



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

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GSE: Fixed 30yr

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|------|----------------------------|-----------------------|------|------|-------|-----|-----|----------------------------|-----------|------|------|-------|-----|------------------------|----------------------------|-----------|------|------|-------|------|-----|
| | | \$mm | WAC | WALA | %ΔRef | CPR | Ref | Servicer | \$mm | WAC | WALA | %ΔRef | CPR | Ref | Servicer | \$mm | WAC | WALA | %ΔRef | CPR | Ref |
| 1 | Quicken | 276,300 | 3.75 | 29 | 28.0 | 6.2 | 4.9 | Quicken | 278,676 | 3.72 | 27 | 27.4 | 5.8 | 4.5 | Quicken | 279,019 | 3.62 | 25 | 29.7 | 7.7 | 6.0 |
| 2 | Specialized Loan Servicing | 31,329 | 4.29 | 31 | 21.3 | 6.6 | 5.5 | 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 |
| 3 | Movement Mortgage | 30,696 | 4.02 | 17 | 12.7 | 5.3 | 4.7 | Amerisave Mortgage | 20,741 | 3.48 | 14 | 14.8 | 4.1 | 3.6 | Specialized Loan Servicing | 28,286 | 4.17 | 30 | 12.4 | 7.9 | 7.1 |
| 4 | Amerisave Mortgage | 19,542 | 3.56 | 14 | 12.4 | 4.4 | 4.0 | loanDepot.com | 66,807 | 3.31 | 19 | 14.1 | 3.9 | 3.4 | Amerisave Mortgage | 29,049 | 3.20 | 14 | 12.0 | 5.6 | 5.0 |
| 5 | loanDepot.com | 67,040 | 3.34 | 20 | 11.4 | 4.1 | 3.7 | Movement Mortgage | 30,150 | 3.93 | 17 | 12.7 | 4.8 | 4.3 | Pingora Loan Servicing | 25,736 | 4.05 | 46 | 10.2 | 10.3 | 9.4 |
| 6 | NewRez | 46,708 | 3.77 | 18 | 11.1 | 4.7 | 4.2 | NewRez | 52,732 | 3.65 | 17 | 12.7 | 4.1 | 3.7 | NewRez | 54,551 | 3.49 | 15 | 8.9 | 5.1 | 4.7 |
| 7 | Regions Bank | 44,465 | 3.64 | 33 | 6.4 | 5.2 | 4.9 | Pingora Loan Servicing | 25,087 | 4.05 | 49 | 7.0 | 6.7 | 6.3 | Freedom Mortgage | 132,889 | 3.30 | 30 | 7.1 | 5.8 | 5.4 |
| 8 | Arvest Mortgage | 29,544 | 3.75 | 36 | 5.2 | 5.4 | 5.1 | AmeriHome Mortgage | 36,873 | 4.69 | 16 | 4.7 | 5.3 | 5.0 | Matrix Financial | 142,067 | 3.48 | 33 | 5.8 | 6.6 | 6.2 |
| 9 | Freedom Mortgage | 148,431 | 3.27 | 32 | 5.1 | 4.4 | 4.2 | Freedom Mortgage | 148,408 | 3.26 | 31 | 4.6 | 4.1 | 3.9 | Movement Mortgage | 32,640 | 3.68 | 15 | 5.3 | 5.7 | 5.4 |
| 10 | Pingora Loan Servicing | 24,835 | 4.05 | 50 | 4.7 | 6.8 | 6.5 | Matrix Financial | 137,303 | 3.50 | 35 | 3.7 | 4.5 | 4.3 | Arvest Mortgage | 30,614 | 3.58 | 32 | 5.0 | 6.9 | 6.6 |
| 11 | Matrix Financial | 136,511 | 3.51 | 37 | 4.0 | 4.8 | 4.6 | Arvest Mortgage | 29,089 | 3.70 | 35 | 3.5 | 5.0 | 4.8 | Lakeview | 170,890 | 3.86 | 23 | 3.7 | 6.0 | 5.8 |
| 12 | AmeriHome Mortgage | 38,809 | 4.80 | 16 | 4.0 | 5.7 | 5.5 | Regions Bank | 44,327 | 3.61 | 32 | 3.2 | 4.7 | 4.6 | Onslow Bay Financial | 64,739 | 3.04 | 18 | 2.9 | 4.0 | 3.9 |
| 13 | Onslow Bay Financial | 75,931 | 3.07 | 22 | 3.8 | 3.4 | 3.3 | Lakeview | 183,123 | 3.99 | 24 | 2.0 | 4.5 | 4.4 | AmeriHome Mortgage | 40,481 | 4.19 | 14 | 2.5 | 6.3 | 6.2 |
| 14 | United Shore (Sold) | 95,874 | 3.14 | 34 | 3.3 | 4.1 | 4.0 | Home Point Financial | 69,415 | 3.45 | 20 | 0.9 | 3.7 | 3.7 | PennyMac | 250,884 | 3.46 | 23 | 1.7 | 5.7 | 5.6 |
| 15 | Lakeview | 193,469 | 4.07 | 24 | 2.3 | 4.9 | 4.8 | Truist Bank | 154,468 | 3.59 | 47 | 0.7 | 4.7 | 4.7 | Home Point Financial | 68,520 | 3.38 | 18 | 1.4 | 4.9 | 4.8 |
| 16 | BSI Financial | 23,888 | 3.51 | 26 | 1.9 | 4.5 | 4.4 | PennyMac | 256,607 | 3.55 | 25 | 0.6 | 4.2 | 4.1 | Nationstar | 182,664 | 3.69 | 42 | 1.2 | 6.4 | 6.3 |
| 17 | Wells Fargo | 429,117 | 3.87 | 62 | 1.8 | 5.7 | 5.6 | United Shore (Sold) | 96,592 | 3.14 | 32 | 0.5 | 3.8 | 3.8 | United Shore (Sold) | 90,480 | 3.16 | 30 | 0.9 | 5.4 | 5.3 |
| 18 | PennyMac | 259,478 | 3.60 | 26 | 1.3 | 4.6 | 4.5 | Wells Fargo | 432,080 | 3.87 | 61 | 0.2 | 5.4 | 5.4 | Truist Bank | 146,005 | 3.56 | 46 | 0.8 | 6.5 | 6.4 |
| 19 | Truist Bank | 156,614 | 3.60 | 47 | 0.9 | 5.0 | 4.9 | New Residential | 126,906 | 4.00 | 79 | 0.1 | 5.8 | 5.8 | New Residential | 126,052 | 4.03 | 78 | 0.7 | 8.2 | 8.2 |
| 20 | Home Point Financial | 70,154 | 3.47 | 21 | 0.9 | 4.0 | 4.0 | Broker Solutions | 29,758 | 3.48 | 23 | -0.1 | 3.9 | 3.9 | Broker Solutions | 32,947 | 3.42 | 21 | -0.1 | 5.5 | 5.6 |
| 21 | New Residential | 132,741 | 3.96 | 77 | -0.3 | 5.8 | 5.8 | Citizens Bank | 63,306 | 3.62 | 34 | -0.2 | 4.6 | 4.6 | Regions Bank | 38,424 | 3.60 | 33 | -0.4 | 6.1 | 6.1 |
| 22 | MSR Asset Vehicle | 43,929 | 3.34 | 21 | -0.3 | 3.9 | 3.9 | Onslow Bay Financial | 73,160 | 3.06 | 20 | -0.3 | 3.0 | 3.0 | CMG Mortgage | 35,685 | 3.49 | 18 | -0.5 | 5.0 | 5.0 |
| 23 | Citizens Bank | 63,424 | 3.64 | 35 | -0.8 | 4.8 | 4.9 | CMG Mortgage | 36,920 | 3.61 | 20 | -0.9 | 3.9 | 3.9 | BSI Financial | 24,507 | 3.40 | 22 | -0.6 | 5.3 | 5.3 |
| 24 | Nationstar | 186,428 | 3.76 | 44 | -1.4 | 4.9 | 5.0 | Guild Mortgage | 50,263 | 3.68 | 26 | -1.1 | 4.4 | 4.4 | Guild Mortgage | 49,244 | 3.59 | 24 | -0.8 | 5.8 | 5.9 |
| 25 | Fifth Third | 79,685 | 3.70 | 36 | -1.6 | 4.7 | 4.8 | Nationstar | 184,250 | 3.74 | 43 | -1.5 | 4.6 | 4.7 | MSR Asset Vehicle | 41,269 | 3.24 | 19 | -0.8 | 4.9 | 5.0 |
| 26 | Flagstar | 45,740 | 3.86 | 25 | -2.2 | 4.7 | 4.8 | Fifth Third | 78,842 | 3.68 | 35 | -1.6 | 4.4 | 4.5 | Fifth Third | 71,074 | 3.63 | 36 | -0.9 | 6.0 | 6.1 |
| 27 | HomeBridge | 23,363 | 3.42 | 23 | -2.3 | 3.9 | 4.0 | MSR Asset Vehicle | 42,864 | 3.33 | 20 | -2.0 | 3.5 | 3.6 | Caliber Home Loans | 100,480 | 3.50 | 27 | -1.0 | 5.9 | 6.0 |
| 28 | CMG Mortgage | 37,486 | 3.66 | 21 | -2.5 | 4.2 | 4.3 | Flagstar | 45,325 | 3.82 | 24 | -2.6 | 4.4 | 4.5 | Flagstar | 39,017 | 3.72 | 21 | -1.7 | 5.3 | 5.4 |
| 29 | Broker Solutions | 23,272 | 3.48 | 24 | -2.7 | 4.1 | 4.2 | PHH Mortgage | 83,605 | 3.61 | 30 | -2.8 | 4.3 | 4.4 | Wells Fargo | 435,071 | 3.84 | 60 | -2.5 | 7.4 | 7.6 |
| 30 | Caliber Home Loans | 98,768 | 3.52 | 31 | -2.9 | 4.5 | 4.6 | BSI Financial | 24,587 | 3.48 | 24 | -3.0 | 3.9 | 4.0 | PHH Mortgage | 82,052 | 3.48 | 28 | -3.5 | 5.6 | 5.8 |
| 31 | Guild Mortgage | 50,678 | 3.73 | 27 | -2.9 | 4.6 | 4.8 | Caliber Home Loans | 99,598 | 3.53 | 30 | -3.2 | 4.2 | 4.3 | United Shore (Retained) | 221,009 | 3.60 | 15 | -3.8 | 4.4 | 4.6 |
| 32 | PHH Mortgage | 84,463 | 3.66 | 31 | -4.3 | 4.5 | 4.7 | PNC Mortgage | 112,955 | 3.46 | 50 | -3.7 | 4.6 | 4.8 | Citizens Bank | 62,559 | 3.55 | 32 | -3.9 | 6.1 | 6.3 |
| 33 | PNC Mortgage | 119,552 | 3.45 | 50 | -4.5 | 4.8 | 5.0 | HomeBridge | 23,433 | 3.41 | 22 | -4.1 | 3.6 | 3.7 | HomeBridge | 23,587 | 3.39 | 19 | -3.9 | 4.9 | 5.1 |
| 34 | U.S. Bank | 147,776 | 3.75 | 43 | -4.6 | 4.8 | 5.0 | Smaller Servicers | 1,189,810 | 3.63 | 35 | -4.4 | 4.4 | 4.6 | U.S. Bank | 145,277 | 3.65 | 41 | -4.3 | 6.3 | 6.6 |
| 35 | Chase | 407,287 | 3.55 | 45 | -5.1 | 4.3 | 4.5 | U.S. Bank | 146,958 | 3.71 | 43 | -4.9 | 4.5 | 4.7 | Smaller Servicers | 1,225,241 | 3.56 | 33 | -4.8 | 6.0 | 6.3 |
| 36 | Smaller Servicers | 1,175,381 | 3.66 | 36 | -5.4 | 4.6 | 4.9 | Chase | 404,316 | 3.53 | 44 | -5.2 | 4.1 | 4.3 | PNC Mortgage | 99,012 | 3.52 | 52 | -5.2 | 6.3 | 6.6 |
| 37 | Bank of America | 51,288 | 4.54 | 120 | -7.3 | 6.3 | 6.8 | United Shore (Retained) | 227,112 | 3.81 | 16 | -6.9 | 3.4 | 3.6 | Chase | 391,213 | 3.52 | 43 | -6.3 | 5.6 | 5.9 |
| 38 | United Shore (Retained) | 233,542 | 3.89 | 17 | -7.9 | 3.7 | 4.0 | Bank of America | 51,597 | 4.53 | 119 | -8.0 | 6.2 | 6.7 | CrossCountry Mortgage | 53,785 | 3.47 | 16 | -9.4 | 4.5 | 4.9 |
| 39 | Citi | 28,471 | 3.87 | 52 | -10.1 | 4.2 | 4.7 | Citi | 28,196 | 3.84 | 51 | -10.6 | 4.1 | 4.6 | Citi | 27,433 | 3.77 | 51 | -10.2 | 5.8 | 6.4 |
| 40 | Provident Funding | 18,230 | 3.70 | 62 | -13.9 | 4.2 | 4.9 | CrossCountry Mortgage | 54,931 | 3.56 | 19 | -11.7 | 3.4 | 3.9 | Bank of America | 52,558 | 4.53 | 118 | -11.0 | 8.2 | 9.1 |
| 41 | CrossCountry Mortgage | 55,164 | 3.59 | 20 | -14.2 | 3.6 | 4.2 | Provident Funding | 18,281 | 3.68 | 61 | -12.6 | 4.1 | 4.7 | Provident Funding | 18,140 | 3.64 | 60 | -12.2 | 5.9 | 6.7 |

