.96	24	-59.0	1.4	3.5	Colorado Federal Savings Bank	26	3.54	102	-35.5	4.5	6.9
195	EQUITY RESOURCES INC.	119	2.99	25	-82.5	0.7	4.1	NOVA HOME LOANS	61	2.98	21	-59.3	1.5	3.7	Weststar Mortgage	71	3.04	25	-36.2	3.4	5.2
196	Bank Of England	75	3.25	31	-84.2	0.7	4.5	MEGASTAR FINANCIAL CORP.	138	3.10	30	-59.4	1.6	3.9	Mann Mortgage	45	2.96	21	-38.1	2.9	4.6
197	First Savings Bank	141	2.88	26	-89.5	0.4	3.4	EQUITY RESOURCES INC.	149	2.99	24	-60.7	1.5	3.8	Banco Popular	87	4.31	108	-40.3	6.2	10.1
198	Bank Of The West	11	3.85	45	-94.5	0.3	4.9	Sun West	179	3.03	25	-67.2	1.2	3.5	EQUITY RESOURCES INC.	182	2.98	21	-41.4	3.2	5.4
199	Rushmore Loan Mgmt	0	4.82	7	-94.6	0.6	10.2	HOME POINT MORTGAGE ACCEPTANCE CO	27	3.10	13	-79.0	0.9	4.0	MEGA CAPITAL FUNDING INC.	56	3.01	24	-44.7	1.8	3.3
200	Massachusetts HFA	0	3.87	44	-99.9	0.0	5.0	FIRST HOME MORTGAGE CORP.	81	3.06	24	-80.6	0.7	3.5	ROYAL PACIFIC FUNDING CORP	87	3.19	26	-51.5	2.9	5.9
201								Cornerstone	3	3.83	88	-87.7	0.8	6.5	FIRST HOME MORTGAGE CORP.	81	3.05	21	-68.8	1.6	5.2
202								Massachusetts HFA	0	3.88	42	-99.9	0.0	6.0	Massachusetts HFA	0	3.88	39	-100.0	0.0	7.9

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



GSE: Hybrid 5/1 and 5/6

Table of Contents

Rank	Servicer	3M Historical Horizon						6M Historical Horizon						12M Historical Horizon							
		\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
43	Gateway Mortgage	27	4.91	6	12.9	15.7	14.0	Flagstar	43	4.13	33	14.1	21.3	18.9	Cornerstone	4	2.71	15	26.8	20.2	16.3
44	Arvest Mortgage	71	4.36	163	10.2	15.5	14.2	UBS Bank	6	4.12	127	13.6	15.1	13.4	Navy Federal Credit Union	1	4.00	217	24.5	17.9	14.6
45	Quicken	344	3.67	69	9.8	16.1	14.8	Home Point Financial	97	3.98	28	12.7	12.2	10.9	American Internet Mortgage	10	3.55	58	23.9	19.0	15.6
46	Guaranteed Rate	79	4.85	5	9.7	10.5	9.6	Colonial Savings	12	4.14	103	12.6	15.3	13.7	Planet Home Lending	3	4.03	142	22.6	12.2	10.1
47	M&T Bank	18	4.42	192	8.0	13.4	12.4	Arvest Mortgage	72	4.17	164	12.2	14.7	13.2	Colonial Savings	13	3.57	98	22.3	24.5	20.5
48	Colonial Savings	12	4.35	104	7.8	14.6	13.6	Citizens Bank	111	4.08	82	9.3	14.3	13.2	Amerisave Mortgage	19	4.02	4	22.0	7.9	6.5
49	Chase	2,273	3.88	85	5.5	13.5	12.9	Gateway Mortgage	15	4.78	7	7.4	14.2	13.2	Guild Mortgage	5	3.47	49	21.0	26.0	22.0
50	Citizens Bank	111	4.25	81	3.3	14.5	14.1	ALLEGACY FEDERAL CREDIT UNION	3	4.32	222	6.6	12.6	11.9	Matrix Financial	160	3.57	66	18.9	23.4	20.1
51	Provident Funding	142	4.31	117	0.3	17.3	17.3	Quicken	352	3.55	67	6.0	15.0	14.2	Huntington National Bank	28	3.86	172	17.6	20.2	17.5
52	New Residential	1,279	4.50	176	-1.3	13.0	13.2	SunTrust	2	4.52	213	5.3	11.1	10.6	BayCoast Bank	0	4.59	91	15.0	19.5	17.2
53	Truist Bank	207	4.48	134	-1.3	15.7	15.9	Pentagon Federal Credit Union	13	4.17	56	4.0	15.3	14.8	Santander Bank	55	3.51	95	13.1	21.4	19.2
54	FIRST FEDERAL SAVINGS BANK	2	4.80	231	-1.4	10.2	10.4	United Shore (Retained)	347	3.51	9	3.0	7.4	7.2	SWBC Mortgage	6	3.06	44	11.9	16.2	14.6
55	Cape Cod Five Cents Bank	12	4.61	100	-2.0	15.3	15.6	Truist Bank	212	4.28	132	1.6	15.7	15.5	Arvest Mortgage	75	3.67	165	11.3	17.2	15.6
56	Wells Fargo	2,668	3.98	84	-3.8	12.1	12.5	Regions Bank	6	4.25	154	1.3	17.1	16.9	Pingora Loan Servicing	23	3.91	64	9.6	25.4	23.4
57	BOK Financial	10	4.39	91	-6.0	14.6	15.5	Chase	2,315	3.77	84	1.1	12.3	12.1	Pentagon Federal Credit Union	12	3.75	61	9.3	19.5	18.0
58	TD Bank	18	4.57	176	-6.1	12.8	13.6	Lakeview	235	3.92	43	-0.6	9.6	9.6	Quicken	376	3.26	64	7.8	20.2	18.9
59	Nationstar	1,070	4.60	196	-8.6	12.6	13.7	Wells Fargo	2,687	3.85	84	-0.8	11.9	12.0	CENTRAL TRUST BANK	0	3.50	123	7.5	10.1	9.4
60	Flagstar	43	4.24	34	-8.6	23.5	25.4	NATIONAL COOPERATIVE BANK N.A.	3	4.72	179	-1.1	10.2	10.3	RENASANT BANK	2	2.41	23	7.1	15.7	14.7
61	Bank of America	482	4.26	99	-8.7	12.6	13.7	U.S. Bank	71	4.15	137	-1.6	14.8	15.1	Plaza Home Mortgage	1	4.65	5	6.5	3.6	3.4
62	PNC Mortgage	281	3.78	85	-9.2	15.2	16.6	Bank of America	484	4.07	99	-2.0	13.2	13.4	NewRez	45	4.19	61	6.0	14.1	13.3
63	First Bank	34	2.30	28	-9.5	6.6	7.2	SPACE COAST CREDIT UNION	3	4.56	223	-2.4	10.9	11.1	Flagstar	33	3.95	31	4.5	20.5	19.7
64	Fremont Bank	12	4.37	130	-9.6	11.5	12.6	Freedom Mortgage	122	4.26	107	-3.3	14.5	15.0	Caliber Home Loans	98	3.96	57	4.3	17.5	16.9
65	Lakeview	248	4.08	41	-9.6	9.0	9.9	Huntington National Bank	26	4.37	176	-3.9	12.9	13.4	MSR Asset Vehicle	5	3.60	35	3.1	21.8	21.2
66	Regions Bank	6	4.39	154	-11.6	19.4	21.7	PennyMac	117	4.24	23	-4.2	9.6	10.0	Smaller Servicers	52	3.69	92	2.9	18.3	17.9
67	U.S. Bank	70	4.36	139	-11.6	13.4	15.0	Nationstar	1,094	4.37	194	-4.2	12.4	12.9	Wells Fargo	2,643	3.48	87	2.9	16.5	16.1
68	Bank Of The West	0	3.52	38	-11.9	0.2	0.2	Specialized Loan Servicing	17	4.24	127	-4.4	12.7	13.2	COLUMBIA BANK MHC	3	3.31	221	2.9	19.7	19.2
69	PennyMac	125	4.37	23	-12.1	10.9	12.3	New Residential	1,304	4.29	175	-4.5	12.2	12.8	SUNFLOWER BANK NATIONAL ASSOCIATI	3	3.55	96	2.3	23.5	23.0
70	COLUMBIA BANK MHC	2	3.82	225	-12.2	27.7	31.0	PNC Mortgage	284	3.65	84	-7.1	14.5	15.6	Chase	2,297	3.45	86	1.1	16.6	16.4
71	Freedom Mortgage	120	4.45	109	-13.6	13.7	15.7	Umpqua	22	3.00	44	-8.4	9.7	10.6	CAMBRIDGE SAVINGS BANK	2	3.60	130	1.0	19.6	19.4
72	loanDepot.com	483	2.60	13	-13.8	7.1	8.2	IDAHO CENTRAL CREDIT UNION	14	5.76	2	-9.3	17.8	19.5	PHH Mortgage	142	3.72	160	-0.1	16.9	16.9
73	FIRST UNITED BANK & TRUST COMPANY	2	3.80	39	-13.9	66.9	72.6	BMO Harris Bank	1	4.14	229	-9.5	16.3	17.9	Sun West	2	3.96	49	-1.4	14.9	15.1
74	CrossCountry Mortgage	19	3.08	18	-17.0	17.6	20.8	loanDepot.com	481	2.57	12	-12.3	6.4	7.2	COMMUNITY LOAN SERVICING LLC	8	3.71	163	-2.0	15.0	15.2
75	Finance of America	3	4.75	4	-20.5	0.6	0.7	Smaller Servicers	52	4.11	84	-12.4	10.3	11.7	Union Home Mortgage	8	2.89	26	-2.7	16.0	16.5
76	UBS Bank	6	4.52	129	-21.5	9.4	11.9	HomeBridge	8	3.56	14	-13.1	5.4	6.2	Freedom Mortgage	128	3.72	104	-2.9	18.8	19.3
77	HomeBridge	9	3.82	13	-22.0	5.6	7.1	SERVIS ONE INC.	0	3.62	68	-13.3	1.6	1.9	PNC Mortgage	297	3.31	82	-3.1	17.5	18.0
78	Onslow Bay Financial	127	2.21	21	-23.4	5.7	7.3	PHH Mortgage	134	4.28	163	-15.0	11.3	13.2	Fremont Bank	13	3.63	126	-3.8	16.0	16.6
79	Movement Mortgage	54	5.47	5	-23.6	8.1	10.5	Provident Funding	145	4.15	115	-18.4	12.8	15.5	Truist Bank	224	3.77	129	-3.9	18.2	18.9
80	BMO Harris Bank	2	4.20	207	-27.1	11.8	15.9	Cardinal Financial	30	3.41	14	-23.9	5.4	7.1	Gateway Mortgage	9	4.54	9	-4.3	12.4	12.9
81	PHH Mortgage	131	4.51	165	-28.5	9.0	12.4	M&T Bank	18	4.21	190	-24.0	9.2	11.9	FIRST AMERICAN BANK	1	3.33	51	-4.5	33.8	35.1
82	Citi	149	4.47	150	-29.4	10.3	14.3	Cape Cod Five Cents Bank	12	4.48	96	-26.7	12.6	16.8	New Residential	1,374	3.77	172	-4.6	15.2	15.8
83	IDAHO CENTRAL CREDIT UNION	18	5.74	2	-30.1	13.8	19.2	Amerisave Mortgage	28	4.12	5	-27.3	4.3	5.9	Fifth Third	82	3.64	127	-4.7	17.0	17.8
84	Fannie Mae	141	4.53	206	-32.1	9.1	13.1	Broker Solutions	4	4.12	77	-27.8	9.6	13.1	Cape Cod Five Cents Bank	13	3.92	90	-5.1	22.9	24.0

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

GSE: Hybrid 5/1 and 5/6

[Table of Contents](#)

Rank	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	FIDELITY BANK NATIONAL ASSOCIATIO	4	4.65	226	-32.9	9.5	13.8	Fannie Mae	145	4.31	205	-29.1	8.6	12.0	TD Bank	20	3.74	173	-5.8	14.7	15.6
86	Sierra Pacific	15	4.49	73	-34.5	18.3	26.6	Citi	152	4.27	149	-29.6	9.6	13.3	First Bank	35	2.23	24	-5.8	10.4	11.0
87	Cenlar	1	4.45	258	-34.7	5.7	8.5	COLUMBIA BANK MHC	2	3.64	224	-30.6	15.9	22.1	United Shore (Retained)	329	3.43	7	-5.9	9.1	9.7
88	Broker Solutions	3	4.44	79	-38.9	7.8	12.5	ADVANCIAL FEDERAL CREDIT UNION	3	4.85	73	-31.6	6.6	9.6	Johnson Bank	13	3.36	63	-6.0	21.1	22.3
89	DIGITAL FEDERAL CREDIT UNION	7	4.93	153	-44.9	8.3	14.7	BOK Financial	10	4.28	90	-32.0	10.0	14.3	Castle and Cooke Mortgage	1	4.00	63	-6.0	18.2	19.2
90	MUFU	4	3.39	38	-45.3	2.1	3.8	Fifth Third	77	4.09	129	-32.7	9.3	13.6	Citizens Bank	109	3.67	85	-6.0	16.8	17.8
91	Amerisave Mortgage	29	4.17	6	-48.2	3.9	7.4	GUARDIAN SAVINGS BANK	2	4.09	50	-33.3	12.2	17.7	Nationstar	1,152	3.81	191	-7.2	14.7	15.8
92	Fifth Third	77	4.30	130	-48.9	7.7	14.5	Union Home Mortgage	7	3.02	28	-33.6	9.9	14.6	Home Point Financial	82	3.67	31	-7.3	12.7	13.6
93	Old National Bank	16	3.29	71	-49.1	7.0	13.2	FIRST FEDERAL SAVINGS BANK	2	4.53	229	-34.9	6.5	9.8	BMO Harris Bank	1	3.79	240	-7.6	12.9	13.9
94	NATIONAL COOPERATIVE BANK N.A.	3	4.86	179	-50.7	3.7	7.4	MORTGAGE ACCESS CORP	1	4.16	135	-35.0	10.6	15.8	Onslow Bay Financial	131	2.21	16	-7.7	8.1	8.8
95	CENTRAL TRUST BANK	0	4.24	127	-53.3	6.5	13.5	Old National Bank	17	3.25	69	-36.0	7.9	12.0	Bank of America	484	3.64	102	-7.8	16.0	17.2
96	Plaza Home Mortgage	2	4.75	7	-56.3	2.7	6.0	Keybank	9	3.46	50	-36.8	13.7	20.8	Finance of America Mortgage	11	4.78	3	-8.1	9.3	10.1
97	Colorado Federal Savings Bank	12	4.42	136	-59.0	7.7	17.8	Finance of America	3	4.72	2	-37.0	0.5	0.8	Provident Funding	153	3.64	111	-8.1	18.7	20.1
98	Evergreen Moneysource	1	4.73	19	-59.8	1.6	3.8	Onslow Bay Financial	128	2.21	19	-37.7	4.4	7.0	Northpointe Bank	7	2.46	13	-8.3	12.2	13.2
99	Pentagon Federal Credit Union	12	4.31	56	-60.6	5.7	13.8	CrossCountry Mortgage	19	3.06	17	-38.2	9.4	14.8	IDAHO CENTRAL CREDIT UNION	7	5.76	2	-9.3	17.8	19.5
100	Pam MSR Trust 1	18	4.35	129	-62.3	6.4	16.2	BANKFINANCIAL NATIONAL ASSOCIATIO	4	4.63	224	-39.9	7.1	11.6	U.S. Bank	76	3.63	134	-9.9	17.4	19.2
101	RENASANT BANK	2	2.35	24	-69.7	1.2	4.0	East West Bank	7	4.53	214	-40.1	7.1	11.5	Lakeview	193	3.53	50	-10.1	11.0	12.2
102	RANLife	2	4.79	23	-70.3	2.6	8.4	FIDELITY BANK NATIONAL ASSOCIATIO	4	4.35	225	-42.3	7.0	11.8	Royal Business Bank	19	5.10	68	-10.1	21.0	23.1
103	Metro Credit Union	1	3.11	60	-71.7	0.2	0.7	MEMBERS 1ST FEDERAL CREDIT UNION	3	4.93	101	-43.5	9.6	16.4	East West Bank	7	3.99	211	-10.6	12.0	13.3
104	BANKFINANCIAL NATIONAL ASSOCIATIO	4	4.81	226	-73.2	2.8	10.1	DIGITAL FEDERAL CREDIT UNION	6	4.70	180	-43.6	8.0	13.8	PennyMac	95	3.91	26	-10.7	10.8	12.0
105	Keybank	9	3.55	51	-74.6	2.8	10.6	Plaza Home Mortgage	2	4.72	5	-43.8	2.4	4.2	FIRST NATIONAL BANK OF PENNSYLVAN	1	2.76	40	-12.6	15.4	17.4
106	CORNERSTONE CAPITAL BANK SSB	16	3.82	13	-75.3	1.8	7.2	First Bank	35	2.29	27	-45.3	4.2	7.6	NATIONAL COOPERATIVE BANK N.A.	3	4.15	200	-13.4	11.8	13.6
107	MLD Mortgage	4	3.46	14	-75.8	0.8	3.4	Movement Mortgage	49	5.40	4	-46.8	6.0	11.1	loanDepot.com	493	2.49	9	-13.9	9.6	11.1
108	SELECT PORTFOLIO SERVICING INC	1	4.63	183	-75.8	2.9	11.6	Sierra Pacific	15	4.28	72	-47.2	10.3	18.7	Cardinal Financial	28	3.21	12	-16.0	11.4	13.4
109	Finance of America Mortgage	17	5.10	5	-76.1	1.6	6.4	GUIDANCE RESIDENTIAL LLC	1	4.56	146	-48.1	18.2	32.3	Keybank	10	3.33	47	-16.1	23.2	27.0
110	COLUMBIA BANK	2	4.85	184	-77.7	3.2	13.7	Kinecta Federal Credit Union	2	4.19	75	-48.7	5.9	11.1	FIRST UNITED BANK & TRUST COMPANY	2	3.60	32	-17.6	34.3	40.1
111	ALLEGACY FEDERAL CREDIT UNION	3	4.51	224	-78.1	2.9	12.5	Johnson Bank	12	3.71	66	-54.6	7.2	15.2	Homeward Residential	3	3.66	220	-17.9	12.5	15.0
112	CAMBRIDGE SAVINGS BANK	2	4.22	140	-78.3	1.8	7.9	HOME POINT MORTGAGE ACCEPTANCE CO	0	4.42	6	-56.5	0.3	0.8	Old National Bank	17	3.10	66	-20.1	15.4	18.9
113	BANK OF NEW HAMPSHIRE	1	4.69	72	-78.6	0.4	1.9	Union Savings Bank	4	4.47	54	-59.5	8.6	20.0	RESICENTRAL LLC	23	2.18	12	-23.0	8.5	10.9
114	MORTGAGE ACCESS CORP	1	4.62	137	-80.4	2.8	13.4	CENTRAL TRUST BANK	0	4.24	126	-60.2	5.2	12.5	Regions Bank	7	3.76	153	-24.4	14.7	19.0
115	FBC Mortgage	3	5.33	4	-81.4	0.4	2.2	Colorado Federal Savings Bank	12	4.37	135	-60.6	6.2	15.1	Pam MSR Trust 1	20	3.65	124	-26.1	14.3	18.8
116	Towne Mortgage	0	3.50	52	-83.6	0.4	2.6	First Federal Bank	0	4.32	133	-63.2	5.4	14.0	Citi	158	3.77	146	-27.4	12.5	16.8
117	MORTGAGE INVESTORS GROUP	1	4.24	73	-85.8	2.8	18.2	RENASANT BANK	2	2.36	23	-64.6	2.5	6.9	HomeBridge	6	3.24	15	-27.6	7.6	10.4
118	Navy Federal Credit Union	1	4.71	222	-86.2	1.3	9.4	NexBank	2	4.24	55	-65.8	4.6	12.9	BOK Financial	10	3.77	88	-29.0	14.2	19.4
119	LANDMARK CREDIT UNION	1	4.84	93	-86.4	2.5	17.4	Bank Of The West	0	3.52	36	-67.0	0.2	0.5	CrossCountry Mortgage	17	2.91	15	-29.4	15.1	20.7
120	Union Savings Bank	4	4.47	56	-86.5	4.3	28.1	Pam MSR Trust 1	19	4.21	127	-68.8	5.1	15.6	Rushmore Loan Mgmt	5	3.39	110	-29.7	15.0	20.6
121	Johnson Bank	13	3.90	67	-86.7	2.5	17.6	CORNERSTONE CAPITAL BANK SSB	14	3.63	14	-73.5	1.5	5.6	SunTrust	2	3.73	210	-30.0	9.5	13.3
122	FIRST AMERICAN BANK	1	3.34	54	-86.7	0.8	6.2	Towne Mortgage	0	3.41	50	-74.5	0.8	3.2	DEDHAM INSTITUTION FOR SAVINGS	2	3.68	110	-30.6	14.6	20.3
123	NexBank	1	4.37	27	-86.9	0.6	4.2	RANLife	2	4.72	22	-75.1	1.5	5.8	FIRST TECHNOLOGY FEDERAL CREDIT U	1	4.28	49	-30.8	20.9	28.9
124	Michigan Mutual	1	2.86	33	-87.8	0.7	5.9	Finance of America Mortgage	16	5.05	4	-75.2	2.2	8.6	Fannie Mae	151	3.81	201	-31.1	10.2	14.5
125	CITIZENS FIRST BANK	5	5.09	6	-88.3	1.8	14.7	Homeward Residential	2	4.46	224	-75.6	2.8	11.1	NexBank	2	3.76	72	-31.5	19.7	27.5
126	Kinecta Federal Credit Union	2	4.41	77	-88.4	1.4	11.6	COLUMBIA BANK	2	4.77	179	-76.4	3.2	12.8	Aurora	1	4.25	65	-34.9	14.0	20.7

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

GSE: Hybrid 5/1 and 5/6

Table of Contents

Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
127	SOUTHERN BANK & TRUST COMPANY	1	4.44	121	-88.6	1.5	12.4	SOUTHERN BANK & TRUST COMPANY	1	4.42	114	-78.9	2.1	9.8	Specialized Loan Servicing	16	3.77	128	-35.7	11.1	16.8
128	MEMBER FIRST MORTGAGE LLC	1	3.61	49	-89.9	0.8	7.4	SELECT PORTFOLIO SERVICING INC	1	4.44	185	-80.5	2.5	12.1	BANK OF NEW HAMPSHIRE	1	4.07	63	-36.5	16.8	25.2
129	SIWELL INC.	1	4.58	159	-90.1	0.9	8.8	MLD Mortgage	4	3.32	14	-80.9	0.8	4.1	ADVANCIAL FEDERAL CREDIT UNION	3	4.47	69	-37.4	5.4	8.5
130	Central Pacific Bank	1	5.08	236	-91.1	1.4	15.0	LOWER LLC	1	5.12	5	-81.0	2.3	11.8	FIRST FEDERAL SAVINGS BANK	3	3.92	225	-37.8	9.4	14.7
131	First National Bank Of Omaha	1	4.52	89	-91.7	1.8	20.0	MORTGAGE INVESTORS GROUP	1	3.77	71	-81.6	3.4	17.3	BANKFINANCIAL NATIONAL ASSOCIATIO	4	4.12	221	-39.3	8.4	13.5
132	COMMUNITYAMERICA CREDIT UNION	2	3.07	29	-92.5	1.0	12.7	CAMBRIDGE SAVINGS BANK	2	4.18	136	-83.6	1.9	11.2	First National Bank Of Omaha	1	3.94	81	-40.9	18.6	29.5
133	Union Home Mortgage	7	3.02	29	-92.7	1.5	19.2	CITIZENS FIRST BANK	5	4.98	5	-83.7	1.8	10.6	M&T Bank	19	3.70	187	-42.0	9.7	16.2
134	1ST SECURITY BANK OF WASHINGTON	1	3.77	74	-92.9	1.3	17.0	Northpointe Bank	7	2.47	16	-85.5	1.6	10.7	HomeStreet Bank	5	3.76	123	-42.2	10.4	17.4
135	ELEVATIONS CREDIT UNION	0	3.91	131	-93.5	2.1	28.4	MUFG	4	3.38	37	-85.8	1.2	8.1	Sierra Pacific	14	3.68	74	-43.9	11.6	19.8
136	COOPERATIVE BANK OF CAPE COD	2	4.36	150	-93.7	1.3	18.1	LANDMARK CREDIT UNION	1	4.68	91	-86.1	2.6	17.3	COMMUNITYAMERICA CREDIT UNION	2	3.02	25	-44.1	10.8	18.6
137	BARRINGTON BANK & TRUST COMPANY N	1	2.35	28	-93.7	0.7	11.2	Evergreen Moneysource	1	4.73	17	-87.0	1.0	7.7	MEMBERS 1ST FEDERAL CREDIT UNION	3	4.28	97	-44.9	11.4	19.8
138	Pulte Mortgage	11	5.19	2	-94.3	0.9	14.0	MEMBER FIRST MORTGAGE LLC	1	3.61	48	-89.3	0.9	7.8	ALLEGACY FEDERAL CREDIT UNION	3	3.68	220	-46.1	7.4	13.3
139	FIRST TECHNOLOGY FEDERAL CREDIT U	1	4.30	53	-94.4	0.2	3.8	Central Pacific Bank	1	4.68	235	-89.5	1.4	12.6	Colorado Federal Savings Bank	12	3.79	131	-47.8	9.1	16.8
140	SWBC Mortgage	6	3.37	48	-95.0	0.6	10.5	First National Bank Of Omaha	1	4.26	87	-89.8	1.6	14.7	Movement Mortgage	30	4.79	5	-48.6	6.9	13.0
141	BASE MSR 2 LLC	3	4.69	85	-95.2	0.9	17.9	SIWELL INC.	1	4.58	158	-89.9	0.9	8.4	MLD Mortgage	3	2.95	14	-52.6	8.9	17.9
142	Ameris Bank	1	4.29	93	-95.4	1.9	34.6	ELEVATIONS CREDIT UNION	0	3.58	129	-90.0	2.6	23.4	FIDELITY BANK NATIONAL ASSOCIATIO	4	3.79	222	-59.0	5.6	13.2
143	MEMBERS 1ST FEDERAL CREDIT UNION	3	5.20	104	-95.5	0.8	16.8	GoodLeap	0	3.28	40	-90.3	0.8	7.8	GUIDANCE RESIDENTIAL LLC	1	4.07	143	-60.6	9.5	22.6
144	Northpointe Bank	7	2.47	17	-95.6	0.8	16.7	On Q Financial	1	2.54	23	-91.0	0.6	7.0	MUFG	4	3.35	33	-61.9	4.7	11.9
145	THE SAVINGS BANK OF DANBURY	1	4.73	101	-95.7	0.6	12.1	COMMUNITYAMERICA CREDIT UNION	2	3.06	27	-91.1	1.1	12.0	MORTGAGE ACCESS CORP	1	3.56	132	-65.7	6.6	18.2
146	BUSEY BANK	1	4.82	190	-95.8	0.7	15.4	Michigan Mutual	1	2.86	32	-92.0	0.6	7.4	Pulte Mortgage	5	4.83	1	-66.9	3.8	11.0
147	First Federal Bank	0	4.42	133	-95.8	0.7	15.6	Total Mortgage Services	2	3.35	13	-92.0	0.3	4.0	DIGITAL FEDERAL CREDIT UNION	6	4.21	195	-67.6	5.9	17.1
148	Prime Lending (Plains Capital)	4	4.41	92	-96.0	0.5	11.4	BASE MSR 2 LLC	3	4.60	84	-92.5	1.3	15.7	Kinecta Federal Credit Union	3	3.55	72	-71.1	5.3	17.3
149	Total Mortgage Services	2	3.35	14	-96.5	0.3	7.6	1ST SECURITY BANK OF WASHINGTON	1	3.77	72	-92.5	1.0	13.2	CORNERSTONE CAPITAL BANK SSB	7	3.63	14	-73.5	1.5	5.6
150	FIRST NATIONAL BANK OF PENNSYLVAN	1	2.79	41	-96.7	0.6	17.4	COOPERATIVE BANK OF CAPE COD	2	4.26	150	-93.0	1.4	17.9	LOWER LLC	0	5.12	4	-76.5	2.3	9.3
151	SUNFLOWER BANK NATIONAL ASSOCIATI	3	4.53	102	-96.8	0.5	15.9	FBC Mortgage	3	5.26	3	-93.2	0.6	8.9	COLUMBIA BANK	2	4.18	177	-78.3	3.1	13.7
152	LIBERTY FEDERAL CREDIT UNION	1	5.07	4	-96.9	1.0	26.5	Ameris Bank	1	4.30	91	-93.5	1.8	24.9	MEMBER FIRST MORTGAGE LLC	1	3.44	45	-78.5	5.4	22.9
153	CENTIER BANK	0	4.89	168	-96.9	1.4	38.1	Rushmore Loan Mgmt	2	4.24	112	-93.6	1.1	16.3	RANLife	2	4.48	26	-80.7	1.1	5.5
154	DEDHAM INSTITUTION FOR SAVINGS	2	4.36	109	-97.2	0.5	16.9	Pulte Mortgage	9	5.04	1	-93.6	0.8	12.0	SERVIS ONE INC.	0	3.63	65	-82.7	2.4	13.1
155	Cardinal Financial	31	3.44	15	-97.3	0.2	8.3	SWBC Mortgage	6	3.33	47	-94.1	0.5	8.3	CITIZENS FIRST BANK	3	4.62	6	-84.7	1.9	11.6
156	RESICENTRAL LLC	23	2.18	17	-97.9	0.1	5.9	BUSEY BANK	1	4.72	188	-94.8	0.8	14.3	ELEVATIONS CREDIT UNION	0	3.41	126	-87.0	2.8	19.5
157	Fulton Bank	1	3.77	58	-98.1	0.1	4.7	DEDHAM INSTITUTION FOR SAVINGS	2	4.10	108	-95.3	0.6	11.9	LANDMARK CREDIT UNION	1	4.12	88	-89.5	2.4	21.0
158	REPUBLIC BANK & TRUST COMPANY	1	4.55	91	-98.2	0.4	20.2	Sun West	2	4.35	43	-95.4	0.4	9.2	Ameris Bank	1	3.92	90	-91.0	2.4	24.1
159	University Bank	0	4.21	139	-98.3	0.1	6.2	LIBERTY FEDERAL CREDIT UNION	1	4.92	3	-95.6	0.9	18.4	Central Pacific Bank	1	4.16	233	-91.2	1.3	14.4
160	WATERMARK CAPITAL INC.	2	3.79	9	-98.5	0.2	11.9	FIRST TECHNOLOGY FEDERAL CREDIT U	1	4.30	52	-95.9	0.2	5.1	COOPERATIVE BANK OF CAPE COD	2	3.79	147	-92.1	1.7	19.4
161	GUIDANCE RESIDENTIAL LLC	1	4.78	149	-98.8	0.8	48.8	SUNFLOWER BANK NATIONAL ASSOCIATI	3	4.34	100	-96.9	0.4	13.1	Total Mortgage Services	2	3.24	11	-92.6	0.4	5.0
162	THE LOAN STORE INC.	1	2.85	12	-99.3	0.0	3.8	Prime Lending (Plains Capital)	4	4.27	90	-96.9	0.4	13.5	FBC Mortgage	2	5.24	3	-93.0	0.6	8.7
163	Sun West	2	4.43	44	-99.3	0.1	9.6	WATERMARK CAPITAL INC.	2	3.79	7	-96.9	0.3	8.0	WATERMARK CAPITAL INC.	2	3.71	5	-93.1	0.5	7.4
164	Sailfish Servicing	4	3.52	14	-99.7	0.0	14.2	REPUBLIC BANK & TRUST COMPANY	1	4.27	90	-97.1	0.4	14.0	HOME POINT MORTGAGE ACCEPTANCE CO	1	4.32	4	-93.1	0.5	7.5
165	INTELLILOAN INC.	1	2.13	19	-100.0	0.0	7.7	Mortgage Network	0	2.88	30	-97.2	1.3	37.2	Finance of America	2	4.45	5	-93.6	0.5	7.9
166	Aurora	1	5.03	71	-100.0	0.0	17.2	Metro Credit Union	1	3.07	59	-97.4	0.3	11.5	Metro Credit Union	1	3.01	54	-94.2	1.1	17.7
167	A&D MORTGAGE LLC	2	2.00	17	-100.0	0.0	6.3	Cornerstone	0	4.73	1	-97.9	0.4	18.1	American Pacific Mortgage	0	2.58	8	-94.5	2.4	35.6
168	HSBC	2	2.54	16	-100.0	0.0	5.8	RESICENTRAL LLC	23	2.18	15	-98.5	0.1	6.4	GoodLeap	1	3.28	37	-94.7	0.5	9.0

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: Hybrid 5/1 and 5/6

[Table of Contents](#)

Rank	Servicer	3M Historical Horizon						6M Historical Horizon						12M Historical Horizon							
		\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
169	TEACHERS FEDERAL CREDIT UNION	1	2.37	18	-100.0	0.0	24.5	Fulton Bank	1	3.77	57	-99.1	0.2	18.5	LIBERTY FEDERAL CREDIT UNION	1	4.87	3	-95.0	1.0	18.5
170	BSI Financial	1	4.45	72	-100.0	0.0	20.8	Sailfish Servicing	3	3.28	14	-99.3	0.1	10.2	BASE MSR 2 LLC	3	3.92	81	-95.3	1.4	25.7
171								THE LOAN STORE INC.	1	2.85	10	-99.4	0.0	2.7	SIWELL INC.	1	4.18	154	-95.5	0.8	15.8
172								Aurora	1	4.91	69	-99.5	0.1	14.3	Michigan Mutual	1	2.86	29	-97.2	0.6	18.7
173								INTELLILOAN INC.	1	2.13	17	-99.9	0.0	8.5	On Q Financial	1	2.54	20	-97.8	0.4	18.5
174								A&D MORTGAGE LLC	2	2.00	15	-100.0	0.0	5.4	Mortgage Network	0	2.87	27	-98.4	0.3	19.8
175								TEACHERS FEDERAL CREDIT UNION	1	2.37	16	-100.0	0.0	13.7	Fulton Bank	1	3.51	55	-98.4	0.3	20.1
176								HSBC	2	2.54	15	-100.0	0.0	6.2	Sailfish Servicing	2	2.96	14	-98.5	0.2	12.8
177								BSI Financial	0	3.84	71	-100.0	0.0	15.0	TEACHERS FEDERAL CREDIT UNION	1	2.37	13	-99.5	0.0	9.0
178														Bank Of The West	0	3.52	33	-99.8	0.1	40.4	
179														A&D MORTGAGE LLC	2	2.00	12	-100.0	0.0	11.1	
180														BSI Financial	0	3.84	71	-100.0	0.0	15.0	

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







GSE: Hybrid 7/1 and 7/6

Table of Contents

Rank	Servicer	3M Historical Horizon						6M Historical Horizon						12M Historical Horizon							
		\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
85	AmeriHome Mortgage	26	4.53	38	-25.8	13.1	17.3	Huntington National Bank	19	3.84	82	-9.0	14.7	16.0	Cape Cod Five Cents Bank	33	3.48	65	-2.9	20.7	21.3
86	NewRez	142	5.70	14	-26.4	9.3	12.4	SWBC Mortgage	10	3.63	60	-10.7	11.2	12.4	United Shore (Retained)	742	3.68	7	-3.5	6.6	6.8
87	Nexus Nova	30	3.66	29	-26.7	5.6	7.5	Home Point Financial	118	3.52	45	-11.2	10.0	11.2	PNC Mortgage	795	3.24	51	-4.0	14.0	14.5
88	U.S. Bank	223	3.71	71	-26.8	9.9	13.3	Matrix Financial	332	3.52	46	-13.5	10.4	11.9	PREMIER BANK	0	3.64	109	-4.2	19.8	20.6
89	Platinum Home Mortgage	2	4.23	62	-28.8	0.4	0.5	Lakeview	1,230	3.36	21	-13.8	5.4	6.3	MORTGAGE ACCESS CORP	1	3.86	120	-4.3	15.0	15.6
90	Bank Of The West	6	3.82	60	-31.8	4.7	6.8	Sandy Spring Bank	8	4.49	95	-17.0	25.8	30.3	New Residential	1,205	3.76	122	-5.0	17.6	18.4
91	Regions Bank	4	4.24	116	-34.1	13.0	19.1	Caliber Home Loans	448	4.38	35	-18.1	9.8	11.9	Onslow Bay Financial	360	2.40	14	-5.4	6.1	6.4
92	Home Point Financial	117	3.60	46	-34.5	8.3	12.5	Rushmore Loan Mgmt	8	3.91	55	-18.1	7.4	9.0	M&T Bank	8	3.76	163	-6.1	14.9	15.8
93	Fremont Bank	16	4.24	95	-36.3	7.6	11.7	Metro Credit Union	5	2.41	30	-18.1	5.2	6.3	Bank of America	827	3.63	79	-6.2	17.2	18.3
94	One American Bank	7	4.72	6	-38.6	2.9	4.7	Nationstar	425	4.12	142	-18.8	10.3	12.6	Flagstar	74	4.44	17	-7.8	11.3	12.2
95	Fulton Bank	4	4.63	101	-43.3	8.9	15.3	Broker Solutions	16	4.06	78	-19.6	11.0	13.5	Caliber Home Loans	430	4.14	36	-7.9	13.5	14.6
96	Umpqua	60	3.89	65	-44.5	9.6	16.7	UBS Bank	14	4.38	108	-21.6	16.8	21.0	Broker Solutions	20	3.76	75	-8.0	18.2	19.7
97	COMMUNITYAMERICA CREDIT UNION	11	2.93	31	-47.7	3.9	7.3	MSR Asset Vehicle	12	3.26	35	-22.7	7.2	9.2	U.S. Bank	241	3.42	66	-8.2	16.4	17.8
98	Broker Solutions	11	4.30	78	-55.1	7.3	15.5	Independent Bank	23	5.10	8	-22.9	8.0	10.3	NewRez	100	5.28	13	-8.9	9.4	10.3
99	Central Pacific Bank	1	4.34	97	-57.8	7.3	16.4	Platinum Home Mortgage	2	4.04	61	-23.6	0.3	0.4	CMG Mortgage	124	4.95	6	-9.5	7.6	8.4
100	Navy Federal Credit Union	0	4.80	222	-64.2	3.6	9.8	NexBank	3	4.76	95	-24.2	15.0	19.3	Royal Business Bank	187	4.68	58	-9.7	12.7	13.9
101	MEMBER FIRST MORTGAGE LLC	1	3.39	42	-65.9	3.8	10.8	AmeriHome Mortgage	23	4.40	42	-24.7	10.7	14.0	Santander Bank	76	3.42	69	-9.9	16.5	18.2
102	ADVANCIAL FEDERAL CREDIT UNION	2	4.88	84	-66.5	1.3	3.9	Fannie Mae	41	4.39	189	-25.3	8.7	11.5	First Bank	42	2.35	24	-10.4	8.3	9.2
103	Pingora Loan Servicing	41	3.60	67	-67.5	7.8	22.3	Umpqua	62	3.81	64	-30.5	10.5	14.8	SWBC Mortgage	11	3.43	57	-11.2	15.9	17.7
104	Pulte Mortgage	22	4.79	1	-69.1	1.5	4.7	Gate City Bank	3	3.84	101	-31.6	10.9	15.6	Pingora Loan Servicing	44	3.53	62	-11.9	22.3	25.0
105	MORTGAGEMARKETS LLC	1	2.38	32	-69.6	0.6	1.8	First Bank	41	2.38	27	-36.2	5.2	8.1	Lakeview	1,052	3.02	22	-12.9	6.9	7.9
106	Everett Financial	4	2.68	27	-70.1	2.3	7.5	FIRST AMERICAN BANK	3	3.40	52	-36.6	9.6	14.7	Nations Lending Corporation	12	4.02	8	-13.0	7.0	8.0
107	BMO Harris Bank	11	3.85	62	-70.3	5.1	16.2	East West Bank	2	4.35	211	-39.5	4.1	6.6	Nationstar	441	3.72	140	-14.1	14.3	16.4
108	Nations Lending Corporation	15	4.29	10	-71.2	2.0	6.7	Pingora Loan Servicing	41	3.57	66	-43.5	12.0	20.3	Independent Bank	16	4.90	10	-14.7	9.2	10.7
109	BSI Financial	7	2.96	46	-72.0	0.6	2.0	Guaranteed Rate	91	4.57	8	-43.5	4.5	7.9	SoFi	7	3.74	62	-15.2	23.7	27.4
110	HomeBridge	19	4.25	19	-74.5	3.5	13.1	Nexus Nova	25	3.45	25	-44.9	3.8	6.8	MUFG	21	3.56	45	-15.4	11.9	14.0
111	MUFG	20	3.58	49	-77.2	2.3	9.7	One American Bank	6	4.72	4	-49.4	1.6	3.2	Colonial Savings	18	3.47	86	-17.2	18.5	21.9
112	M&T Bank	7	4.41	174	-77.6	1.9	8.0	Movement Mortgage	24	5.26	5	-51.7	3.7	7.4	MLD Mortgage	21	2.63	12	-17.6	6.7	8.1
113	USALLIANCE FEDERAL CREDIT UNION	3	5.02	5	-78.2	1.0	4.3	HomeBridge	17	4.10	19	-52.1	5.0	10.2	United Shore (Sold)	67	3.68	71	-17.7	16.2	19.4
114	Metro Credit Union	5	2.40	31	-79.6	1.7	8.3	Central Pacific Bank	1	4.22	95	-52.8	6.0	12.4	Umpqua	64	3.59	62	-19.7	16.0	19.5
115	Sailfish Servicing	10	2.52	19	-80.5	1.3	6.5	WATERSTONE MORTGAGE CORP.	1	3.89	9	-54.6	1.4	3.0	LOWER LLC	2	5.32	7	-19.9	10.4	12.9
116	CITIZENS FIRST BANK	1	4.06	14	-81.0	1.3	6.7	Guild Mortgage	12	3.28	38	-55.3	4.4	9.7	Podium Mortgage Capital	3	3.36	31	-24.1	10.1	13.1
117	Finance of America	17	5.08	4	-82.1	0.6	3.4	Summit Funding	2	3.41	40	-55.4	4.0	8.8	AmeriHome Mortgage	20	4.19	48	-26.1	13.3	17.6
118	THE LOAN STORE INC.	4	2.58	18	-82.2	0.4	2.5	Regions Bank	4	3.93	115	-55.7	7.5	16.3	Keybank	17	3.17	36	-27.2	10.0	13.5
119	BUSEY BANK	1	3.00	33	-84.2	0.6	3.8	Navy Federal Credit Union	0	4.80	220	-57.7	3.5	8.0	Movement Mortgage	19	4.34	6	-28.9	5.4	7.5
120	Gateway Mortgage	4	3.00	32	-84.4	1.4	8.8	MEMBER FIRST MORTGAGE LLC	1	3.39	40	-60.3	3.6	8.8	TEACHERS FEDERAL CREDIT UNION	1	2.95	12	-29.4	9.2	12.7
121	CORNERSTONE CAPITAL BANK SSB	38	3.11	22	-84.8	1.1	7.2	Fulton Bank	4	4.51	100	-63.5	6.3	16.3	BSI Financial	7	2.87	39	-29.7	6.3	8.9
122	STANDARD MORTGAGE CORP.	2	4.60	104	-85.0	1.7	10.6	Pulte Mortgage	20	4.81	1	-65.3	1.2	3.5	BANKSOUTH MORTGAGE A WHOLLY OWNED	2	4.24	25	-31.6	9.6	13.7
123	BELL BANK	4	4.69	7	-85.5	1.2	7.8	STANDARD MORTGAGE CORP.	2	4.36	103	-65.6	4.0	11.3	Colorado Federal Savings Bank	2	3.63	132	-31.7	12.0	17.0
124	Johnson Bank	24	3.60	43	-86.1	1.5	10.4	MORTGAGEMARKETS LLC	1	2.38	30	-65.8	0.5	1.6	Guild Mortgage	13	3.25	35	-32.4	10.6	15.3
125	Guild Mortgage	12	3.28	39	-86.8	1.2	9.1	COMMUNITYAMERICA CREDIT UNION	10	2.83	30	-66.0	2.5	7.3	DEDHAM INSTITUTION FOR SAVINGS	2	4.05	112	-32.4	16.0	22.9
126	WATERSTONE MORTGAGE CORP.	1	3.90	11	-86.9	0.3	2.5	THE MORTGAGE FIRM INC.	1	5.38	6	-68.4	0.7	2.2	Fannie Mae	43	3.88	186	-32.7	10.2	14.8

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: Hybrid 7/1 and 7/6

Table of Contents

Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
127	University Bank	1	4.08	105	-87.8	2.1	16.1	BMO Harris Bank	6	3.85	63	-70.3	5.1	16.1	FIDELITY BANK NATIONAL ASSOCIATIO	1	4.22	168	-33.8	13.1	19.2
128	Movement Mortgage	27	5.34	6	-89.1	0.8	7.4	ADVANCIAL FEDERAL CREDIT UNION	2	4.84	82	-72.3	1.3	4.5	Sandy Spring Bank	9	3.88	91	-33.9	17.1	24.8
129	FIRST FEDERAL SAVINGS BANK	0	4.84	243	-89.6	0.3	3.1	USALLIANCE FEDERAL CREDIT UNION	3	4.98	4	-72.6	1.0	3.6	HomeBridge	15	3.77	20	-33.9	7.1	10.6
130	Total Mortgage Services	5	2.69	30	-89.7	1.0	9.1	Everett Financial	4	2.68	26	-74.5	1.6	6.0	University Bank	1	3.88	99	-35.4	13.9	20.7
131	Cardinal Financial	5	4.29	24	-90.4	0.4	4.5	FIDELITY BANK NATIONAL ASSOCIATIO	1	4.82	168	-76.1	4.0	15.8	HOME POINT MORTGAGE ACCEPTANCE CO	1	3.19	10	-36.4	3.3	5.1
132	RENASANT BANK	6	2.81	27	-90.7	0.6	6.3	Homeward Residential	1	4.25	229	-76.7	2.1	8.6	BASE MSR 2 LLC	4	3.50	64	-37.3	11.5	17.7
133	RANLife	2	4.60	25	-90.9	0.6	6.8	WALL STREET MORTGAGE BANKERS LTD.	2	4.60	95	-77.8	2.6	11.2	FIRST NATIONAL BANK OF PENNSYLVAN	2	2.71	34	-37.3	6.7	10.6
134	Finance of America Mortgage	18	4.93	5	-91.1	0.9	9.3	A&D MORTGAGE LLC	2	2.21	15	-78.2	4.2	17.8	Central Pacific Bank	1	3.72	92	-39.8	12.3	19.7
135	FIDELITY BANK NATIONAL ASSOCIATIO	1	4.84	169	-91.4	1.5	15.7	MUFG	20	3.58	48	-80.6	1.9	9.6	Gateway Mortgage	4	2.99	28	-43.2	7.4	12.7
136	Colorado Federal Savings Bank	2	4.47	137	-92.1	1.0	12.3	Colorado Federal Savings Bank	2	4.29	135	-81.3	2.4	12.0	Johnson Bank	23	3.28	42	-44.8	8.8	15.4
137	BANKSOUTH MORTGAGE A WHOLLY OWNED	2	4.35	27	-92.1	1.1	13.5	THE LOAN STORE INC.	4	2.58	16	-83.3	0.5	2.9	Nexus Nova	14	3.36	23	-47.1	3.5	6.5
138	PREMIER BANK	0	4.23	114	-92.2	1.6	19.2	Sailfish Servicing	10	2.49	18	-83.4	1.1	6.2	East West Bank	2	3.85	208	-47.4	4.7	8.8
139	SOUTHERN BANK & TRUST COMPANY	1	2.86	21	-92.4	0.7	8.4	BELL BANK	4	4.69	6	-83.8	1.2	7.4	Union Savings Bank	1	4.31	48	-47.5	13.0	23.4
140	CENTIER BANK	1	4.26	129	-92.9	1.0	13.8	CORNERSTONE CAPITAL BANK SSB	37	3.04	21	-83.9	0.9	5.6	Arc Home	7	2.44	18	-49.6	3.9	7.6
141	DIGITAL FEDERAL CREDIT UNION	0	5.35	117	-93.0	0.6	8.2	Johnson Bank	23	3.45	43	-85.5	1.6	10.3	First Federal Bank	2	4.01	83	-49.9	11.6	21.9
142	Plaza Home Mortgage	6	6.12	7	-93.4	0.5	7.6	Total Mortgage Services	5	2.69	28	-86.5	1.2	8.5	ELEVATIONS CREDIT UNION	3	5.43	33	-50.6	11.1	21.3
143	CENTRAL TRUST BANK	0	3.29	70	-93.7	2.0	27.7	Finance of America Mortgage	17	4.88	4	-86.9	0.9	7.0	STANDARD MORTGAGE CORP.	2	3.72	99	-51.1	10.3	20.0
144	Rushmore Loan Mgmt	1	4.95	5	-93.8	0.4	7.1	BANKSOUTH MORTGAGE A WHOLLY OWNED	2	4.35	25	-87.4	1.2	8.8	GoodLeap	4	3.05	29	-54.8	5.8	12.5
145	Kinecta Federal Credit Union	6	5.07	75	-94.2	1.2	18.2	Finance of America	20	5.04	3	-87.6	0.6	4.6	COMMUNITYAMERICA CREDIT UNION	10	2.79	28	-55.3	5.9	12.7
146	INTELLILOAN INC.	2	2.40	20	-94.3	0.3	5.9	Cardinal Financial	5	4.21	23	-87.8	0.5	3.8	THE MORTGAGE FIRM INC.	1	5.36	5	-59.2	0.7	1.7
147	Summit Funding	2	3.41	41	-94.4	0.7	12.2	University Bank	1	4.08	103	-88.0	2.0	15.5	GUIDANCE RESIDENTIAL LLC	3	5.00	41	-59.7	9.2	21.3
148	IDAHO CENTRAL CREDIT UNION	1	6.20	3	-94.4	1.2	20.1	CITIZENS FIRST BANK	1	3.70	15	-88.1	0.9	7.6	RENASANT BANK	7	2.75	25	-61.2	5.0	12.5
149	MLD Mortgage	21	2.68	17	-94.7	0.4	7.1	MLD Mortgage	21	2.68	15	-88.2	0.8	6.9	BUSEY BANK	1	2.99	30	-61.9	6.8	16.8
150	FIRST UNITED BANK & TRUST COMPANY	2	3.17	47	-95.0	0.8	15.1	FIRST TECHNOLOGY FEDERAL CREDIT U	1	4.32	52	-88.5	1.5	12.4	WATERSTONE MORTGAGE CORP.	1	3.71	7	-62.3	0.9	2.3
151	RESICENTRAL LLC	9	2.34	16	-95.1	0.2	4.7	SunTrust	0	4.50	206	-89.1	1.2	10.4	CENTIER BANK	1	3.57	122	-63.1	7.6	19.3
152	MORTGAGE ACCESS CORP	1	4.42	125	-95.1	0.5	9.0	PREMIER BANK	0	4.07	112	-89.3	1.7	14.6	MEMBER FIRST MORTGAGE LLC	1	3.39	37	-63.3	3.9	10.2
153	LANDMARK CREDIT UNION	2	6.21	93	-95.2	0.8	16.1	CENTRAL TRUST BANK	0	3.28	68	-89.5	1.8	16.2	Fulton Bank	4	3.97	97	-63.9	8.7	22.4
154	Michigan Mutual	1	3.58	91	-95.6	1.1	22.3	RENASANT BANK	6	2.78	27	-90.5	0.6	6.0	Total Mortgage Services	5	2.69	25	-64.7	4.2	11.4
155	TAYLOR MORRISON HOME FUNDING INC.	1	3.87	10	-95.7	0.0	0.2	Gateway Mortgage	4	3.01	30	-91.1	1.7	17.1	BANK OF NEW HAMPSHIRE	3	3.83	59	-65.7	5.5	15.4
156	Cenlar	1	4.54	172	-95.7	0.6	13.0	RANLife	2	4.60	23	-91.1	0.6	6.7	One American Bank	4	4.73	4	-66.1	1.5	4.4
157	Aurora	9	3.66	63	-95.9	0.6	13.5	SOUTHERN BANK & TRUST COMPANY	1	2.85	20	-91.1	0.7	7.1	Pulte Mortgage	13	4.36	1	-66.2	1.4	4.0
158	WATERMARK CAPITAL INC.	5	3.53	18	-95.9	0.1	3.5	Towne Mortgage	1	4.66	97	-92.8	1.1	14.7	USALLIANCE FEDERAL CREDIT UNION	2	4.97	3	-69.5	1.0	3.4
159	FIRST TECHNOLOGY FEDERAL CREDIT U	1	4.32	54	-96.3	0.3	8.5	IDAHO CENTRAL CREDIT UNION	1	6.21	2	-92.8	1.0	13.2	BMO Harris Bank	3	3.84	64	-70.6	5.0	16.2
160	CAMBRIDGE SAVINGS BANK	3	2.31	20	-96.5	0.2	6.8	INTELLILOAN INC.	2	2.40	19	-92.9	0.3	4.5	NexBank	3	3.93	92	-74.6	6.8	24.2
161	DEDHAM INSTITUTION FOR SAVINGS	2	4.81	118	-96.8	0.4	10.8	WATERMARK CAPITAL INC.	5	3.53	17	-93.4	0.3	4.3	Regions Bank	4	3.60	112	-76.0	4.8	18.8
162	Gate City Bank	3	3.87	103	-96.9	0.6	16.5	CENTIER BANK	1	4.02	120	-94.1	0.9	13.6	ADVANCIAL FEDERAL CREDIT UNION	2	4.64	79	-82.0	2.2	11.6
163	Towne Mortgage	1	4.81	98	-97.1	0.5	17.0	MORTGAGE ACCESS CORP	1	4.33	123	-94.2	0.6	10.3	SERVIS ONE INC.	4	3.05	40	-83.8	1.9	11.0
164	MORTGAGE INVESTORS GROUP	1	3.66	79	-97.2	0.5	16.5	Embrace Home Loans	1	4.49	25	-94.6	0.3	6.1	CORNERSTONE CAPITAL BANK SSB	19	3.05	21	-84.0	0.9	5.7
165	HSBC	5	2.63	19	-97.3	0.1	3.2	DIGITAL FEDERAL CREDIT UNION	0	5.21	143	-95.2	0.5	10.6	Finance of America Mortgage	11	4.75	3	-87.8	0.8	6.6
166	ELEVATIONS CREDIT UNION	8	6.09	13	-97.4	0.5	17.2	Cenlar	1	4.38	171	-95.5	0.5	11.5	Finance of America	16	4.69	3	-88.2	0.7	5.6
167	SERVIS ONE INC.	4	3.12	44	-97.5	0.3	11.2	Plaza Home Mortgage	5	6.08	7	-96.2	0.5	13.1	HSBC	5	2.63	15	-88.7	0.8	6.5
168	Marlin Mortgage Capital	4	2.66	18	-97.5	0.2	6.7	DEDHAM INSTITUTION FOR SAVINGS	2	4.73	116	-96.3	0.5	12.2	INTELLILOAN INC.	2	2.40	16	-90.3	0.6	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: Hybrid 7/1 and 7/6

Table of Contents

Rank	Servicer	3M Historical Horizon						6M Historical Horizon						12M Historical Horizon							
		\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
169	SELECT PORTFOLIO SERVICING INC	1	4.45	204	-97.9	0.4	15.6	CAMBRIDGE SAVINGS BANK	3	2.31	19	-96.4	0.2	6.5	WATERMARK CAPITAL INC.	4	3.50	14	-90.7	0.5	5.5
170	WALL STREET MORTGAGE BANKERS LTD.	2	4.70	97	-97.9	0.2	9.8	RESICENTRAL LLC	9	2.34	15	-96.4	0.2	5.7	Everett Financial	4	2.68	23	-90.9	0.8	8.9
171	SunTrust	0	4.50	208	-98.0	0.0	1.2	SERVIS ONE INC.	4	3.10	42	-96.5	0.3	9.0	SOUTHERN BANK & TRUST COMPANY	1	2.85	17	-90.9	0.8	8.3
172	Union Savings Bank	1	4.30	52	-98.0	0.3	12.4	American Pacific Mortgage	1	3.28	10	-96.6	0.3	7.3	SunTrust	0	3.48	203	-91.1	0.6	6.4
173	GOLD STAR MORTGAGE FINANCIAL GROU	1	3.38	33	-98.2	0.2	8.1	MORTGAGE INVESTORS GROUP	1	3.66	78	-96.6	0.6	16.5	WALL STREET MORTGAGE BANKERS LTD.	2	4.09	93	-91.4	2.7	27.4
174	Embrace Home Loans	1	4.52	26	-98.2	0.2	8.8	TAYLOR MORRISON HOME FUNDING INC.	1	3.88	8	-96.8	0.0	0.2	TAYLOR MORRISON HOME FUNDING INC.	1	3.27	13	-91.5	0.5	5.9
175	Podium Mortgage Capital	3	3.36	36	-98.3	0.2	13.1	GOLD STAR MORTGAGE FINANCIAL GROU	1	3.38	32	-97.4	0.1	5.0	MORTGAGEMARKETS LLC	1	2.37	27	-91.8	0.5	6.0
176	NexBank	2	5.18	96	-98.4	0.4	23.7	FIRST FEDERAL SAVINGS BANK	0	4.39	241	-97.4	0.2	7.9	CITIZENS FIRST BANK	1	3.36	15	-92.5	0.8	9.9
177	Fairway	2	3.29	22	-98.9	0.1	9.5	BUSEY BANK	1	3.00	31	-97.4	0.5	18.0	THE LOAN STORE INC.	4	2.58	13	-92.6	0.3	4.1
178	Arc Home	7	2.43	23	-99.2	0.1	6.8	REPUBLIC BANK & TRUST COMPANY	1	4.50	100	-97.6	0.2	6.8	IDAHO CENTRAL CREDIT UNION	1	6.21	2	-92.8	1.0	13.2
179	AMERICAN COMMERCIAL BANK & TRUST	1	2.77	26	-99.7	0.0	2.1	ELEVATIONS CREDIT UNION	5	5.94	22	-97.7	0.4	17.2	RESICENTRAL LLC	9	2.34	12	-93.7	0.4	6.4
180	BayCoast Bank	1	4.18	90	-99.8	0.0	5.2	HSBC	5	2.63	18	-97.9	0.2	8.2	FIRST FEDERAL SAVINGS BANK	0	3.76	239	-94.1	1.0	16.0
181	REPUBLIC BANK & TRUST COMPANY	1	4.50	101	-99.8	0.0	11.4	Arc Home	7	2.43	21	-98.0	0.1	6.3	Embrace Home Loans	1	4.41	25	-95.1	0.4	7.1
182	Sun West	1	2.62	25	-99.9	0.0	4.4	Fairway	2	3.29	20	-98.0	0.3	11.9	Plaza Home Mortgage	3	5.90	10	-95.9	0.6	13.0
183	GUARDIAN SAVINGS BANK	0	4.25	50	-100.0	0.0	19.1	Podium Mortgage Capital	3	3.36	34	-98.1	0.2	9.1	Cenlar	1	4.09	168	-96.4	0.5	13.5
184	NATIONAL COOPERATIVE BANK N.A.	0	4.67	64	-100.0	0.0	0.2	Union Savings Bank	1	4.30	51	-98.7	0.3	18.1	MORTGAGE INVESTORS GROUP	1	3.54	74	-97.1	0.7	20.5
185	SIWELL INC.	0	4.50	99	-100.0	0.0	3.3	NATIONAL COOPERATIVE BANK N.A.	0	4.63	62	-99.1	0.0	1.6	CAMBRIDGE SAVINGS BANK	3	2.31	16	-97.5	0.2	9.1
186	LEADER BANK NATIONAL ASSOCIATION	1	2.21	18	-100.0	0.0	6.9	GoodLeap	1	3.04	32	-99.2	0.1	14.6	DIGITAL FEDERAL CREDIT UNION	0	4.14	167	-97.5	0.5	19.0
187								AMERICAN COMMERCIAL BANK & TRUST	1	2.77	24	-99.7	0.0	2.4	Fairway	1	3.20	19	-98.0	0.3	14.0
188								BayCoast Bank	1	3.99	89	-99.9	0.0	8.9	GOLD STAR MORTGAGE FINANCIAL GROU	1	3.38	29	-98.1	0.1	6.5
189								GUARDIAN SAVINGS BANK	0	4.25	48	-100.0	0.0	12.3	AMERICAN COMMERCIAL BANK & TRUST	1	2.77	21	-99.9	0.0	4.6
190								SIWELL INC.	0	4.16	97	-100.0	0.0	1.8	GUARDIAN SAVINGS BANK	0	4.25	45	-100.0	0.0	17.5
191								LEADER BANK NATIONAL ASSOCIATION	1	2.21	16	-100.0	0.0	5.1	SIWELL INC.	0	3.33	94	-100.0	0.0	11.3
192															LEADER BANK NATIONAL ASSOCIATION	1	2.21	13	-100.0	0.0	4.8