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

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

GSE: Fixed 15yr

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| Rank | Servicer | 3M Historical Horizon | | | | | | Servicer | 6M Historical Horizon | | | | | | Servicer | 12M Historical Horizon | | | | | |
|------|----------------------------|-----------------------|------|------|-------|-----|-----|----------------------------|-----------------------|------|------|-------|-----|-----|----------------------------|------------------------|------|------|-------|------|------|
| | | \$mm | WAC | WALA | %ΔRef | CPR | Ref | | \$mm | WAC | WALA | %ΔRef | CPR | Ref | | \$mm | WAC | WALA | %ΔRef | CPR | Ref |
| 1 | Quicken | 64,578 | 2.88 | 31 | 30.4 | 7.3 | 5.6 | Quicken | 65,712 | 2.88 | 30 | 25.8 | 6.7 | 5.3 | Quicken | 67,954 | 2.85 | 27 | 25.4 | 8.2 | 6.6 |
| 2 | CMG Mortgage | 3,713 | 2.48 | 23 | 25.5 | 5.0 | 4.0 | CMG Mortgage | 3,752 | 2.47 | 22 | 18.8 | 4.4 | 3.7 | Movement Mortgage | 2,042 | 2.71 | 18 | 15.3 | 7.4 | 6.4 |
| 3 | AmeriHome Mortgage | 1,592 | 3.72 | 18 | 14.4 | 8.3 | 7.3 | Movement Mortgage | 1,687 | 2.81 | 21 | 11.4 | 5.8 | 5.2 | CMG Mortgage | 3,810 | 2.45 | 19 | 13.6 | 5.4 | 4.8 |
| 4 | Specialized Loan Servicing | 3,821 | 3.20 | 32 | 13.3 | 7.4 | 6.6 | loanDepot.com | 18,052 | 2.48 | 21 | 10.3 | 4.2 | 3.8 | loanDepot.com | 19,307 | 2.46 | 17 | 12.1 | 5.4 | 4.8 |
| 5 | Movement Mortgage | 1,658 | 2.83 | 23 | 10.8 | 6.1 | 5.6 | Specialized Loan Servicing | 3,623 | 3.20 | 32 | 8.2 | 6.8 | 6.3 | Pingora Loan Servicing | 3,400 | 3.16 | 44 | 10.2 | 9.6 | 8.7 |
| 6 | Arvest Mortgage | 2,193 | 3.00 | 54 | 9.3 | 7.4 | 6.8 | Arvest Mortgage | 2,234 | 3.00 | 53 | 7.8 | 7.1 | 6.6 | Specialized Loan Servicing | 3,430 | 3.14 | 32 | 6.1 | 8.1 | 7.6 |
| 7 | Pingora Loan Servicing | 3,217 | 3.16 | 48 | 8.3 | 7.7 | 7.1 | AmeriHome Mortgage | 1,561 | 3.66 | 17 | 7.6 | 7.3 | 6.8 | Arvest Mortgage | 2,545 | 2.94 | 50 | 5.1 | 8.5 | 8.1 |
| 8 | BSI Financial | 2,926 | 2.63 | 29 | 5.5 | 4.9 | 4.6 | Pingora Loan Servicing | 3,278 | 3.16 | 47 | 5.5 | 7.2 | 6.9 | Regions Bank | 3,853 | 2.95 | 43 | 3.0 | 8.1 | 7.9 |
| 9 | Regions Bank | 3,818 | 2.95 | 45 | 3.8 | 6.9 | 6.7 | Truist Bank | 25,674 | 2.89 | 46 | 3.5 | 6.1 | 5.9 | Broker Solutions | 3,951 | 2.67 | 22 | 2.8 | 6.1 | 6.0 |
| 10 | loanDepot.com | 17,871 | 2.49 | 22 | 3.6 | 4.2 | 4.1 | U.S. Bank | 16,082 | 2.91 | 46 | 2.4 | 6.0 | 5.9 | Freedom Mortgage | 22,890 | 2.62 | 33 | 2.8 | 6.0 | 5.8 |
| 11 | Truist Bank | 25,592 | 2.89 | 47 | 2.5 | 6.2 | 6.1 | Guild Mortgage | 3,413 | 2.91 | 29 | 2.2 | 5.7 | 5.6 | PennyMac | 20,665 | 2.71 | 26 | 2.5 | 6.1 | 6.0 |
| 12 | U.S. Bank | 15,789 | 2.92 | 47 | 2.1 | 6.2 | 6.1 | Lakeview | 14,465 | 2.63 | 23 | 2.2 | 4.4 | 4.3 | BSI Financial | 3,067 | 2.62 | 24 | 2.3 | 5.8 | 5.7 |
| 13 | Wells Fargo | 69,077 | 3.00 | 54 | 1.8 | 6.8 | 6.7 | NewRez | 4,891 | 2.96 | 16 | 1.9 | 5.1 | 5.0 | Lakeview | 14,478 | 2.60 | 21 | 2.2 | 5.5 | 5.4 |
| 14 | PennyMac | 20,042 | 2.74 | 29 | 1.3 | 5.1 | 5.1 | PennyMac | 20,253 | 2.73 | 28 | 1.6 | 4.8 | 4.8 | U.S. Bank | 16,718 | 2.91 | 44 | 1.7 | 7.4 | 7.3 |
| 15 | NewRez | 4,349 | 3.06 | 17 | 0.6 | 5.7 | 5.6 | Wells Fargo | 70,558 | 3.01 | 53 | 0.7 | 6.5 | 6.4 | Truist Bank | 25,958 | 2.87 | 44 | 1.2 | 7.3 | 7.3 |
| 16 | Lakeview | 14,751 | 2.66 | 24 | 0.5 | 4.6 | 4.6 | Caliber Home Loans | 9,518 | 2.80 | 35 | 0.7 | 5.3 | 5.3 | Matrix Financial | 21,922 | 2.69 | 33 | 1.1 | 6.6 | 6.5 |
| 17 | Caliber Home Loans | 9,358 | 2.80 | 36 | -0.3 | 5.5 | 5.5 | Freedom Mortgage | 25,169 | 2.60 | 34 | 0.1 | 4.7 | 4.7 | AmeriHome Mortgage | 2,203 | 3.10 | 14 | 1.0 | 6.9 | 6.8 |
| 18 | Freedom Mortgage | 24,956 | 2.60 | 36 | -0.4 | 4.9 | 4.9 | Regions Bank | 3,886 | 2.95 | 44 | 0.0 | 6.4 | 6.4 | Nationstar | 39,422 | 2.78 | 32 | 0.5 | 6.4 | 6.4 |
| 19 | Matrix Financial | 19,026 | 2.70 | 38 | -1.1 | 5.2 | 5.3 | Broker Solutions | 3,503 | 2.69 | 25 | -0.4 | 4.6 | 4.6 | Guild Mortgage | 3,487 | 2.89 | 26 | 0.5 | 6.9 | 6.9 |
| 20 | Nationstar | 38,490 | 2.80 | 35 | -1.3 | 5.4 | 5.4 | BSI Financial | 3,023 | 2.63 | 27 | -0.8 | 4.4 | 4.5 | PHH Mortgage | 10,249 | 2.78 | 30 | 0.4 | 6.4 | 6.4 |
| 21 | Guild Mortgage | 3,369 | 2.92 | 30 | -1.3 | 5.8 | 5.9 | MSR Asset Vehicle | 3,579 | 2.69 | 22 | -1.3 | 4.4 | 4.5 | Home Point Financial | 6,084 | 2.67 | 22 | 0.1 | 5.7 | 5.7 |
| 22 | PHH Mortgage | 9,862 | 2.78 | 35 | -1.4 | 5.1 | 5.2 | Nationstar | 38,698 | 2.80 | 34 | -1.4 | 5.1 | 5.2 | MSR Asset Vehicle | 3,570 | 2.66 | 20 | -0.0 | 5.7 | 5.7 |
| 23 | PNC Mortgage | 26,357 | 2.77 | 43 | -1.5 | 5.8 | 5.9 | Fifth Third | 10,689 | 2.84 | 40 | -1.8 | 5.5 | 5.6 | NewRez | 5,176 | 2.83 | 13 | -1.1 | 5.5 | 5.6 |
| 24 | United Shore (Retained) | 24,530 | 2.73 | 20 | -1.6 | 4.6 | 4.7 | Matrix Financial | 19,322 | 2.69 | 37 | -1.9 | 4.9 | 5.0 | Caliber Home Loans | 9,841 | 2.80 | 32 | -1.2 | 6.6 | 6.7 |
| 25 | Chase | 62,159 | 2.84 | 42 | -1.7 | 5.6 | 5.7 | PHH Mortgage | 10,011 | 2.78 | 33 | -2.1 | 4.8 | 4.9 | Amerisave Mortgage | 7,136 | 2.45 | 15 | -1.3 | 5.3 | 5.4 |
| 26 | Fifth Third | 10,540 | 2.84 | 41 | -2.2 | 5.7 | 5.8 | PNC Mortgage | 25,777 | 2.77 | 42 | -2.1 | 5.5 | 5.7 | Fifth Third | 10,610 | 2.84 | 39 | -1.3 | 6.9 | 7.0 |
| 27 | Bank of America | 8,582 | 3.45 | 93 | -2.5 | 9.1 | 9.3 | Chase | 62,908 | 2.84 | 41 | -2.1 | 5.4 | 5.5 | Chase | 63,255 | 2.85 | 40 | -1.4 | 6.8 | 6.9 |
| 28 | MSR Asset Vehicle | 3,666 | 2.69 | 23 | -2.7 | 4.6 | 4.8 | Bank of America | 8,865 | 3.45 | 92 | -2.4 | 8.9 | 9.1 | Wells Fargo | 73,478 | 3.00 | 51 | -1.7 | 7.8 | 7.9 |
| 29 | HomeBridge | 1,575 | 2.80 | 25 | -2.9 | 4.7 | 4.8 | United Shore (Retained) | 24,605 | 2.70 | 19 | -2.6 | 4.2 | 4.3 | PNC Mortgage | 23,382 | 2.81 | 43 | -3.6 | 6.9 | 7.1 |
| 30 | Flagstar | 9,301 | 2.81 | 26 | -3.6 | 4.8 | 5.0 | HomeBridge | 1,592 | 2.79 | 23 | -2.9 | 4.4 | 4.5 | Flagstar | 7,325 | 2.81 | 22 | -3.7 | 5.3 | 5.5 |
| 31 | Home Point Financial | 5,813 | 2.70 | 26 | -3.9 | 4.6 | 4.8 | Flagstar | 9,398 | 2.80 | 25 | -3.8 | 4.6 | 4.8 | United Shore (Retained) | 24,640 | 2.63 | 16 | -4.0 | 4.9 | 5.1 |
| 32 | Broker Solutions | 2,747 | 2.68 | 26 | -4.5 | 4.7 | 4.9 | United Shore (Sold) | 9,182 | 2.63 | 37 | -4.0 | 4.6 | 4.8 | New Residential | 24,018 | 3.13 | 61 | -5.1 | 8.2 | 8.6 |
| 33 | United Shore (Sold) | 9,038 | 2.63 | 38 | -4.7 | 4.8 | 5.1 | New Residential | 23,363 | 3.11 | 62 | -5.1 | 6.7 | 7.0 | United Shore (Sold) | 9,442 | 2.64 | 34 | -5.2 | 5.9 | 6.2 |
| 34 | New Residential | 23,445 | 3.10 | 62 | -6.1 | 6.7 | 7.2 | Amerisave Mortgage | 4,710 | 2.51 | 15 | -5.2 | 3.7 | 3.9 | Smaller Servicers | 218,986 | 2.78 | 34 | -5.3 | 6.6 | 7.0 |
| 35 | Amerisave Mortgage | 4,266 | 2.54 | 16 | -6.8 | 3.8 | 4.1 | Smaller Servicers | 206,434 | 2.80 | 37 | -5.7 | 5.3 | 5.6 | Bank of America | 9,436 | 3.45 | 91 | -5.4 | 10.3 | 10.8 |
| 36 | Smaller Servicers | 201,395 | 2.80 | 38 | -7.4 | 5.4 | 5.8 | Home Point Financial | 5,739 | 2.70 | 25 | -6.1 | 4.3 | 4.5 | CrossCountry Mortgage | 5,655 | 2.60 | 19 | -6.0 | 5.2 | 5.5 |
| 37 | Citizens Bank | 13,747 | 2.81 | 37 | -8.0 | 5.3 | 5.8 | Citizens Bank | 13,944 | 2.81 | 36 | -7.1 | 5.1 | 5.5 | HomeBridge | 1,622 | 2.78 | 20 | -6.4 | 5.3 | 5.7 |
| 38 | Onslow Bay Financial | 10,969 | 2.38 | 21 | -8.5 | 3.3 | 3.6 | CrossCountry Mortgage | 5,528 | 2.61 | 22 | -9.2 | 4.0 | 4.4 | Citizens Bank | 14,335 | 2.80 | 33 | -7.5 | 6.4 | 6.9 |
| 39 | CrossCountry Mortgage | 5,462 | 2.62 | 24 | -8.9 | 4.2 | 4.6 | Onslow Bay Financial | 10,824 | 2.37 | 20 | -9.4 | 3.0 | 3.3 | Onslow Bay Financial | 9,962 | 2.36 | 17 | -8.4 | 3.8 | 4.1 |
| 40 | Provident Funding | 5,617 | 2.87 | 67 | -15.3 | 5.5 | 6.4 | Provident Funding | 5,731 | 2.87 | 66 | -13.5 | 5.4 | 6.2 | Provident Funding | 5,969 | 2.86 | 65 | -11.3 | 6.9 | 7.7 |
| 41 | Citi | 3,901 | 3.07 | 57 | -16.3 | 5.4 | 6.5 | Citi | 3,965 | 3.06 | 56 | -14.1 | 5.5 | 6.4 | Citi | 4,090 | 3.06 | 54 | -13.2 | 6.8 | 7.8 |

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

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

GSE: Fixed 20yr

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| Rank | 3M Historical Horizon | | | | | | | 6M Historical Horizon | | | | | | | 12M Historical Horizon | | | | | | |
|------|----------------------------|--------|------|------|-------|-----|-----|----------------------------|--------|------|------|-------|-----|-----|----------------------------|--------|------|------|-------|-----|-----|
| | Servicer | \$mm | WAC | WALA | %ΔRef | CPR | Ref | Servicer | \$mm | WAC | WALA | %ΔRef | CPR | Ref | Servicer | \$mm | WAC | WALA | %ΔRef | CPR | Ref |
| 1 | Amerisave Mortgage | 434 | 3.15 | 15 | 64.3 | 6.1 | 3.8 | Quicken | 32,691 | 3.12 | 26 | 40.9 | 5.5 | 3.9 | Quicken | 33,549 | 3.10 | 23 | 38.8 | 7.0 | 5.1 |
| 2 | Quicken | 32,330 | 3.13 | 28 | 41.2 | 5.8 | 4.2 | Specialized Loan Servicing | 683 | 3.71 | 37 | 29.1 | 6.8 | 5.3 | Specialized Loan Servicing | 631 | 3.68 | 37 | 25.4 | 8.5 | 6.9 |
| 3 | AmeriHome Mortgage | 884 | 3.87 | 24 | 33.4 | 5.7 | 4.3 | Amerisave Mortgage | 551 | 3.04 | 16 | 24.8 | 4.2 | 3.4 | AmeriHome Mortgage | 1,208 | 3.52 | 18 | 18.1 | 6.4 | 5.4 |
| 4 | Movement Mortgage | 421 | 3.25 | 23 | 31.4 | 5.4 | 4.1 | AmeriHome Mortgage | 885 | 3.85 | 23 | 17.9 | 5.1 | 4.4 | Broker Solutions | 939 | 3.07 | 21 | 10.9 | 5.2 | 4.7 |
| 5 | Specialized Loan Servicing | 726 | 3.72 | 37 | 28.7 | 6.7 | 5.3 | Broker Solutions | 834 | 3.08 | 24 | 10.7 | 3.8 | 3.5 | loanDepot.com | 5,780 | 2.81 | 15 | 5.8 | 4.3 | 4.1 |
| 6 | Broker Solutions | 652 | 3.07 | 25 | 18.0 | 4.3 | 3.7 | 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 |
| 7 | Regions Bank | 1,138 | 3.31 | 41 | 8.2 | 5.2 | 4.9 | Regions Bank | 1,148 | 3.31 | 40 | 4.5 | 4.8 | 4.6 | Arvest Mortgage | 614 | 3.48 | 43 | 2.9 | 6.9 | 6.7 |
| 8 | HomeBridge | 466 | 3.08 | 25 | 4.4 | 3.4 | 3.2 | loanDepot.com | 4,802 | 2.85 | 19 | 4.4 | 3.3 | 3.2 | Nationstar | 10,113 | 3.35 | 41 | 2.5 | 6.1 | 5.9 |
| 9 | Onslow Bay Financial | 4,886 | 2.72 | 21 | 4.1 | 2.6 | 2.5 | PennyMac | 9,973 | 2.97 | 26 | 4.1 | 3.6 | 3.4 | Regions Bank | 1,032 | 3.35 | 41 | 2.5 | 6.1 | 6.0 |
| 10 | Guild Mortgage | 1,249 | 3.18 | 28 | 3.4 | 4.4 | 4.3 | New Residential | 10,902 | 3.61 | 66 | 1.7 | 5.7 | 5.6 | Matrix Financial | 8,270 | 3.01 | 30 | 2.4 | 5.2 | 5.1 |
| 11 | Nationstar | 9,953 | 3.35 | 44 | 2.8 | 4.8 | 4.6 | CMG Mortgage | 948 | 3.04 | 24 | 1.6 | 3.6 | 3.6 | New Residential | 10,947 | 3.64 | 65 | 2.2 | 7.4 | 7.3 |
| 12 | New Residential | 11,199 | 3.58 | 65 | 2.4 | 5.7 | 5.6 | Flagstar | 4,085 | 3.04 | 24 | 1.1 | 3.3 | 3.3 | Fifth Third | 2,712 | 3.38 | 52 | 2.0 | 6.5 | 6.4 |
| 13 | Arvest Mortgage | 570 | 3.54 | 47 | 2.0 | 5.5 | 5.4 | Nationstar | 9,964 | 3.35 | 43 | 1.1 | 4.6 | 4.5 | Pingora Loan Servicing | 948 | 3.34 | 35 | 1.9 | 6.3 | 6.2 |
| 14 | CrossCountry Mortgage | 1,688 | 3.02 | 24 | 1.7 | 3.7 | 3.6 | Onslow Bay Financial | 4,805 | 2.71 | 19 | 1.0 | 2.5 | 2.4 | CMG Mortgage | 957 | 3.02 | 21 | 1.4 | 4.7 | 4.7 |
| 15 | Truist Bank | 8,750 | 3.24 | 52 | 0.4 | 4.6 | 4.6 | Caliber Home Loans | 2,938 | 3.15 | 33 | 0.8 | 3.9 | 3.9 | Amerisave Mortgage | 1,270 | 2.82 | 17 | 1.1 | 5.1 | 5.0 |
| 16 | Flagstar | 4,054 | 3.04 | 25 | -0.1 | 3.4 | 3.4 | Arvest Mortgage | 575 | 3.53 | 46 | 0.0 | 5.2 | 5.2 | Movement Mortgage | 503 | 3.15 | 18 | 0.4 | 5.3 | 5.2 |
| 17 | loanDepot.com | 4,771 | 2.86 | 20 | -0.2 | 3.4 | 3.4 | Matrix Financial | 7,478 | 3.00 | 33 | -0.4 | 3.6 | 3.7 | PennyMac | 10,138 | 2.96 | 23 | 0.3 | 4.5 | 4.5 |
| 18 | PennyMac | 9,895 | 2.97 | 27 | -1.0 | 3.6 | 3.6 | Home Point Financial | 6,362 | 2.80 | 22 | -0.8 | 2.8 | 2.9 | Caliber Home Loans | 3,002 | 3.14 | 30 | -0.2 | 5.1 | 5.1 |
| 19 | Home Point Financial | 6,337 | 2.80 | 23 | -1.0 | 3.0 | 3.1 | Truist Bank | 8,744 | 3.24 | 50 | -1.5 | 4.4 | 4.4 | United Shore (Sold) | 3,618 | 2.94 | 30 | -0.2 | 4.5 | 4.5 |
| 20 | CMG Mortgage | 943 | 3.05 | 25 | -1.2 | 3.9 | 3.9 | Pingora Loan Servicing | 934 | 3.34 | 37 | -1.7 | 4.5 | 4.6 | Flagstar | 3,489 | 3.02 | 20 | -1.9 | 3.9 | 4.0 |
| 21 | Matrix Financial | 7,406 | 3.00 | 35 | -1.6 | 3.8 | 3.8 | Guild Mortgage | 1,258 | 3.17 | 26 | -1.7 | 3.9 | 4.0 | Truist Bank | 8,598 | 3.24 | 49 | -2.8 | 5.6 | 5.8 |
| 22 | Caliber Home Loans | 2,905 | 3.15 | 34 | -1.8 | 3.9 | 4.0 | Freedom Mortgage | 5,131 | 3.12 | 34 | -2.2 | 3.9 | 4.0 | United Shore (Retained) | 8,708 | 2.97 | 18 | -3.0 | 3.8 | 3.9 |
| 23 | Wells Fargo | 25,081 | 3.51 | 63 | -2.1 | 5.2 | 5.3 | Chase | 27,219 | 3.32 | 49 | -3.3 | 4.4 | 4.5 | PHH Mortgage | 2,772 | 3.15 | 32 | -3.2 | 5.0 | 5.2 |
| 24 | Pingora Loan Servicing | 924 | 3.34 | 39 | -2.2 | 4.6 | 4.7 | Wells Fargo | 25,381 | 3.51 | 62 | -4.3 | 4.9 | 5.1 | Guild Mortgage | 1,277 | 3.15 | 24 | -3.6 | 5.0 | 5.2 |
| 25 | United Shore (Sold) | 3,575 | 2.93 | 34 | -2.3 | 3.3 | 3.4 | MSR Asset Vehicle | 1,521 | 3.02 | 22 | -4.4 | 3.3 | 3.5 | Chase | 26,545 | 3.34 | 48 | -3.9 | 5.7 | 6.0 |
| 26 | Chase | 27,058 | 3.32 | 50 | -3.8 | 4.5 | 4.7 | United Shore (Retained) | 8,563 | 3.00 | 20 | -4.7 | 2.9 | 3.1 | Wells Fargo | 26,110 | 3.52 | 59 | -4.2 | 6.4 | 6.7 |
| 27 | U.S. Bank | 8,124 | 3.29 | 44 | -4.4 | 4.3 | 4.5 | United Shore (Sold) | 3,609 | 2.93 | 33 | -6.2 | 3.1 | 3.3 | Home Point Financial | 6,409 | 2.79 | 19 | -4.6 | 3.6 | 3.7 |
| 28 | PHH Mortgage | 2,796 | 3.15 | 36 | -5.8 | 3.8 | 4.0 | PNC Mortgage | 7,879 | 3.25 | 47 | -6.7 | 4.3 | 4.6 | Onslow Bay Financial | 4,450 | 2.69 | 17 | -5.3 | 2.9 | 3.1 |
| 29 | Freedom Mortgage | 5,141 | 3.12 | 35 | -6.0 | 3.9 | 4.2 | Bank of America | 3,978 | 4.15 | 116 | -6.7 | 6.9 | 7.4 | U.S. Bank | 8,323 | 3.27 | 40 | -6.8 | 5.3 | 5.6 |
| 30 | PNC Mortgage | 8,114 | 3.23 | 48 | -7.4 | 4.4 | 4.7 | Lakeview | 4,348 | 3.02 | 24 | -7.3 | 3.1 | 3.3 | PNC Mortgage | 7,097 | 3.31 | 48 | -7.1 | 5.7 | 6.1 |
| 31 | BSI Financial | 435 | 3.09 | 32 | -7.7 | 3.5 | 3.8 | PHH Mortgage | 2,819 | 3.14 | 34 | -7.4 | 3.6 | 3.8 | Lakeview | 4,299 | 2.99 | 21 | -7.1 | 3.9 | 4.2 |
| 32 | Bank of America | 3,898 | 4.15 | 117 | -8.1 | 7.0 | 7.6 | Fifth Third | 2,753 | 3.37 | 53 | -7.9 | 4.5 | 4.9 | Bank of America | 4,148 | 4.16 | 114 | -7.2 | 8.6 | 9.2 |
| 33 | United Shore (Retained) | 8,525 | 3.02 | 22 | -8.5 | 3.0 | 3.3 | U.S. Bank | 8,190 | 3.29 | 43 | -9.4 | 3.9 | 4.3 | NewRez | 3,410 | 2.99 | 13 | -8.2 | 3.6 | 3.9 |
| 34 | Provident Funding | 1,167 | 3.19 | 52 | -9.8 | 4.0 | 4.4 | Smaller Servicers | 68,087 | 3.21 | 39 | -9.5 | 4.0 | 4.4 | CrossCountry Mortgage | 1,713 | 2.98 | 20 | -8.3 | 4.1 | 4.5 |
| 35 | Smaller Servicers | 66,670 | 3.22 | 40 | -10.5 | 4.1 | 4.6 | CrossCountry Mortgage | 1,696 | 3.01 | 23 | -10.1 | 3.0 | 3.4 | Smaller Servicers | 71,480 | 3.20 | 36 | -9.5 | 5.2 | 5.8 |
| 36 | MSR Asset Vehicle | 1,554 | 3.03 | 24 | -11.4 | 3.3 | 3.7 | Citizens Bank | 3,730 | 3.28 | 38 | -10.6 | 4.0 | 4.4 | Provident Funding | 1,207 | 3.19 | 49 | -10.0 | 5.1 | 5.7 |
| 37 | Lakeview | 4,478 | 3.05 | 25 | -12.2 | 3.1 | 3.5 | NewRez | 3,119 | 3.04 | 16 | -14.3 | 2.7 | 3.1 | Citizens Bank | 3,803 | 3.27 | 36 | -10.1 | 5.3 | 5.9 |
| 38 | Citizens Bank | 3,696 | 3.28 | 40 | -14.7 | 4.0 | 4.7 | HomeBridge | 470 | 3.07 | 24 | -14.6 | 2.8 | 3.3 | MSR Asset Vehicle | 1,509 | 2.98 | 20 | -12.6 | 4.0 | 4.5 |
| 39 | Fifth Third | 2,741 | 3.37 | 54 | -15.2 | 4.3 | 5.0 | Citi | 1,786 | 3.52 | 61 | -17.7 | 4.1 | 5.0 | Citi | 1,823 | 3.52 | 58 | -14.3 | 5.6 | 6.5 |
| 40 | Citi | 1,768 | 3.52 | 62 | -16.7 | 4.3 | 5.1 | Provident Funding | 1,182 | 3.20 | 51 | -19.3 | 3.5 | 4.3 | HomeBridge | 475 | 3.06 | 21 | -19.5 | 3.5 | 4.4 |
| 41 | NewRez | 2,662 | 3.08 | 18 | -25.5 | 2.5 | 3.3 | BSI Financial | 439 | 3.08 | 30 | -32.2 | 2.5 | 3.7 | BSI Financial | 429 | 3.05 | 27 | -24.9 | 3.6 | 4.8 |