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

GSE: Hybrid 10/1 and 10/6

Table of Contents

Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	FIRST TECHNOLOGY FEDERAL CREDIT U	1	4.22	54	569.6	76.2	18.4	FIRST TECHNOLOGY FEDERAL CREDIT U	1	4.21	52	512.2	48.1	9.9	LEADER BANK NATIONAL ASSOCIATION	1	2.31	24	2143.0	29.0	1.5
2	AMERICAN COMMERCIAL BANK & TRUST	0	2.38	33	394.2	0.7	0.1	AMERICAN COMMERCIAL BANK & TRUST	0	2.38	31	328.7	0.7	0.2	Amerisave Mortgage	1	3.96	8	920.0	47.9	6.1
3	Fairway	8	2.97	39	372.1	26.6	6.3	Plaza Home Mortgage	0	2.62	14	236.7	1.2	0.3	SOUTHERN BANK & TRUST COMPANY	1	3.13	35	389.0	31.2	7.3
4	Embrace Home Loans	2	3.16	32	364.0	64.0	19.2	Fairway	8	2.99	38	226.5	22.9	7.6	First Federal Bank	0	4.44	49	231.8	42.3	15.1
5	SOUTHERN BANK & TRUST COMPANY	1	3.13	39	292.9	2.4	0.6	Embrace Home Loans	2	3.16	30	177.0	39.1	16.2	SPACE COAST CREDIT UNION	0	4.25	207	220.2	41.5	15.2
6	Lake Michigan Credit Union	2	4.33	63	188.4	16.2	5.9	Marlin Mortgage Capital	7	2.99	15	172.9	7.0	2.6	FIRST TECHNOLOGY FEDERAL CREDIT U	1	4.20	49	162.2	26.9	11.2
7	Marlin Mortgage Capital	8	3.01	16	181.0	10.8	4.0	LOWER LLC	1	4.45	8	160.4	1.1	0.4	A&D MORTGAGE LLC	3	2.99	8	105.7	14.0	7.0
8	Metro Credit Union	15	2.50	29	180.0	12.1	4.5	WALL STREET MORTGAGE BANKERS LTD.	4	2.38	18	159.6	1.0	0.4	AMERICAN COMMERCIAL BANK & TRUST	0	2.38	28	96.0	0.7	0.3
9	LOWER LLC	2	4.61	8	137.9	1.1	0.5	Lake Michigan Credit Union	2	4.33	62	122.0	8.4	3.9	American Pacific Mortgage	6	2.72	7	74.3	8.6	5.0
10	Sailfish Servicing	24	2.51	20	110.9	11.9	5.8	Sailfish Servicing	25	2.51	19	75.7	6.2	3.6	Bank Of The West	5	3.28	42	61.9	15.1	9.6
11	Fifth Third	70	3.57	42	87.7	23.6	13.3	TD Bank	0	4.22	323	56.0	35.2	24.2	SIWELL INC.	1	4.06	18	56.2	4.7	3.0
12	MUFG	14	3.41	41	76.7	12.5	7.2	HOME POINT MORTGAGE ACCEPTANCE CO	0	5.50	3	53.0	0.5	0.3	Embrace Home Loans	3	3.15	27	49.5	28.1	19.7
13	Movement Mortgage	10	3.21	13	69.5	14.6	8.9	FBC Mortgage	0	3.38	13	51.1	4.1	2.8	Umpqua	66	3.24	42	47.1	17.3	12.1
14	CrossCountry Mortgage	89	2.80	21	67.3	8.0	4.9	BOK Financial	5	3.63	68	50.6	28.5	19.9	Fifth Third	70	3.34	43	46.2	18.8	13.2
15	Umpqua	62	3.24	47	65.8	17.4	10.9	Evergreen Moneysource	8	3.32	35	50.5	9.7	6.6	Fairway	9	3.01	35	42.8	13.7	9.8
16	GOLD STAR MORTGAGE FINANCIAL GROU	1	3.04	33	59.7	6.2	3.9	Fifth Third	71	3.50	42	44.7	17.1	12.1	Regions Bank	2	3.85	192	36.2	34.2	26.4
17	HomeBridge	44	4.43	10	52.9	11.8	7.9	Union Home Mortgage	30	2.68	28	44.5	11.4	8.1	GoodLeap	28	3.08	29	35.0	14.4	10.8
18	MLD Mortgage	32	2.64	17	48.7	4.9	3.3	Colonial Savings	37	3.07	38	43.4	8.5	6.0	Smaller Servicers	21	3.48	48	33.4	11.4	8.6
19	Lakeview	171	2.92	26	37.3	6.4	4.7	Towne Mortgage	3	3.80	83	37.1	11.2	8.3	CrossCountry Mortgage	91	2.78	17	29.1	8.0	6.2
20	HomeStreet Bank	24	2.79	27	28.7	7.8	6.1	HomeBridge	44	4.41	9	31.3	7.0	5.4	United Shore (Sold)	10	3.84	55	28.0	14.7	11.7
21	University Bank	1	4.12	33	27.5	0.0	0.0	Movement Mortgage	10	3.15	12	30.5	10.5	8.1	WATERMARK CAPITAL INC.	3	3.26	13	26.7	10.0	8.0
22	Northpointe Bank	28	2.86	29	25.8	7.1	5.7	CrossCountry Mortgage	90	2.80	20	27.6	5.6	4.4	TD Bank	0	3.59	320	26.7	24.7	20.0
23	Specialized Loan Servicing	56	3.24	45	18.9	7.8	6.6	University Bank	1	4.12	31	27.5	0.0	0.0	Pam MSR Trust 1	1	3.63	93	23.0	17.9	14.8
24	Colonial Savings	36	3.06	39	16.7	8.3	7.2	NewRez	104	5.63	6	26.9	10.3	8.2	On Q Financial	3	3.04	28	21.7	14.4	12.0
25	Wells Fargo	2,607	3.88	53	12.6	14.0	12.6	BUSEY BANK	0	5.16	140	25.8	21.7	17.6	Specialized Loan Servicing	29	3.32	51	20.1	10.3	8.6
26	PNC Mortgage	304	3.25	45	12.4	11.1	10.0	Specialized Loan Servicing	48	3.26	46	25.7	8.9	7.2	University Bank	1	4.13	28	19.5	0.0	0.0
27	BARRINGTON BANK & TRUST COMPANY N	6	3.08	45	11.6	17.5	15.8	Truist Bank	116	3.60	78	25.4	17.7	14.3	Evergreen Moneysource	8	3.33	32	19.4	8.3	7.0
28	Truist Bank	113	3.66	79	10.6	17.4	15.9	Lakeview	169	2.89	25	25.1	5.2	4.1	NewRez	79	5.24	6	18.3	11.0	9.4
29	NewRez	121	5.96	5	10.1	10.9	9.9	Umpqua	63	3.24	45	24.3	11.1	9.0	Keybank	30	2.92	27	18.1	11.1	9.5
30	Quicken	425	3.27	53	7.9	11.9	11.0	Bank Of The West	4	3.29	45	23.9	7.9	6.5	Matrix Financial	131	3.35	37	17.0	12.9	11.2
31	Onslow Bay Financial	148	2.50	17	7.1	3.5	3.3	PNC Mortgage	304	3.23	44	21.6	11.0	9.1	Fannie Mae	8	3.80	192	15.5	12.6	11.0
32	Keybank	29	2.92	32	6.9	6.6	6.2	Michigan Mutual	1	2.85	117	19.9	72.7	65.8	Northpointe Bank	29	2.87	25	13.7	6.5	5.7
33	Fannie Mae	8	4.47	197	4.9	22.1	21.2	U.S. Bank	61	3.24	35	17.3	10.2	8.7	HOME POINT MORTGAGE ACCEPTANCE CO	0	5.50	2	13.4	0.4	0.3
34	loanDepot.com	1,300	2.49	18	0.9	4.1	4.1	STANDARD MORTGAGE CORP.	1	5.28	113	14.8	30.5	27.1	Pingora Loan Servicing	13	3.62	61	10.5	17.6	16.0
35	M&T Bank	4	4.12	143	0.4	11.1	11.1	Independent Bank	4	4.31	18	14.7	3.8	3.3	Truist Bank	121	3.45	76	10.5	18.7	17.0
36	Chase	2,695	3.17	33	0.4	7.8	7.8	PREMIER BANK	1	4.10	61	12.0	21.5	19.4	PNC Mortgage	308	3.18	43	7.8	11.9	11.1
37	TD Bank	0	4.68	324	-0.0	25.7	25.7	Pentagon Federal Credit Union	8	3.68	44	11.6	12.2	11.0	Nations Lending Corporation	20	2.92	11	7.5	6.6	6.2
38	DIGITAL FEDERAL CREDIT UNION	0	4.89	317	-0.0	0.0	0.0	LEADER BANK NATIONAL ASSOCIATION	1	2.30	27	9.6	1.2	1.1	HomeStreet Bank	25	2.76	23	7.5	8.3	7.7
39	FIDELITY BANK NATIONAL ASSOCIATIO	0	4.22	288	-0.4	77.7	77.8	Guild Mortgage	16	3.21	34	9.1	9.1	8.4	Freedom Mortgage	46	3.43	68	7.3	18.2	17.1
40	BROADVIEW FEDERAL CREDIT UNION	14	2.80	36	-0.7	6.3	6.3	Wells Fargo	2,636	3.79	53	7.9	12.4	11.6	loanDepot.com	1,378	2.49	14	7.2	5.6	5.3
41	Regions Bank	2	4.24	196	-3.7	61.5	62.9	loanDepot.com	1,310	2.49	17	4.7	4.2	4.1	Fremont Bank	1	3.83	130	6.1	42.4	40.6
42	COMMUNITY LOAN SERVICING LLC	3	3.85	75	-4.8	15.4	16.1	MLD Mortgage	32	2.63	15	3.8	2.7	2.6	Lake Michigan Credit Union	2	4.34	59	5.9	18.8	17.8

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: Hybrid 10/1 and 10/6

Table of Contents

Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
43	New Residential	308	4.06	104	-7.0	15.6	16.7	Flagstar	87	5.19	14	3.4	6.2	6.0	Wells Fargo	2,638	3.59	53	4.7	14.2	13.6
44	PennyMac	77	3.91	25	-8.9	6.4	7.0	Chase	2,716	3.16	32	3.1	7.3	7.1	BOK Financial	6	3.40	65	4.5	24.1	23.2
45	U.S. Bank	60	3.24	36	-9.7	5.6	6.1	FIRST FEDERAL SAVINGS BANK	0	4.68	205	1.5	2.2	2.2	Johnson Bank	6	3.40	38	4.4	11.6	11.1
46	Caliber Home Loans	275	4.08	21	-10.0	6.4	7.1	BROADVIEW FEDERAL CREDIT UNION	14	2.80	35	1.5	10.9	10.8	FIDELITY BANK NATIONAL ASSOCIATIO	0	3.62	287	4.2	35.5	34.4
47	CMG Mortgage	952	5.36	1	-10.1	4.4	4.9	Quicken	432	3.26	52	1.5	9.8	9.7	HomeBridge	33	4.19	9	4.1	5.8	5.6
48	Citi	322	3.50	58	-10.9	10.6	11.9	New Residential	305	3.90	106	1.3	15.9	15.8	Chase	2,667	3.08	30	2.4	9.3	9.1
49	PHH Mortgage	106	3.78	63	-12.1	10.7	12.1	Freedom Mortgage	44	3.43	70	1.1	14.0	13.8	Quicken	468	3.24	47	1.6	12.3	12.1
50	Nationstar	101	4.08	127	-13.3	11.4	13.1	MUFG	14	3.41	39	0.9	7.9	7.8	Metro Credit Union	16	2.50	25	0.0	9.9	9.9
51	Michigan Mutual	1	3.11	118	-13.6	90.5	93.8	PRIMELENDING A PLAINS CAPITAL CO.	0	3.00	14	-0.0	0.5	0.5	PRIMELENDING A PLAINS CAPITAL CO.	0	3.00	11	-0.0	0.2	0.2
52	United Shore (Retained)	353	3.52	12	-14.7	4.4	5.2	DIGITAL FEDERAL CREDIT UNION	0	4.89	315	-0.0	0.0	0.0	DIGITAL FEDERAL CREDIT UNION	0	4.00	312	-0.0	0.1	0.1
53	Matrix Financial	125	3.40	40	-15.0	7.5	8.7	UBS Bank	16	3.93	110	-1.4	19.2	19.5	U.S. Bank	63	3.24	32	-0.0	10.9	10.9
54	FIRST AMERICAN BANK	3	2.88	33	-15.9	2.5	2.9	Huntington National Bank	12	3.55	50	-1.8	10.1	10.3	Union Home Mortgage	31	2.68	25	-0.3	8.3	8.4
55	UBS Bank	16	4.18	111	-16.2	18.1	21.2	Nationstar	101	4.03	128	-2.6	12.2	12.6	Colonial Savings	38	3.08	35	-0.5	9.8	9.9
56	Arvest Mortgage	23	3.20	40	-18.2	4.4	5.4	FIDELITY BANK NATIONAL ASSOCIATIO	0	4.11	289	-4.7	51.1	52.8	BARRINGTON BANK & TRUST COMPANY N	6	3.10	42	-0.6	13.5	13.5
57	First National Bank Of Omaha	11	3.64	72	-18.6	11.6	14.1	WATERSTONE MORTGAGE CORP.	3	2.80	15	-5.1	23.6	24.7	Huntington National Bank	13	3.53	48	-0.8	12.5	12.6
58	FBC Mortgage	0	3.47	14	-19.5	2.5	3.1	Regions Bank	2	4.08	196	-5.5	37.6	39.3	Pentagon Federal Credit Union	8	3.61	44	-0.8	10.4	10.5
59	CENTRAL TRUST BANK	1	3.04	36	-19.9	2.6	3.2	Metro Credit Union	15	2.50	28	-5.9	6.8	7.2	New Residential	318	3.63	106	-1.3	18.5	18.7
60	Union Home Mortgage	30	2.67	29	-20.6	6.6	8.3	PHH Mortgage	108	3.78	61	-6.2	10.8	11.4	Old National Bank	16	2.87	22	-1.3	7.8	7.9
61	1ST SECURITY BANK OF WASHINGTON	1	2.38	20	-21.3	0.3	0.4	United Shore (Retained)	346	3.42	11	-7.3	3.9	4.2	Flagstar	62	4.75	13	-1.7	5.8	5.9
62	Bank of America	362	3.95	70	-22.7	13.3	16.9	Fannie Mae	8	4.33	196	-9.7	11.9	13.1	MUFG	14	3.41	37	-2.1	9.1	9.3
63	Citizens Bank	100	3.51	57	-22.7	10.9	13.9	United Shore (Sold)	9	3.83	58	-10.6	9.2	10.2	Marlin Mortgage Capital	7	2.83	14	-2.4	4.3	4.4
64	LEADER BANK NATIONAL ASSOCIATION	1	2.30	29	-24.9	0.8	1.1	BARRINGTON BANK & TRUST COMPANY N	6	3.08	44	-15.8	9.2	10.9	Caliber Home Loans	264	3.97	18	-3.2	6.4	6.6
65	FIRST FEDERAL SAVINGS BANK	0	4.90	206	-26.7	2.1	2.8	Home Point Financial	191	2.82	13	-15.9	2.6	3.1	Nationstar	105	3.80	126	-3.5	15.5	16.1
66	Flagstar	91	5.33	14	-27.2	5.3	7.2	Matrix Financial	126	3.38	39	-18.1	6.8	8.3	Sailfish Servicing	23	2.51	16	-3.5	5.1	5.3
67	BOK Financial	5	3.72	69	-28.8	24.8	33.1	HomeStreet Bank	25	2.77	26	-19.3	4.3	5.3	Michigan Mutual	1	2.77	113	-4.2	42.9	44.3
68	Freedom Mortgage	43	3.43	71	-30.9	11.1	15.7	Bank of America	367	3.83	70	-19.5	12.3	15.1	Summit Funding	5	2.99	27	-6.0	18.4	19.5
69	Santander Bank	73	3.39	65	-32.9	9.6	14.0	Caliber Home Loans	277	4.08	19	-19.5	4.4	5.5	United Shore (Retained)	334	3.24	9	-6.2	4.2	4.4
70	BayCoast Bank	16	3.96	87	-41.5	13.1	21.4	Northpointe Bank	28	2.86	28	-19.8	3.9	4.8	PHH Mortgage	113	3.77	58	-6.4	14.8	15.8
71	United Shore (Sold)	9	3.83	60	-47.1	5.5	10.1	Citi	325	3.46	57	-19.9	8.7	10.8	BROADVIEW FEDERAL CREDIT UNION	9	2.80	34	-7.1	8.7	9.3
72	Home Point Financial	191	2.83	14	-49.3	1.7	3.3	CMG Mortgage	587	5.36	1	-20.8	4.0	5.0	Home Point Financial	190	2.81	10	-7.2	3.9	4.2
73	Gateway Mortgage	5	3.06	22	-51.7	1.6	3.2	Old National Bank	15	2.87	24	-21.9	4.5	5.7	BayCoast Bank	17	3.91	82	-7.5	17.3	18.6
74	WATERMARK CAPITAL INC.	3	3.28	18	-53.8	0.6	1.4	COMMUNITYAMERICA CREDIT UNION	7	2.97	26	-24.9	5.2	6.8	Bank of America	368	3.62	71	-8.5	15.0	16.3
75	American Internet Mortgage	48	3.05	37	-54.7	5.1	10.9	First National Bank Of Omaha	11	3.64	71	-27.9	9.0	12.3	Guaranteed Rate	45	3.17	6	-9.0	3.7	4.0
76	Pingora Loan Servicing	12	3.62	65	-57.1	7.1	15.7	American Internet Mortgage	48	3.05	36	-28.0	7.3	9.9	LOWER LLC	1	3.72	9	-9.8	0.9	1.0
77	Amerisave Mortgage	1	3.82	8	-60.2	0.5	1.3	1ST SECURITY BANK OF WASHINGTON	1	2.38	18	-28.0	0.3	0.4	BUSEY BANK	0	3.93	142	-10.4	19.1	21.1
78	Pam MSR Trust 1	1	3.61	97	-62.0	5.2	13.2	Santander Bank	74	3.34	64	-28.5	9.4	12.9	FBC Mortgage	0	3.07	13	-10.5	4.2	4.7
79	Planet Home Lending	4	3.34	34	-66.9	3.0	8.8	Onslow Bay Financial	148	2.50	15	-28.7	1.9	2.7	PennyMac	69	3.66	24	-10.6	7.1	7.9
80	LIBERTY FEDERAL CREDIT UNION	7	4.64	13	-68.5	3.0	9.2	WATERMARK CAPITAL INC.	3	3.28	17	-30.6	0.8	1.2	Guid Mortgage	17	3.21	31	-11.3	11.1	12.4
81	BANKSOUTH MORTGAGE A WHOLLY OWNED	1	4.18	22	-70.5	0.5	1.6	Keybank	29	2.92	30	-31.3	3.9	5.6	FIRST UNITED BANK & TRUST COMPANY	3	2.80	24	-11.3	11.6	12.9
82	MORTGAGE ACCESS CORP	1	4.87	118	-72.4	10.4	33.2	PennyMac	73	3.81	25	-35.0	4.0	6.1	MEMBER FIRST MORTGAGE LLC	1	2.97	36	-11.6	29.7	33.0
83	Smaller Servicers	21	3.75	50	-73.1	1.7	6.2	SOUTHERN BANK & TRUST COMPANY	1	3.13	38	-37.1	2.3	3.6	Lakeview	164	2.80	23	-12.2	5.2	5.9
84	Summit Funding	4	2.99	32	-73.2	1.2	4.5	Citizens Bank	101	3.51	56	-37.5	7.8	12.2	WATERSTONE MORTGAGE CORP.	3	2.80	12	-12.3	12.6	14.2

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

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

GSE: Hybrid 10/1 and 10/6

Table of Contents

Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
85	FIRST UNITED BANK & TRUST COMPANY	3	2.79	29	-73.7	0.7	2.7	COMMUNITY LOAN SERVICING LLC	3	3.83	73	-38.0	8.2	12.9	Cardinal Financial	5	3.69	23	-12.5	8.6	9.8
86	A&D MORTGAGE LLC	3	3.00	13	-74.1	0.8	3.0	Zions Bancorporation	14	3.59	42	-38.3	3.8	6.0	Cornerstone	10	2.69	14	-17.3	6.5	7.8
87	MEMBER FIRST MORTGAGE LLC	1	3.05	43	-74.8	3.7	14.1	MEMBER FIRST MORTGAGE LLC	1	3.05	41	-39.9	5.9	9.6	UBS Bank	17	3.65	107	-17.3	19.1	22.7
88	STANDARD MORTGAGE CORP.	1	5.93	114	-75.7	10.1	35.8	Arvest Mortgage	23	3.16	39	-40.7	3.2	5.3	American Internet Mortgage	50	3.04	34	-18.1	9.3	11.2
89	Cenlar	0	4.73	245	-75.9	1.2	4.7	Nations Lending Corporation	20	2.93	14	-40.7	3.8	6.3	Aurora	2	3.88	49	-18.3	8.0	9.8
90	Cape Cod Five Cents Bank	34	2.91	27	-79.0	1.4	6.4	BayCoast Bank	16	3.93	85	-42.0	9.4	15.7	Movement Mortgage	10	2.93	10	-18.4	5.2	6.4
91	Zions Bancorporation	14	3.59	44	-79.3	1.2	5.9	MORTGAGE ACCESS CORP	1	4.37	117	-44.8	17.1	29.0	Santander Bank	77	3.30	62	-18.7	12.8	15.5
92	Guaranteed Rate	46	3.42	9	-79.7	0.5	2.5	FIRST AMERICAN BANK	3	2.88	32	-48.5	2.4	4.5	Podium Mortgage Capital	5	3.16	30	-19.1	7.6	9.3
93	Gate City Bank	40	3.30	72	-80.2	3.2	15.4	M&T Bank	4	3.97	143	-48.5	5.9	11.2	First National Bank Of Omaha	11	3.64	68	-19.2	14.0	17.1
94	Podium Mortgage Capital	5	3.16	35	-81.4	0.6	3.3	Pam MSR Trust 1	1	3.61	96	-50.2	4.9	9.7	Arvest Mortgage	24	3.14	37	-20.4	9.3	11.5
95	MSR Asset Vehicle	15	3.05	24	-81.5	0.9	4.8	Cape Cod Five Cents Bank	34	2.91	25	-50.3	2.5	4.9	PREMIER BANK	1	3.57	66	-20.8	17.9	22.0
96	Old National Bank	15	2.87	26	-82.5	1.1	6.2	CENTRAL TRUST BANK	1	3.04	34	-51.6	2.2	4.6	CMG Mortgage	310	5.32	1	-24.4	3.9	5.1
97	BSI Financial	19	3.69	70	-84.0	2.6	15.3	Smaller Servicers	21	3.67	49	-55.9	2.9	6.4	MORTGAGE ACCESS CORP	1	3.65	114	-25.5	23.8	30.6
98	Aurora	2	3.88	54	-84.2	2.2	13.4	A&D MORTGAGE LLC	3	3.00	11	-57.6	0.8	1.9	Citi	329	3.39	55	-27.3	10.0	13.6
99	Pentagon Federal Credit Union	8	3.68	45	-84.3	1.9	11.4	Amerisave Mortgage	1	4.08	6	-58.3	0.6	1.5	COMMUNITYAMERICA CREDIT UNION	7	2.97	24	-29.0	11.5	15.8
100	Bank Of The West	2	3.29	47	-85.4	1.1	7.2	Gateway Mortgage	5	3.01	21	-61.0	1.0	2.6	First Bank	21	2.66	26	-29.4	7.0	9.8
101	Nations Lending Corporation	19	2.93	16	-86.9	0.4	3.3	GUIDANCE RESIDENTIAL LLC	0	3.12	115	-61.6	2.8	7.2	Independent Bank	3	4.17	18	-30.0	2.4	3.4
102	BELL BANK	19	3.64	8	-87.4	0.5	3.9	Pingora Loan Servicing	12	3.63	64	-64.5	4.6	12.4	Citizens Bank	100	3.49	54	-35.8	9.8	14.9
103	ELEVATIONS CREDIT UNION	2	3.39	57	-88.3	1.2	10.1	ELEVATIONS CREDIT UNION	2	3.39	56	-65.2	2.9	8.0	STATE EMPLOYEES FEDERAL CREDIT UN	5	2.81	28	-36.2	7.7	11.7
104	Finance of America	2	4.06	10	-89.0	0.2	2.1	MORTGAGEMARKETS LLC	1	3.10	44	-65.6	0.2	0.5	BSI Financial	20	3.69	65	-36.8	11.8	18.1
105	Nexus Nova	5	3.15	18	-89.2	0.3	2.7	Gate City Bank	41	3.30	70	-65.7	4.5	12.7	Gate City Bank	42	3.30	67	-37.2	10.4	16.1
106	THE MORTGAGE FIRM INC.	2	4.43	23	-89.3	0.1	0.9	Mortgage Network	1	3.00	29	-68.1	1.4	4.4	MSR Asset Vehicle	11	3.12	25	-40.4	3.4	5.6
107	First Bank	20	2.65	31	-89.5	0.5	4.7	Finance of America	3	3.96	8	-69.0	0.4	1.2	Gateway Mortgage	5	2.93	20	-45.5	5.7	10.3
108	Kinecta Federal Credit Union	5	3.30	57	-89.6	1.6	14.2	LIBERTY FEDERAL CREDIT UNION	6	4.51	12	-69.1	2.3	7.2	1ST SECURITY BANK OF WASHINGTON	1	2.38	15	-46.5	0.2	0.4
109	FIRST NATIONAL BANK OF PENNSYLVAN	3	3.17	55	-90.0	0.7	6.4	Cenlar	0	4.52	243	-71.1	1.2	4.1	M&T Bank	4	3.71	141	-47.0	9.7	17.6
110	MORTGAGEMARKETS LLC	1	3.19	46	-90.0	0.0	0.5	BSI Financial	19	3.69	68	-71.9	4.0	13.4	Onslow Bay Financial	131	2.48	13	-48.8	1.9	3.6
111	SELECT PORTFOLIO SERVICING INC	0	5.19	130	-90.1	2.1	19.3	GoodLeap	8	3.09	32	-72.4	1.3	4.5	ELEVATIONS CREDIT UNION	2	3.39	53	-49.4	5.1	9.9
112	Sandy Spring Bank	1	3.72	86	-90.3	1.0	10.2	Planet Home Lending	4	3.41	34	-72.8	1.8	6.3	CENTRAL TRUST BANK	1	3.04	31	-52.4	4.0	8.2
113	Johnson Bank	7	3.93	34	-90.4	0.7	7.5	THE MORTGAGE FIRM INC.	2	4.35	22	-75.2	0.2	0.8	Towne Mortgage	3	3.81	80	-53.3	5.7	11.8
114	Everett Financial	1	2.38	20	-90.6	0.4	4.3	USALLIANCE FEDERAL CREDIT UNION	7	4.00	7	-76.0	0.2	0.7	MLD Mortgage	32	2.61	13	-53.6	1.8	3.8
115	Guild Mortgage	16	3.19	35	-90.8	0.7	7.8	SIWELL INC.	1	4.03	23	-77.8	0.4	1.8	Cape Cod Five Cents Bank	35	2.91	22	-54.6	3.4	7.4
116	Huntington National Bank	12	3.56	50	-91.4	0.9	9.6	MSR Asset Vehicle	14	3.04	23	-78.2	0.7	3.3	Plaza Home Mortgage	0	2.63	11	-55.0	0.6	1.3
117	AmeriHome Mortgage	2	3.90	59	-91.5	0.5	5.6	Johnson Bank	6	3.62	37	-78.2	1.8	8.1	STANDARD MORTGAGE CORP.	1	4.39	106	-55.5	15.3	31.3
118	WATERSTONE MORTGAGE CORP.	3	2.60	17	-91.5	0.3	3.1	Aurora	2	3.88	52	-79.3	1.5	7.2	Cenlar	0	3.95	240	-57.9	1.2	2.8
119	Independent Bank	4	4.44	18	-91.8	0.3	3.3	Fulton Bank	1	3.65	83	-82.1	3.3	16.9	MORTGAGE INVESTORS GROUP	4	3.32	60	-58.0	6.9	15.8
120	One American Bank	11	4.30	6	-92.5	0.7	8.6	Guaranteed Rate	46	3.33	8	-83.3	0.5	2.9	Zions Bancorporation	15	3.58	39	-60.4	5.5	13.5
121	Banc Of California	4	2.78	22	-92.6	0.3	3.6	Podium Mortgage Capital	5	3.16	33	-83.4	0.6	3.5	BELL BANK	18	3.56	4	-62.6	1.6	4.1
122	BMO Harris Bank	4	3.29	48	-93.0	1.1	14.6	Sandy Spring Bank	1	3.72	84	-84.4	1.3	8.1	USALLIANCE FEDERAL CREDIT UNION	5	4.00	6	-68.7	0.3	1.0
123	SIWELL INC.	1	3.99	31	-93.3	0.1	2.1	BELL BANK	19	3.64	7	-84.8	0.5	3.5	LIBERTY FEDERAL CREDIT UNION	4	4.46	11	-68.9	2.1	6.6
124	SPACE COAST CREDIT UNION	0	4.66	212	-93.5	1.6	22.2	First Bank	20	2.65	29	-87.1	0.5	3.7	COMMUNITY LOAN SERVICING LLC	3	3.79	69	-69.8	4.2	13.2
125	Evergreen Moneysource	8	3.32	37	-94.0	0.4	6.1	On Q Financial	2	3.00	29	-87.5	0.5	4.3	FIRST AMERICAN BANK	3	2.87	29	-74.6	2.1	7.9
126	MORTGAGE INVESTORS GROUP	4	3.32	65	-94.1	0.9	14.6	Rushmore Loan Mgmt	2	3.31	41	-88.1	1.0	8.1	SUNFLOWER BANK NATIONAL ASSOCIATI	1	3.36	99	-78.0	3.0	13.1