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 5/1 and 5/6

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| Rank | Servicer | 3M Historical Horizon | | | | | | 6M Historical Horizon | | | | | | 12M Historical Horizon | | | | | | | |
|------|----------------------------|-----------------------|------|------|-------|------|------|----------------------------|-------|------|------|-------|------|------------------------|----------------------------|-------|------|------|-------|------|------|
| | | \$mm | WAC | WALA | %ΔRef | CPR | Ref | Servicer | \$mm | WAC | WALA | %ΔRef | CPR | Ref | Servicer | \$mm | WAC | WALA | %ΔRef | CPR | Ref |
| 1 | CMG Mortgage | 19 | 4.74 | 8 | 233.6 | 23.6 | 7.7 | CMG Mortgage | 19 | 4.70 | 7 | 144.8 | 25.2 | 11.1 | CMG Mortgage | 14 | 4.52 | 7 | 119.5 | 22.8 | 11.1 |
| 2 | American Internet Mortgage | 10 | 3.86 | 57 | 84.0 | 31.1 | 18.2 | American Internet Mortgage | 10 | 3.85 | 54 | 104.0 | 27.7 | 14.6 | United Shore (Sold) | 29 | 3.84 | 71 | 43.2 | 29.1 | 21.3 |
| 3 | Umpqua | 22 | 3.05 | 45 | 66.8 | 15.8 | 9.8 | Caliber Home Loans | 104 | 4.40 | 53 | 54.7 | 18.0 | 12.0 | Umpqua | 24 | 2.91 | 42 | 34.5 | 21.3 | 16.3 |
| 4 | Pingora Loan Servicing | 20 | 4.66 | 70 | 55.0 | 27.8 | 18.9 | United Shore (Sold) | 27 | 4.27 | 74 | 40.1 | 23.4 | 17.2 | Smaller Servicers | 668 | 3.67 | 84 | 27.1 | 20.9 | 16.8 |
| 5 | Caliber Home Loans | 101 | 4.51 | 54 | 54.0 | 19.9 | 13.4 | Pingora Loan Servicing | 21 | 4.41 | 68 | 31.6 | 21.5 | 16.7 | Guaranteed Rate | 47 | 4.19 | 6 | 27.0 | 15.5 | 12.4 |
| 6 | Santander Bank | 50 | 3.98 | 99 | 51.6 | 19.6 | 13.3 | Santander Bank | 51 | 3.86 | 97 | 30.7 | 17.1 | 13.3 | American Internet Mortgage | 10 | 3.55 | 58 | 23.9 | 19.0 | 15.6 |
| 7 | United Shore (Sold) | 27 | 4.38 | 75 | 48.0 | 31.2 | 22.2 | Matrix Financial | 148 | 3.98 | 67 | 27.2 | 17.3 | 13.8 | Matrix Financial | 160 | 3.57 | 66 | 18.9 | 23.4 | 20.1 |
| 8 | Matrix Financial | 145 | 4.07 | 69 | 44.6 | 22.2 | 15.9 | Guaranteed Rate | 66 | 4.72 | 5 | 26.8 | 10.5 | 8.3 | Huntington National Bank | 28 | 3.86 | 172 | 17.6 | 20.2 | 17.5 |
| 9 | Specialized Loan Servicing | 17 | 4.35 | 128 | 36.3 | 17.4 | 13.1 | Royal Business Bank | 17 | 5.72 | 72 | 20.2 | 18.4 | 15.6 | Santander Bank | 55 | 3.51 | 95 | 13.1 | 21.4 | 19.2 |
| 10 | Royal Business Bank | 17 | 5.78 | 73 | 29.8 | 20.4 | 16.1 | Smaller Servicers | 714 | 4.13 | 75 | 19.3 | 14.6 | 12.4 | Arvest Mortgage | 75 | 3.67 | 165 | 11.3 | 17.2 | 15.6 |
| 11 | Home Point Financial | 97 | 4.05 | 28 | 24.8 | 11.9 | 9.7 | NewRez | 57 | 4.65 | 55 | 18.3 | 13.4 | 11.4 | Pingora Loan Servicing | 23 | 3.91 | 64 | 9.6 | 25.4 | 23.4 |
| 12 | NewRez | 58 | 4.79 | 61 | 23.4 | 15.5 | 12.7 | Flagstar | 43 | 4.13 | 33 | 14.1 | 21.3 | 18.9 | Quicken | 376 | 3.26 | 64 | 7.8 | 20.2 | 18.9 |
| 13 | Huntington National Bank | 26 | 4.50 | 178 | 18.1 | 14.5 | 12.4 | Home Point Financial | 97 | 3.98 | 28 | 12.7 | 12.2 | 10.9 | NewRez | 45 | 4.19 | 61 | 6.0 | 14.1 | 13.3 |
| 14 | United Shore (Retained) | 344 | 3.53 | 11 | 13.9 | 7.9 | 7.0 | Arvest Mortgage | 72 | 4.17 | 164 | 12.2 | 14.7 | 13.2 | Flagstar | 33 | 3.95 | 31 | 4.5 | 20.5 | 19.7 |
| 15 | Smaller Servicers | 742 | 4.29 | 73 | 12.9 | 14.5 | 12.9 | Citizens Bank | 111 | 4.08 | 82 | 9.3 | 14.3 | 13.2 | Caliber Home Loans | 98 | 3.96 | 57 | 4.3 | 17.5 | 16.9 |
| 16 | Arvest Mortgage | 71 | 4.36 | 163 | 10.2 | 15.5 | 14.2 | Quicken | 352 | 3.55 | 67 | 6.0 | 15.0 | 14.2 | Wells Fargo | 2,643 | 3.48 | 87 | 2.9 | 16.5 | 16.1 |
| 17 | Quicken | 344 | 3.67 | 69 | 9.8 | 16.1 | 14.8 | United Shore (Retained) | 347 | 3.51 | 9 | 3.0 | 7.4 | 7.2 | Chase | 2,297 | 3.45 | 86 | 1.1 | 16.6 | 16.4 |
| 18 | Guaranteed Rate | 79 | 4.85 | 5 | 9.7 | 10.5 | 9.6 | Truist Bank | 212 | 4.28 | 132 | 1.6 | 15.7 | 15.5 | PHH Mortgage | 142 | 3.72 | 160 | -0.1 | 16.9 | 16.9 |
| 19 | Chase | 2,273 | 3.88 | 85 | 5.5 | 13.5 | 12.9 | Chase | 2,315 | 3.77 | 84 | 1.1 | 12.3 | 12.1 | Freedom Mortgage | 128 | 3.72 | 104 | -2.9 | 18.8 | 19.3 |
| 20 | Citizens Bank | 111 | 4.25 | 81 | 3.3 | 14.5 | 14.1 | Lakeview | 235 | 3.92 | 43 | -0.6 | 9.6 | 9.6 | PNC Mortgage | 297 | 3.31 | 82 | -3.1 | 17.5 | 18.0 |
| 21 | Provident Funding | 142 | 4.31 | 117 | 0.3 | 17.3 | 17.3 | Wells Fargo | 2,687 | 3.85 | 84 | -0.8 | 11.9 | 12.0 | Truist Bank | 224 | 3.77 | 129 | -3.9 | 18.2 | 18.9 |
| 22 | New Residential | 1,279 | 4.50 | 176 | -1.3 | 13.0 | 13.2 | U.S. Bank | 71 | 4.15 | 137 | -1.6 | 14.8 | 15.1 | New Residential | 1,374 | 3.77 | 172 | -4.6 | 15.2 | 15.8 |
| 23 | Truist Bank | 207 | 4.48 | 134 | -1.3 | 15.7 | 15.9 | Bank of America | 484 | 4.07 | 99 | -2.0 | 13.2 | 13.4 | Fifth Third | 82 | 3.64 | 127 | -4.7 | 17.0 | 17.8 |
| 24 | Cape Cod Five Cents Bank | 12 | 4.61 | 100 | -2.0 | 15.3 | 15.6 | Freedom Mortgage | 122 | 4.26 | 107 | -3.3 | 14.5 | 15.0 | Cape Cod Five Cents Bank | 13 | 3.92 | 90 | -5.1 | 22.9 | 24.0 |
| 25 | Wells Fargo | 2,668 | 3.98 | 84 | -3.8 | 12.1 | 12.5 | Huntington National Bank | 26 | 4.37 | 176 | -3.9 | 12.9 | 13.4 | First Bank | 35 | 2.23 | 24 | -5.8 | 10.4 | 11.0 |
| 26 | Nationstar | 1,070 | 4.60 | 196 | -8.6 | 12.6 | 13.7 | PennyMac | 117 | 4.24 | 23 | -4.2 | 9.6 | 10.0 | United Shore (Retained) | 329 | 3.43 | 7 | -5.9 | 9.1 | 9.7 |
| 27 | Flagstar | 43 | 4.24 | 34 | -8.6 | 23.5 | 25.4 | Nationstar | 1,094 | 4.37 | 194 | -4.2 | 12.4 | 12.9 | Citizens Bank | 109 | 3.67 | 85 | -6.0 | 16.8 | 17.8 |
| 28 | Bank of America | 482 | 4.26 | 99 | -8.7 | 12.6 | 13.7 | Specialized Loan Servicing | 17 | 4.24 | 127 | -4.4 | 12.7 | 13.2 | Nationstar | 1,152 | 3.81 | 191 | -7.2 | 14.7 | 15.8 |
| 29 | PNC Mortgage | 281 | 3.78 | 85 | -9.2 | 15.2 | 16.6 | New Residential | 1,304 | 4.29 | 175 | -4.5 | 12.2 | 12.8 | Home Point Financial | 82 | 3.67 | 31 | -7.3 | 12.7 | 13.6 |
| 30 | First Bank | 34 | 2.30 | 28 | -9.5 | 6.6 | 7.2 | PNC Mortgage | 284 | 3.65 | 84 | -7.1 | 14.5 | 15.6 | Onslow Bay Financial | 131 | 2.21 | 16 | -7.7 | 8.1 | 8.8 |
| 31 | Lakeview | 248 | 4.08 | 41 | -9.6 | 9.0 | 9.9 | Umpqua | 22 | 3.00 | 44 | -8.4 | 9.7 | 10.6 | Bank of America | 484 | 3.64 | 102 | -7.8 | 16.0 | 17.2 |
| 32 | U.S. Bank | 70 | 4.36 | 139 | -11.6 | 13.4 | 15.0 | loanDepot.com | 481 | 2.57 | 12 | -12.3 | 6.4 | 7.2 | Provident Funding | 153 | 3.64 | 111 | -8.1 | 18.7 | 20.1 |
| 33 | PennyMac | 125 | 4.37 | 23 | -12.1 | 10.9 | 12.3 | PHH Mortgage | 134 | 4.28 | 163 | -15.0 | 11.3 | 13.2 | U.S. Bank | 76 | 3.63 | 134 | -9.9 | 17.4 | 19.2 |
| 34 | Freedom Mortgage | 120 | 4.45 | 109 | -13.6 | 13.7 | 15.7 | Provident Funding | 145 | 4.15 | 115 | -18.4 | 12.8 | 15.5 | Lakeview | 193 | 3.53 | 50 | -10.1 | 11.0 | 12.2 |
| 35 | loanDepot.com | 483 | 2.60 | 13 | -13.8 | 7.1 | 8.2 | Cape Cod Five Cents Bank | 12 | 4.48 | 96 | -26.7 | 12.6 | 16.8 | Royal Business Bank | 19 | 5.10 | 68 | -10.1 | 21.0 | 23.1 |
| 36 | CrossCountry Mortgage | 19 | 3.08 | 18 | -17.0 | 17.6 | 20.8 | Fannie Mae | 145 | 4.31 | 205 | -29.1 | 8.6 | 12.0 | PennyMac | 95 | 3.91 | 26 | -10.7 | 10.8 | 12.0 |
| 37 | Onslow Bay Financial | 127 | 2.21 | 21 | -23.4 | 5.7 | 7.3 | Citi | 152 | 4.27 | 149 | -29.6 | 9.6 | 13.3 | loanDepot.com | 493 | 2.49 | 9 | -13.9 | 9.6 | 11.1 |
| 38 | PHH Mortgage | 131 | 4.51 | 165 | -28.5 | 9.0 | 12.4 | Fifth Third | 77 | 4.09 | 129 | -32.7 | 9.3 | 13.6 | Citi | 158 | 3.77 | 146 | -27.4 | 12.5 | 16.8 |
| 39 | Citi | 149 | 4.47 | 150 | -29.4 | 10.3 | 14.3 | Onslow Bay Financial | 128 | 2.21 | 19 | -37.7 | 4.4 | 7.0 | CrossCountry Mortgage | 17 | 2.91 | 15 | -29.4 | 15.1 | 20.7 |
| 40 | Fannie Mae | 141 | 4.53 | 206 | -32.1 | 9.1 | 13.1 | CrossCountry Mortgage | 19 | 3.06 | 17 | -38.2 | 9.4 | 14.8 | Fannie Mae | 151 | 3.81 | 201 | -31.1 | 10.2 | 14.5 |
| 41 | Fifth Third | 77 | 4.30 | 130 | -48.9 | 7.7 | 14.5 | First Bank | 35 | 2.29 | 27 | -45.3 | 4.2 | 7.6 | Specialized Loan Servicing | 16 | 3.77 | 128 | -35.7 | 11.1 | 16.8 |

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

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| Rank | Servicer | 3M Historical Horizon | | | | | | 6M Historical Horizon | | | | | | 12M Historical Horizon | | | | | | | |
|------|----------------------------|-----------------------|------|------|-------|------|------|----------------------------|-------|------|------|-------|------|------------------------|----------------------------|-------|------|------|-------|------|------|
| | | \$mm | WAC | WALA | %ΔRef | CPR | Ref | Servicer | \$mm | WAC | WALA | %ΔRef | CPR | Ref | Servicer | \$mm | WAC | WALA | %ΔRef | CPR | Ref |
| 1 | Provident Funding | 82 | 4.00 | 100 | 54.8 | 25.1 | 16.9 | Arvest Mortgage | 49 | 3.58 | 78 | 33.5 | 19.1 | 14.6 | CrossCountry Mortgage | 50 | 2.80 | 16 | 44.8 | 12.2 | 8.5 |
| 2 | Arvest Mortgage | 49 | 3.66 | 77 | 40.4 | 21.4 | 15.7 | Provident Funding | 84 | 3.90 | 99 | 28.8 | 20.1 | 16.0 | Huntington National Bank | 21 | 3.55 | 79 | 30.0 | 24.2 | 19.2 |
| 3 | PHH Mortgage | 33 | 4.09 | 109 | 38.2 | 21.9 | 16.3 | Cape Cod Five Cents Bank | 31 | 3.57 | 68 | 23.2 | 21.7 | 17.9 | Guaranteed Rate | 83 | 3.81 | 10 | 18.8 | 11.5 | 9.8 |
| 4 | Citi | 360 | 3.99 | 78 | 31.1 | 19.3 | 15.1 | Citi | 366 | 3.87 | 77 | 21.3 | 16.5 | 13.8 | PHH Mortgage | 36 | 3.59 | 104 | 15.7 | 21.8 | 19.1 |
| 5 | Cape Cod Five Cents Bank | 30 | 3.61 | 70 | 21.0 | 23.3 | 19.6 | PHH Mortgage | 34 | 3.96 | 108 | 20.7 | 19.5 | 16.4 | Provident Funding | 90 | 3.53 | 96 | 15.0 | 22.3 | 19.7 |
| 6 | First Bank | 41 | 2.39 | 28 | 19.1 | 9.4 | 7.9 | CrossCountry Mortgage | 50 | 2.90 | 18 | 14.5 | 7.6 | 6.7 | Smaller Servicers | 983 | 3.54 | 49 | 12.6 | 16.1 | 14.5 |
| 7 | CMG Mortgage | 243 | 5.29 | 5 | 15.8 | 9.3 | 8.1 | Fifth Third | 131 | 3.96 | 73 | 13.0 | 13.0 | 11.6 | Citi | 383 | 3.57 | 75 | 11.7 | 19.9 | 18.0 |
| 8 | Flagstar | 104 | 4.79 | 18 | 14.8 | 11.0 | 9.6 | Specialized Loan Servicing | 36 | 3.88 | 90 | 10.9 | 15.7 | 14.3 | Citizens Bank | 251 | 3.55 | 70 | 10.3 | 19.5 | 17.8 |
| 9 | Smaller Servicers | 1,031 | 3.95 | 47 | 9.1 | 13.2 | 12.1 | Smaller Servicers | 1,024 | 3.83 | 47 | 9.6 | 11.9 | 10.9 | American Internet Mortgage | 18 | 3.20 | 60 | 9.3 | 21.3 | 19.7 |
| 10 | Chase | 4,227 | 3.57 | 50 | 8.9 | 12.2 | 11.2 | United Shore (Retained) | 791 | 3.82 | 10 | 6.2 | 6.6 | 6.2 | Arvest Mortgage | 50 | 3.38 | 77 | 8.7 | 20.5 | 19.0 |
| 11 | CrossCountry Mortgage | 50 | 2.93 | 20 | 7.4 | 7.3 | 6.9 | Freedom Mortgage | 252 | 3.92 | 85 | 5.3 | 14.9 | 14.2 | Fifth Third | 132 | 3.61 | 74 | 5.7 | 16.9 | 16.1 |
| 12 | Fifth Third | 130 | 4.09 | 74 | 6.1 | 12.6 | 11.9 | Citizens Bank | 241 | 3.79 | 71 | 5.3 | 14.3 | 13.7 | Specialized Loan Servicing | 34 | 3.61 | 91 | 5.2 | 19.0 | 18.2 |
| 13 | Wells Fargo | 5,397 | 4.14 | 48 | 4.1 | 11.9 | 11.4 | Wells Fargo | 5,308 | 4.02 | 48 | 5.0 | 11.2 | 10.7 | PennyMac | 290 | 4.50 | 21 | 4.4 | 10.0 | 9.6 |
| 14 | Truist Bank | 468 | 4.22 | 82 | 2.2 | 16.2 | 15.9 | CMG Mortgage | 195 | 5.20 | 5 | 4.3 | 8.2 | 7.9 | loanDepot.com | 1,614 | 2.61 | 11 | 3.1 | 7.3 | 7.1 |
| 15 | Bank of America | 824 | 4.20 | 78 | 0.2 | 15.7 | 15.6 | PNC Mortgage | 799 | 3.45 | 52 | 3.6 | 11.4 | 11.1 | Wells Fargo | 5,001 | 3.70 | 51 | 2.6 | 14.3 | 14.0 |
| 16 | United Shore (Retained) | 793 | 3.85 | 11 | -0.2 | 6.6 | 6.6 | Truist Bank | 472 | 4.06 | 82 | 1.9 | 15.4 | 15.2 | Home Point Financial | 119 | 3.30 | 45 | 2.4 | 14.4 | 14.0 |
| 17 | Citizens Bank | 236 | 3.88 | 72 | -0.9 | 13.8 | 13.9 | Chase | 4,276 | 3.51 | 49 | 1.8 | 10.6 | 10.4 | Chase | 4,223 | 3.32 | 49 | 1.5 | 14.0 | 13.8 |
| 18 | Onslow Bay Financial | 381 | 2.41 | 18 | -1.7 | 5.8 | 5.9 | Flagstar | 99 | 4.73 | 18 | 1.3 | 10.8 | 10.6 | Quicken | 1,661 | 3.23 | 25 | 1.3 | 11.0 | 10.9 |
| 19 | Huntington National Bank | 19 | 3.91 | 83 | -3.1 | 14.1 | 14.6 | Santander Bank | 72 | 3.74 | 71 | 0.2 | 14.0 | 14.0 | Freedom Mortgage | 266 | 3.63 | 82 | 0.5 | 19.5 | 19.5 |
| 20 | United Shore (Sold) | 63 | 4.03 | 76 | -3.3 | 16.7 | 17.2 | PennyMac | 419 | 4.77 | 16 | -1.2 | 7.4 | 7.4 | Truist Bank | 484 | 3.71 | 81 | -1.7 | 18.9 | 19.2 |
| 21 | Quicken | 1,735 | 3.59 | 27 | -4.2 | 9.1 | 9.5 | American Internet Mortgage | 17 | 3.39 | 62 | -3.2 | 15.8 | 16.3 | Matrix Financial | 336 | 3.32 | 46 | -2.1 | 15.5 | 15.8 |
| 22 | PNC Mortgage | 806 | 3.54 | 53 | -4.9 | 10.9 | 11.4 | Quicken | 1,737 | 3.52 | 26 | -3.6 | 8.2 | 8.5 | Cape Cod Five Cents Bank | 33 | 3.48 | 65 | -2.9 | 20.7 | 21.3 |
| 23 | New Residential | 1,133 | 4.39 | 125 | -5.2 | 14.5 | 15.3 | United Shore (Sold) | 65 | 3.91 | 74 | -4.0 | 14.6 | 15.1 | United Shore (Retained) | 742 | 3.68 | 7 | -3.5 | 6.6 | 6.8 |
| 24 | Santander Bank | 70 | 3.90 | 73 | -5.5 | 14.6 | 15.4 | Royal Business Bank | 181 | 4.69 | 61 | -4.2 | 11.0 | 11.4 | PNC Mortgage | 795 | 3.24 | 51 | -4.0 | 14.0 | 14.5 |
| 25 | Freedom Mortgage | 246 | 4.05 | 87 | -6.0 | 14.7 | 15.6 | NewRez | 133 | 5.51 | 13 | -4.2 | 10.4 | 10.8 | New Residential | 1,205 | 3.76 | 122 | -5.0 | 17.6 | 18.4 |
| 26 | Royal Business Bank | 178 | 4.71 | 63 | -6.7 | 11.3 | 12.1 | Bank of America | 822 | 4.00 | 78 | -4.7 | 14.0 | 14.7 | Onslow Bay Financial | 360 | 2.40 | 14 | -5.4 | 6.1 | 6.4 |
| 27 | PennyMac | 513 | 4.90 | 14 | -11.0 | 7.1 | 8.0 | Onslow Bay Financial | 384 | 2.41 | 16 | -5.1 | 4.8 | 5.1 | Bank of America | 827 | 3.63 | 79 | -6.2 | 17.2 | 18.3 |
| 28 | loanDepot.com | 1,601 | 2.74 | 15 | -12.0 | 5.2 | 5.8 | New Residential | 1,145 | 4.20 | 125 | -5.3 | 13.7 | 14.4 | Flagstar | 74 | 4.44 | 17 | -7.8 | 11.3 | 12.2 |
| 29 | American Internet Mortgage | 17 | 3.53 | 63 | -13.2 | 15.6 | 17.8 | loanDepot.com | 1,591 | 2.71 | 13 | -6.5 | 5.2 | 5.6 | Caliber Home Loans | 430 | 4.14 | 36 | -7.9 | 13.5 | 14.6 |
| 30 | Caliber Home Loans | 441 | 4.44 | 36 | -15.0 | 10.4 | 12.2 | U.S. Bank | 228 | 3.63 | 69 | -8.3 | 12.0 | 13.0 | U.S. Bank | 241 | 3.42 | 66 | -8.2 | 16.4 | 17.8 |
| 31 | Matrix Financial | 328 | 3.57 | 47 | -15.6 | 10.7 | 12.5 | Huntington National Bank | 19 | 3.84 | 82 | -9.0 | 14.7 | 16.0 | NewRez | 100 | 5.28 | 13 | -8.9 | 9.4 | 10.3 |
| 32 | Lakeview | 1,344 | 3.52 | 21 | -16.8 | 5.8 | 7.0 | Home Point Financial | 118 | 3.52 | 45 | -11.2 | 10.0 | 11.2 | CMG Mortgage | 124 | 4.95 | 6 | -9.5 | 7.6 | 8.4 |
| 33 | Guaranteed Rate | 114 | 4.73 | 8 | -21.1 | 6.5 | 8.1 | Matrix Financial | 332 | 3.52 | 46 | -13.5 | 10.4 | 11.9 | Royal Business Bank | 187 | 4.68 | 58 | -9.7 | 12.7 | 13.9 |
| 34 | Specialized Loan Servicing | 37 | 3.96 | 90 | -21.4 | 10.0 | 12.6 | Lakeview | 1,230 | 3.36 | 21 | -13.8 | 5.4 | 6.3 | Santander Bank | 76 | 3.42 | 69 | -9.9 | 16.5 | 18.2 |
| 35 | Nationstar | 422 | 4.28 | 143 | -23.0 | 10.5 | 13.4 | Caliber Home Loans | 448 | 4.38 | 35 | -18.1 | 9.8 | 11.9 | First Bank | 42 | 2.35 | 24 | -10.4 | 8.3 | 9.2 |
| 36 | Fannie Mae | 40 | 4.61 | 190 | -25.4 | 9.4 | 12.5 | Nationstar | 425 | 4.12 | 142 | -18.8 | 10.3 | 12.6 | Pingora Loan Servicing | 44 | 3.53 | 62 | -11.9 | 22.3 | 25.0 |
| 37 | NewRez | 142 | 5.70 | 14 | -26.4 | 9.3 | 12.4 | Fannie Mae | 41 | 4.39 | 189 | -25.3 | 8.7 | 11.5 | Lakeview | 1,052 | 3.02 | 22 | -12.9 | 6.9 | 7.9 |
| 38 | U.S. Bank | 223 | 3.71 | 71 | -26.8 | 9.9 | 13.3 | Umpqua | 62 | 3.81 | 64 | -30.5 | 10.5 | 14.8 | Nationstar | 441 | 3.72 | 140 | -14.1 | 14.3 | 16.4 |
| 39 | Home Point Financial | 117 | 3.60 | 46 | -34.5 | 8.3 | 12.5 | First Bank | 41 | 2.38 | 27 | -36.2 | 5.2 | 8.1 | United Shore (Sold) | 67 | 3.68 | 71 | -17.7 | 16.2 | 19.4 |
| 40 | Umpqua | 60 | 3.89 | 65 | -44.5 | 9.6 | 16.7 | Pingora Loan Servicing | 41 | 3.57 | 66 | -43.5 | 12.0 | 20.3 | Umpqua | 64 | 3.59 | 62 | -19.7 | 16.0 | 19.5 |
| 41 | Pingora Loan Servicing | 41 | 3.60 | 67 | -67.5 | 7.8 | 22.3 | Guaranteed Rate | 91 | 4.57 | 8 | -43.5 | 4.5 | 7.9 | 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 10/1 and 10/6

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| Rank | 3M Historical Horizon | | | | | | | 6M Historical Horizon | | | | | | | 12M Historical Horizon | | | | | | |
|------|----------------------------|-------|------|------|-------|------|------|----------------------------|-------|------|------|-------|------|------|----------------------------|-------|------|------|-------|------|------|
| | Servicer | \$mm | WAC | WALA | %ΔRef | CPR | Ref | Servicer | \$mm | WAC | WALA | %ΔRef | CPR | Ref | Servicer | \$mm | WAC | WALA | %ΔRef | CPR | Ref |
| 1 | Fifth Third | 70 | 3.57 | 42 | 87.7 | 23.6 | 13.3 | Fifth Third | 71 | 3.50 | 42 | 44.7 | 17.1 | 12.1 | Umpqua | 66 | 3.24 | 42 | 47.1 | 17.3 | 12.1 |
| 2 | CrossCountry Mortgage | 89 | 2.80 | 21 | 67.3 | 8.0 | 4.9 | CrossCountry Mortgage | 90 | 2.80 | 20 | 27.6 | 5.6 | 4.4 | Fifth Third | 70 | 3.34 | 43 | 46.2 | 18.8 | 13.2 |
| 3 | Umpqua | 62 | 3.24 | 47 | 65.8 | 17.4 | 10.9 | NewRez | 104 | 5.63 | 6 | 26.9 | 10.3 | 8.2 | CrossCountry Mortgage | 91 | 2.78 | 17 | 29.1 | 8.0 | 6.2 |
| 4 | Lakeview | 171 | 2.92 | 26 | 37.3 | 6.4 | 4.7 | Specialized Loan Servicing | 48 | 3.26 | 46 | 25.7 | 8.9 | 7.2 | United Shore (Sold) | 10 | 3.84 | 55 | 28.0 | 14.7 | 11.7 |
| 5 | Specialized Loan Servicing | 56 | 3.24 | 45 | 18.9 | 7.8 | 6.6 | Truist Bank | 116 | 3.60 | 78 | 25.4 | 17.7 | 14.3 | Specialized Loan Servicing | 29 | 3.32 | 51 | 20.1 | 10.3 | 8.6 |
| 6 | Wells Fargo | 2,607 | 3.88 | 53 | 12.6 | 14.0 | 12.6 | Lakeview | 169 | 2.89 | 25 | 25.1 | 5.2 | 4.1 | NewRez | 79 | 5.24 | 6 | 18.3 | 11.0 | 9.4 |
| 7 | PNC Mortgage | 304 | 3.25 | 45 | 12.4 | 11.1 | 10.0 | Umpqua | 63 | 3.24 | 45 | 24.3 | 11.1 | 9.0 | Matrix Financial | 131 | 3.35 | 37 | 17.0 | 12.9 | 11.2 |
| 8 | Truist Bank | 113 | 3.66 | 79 | 10.6 | 17.4 | 15.9 | PNC Mortgage | 304 | 3.23 | 44 | 21.6 | 11.0 | 9.1 | Fannie Mae | 8 | 3.80 | 192 | 15.5 | 12.6 | 11.0 |
| 9 | NewRez | 121 | 5.96 | 5 | 10.1 | 10.9 | 9.9 | U.S. Bank | 61 | 3.24 | 35 | 17.3 | 10.2 | 8.7 | Pingora Loan Servicing | 13 | 3.62 | 61 | 10.5 | 17.6 | 16.0 |
| 10 | Quicken | 425 | 3.27 | 53 | 7.9 | 11.9 | 11.0 | Wells Fargo | 2,636 | 3.79 | 53 | 7.9 | 12.4 | 11.6 | Truist Bank | 121 | 3.45 | 76 | 10.5 | 18.7 | 17.0 |
| 11 | Onslow Bay Financial | 148 | 2.50 | 17 | 7.1 | 3.5 | 3.3 | loanDepot.com | 1,310 | 2.49 | 17 | 4.7 | 4.2 | 4.1 | PNC Mortgage | 308 | 3.18 | 43 | 7.8 | 11.9 | 11.1 |
| 12 | Fannie Mae | 8 | 4.47 | 197 | 4.9 | 22.1 | 21.2 | Flagstar | 87 | 5.19 | 14 | 3.4 | 6.2 | 6.0 | Freedom Mortgage | 46 | 3.43 | 68 | 7.3 | 18.2 | 17.1 |
| 13 | loanDepot.com | 1,300 | 2.49 | 18 | 0.9 | 4.1 | 4.1 | Chase | 2,716 | 3.16 | 32 | 3.1 | 7.3 | 7.1 | loanDepot.com | 1,378 | 2.49 | 14 | 7.2 | 5.6 | 5.3 |
| 14 | Chase | 2,695 | 3.17 | 33 | 0.4 | 7.8 | 7.8 | Quicken | 432 | 3.26 | 52 | 1.5 | 9.8 | 9.7 | Wells Fargo | 2,638 | 3.59 | 53 | 4.7 | 14.2 | 13.6 |
| 15 | New Residential | 308 | 4.06 | 104 | -7.0 | 15.6 | 16.7 | New Residential | 305 | 3.90 | 106 | 1.3 | 15.9 | 15.8 | Chase | 2,667 | 3.08 | 30 | 2.4 | 9.3 | 9.1 |
| 16 | PennyMac | 77 | 3.91 | 25 | -8.9 | 6.4 | 7.0 | Freedom Mortgage | 44 | 3.43 | 70 | 1.1 | 14.0 | 13.8 | Quicken | 468 | 3.24 | 47 | 1.6 | 12.3 | 12.1 |
| 17 | U.S. Bank | 60 | 3.24 | 36 | -9.7 | 5.6 | 6.1 | Huntington National Bank | 12 | 3.55 | 50 | -1.8 | 10.1 | 10.3 | U.S. Bank | 63 | 3.24 | 32 | -0.0 | 10.9 | 10.9 |
| 18 | Caliber Home Loans | 275 | 4.08 | 21 | -10.0 | 6.4 | 7.1 | Nationstar | 101 | 4.03 | 128 | -2.6 | 12.2 | 12.6 | Huntington National Bank | 13 | 3.53 | 48 | -0.8 | 12.5 | 12.6 |
| 19 | CMG Mortgage | 952 | 5.36 | 1 | -10.1 | 4.4 | 4.9 | PHH Mortgage | 108 | 3.78 | 61 | -6.2 | 10.8 | 11.4 | New Residential | 318 | 3.63 | 106 | -1.3 | 18.5 | 18.7 |
| 20 | Citi | 322 | 3.50 | 58 | -10.9 | 10.6 | 11.9 | United Shore (Retained) | 346 | 3.42 | 11 | -7.3 | 3.9 | 4.2 | Flagstar | 62 | 4.75 | 13 | -1.7 | 5.8 | 5.9 |
| 21 | PHH Mortgage | 106 | 3.78 | 63 | -12.1 | 10.7 | 12.1 | Fannie Mae | 8 | 4.33 | 196 | -9.7 | 11.9 | 13.1 | Caliber Home Loans | 264 | 3.97 | 18 | -3.2 | 6.4 | 6.6 |
| 22 | Nationstar | 101 | 4.08 | 127 | -13.3 | 11.4 | 13.1 | United Shore (Sold) | 9 | 3.83 | 58 | -10.6 | 9.2 | 10.2 | Nationstar | 105 | 3.80 | 126 | -3.5 | 15.5 | 16.1 |
| 23 | United Shore (Retained) | 353 | 3.52 | 12 | -14.7 | 4.4 | 5.2 | Smaller Servicers | 794 | 3.26 | 36 | -15.2 | 6.6 | 7.8 | United Shore (Retained) | 334 | 3.24 | 9 | -6.2 | 4.2 | 4.4 |
| 24 | Matrix Financial | 125 | 3.40 | 40 | -15.0 | 7.5 | 8.7 | Home Point Financial | 191 | 2.82 | 13 | -15.9 | 2.6 | 3.1 | PHH Mortgage | 113 | 3.77 | 58 | -6.4 | 14.8 | 15.8 |
| 25 | Arvest Mortgage | 23 | 3.20 | 40 | -18.2 | 4.4 | 5.4 | Matrix Financial | 126 | 3.38 | 39 | -18.1 | 6.8 | 8.3 | Home Point Financial | 190 | 2.81 | 10 | -7.2 | 3.9 | 4.2 |
| 26 | Smaller Servicers | 777 | 3.29 | 38 | -19.6 | 7.2 | 8.9 | Bank of America | 367 | 3.83 | 70 | -19.5 | 12.3 | 15.1 | Bank of America | 368 | 3.62 | 71 | -8.5 | 15.0 | 16.3 |
| 27 | Bank of America | 362 | 3.95 | 70 | -22.7 | 13.3 | 16.9 | Caliber Home Loans | 277 | 4.08 | 19 | -19.5 | 4.4 | 5.5 | Guaranteed Rate | 45 | 3.17 | 6 | -9.0 | 3.7 | 4.0 |
| 28 | Citizens Bank | 100 | 3.51 | 57 | -22.7 | 10.9 | 13.9 | Citi | 325 | 3.46 | 57 | -19.9 | 8.7 | 10.8 | Smaller Servicers | 812 | 3.18 | 35 | -9.8 | 9.3 | 10.3 |
| 29 | Flagstar | 91 | 5.33 | 14 | -27.2 | 5.3 | 7.2 | CMG Mortgage | 587 | 5.36 | 1 | -20.8 | 4.0 | 5.0 | PennyMac | 69 | 3.66 | 24 | -10.6 | 7.1 | 7.9 |
| 30 | Freedom Mortgage | 43 | 3.43 | 71 | -30.9 | 11.1 | 15.7 | American Internet Mortgage | 48 | 3.05 | 36 | -28.0 | 7.3 | 9.9 | Lakeview | 164 | 2.80 | 23 | -12.2 | 5.2 | 5.9 |
| 31 | Santander Bank | 73 | 3.39 | 65 | -32.9 | 9.6 | 14.0 | Santander Bank | 74 | 3.34 | 64 | -28.5 | 9.4 | 12.9 | American Internet Mortgage | 50 | 3.04 | 34 | -18.1 | 9.3 | 11.2 |
| 32 | United Shore (Sold) | 9 | 3.83 | 60 | -47.1 | 5.5 | 10.1 | Onslow Bay Financial | 148 | 2.50 | 15 | -28.7 | 1.9 | 2.7 | Santander Bank | 77 | 3.30 | 62 | -18.7 | 12.8 | 15.5 |
| 33 | Home Point Financial | 191 | 2.83 | 14 | -49.3 | 1.7 | 3.3 | PennyMac | 73 | 3.81 | 25 | -35.0 | 4.0 | 6.1 | Arvest Mortgage | 24 | 3.14 | 37 | -20.4 | 9.3 | 11.5 |
| 34 | American Internet Mortgage | 48 | 3.05 | 37 | -54.7 | 5.1 | 10.9 | Citizens Bank | 101 | 3.51 | 56 | -37.5 | 7.8 | 12.2 | CMG Mortgage | 310 | 5.32 | 1 | -24.4 | 3.9 | 5.1 |
| 35 | Pingora Loan Servicing | 12 | 3.62 | 65 | -57.1 | 7.1 | 15.7 | Arvest Mortgage | 23 | 3.16 | 39 | -40.7 | 3.2 | 5.3 | Citi | 329 | 3.39 | 55 | -27.3 | 10.0 | 13.6 |
| 36 | Cape Cod Five Cents Bank | 34 | 2.91 | 27 | -79.0 | 1.4 | 6.4 | Cape Cod Five Cents Bank | 34 | 2.91 | 25 | -50.3 | 2.5 | 4.9 | First Bank | 21 | 2.66 | 26 | -29.4 | 7.0 | 9.8 |
| 37 | Guaranteed Rate | 46 | 3.42 | 9 | -79.7 | 0.5 | 2.5 | 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 |
| 38 | First Bank | 20 | 2.65 | 31 | -89.5 | 0.5 | 4.7 | Guaranteed Rate | 46 | 3.33 | 8 | -83.3 | 0.5 | 2.9 | Onslow Bay Financial | 131 | 2.48 | 13 | -48.8 | 1.9 | 3.6 |
| 39 | Huntington National Bank | 12 | 3.56 | 50 | -91.4 | 0.9 | 9.6 | First Bank | 20 | 2.65 | 29 | -87.1 | 0.5 | 3.7 | Cape Cod Five Cents Bank | 35 | 2.91 | 22 | -54.6 | 3.4 | 7.4 |
| 40 | Provident Funding | 0 | 3.62 | 105 | -98.5 | 0.3 | 17.1 | Provident Funding | 0 | 3.62 | 103 | -98.1 | 0.3 | 14.0 | Provident Funding | 0 | 3.62 | 100 | -98.6 | 0.3 | 17.9 |