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: Hybrid 10/1 and 10/6

Table of Contents

Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
127	CORNERSTONE CAPITAL BANK SSB	21	2.82	21	-94.2	0.3	5.2	Banc Of California	4	2.78	20	-88.5	0.2	1.9	FIRST NATIONAL BANK OF PENNSYLVAN	3	3.06	50	-78.7	1.8	8.4
128	HSBC	2	2.50	19	-94.7	0.2	3.7	BANKSOUTH MORTGAGE A WHOLLY OWNED	1	4.18	20	-88.6	0.5	4.1	HSBC	2	2.50	14	-79.5	0.5	2.2
129	SIRVA MORTGAGE	3	2.91	22	-95.2	0.3	6.0	GOLD STAR MORTGAGE FINANCIAL GROU	1	3.04	32	-89.8	3.2	27.5	FIRST FEDERAL SAVINGS BANK	0	3.95	202	-81.4	1.7	9.0
130	COMMUNITYAMERICA CREDIT UNION	6	2.97	28	-95.3	0.3	7.1	SIRVA MORTGAGE	3	2.91	21	-90.0	0.4	4.3	Banc Of California	2	2.78	19	-84.3	0.2	1.6
131	CENTIER BANK	1	3.71	46	-95.4	0.5	10.2	FIRST NATIONAL BANK OF PENNSYLVAN	3	3.17	53	-90.3	0.7	6.9	Fulton Bank	1	3.65	80	-84.3	3.4	19.8
132	USALLIANCE FEDERAL CREDIT UNION	6	3.98	9	-96.2	0.0	1.0	Kinecta Federal Credit Union	5	3.30	56	-90.4	1.1	11.1	GUIDANCE RESIDENTIAL LLC	0	3.12	112	-84.7	2.7	16.6
133	BANK OF NEW HAMPSHIRE	0	3.61	82	-96.5	0.4	11.1	SELECT PORTFOLIO SERVICING INC	0	5.27	120	-90.5	1.2	11.8	Finance of America	3	3.84	10	-86.4	0.3	2.3
134	RENASANT BANK	1	3.06	56	-96.7	0.4	10.1	HSBC	2	2.50	17	-90.6	0.2	2.3	Planet Home Lending	3	3.36	34	-86.4	1.2	8.8
135	SWBC Mortgage	12	2.75	27	-96.9	0.2	7.5	One American Bank	10	4.31	5	-90.7	0.5	5.0	GOLD STAR MORTGAGE FINANCIAL GROU	1	3.04	29	-88.2	2.0	15.8
136	Cardinal Financial	5	4.11	23	-97.4	0.3	11.2	Cardinal Financial	5	4.02	22	-91.0	0.6	6.9	Sandy Spring Bank	1	3.72	81	-88.6	1.4	12.0
137	Towne Mortgage	2	3.78	85	-97.8	0.0	1.6	CORNERSTONE CAPITAL BANK SSB	21	2.78	19	-91.1	0.3	3.6	Rushmore Loan Mgmt	4	3.31	38	-89.2	1.1	9.4
138	Total Mortgage Services	3	2.90	29	-97.9	0.2	7.6	Summit Funding	4	2.99	30	-91.2	0.9	9.4	Ameris Bank	0	4.11	48	-89.4	2.5	21.6
139	PREMIER BANK	1	4.47	63	-98.0	0.6	24.3	Everett Financial	1	2.38	19	-91.7	0.4	4.9	One American Bank	6	4.32	5	-89.8	0.5	4.6
140	INTELLILOAN INC.	1	2.33	15	-98.1	0.0	0.4	SPACE COAST CREDIT UNION	0	4.66	210	-92.2	1.2	14.5	SIRVA MORTGAGE	2	2.88	19	-90.2	0.6	5.7
141	NexBank	2	4.69	10	-98.2	0.1	7.7	RESICENTRAL LLC	1	3.03	11	-92.6	0.2	3.0	RESICENTRAL LLC	1	3.03	8	-90.5	0.4	4.3
142	Fulton Bank	1	3.65	85	-98.4	0.4	21.9	BMO Harris Bank	2	3.29	48	-93.0	1.1	14.6	SELECT PORTFOLIO SERVICING INC	0	5.22	120	-90.8	0.9	9.3
143	Provident Funding	0	3.62	105	-98.5	0.3	17.1	MORTGAGE INVESTORS GROUP	4	3.32	63	-93.9	0.9	13.6	Mortgage Network	2	3.00	26	-90.8	0.5	5.5
144	First Federal Bank	0	4.50	54	-98.7	0.0	0.9	FIRST UNITED BANK & TRUST COMPANY	3	2.79	27	-94.2	0.7	10.9	CORNERSTONE CAPITAL BANK SSB	11	2.78	19	-91.1	0.3	3.6
145	Fremont Bank	1	5.73	137	-98.7	0.3	21.4	Ameris Bank	0	4.12	48	-94.8	2.8	42.6	TAYLOR MORRISON HOME FUNDING INC.	1	2.78	13	-91.5	0.3	3.9
146	WALL STREET MORTGAGE BANKERS LTD.	4	2.38	20	-98.9	0.0	0.3	AmeriHome Mortgage	2	3.90	57	-95.5	0.4	9.3	Kinecta Federal Credit Union	5	3.30	53	-92.7	0.8	11.0
147	RESICENTRAL LLC	1	3.03	13	-99.6	0.0	4.7	CENTIER BANK	1	3.71	45	-95.5	0.5	9.8	BMO Harris Bank	1	3.29	48	-93.0	1.1	14.6
148	Prime Lending (Plains Capital)	0	2.75	15	-99.7	0.0	0.0	NexBank	2	4.67	8	-96.1	0.2	5.3	WALL STREET MORTGAGE BANKERS LTD.	4	2.38	15	-93.3	0.7	9.4
149	SUNFLOWER BANK NATIONAL ASSOCIATI	1	3.81	104	-99.8	0.0	3.9	SWBC Mortgage	12	2.75	26	-96.4	0.2	6.0	CENTIER BANK	1	3.72	42	-94.3	0.9	14.0
150	RANLife	1	3.62	10	-99.8	0.0	5.6	Nexus Nova	5	3.08	18	-96.7	0.2	7.2	Everett Financial	1	2.38	16	-94.8	0.3	5.7
151	BUSEY BANK	0	5.35	140	-99.9	0.0	28.7	RENASANT BANK	1	3.06	54	-97.6	0.4	13.9	THE MORTGAGE FIRM INC.	1	4.11	23	-95.2	0.4	7.8
152	TEACHERS FEDERAL CREDIT UNION	2	2.76	19	-100.0	0.0	9.7	Total Mortgage Services	3	2.90	27	-97.7	0.2	6.5	NexBank	1	4.66	8	-96.2	0.2	4.9
153	Ameris Bank	0	4.12	45	-100.0	0.0	1.5	Provident Funding	0	3.62	103	-98.1	0.3	14.0	AmeriHome Mortgage	2	3.90	54	-96.2	0.6	14.7
154	CAMBRIDGE SAVINGS BANK	1	2.50	19	-100.0	0.0	6.4	BANK OF NEW HAMPSHIRE	0	3.61	80	-98.3	0.2	12.2	SWBC Mortgage	12	2.75	23	-96.5	0.2	6.7
155	IDAHO CENTRAL CREDIT UNION	0	5.75	2	-100.0	0.0	5.4	First Federal Bank	0	4.50	52	-99.5	0.0	2.5	Nexus Nova	3	3.01	16	-96.9	0.2	6.8
156	PRIMELENDING A PLAINS CAPITAL CO.	0	3.00	16	-100.0	0.0	0.0	INTELLILOAN INC.	1	2.33	14	-99.6	0.0	1.9	RENASANT BANK	1	3.10	51	-98.0	0.3	16.0
157	GUIDANCE RESIDENTIAL LLC	0						Fremont Bank	1	4.95	135	-99.6	0.1	34.1	BANKSOUTH MORTGAGE A WHOLLY OWNED	1	4.03	20	-98.0	0.3	12.5
158								SUNFLOWER BANK NATIONAL ASSOCIATI	1	3.51	102	-99.8	0.0	3.3	MORTGAGEMARKETS LLC	1	2.88	41	-98.0	0.2	7.8
159								RANLife	1	3.62	8	-99.8	0.0	3.2	Total Mortgage Services	3	2.90	24	-98.1	0.2	9.2
160								TEACHERS FEDERAL CREDIT UNION	2	2.76	18	-99.9	0.0	5.7	INTELLILOAN INC.	1	2.33	11	-98.3	0.1	3.1
161								Prime Lending (Plains Capital)	0	2.75	13	-100.0	0.0	0.3	Provident Funding	0	3.62	100	-98.6	0.3	17.9
162								American Pacific Mortgage	0	3.25	7	-100.0	0.0	0.2	BANK OF NEW HAMPSHIRE	0	3.61	77	-99.3	0.1	15.8
163								CAMBRIDGE SAVINGS BANK	1	2.50	18	-100.0	0.0	5.3	TEACHERS FEDERAL CREDIT UNION	2	2.76	15	-99.7	0.0	3.8
164								IDAHO CENTRAL CREDIT UNION	0	5.75	2	-100.0	0.0	5.4	RANLife	1	3.62	5	-99.8	0.0	2.1
165														Prime Lending (Plains Capital)	0	2.75	10	-100.0	0.0	0.1	
166														CAMBRIDGE SAVINGS BANK	1	2.50	15	-100.0	0.0	5.7	
167														Finance of America Mortgage	0	2.60	24	-100.0	0.0	6.9	
168														IDAHO CENTRAL CREDIT UNION	0	5.75	2	-100.0	0.0	5.4	

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

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

Ginnie Mae: Fixed 30yr

Table of Contents

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	USAA	175	5.84	0	91.0	3.8	2.0	American Financial Resources	307	5.04	9	46.3	5.8	4.0	Village Capital	15,705	3.19	18	49.9	10.9	7.4
2	Oceanside Mortgage	191	3.42	49	83.5	13.1	7.4	Village Capital	16,566	3.42	19	43.5	7.5	5.3	RELIANCE FIRST CAPITAL LLC	1,236	3.58	20	33.3	10.3	7.8
3	STOCK YARDS BANK AND TRUST COM PA	228	3.30	47	40.0	10.8	7.8	Colorado HFA	7,344	4.06	26	40.6	7.3	5.3	Oceanside Mortgage	588	3.11	37	30.8	13.5	10.5
4	THE FEDERAL SAVINGS BANK	1,405	3.06	25	38.7	8.8	6.4	New Day	6,769	3.75	14	34.2	8.6	6.5	Bank of America	722	4.62	114	27.4	11.5	9.1
5	InterCap Lending	139	3.90	17	36.0	7.5	5.6	RANLife	485	3.48	25	32.9	7.4	5.7	RANLife	481	3.40	23	26.0	10.0	8.0
6	Utah HFA	3,036	3.90	29	34.6	6.9	5.1	Nations Lending Corporation	3,614	3.96	23	31.4	6.9	5.3	Utah HFA	2,928	3.73	26	25.2	8.6	6.9
7	RELIANCE FIRST CAPITAL LLC	1,317	3.83	22	33.9	8.2	6.2	Oceanside Mortgage	380	3.19	42	30.5	8.9	6.9	AMERICAN FINANCIAL NETWORK INC.	847	3.58	24	24.6	11.5	9.4
8	Village Capital	17,074	3.55	20	33.1	7.5	5.7	Utah HFA	3,014	3.85	28	30.0	6.1	4.7	Quicken	100,008	3.20	25	23.6	10.0	8.2
9	New Day	6,390	3.90	15	29.8	9.5	7.4	Mutual Of Omaha	693	4.96	5	28.5	3.7	2.9	Freedom Mortgage	255,536	3.07	28	23.3	10.6	8.7
10	Quicken	102,390	3.38	27	27.7	7.9	6.2	STOCK YARDS BANK AND TRUST COM PA	289	3.30	46	28.1	9.4	7.4	American Financial Resources	287	4.85	7	22.9	7.2	5.9
11	Castle and Cooke Mortgage	429	3.87	82	23.9	10.2	8.3	Quicken	101,427	3.32	26	27.6	7.4	5.9	Mortgage Solutions of Colorado	2,888	4.19	11	22.4	10.2	8.4
12	James B. Nutter	376	3.53	75	21.7	7.8	6.5	THE FEDERAL SAVINGS BANK	1,401	3.01	23	26.2	7.5	6.0	Nations Lending Corporation	4,092	3.77	23	22.1	10.4	8.6
13	HomeBridge	1,586	3.46	13	21.4	5.7	4.7	AMERICAN FINANCIAL NETWORK INC.	863	3.70	26	23.2	7.5	6.1	Colorado HFA	7,112	3.94	25	20.7	9.5	7.9
14	Mortgage Solutions of Colorado	3,215	4.48	14	20.3	8.8	7.4	Castle and Cooke Mortgage	434	3.86	80	21.9	9.4	7.8	THE FEDERAL SAVINGS BANK	1,402	2.92	21	20.6	10.5	8.8
15	MCLEAN MORTGAGE CORPORATION	156	2.75	27	19.7	6.7	5.7	RELIANCE FIRST CAPITAL LLC	1,295	3.75	21	21.1	6.8	5.6	New Day	7,756	3.38	13	19.1	10.6	9.0
16	Mutual Of Omaha	782	5.09	6	19.6	4.1	3.4	Mortgage Solutions of Colorado	3,129	4.39	13	19.5	7.6	6.4	HomeBridge	1,589	3.33	9	18.9	5.8	4.9
17	EQUITY PRIME MORTGAGE LLC	2,683	5.09	9	19.4	4.9	4.1	EQUITY PRIME MORTGAGE LLC	3,121	4.54	10	16.7	4.3	3.7	MORTGAGE LENDERS INV. TRADING COR	836	3.79	24	18.2	10.5	8.9
18	BANK OF HAWAII	330	3.46	46	18.6	8.1	6.9	Freedom Mortgage	258,148	3.12	30	16.7	7.0	6.0	STOCK YARDS BANK AND TRUST COM PA	266	3.30	44	17.9	11.5	9.8
19	Amerisave Mortgage	7,126	3.60	16	18.4	6.2	5.3	Bank of America	730	4.61	111	14.9	8.0	7.0	CHANGE LENDING LLC	616	3.95	8	14.5	6.4	5.6
20	Embrace Home Loans	1,337	4.06	17	17.9	5.5	4.7	MID-ISLAND MORTGAGE CORP.	405	3.42	51	14.8	5.6	4.9	HOMESTAR FINANCIAL CORPORATION	400	3.44	25	13.0	13.9	12.4
21	Home Point Financial	4,682	3.87	12	17.3	4.7	4.1	InterCap Lending	140	3.90	15	14.6	5.4	4.7	Amerisave Mortgage	6,301	3.33	15	12.7	7.5	6.7
22	AXIA FINANCIAL LLC	318	3.51	22	17.0	7.6	6.5	Amerisave Mortgage	6,960	3.53	16	13.9	5.4	4.8	FIRST COMMUNITY MORTGAGE INC.	604	3.34	38	12.0	12.8	11.5
23	Bank of America	757	4.60	107	16.2	8.2	7.1	CIS Financial	245	3.79	26	13.6	7.1	6.3	MCLEAN MORTGAGE CORPORATION	222	2.75	22	11.7	9.6	8.6
24	Specialized Loan Servicing	219	3.99	62	15.8	8.9	7.7	On Q Financial	374	3.96	15	12.1	5.5	4.9	EQUITY PRIME MORTGAGE LLC	3,458	3.98	11	11.6	6.6	5.9
25	MORTGAGE LENDERS INV. TRADING COR	854	3.92	27	15.4	7.9	6.9	USAA	230	5.80	0	11.7	2.1	1.8	Mutual Of Omaha	506	4.72	5	11.2	3.2	2.9
26	MID-ISLAND MORTGAGE CORP.	402	3.43	53	15.1	5.1	4.4	AXIA FINANCIAL LLC	317	3.48	21	11.7	6.5	5.9	Castle and Cooke Mortgage	448	3.85	78	9.2	12.6	11.6
27	American Pacific Mortgage	829	5.62	4	14.9	2.5	2.2	Specialized Loan Servicing	222	3.99	61	11.5	8.7	7.8	MID-ISLAND MORTGAGE CORP.	412	3.40	49	8.3	7.5	6.9
28	Freedom Mortgage	261,199	3.14	31	13.7	7.2	6.4	loanDepot.com	35,766	3.36	20	11.3	5.7	5.1	Nationstar	114,022	3.65	47	6.2	9.7	9.1
29	loanDepot.com	36,185	3.41	21	12.9	6.3	5.6	Weststar Mortgage	967	3.39	48	10.7	7.1	6.4	loanDepot.com	34,956	3.24	19	6.1	7.7	7.3
30	NBKC Bank	3,113	2.98	22	12.8	6.7	6.0	HomeBridge	1,585	3.44	11	10.6	4.6	4.1	Carrington	67,344	3.57	55	5.2	9.4	8.9
31	Nations Lending Corporation	2,364	4.20	21	11.6	5.5	5.0	Home Point Financial	6,516	3.67	11	9.8	3.6	3.3	Specialized Loan Servicing	224	4.01	59	4.9	12.4	11.8
32	UNION BANK N.A.	318	3.26	26	11.3	5.9	5.4	MORTGAGE LENDERS INV. TRADING COR	853	3.89	25	9.1	6.9	6.3	ORIGIN BANK	390	3.72	75	4.8	12.1	11.6
33	RANLife	490	3.53	26	10.3	6.8	6.2	Sun West	10,147	3.16	28	8.5	6.0	5.5	Sun West	10,067	3.08	26	4.1	8.3	8.0
34	Alaska USA Federal Credit Union	1,752	3.49	56	9.7	7.1	6.4	Carrington	72,722	3.54	54	8.3	7.0	6.4	Home Point Financial	7,736	3.43	8	2.3	4.1	4.0
35	CIS Financial	244	3.80	28	9.6	7.4	6.8	Rhode Island HFA	1,310	4.01	31	7.7	5.7	5.3	Chase	10,155	4.27	122	2.2	9.4	9.2
36	Carrington	76,238	3.53	53	9.2	7.5	6.9	Chase	10,059	4.29	122	7.2	7.1	6.6	Fifth Third	5,981	3.93	83	1.9	10.2	10.0
37	Weststar Mortgage	960	3.40	49	9.0	7.3	6.7	FIRST COMMUNITY MORTGAGE INC.	584	3.35	41	7.2	8.3	7.7	CIS Financial	250	3.76	24	1.8	10.7	10.6
38	AMERICAN FINANCIAL NETWORK INC.	869	3.75	27	8.6	7.1	6.6	MCLEAN MORTGAGE CORPORATION	196	2.75	25	6.7	5.4	5.1	The Money Source	21,074	3.46	36	1.6	9.7	9.6
39	Cardinal Financial	9,901	4.02	18	6.8	5.7	5.3	CHANGE LENDING LLC	444	4.89	7	6.3	3.1	2.9	MidFirst Bank	11,987	4.42	95	1.1	11.3	11.2
40	Sun West	10,166	3.20	29	6.7	6.3	5.9	NORCOM MORTGAGE	391	3.93	20	6.1	5.1	4.8	Alaska USA Federal Credit Union	1,750	3.42	54	0.1	9.1	9.1
41	Chase	10,058	4.30	122	6.0	7.0	6.6	Rushmore Loan Mgmt	5,997	3.40	27	5.2	5.7	5.5	Weststar Mortgage	986	3.37	46	0.1	9.1	9.1
42	RENASANT BANK	2,249	3.59	30	6.0	7.1	6.7	GITSIT SOLUTIONS LLC	415	3.06	34	4.9	6.4	6.1	Rushmore Loan Mgmt	9,936	3.34	24	-0.1	8.5	8.5

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

Source: Ginnie Mae, Santander US Capital Markets



Ginnie Mae: Fixed 30yr

Table of Contents

Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
43	PennyMac	251,853	3.52	33	5.4	6.7	6.4	ASSURANCE FINANCIAL GROUP LLC	308	3.51	33	4.8	6.6	6.3	BANK OF HAWAII	334	3.42	43	-0.5	9.6	9.7
44	FIRST COMMUNITY MORTGAGE INC.	582	3.36	42	5.2	8.5	8.1	Fifth Third	5,934	3.97	84	4.7	7.4	7.1	STOCKTON MORTGAGE CORPORATION	1,264	3.70	18	-0.5	7.2	7.2
45	CHANGE LENDING LLC	480	4.99	7	5.1	3.8	3.6	STOCKTON MORTGAGE CORPORATION	1,345	3.87	19	4.3	5.6	5.4	Nations Direct	3,537	3.48	29	-0.8	7.9	8.0
46	MORTGAGE CLEARING CORPORATION	459	3.89	86	5.0	7.6	7.2	James B. Nutter	755	3.53	74	3.6	7.2	7.0	NBKC Bank	3,083	2.89	19	-0.9	7.9	8.0
47	Sierra Pacific	1,812	3.44	22	4.9	6.0	5.7	Nationstar	121,462	3.68	48	3.2	6.8	6.6	PennyMac	242,854	3.38	31	-1.2	8.2	8.3
48	Nationstar	125,615	3.69	48	4.5	7.2	6.9	Alaska USA Federal Credit Union	1,759	3.48	55	2.7	6.2	6.1	Novas Financial	740	3.36	17	-1.9	7.9	8.0
49	CADENCE BANK	2,197	3.75	53	3.6	7.1	6.9	NBKC Bank	3,128	2.97	21	2.6	5.6	5.4	Johna B. Nutter	972	3.53	71	-2.2	10.3	10.5
50	ARK-LA-TEX FINANCIAL SERVICES LLC	2,406	3.67	20	3.5	6.1	5.9	Arvest Mortgage	2,360	3.61	53	2.0	7.1	6.9	Lakeview	235,574	3.58	40	-2.2	8.6	8.7
51	American Financial Resources	312	5.08	10	3.1	4.8	4.6	Cardinal Financial	10,429	3.88	18	1.9	5.1	5.0	CHICKASAW COMMUNITY BANK	971	3.62	46	-2.3	7.9	8.1
52	SUNFLOWER BANK N.A.	959	3.68	27	2.7	6.0	5.8	PennyMac	249,139	3.48	32	1.8	6.0	5.9	United Shore (Retained)	47,492	3.58	12	-2.9	5.2	5.3
53	Colorado HFA	7,415	4.12	27	2.5	5.5	5.4	Gateway Mortgage	4,739	3.98	23	1.3	5.5	5.5	Cardinal Financial	10,837	3.66	17	-2.9	7.2	7.4
54	STOCKTON MORTGAGE CORPORATION	1,381	3.96	20	2.3	5.9	5.8	FLAT BRANCH MORTGAGE INC.	1,676	3.75	25	1.2	6.4	6.4	Bank Of The West	208	4.05	72	-3.2	10.4	10.7
55	SOUTHWEST STAGE FUNDING LLC	1,430	3.89	41	1.9	6.8	6.7	CHICKASAW COMMUNITY BANK	956	3.65	49	1.1	5.8	5.7	BSI Financial	7,627	3.57	28	-3.3	9.0	9.3
56	Regions Bank	3,963	3.91	66	1.7	7.4	7.3	MidFirst Bank	11,698	4.42	97	0.3	7.8	7.8	FAY SERVICING LLC	207	4.12	64	-3.4	8.4	8.7
57	ROYAL PACIFIC FUNDING CORPORAT IO	1,425	3.48	29	0.9	5.6	5.5	The Money Source	20,919	3.49	38	0.1	6.6	6.6	NORTH AMERICAN SAVINGS BANK F.S.B	680	3.17	40	-3.6	9.6	10.0
58	Gateway Mortgage	4,165	4.03	24	0.5	6.0	6.0	FAY SERVICING LLC	292	4.09	65	-0.1	7.2	7.2	PHH Mortgage	11,904	4.21	66	-3.8	8.4	8.8
59	ASSURANCE FINANCIAL GROUP LLC	308	3.54	34	0.4	6.6	6.6	Citi	2,664	4.46	128	-0.7	7.4	7.4	On Q Financial	1,074	3.49	15	-4.1	8.0	8.3
60	Umpqua	1,642	3.39	45	-0.1	6.8	6.8	Evergreen Home Loans	1,977	3.80	24	-1.1	6.2	6.3	Arvest Mortgage	2,349	3.56	51	-4.1	9.3	9.6
61	Rushmore Loan Mgmt	1,690	3.43	29	-0.2	5.6	5.6	SWBC Mortgage	2,824	3.68	24	-1.3	6.2	6.3	Planet Home Lending	39,942	3.63	20	-4.2	6.3	6.5
62	First Federal Bank Of Kansas City	583	2.89	37	-0.4	6.9	7.0	United Shore (Retained)	48,855	3.98	11	-2.2	3.4	3.5	SUNFLOWER BANK N.A.	886	3.48	26	-4.3	7.7	8.1
63	Evergreen Home Loans	1,997	3.85	25	-0.6	6.8	6.8	ORIGIN BANK	302	3.72	78	-2.4	7.3	7.5	NEW AMERICAN FUNDING LLC	1,530	3.78	25	-4.4	6.1	6.3
64	Primary Residential	2,606	3.78	21	-1.6	6.1	6.2	PHH Mortgage	12,650	4.29	63	-2.5	5.9	6.0	FLAT BRANCH MORTGAGE INC.	1,630	3.61	23	-4.6	8.3	8.7
65	United Shore (Sold)	31,391	2.79	30	-1.6	6.0	6.1	Embrace Home Loans	1,708	3.79	22	-2.8	4.7	4.8	Gateway Mortgage	4,916	3.90	22	-4.8	7.9	8.3
66	MidFirst Bank	11,829	4.44	97	-2.0	7.7	7.8	SERVICE FIRST MORTGAGE COMPANY	312	3.69	57	-3.4	6.9	7.2	NewRez	85,047	3.45	28	-5.0	7.0	7.3
67	Lakeview	259,920	3.65	41	-2.1	6.6	6.8	Lakeview	253,824	3.62	40	-3.5	6.1	6.3	First Federal Bank	1,469	3.53	37	-5.2	8.6	9.0
68	Broker Solutions	12,025	3.71	25	-2.2	6.0	6.1	RENASANT BANK	2,232	3.55	29	-3.7	6.1	6.3	SWBC Mortgage	2,782	3.58	22	-5.3	8.6	9.0
69	The Money Source	20,851	3.50	40	-2.4	6.8	6.9	United Shore (Sold)	29,444	2.80	28	-4.0	5.4	5.6	GITSIT SOLUTIONS LLC	398	3.07	32	-5.6	7.6	8.1
70	Ampac Mortgage	306	4.33	13	-2.7	4.6	4.7	Sierra Pacific	1,795	3.40	21	-4.3	5.0	5.2	Citi	2,746	4.46	126	-5.6	9.7	10.2
71	Citi	2,632	4.46	130	-2.9	7.2	7.4	NEW AMERICAN FUNDING LLC	3,060	3.78	25	-4.4	6.1	6.3	Wells Fargo	111,817	3.93	97	-5.7	9.7	10.3
72	FLAT BRANCH MORTGAGE INC.	1,702	3.82	26	-3.1	6.5	6.7	Ameris Bank	3,439	3.31	23	-4.4	5.7	6.0	United Shore (Sold)	24,421	2.85	26	-6.2	7.1	7.5
73	PHH Mortgage	13,108	4.34	62	-3.2	6.0	6.2	Broker Solutions	14,821	3.65	24	-4.7	5.3	5.6	First United Bank	2,033	3.66	40	-6.3	8.7	9.3
74	Towne Mortgage	2,507	3.81	39	-3.3	6.4	6.6	Regions Bank	3,948	3.88	65	-4.7	6.8	7.1	PNC Mortgage	6,871	4.12	97	-6.6	9.9	10.6
75	Ruoff	1,936	3.96	22	-3.9	6.1	6.4	Primary Residential	2,688	3.75	20	-5.1	5.5	5.8	AXIA FINANCIAL LLC	304	3.34	19	-6.6	8.0	8.5
76	NEW AMERICAN FUNDING LLC	6,121	3.78	25	-4.4	6.1	6.3	Virginia HFA	5,071	3.67	41	-5.7	5.8	6.1	Caliber Home Loans	31,155	3.22	20	-7.6	9.0	9.7
77	Planet Home Lending	45,847	3.93	22	-4.6	5.1	5.3	HARBORONE MORTGAGE LLC	358	3.28	37	-5.8	6.2	6.5	SERVICE FIRST MORTGAGE COMPANY	319	3.68	54	-8.2	10.0	10.9
78	Arvest Mortgage	2,354	3.63	54	-4.8	6.9	7.3	BANK OF HAWAII	331	3.45	45	-6.0	6.1	6.5	Click N Close.	4,250	3.70	41	-8.3	6.3	6.9
79	Guild Mortgage	22,676	3.67	32	-4.9	6.1	6.4	PNC Mortgage	6,738	4.13	99	-6.0	7.1	7.6	USAA	8,624	3.50	43	-8.5	16.0	17.3
80	PNC Mortgage	6,688	4.13	100	-5.3	7.3	7.7	Nations Direct	3,597	3.56	30	-6.1	5.2	5.5	New Hampshire HFA	858	4.13	36	-8.8	9.0	9.8
81	Wintrust Mortgage	4,970	3.46	27	-5.5	7.1	7.5	NewRez	108,333	3.48	29	-6.2	5.3	5.7	Sierra Pacific	1,766	3.31	19	-8.8	6.8	7.4
82	United Shore (Retained)	49,586	4.17	11	-5.5	3.7	3.9	ROYAL PACIFIC FUNDING CORPORAT IO	1,785	3.46	28	-6.2	4.7	5.0	Wintrust Mortgage	4,853	3.33	24	-9.1	8.9	9.7
83	GITSIT SOLUTIONS LLC	410	3.05	36	-5.7	6.2	6.5	CAPITAL MORTGAGE SERVICES OF TEXA	1,112	4.05	39	-6.3	6.1	6.5	Towne Mortgage	2,451	3.71	37	-9.4	8.2	9.0
84	SUPREME LENDING	2,735	3.32	24	-5.9	6.1	6.5	CrossCountry Mortgage	18,413	3.50	19	-6.4	4.8	5.1	Regions Bank	3,918	3.82	65	-9.4	9.1	10.1