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

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| Rank | 3M Historical Horizon | | | | | | | 6M Historical Horizon | | | | | | 12M Historical Horizon | | | | | | | |
|------|---------------------------|---------|------|------|-------|-----|-----|---------------------------|---------|------|------|-------|-----|------------------------|---------------------------|---------|------|------|-------|------|------|
| | Servicer | \$mm | WAC | WALA | %ΔRef | CPR | Ref | Servicer | \$mm | WAC | WALA | %ΔRef | CPR | Ref | Servicer | \$mm | WAC | WALA | %ΔRef | CPR | Ref |
| 1 | USAA | 175 | 5.84 | 0 | 91.0 | 3.8 | 2.0 | Village Capital | 16,566 | 3.42 | 19 | 43.5 | 7.5 | 5.3 | Village Capital | 15,705 | 3.19 | 18 | 49.9 | 10.9 | 7.4 |
| 2 | Village Capital | 17,074 | 3.55 | 20 | 33.1 | 7.5 | 5.7 | Colorado HFA | 7,344 | 4.06 | 26 | 40.6 | 7.3 | 5.3 | Quicken | 100,008 | 3.20 | 25 | 23.6 | 10.0 | 8.2 |
| 3 | New Day | 6,390 | 3.90 | 15 | 29.8 | 9.5 | 7.4 | New Day | 6,769 | 3.75 | 14 | 34.2 | 8.6 | 6.5 | Freedom Mortgage | 255,536 | 3.07 | 28 | 23.3 | 10.6 | 8.7 |
| 4 | Quicken | 102,390 | 3.38 | 27 | 27.7 | 7.9 | 6.2 | Quicken | 101,427 | 3.32 | 26 | 27.6 | 7.4 | 5.9 | Colorado HFA | 7,112 | 3.94 | 25 | 20.7 | 9.5 | 7.9 |
| 5 | Home Point Financial | 4,682 | 3.87 | 12 | 17.3 | 4.7 | 4.1 | Freedom Mortgage | 258,148 | 3.12 | 30 | 16.7 | 7.0 | 6.0 | New Day | 7,756 | 3.38 | 13 | 19.1 | 10.6 | 9.0 |
| 6 | Freedom Mortgage | 261,199 | 3.14 | 31 | 13.7 | 7.2 | 6.4 | USAA | 230 | 5.80 | 0 | 11.7 | 2.1 | 1.8 | Nationstar | 114,022 | 3.65 | 47 | 6.2 | 9.7 | 9.1 |
| 7 | loanDepot.com | 36,185 | 3.41 | 21 | 12.9 | 6.3 | 5.6 | loanDepot.com | 35,766 | 3.36 | 20 | 11.3 | 5.7 | 5.1 | loanDepot.com | 34,956 | 3.24 | 19 | 6.1 | 7.7 | 7.3 |
| 8 | Carrington | 76,238 | 3.53 | 53 | 9.2 | 7.5 | 6.9 | Home Point Financial | 6,516 | 3.67 | 11 | 9.8 | 3.6 | 3.3 | Carrington | 67,344 | 3.57 | 55 | 5.2 | 9.4 | 8.9 |
| 9 | Cardinal Financial | 9,901 | 4.02 | 18 | 6.8 | 5.7 | 5.3 | 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 |
| 10 | Sun West | 10,166 | 3.20 | 29 | 6.7 | 6.3 | 5.9 | 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 |
| 11 | Chase | 10,058 | 4.30 | 122 | 6.0 | 7.0 | 6.6 | Chase | 10,059 | 4.29 | 122 | 7.2 | 7.1 | 6.6 | Chase | 10,155 | 4.27 | 122 | 2.2 | 9.4 | 9.2 |
| 12 | PennyMac | 251,853 | 3.52 | 33 | 5.4 | 6.7 | 6.4 | Rushmore Loan Mgmt | 5,997 | 3.40 | 27 | 5.2 | 5.7 | 5.5 | The Money Source | 21,074 | 3.46 | 36 | 1.6 | 9.7 | 9.6 |
| 13 | Nationstar | 125,615 | 3.69 | 48 | 4.5 | 7.2 | 6.9 | Nationstar | 121,462 | 3.68 | 48 | 3.2 | 6.8 | 6.6 | MidFirst Bank | 11,987 | 4.42 | 95 | 1.1 | 11.3 | 11.2 |
| 14 | Colorado HFA | 7,415 | 4.12 | 27 | 2.5 | 5.5 | 5.4 | Cardinal Financial | 10,429 | 3.88 | 18 | 1.9 | 5.1 | 5.0 | Rushmore Loan Mgmt | 9,936 | 3.34 | 24 | -0.1 | 8.5 | 8.5 |
| 15 | Rushmore Loan Mgmt | 1,690 | 3.43 | 29 | -0.2 | 5.6 | 5.6 | PennyMac | 249,139 | 3.48 | 32 | 1.8 | 6.0 | 5.9 | PennyMac | 242,854 | 3.38 | 31 | -1.2 | 8.2 | 8.3 |
| 16 | United Shore (Sold) | 31,391 | 2.79 | 30 | -1.6 | 6.0 | 6.1 | MidFirst Bank | 11,698 | 4.42 | 97 | 0.3 | 7.8 | 7.8 | Lakeview | 235,574 | 3.58 | 40 | -2.2 | 8.6 | 8.7 |
| 17 | MidFirst Bank | 11,829 | 4.44 | 97 | -2.0 | 7.7 | 7.8 | The Money Source | 20,919 | 3.49 | 38 | 0.1 | 6.6 | 6.6 | United Shore (Retained) | 47,492 | 3.58 | 12 | -2.9 | 5.2 | 5.3 |
| 18 | Lakeview | 259,920 | 3.65 | 41 | -2.1 | 6.6 | 6.8 | United Shore (Retained) | 48,855 | 3.98 | 11 | -2.2 | 3.4 | 3.5 | Cardinal Financial | 10,837 | 3.66 | 17 | -2.9 | 7.2 | 7.4 |
| 19 | Broker Solutions | 12,025 | 3.71 | 25 | -2.2 | 6.0 | 6.1 | PHH Mortgage | 12,650 | 4.29 | 63 | -2.5 | 5.9 | 6.0 | BSI Financial | 7,627 | 3.57 | 28 | -3.3 | 9.0 | 9.3 |
| 20 | The Money Source | 20,851 | 3.50 | 40 | -2.4 | 6.8 | 6.9 | Lakeview | 253,824 | 3.62 | 40 | -3.5 | 6.1 | 6.3 | PHH Mortgage | 11,904 | 4.21 | 66 | -3.8 | 8.4 | 8.8 |
| 21 | PHH Mortgage | 13,108 | 4.34 | 62 | -3.2 | 6.0 | 6.2 | United Shore (Sold) | 29,444 | 2.80 | 28 | -4.0 | 5.4 | 5.6 | Planet Home Lending | 39,942 | 3.63 | 20 | -4.2 | 6.3 | 6.5 |
| 22 | Planet Home Lending | 45,847 | 3.93 | 22 | -4.6 | 5.1 | 5.3 | Broker Solutions | 14,821 | 3.65 | 24 | -4.7 | 5.3 | 5.6 | NewRez | 85,047 | 3.45 | 28 | -5.0 | 7.0 | 7.3 |
| 23 | Guild Mortgage | 22,676 | 3.67 | 32 | -4.9 | 6.1 | 6.4 | NewRez | 108,333 | 3.48 | 29 | -6.2 | 5.3 | 5.7 | Wells Fargo | 111,817 | 3.93 | 97 | -5.7 | 9.7 | 10.3 |
| 24 | United Shore (Retained) | 49,586 | 4.17 | 11 | -5.5 | 3.7 | 3.9 | CrossCountry Mortgage | 18,413 | 3.50 | 19 | -6.4 | 4.8 | 5.1 | United Shore (Sold) | 24,421 | 2.85 | 26 | -6.2 | 7.1 | 7.5 |
| 25 | CrossCountry Mortgage | 18,620 | 3.56 | 20 | -6.3 | 5.3 | 5.7 | Planet Home Lending | 44,079 | 3.83 | 21 | -6.5 | 4.5 | 4.8 | Caliber Home Loans | 31,155 | 3.22 | 20 | -7.6 | 9.0 | 9.7 |
| 26 | NewRez | 118,352 | 3.51 | 29 | -8.7 | 5.6 | 6.2 | Guild Mortgage | 22,494 | 3.62 | 31 | -6.9 | 5.6 | 6.0 | USAA | 8,624 | 3.50 | 43 | -8.5 | 16.0 | 17.3 |
| 27 | CMG Mortgage | 16,013 | 3.75 | 23 | -8.9 | 5.0 | 5.5 | CMG Mortgage | 15,703 | 3.69 | 23 | -7.8 | 4.6 | 5.0 | CMG Mortgage | 14,940 | 3.54 | 21 | -9.7 | 6.5 | 7.1 |
| 28 | Wells Fargo | 108,463 | 3.94 | 100 | -9.3 | 6.7 | 7.4 | Wells Fargo | 109,254 | 3.93 | 99 | -8.5 | 6.7 | 7.3 | Guild Mortgage | 22,025 | 3.53 | 30 | -10.1 | 7.8 | 8.7 |
| 29 | Truist Bank | 20,013 | 3.75 | 72 | -9.8 | 6.8 | 7.5 | BSI Financial | 8,223 | 3.63 | 29 | -10.6 | 5.7 | 6.4 | Flagstar | 10,425 | 4.26 | 26 | -10.4 | 7.1 | 7.9 |
| 30 | Smaller Servicers | 260,095 | 3.90 | 36 | -10.8 | 5.5 | 6.1 | Smaller Servicers | 261,683 | 3.83 | 36 | -10.6 | 5.2 | 5.8 | CrossCountry Mortgage | 17,826 | 3.37 | 17 | -10.6 | 6.5 | 7.2 |
| 31 | Mortgage Research Center | 34,304 | 3.57 | 18 | -13.0 | 5.7 | 6.6 | Truist Bank | 20,044 | 3.73 | 71 | -12.1 | 6.4 | 7.3 | Broker Solutions | 15,618 | 3.51 | 22 | -10.9 | 7.5 | 8.4 |
| 32 | AmeriHome Mortgage | 33,899 | 4.09 | 14 | -13.4 | 4.0 | 4.6 | Mortgage Research Center | 35,465 | 3.48 | 17 | -12.1 | 5.2 | 5.9 | Truist Bank | 20,184 | 3.69 | 70 | -12.0 | 9.4 | 10.6 |
| 33 | BSI Financial | 8,290 | 3.67 | 30 | -13.6 | 6.0 | 6.9 | AmeriHome Mortgage | 32,393 | 3.98 | 13 | -13.5 | 3.5 | 4.0 | M&T Bank | 9,468 | 3.79 | 62 | -12.1 | 9.0 | 10.1 |
| 34 | Movement Mortgage | 17,104 | 3.76 | 17 | -14.0 | 4.7 | 5.5 | Movement Mortgage | 16,632 | 3.68 | 16 | -15.7 | 4.2 | 4.9 | AmeriHome Mortgage | 29,126 | 3.76 | 11 | -12.8 | 4.4 | 5.0 |
| 35 | Flagstar | 12,025 | 4.48 | 26 | -18.9 | 4.7 | 5.8 | Caliber Home Loans | 10,048 | 3.47 | 21 | -15.7 | 4.4 | 5.2 | Smaller Servicers | 267,160 | 3.69 | 34 | -13.3 | 7.3 | 8.3 |
| 36 | U.S. Bank | 52,442 | 4.02 | 52 | -19.5 | 5.2 | 6.4 | Flagstar | 11,666 | 4.41 | 26 | -16.2 | 4.5 | 5.4 | Mortgage Research Center | 35,508 | 3.27 | 16 | -16.0 | 6.9 | 8.1 |
| 37 | Citizens Bank | 13,797 | 3.49 | 38 | -20.1 | 5.2 | 6.5 | M&T Bank | 9,201 | 3.79 | 65 | -17.2 | 5.6 | 6.8 | Idaho HFA | 14,319 | 3.88 | 30 | -16.2 | 7.2 | 8.5 |
| 38 | Navy Federal Credit Union | 28,190 | 3.28 | 41 | -21.2 | 6.1 | 7.6 | Citizens Bank | 13,804 | 3.47 | 37 | -17.2 | 5.1 | 6.1 | Navy Federal Credit Union | 27,957 | 3.19 | 38 | -17.3 | 8.7 | 10.4 |
| 39 | M&T Bank | 9,121 | 3.79 | 66 | -21.4 | 5.4 | 6.8 | Navy Federal Credit Union | 28,153 | 3.25 | 40 | -18.9 | 5.9 | 7.3 | Citizens Bank | 13,696 | 3.41 | 35 | -20.0 | 7.1 | 8.8 |
| 40 | Idaho HFA | 14,978 | 4.03 | 32 | -23.3 | 4.7 | 6.1 | 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 |
| 41 | Caliber Home Loans | 811 | 5.04 | 12 | -23.7 | 2.0 | 2.7 | Idaho HFA | 14,750 | 3.98 | 31 | -25.1 | 4.4 | 5.8 | Movement Mortgage | 15,509 | 3.49 | 15 | -20.8 | 5.3 | 6.7 |

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

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|------|---------------------------|-------|------|------|--------|------|------|---------------------------|-------|------|------|-------|------|------|---------------------------|-------|------|------|-------|------|------|
| | Servicer | \$mm | WAC | WALA | %ΔRef | CPR | Ref | Servicer | \$mm | WAC | WALA | %ΔRef | CPR | Ref | Servicer | \$mm | WAC | WALA | %ΔRef | CPR | Ref |
| 1 | CrossCountry Mortgage | 22 | 2.90 | 20 | 69.2 | 14.9 | 9.1 | CrossCountry Mortgage | 23 | 2.90 | 19 | 114.2 | 15.1 | 7.3 | CrossCountry Mortgage | 24 | 2.88 | 16 | 50.3 | 12.4 | 8.4 |
| 2 | MidFirst Bank | 7 | 3.46 | 74 | 58.4 | 16.3 | 10.6 | Rushmore Loan Mgmt | 18 | 2.85 | 34 | 62.8 | 13.0 | 8.2 | Village Capital | 30 | 2.61 | 36 | 44.6 | 15.2 | 10.8 |
| 3 | New Day | 131 | 2.80 | 15 | 54.1 | 12.7 | 8.4 | Home Point Financial | 40 | 3.02 | 44 | 25.2 | 11.3 | 9.1 | New Day | 166 | 2.68 | 12 | 28.5 | 10.4 | 8.2 |
| 4 | BSI Financial | 32 | 3.16 | 41 | 41.1 | 13.3 | 9.6 | New Day | 149 | 2.75 | 14 | 22.0 | 9.3 | 7.7 | Freedom Mortgage | 2,010 | 2.85 | 41 | 13.6 | 12.7 | 11.2 |
| 5 | Caliber Home Loans | 1 | 4.51 | 5 | 32.2 | 0.8 | 0.6 | Caliber Home Loans | 58 | 2.86 | 37 | 19.3 | 9.3 | 7.8 | Home Point Financial | 55 | 2.90 | 34 | 13.4 | 11.2 | 10.0 |
| 6 | Village Capital | 28 | 2.61 | 40 | 24.1 | 14.3 | 11.7 | Village Capital | 28 | 2.61 | 39 | 15.7 | 12.0 | 10.4 | Quicken | 4,278 | 2.99 | 43 | 11.5 | 13.0 | 11.8 |
| 7 | Mortgage Research Center | 132 | 2.55 | 19 | 22.5 | 10.7 | 8.8 | Quicken | 4,085 | 3.00 | 45 | 12.6 | 11.5 | 10.3 | Nationstar | 2,207 | 3.31 | 50 | 3.3 | 12.4 | 12.0 |
| 8 | Movement Mortgage | 36 | 2.66 | 20 | 15.9 | 8.6 | 7.5 | 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 |
| 9 | Quicken | 3,992 | 3.01 | 46 | 13.8 | 12.2 | 10.8 | Freedom Mortgage | 1,944 | 2.85 | 43 | 8.1 | 10.2 | 9.4 | Caliber Home Loans | 207 | 2.83 | 35 | 1.7 | 12.3 | 12.1 |
| 10 | United Shore (Sold) | 60 | 3.24 | 58 | 12.2 | 11.7 | 10.5 | Broker Solutions | 73 | 2.92 | 28 | 6.8 | 9.0 | 8.4 | Movement Mortgage | 37 | 2.61 | 16 | 0.9 | 8.7 | 8.6 |
| 11 | Broker Solutions | 57 | 2.92 | 29 | 12.1 | 10.7 | 9.6 | MidFirst Bank | 7 | 3.47 | 73 | 5.4 | 12.1 | 11.5 | Wells Fargo | 2,003 | 3.35 | 101 | 0.9 | 16.0 | 15.8 |
| 12 | Nationstar | 2,338 | 3.31 | 52 | 4.2 | 10.7 | 10.3 | Movement Mortgage | 37 | 2.65 | 18 | 5.3 | 7.1 | 6.7 | Chase | 309 | 3.50 | 121 | 0.8 | 17.2 | 17.0 |
| 13 | Wells Fargo | 1,770 | 3.32 | 104 | 3.5 | 15.7 | 15.2 | The Money Source | 83 | 3.31 | 61 | 5.0 | 11.0 | 10.5 | loanDepot.com | 947 | 2.79 | 32 | -1.0 | 9.7 | 9.8 |
| 14 | Chase | 269 | 3.50 | 122 | 2.2 | 17.1 | 16.7 | Nationstar | 2,360 | 3.31 | 51 | 3.8 | 10.6 | 10.2 | USAA | 220 | 3.21 | 45 | -1.1 | 14.6 | 14.8 |
| 15 | The Money Source | 81 | 3.30 | 62 | 1.2 | 12.1 | 12.0 | United Shore (Sold) | 57 | 3.26 | 59 | 3.4 | 9.7 | 9.4 | United Shore (Retained) | 161 | 2.66 | 11 | -1.9 | 7.1 | 7.3 |
| 16 | loanDepot.com | 909 | 2.82 | 36 | -0.1 | 8.6 | 8.6 | Chase | 283 | 3.50 | 121 | 3.1 | 16.5 | 16.1 | Broker Solutions | 83 | 2.90 | 25 | -1.9 | 9.7 | 9.9 |
| 17 | Freedom Mortgage | 1,930 | 2.84 | 44 | -1.2 | 9.6 | 9.7 | United Shore (Retained) | 153 | 2.72 | 13 | 1.9 | 6.7 | 6.6 | Mortgage Research Center | 171 | 2.55 | 16 | -2.6 | 9.0 | 9.2 |
| 18 | PennyMac | 1,114 | 3.04 | 60 | -1.4 | 10.4 | 10.6 | Wells Fargo | 1,843 | 3.33 | 103 | -0.1 | 14.5 | 14.5 | PennyMac | 1,202 | 3.05 | 58 | -2.7 | 11.5 | 11.8 |
| 19 | Lakeview | 1,700 | 3.24 | 71 | -2.8 | 11.8 | 12.1 | USAA | 1 | 4.75 | 1 | -0.3 | 0.7 | 0.7 | Planet Home Lending | 184 | 3.01 | 60 | -2.9 | 11.9 | 12.2 |
| 20 | U.S. Bank | 242 | 3.31 | 105 | -3.4 | 14.4 | 14.8 | Carrington | 817 | 3.30 | 65 | -1.4 | 10.9 | 11.1 | MidFirst Bank | 7 | 3.52 | 72 | -2.9 | 15.6 | 16.0 |
| 21 | Carrington | 815 | 3.28 | 65 | -5.6 | 10.9 | 11.5 | PennyMac | 1,142 | 3.05 | 60 | -2.0 | 10.2 | 10.4 | Lakeview | 1,757 | 3.27 | 70 | -3.6 | 12.7 | 13.1 |
| 22 | Home Point Financial | 25 | 3.23 | 63 | -5.6 | 9.3 | 9.9 | loanDepot.com | 923 | 2.82 | 35 | -2.5 | 8.0 | 8.2 | U.S. Bank | 273 | 3.31 | 102 | -5.5 | 14.6 | 15.4 |
| 23 | PHH Mortgage | 137 | 3.57 | 89 | -6.9 | 15.0 | 16.1 | Lakeview | 1,711 | 3.25 | 70 | -3.6 | 11.2 | 11.6 | Carrington | 829 | 3.34 | 66 | -5.6 | 12.2 | 12.9 |
| 24 | United Shore (Retained) | 149 | 2.75 | 13 | -8.1 | 6.2 | 6.8 | U.S. Bank | 252 | 3.31 | 104 | -5.0 | 13.2 | 13.9 | United Shore (Sold) | 48 | 3.33 | 63 | -8.3 | 10.4 | 11.2 |
| 25 | Navy Federal Credit Union | 1,244 | 2.81 | 55 | -9.4 | 9.1 | 10.0 | Cardinal Financial | 123 | 2.76 | 23 | -5.9 | 7.4 | 7.8 | PHH Mortgage | 155 | 3.61 | 89 | -8.8 | 14.8 | 16.1 |
| 26 | M&T Bank | 123 | 3.38 | 89 | -10.1 | 10.7 | 11.9 | PHH Mortgage | 143 | 3.58 | 89 | -6.4 | 13.9 | 14.8 | The Money Source | 87 | 3.32 | 58 | -10.5 | 11.4 | 12.7 |
| 27 | Truist Bank | 327 | 3.26 | 80 | -12.4 | 11.2 | 12.7 | Mortgage Research Center | 149 | 2.55 | 18 | -8.8 | 7.5 | 8.2 | Navy Federal Credit Union | 1,319 | 2.80 | 52 | -10.8 | 10.3 | 11.5 |
| 28 | Smaller Servicers | 1,835 | 3.10 | 56 | -13.1 | 9.5 | 10.8 | Smaller Servicers | 1,917 | 3.10 | 55 | -9.8 | 9.5 | 10.5 | NewRez | 764 | 3.01 | 41 | -11.2 | 9.6 | 10.7 |
| 29 | Planet Home Lending | 171 | 2.99 | 61 | -14.4 | 9.2 | 10.6 | Planet Home Lending | 176 | 2.99 | 61 | -11.3 | 9.7 | 10.8 | Flagstar | 96 | 3.78 | 47 | -12.6 | 12.6 | 14.3 |
| 30 | Citizens Bank | 151 | 3.03 | 48 | -14.6 | 9.0 | 10.5 | 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 |
| 31 | Cardinal Financial | 119 | 2.77 | 24 | -14.6 | 6.8 | 7.9 | Truist Bank | 336 | 3.26 | 79 | -14.2 | 10.7 | 12.3 | CMG Mortgage | 61 | 2.97 | 44 | -13.4 | 9.7 | 11.1 |
| 32 | CMG Mortgage | 57 | 2.96 | 48 | -14.6 | 7.3 | 8.5 | Flagstar | 91 | 3.78 | 50 | -15.6 | 9.2 | 10.8 | Smaller Servicers | 2,077 | 3.10 | 53 | -13.4 | 10.4 | 12.0 |
| 33 | NewRez | 917 | 2.98 | 44 | -21.2 | 7.7 | 9.6 | NewRez | 877 | 2.99 | 43 | -16.9 | 7.9 | 9.4 | BSI Financial | 28 | 3.23 | 43 | -15.8 | 9.6 | 11.3 |
| 34 | Sun West | 26 | 2.97 | 51 | -26.0 | 7.2 | 9.6 | CMG Mortgage | 58 | 2.97 | 47 | -17.8 | 8.3 | 10.1 | Citizens Bank | 160 | 3.04 | 44 | -17.5 | 9.5 | 11.4 |
| 35 | Flagstar | 89 | 3.78 | 52 | -29.9 | 7.7 | 10.8 | M&T Bank | 126 | 3.38 | 87 | -23.6 | 9.0 | 11.6 | Cardinal Financial | 131 | 2.75 | 20 | -20.4 | 7.9 | 9.8 |
| 36 | Guild Mortgage | 59 | 2.98 | 35 | -36.7 | 5.3 | 8.3 | Citizens Bank | 154 | 3.04 | 46 | -23.9 | 7.7 | 10.0 | Guild Mortgage | 62 | 2.98 | 31 | -20.7 | 7.9 | 9.9 |
| 37 | AmeriHome Mortgage | 6 | 3.52 | 15 | -83.5 | 1.1 | 6.2 | Guild Mortgage | 60 | 2.98 | 33 | -28.4 | 6.0 | 8.3 | M&T Bank | 134 | 3.38 | 85 | -21.8 | 10.9 | 13.8 |
| 38 | Rushmore Loan Mgmt | 0 | 3.23 | 46 | -93.1 | 4.8 | 51.9 | Sun West | 26 | 2.96 | 49 | -44.4 | 5.1 | 9.0 | Sun West | 27 | 2.95 | 47 | -32.1 | 7.1 | 10.3 |
| 39 | USAA | 0 | 5.04 | 1 | -100.0 | 0.0 | 0.5 | AmeriHome Mortgage | 6 | 3.52 | 13 | -82.1 | 1.0 | 5.4 | AmeriHome Mortgage | 5 | 3.35 | 12 | -49.6 | 3.6 | 7.0 |