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

Source: Ginnie Mae, Santander US Capital Markets

Ginnie Mae: Fixed 30yr

Table of Contents

Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
85	FAY SERVICING LLC	312	4.08	66	-6.0	7.0	7.4	Planet Home Lending	44,079	3.83	21	-6.5	4.5	4.8	Embrace Home Loans	2,643	3.43	27	-9.6	8.4	9.3
86	CHICKASAW COMMUNITY BANK	951	3.66	50	-6.0	5.5	5.8	Towne Mortgage	2,490	3.78	38	-6.5	5.9	6.3	CMG Mortgage	14,940	3.54	21	-9.7	6.5	7.1
87	CrossCountry Mortgage	18,620	3.56	20	-6.3	5.3	5.7	American Pacific Mortgage	1,007	5.36	4	-6.7	1.7	1.9	Rhode Island HFA	1,378	3.91	31	-9.7	7.8	8.6
88	ATLANTIC BAY MORTGAGE GROUP LLC	3,625	3.47	26	-6.5	6.4	6.8	First United Bank	2,058	3.74	41	-6.7	6.0	6.4	Cornerstone	2,067	3.26	14	-9.9	8.8	9.7
89	Nations Direct	3,630	3.60	31	-6.6	5.6	6.0	ARK-LA-TEX FINANCIAL SERVICES LLC	2,362	3.61	19	-6.8	5.0	5.4	RENASANT BANK	2,196	3.47	28	-10.0	8.1	8.9
90	Ameris Bank	3,479	3.36	24	-6.7	6.1	6.5	Nova Financial	752	3.45	20	-6.8	5.4	5.8	Guild Mortgage	22,025	3.53	30	-10.1	7.8	8.7
91	Virginia HFA	5,050	3.68	43	-7.8	6.0	6.5	SUNFLOWER BANK N.A.	938	3.62	27	-6.8	5.0	5.4	HOMEAMERICAN MORTGAGE CORPORATION	241	3.50	6	-10.3	3.8	4.2
92	Fifth Third	5,904	3.99	85	-7.9	6.6	7.2	Guild Mortgage	22,494	3.62	31	-6.9	5.6	6.0	Prime Lending (Plains Capital)	3,693	3.82	16	-10.4	7.3	8.2
93	First United Bank	2,072	3.78	42	-8.0	6.3	6.8	ServiceMac	462	3.78	79	-7.1	8.1	8.6	Flagstar	10,425	4.26	26	-10.4	7.1	7.9
94	MEMBER FIRST MORTGAGE LLC	270	3.85	39	-8.1	6.7	7.3	Fairway	1,509	4.57	21	-7.3	4.4	4.7	First Federal Bank Of Kansas City	599	2.86	32	-10.4	8.5	9.5
95	NewRez	118,352	3.51	29	-8.7	5.6	6.2	CMG Mortgage	15,703	3.69	23	-7.8	4.6	5.0	CrossCountry Mortgage	17,826	3.37	17	-10.6	6.5	7.2
96	CMG Mortgage	16,013	3.75	23	-8.9	5.0	5.5	Ruoff	1,912	3.90	21	-7.9	5.5	6.0	ARK-LA-TEX FINANCIAL SERVICES LLC	2,221	3.42	18	-10.7	7.0	7.8
97	HomeStreet Bank	787	3.64	47	-9.2	6.3	6.9	CADENCE BANK	2,194	3.73	52	-8.1	6.1	6.6	RIGHT START MORTGAGE INC.	231	3.69	34	-10.7	9.2	10.2
98	Wells Fargo	108,463	3.94	100	-9.3	6.7	7.4	Click N Close.	5,287	3.78	42	-8.3	5.1	5.5	BOK Financial	2,716	3.86	78	-10.8	9.5	10.6
99	Truist Bank	20,013	3.75	72	-9.8	6.8	7.5	First Federal Bank Of Kansas City	588	2.88	35	-8.3	5.9	6.4	Broker Solutions	15,618	3.51	22	-10.9	7.5	8.4
100	TRUSTMARK NATIONAL BANK REAL ESTA	3,381	3.60	48	-10.0	6.4	7.0	Wells Fargo	109,254	3.93	99	-8.5	6.7	7.3	Evergreen Home Loans	1,931	3.70	23	-11.1	8.3	9.3
101	Click N Close.	4,692	3.89	43	-10.0	5.0	5.6	NEW JERSEY HOUSING AND MORTGAGE	523	4.18	31	-9.0	5.3	5.8	KENTUCKY HOUSING CORP.	2,019	4.27	40	-11.1	8.1	9.1
102	KENTUCKY HOUSING CORP.	2,104	4.42	41	-10.7	6.0	6.7	Wintrust Mortgage	4,945	3.42	26	-9.8	6.4	7.0	Smaller Servicers	7,798	3.62	31	-11.5	7.6	8.6
103	NORCOM MORTGAGE	233	4.27	18	-11.1	3.8	4.3	Finance of America Mortgage	682	3.46	16	-9.9	3.8	4.2	HARBORONE MORTGAGE LLC	363	3.26	34	-11.5	8.7	9.8
104	SWBC Mortgage	2,846	3.73	25	-11.5	6.1	6.9	BOK Financial	2,694	3.88	79	-10.5	6.7	7.5	ServiceMac	904	3.77	77	-11.5	12.0	13.5
105	Pennsylvania HFA	808	4.03	82	-11.8	6.8	7.6	BSI Financial	8,223	3.63	29	-10.6	5.7	6.4	ROYAL PACIFIC FUNDING CORPORATIO	1,968	3.42	25	-11.9	7.3	8.3
106	Rhode Island HFA	1,067	4.07	32	-11.8	5.0	5.6	SUPREME LENDING	2,766	3.33	22	-10.9	5.3	6.0	Truist Bank	20,184	3.69	70	-12.0	9.4	10.6
107	Michigan Mutual	533	3.62	19	-12.5	6.3	7.2	New Hampshire HFA	869	4.21	38	-11.2	5.8	6.5	M&T Bank	9,468	3.79	62	-12.1	9.0	10.1
108	FBC Mortgage	901	3.81	14	-12.6	4.7	5.4	MORTGAGE CLEARING CORPORATION	463	3.88	85	-11.3	6.3	7.1	Fairway	1,629	4.39	18	-12.3	5.6	6.4
109	LENNAR MORTGAGE LLC	213	3.70	22	-12.6	4.9	5.6	Amcap Mortgage	301	4.31	11	-11.3	3.5	3.9	Ameris Bank	3,395	3.24	21	-12.8	7.5	8.6
110	First Bank	1,708	3.59	38	-13.0	6.4	7.4	HomeStreet Bank	790	3.63	46	-11.3	5.7	6.4	AmeriHome Mortgage	29,126	3.76	11	-12.8	4.4	5.0
111	Mortgage Research Center	34,304	3.57	18	-13.0	5.7	6.6	First Bank	1,711	3.58	37	-11.3	6.2	7.0	SUPREME LENDING	2,853	3.33	19	-13.6	7.1	8.1
112	Summit Funding	3,034	3.77	23	-13.4	5.2	5.9	Annie Mac	892	3.89	25	-11.8	5.4	6.1	MORTGAGE CLEARING CORPORATION	470	3.87	83	-13.6	8.5	9.7
113	AmeriHome Mortgage	33,899	4.09	14	-13.4	4.0	4.6	KENTUCKY HOUSING CORP.	2,079	4.37	41	-11.9	5.7	6.4	CAPITAL MORTGAGE SERVICES OF TEXA	1,095	4.00	38	-13.9	8.0	9.3
114	Annie Mac	900	3.95	26	-13.5	5.7	6.5	Truist Bank	20,044	3.73	71	-12.1	6.4	7.3	Land Home Financial	1,677	3.79	30	-14.6	8.1	9.5
115	BSI Financial	8,290	3.67	30	-13.6	6.0	6.9	Mortgage Research Center	35,465	3.48	17	-12.1	5.2	5.9	Summit Funding	2,903	3.61	20	-14.6	6.9	8.0
116	HARBORONE MORTGAGE LLC	355	3.29	38	-13.6	6.0	6.9	SOUTHWEST STAGE FUNDING LLC	1,410	3.86	40	-12.3	5.7	6.4	Virginia HFA	5,035	3.63	40	-14.8	7.6	8.9
117	Plaza Home Mortgage	5,884	4.27	10	-13.9	3.2	3.7	TRUSTMARK NATIONAL BANK REAL ESTA	3,367	3.56	47	-12.4	5.9	6.7	Arc Home	854	3.17	20	-14.9	6.8	8.0
118	Movement Mortgage	17,104	3.76	17	-14.0	4.7	5.5	Land Home Financial	1,694	3.89	32	-12.4	5.5	6.2	Mid America Mortgage	1,613	3.51	37	-14.9	9.8	11.4
119	TruHome Solutions	879	3.61	49	-14.2	6.2	7.2	First Federal Bank	1,486	3.60	39	-12.5	5.8	6.6	Primary Residential	2,909	3.72	20	-14.9	7.6	8.9
120	Prime Lending (Plains Capital)	3,092	4.42	15	-15.2	4.6	5.4	Umpqua	1,648	3.37	44	-12.7	5.7	6.5	InterCap Lending	290	3.34	15	-14.9	7.7	9.0
121	Essex Mortgage	7,685	4.72	16	-15.7	4.1	4.8	Smaller Servicers	7,438	3.80	33	-12.9	5.0	5.7	Umpqua	1,657	3.33	42	-15.3	8.2	9.6
122	Land Home Financial	1,732	3.98	32	-15.9	5.5	6.5	ATLANTIC BAY MORTGAGE GROUP LLC	3,616	3.44	25	-13.1	5.5	6.3	First Bank	1,715	3.54	35	-15.5	8.6	10.1
123	PRMG Mortgage	1,254	3.83	14	-15.9	4.3	5.1	AmeriHome Mortgage	32,393	3.98	13	-13.5	3.5	4.0	Ruoff	1,837	3.76	19	-16.0	6.9	8.2
124	Nova Financial	755	3.48	21	-16.1	5.4	6.4	M/I FINANCIAL LLC.	392	3.37	22	-13.7	4.5	5.3	Mortgage Research Center	35,508	3.27	16	-16.0	6.9	8.1
125	BELL BANK	974	3.39	19	-16.5	5.0	5.9	UNION BANK N.A.	315	3.22	25	-15.0	4.2	5.0	Annie Mac	864	3.78	23	-16.0	7.7	9.0
126	SERVICE FIRST MORTGAGE COMPANY	310	3.70	58	-16.7	6.3	7.5	Summit Funding	2,997	3.72	22	-15.3	4.6	5.5	Idaho HFA	14,319	3.88	30	-16.2	7.2	8.5

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

Source: Ginnie Mae, Santander US Capital Markets

Ginnie Mae: Fixed 30yr

Table of Contents

Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
127	CORNERSTONE CAPITAL BANK SSB	4,082	4.14	14	-17.0	3.8	4.6	Pennsylvania HFA	816	4.03	80	-15.4	6.4	7.5	ATLANTIC BAY MORTGAGE GROUP LLC	3,585	3.37	22	-16.5	7.4	8.8
128	BOK Financial	2,691	3.89	80	-17.1	6.5	7.7	Movement Mortgage	16,632	3.68	16	-15.7	4.2	4.9	LOWER LLC	1,160	3.27	16	-16.7	6.1	7.3
129	NEW JERSEY HOUSING AND MORTGAGE	429	4.24	31	-17.1	5.0	6.0	Caliber Home Loans	10,048	3.47	21	-15.7	4.4	5.2	Colonial Savings	1,000	3.90	82	-16.9	8.9	10.6
130	Alabama HFA	3,868	4.25	49	-17.3	5.8	6.9	Iowa Bankers Mortgage	228	3.43	37	-15.8	5.7	6.8	NexBank	386	3.60	31	-17.0	7.4	8.9
131	New Hampshire HFA	877	4.25	38	-17.3	5.7	6.8	Alabama HFA	3,845	4.22	48	-16.1	5.7	6.8	Navy Federal Credit Union	27,957	3.19	38	-17.3	8.7	10.4
132	RIGHT START MORTGAGE INC.	225	3.70	38	-17.6	5.7	6.8	Flagstar	11,666	4.41	26	-16.2	4.5	5.4	M/I FINANCIAL LLC.	378	3.27	20	-17.4	6.2	7.4
133	Flagstar	12,025	4.48	26	-18.9	4.7	5.8	RIGHT START MORTGAGE INC.	227	3.70	37	-16.3	5.4	6.5	Lake Michigan Credit Union	618	3.49	38	-17.5	8.2	9.8
134	Arc Home	865	3.27	24	-19.0	4.9	6.0	Essex Mortgage	7,415	4.60	15	-16.8	3.5	4.1	Plaza Home Mortgage	5,144	3.78	9	-17.7	3.3	4.1
135	Smaller Servicers	8,515	3.91	33	-19.2	4.8	5.9	M&T Bank	9,201	3.79	65	-17.2	5.6	6.8	NORCOM MORTGAGE	446	3.72	19	-17.9	6.7	8.1
136	Huntington National Bank	4,796	3.84	45	-19.3	5.8	7.1	Citizens Bank	13,804	3.47	37	-17.2	5.1	6.1	TRUSTMARK NATIONAL BANK REAL ESTA	3,332	3.49	46	-17.9	7.8	9.4
137	First Federal Bank	1,499	3.64	39	-19.3	5.7	7.0	VanDyk Mortgage	890	3.58	16	-18.0	4.3	5.2	HomeStreet Bank	793	3.60	44	-18.0	7.9	9.5
138	U.S. Bank	52,442	4.02	52	-19.5	5.2	6.4	Plaza Home Mortgage	5,558	4.16	9	-18.5	2.5	3.1	CADENCE BANK	2,181	3.67	51	-18.1	7.8	9.4
139	Citizens Bank	13,797	3.49	38	-20.1	5.2	6.5	NORTH AMERICAN SAVINGS BANK F.S.B	686	3.23	41	-18.6	5.3	6.4	Iowa Bankers Mortgage	226	3.35	35	-18.3	7.7	9.3
140	Amerifirst Home Mortgage	1,029	4.41	29	-20.8	5.3	6.7	Navy Federal Credit Union	28,153	3.25	40	-18.9	5.9	7.3	Essex Mortgage	6,886	4.38	14	-18.8	4.4	5.4
141	Union Home Mortgage	3,632	3.82	16	-20.9	4.3	5.4	Arc Home	862	3.24	22	-19.1	4.5	5.6	First National Bank Of Omaha	766	3.49	48	-19.0	8.3	10.2
142	Navy Federal Credit Union	28,190	3.28	41	-21.2	6.1	7.6	FBC Mortgage	870	3.71	13	-19.2	3.8	4.7	Alabama HFA	3,790	4.15	47	-19.3	8.0	9.8
143	M&T Bank	9,121	3.79	66	-21.4	5.4	6.8	Union Home Mortgage	3,502	3.71	16	-19.2	3.9	4.9	Citizens Bank	13,696	3.41	35	-20.0	7.1	8.8
144	FIRST HOME MORTGAGE CORPORATIO N	2,077	3.35	21	-22.0	4.3	5.5	U.S. Bank	51,773	3.98	52	-19.3	5.0	6.2	U.S. Bank	50,429	3.90	52	-20.6	7.2	9.0
145	M/I FINANCIAL LLC.	396	3.41	23	-23.1	4.7	6.1	V.I.P. MORTGAGE INC.	909	3.34	18	-19.5	4.1	5.1	Amcap Mortgage	291	4.19	10	-20.7	4.0	5.0
146	CAPITAL MORTGAGE SERVICES OF TEXA	1,110	4.06	40	-23.3	5.4	7.0	BELL BANK	960	3.32	18	-19.6	4.4	5.4	Movement Mortgage	15,509	3.49	15	-20.8	5.3	6.7
147	Idaho HFA	14,978	4.03	32	-23.3	4.7	6.1	Prime Lending (Plains Capital)	3,250	4.21	16	-20.0	4.0	5.0	TruHome Solutions	875	3.53	47	-20.9	8.0	10.1
148	Caliber Home Loans	811	5.04	12	-23.7	2.0	2.7	Huntington National Bank	4,761	3.80	44	-20.1	5.5	6.8	Huntington National Bank	4,688	3.73	43	-20.9	7.6	9.5
149	GMFS	3,107	3.68	39	-23.7	5.0	6.6	TruHome Solutions	877	3.58	48	-20.2	5.6	6.9	Finance of America Mortgage	1,369	3.53	9	-21.2	3.7	4.7
150	Colonial Savings	974	3.93	85	-24.9	5.8	7.7	PRMG Mortgage	1,239	3.79	12	-20.2	3.4	4.3	VanDyk Mortgage	856	3.45	14	-22.8	5.3	6.8
151	BLUE RIDGE BANK NATIONAL ASSO CIA	321	2.93	21	-25.4	4.4	5.9	Vanderbilt Mortgage & Finance	695	4.24	35	-20.4	4.9	6.2	SOUTHWEST STAGE FUNDING LLC	1,363	3.82	40	-23.0	7.0	8.9
152	First National Bank Of Omaha	760	3.55	51	-25.9	5.5	7.4	PLAINS COMMERCE BANK	529	4.97	6	-20.6	2.0	2.5	University Bank	610	3.38	19	-23.5	5.6	7.3
153	ROCKY MOUNTAIN MORTGAGE CO	737	4.12	70	-26.4	5.4	7.3	FIRST HOME MORTGAGE CORPORATIO N	2,576	3.31	20	-20.9	3.8	4.8	CORNERSTONE CAPITAL BANK SSB	2,204	3.98	13	-23.6	3.2	4.2
154	Envoy Mortgage	610	3.53	16	-26.5	3.9	5.3	MEMBER FIRST MORTGAGE LLC	268	3.82	38	-21.0	5.6	7.0	ASSURANCE FINANCIAL GROUP LLC	302	3.41	31	-24.0	7.1	9.3
155	Lake Michigan Credit Union	628	3.59	41	-27.1	5.1	6.9	LENNAR MORTGAGE LLC	253	3.95	18	-21.2	3.7	4.7	FHLB Chicago	1,370	3.34	36	-24.4	8.2	10.6
156	NexBank	455	3.87	30	-27.1	4.9	6.7	Amerifirst Home Mortgage	1,280	4.39	28	-21.3	4.9	6.2	Amerifirst Home Mortgage	1,718	4.05	27	-24.6	7.5	9.8
157	Platinum Home Mortgage	457	3.69	26	-27.4	4.4	6.1	NexBank	435	3.79	30	-21.5	4.8	6.1	Union Home Mortgage	3,646	3.51	16	-25.0	5.6	7.4
158	EQUITY RESOURCES INC.	857	3.15	27	-27.5	5.0	6.8	CORNERSTONE CAPITAL BANK SSB	3,864	4.03	13	-22.8	3.1	4.0	LENNAR MORTGAGE LLC	286	3.95	14	-25.4	4.6	6.2
159	Fairway	1,452	4.51	22	-28.0	3.7	5.1	Lake Michigan Credit Union	624	3.56	40	-23.3	5.2	6.7	New Mexico HFA	1,654	3.94	30	-25.6	6.9	9.2
160	NORTH AMERICAN SAVINGS BANK F.S.B	683	3.24	43	-28.7	4.9	6.8	Michigan Mutual	530	3.58	18	-23.4	4.8	6.2	WISCONSIN HOUSING AND ECONOMIC DE	292	3.92	30	-25.9	6.6	8.8
161	V.I.P. MORTGAGE INC.	921	3.39	19	-29.1	4.0	5.7	Bank Of The West	186	4.08	73	-23.6	5.5	7.1	V.I.P. MORTGAGE INC.	871	3.19	16	-26.1	5.4	7.3
162	FHLB Chicago	1,383	3.41	39	-29.2	5.4	7.6	EQUITY RESOURCES INC.	862	3.15	26	-24.1	4.8	6.2	FBC Mortgage	812	3.53	11	-26.2	4.3	5.8
163	Vanderbilt Mortgage & Finance	464	4.60	38	-30.0	4.4	6.2	Colonial Savings	981	3.92	84	-24.1	5.7	7.5	PLAINS COMMERCE BANK	380	4.64	5	-26.2	2.0	2.7
164	VanDyk Mortgage	899	3.63	17	-30.3	4.1	5.8	Envoy Mortgage	744	3.50	15	-24.3	3.5	4.7	PRMG Mortgage	2,620	3.40	19	-26.4	7.0	9.3
165	Pentagon Federal Credit Union	4,164	2.94	16	-30.9	3.9	5.6	FHLB Chicago	1,364	3.37	38	-24.6	5.6	7.3	Pennsylvania HFA	835	4.02	78	-26.7	8.0	10.7
166	STANDARD MORTGAGE CORPORATION	1,088	4.08	56	-31.3	4.7	6.8	GMFS	3,094	3.65	38	-25.0	4.7	6.2	Guaranteed Rate	6,540	3.93	8	-27.3	4.0	5.4
167	Guaranteed Rate	6,252	4.81	7	-31.4	2.6	3.7	Idaho HFA	14,750	3.98	31	-25.1	4.4	5.8	MEMBER FIRST MORTGAGE LLC	265	3.75	37	-27.6	7.2	9.8
168	MYCUMORTGAGE LLC	1,439	3.70	55	-31.6	5.4	7.8	BLUE RIDGE BANK NATIONAL ASSO CIA	404	2.92	19	-25.2	4.0	5.3	GMFS	3,043	3.58	36	-28.1	6.4	8.8

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

Source: Ginnie Mae, Santander US Capital Markets

Ginnie Mae: Fixed 30yr

Table of Contents

Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
169	ServiceMac	53	3.94	61	-32.9	5.4	8.0	LOWER LLC	985	3.44	18	-25.7	3.4	4.5	Vanderbilt Mortgage & Finance	856	4.00	32	-28.1	7.0	9.6
170	Finance of America Mortgage	527	3.08	21	-33.5	3.7	5.6	University Bank	618	3.61	19	-26.1	3.9	5.2	NEW JERSEY HOUSING AND MORTGAGE	545	4.07	31	-28.5	6.7	9.3
171	Iowa Bankers Mortgage	228	3.46	38	-33.6	4.8	7.1	ROCKY MOUNTAIN MORTGAGE CO	739	4.10	70	-27.0	5.1	6.9	Northpointe Bank	1,073	3.77	8	-29.0	4.2	5.8
172	University Bank	292	4.63	16	-34.1	3.2	4.8	First National Bank Of Omaha	762	3.53	50	-27.3	5.2	7.1	BELL BANK	917	3.17	17	-30.2	5.3	7.6
173	New Mexico HFA	1,695	4.01	33	-34.2	4.4	6.6	MYCUMORTGAGE LLC	1,443	3.69	53	-27.5	5.5	7.5	Platinum Home Mortgage	447	3.57	23	-30.7	6.0	8.5
174	NFM INC.	294	4.01	10	-34.8	2.5	3.8	ALLIED MORTGAGE GROUP INC.	223	4.23	16	-28.9	3.1	4.3	BLUE RIDGE BANK NATIONAL ASSO CIA	448	2.90	16	-31.7	5.0	7.2
175	KEYBANK NATIONAL ASSOCIATION	324	3.58	18	-38.0	3.4	5.5	Total Mortgage Services	670	3.35	23	-32.0	3.8	5.5	MYCUMORTGAGE LLC	1,448	3.64	52	-31.9	7.2	10.5
176	ORIGIN BANK	149	3.72	79	-38.2	4.3	6.9	Platinum Home Mortgage	454	3.65	25	-32.5	3.9	5.7	ROCKY MOUNTAIN MORTGAGE CO	735	4.05	69	-33.4	6.5	9.6
177	Bank Of The West	149	4.11	74	-38.6	4.4	7.1	WISCONSIN HOUSING AND ECONOMIC DE	297	4.01	32	-32.8	4.2	6.3	FIRST HOME MORTGAGE CORPORATIO N	2,754	3.20	18	-33.9	4.8	7.2
178	Highlands Residential	257	3.64	14	-38.9	3.1	5.1	COUNTRYPLACE MORTGAGE LTD.	398	4.22	63	-32.9	5.2	7.7	Pentagon Federal Credit Union	3,899	2.76	13	-34.0	4.6	6.9
179	WISCONSIN HOUSING AND ECONOMIC DE	297	4.04	33	-40.2	4.0	6.6	New Mexico HFA	1,682	3.99	32	-33.1	4.3	6.3	EQUITY RESOURCES INC.	870	3.12	23	-34.8	5.7	8.6
180	PLAINS COMMERCE BANK	630	5.18	6	-40.9	1.7	2.9	STANDARD MORTGAGE CORPORATION	1,074	4.04	56	-33.6	4.4	6.5	Michigan Mutual	516	3.47	16	-36.1	5.2	8.1
181	COUNTRYPLACE MORTGAGE LTD.	395	4.22	64	-43.4	4.5	7.9	Guaranteed Rate	5,818	4.63	7	-34.4	2.0	3.1	STANDARD MORTGAGE CORPORATION	1,049	3.98	56	-36.5	6.0	9.3
182	FIRST HOME MORTGAGE CORPORATION	1,047	3.39	22	-44.1	3.3	5.9	Pentagon Federal Credit Union	4,104	2.89	15	-34.8	3.3	5.0	DHI Mortgage	1,972	4.38	3	-37.0	1.0	1.6
183	Northpointe Bank	479	5.30	6	-45.2	2.2	4.0	ANGEL OAK HOME LOANS LLC	574	4.66	7	-40.4	1.8	3.1	Highlands Residential	245	3.51	11	-37.4	3.3	5.2
184	ALLIED MORTGAGE GROUP INC.	232	4.33	16	-45.2	2.6	4.8	PANORAMA MORTGAGE GROUP LLC	174	4.72	8	-41.0	2.0	3.3	Total Mortgage Services	679	3.32	20	-37.5	5.1	8.0
185	HOME FINANCING CENTER INC.	236	4.52	43	-46.6	4.4	8.1	FIRST HOME MORTGAGE CORPORATION	523	3.39	22	-44.1	3.3	5.9	KEYBANK NATIONAL ASSOCIATION	295	3.35	16	-38.5	4.2	6.8
186	Total Mortgage Services	669	3.37	24	-47.6	3.2	6.0	Banco Popular	4,863	4.14	103	-46.5	4.0	7.4	ANGEL OAK HOME LOANS LLC	474	4.43	6	-39.6	1.9	3.2
187	Banco Popular	4,815	4.13	105	-51.2	3.7	7.4	SERVION INC.	685	3.54	26	-47.9	3.5	6.6	UNION BANK N.A.	303	3.12	23	-40.0	4.7	7.7
188	DHI Mortgage	2,210	4.87	3	-51.3	0.6	1.2	HOME FINANCING CENTER INC.	233	4.47	42	-48.8	3.6	6.9	COUNTRYPLACE MORTGAGE LTD.	406	4.22	60	-40.9	6.8	11.3
189	ORIENTAL BANK AND TRUST	2,074	3.97	93	-52.6	3.6	7.4	KEYBANK NATIONAL ASSOCIATION	316	3.51	17	-49.4	2.6	5.0	ALLIED MORTGAGE GROUP INC.	322	3.65	16	-42.5	4.9	8.4
190	LOWER LLC	550	3.67	17	-52.8	2.1	4.4	DHI Mortgage	2,289	4.66	3	-50.9	0.6	1.2	American Pacific Mortgage	1,051	4.65	4	-42.6	1.7	3.0
191	SERVION INC.	691	3.58	27	-57.9	3.1	7.1	Highlands Residential	254	3.60	13	-52.3	2.1	4.3	Envoy Mortgage	811	3.45	12	-43.9	3.5	6.2
192	FirstBank of Puerto Rico	2,038	3.82	76	-58.8	2.9	6.9	Northpointe Bank	466	5.24	5	-53.4	1.3	2.9	FIRST HOME MORTGAGE CORPORATION	262	3.39	22	-44.1	3.3	5.9
193	ANGEL OAK HOME LOANS LLC	500	4.72	9	-59.7	1.7	4.2	NFM INC.	509	3.71	11	-53.5	1.8	3.8	SERVION INC.	660	3.44	24	-44.7	5.1	9.0
194	The Money House	1,613	4.17	30	-71.4	2.0	6.7	ORIENTAL BANK AND TRUST	2,081	3.97	92	-53.6	3.4	7.3	NFM INC.	645	3.60	8	-46.3	2.8	5.2
195	EMI EQUITY MORTGAGE INC.	975	3.97	40	-75.0	1.7	6.5	FirstBank of Puerto Rico	2,039	3.81	75	-55.4	3.2	7.0	HOME FINANCING CENTER INC.	230	4.40	41	-49.1	5.3	10.2
196	PANORAMA MORTGAGE GROUP LLC	88	5.50	8	-83.5	0.7	4.1	HOMESTAR FINANCIAL CORPORATION	124	3.68	25	-56.2	3.0	6.8	PANORAMA MORTGAGE GROUP LLC	239	4.36	6	-54.5	1.7	3.8
197	HOMEAMERICAN MORTGAGE CORPORATION	190	4.81	4	-93.1	0.1	2.0	HOMEAMERICAN MORTGAGE CORPORATION	153	4.75	3	-57.0	0.8	1.8	Banco Popular	4,955	4.14	101	-56.6	4.4	9.9
198	On Q Financial	76	5.75	6	-93.9	0.4	5.8	The Money House	1,588	4.12	29	-71.2	1.9	6.4	ORIENTAL BANK AND TRUST	2,090	3.95	91	-61.5	3.9	9.9
199	HOMESTAR FINANCIAL CORPORATION	20	5.69	5	-96.4	0.1	3.2	EMI EQUITY MORTGAGE INC.	964	3.93	39	-73.8	1.7	6.2	FirstBank of Puerto Rico	2,041	3.79	74	-63.8	3.5	9.5
200																					
201																					

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

Ginnie Mae: Fixed 15yr

Table of Contents

Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	BANK OF HAWAII	0	3.38	116	941.4	84.6	15.4	BANK OF HAWAII	0	3.38	114	823.3	76.7	13.9	BANK OF HAWAII	0	3.38	110	457.5	62.8	15.8
2	ARK-LA-TEX FINANCIAL SERVICES LLC	1	3.47	33	899.6	86.8	17.1	ARK-LA-TEX FINANCIAL SERVICES LLC	1	3.48	31	570.0	61.7	12.9	NexBank	1	3.36	52	335.5	35.0	9.3
3	Envoy Mortgage	2	2.75	16	590.7	32.6	5.5	NexBank	1	3.39	56	552.9	47.5	9.2	American Financial Resources	1	3.16	7	281.5	41.8	13.0
4	American Financial Resources	1	3.17	12	531.0	56.0	11.9	American Financial Resources	1	3.17	10	389.2	33.1	7.8	ARK-LA-TEX FINANCIAL SERVICES LLC	1	3.48	28	256.1	37.3	12.1
5	Oceanside Mortgage	1	3.12	86	497.0	48.5	10.3	COUNTRYPLACE MORTGAGE LTD.	1	3.88	104	245.9	26.4	8.4	V.I.P. MORTGAGE INC.	1	2.44	17	115.4	20.4	10.0
6	ServiceMac	1	3.48	99	444.6	39.5	8.7	STOCK YARDS BANK AND TRUST COM PA	2	2.71	19	207.4	41.8	15.9	University Bank	3	3.03	23	112.9	17.9	8.8
7	Evergreen Home Loans	1	4.03	58	361.0	19.5	4.6	MEMBER FIRST MORTGAGE LLC	3	3.12	49	165.1	21.6	8.7	MEMBER FIRST MORTGAGE LLC	3	3.12	47	108.1	21.7	11.0
8	SERVICE FIRST MORTGAGE COMPANY	1	3.69	87	278.4	33.2	10.0	ASSURANCE FINANCIAL GROUP LLC	1	3.63	59	158.0	26.1	11.0	HOMESTAR FINANCIAL CORPORATION	1	3.42	32	101.7	19.7	10.3
9	FLAT BRANCH MORTGAGE INC.	1	4.06	45	255.9	17.1	5.1	Highlands Residential	0	3.00	15	151.8	3.3	1.3	STOCK YARDS BANK AND TRUST COM PA	2	2.70	17	97.0	24.5	13.2
10	STOCKTON MORTGAGE CORPORATION	5	2.86	18	174.3	15.7	6.0	Envoy Mortgage	2	2.75	15	147.1	14.9	6.3	Evergreen Home Loans	1	4.00	54	76.0	20.2	12.0
11	Highlands Residential	0	3.00	17	149.9	3.7	1.5	University Bank	3	3.08	26	133.8	20.0	9.1	COUNTRYPLACE MORTGAGE LTD.	1	3.86	101	69.4	16.1	9.8
12	FBC Mortgage	4	2.70	18	91.8	10.7	5.7	CrossCountry Mortgage	23	2.90	19	114.2	15.1	7.3	Arc Home	1	4.04	36	67.9	24.6	15.4
13	TruHome Solutions	15	3.12	49	84.0	18.7	10.6	FIRST HOME MORTGAGE CORPORATIO N	4	2.52	16	112.9	9.2	4.4	SERVICE FIRST MORTGAGE COMPANY	1	3.68	83	67.3	18.3	11.3
14	CrossCountry Mortgage	22	2.90	20	69.2	14.9	9.1	STOCKTON MORTGAGE CORPORATION	5	2.86	17	109.5	11.4	5.6	Highlands Residential	0	3.00	12	60.4	1.9	1.2
15	MidFirst Bank	7	3.46	74	58.4	16.3	10.6	Oceanside Mortgage	2	3.09	69	79.5	16.1	9.3	STOCKTON MORTGAGE CORPORATION	5	2.83	13	57.3	12.4	8.0
16	New Day	131	2.80	15	54.1	12.7	8.4	SERVICE FIRST MORTGAGE COMPANY	1	3.69	86	77.2	18.5	10.9	CrossCountry Mortgage	24	2.88	16	50.3	12.4	8.4
17	MORTGAGE CLEARING CORPORATION	6	3.54	100	54.0	27.3	18.6	Rushmore Loan Mgmt	18	2.85	34	62.8	13.0	8.2	Envoy Mortgage	2	2.75	11	44.9	7.5	5.2
18	COUNTRYPLACE MORTGAGE LTD.	1	3.89	106	43.7	12.1	8.6	FIRST COMMUNITY MORTGAGE INC.	6	3.29	73	61.3	17.2	11.0	Village Capital	30	2.61	36	44.6	15.2	10.8
19	Wintrust Mortgage	124	2.75	28	42.2	13.0	9.3	MORTGAGE LENDERS INV. TRADING COR	7	3.51	52	61.3	18.0	11.5	SUNFLOWER BANK N.A.	5	3.01	60	42.9	23.4	17.0
20	BSI Financial	32	3.16	41	41.1	13.3	9.6	Nova Financial	0	2.17	26	57.6	4.4	2.8	Guaranteed Rate	12	2.74	10	40.6	12.0	8.7
21	First Federal Bank	27	2.91	37	40.9	12.4	9.0	MID-ISLAND MORTGAGE CORP.	2	3.40	109	52.2	22.7	15.5	Colonial Savings	9	3.34	124	39.5	24.9	18.5
22	NORCOM MORTGAGE	0	3.70	69	34.5	5.9	4.4	FLAT BRANCH MORTGAGE INC.	1	4.06	44	40.5	9.8	7.1	FLAT BRANCH MORTGAGE INC.	1	4.07	41	34.3	13.5	10.3
23	Caliber Home Loans	1	4.51	5	32.2	0.8	0.6	Evergreen Home Loans	1	4.02	56	39.5	15.6	11.4	New Day	166	2.68	12	28.5	10.4	8.2
24	James B. Nutter	12	3.18	73	29.8	12.9	10.1	First Federal Bank	27	2.90	35	39.3	12.3	9.0	MORTGAGE LENDERS INV. TRADING COR	8	3.53	49	28.4	16.1	12.8
25	Amerifirst Home Mortgage	3	3.62	62	27.5	22.0	17.7	Colonial Savings	8	3.33	127	39.2	23.6	17.6	Bank Of The West	6	3.53	84	26.5	17.6	14.1
26	HOMESTAR FINANCIAL CORPORATION	0	5.12	6	24.7	1.6	1.3	Ameris Bank	1	4.06	47	32.4	21.6	16.7	Mid America Mortgage	6	3.12	68	23.9	15.6	12.8
27	Village Capital	28	2.61	40	24.1	14.3	11.7	James B. Nutter	25	3.18	72	30.4	13.6	10.6	Land Home Financial	7	2.94	41	22.6	15.0	12.4
28	Mortgage Research Center	132	2.55	19	22.5	10.7	8.8	TruHome Solutions	15	3.11	48	30.2	11.8	9.2	ASSURANCE FINANCIAL GROUP LLC	1	3.64	55	19.9	13.9	11.7
29	Union Home Mortgage	13	2.82	32	19.7	16.0	13.5	RELIANCE FIRST CAPITAL LLC	55	3.34	31	27.8	10.4	8.2	ServiceMac	27	3.19	67	19.6	16.4	13.9
30	CAPITAL MORTGAGE SERVICES OF TEXA	5	3.47	91	19.5	15.4	13.0	Home Point Financial	40	3.02	44	25.2	11.3	9.1	First National Bank Of Omaha	9	3.15	67	18.1	14.0	11.9
31	Colonial Savings	8	3.32	128	17.5	21.2	18.3	Amerifirst Home Mortgage	4	3.63	61	25.1	15.2	12.3	Freedom Mortgage	2,010	2.85	41	13.6	12.7	11.2
32	FHLB Chicago	53	2.88	59	17.1	10.9	9.4	FHLB Chicago	54	2.88	58	24.3	11.2	9.1	Home Point Financial	55	2.90	34	13.4	11.2	10.0
33	Click N Close.	19	3.09	74	17.1	11.4	9.8	Arvest Mortgage	47	2.96	51	22.5	13.1	10.8	Oceanside Mortgage	3	3.09	62	12.7	15.6	13.9
34	Movement Mortgage	36	2.66	20	15.9	8.6	7.5	New Day	149	2.75	14	22.0	9.3	7.7	Amerisave Mortgage	75	2.71	20	12.7	12.0	10.8
35	RELIANCE FIRST CAPITAL LLC	54	3.33	33	15.8	10.6	9.2	Umpqua	17	2.68	39	20.6	10.4	8.7	FIRST COMMUNITY MORTGAGE INC.	7	3.30	71	11.9	14.6	13.2
36	Amerisave Mortgage	74	2.81	24	15.3	9.7	8.5	Wintrust Mortgage	126	2.75	27	19.4	10.5	8.9	Quicken	4,278	2.99	43	11.5	13.0	11.8
37	MORTGAGE LENDERS INV. TRADING COR	7	3.50	53	14.9	11.6	10.2	Caliber Home Loans	58	2.86	37	19.3	9.3	7.8	NEW AMERICAN FUNDING LLC	7	2.93	31	10.4	9.6	8.7
38	EQUITY PRIME MORTGAGE LLC	0	5.06	1	14.8	3.5	3.0	Towne Mortgage	9	3.48	76	19.2	13.8	11.7	James B. Nutter	33	3.19	69	8.5	14.2	13.1
39	Quicken	3,992	3.01	46	13.8	12.2	10.8	Click N Close.	20	3.10	73	17.7	11.1	9.5	Click N Close.	16	3.10	72	8.2	10.8	10.0
40	CADENCE BANK	17	3.14	80	12.3	13.6	12.2	First National Bank Of Omaha	9	3.15	70	16.9	12.9	11.2	HomeStreet Bank	19	2.67	40	6.8	9.4	8.9
41	United Shore (Sold)	60	3.24	58	12.2	11.7	10.5	Village Capital	28	2.61	39	15.7	12.0	10.4	Union Home Mortgage	14	2.86	29	6.8	11.3	10.6
42	Broker Solutions	57	2.92	29	12.1	10.7	9.6	Alaska USA Federal Credit Union	22	2.93	65	14.0	10.2	9.0	Wintrust Mortgage	131	2.74	24	6.0	10.9	10.4

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

Source: Ginnie Mae, Santander US Capital Markets

Ginnie Mae: Fixed 15yr

Table of Contents

Rank	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	First National Bank Of Omaha	9	3.15	71	11.7	12.6	11.4	MORTGAGE CLEARING CORPORATION	6	3.55	99	12.8	23.9	21.4	First Federal Bank	28	2.89	34	4.2	10.6	10.2
44	NEW AMERICAN FUNDING LLC	28	2.93	31	10.4	9.6	8.7	Quicken	4,085	3.00	45	12.6	11.5	10.3	Nationstar	2,207	3.31	50	3.3	12.4	12.0
45	SUNFLOWER BANK N.A.	4	2.96	65	8.0	11.6	10.7	BSI Financial	32	3.17	40	10.8	11.0	10.0	Rushmore Loan Mgmt	38	2.84	31	3.1	11.4	11.1
46	Nationstar	2,338	3.31	52	4.2	10.7	10.3	NEW AMERICAN FUNDING LLC	14	2.93	31	10.4	9.6	8.7	FHLB Chicago	57	2.88	56	2.7	11.3	11.0
47	Wells Fargo	1,770	3.32	104	3.5	15.7	15.2	BOK Financial	32	3.40	90	8.4	14.0	13.0	Arvest Mortgage	49	2.96	50	2.6	12.7	12.4
48	Chase	269	3.50	122	2.2	17.1	16.7	Freedom Mortgage	1,944	2.85	43	8.1	10.2	9.4	Alaska USA Federal Credit Union	23	2.93	63	2.3	11.8	11.6
49	The Money Source	81	3.30	62	1.2	12.1	12.0	Broker Solutions	73	2.92	28	6.8	9.0	8.4	Caliber Home Loans	207	2.83	35	1.7	12.3	12.1
50	loanDepot.com	909	2.82	36	-0.1	8.6	8.6	MidFirst Bank	7	3.47	73	5.4	12.1	11.5	SERVION INC.	8	2.92	22	1.5	10.3	10.1
51	Freedom Mortgage	1,930	2.84	44	-1.2	9.6	9.7	Movement Mortgage	37	2.65	18	5.3	7.1	6.7	MORTGAGE CLEARING CORPORATION	7	3.57	97	1.3	19.4	19.2
52	PennyMac	1,114	3.04	60	-1.4	10.4	10.6	The Money Source	83	3.31	61	5.0	11.0	10.5	First Bank	23	3.02	39	1.0	11.5	11.4
53	Arvest Mortgage	46	2.96	52	-2.8	11.3	11.6	Nationstar	2,360	3.31	51	3.8	10.6	10.2	Movement Mortgage	37	2.61	16	0.9	8.7	8.6
54	Lakeview	1,700	3.24	71	-2.8	11.8	12.1	United Shore (Sold)	57	3.26	59	3.4	9.7	9.4	Wells Fargo	2,003	3.35	101	0.9	16.0	15.8
55	Prime Lending (Plains Capital)	12	3.27	45	-3.0	8.3	8.6	Chase	283	3.50	121	3.1	16.5	16.1	Chase	309	3.50	121	0.8	17.2	17.0
56	Weststar Mortgage	4	3.15	76	-3.1	11.7	12.0	United Shore (Retained)	153	2.72	13	1.9	6.7	6.6	First United Bank	19	3.13	45	0.2	12.8	12.8
57	U.S. Bank	242	3.31	105	-3.4	14.4	14.8	Amerisave Mortgage	75	2.78	22	1.2	8.9	8.8	BOK Financial	35	3.40	87	-0.2	14.7	14.8
58	NORTH AMERICAN SAVINGS BANK F.S.B	21	3.00	78	-3.5	11.3	11.6	Wells Fargo	1,843	3.33	103	-0.1	14.5	14.5	RELIANCE FIRST CAPITAL LLC	57	3.33	28	-0.5	10.7	10.8
59	RANLife	1	3.55	25	-3.8	60.0	61.5	USAA	1	4.75	1	-0.3	0.7	0.7	loanDepot.com	947	2.79	32	-1.0	9.7	9.8
60	Carrington	815	3.28	65	-5.6	10.9	11.5	Carrington	817	3.30	65	-1.4	10.9	11.1	USAA	220	3.21	45	-1.1	14.6	14.8
61	Home Point Financial	25	3.23	63	-5.6	9.3	9.9	First United Bank	18	3.13	46	-1.9	10.0	10.2	MID-ISLAND MORTGAGE CORP.	2	3.41	106	-1.7	11.9	12.1
62	PRMG Mortgage	4	2.94	14	-5.7	4.1	4.3	PennyMac	1,142	3.05	60	-2.0	10.2	10.4	United Shore (Retained)	161	2.66	11	-1.9	7.1	7.3
63	NBKC Bank	34	2.68	33	-6.8	8.4	9.0	loanDepot.com	923	2.82	35	-2.5	8.0	8.2	Broker Solutions	83	2.90	25	-1.9	9.7	9.9
64	PHH Mortgage	137	3.57	89	-6.9	15.0	16.1	SUNFLOWER BANK N.A.	5	3.00	64	-3.3	17.7	18.2	Citi	38	3.71	111	-2.3	17.3	17.6
65	Nova Financial	0	2.17	28	-7.9	3.9	4.2	First Bank	22	3.01	42	-3.4	9.3	9.6	Sierra Pacific	3	3.13	32	-2.5	11.5	11.8
66	United Shore (Retained)	149	2.75	13	-8.1	6.2	6.8	Lakeview	1,711	3.25	70	-3.6	11.2	11.6	Mortgage Research Center	171	2.55	16	-2.6	9.0	9.2
67	Citi	33	3.67	113	-9.2	15.5	17.0	American Pacific Mortgage	1	3.60	5	-3.7	2.4	2.5	PennyMac	1,202	3.05	58	-2.7	11.5	11.8
68	Navy Federal Credit Union	1,244	2.81	55	-9.4	9.1	10.0	CAPITAL MORTGAGE SERVICES OF TEXA	6	3.45	90	-4.2	20.0	20.8	Planet Home Lending	184	3.01	60	-2.9	11.9	12.2
69	Plaza Home Mortgage	27	2.73	17	-9.9	6.2	6.9	U.S. Bank	252	3.31	104	-5.0	13.2	13.9	MidFirst Bank	7	3.52	72	-2.9	15.6	16.0
70	M&T Bank	123	3.38	89	-10.1	10.7	11.9	Castle and Cooke Mortgage	5	3.30	101	-5.2	14.5	15.2	Lakeview	1,757	3.27	70	-3.6	12.7	13.1
71	Michigan Mutual	2	3.01	20	-10.3	19.7	21.7	Union Home Mortgage	13	2.83	31	-5.3	10.0	10.5	U.S. Bank	273	3.31	102	-5.5	14.6	15.4
72	MEMBER FIRST MORTGAGE LLC	3	3.12	51	-10.5	8.2	9.1	Cardinal Financial	123	2.76	23	-5.9	7.4	7.8	Carrington	829	3.34	66	-5.6	12.2	12.9
73	Umpqua	17	2.68	41	-11.4	7.2	8.1	Pentagon Federal Credit Union	125	2.58	16	-6.3	7.2	7.6	TruHome Solutions	16	3.10	46	-6.7	10.1	10.8
74	Truist Bank	327	3.26	80	-12.4	11.2	12.7	PHH Mortgage	143	3.58	89	-6.4	13.9	14.8	United Shore (Sold)	48	3.33	63	-8.3	10.4	11.2
75	First Bank	21	3.00	43	-13.4	10.7	12.3	ServiceMac	13	3.20	71	-6.5	9.0	9.5	PHH Mortgage	155	3.61	89	-8.8	14.8	16.1
76	Planet Home Lending	171	2.99	61	-14.4	9.2	10.6	Embrace Home Loans	13	3.20	43	-6.7	8.0	8.6	Towne Mortgage	10	3.48	74	-9.7	12.4	13.6
77	Citizens Bank	151	3.03	48	-14.6	9.0	10.5	Citi	34	3.69	112	-7.2	15.6	16.7	Umpqua	18	2.69	37	-9.7	8.6	9.5
78	Cardinal Financial	119	2.77	24	-14.6	6.8	7.9	RANLife	1	3.54	25	-7.8	35.6	38.0	PRMG Mortgage	8	3.04	19	-10.1	7.6	8.4
79	CMG Mortgage	57	2.96	48	-14.6	7.3	8.5	Smaller Servicers	26	3.02	39	-8.4	8.5	9.3	The Money Source	87	3.32	58	-10.5	11.4	12.7
80	CHICKASAW COMMUNITY BANK	10	3.32	43	-16.0	4.9	5.8	Fifth Third	124	3.30	86	-8.6	11.9	13.0	CADENCE BANK	19	3.15	78	-10.7	12.5	13.9
81	Pentagon Federal Credit Union	123	2.58	18	-16.3	6.6	7.9	Mortgage Research Center	149	2.55	18	-8.8	7.5	8.2	Embrace Home Loans	23	3.23	40	-10.8	10.3	11.5
82	American Pacific Mortgage	1	4.01	5	-16.5	1.2	1.4	CADENCE BANK	18	3.15	79	-9.0	11.2	12.2	RENASANT BANK	12	3.04	31	-10.8	8.7	9.7
83	SOUTHWEST STAGE FUNDING LLC	1	3.42	88	-17.7	9.5	11.5	PRMG Mortgage	4	2.94	12	-9.1	4.1	4.5	Navy Federal Credit Union	1,319	2.80	52	-10.8	10.3	11.5
84	Fifth Third	120	3.30	87	-18.3	11.4	13.8	NBKC Bank	35	2.69	32	-9.4	7.3	8.0	RANLife	1	3.34	29	-10.9	23.3	25.7

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 15yr

Table of Contents

Rank	Servicer	3M Historical Horizon						6M Historical Horizon						12M Historical Horizon							
		\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
85	BOK Financial	31	3.40	91	-19.4	10.7	13.1	HomeStreet Bank	18	2.65	41	-10.3	8.0	8.9	NewRez	764	3.01	41	-11.2	9.6	10.7
86	Land Home Financial	7	2.94	46	-19.9	5.6	7.0	First Federal Bank Of Kansas City	8	2.85	66	-10.5	9.0	10.0	Castle and Cooke Mortgage	5	3.31	97	-12.2	13.8	15.6
87	Huntington National Bank	79	3.32	46	-20.3	8.7	10.8	GITSIT SOLUTIONS LLC	4	3.18	46	-10.9	7.2	8.0	Regions Bank	16	3.40	114	-12.4	15.6	17.6
88	Essex Mortgage	8	4.27	11	-20.4	4.5	5.6	Planet Home Lending	176	2.99	61	-11.3	9.7	10.8	Flagstar	96	3.78	47	-12.6	12.6	14.3
89	NewRez	917	2.98	44	-21.2	7.7	9.6	Navy Federal Credit Union	1,271	2.81	54	-12.7	8.7	9.9	Truist Bank	357	3.27	77	-13.1	12.2	14.0
90	PNC Mortgage	186	3.27	81	-21.3	10.2	12.8	Truist Bank	336	3.26	79	-14.2	10.7	12.3	CMG Mortgage	61	2.97	44	-13.4	9.7	11.1
91	Ameris Bank	1	4.06	49	-21.4	17.1	21.2	Plaza Home Mortgage	27	2.73	16	-14.6	4.8	5.6	CAPITAL MORTGAGE SERVICES OF TEXA	6	3.43	90	-14.1	13.9	16.0
92	Regions Bank	14	3.39	118	-22.8	14.3	18.2	Flagstar	91	3.78	50	-15.6	9.2	10.8	Fifth Third	133	3.31	85	-14.5	12.8	14.9
93	Alaska USA Federal Credit Union	21	2.93	65	-23.0	7.6	9.7	Regions Bank	15	3.39	117	-16.2	14.2	16.7	PNC Mortgage	204	3.29	78	-15.6	12.2	14.4
94	NexBank	1	3.40	57	-23.7	2.4	3.1	NewRez	877	2.99	43	-16.9	7.9	9.4	BSI Financial	28	3.23	43	-15.8	9.6	11.3
95	Castle and Cooke Mortgage	4	3.30	102	-25.4	15.6	20.4	CMG Mortgage	58	2.97	47	-17.8	8.3	10.1	Huntington National Bank	83	3.32	42	-17.1	9.5	11.3
96	Smaller Servicers	28	2.99	41	-25.9	7.9	10.6	Michigan Mutual	2	3.02	19	-18.2	10.5	12.7	Citizens Bank	160	3.04	44	-17.5	9.5	11.4
97	Sun West	26	2.97	51	-26.0	7.2	9.6	FBC Mortgage	4	2.69	16	-18.2	6.0	7.3	Nations Lending Corporation	35	3.36	31	-17.6	9.9	11.9
98	STANDARD MORTGAGE CORPORATION	4	3.33	75	-27.1	7.5	10.2	CHICKASAW COMMUNITY BANK	10	3.32	42	-19.4	4.3	5.3	Cardinal Financial	131	2.75	20	-20.4	7.9	9.8
99	Nations Lending Corporation	15	3.34	34	-27.2	7.3	9.9	Bank Of The West	5	3.53	86	-20.4	8.1	10.1	CHICKASAW COMMUNITY BANK	10	3.32	40	-20.4	6.1	7.6
100	Towne Mortgage	9	3.48	77	-29.0	9.1	12.6	NORTH AMERICAN SAVINGS BANK F.S.B	22	3.00	77	-21.0	8.4	10.6	Plaza Home Mortgage	32	2.70	12	-20.5	6.1	7.6
101	First United Bank	18	3.13	47	-29.1	7.9	11.0	MYCUMORTGAGE LLC	32	3.07	65	-21.4	9.0	11.4	Guild Mortgage	62	2.98	31	-20.7	7.9	9.9
102	Flagstar	89	3.78	52	-29.9	7.7	10.8	PNC Mortgage	191	3.28	80	-21.6	10.1	12.7	Amerifirst Home Mortgage	5	3.51	53	-21.2	10.0	12.5
103	HomeStreet Bank	18	2.64	42	-30.1	5.2	7.3	Huntington National Bank	80	3.32	44	-22.3	8.3	10.6	Ameris Bank	1	4.06	44	-21.7	12.4	15.6
104	Mortgage Solutions of Colorado	18	2.95	19	-31.5	5.4	7.8	M&T Bank	126	3.38	87	-23.6	9.0	11.6	M&T Bank	134	3.38	85	-21.8	10.9	13.8
105	MYCUMORTGAGE LLC	31	3.07	66	-31.5	8.2	11.8	Citizens Bank	154	3.04	46	-23.9	7.7	10.0	FAY SERVICING LLC	4	3.35	27	-23.1	6.6	8.5
106	Guild Mortgage	59	2.98	35	-36.7	5.3	8.3	Guild Mortgage	60	2.98	33	-28.4	6.0	8.3	NORTH AMERICAN SAVINGS BANK F.S.B	23	3.00	74	-23.6	9.7	12.5
107	FirstBank of Puerto Rico	21	3.32	78	-37.8	7.5	11.7	Gateway Mortgage	12	2.85	18	-29.2	6.6	9.2	MYCUMORTGAGE LLC	34	3.07	63	-23.8	9.8	12.7
108	UNION BANK N.A.	2	2.83	41	-38.2	11.2	17.5	HOMESTAR FINANCIAL CORPORATION	0	4.13	22	-30.1	2.0	2.8	FIRST HOME MORTGAGE CORPORATIO N	5	2.47	13	-23.8	4.7	6.1
109	FIRST COMMUNITY MORTGAGE INC.	6	3.28	75	-39.3	7.6	12.3	STANDARD MORTGAGE CORPORATION	4	3.34	74	-32.8	7.5	11.0	Pentagon Federal Credit Union	126	2.56	14	-24.0	6.2	8.0
110	ROYAL PACIFIC FUNDING CORPORAT IO	2	2.78	30	-39.5	2.9	4.7	Weststar Mortgage	4	3.16	75	-34.6	9.0	13.4	NBKC Bank	36	2.69	29	-25.9	6.8	9.1
111	LOWER LLC	0	2.67	25	-40.5	3.7	6.1	RENASANT BANK	12	3.06	33	-35.8	5.2	8.0	Mortgage Solutions of Colorado	18	2.94	14	-26.0	6.4	8.5
112	GMFS	17	3.35	89	-45.4	7.1	12.6	GMFS	17	3.35	88	-36.4	7.9	12.2	GITSIT SOLUTIONS LLC	4	3.20	44	-26.0	12.2	16.1
113	Banco Popular	91	3.68	113	-47.3	8.2	15.0	Banco Popular	95	3.69	112	-40.6	9.2	15.1	ORIGIN BANK	2	3.26	91	-27.1	11.6	15.6
114	CORNERSTONE CAPITAL BANK SSB	2	3.33	16	-49.6	2.9	5.7	UNION BANK N.A.	2	2.83	39	-42.3	6.7	11.4	TRUSTMARK NATIONAL BANK REAL ESTA	13	3.36	85	-27.5	11.4	15.5
115	Guaranteed Rate	5	3.19	11	-50.8	2.8	5.6	Prime Lending (Plains Capital)	13	3.24	43	-43.6	5.5	9.5	Weststar Mortgage	5	3.17	74	-28.6	9.8	13.4
116	ORIENTAL BANK AND TRUST	36	3.25	85	-51.4	5.6	11.2	ROYAL PACIFIC FUNDING CORPORAT IO	3	2.78	29	-43.8	2.1	3.7	Smaller Servicers	34	2.97	32	-31.3	6.7	9.6
117	Gateway Mortgage	10	2.79	20	-53.1	3.0	6.3	Land Home Financial	7	2.94	45	-43.8	3.8	6.7	Summit Funding	4	3.02	23	-31.8	6.0	8.7
118	ORIGIN BANK	1	3.25	95	-53.4	7.0	14.5	Essex Mortgage	9	4.22	9	-44.0	2.4	4.3	Sun West	27	2.95	47	-32.1	7.1	10.3
119	AMERICAN FINANCIAL NETWORK INC.	2	3.19	24	-54.3	17.2	34.2	Sun West	26	2.96	49	-44.4	5.1	9.0	GMFS	18	3.35	86	-32.5	9.8	14.2
120	TRUSTMARK NATIONAL BANK REAL ESTA	12	3.36	88	-55.0	5.7	12.4	ATLANTIC BAY MORTGAGE GROUP LLC	14	3.13	42	-44.9	5.7	10.0	STANDARD MORTGAGE CORPORATION	4	3.34	71	-36.3	8.5	13.0
121	ATLANTIC BAY MORTGAGE GROUP LLC	13	3.13	44	-57.2	4.5	10.2	TRUSTMARK NATIONAL BANK REAL ESTA	12	3.36	87	-47.2	6.7	12.4	Lake Michigan Credit Union	2	3.27	73	-36.3	10.4	16.0
122	Embrace Home Loans	9	3.17	45	-58.8	4.2	9.9	Nations Lending Corporation	28	3.36	34	-47.5	4.7	8.8	RIGHT START MORTGAGE INC.	1	3.88	48	-36.7	18.4	27.6
123	RENASANT BANK	12	3.08	35	-60.5	3.1	7.8	CORNERSTONE CAPITAL BANK SSB	2	3.28	15	-47.9	3.0	5.7	First Federal Bank Of Kansas City	9	2.86	63	-40.9	7.5	12.3
124	First Federal Bank Of Kansas City	8	2.85	67	-61.9	4.2	10.6	FirstBank of Puerto Rico	22	3.33	77	-49.9	5.6	10.9	Nova Financial	0	2.17	23	-41.3	4.1	6.9
125	Summit Funding	4	3.02	27	-63.2	2.1	5.6	Mortgage Solutions of Colorado	18	2.95	17	-50.9	3.6	7.1	Gateway Mortgage	13	2.80	15	-41.4	5.9	9.9
126	EQUITY RESOURCES INC.	3	2.56	24	-63.6	3.0	8.1	SOUTHWEST STAGE FUNDING LLC	1	3.42	87	-54.4	5.8	12.2	SWBC Mortgage	2	3.86	56	-42.1	12.5	20.7

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 15yr

Table of Contents

Rank	Servicer	3M Historical Horizon						6M Historical Horizon						12M Historical Horizon							
		\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
127	V.I.P. MORTGAGE INC.	1	2.46	22	-65.1	2.2	6.1	AMERICAN FINANCIAL NETWORK INC.	3	3.20	22	-55.8	9.2	19.8	Michigan Mutual	2	3.02	16	-43.7	5.6	9.8
128	Sierra Pacific	3	3.10	36	-68.5	3.3	10.2	Guaranteed Rate	5	3.12	10	-56.4	2.4	5.3	Banco Popular	102	3.70	109	-44.9	8.8	15.5
129	Nations Direct	2	3.52	69	-69.1	3.1	9.8	Lake Michigan Credit Union	2	3.29	75	-58.8	4.0	9.6	SUPREME LENDING	20	2.78	15	-47.0	4.9	9.1
130	MID-ISLAND MORTGAGE CORP.	2	3.39	111	-69.7	3.0	9.7	EQUITY PRIME MORTGAGE LLC	0	4.87	6	-60.0	2.9	7.1	CIS Financial	2	2.77	24	-47.0	5.0	9.2
131	Bank Of The West	4	3.53	88	-71.0	2.8	9.5	ORIENTAL BANK AND TRUST	36	3.25	84	-60.1	4.5	10.8	SOUTHWEST STAGE FUNDING LLC	2	3.42	85	-47.8	8.8	16.1
132	Lake Michigan Credit Union	2	3.29	76	-71.1	3.0	10.1	SUPREME LENDING	20	2.77	18	-62.3	2.7	7.1	CORNERSTONE CAPITAL BANK SSB	1	3.27	15	-48.2	3.0	5.7
133	Fairway	11	2.63	36	-74.0	2.0	7.7	FAY SERVICING LLC	4	3.40	33	-66.8	2.6	7.6	AmeriHome Mortgage	5	3.35	12	-49.6	3.6	7.0
134	BLUE RIDGE BANK NATIONAL ASSO CIA	6	2.41	22	-74.2	2.0	7.5	ORIGIN BANK	2	3.25	94	-68.3	4.6	13.8	Prime Lending (Plains Capital)	14	3.17	38	-50.5	5.6	10.9
135	University Bank	1	3.44	35	-74.2	4.0	14.8	Fairway	11	2.63	34	-68.6	2.7	8.4	Specialized Loan Servicing	2	3.30	54	-52.6	7.6	15.4
136	Mutual Of Omaha	2	3.08	13	-75.0	1.2	4.7	BLUE RIDGE BANK NATIONAL ASSO CIA	7	2.41	20	-70.1	2.2	7.1	UNION BANK N.A.	2	2.84	36	-53.8	4.9	10.2
137	GITSIT SOLUTIONS LLC	3	3.18	48	-76.2	2.2	8.9	On Q Financial	1	2.90	16	-70.2	1.5	5.1	ORIENTAL BANK AND TRUST	38	3.26	81	-55.5	5.6	12.2
138	Bank of America	2	3.50	17	-76.2	1.3	5.5	Sierra Pacific	3	3.10	35	-71.1	2.6	8.7	FirstBank of Puerto Rico	23	3.33	75	-55.9	5.7	12.5
139	EMI EQUITY MORTGAGE INC.	3	3.79	54	-77.2	1.2	5.4	V.I.P. MORTGAGE INC.	1	2.46	20	-72.8	1.7	6.1	FBC Mortgage	4	2.67	13	-57.0	3.4	7.8
140	HARBORONE MORTGAGE LLC	0	3.14	85	-78.1	1.8	8.0	NORCOM MORTGAGE	0	3.70	68	-74.6	2.0	7.8	ATLANTIC BAY MORTGAGE GROUP LLC	14	3.13	39	-57.1	4.9	11.1
141	Specialized Loan Servicing	2	3.27	56	-78.1	1.7	7.8	Nations Direct	2	3.51	67	-74.9	2.2	8.7	Fairway	12	2.71	29	-57.5	4.9	11.2
142	ASSURANCE FINANCIAL GROUP LLC	1	3.62	62	-78.9	2.6	11.7	EMI EQUITY MORTGAGE INC.	3	3.79	53	-75.8	1.4	5.7	Bank of America	2	3.41	13	-59.8	2.4	5.9
143	FIRST HOME MORTGAGE CORPORATION	2	2.53	19	-82.6	1.2	6.6	EQUITY RESOURCES INC.	3	2.56	22	-75.9	2.0	7.9	Essex Mortgage	9	4.03	8	-60.8	1.6	4.1
144	FIRST HOME MORTGAGE CORPORATIO N	3	2.53	18	-83.1	0.7	4.3	Specialized Loan Servicing	2	3.27	55	-76.5	1.8	7.4	EQUITY RESOURCES INC.	3	2.56	19	-66.7	3.3	9.7
145	AmeriHome Mortgage	6	3.52	15	-83.5	1.1	6.2	Summit Funding	4	3.02	26	-78.5	1.6	7.4	Primary Residential	5	2.91	17	-67.9	3.4	10.4
146	SWBC Mortgage	2	3.88	60	-85.2	1.7	11.2	Bank of America	2	3.49	16	-81.4	1.0	5.4	Finance of America Mortgage	2	2.63	9	-69.7	0.8	2.6
147	Finance of America Mortgage	1	2.75	18	-86.5	0.1	0.8	Mutual Of Omaha	2	3.08	11	-81.5	0.9	4.7	AMERICAN FINANCIAL NETWORK INC.	3	3.20	19	-73.3	5.3	18.5
148	Northpointe Bank	1	4.75	7	-87.0	1.6	12.0	AmeriHome Mortgage	6	3.52	13	-82.1	1.0	5.4	Cornerstone	1	2.86	18	-75.3	2.6	10.0
149	SUPREME LENDING	20	2.77	20	-87.2	0.9	7.0	Northpointe Bank	1	4.75	5	-82.5	1.1	6.1	ROYAL PACIFIC FUNDING CORPORAT IO	3	2.78	26	-76.7	1.5	6.2
150	KEYBANK NATIONAL ASSOCIATION	1	3.01	24	-87.4	1.2	9.1	FIRST HOME MORTGAGE CORPORATION	1	2.53	19	-82.6	1.2	6.6	Annie Mac	2	3.34	42	-77.0	2.9	11.9
151	SERVION INC.	8	2.92	26	-87.5	1.1	8.3	HARBORONE MORTGAGE LLC	0	3.14	83	-83.8	1.8	10.4	BLUE RIDGE BANK NATIONAL ASSO CIA	8	2.41	17	-78.1	1.8	7.9
152	STOCK YARDS BANK AND TRUST COM PA	1	2.73	21	-89.1	0.8	6.8	HomeBridge	6	2.90	13	-84.6	0.7	4.4	On Q Financial	3	2.93	13	-81.5	1.2	6.1
153	ALLIED MORTGAGE GROUP INC.	1	4.05	11	-89.7	0.7	6.6	LOWER LLC	1	2.67	24	-85.2	1.3	8.3	FIRST HOME MORTGAGE CORPORATION	0	2.53	19	-82.6	1.2	6.6
154	RIGHT START MORTGAGE INC.	1	3.80	54	-90.8	1.2	12.3	HOME FINANCING CENTER INC.	0	3.51	95	-85.8	1.7	11.6	Nations Direct	2	3.51	64	-83.6	2.5	14.2
155	HomeBridge	6	2.90	15	-90.8	0.5	5.3	SWBC Mortgage	2	3.88	59	-87.4	1.8	13.3	American Pacific Mortgage	2	2.84	6	-83.9	0.8	4.8
156	FAY SERVICING LLC	4	3.40	35	-91.0	1.0	10.2	RIGHT START MORTGAGE INC.	1	3.80	53	-87.9	1.6	12.6	Mutual Of Omaha	3	3.07	8	-84.4	0.8	4.9
157	Annie Mac	2	3.37	45	-91.4	1.1	12.5	SERVION INC.	8	2.92	24	-88.4	1.0	8.3	Vanderbilt Mortgage & Finance	1	2.74	16	-84.4	2.0	12.1
158	Rushmore Loan Mgmt	0	3.23	46	-93.1	4.8	51.9	Vanderbilt Mortgage & Finance	0	2.74	19	-88.6	1.3	11.2	HOME FINANCING CENTER INC.	0	3.50	92	-84.7	2.1	13.2
159	CIS Financial	2	2.76	28	-93.5	0.8	11.3	ALLIED MORTGAGE GROUP INC.	1	4.05	9	-88.7	0.5	4.3	EQUITY PRIME MORTGAGE LLC	0	4.37	17	-84.9	2.0	12.3
160	Primary Residential	5	2.74	19	-93.7	0.8	11.7	Primary Residential	5	2.80	18	-89.5	1.0	8.9	EMI EQUITY MORTGAGE INC.	3	3.80	51	-85.6	1.0	7.1
161	HOME FINANCING CENTER INC.	0	3.51	96	-94.2	0.8	13.5	KEYBANK NATIONAL ASSOCIATION	1	3.01	22	-90.1	0.9	9.1	HomeBridge	6	2.88	10	-85.7	0.7	4.9
162	The Money House	1	3.26	45	-94.8	0.6	10.9	Amcap Mortgage	0	3.25	16	-90.2	1.4	13.9	KEYBANK NATIONAL ASSOCIATION	1	3.01	19	-86.0	1.7	11.3
163	Amcap Mortgage	0	3.25	17	-94.8	0.5	10.0	Total Mortgage Services	2	2.43	19	-90.7	0.7	7.7	InterCap Lending	0	3.20	57	-88.3	1.5	12.1
164	Total Mortgage Services	2	2.43	20	-96.3	0.3	8.5	CIS Financial	2	2.76	27	-91.6	0.8	9.0	ALLIED MORTGAGE GROUP INC.	1	3.99	8	-88.3	0.5	3.9
165	AXIA FINANCIAL LLC	0	3.25	14	-98.3	0.2	11.6	Finance of America Mortgage	1	2.78	16	-91.7	0.1	1.2	CHANGE LENDING LLC	1	2.86	9	-88.4	1.6	13.1
166	Platinum Home Mortgage	0	3.11	33	-99.2	0.0	3.1	Annie Mac	2	3.37	44	-92.1	0.8	10.1	HARBORONE MORTGAGE LLC	0	3.14	80	-88.8	1.4	11.9
167	Arc Home	0	3.95	40	-99.4	0.1	10.9	The Money House	1	3.26	44	-93.5	0.7	10.1	LOWER LLC	1	2.67	21	-90.2	1.0	9.6
168	USAA	0	5.04	1	-100.0	0.0	0.5	Platinum Home Mortgage	0	3.11	31	-94.5	0.2	3.6	Northpointe Bank	5	2.86	10	-91.2	0.9	10.0

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

Source: Ginnie Mae, Santander US Capital Markets



Ginnie Mae: Fixed 15yr

[Table of Contents](#)

Rank	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								AXIA FINANCIAL LLC	0	3.25	12	-96.9	0.4	11.0	Amcap Mortgage	1	3.17	13	-92.3	1.1	13.4
170								Arc Home	0	3.95	39	-97.2	0.2	8.4	PANORAMA MORTGAGE GROUP LLC	0	3.44	9	-93.1	0.7	9.7
171								PANORAMA MORTGAGE GROUP LLC	0	3.44	12	-99.9	0.0	2.0	NORCOM MORTGAGE	0	3.70	65	-93.3	2.5	32.4
172														Total Mortgage Services	2	2.43	16	-94.4	0.6	10.3	
173														The Money House	1	3.27	41	-95.3	0.6	11.7	
174														Platinum Home Mortgage	0	3.11	28	-95.4	0.3	5.4	
175														AXIA FINANCIAL LLC	0	3.25	9	-95.6	0.3	6.8	
176														LENNAR MORTGAGE LLC	0	2.88	1	-100.0	0.0	0.7	

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

Ginnie Mae: Hybrid 3/1

Table of Contents

Rank	Servicer	3M Historical Horizon						6M Historical Horizon						12M Historical Horizon							
		\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	Citi	3	3.27	147	295.7	31.8	9.1	Citi	3	3.16	146	246.9	17.8	5.5	Towne Mortgage	1	3.78	215	99.9	27.2	14.6
2	Towne Mortgage	1	4.18	220	149.7	36.1	16.2	Sun West	8	3.12	76	94.3	30.2	16.8	Citi	3	2.84	143	97.4	9.8	5.1
3	Sun West	8	3.28	77	127.5	39.7	19.7	RANLife	4	3.61	9	78.7	13.9	8.0	CMG Mortgage	1	2.75	87	72.9	0.5	0.3
4	James B. Nutter	1	3.18	151	108.8	1.2	0.6	Towne Mortgage	1	4.05	218	78.6	37.8	23.2	Ginnie Mae—360 Mortgage	4	2.94	67	64.8	32.3	20.9
5	PennyMac	13	3.35	157	84.6	9.8	5.4	Annie Mac	8	3.25	65	47.3	19.8	13.9	M&T Bank	4	3.10	203	54.8	15.8	10.5
6	Colonial Savings	0	3.30	216	80.2	3.4	1.9	U.S. Bank	28	3.17	186	18.3	11.6	9.9	ServiceMac	1	2.59	190	33.6	35.6	27.9
7	Annie Mac	8	3.36	67	66.1	29.3	18.7	Freedom Mortgage	681	3.19	117	4.7	13.5	13.0	Mid America Mortgage	15	2.55	88	23.2	30.3	25.4
8	Carrington	37	3.39	172	19.5	10.7	9.0	Village Capital	310	3.05	34	3.4	10.7	10.4	U.S. Bank	29	2.89	182	18.5	13.7	11.7
9	U.S. Bank	27	3.30	187	15.2	7.3	6.3	Nationstar	58	3.17	133	3.4	12.1	11.7	Carrington	40	2.99	167	17.0	13.9	12.0
10	Fifth Third	6	3.63	143	12.6	9.5	8.5	PennyMac	14	3.25	156	2.8	5.6	5.5	Sun West	9	2.81	73	12.5	20.6	18.5
11	CrossCountry Mortgage	3	3.06	7	11.0	0.3	0.3	Wells Fargo	78	3.34	194	2.1	9.5	9.3	PennyMac	14	3.03	153	10.9	15.0	13.6
12	MidFirst Bank	33	3.52	220	9.3	11.2	10.3	Lakeview	82	3.24	142	0.5	12.1	12.1	RANLife	3	3.45	12	9.3	14.7	13.5
13	M&T Bank	3	3.50	207	8.9	7.4	6.8	NewRez	482	3.22	147	0.3	12.4	12.4	Nationstar	60	2.86	128	6.7	15.0	14.1
14	Freedom Mortgage	666	3.27	119	7.9	14.1	13.1	CrossCountry Mortgage	3	3.02	7	0.1	14.4	14.3	Village Capital	292	2.64	37	4.1	17.9	17.3
15	Lakeview	81	3.36	143	7.2	9.9	9.3	Rushmore Loan Mgmt	0	3.38	74	-0.0	1.4	1.4	InterCap Lending	12	2.47	63	4.0	28.0	27.1
16	Wells Fargo	77	3.46	195	5.5	8.2	7.7	CAPITAL MORTGAGE SERVICES OF TEXA	0	3.86	118	-0.0	0.4	0.4	Truist Bank	11	3.01	189	1.8	18.0	17.7
17	Planet Home Lending	244	3.26	151	1.9	10.1	10.0	HomeBridge	2	4.56	6	-0.0	0.1	0.1	Freedom Mortgage	721	2.92	114	1.2	16.8	16.6
18	Nationstar	57	3.27	136	0.3	10.6	10.6	Planet Home Lending	250	3.11	150	-1.7	10.9	11.1	PNC Mortgage	71	3.02	210	1.0	12.5	12.4
19	CAPITAL MORTGAGE SERVICES OF TEXA	0	3.88	120	-0.0	0.5	0.5	Carrington	38	3.28	170	-3.2	11.0	11.3	Wells Fargo	82	3.05	190	0.4	11.9	11.9
20	HomeBridge	2	4.66	6	-0.0	0.0	0.0	PHH Mortgage	143	3.09	159	-6.2	10.7	11.4	NewRez	512	2.97	143	0.3	17.1	17.1
21	PNC Mortgage	66	3.39	215	-3.7	10.4	10.8	James B. Nutter	1	2.84	152	-7.2	12.2	13.1	CrossCountry Mortgage	2	2.86	5	0.1	9.5	9.5
22	CIS Financial	46	3.29	67	-4.4	17.0	17.7	CIS Financial	48	3.09	66	-7.8	18.6	20.0	United Shore (Retained)	0	3.13	33	-0.0	93.0	93.0
23	Village Capital	322	3.27	33	-7.0	7.9	8.5	MidFirst Bank	33	3.42	219	-9.7	8.0	8.9	Rushmore Loan Mgmt	0	2.75	71	-0.0	0.7	0.7
24	NewRez	470	3.35	148	-7.7	11.7	12.6	Truist Bank	10	3.31	192	-10.3	13.2	14.6	CAPITAL MORTGAGE SERVICES OF TEXA	0	3.73	115	-0.0	0.3	0.3
25	loanDepot.com	83	2.85	67	-10.2	13.7	15.2	PNC Mortgage	67	3.30	213	-11.5	9.4	10.6	HomeBridge	1	4.50	5	-0.0	0.1	0.1
26	PHH Mortgage	140	3.25	161	-10.6	10.0	11.1	Fifth Third	6	3.51	141	-15.6	7.1	8.4	Lakeview	75	3.00	149	-0.1	13.9	13.9
27	Click N Close.	49	3.37	97	-28.9	10.1	14.0	loanDepot.com	85	2.76	66	-16.8	13.3	15.8	PHH Mortgage	150	2.80	156	-2.7	13.9	14.2
28	Truist Bank	10	3.49	193	-31.0	9.9	14.1	Click N Close.	50	3.28	96	-18.4	11.4	13.8	Planet Home Lending	262	2.86	146	-3.2	13.2	13.6
29	United Shore (Sold)	9	3.47	62	-42.0	7.0	11.8	Colonial Savings	0	3.29	214	-20.7	1.6	2.0	loanDepot.com	92	2.48	62	-8.1	18.6	20.1
30	RANLife	4	3.73	9	-52.5	0.1	0.1	M&T Bank	4	3.40	206	-26.5	4.5	6.1	CIS Financial	52	2.77	62	-8.7	22.5	24.4
31	GITSIT SOLUTIONS LLC	1	3.81	219	-70.2	4.6	14.6	United Shore (Sold)	9	3.27	60	-32.9	7.3	10.7	Fifth Third	7	3.22	138	-9.0	15.1	16.4
32	GINNIE MAE - 360 MORTGAGE GROUP 4	1	3.37	73	-94.7	0.1	2.1	ServiceMac	1	2.80	196	-52.4	1.0	2.1	Gateway Mortgage	1	3.84	4	-19.3	0.3	0.3
33	BSI Financial	14	3.29	66	-95.1	0.5	9.3	Gateway Mortgage	1	3.82	6	-52.4	0.1	0.2	Click N Close.	39	3.14	94	-20.7	12.8	15.9
34	Ginnie Mae—360 Mortgage	2	3.37	72	-96.4	0.7	18.6	Chase	0	2.91	159	-55.7	1.5	3.3	James B. Nutter	2	2.62	147	-21.8	13.1	16.4
35	Chase	0	3.25	161	-97.3	0.1	2.1	GITSIT SOLUTIONS LLC	1	3.65	217	-64.9	3.8	10.4	MidFirst Bank	35	3.19	216	-23.6	9.0	11.6
36	Huntington National Bank	1	3.31	217	-97.5	0.5	17.8	BSI Financial	14	3.18	64	-69.2	5.0	15.5	GITSIT SOLUTIONS LLC	1	3.39	214	-25.4	15.4	20.1
37	Gateway Mortgage	1	3.77	7	-99.0	0.0	0.2	Ginnie Mae—360 Mortgage	3	3.36	70	-85.1	2.0	13.0	United Shore (Sold)	10	2.90	57	-26.0	10.5	14.0
38	CMG Mortgage	1	3.07	88	-100.0	0.0	0.0	GINNIE MAE - 360 MORTGAGE GROUP 4	1	3.37	73	-94.7	0.1	2.1	BSI Financial	15	2.95	61	-32.2	14.1	20.1
39	Nations Lending Corporation	0						Huntington National Bank	1	3.13	216	-97.5	0.3	11.3	Annie Mac	8	3.06	62	-36.0	13.8	20.8
40	The Money Source	0						The Money Source	0	2.25	72	-98.0	0.4	16.9	Colonial Savings	0	3.16	212	-76.6	1.0	4.4
41								CMG Mortgage	1	2.97	87	-100.0	0.0	0.0	Huntington National Bank	1	2.99	213	-77.4	2.1	9.1
42								Caliber Home Loans	0	2.25	109	-100.0	0.0	0.0	Chase	0	2.58	156	-93.7	1.4	20.6

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

Source: Ginnie Mae, Santander US Capital Markets

Ginnie Mae: Hybrid 3/1

[Table of Contents](#)

Rank	Servicer	3M Historical Horizon					6M Historical Horizon					12M Historical Horizon								
		\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR
43							Nations Lending Corporation	0						GINNIE MAE - 360 MORTGAGE GROUP 4	0	3.37	73	-94.7	0.1	2.1
44														The Money Source	0	2.25	69	-99.4	0.1	18.1
45														Caliber Home Loans	0	2.25	106	-100.0	0.0	0.5
46														Nations Lending Corporation	0					

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

Ginnie Mae: Hybrid 5/1 and 5/6

Table of Contents

Rank	3M Historical Horizon							6M Historical Horizon						12M Historical Horizon							
	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	Sun West	2	3.38	51	336.6	47.1	13.3	Annie Mac	1	3.33	63	366.3	35.1	8.7	Nations Direct	0	3.00	76	503.7	100.0	88.6
2	Mortgage Research Center	0	3.38	42	270.3	6.6	1.8	Oceanside Mortgage	0	3.36	91	317.0	75.8	27.8	Mortgage Research Center	0	3.50	39	238.5	49.7	18.0
3	Planet Home Lending	14	3.51	109	259.5	23.2	7.0	Planet Home Lending	14	3.33	116	188.5	20.8	7.7	Guaranteed Rate	10	4.10	7	83.4	4.0	2.2
4	On Q Financial	1	2.94	11	107.0	0.6	0.3	Home Point Financial	2	3.00	70	165.8	27.8	11.4	Oceanside Mortgage	0	2.88	88	68.3	43.3	28.4
5	James B. Nutter	1	3.19	108	98.9	56.3	33.6	Sun West	2	3.38	50	128.2	25.3	11.9	BOK Financial	4	3.18	77	64.0	23.8	15.2
6	Ginnie Mae—360 Mortgage	1	3.35	56	73.7	97.4	85.9	James B. Nutter	3	3.04	106	114.2	29.6	15.0	Umpqua	6	2.45	20	63.0	13.2	8.3
7	HomeBridge	2	2.91	11	38.2	0.2	0.2	Caliber Home Loans	15	3.94	21	71.2	3.0	1.8	Planet Home Lending	14	3.01	118	50.3	20.9	14.4
8	Cardinal Financial	0	4.37	54	38.2	99.2	96.3	American Financial Resources	2	3.43	8	58.0	0.1	0.1	Ginnie Mae—360 Mortgage	1	3.26	52	42.7	44.4	33.5
9	Amerisave Mortgage	90	3.28	11	34.3	9.7	7.3	Ginnie Mae—360 Mortgage	1	3.28	55	43.8	76.4	62.7	Cardinal Financial	0	4.38	49	38.2	64.5	52.3
10	Freedom Mortgage	115	3.41	82	31.9	15.0	11.6	Rushmore Loan Mgmt	1	3.65	62	42.9	28.4	20.8	Sun West	2	3.32	48	34.5	13.2	10.0
11	U.S. Bank	48	3.25	115	27.5	12.0	9.5	BOK Financial	4	3.50	78	39.9	11.6	8.4	Citi	1	2.72	146	28.8	16.6	13.1
12	Annie Mac	1	3.38	65	26.5	0.4	0.3	Cardinal Financial	0	4.38	52	38.2	88.7	78.5	James B. Nutter	4	2.78	104	22.7	22.4	18.7
13	Quicken	257	3.41	83	19.6	14.9	12.6	Mortgage Research Center	0	3.42	42	35.4	6.4	4.7	Caliber Home Loans	40	3.75	25	17.1	7.5	6.4
14	Village Capital	33	3.57	66	13.0	18.8	16.8	Freedom Mortgage	117	3.32	81	29.8	17.6	13.8	Freedom Mortgage	124	3.11	78	14.8	21.6	19.1
15	loanDepot.com	403	3.16	26	10.8	9.8	8.9	BSI Financial	3	3.33	79	29.2	5.8	4.5	Castle and Cooke Mortgage	1	3.30	74	12.0	31.1	28.3
16	Carrington	158	3.34	135	5.6	10.9	10.3	Amerisave Mortgage	89	3.25	10	20.2	7.1	5.9	RANLife	6	3.80	27	9.8	19.8	18.2
17	PennyMac	333	3.45	72	2.4	10.1	9.9	Quicken	262	3.31	82	12.5	13.2	11.8	Quicken	278	3.05	78	9.7	17.7	16.2
18	Nationstar	133	3.60	82	2.2	14.5	14.3	loanDepot.com	387	3.05	26	10.0	9.0	8.2	Chase	2	2.68	142	9.4	12.3	11.3
19	Chase	2	3.20	148	2.0	2.3	2.2	On Q Financial	1	2.94	9	8.5	0.2	0.2	Village Capital	38	3.17	61	8.9	31.0	28.9
20	Gateway Mortgage	7	5.01	3	0.1	9.5	9.5	Village Capital	34	3.40	64	7.9	26.3	24.6	USAA	22	3.75	40	4.1	52.3	50.8
21	AmeriHome Mortgage	1	5.00	47	-0.0	1.1	1.1	U.S. Bank	49	3.13	114	5.8	8.7	8.2	Carrington	166	3.00	132	3.2	13.5	13.1
22	Embrace Home Loans	0	3.37	96	-0.0	0.0	0.0	Guaranteed Rate	15	4.34	6	4.8	0.3	0.3	Nationstar	123	3.36	82	2.8	21.0	20.5
23	United Shore (Retained)	0	4.50	35	-0.0	0.0	0.0	PennyMac	333	3.36	71	1.3	9.6	9.4	loanDepot.com	373	2.91	26	2.4	12.4	12.1
24	Wells Fargo	907	3.07	136	-3.6	8.0	8.3	Gateway Mortgage	6	4.89	3	1.1	5.9	5.8	Gateway Mortgage	4	4.73	3	0.8	5.1	5.0
25	Guaranteed Rate	18	4.45	6	-7.8	0.2	0.2	Carrington	160	3.21	134	0.9	9.4	9.3	Total Mortgage Services	0	3.00	25	-0.0	99.2	99.2
26	GINNIE MAE - 360 MORTGAGE GROUP 4	0	3.51	58	-9.7	0.0	0.0	AmeriHome Mortgage	1	5.00	45	-0.0	1.1	1.1	AmeriHome Mortgage	1	5.00	42	-0.0	1.4	1.4
27	Lakeview	284	3.42	108	-12.1	7.9	9.0	Embrace Home Loans	0	3.04	94	-0.0	0.1	0.1	United Shore (Retained)	0	4.50	30	-0.0	0.2	0.2
28	M&T Bank	41	3.49	72	-12.9	9.8	11.2	United Shore (Retained)	0	4.50	33	-0.0	0.0	0.0	Wells Fargo	962	2.69	131	-0.3	12.6	12.6
29	NEW AMERICAN FUNDING LLC	4	3.62	78	-13.5	34.3	38.5	Nationstar	135	3.53	80	-1.4	14.8	15.0	PNC Mortgage	25	2.96	120	-0.6	14.8	14.9
30	Prime Lending (Plains Capital)	6	3.68	43	-15.2	6.6	7.8	Wells Fargo	921	2.96	134	-1.7	8.0	8.2	CMG Mortgage	10	3.22	86	-1.8	15.2	15.5
31	PHH Mortgage	85	3.60	149	-17.5	9.4	11.3	M&T Bank	42	3.39	70	-2.8	9.2	9.5	PennyMac	340	3.19	69	-2.3	14.8	15.1
32	United Shore (Sold)	10	3.64	71	-17.9	14.0	16.8	Lakeview	283	3.29	108	-6.2	8.8	9.3	PHH Mortgage	89	2.95	144	-3.9	12.2	12.7
33	BSI Financial	3	3.45	81	-18.0	0.3	0.4	GINNIE MAE - 360 MORTGAGE GROUP 4	0	3.51	58	-9.7	0.0	0.0	Towne Mortgage	0	2.90	92	-4.7	59.9	61.7
34	CIS Financial	19	3.58	72	-18.7	11.2	13.7	NEW AMERICAN FUNDING LLC	2	3.62	78	-13.5	34.3	38.5	Click N Close.	5	3.31	116	-5.1	13.3	14.0
35	PNC Mortgage	24	3.45	123	-21.7	9.5	12.0	Prime Lending (Plains Capital)	5	3.62	44	-16.7	3.6	4.4	Annie Mac	1	3.10	59	-6.2	18.7	19.8
36	Flagstar	18	3.83	57	-27.9	8.8	12.1	CIS Financial	20	3.41	70	-17.4	14.2	17.0	Lakeview	284	3.00	108	-6.6	12.8	13.7
37	NewRez	220	3.83	53	-28.4	5.1	7.1	Castle and Cooke Mortgage	1	3.36	79	-17.5	26.4	31.1	United Shore (Sold)	10	3.22	67	-6.7	19.1	20.3
38	Summit Funding	2	4.23	66	-28.8	0.3	0.4	PNC Mortgage	24	3.29	123	-20.2	8.8	10.9	Fifth Third	11	3.57	131	-7.3	15.2	16.3
39	MidFirst Bank	0	3.78	212	-29.4	3.2	4.4	NewRez	208	3.76	54	-21.0	5.8	7.3	American Financial Resources	1	3.43	6	-7.4	0.2	0.2
40	American Financial Resources	2	3.43	10	-35.6	0.0	0.0	PHH Mortgage	86	3.34	147	-21.9	7.5	9.5	Amerisave Mortgage	77	3.10	9	-9.0	5.3	5.9
41	CrossCountry Mortgage	21	4.13	10	-42.8	7.6	13.0	Summit Funding	2	4.17	65	-28.4	0.1	0.2	CIS Financial	21	3.13	66	-9.4	19.5	21.3
42	Fifth Third	11	4.51	136	-47.0	5.4	10.0	RANLife	7	3.79	27	-32.9	5.5	8.1	GINNIE MAE - 360 MORTGAGE GROUP 4	0	3.51	58	-9.7	0.0	0.0

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

Source: Ginnie Mae, Santander US Capital Markets

Ginnie Mae: Hybrid 5/1 and 5/6

Table of Contents

Rank	3M Historical Horizon							6M Historical Horizon						12M Historical Horizon							
	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
43	Movement Mortgage	56	3.07	14	-61.7	2.3	5.9	Truist Bank	30	3.37	149	-33.3	6.0	8.8	NewRez	171	3.51	61	-10.5	11.8	13.1
44	HomeStreet Bank	11	3.39	92	-61.8	8.9	21.8	United Shore (Sold)	10	3.57	70	-34.7	12.8	19.0	U.S. Bank	50	2.88	111	-11.9	9.3	10.5
45	Truist Bank	30	3.50	151	-63.2	2.8	7.4	MidFirst Bank	0	3.77	210	-35.8	1.6	2.5	Truist Bank	32	3.09	146	-12.6	10.1	11.5
46	Home Point Financial	2	2.97	68	-79.9	1.4	6.8	CrossCountry Mortgage	19	4.07	10	-36.6	5.3	8.3	HomeStreet Bank	12	2.95	88	-12.9	17.5	19.9
47	BOK Financial	4	3.58	80	-88.0	0.9	6.9	Click N Close.	6	3.39	117	-36.8	5.6	8.8	NEW AMERICAN FUNDING LLC	1	3.62	78	-13.5	34.3	38.5
48	Click N Close.	6	3.44	119	-88.0	0.9	7.1	Evergreen Home Loans	1	4.36	22	-37.4	0.1	0.2	Home Point Financial	2	3.00	72	-14.3	14.5	16.7
49	United Security	1	2.47	19	-88.5	0.0	0.1	Chase	2	3.04	147	-38.5	1.8	2.9	Flagstar	18	3.59	55	-20.7	18.7	23.0
50	CMG Mortgage	10	3.55	91	-92.3	0.6	7.8	Flagstar	18	3.73	57	-45.7	9.2	16.3	M&T Bank	44	3.21	66	-21.1	10.1	12.7
51	Oceanside Mortgage	0	3.38	92	-92.7	1.1	13.8	Fifth Third	11	4.18	135	-58.1	4.1	9.5	Prime Lending (Plains Capital)	5	3.43	47	-24.1	6.2	8.0
52	RANLife	6	3.80	27	-93.8	0.4	6.0	Movement Mortgage	55	3.02	12	-65.2	1.4	3.9	Broker Solutions	11	3.18	75	-28.0	13.7	18.5
53	Caliber Home Loans	1	4.35	5	-95.7	0.0	0.0	HomeStreet Bank	11	3.24	91	-69.5	5.9	18.1	On Q Financial	1	2.94	6	-29.5	0.2	0.3
54	CAPITAL MORTGAGE SERVICES OF TEXA	0	3.88	57	-96.1	0.6	15.4	Broker Solutions	10	3.40	78	-83.9	1.7	10.2	BSI Financial	3	3.09	76	-30.0	9.3	13.0
55	Umpqua	6	2.49	24	-96.3	0.4	10.9	CMG Mortgage	10	3.45	89	-88.8	0.5	4.5	Rushmore Loan Mgmt	2	3.53	58	-39.9	15.7	24.8
56	Plaza Home Mortgage	4	3.19	19	-97.2	0.3	8.7	Umpqua	6	2.47	23	-93.9	0.4	5.7	Movement Mortgage	51	2.89	11	-42.8	3.6	6.3
57	Broker Solutions	8	3.48	80	-97.4	0.4	14.6	Plaza Home Mortgage	4	3.17	17	-96.4	0.2	5.1	CrossCountry Mortgage	14	3.91	11	-42.9	3.7	6.5
58	Evergreen Home Loans	1	4.36	23	-97.5	0.0	0.1	HomeBridge	2	2.88	10	-97.0	0.1	3.9	Summit Funding	2	3.82	62	-45.8	0.2	0.3
59	Castle and Cooke Mortgage	1	3.58	82	-98.9	0.3	26.4	Towne Mortgage	0	3.06	95	-98.2	0.2	8.2	Evergreen Home Loans	1	4.26	25	-52.8	0.1	0.2
60	Towne Mortgage	0	3.06	97	-99.0	0.2	15.6	CAPITAL MORTGAGE SERVICES OF TEXA	0	3.85	57	-98.3	0.6	30.1	MidFirst Bank	0	3.14	207	-81.9	3.2	16.5
61	Citi	1	3.37	151	-99.9	0.0	10.6	Citi	1	3.09	150	-98.3	0.1	7.4	HomeBridge	2	2.76	7	-91.8	0.2	2.2
62								United Security	1	2.47	18	-100.0	0.0	17.6	Mid America Mortgage	2	2.60	110	-93.9	1.0	15.4
63								Finance of America Mortgage	0	3.75	1	-100.0	0.0	0.9	Plaza Home Mortgage	4	3.05	16	-95.3	0.2	3.3
64								HARTFORD FUNDING LTD	0						InterCap Lending	1	2.91	62	-95.3	1.8	32.9
65															CAPITAL MORTGAGE SERVICES OF TEXA	0	3.84	55	-98.3	0.6	29.2
66															United Security	1	2.47	15	-98.6	0.4	26.9
67															Embrace Home Loans	0	2.79	91	-98.9	0.1	10.0
68															Finance of America Mortgage	0	3.75	1	-100.0	0.0	0.9
69															Stearns Lending	0	4.38	42	-100.0	0.0	0.5
70															HARTFORD FUNDING LTD	0					

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

Ginnie Mae: Hybrid 7/1 and 7/6

[Table of Contents](#)

Rank	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	Village Capital	2	2.80	67	114.2	55.6	31.1	Village Capital	2	2.80	65	112.8	31.9	16.4	InterCap Lending	0	2.75	63	80.3	4.6	2.6
2	InterCap Lending	0	2.75	68	86.2	17.5	9.8	InterCap Lending	0	2.75	66	86.1	9.0	4.9	PHH Mortgage	1	3.22	131	49.6	36.0	25.7
3	Chase	2	4.02	175	8.8	0.7	0.6	Lakeview	12	3.98	145	1.5	1.5	1.5	Village Capital	2	2.78	62	38.4	45.1	35.0
4	Lakeview	12	4.28	146	2.0	1.6	1.5	Carrington	2	3.68	148	1.2	3.1	3.1	Chase	2	3.42	172	17.3	13.7	11.8
5	Wells Fargo	2	3.71	83	-0.0	0.3	0.3	Chase	2	3.90	175	0.9	0.6	0.6	Nationstar	8	3.39	139	8.3	15.4	14.3
6	PHH Mortgage	1	3.95	135	-0.0	61.8	61.8	Wells Fargo	2	3.51	81	-0.0	0.4	0.4	Freedom Mortgage	0	3.12	75	-0.0	100.0	100.0
7	Nationstar	7	4.09	143	-1.2	1.3	1.3	BSI Financial	0	2.75	85	-0.0	0.3	0.3	Home Point Financial	0	3.38	78	-0.0	100.0	100.0
8	Carrington	2	4.06	148	-1.3	1.6	1.6	PHH Mortgage	1	3.73	134	-0.0	37.2	37.2	Wells Fargo	2	3.37	78	-0.0	14.1	14.1
9	PennyMac	2	3.96	144	-35.7	0.1	0.2	Nationstar	7	3.93	142	-1.4	1.2	1.2	BSI Financial	0	2.75	82	-0.0	0.3	0.3
10	Annie Mac	1	2.75	68	-44.3	59.6	81.3	PennyMac	2	3.91	143	-9.3	0.5	0.5	PennyMac	2	3.36	141	-14.5	0.5	0.5
11	Truist Bank	0	3.95	144	-100.0	0.0	0.7	Annie Mac	1	2.75	66	-27.1	57.8	69.9	Lakeview	12	3.40	142	-14.7	4.8	5.6
12	BSI Financial	0						Truist Bank	0	3.70	142	-100.0	0.0	0.4	Annie Mac	1	2.75	62	-30.9	41.3	54.1
13														Truist Bank	0	3.32	139	-47.4	0.2	0.4	
14														Carrington	2	2.99	143	-56.8	5.9	13.2	

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

Ginnie Mae: Project Loan

Table of Contents

Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	MidCap Financial	91	2.92	86	9079.3	97.6	3.4	MidCap Financial	114	2.92	85	4237.6	74.0	2.9	MidCap Financial	127	2.92	82	1894.0	49.0	3.2
2	Ziegler	291	3.31	99	2657.6	13.1	0.5	Ziegler	294	3.31	98	1305.5	6.8	0.5	Centennial Mortgage	1,382	3.16	107	73.7	17.3	10.3
3	Sun West	3	3.29	187	1563.9	0.7	0.0	Century Health & Housing	406	3.26	95	538.8	15.5	2.6	Ziegler	313	3.30	97	68.0	19.2	11.9
4	Capital One	1,388	3.18	89	264.0	8.6	2.4	Highland	978	3.12	61	517.8	13.1	2.2	Walker & Dunlop	8,886	3.19	89	56.9	8.5	5.5
5	Capital Funding Group	3,286	3.36	94	159.6	6.4	2.5	AGM Financial	1,596	3.09	43	406.5	2.6	0.5	Century Health & Housing	452	3.21	95	45.3	8.8	6.2
6	Gershman	3,315	3.10	73	118.4	5.7	2.7	Capital One	1,400	3.19	88	142.6	5.7	2.4	Berkeley Point	976	3.41	95	25.4	8.8	7.1
7	Newpoint Real Estate Capital	4,320	3.08	79	102.9	1.9	0.9	Massachusetts HFA	1,767	3.10	90	138.9	6.8	2.9	Midland States Bank	2,266	3.40	122	24.2	8.9	7.2
8	Grandbridge	1,518	3.15	96	89.9	1.8	0.9	M&T Realty	2,621	2.99	85	130.1	3.7	1.6	CBRE	2,261	3.13	73	22.5	6.2	5.1
9	Walker & Dunlop	8,985	3.25	91	11.5	1.7	1.5	Gershman	3,244	3.06	73	113.3	4.3	2.0	Highland	983	3.12	60	21.1	7.9	6.5
10	PNC Mortgage	2,740	3.58	106	-3.2	2.0	2.1	PGIM Real Estate	4,599	3.60	111	106.9	3.6	1.8	Gershman	3,147	3.02	72	19.7	4.8	4.0
11	Midland States Bank	2,201	3.41	124	-5.6	2.3	2.4	Grandbridge	1,878	3.12	95	54.7	5.1	3.3	Northmarq Finance	1,213	2.96	80	19.5	3.5	2.9
12	Dwight Capital	9,145	3.04	77	-10.8	1.4	1.6	Columbia National	809	3.11	69	53.0	3.3	2.2	Greystone	12,789	3.02	78	18.6	4.2	3.6
13	Berkadia	10,059	3.21	89	-11.5	1.7	1.9	Midland States Bank	2,224	3.41	123	39.2	5.1	3.7	Dwight Capital	8,768	2.94	73	18.5	3.4	2.9
14	Lument Real Estate Cap.	20,246	3.21	94	-15.5	1.1	1.3	Merchants Capital	6,867	3.11	92	19.6	2.7	2.2	Berkadia	9,897	3.17	88	18.2	7.3	6.2
15	BONNEVILLE MORTGAGE COMPANY LLC	261	3.93	84	-28.8	1.1	1.5	Capital Funding Group	3,282	3.34	93	9.0	3.5	3.2	Massachusetts HFA	1,721	3.04	89	12.7	4.1	3.6
16	Colliers Mortgage	3,498	3.08	75	-34.6	0.9	1.3	Wells Fargo	6,654	3.14	96	4.3	2.0	1.9	Eagle Bank	236	2.93	64	2.9	2.6	2.6
17	Merchants Capital	6,721	3.13	94	-37.1	1.1	1.7	Dwight Capital	8,960	2.99	76	-0.7	1.3	1.3	Capital Funding Group	3,310	3.31	91	-0.1	7.7	7.7
18	Wells Fargo	6,629	3.14	97	-67.4	0.2	0.7	CBRE	2,288	3.16	76	-1.7	2.5	2.5	Capital One	1,400	3.19	86	-0.8	5.1	5.1
19	Keybank	4,893	3.16	104	-70.2	0.4	1.3	Eagle Bank	233	2.92	66	-6.8	2.3	2.4	PGIM Real Estate	5,004	3.58	110	-3.0	4.8	5.0
20	CENTURY HEALTH & HOUSING CAPITAL	160	3.28	97	-77.6	0.3	1.4	Lument Real Estate Cap.	10,123	3.21	94	-15.5	1.1	1.3	ORIX	15,065	3.17	90	-3.7	6.5	6.8
21	Century Health & Housing	321	3.28	95	-80.9	0.3	1.6	First Housing Dev Corp Of FL	252	3.24	74	-19.7	3.8	4.7	Grandbridge	2,086	3.11	94	-4.7	5.8	6.1
22	Greystone	13,368	3.11	80	-90.4	0.1	0.8	Walker & Dunlop	8,921	3.23	90	-20.2	1.7	2.1	Newpoint Real Estate Capital	4,184	3.02	76	-11.8	4.0	4.5
23	AGM Financial	1,609	3.09	44	-91.1	0.0	0.3	ORIX	10,087	3.20	92	-24.3	2.4	3.2	Keybank	4,898	3.13	100	-12.1	4.5	5.1
24	Davis-Penn	818	3.24	79	-94.0	0.1	0.9	Greystone	13,222	3.08	79	-28.2	0.8	1.1	M&T Realty	2,583	2.95	84	-13.3	3.8	4.4
25	PGIM REAL ESTATE AGENCY FINANCING	1,827	3.61	113	-96.5	0.0	0.5	BONNEVILLE MORTGAGE COMPANY LLC	131	3.93	84	-28.8	1.1	1.5	Lument Real Estate Cap.	5,061	3.21	94	-15.5	1.1	1.3
26	Rose Community Capital	528	3.07	95	-96.5	0.0	1.0	Berkadia	9,954	3.19	88	-31.0	1.9	2.8	Cambridge Realty	1,395	3.01	104	-16.8	7.6	9.0
27	JLL	3,504	3.02	87	-96.9	0.0	1.5	Newpoint Real Estate Capital	4,283	3.06	78	-49.0	1.0	1.9	Wells Fargo	6,719	3.14	93	-18.1	4.3	5.2
28	Berkeley Point	974	3.46	98	-98.2	0.0	0.6	PNC Mortgage	2,740	3.58	105	-49.2	1.5	3.0	Merchants Capital	6,877	3.08	90	-25.8	4.5	6.0
29	M&T Realty	2,622	2.99	86	-98.3	0.0	1.0	Colliers Mortgage	3,479	3.08	74	-75.9	0.5	1.9	BONNEVILLE MORTGAGE COMPANY LLC	65	3.93	84	-28.8	1.1	1.5
30	CBRE	2,291	3.17	78	-98.4	0.0	1.2	CENTURY HEALTH & HOUSING CAPITAL	80	3.28	97	-77.6	0.3	1.4	Colliers Mortgage	3,388	3.07	73	-32.0	4.2	6.2
31	Bellwether Enterprise	1,896	3.44	82	-98.4	0.0	2.2	Bonneville Mortgage	646	3.92	82	-78.0	0.5	2.2	JLL	3,459	3.00	85	-34.8	2.7	4.1
32	PGIM Real Estate	3,665	3.61	112	-98.5	0.0	1.1	Davis-Penn	803	3.23	78	-83.2	0.3	1.6	AGM Financial	1,559	3.08	40	-43.2	1.4	2.4
33	Arbor Agency Lending	1,120	3.18	80	-98.8	0.0	0.7	Bellwether Enterprise	1,862	3.41	82	-83.2	0.5	3.0	Davis-Penn	772	3.21	78	-44.3	5.0	8.8
34	Highland	965	3.12	63	-99.6	0.0	0.7	JLL	3,497	3.02	86	-83.8	0.3	1.6	Arbor Agency Lending	1,044	3.07	79	-47.2	1.7	3.1
35	First American Capital	918	3.17	89	-99.6	0.0	0.4	Keybank	4,877	3.14	102	-91.4	0.2	2.3	First Housing Dev Corp Of FL	249	3.21	81	-54.6	3.0	6.6
36	GRANDBRIDGE REAL ESTATE CAPITAL L	764	3.16	97	-99.7	0.0	1.9	Sun West	3	3.30	185	-93.8	0.7	11.1	Columbia National	812	3.10	66	-55.5	1.6	3.7
37	First Housing Dev Corp Of FL	210	3.25	72	-99.8	0.0	1.0	First American Capital	920	3.17	88	-94.0	0.1	0.9	PNC Mortgage	2,731	3.60	103	-62.7	2.9	7.7
38	FIRST HOUSING DEVELOPMENT CORPORA	105	3.25	73	-99.8	0.0	1.2	PGIM REAL ESTATE AGENCY FINANCING	913	3.61	113	-96.5	0.0	0.5	Rose Community Capital	508	3.05	95	-68.7	1.3	4.1
39	Bonneville Mortgage	521	3.92	82	-99.8	0.0	1.7	Rose Community Capital	522	3.07	95	-96.6	0.0	1.0	CENTURY HEALTH & HOUSING CAPITAL	40	3.28	97	-77.6	0.3	1.4
40	Massachusetts HFA	1,761	3.11	92	-100.0	0.0	0.8	Arbor Agency Lending	1,110	3.15	78	-99.2	0.0	1.1	Bellwether Enterprise	1,813	3.39	81	-83.8	1.0	6.2
41	Cambridge Realty	1,371	3.01	107	-100.0	0.0	4.1	Berkeley Point	967	3.44	97	-99.7	0.0	3.4	Bonneville Mortgage	696	3.92	81	-91.3	0.5	5.9
42	Regions Bank	526	3.14	51	-100.0	0.0	0.3	GRANDBRIDGE REAL ESTATE CAPITAL L	382	3.16	97	-99.7	0.0	1.9	First American Capital	868	3.16	88	-95.8	0.1	2.2

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: Project Loan

Table of Contents

Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
43	Legacy Capital	104	3.61	56	-100.0	0.0	0.1	FIRST HOUSING DEVELOPMENT CORPORA	52	3.25	73	-99.8	0.0	1.2	Sun West	3	3.30	182	-96.2	0.7	17.3
44	Vium Capital	441	2.79	60	-100.0	0.0	0.3	Love Funding	5	4.64	35	-100.0	0.0	0.0	PGIM REAL ESTATE AGENCY FINANCING	457	3.61	113	-96.5	0.0	0.5
45	X-CALIBER CAPITAL LLC	361	3.39	98	-100.0	0.0	0.6	Cambridge Realty	1,376	3.01	106	-100.0	0.0	3.7	GRANDBRIDGE REAL ESTATE CAPITAL L	191	3.16	97	-99.7	0.0	1.9
46	Eagle Bank	232	2.92	68	-100.0	0.0	1.0	Legacy Capital	52	3.61	56	-100.0	0.0	0.1	FIRST HOUSING DEVELOPMENT CORPORA	26	3.25	73	-99.8	0.0	1.2
47	Northpoint	147	2.94	106	-100.0	0.0	1.2	Regions Bank	459	3.11	55	-100.0	0.0	0.5	Legacy Capital	26	3.61	56	-100.0	0.0	0.1
48	Northmarq Finance	1,292	3.03	82	-100.0	0.0	1.1	Vium Capital	293	2.78	59	-100.0	0.0	0.2	Vium Capital	146	2.78	59	-100.0	0.0	0.2
49	Centennial Mortgage	1,316	3.24	111	-100.0	0.0	1.5	X-CALIBER CAPITAL LLC	180	3.39	98	-100.0	0.0	0.6	Regions Bank	395	3.02	57	-100.0	0.0	2.0
50	SmartFi Home Loans	4	2.78	129	-100.0	0.0	4.4	Northmarq Finance	1,289	3.02	80	-100.0	0.0	1.4	X-CALIBER CAPITAL LLC	90	3.39	98	-100.0	0.0	0.6
51	Churchill Mortgage	296	4.04	63	-100.0	0.0	1.2	Northpoint	147	2.94	105	-100.0	0.0	1.8	MIDCAP FINANCIAL HOUSING CAPITAL	5	3.24	87	-100.0	0.0	2.9
52	Columbia National	810	3.13	70	-100.0	0.0	2.0	Churchill Mortgage	295	4.04	61	-100.0	0.0	1.0	Northpoint	148	2.94	102	-100.0	0.0	4.3
53	MIDCAP FINANCIAL HOUSING CAPITAL	21	3.24	87	-100.0	0.0	2.9	SmartFi Home Loans	4	2.78	128	-100.0	0.0	4.1	X-Caliber Capital Corp	271	3.38	92	-100.0	0.0	3.0
54	Rhode Island HFA	11	3.50	120	-100.0	0.0	6.6	Centennial Mortgage	1,313	3.22	109	-100.0	0.0	2.7	Churchill Mortgage	288	4.04	59	-100.0	0.0	2.5
55	Hudson Realty Finance	3	4.50	150	-100.0	0.0	0.0	X-Caliber Capital Corp	181	3.39	95	-100.0	0.0	1.6	Crain Mortgage	78	3.61	50	-100.0	0.0	9.2
56								MIDCAP FINANCIAL HOUSING CAPITAL	11	3.24	87	-100.0	0.0	2.9	SmartFi Home Loans	4	2.78	125	-100.0	0.0	15.8
57								Rhode Island HFA	11	3.50	118	-100.0	0.0	3.4	Rhode Island HFA	11	3.50	115	-100.0	0.0	11.5
58								Crain Mortgage	52	3.61	53	-100.0	0.0	24.7	Love Funding	20	3.90	17	-100.0	0.0	44.4
59								Hudson Realty Finance	3	4.50	149	-100.0	0.0	0.0	Hudson Realty Finance	3	4.50	146	-100.0	0.0	0.0

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



Ginnie Mae: Fixed Rate HECM

[Table of Contents](#)

Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	Plaza Home Mortgage	8	4.56	99	373.4	6.7	1.5	Plaza Home Mortgage	9	4.58	100	84.5	2.7	1.5	Traditional Mortgage	53	3.87	38	48.3	9.8	6.7
2	Traditional Mortgage	64	3.73	36	130.1	9.7	4.3	Traditional Mortgage	61	3.77	36	82.7	8.7	4.9	AAG	65	3.45	16	15.5	3.9	3.4
3	PHH Mortgage	606	4.54	65	16.7	7.2	6.2	AAG	105	3.45	17	13.7	2.9	2.5	PHH Mortgage	575	4.68	67	9.0	10.2	9.4
4	Finance of America	1,066	4.15	55	2.1	5.7	5.6	PHH Mortgage	593	4.59	66	8.1	5.8	5.4	Sun West	29	4.83	71	2.8	10.9	10.6
5	Mutual Of Omaha	1	4.84	45	0.0	5.4	5.4	Sun West	29	4.82	74	6.7	7.0	6.5	Mortgage Assets Management	637	4.92	99	0.8	9.8	9.8
6	Ginnie Mae/RMF	2,152	4.49	67	-1.5	5.8	5.9	Mortgage Assets Management	589	4.91	102	3.0	6.9	6.7	Reverse Mortgage Funding	1,453	4.60	66	0.5	11.3	11.3
7	Longbridge Financial	421	3.81	34	-8.4	3.8	4.2	Mutual Of Omaha	1	4.84	44	-0.0	2.8	2.8	Mutual Of Omaha	1	4.84	41	-0.0	1.4	1.4
8	Mortgage Assets Management	564	4.91	103	-17.0	5.2	6.3	Finance of America	1,045	4.18	56	-0.1	5.2	5.2	Ginnie Mae/RMF	719	4.50	66	-2.5	5.4	5.6
9	AAG	124	3.46	17	-38.3	1.5	2.4	Ginnie Mae/RMF	1,438	4.50	66	-2.5	5.4	5.6	Finance of America	988	4.28	58	-4.4	8.5	8.9
10	The Money Source	10	4.96	75	-90.0	0.6	6.3	Reverse Mortgage Funding	724	4.54	66	-5.9	5.2	5.5	Longbridge Financial	344	3.90	34	-11.8	5.9	6.7
11	Sun West	28	4.81	75	-93.2	0.1	2.0	Longbridge Financial	396	3.83	34	-10.9	3.6	4.0	The Money Source	10	4.96	70	-25.5	7.1	9.5
12	PLAZA HOME MORTGAGE INCORPORATED	4	4.56	101	-99.6	0.0	0.1	The Money Source	10	4.96	73	-94.2	0.5	7.7	Plaza Home Mortgage	11	4.61	98	-55.9	3.7	8.3
13								PLAZA HOME MORTGAGE INCORPORATED	2	4.56	101	-99.6	0.0	0.1	PLAZA HOME MORTGAGE INCORPORATED	1	4.56	101	-99.6	0.0	0.1

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

Ginnie Mae: Monthly Reset HECM

Table of Contents

Rank	3M Historical Horizon							6M Historical Horizon						12M Historical Horizon							
	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	Mutual Of Omaha	25	7.26	16	32.5	11.1	8.5	The Money House	6	6.46	18	30.8	16.6	13.0	The Money House	4	5.97	17	59.9	19.7	12.8
2	PHH Mortgage	2,502	6.80	45	5.7	8.9	8.5	PHH Mortgage	2,277	6.41	49	6.2	9.4	8.9	Sun West	41	5.48	54	30.9	12.5	9.7
3	Ginnie Mae/RMF	6,233	6.76	80	2.3	10.6	10.4	Sun West	49	6.48	49	3.5	7.2	7.0	PHH Mortgage	1,895	5.44	56	7.1	14.0	13.2
4	Finance of America	3,874	6.85	45	0.1	9.6	9.6	Ginnie Mae/RMF	4,152	6.68	81	1.5	10.2	10.1	Ginnie Mae/RMF	2,076	6.68	81	1.5	10.2	10.1
5	Mortgage Assets Management	4,312	6.62	137	-0.6	13.1	13.1	Mortgage Assets Management	4,486	6.00	135	0.2	12.8	12.7	Reverse Mortgage Funding	4,063	4.27	94	1.0	16.3	16.2
6	Plaza Home Mortgage	77	6.70	53	-2.1	9.3	9.5	Reverse Mortgage Funding	2,053	5.54	88	-0.5	10.7	10.7	Mutual Of Omaha	10	6.92	16	0.5	8.9	8.9
7	Longbridge Financial	3,442	6.47	78	-3.7	8.8	9.1	Finance of America	3,524	6.46	48	-1.5	9.1	9.3	Finance of America	2,968	5.45	55	-0.7	13.8	13.9
8	AAG	2,709	6.81	17	-4.2	6.3	6.5	Longbridge Financial	3,167	6.11	86	-2.6	8.6	8.8	Mortgage Assets Management	4,847	4.59	132	-1.2	14.3	14.5
9	Traditional Mortgage	487	6.70	29	-10.8	5.6	6.2	AAG	2,208	6.57	16	-2.9	6.2	6.3	AAG	1,347	6.23	16	-2.6	7.7	7.9
10	Sun West	53	6.89	47	-18.0	5.2	6.3	Mutual Of Omaha	19	7.11	16	-5.1	8.4	8.9	Traditional Mortgage	330	5.66	33	-2.7	12.1	12.5
11	PLAZA HOME MORTGAGE INCORPORATED	42	6.86	49	-18.1	8.2	10.0	Traditional Mortgage	436	6.39	30	-5.5	6.5	6.8	Longbridge Financial	2,721	5.08	104	-3.4	11.7	12.1
12	The Money House	6	6.74	19	-99.1	0.2	17.0	Plaza Home Mortgage	87	6.19	57	-12.3	8.2	9.3	PLAZA HOME MORTGAGE INCORPORATED	11	6.86	49	-18.1	8.2	10.0
13	Cherry Creek	0	6.60	14	-99.7	0.0	0.0	PLAZA HOME MORTGAGE INCORPORATED	21	6.86	49	-18.1	8.2	10.0	Plaza Home Mortgage	82	5.01	66	-18.8	10.9	13.3
14	The Money Source	0	7.29	81	-100.0	0.0	0.0	Cherry Creek	0	6.60	14	-99.7	0.0	0.0	Cherry Creek	0	6.60	14	-99.7	0.0	0.0
15								The Money Source	0	6.69	80	-100.0	0.0	0.0	The Money Source	0	5.38	77	-100.0	0.0	4.8

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

Ginnie Mae: Annual Reset HECM

[Table of Contents](#)

Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	AAG	9	4.22	18	98.6	14.3	7.5	AAG	7	4.18	17	75.4	15.0	8.8	AAG	5	4.06	17	61.9	11.4	7.2
2	Traditional Mortgage	382	4.16	38	19.9	8.7	7.3	Traditional Mortgage	382	3.96	37	18.2	8.4	7.1	Mutual Of Omaha	31	3.40	23	19.5	16.2	13.7
3	Plaza Home Mortgage	157	4.40	64	10.9	13.6	12.3	The Money Source	169	5.08	75	9.4	11.2	10.3	Ginnie Mae/RMF	3,792	4.57	60	4.1	10.1	9.8
4	Ginnie Mae/RMF	11,336	4.65	60	3.1	10.5	10.2	Plaza Home Mortgage	197	4.17	62	5.0	11.2	10.7	Mortgage Assets Management	649	4.15	82	3.7	13.3	12.9
5	Mortgage Assets Management	628	4.94	86	1.2	10.3	10.2	Ginnie Mae/RMF	7,584	4.57	60	4.1	10.1	9.8	Traditional Mortgage	391	3.40	34	3.5	14.3	13.8
6	The Money House	23	4.38	55	0.1	15.2	15.2	Reverse Mortgage Funding	3,867	4.02	57	0.4	10.2	10.2	PHH Mortgage	3,196	3.73	57	1.9	14.8	14.5
7	Sun West	209	4.50	68	-2.9	12.2	12.5	Sun West	210	4.26	67	-0.6	12.0	12.1	Reverse Mortgage Funding	7,947	3.50	54	1.0	16.5	16.3
8	Finance of America	4,318	4.59	62	-3.2	9.4	9.7	Finance of America	4,338	4.33	61	-2.2	9.5	9.7	Finance of America	4,432	3.78	58	-2.0	14.1	14.4
9	PHH Mortgage	3,128	4.52	61	-3.6	10.3	10.7	Mortgage Assets Management	633	4.69	85	-2.5	9.3	9.5	Sun West	216	3.74	64	-2.0	15.7	16.0
10	Longbridge Financial	2,174	4.35	46	-7.0	7.6	8.2	PHH Mortgage	3,138	4.26	60	-3.5	9.7	10.0	The Money Source	178	4.55	71	-2.1	14.8	15.1
11	PLAZA HOME MORTGAGE INCORPORATED	78	4.60	65	-9.2	10.6	11.6	PLAZA HOME MORTGAGE INCORPORATED	39	4.60	65	-9.2	10.6	11.6	Plaza Home Mortgage	221	3.67	59	-5.8	13.9	14.7
12	Mutual Of Omaha	32	4.73	28	-15.1	9.4	11.0	Longbridge Financial	2,164	4.11	45	-9.8	7.4	8.2	Longbridge Financial	2,166	3.54	42	-8.9	12.4	13.5
13	The Money Source	166	5.23	76	-29.3	7.5	10.5	The Money House	23	4.09	53	-15.4	9.5	11.1	PLAZA HOME MORTGAGE INCORPORATED	19	4.60	65	-9.2	10.6	11.6
14								Mutual Of Omaha	31	4.05	26	-15.6	7.5	8.8	The Money House	24	3.56	50	-15.4	11.6	13.6

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

Copyright ©2023 Santander US Capital Markets LLC (“SanCap”) All rights reserved. Santander US Capital Markets LLC is a member of FINRA and SIPC. This document contains information that is proprietary and confidential to SanCap and is not intended for disclosure to any person other than the person to whom it was sent originally by SanCap (the “Recipient”). The Recipient is not authorized to disclose or use any information contained herein without the prior written consent of SanCap. Further, as applicable, the information contained herein remains subject to the terms and conditions of any confidentiality agreement between SanCap and the party for which the Recipient acts a representative or between SanCap and the Recipient directly, as the case may be.