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

Source: Ginnie Mae, Santander US Capital Markets

Ginnie Mae: Hybrid 3/1

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|------|-----------------------|------|------|------|--------|------|------|-----------------------|------|------|------|--------|------|--------------------|------------------------|------|------|--------|-------|------|------|
| | Servicer | \$mm | WAC | WALA | %ΔRef | CPR | Ref | Servicer | \$mm | WAC | WALA | %ΔRef | CPR | Ref | Servicer | \$mm | WAC | WALA | %ΔRef | CPR | Ref |
| 1 | Sun West | 8 | 3.28 | 77 | 127.5 | 39.7 | 19.7 | Sun West | 8 | 3.12 | 76 | 94.3 | 30.2 | 16.8 | CMG Mortgage | 1 | 2.75 | 87 | 72.9 | 0.5 | 0.3 |
| 2 | James B. Nutter | 1 | 3.18 | 151 | 108.8 | 1.2 | 0.6 | RANLife | 4 | 3.61 | 9 | 78.7 | 13.9 | 8.0 | M&T Bank | 4 | 3.10 | 203 | 54.8 | 15.8 | 10.5 |
| 3 | PennyMac | 13 | 3.35 | 157 | 84.6 | 9.8 | 5.4 | Annie Mac | 8 | 3.25 | 65 | 47.3 | 19.8 | 13.9 | Smaller Servicers | 15 | 3.22 | 120 | 34.3 | 20.0 | 15.3 |
| 4 | Annie Mac | 8 | 3.36 | 67 | 66.1 | 29.3 | 18.7 | U.S. Bank | 28 | 3.17 | 186 | 18.3 | 11.6 | 9.9 | Mid America Mortgage | 15 | 2.55 | 88 | 23.2 | 30.3 | 25.4 |
| 5 | Smaller Servicers | 13 | 3.71 | 109 | 31.4 | 12.1 | 9.3 | Smaller Servicers | 14 | 3.58 | 113 | 11.2 | 8.3 | 7.5 | U.S. Bank | 29 | 2.89 | 182 | 18.5 | 13.7 | 11.7 |
| 6 | Carrington | 37 | 3.39 | 172 | 19.5 | 10.7 | 9.0 | Freedom Mortgage | 681 | 3.19 | 117 | 4.7 | 13.5 | 13.0 | Carrington | 40 | 2.99 | 167 | 17.0 | 13.9 | 12.0 |
| 7 | U.S. Bank | 27 | 3.30 | 187 | 15.2 | 7.3 | 6.3 | Village Capital | 310 | 3.05 | 34 | 3.4 | 10.7 | 10.4 | Sun West | 9 | 2.81 | 73 | 12.5 | 20.6 | 18.5 |
| 8 | Fifth Third | 6 | 3.63 | 143 | 12.6 | 9.5 | 8.5 | Nationstar | 58 | 3.17 | 133 | 3.4 | 12.1 | 11.7 | PennyMac | 14 | 3.03 | 153 | 10.9 | 15.0 | 13.6 |
| 9 | CrossCountry Mortgage | 3 | 3.06 | 7 | 11.0 | 0.3 | 0.3 | PennyMac | 14 | 3.25 | 156 | 2.8 | 5.6 | 5.5 | RANLife | 3 | 3.45 | 12 | 9.3 | 14.7 | 13.5 |
| 10 | MidFirst Bank | 33 | 3.52 | 220 | 9.3 | 11.2 | 10.3 | Wells Fargo | 78 | 3.34 | 194 | 2.1 | 9.5 | 9.3 | Nationstar | 60 | 2.86 | 128 | 6.7 | 15.0 | 14.1 |
| 11 | M&T Bank | 3 | 3.50 | 207 | 8.9 | 7.4 | 6.8 | Lakeview | 82 | 3.24 | 142 | 0.5 | 12.1 | 12.1 | Village Capital | 292 | 2.64 | 37 | 4.1 | 17.9 | 17.3 |
| 12 | Freedom Mortgage | 666 | 3.27 | 119 | 7.9 | 14.1 | 13.1 | NewRez | 482 | 3.22 | 147 | 0.3 | 12.4 | 12.4 | InterCap Lending | 12 | 2.47 | 63 | 4.0 | 28.0 | 27.1 |
| 13 | Lakeview | 81 | 3.36 | 143 | 7.2 | 9.9 | 9.3 | CrossCountry Mortgage | 3 | 3.02 | 7 | 0.1 | 14.4 | 14.3 | Truist Bank | 11 | 3.01 | 189 | 1.8 | 18.0 | 17.7 |
| 14 | Wells Fargo | 77 | 3.46 | 195 | 5.5 | 8.2 | 7.7 | Planet Home Lending | 250 | 3.11 | 150 | -1.7 | 10.9 | 11.1 | Freedom Mortgage | 721 | 2.92 | 114 | 1.2 | 16.8 | 16.6 |
| 15 | Planet Home Lending | 244 | 3.26 | 151 | 1.9 | 10.1 | 10.0 | Carrington | 38 | 3.28 | 170 | -3.2 | 11.0 | 11.3 | PNC Mortgage | 71 | 3.02 | 210 | 1.0 | 12.5 | 12.4 |
| 16 | Nationstar | 57 | 3.27 | 136 | 0.3 | 10.6 | 10.6 | PHH Mortgage | 143 | 3.09 | 159 | -6.2 | 10.7 | 11.4 | Wells Fargo | 82 | 3.05 | 190 | 0.4 | 11.9 | 11.9 |
| 17 | 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 | NewRez | 512 | 2.97 | 143 | 0.3 | 17.1 | 17.1 |
| 18 | CIS Financial | 46 | 3.29 | 67 | -4.4 | 17.0 | 17.7 | CIS Financial | 48 | 3.09 | 66 | -7.8 | 18.6 | 20.0 | CrossCountry Mortgage | 2 | 2.86 | 5 | 0.1 | 9.5 | 9.5 |
| 19 | Village Capital | 322 | 3.27 | 33 | -7.0 | 7.9 | 8.5 | MidFirst Bank | 33 | 3.42 | 219 | -9.7 | 8.0 | 8.9 | Lakeview | 75 | 3.00 | 149 | -0.1 | 13.9 | 13.9 |
| 20 | NewRez | 470 | 3.35 | 148 | -7.7 | 11.7 | 12.6 | Truist Bank | 10 | 3.31 | 192 | -10.3 | 13.2 | 14.6 | PHH Mortgage | 150 | 2.80 | 156 | -2.7 | 13.9 | 14.2 |
| 21 | loanDepot.com | 83 | 2.85 | 67 | -10.2 | 13.7 | 15.2 | PNC Mortgage | 67 | 3.30 | 213 | -11.5 | 9.4 | 10.6 | Planet Home Lending | 262 | 2.86 | 146 | -3.2 | 13.2 | 13.6 |
| 22 | PHH Mortgage | 140 | 3.25 | 161 | -10.6 | 10.0 | 11.1 | Fifth Third | 6 | 3.51 | 141 | -15.6 | 7.1 | 8.4 | loanDepot.com | 92 | 2.48 | 62 | -8.1 | 18.6 | 20.1 |
| 23 | 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 | CIS Financial | 52 | 2.77 | 62 | -8.7 | 22.5 | 24.4 |
| 24 | 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 | Fifth Third | 7 | 3.22 | 138 | -9.0 | 15.1 | 16.4 |
| 25 | United Shore (Sold) | 9 | 3.47 | 62 | -42.0 | 7.0 | 11.8 | M&T Bank | 4 | 3.40 | 206 | -26.5 | 4.5 | 6.1 | Click N Close. | 39 | 3.14 | 94 | -20.7 | 12.8 | 15.9 |
| 26 | RANLife | 4 | 3.73 | 9 | -52.5 | 0.1 | 0.1 | United Shore (Sold) | 9 | 3.27 | 60 | -32.9 | 7.3 | 10.7 | James B. Nutter | 2 | 2.62 | 147 | -21.8 | 13.1 | 16.4 |
| 27 | BSI Financial | 14 | 3.29 | 66 | -95.1 | 0.5 | 9.3 | Chase | 0 | 2.91 | 159 | -55.7 | 1.5 | 3.3 | MidFirst Bank | 35 | 3.19 | 216 | -23.6 | 9.0 | 11.6 |
| 28 | Chase | 0 | 3.25 | 161 | -97.3 | 0.1 | 2.1 | BSI Financial | 14 | 3.18 | 64 | -69.2 | 5.0 | 15.5 | United Shore (Sold) | 10 | 2.90 | 57 | -26.0 | 10.5 | 14.0 |
| 29 | CMG Mortgage | 1 | 3.07 | 88 | -100.0 | 0.0 | 0.0 | CMG Mortgage | 1 | 2.97 | 87 | -100.0 | 0.0 | 0.0 | BSI Financial | 15 | 2.95 | 61 | -32.2 | 14.1 | 20.1 |
| 30 | | | | | | | | Caliber Home Loans | 0 | 2.25 | 109 | -100.0 | 0.0 | 0.0 | Annie Mac | 8 | 3.06 | 62 | -36.0 | 13.8 | 20.8 |
| 31 | | | | | | | | | | | | | | Chase | 0 | 2.58 | 156 | -93.7 | 1.4 | 20.6 | |
| 32 | | | | | | | | | | | | | | Caliber Home Loans | 0 | 2.25 | 106 | -100.0 | 0.0 | 0.5 | |

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

Ginnie Mae: Hybrid 5/1 and 5/6

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|------|-----------------------|------|------|------|-------|------|------|-----------------------|------|------|------|-------|------|----------------------|------------------------|------|------|-------|-------|------|------|
| | Servicer | \$mm | WAC | WALA | %ΔRef | CPR | Ref | Servicer | \$mm | WAC | WALA | %ΔRef | CPR | Ref | Servicer | \$mm | WAC | WALA | %ΔRef | CPR | Ref |
| 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 | Guaranteed Rate | 10 | 4.10 | 7 | 83.4 | 4.0 | 2.2 |
| 2 | 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 | Umpqua | 6 | 2.45 | 20 | 63.0 | 13.2 | 8.3 |
| 3 | 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 | Planet Home Lending | 14 | 3.01 | 118 | 50.3 | 20.9 | 14.4 |
| 4 | Amerisave Mortgage | 90 | 3.28 | 11 | 34.3 | 9.7 | 7.3 | James B. Nutter | 3 | 3.04 | 106 | 114.2 | 29.6 | 15.0 | Sun West | 2 | 3.32 | 48 | 34.5 | 13.2 | 10.0 |
| 5 | Freedom Mortgage | 115 | 3.41 | 82 | 31.9 | 15.0 | 11.6 | Caliber Home Loans | 15 | 3.94 | 21 | 71.2 | 3.0 | 1.8 | James B. Nutter | 4 | 2.78 | 104 | 22.7 | 22.4 | 18.7 |
| 6 | U.S. Bank | 48 | 3.25 | 115 | 27.5 | 12.0 | 9.5 | Freedom Mortgage | 117 | 3.32 | 81 | 29.8 | 17.6 | 13.8 | Caliber Home Loans | 40 | 3.75 | 25 | 17.1 | 7.5 | 6.4 |
| 7 | Annie Mac | 1 | 3.38 | 65 | 26.5 | 0.4 | 0.3 | BSI Financial | 3 | 3.33 | 79 | 29.2 | 5.8 | 4.5 | Freedom Mortgage | 124 | 3.11 | 78 | 14.8 | 21.6 | 19.1 |
| 8 | Quicken | 257 | 3.41 | 83 | 19.6 | 14.9 | 12.6 | Amerisave Mortgage | 89 | 3.25 | 10 | 20.2 | 7.1 | 5.9 | RANLife | 6 | 3.80 | 27 | 9.8 | 19.8 | 18.2 |
| 9 | Village Capital | 33 | 3.57 | 66 | 13.0 | 18.8 | 16.8 | Quicken | 262 | 3.31 | 82 | 12.5 | 13.2 | 11.8 | Quicken | 278 | 3.05 | 78 | 9.7 | 17.7 | 16.2 |
| 10 | loanDepot.com | 403 | 3.16 | 26 | 10.8 | 9.8 | 8.9 | loanDepot.com | 387 | 3.05 | 26 | 10.0 | 9.0 | 8.2 | Chase | 2 | 2.68 | 142 | 9.4 | 12.3 | 11.3 |
| 11 | Carrington | 158 | 3.34 | 135 | 5.6 | 10.9 | 10.3 | Smaller Servicers | 38 | 3.69 | 40 | 9.5 | 12.6 | 11.5 | Village Capital | 38 | 3.17 | 61 | 8.9 | 31.0 | 28.9 |
| 12 | PennyMac | 333 | 3.45 | 72 | 2.4 | 10.1 | 9.9 | Village Capital | 34 | 3.40 | 64 | 7.9 | 26.3 | 24.6 | USAA | 22 | 3.75 | 40 | 4.1 | 52.3 | 50.8 |
| 13 | Nationstar | 133 | 3.60 | 82 | 2.2 | 14.5 | 14.3 | U.S. Bank | 49 | 3.13 | 114 | 5.8 | 8.7 | 8.2 | Carrington | 166 | 3.00 | 132 | 3.2 | 13.5 | 13.1 |
| 14 | Chase | 2 | 3.20 | 148 | 2.0 | 2.3 | 2.2 | Guaranteed Rate | 15 | 4.34 | 6 | 4.8 | 0.3 | 0.3 | Nationstar | 123 | 3.36 | 82 | 2.8 | 21.0 | 20.5 |
| 15 | Wells Fargo | 907 | 3.07 | 136 | -3.6 | 8.0 | 8.3 | PennyMac | 333 | 3.36 | 71 | 1.3 | 9.6 | 9.4 | loanDepot.com | 373 | 2.91 | 26 | 2.4 | 12.4 | 12.1 |
| 16 | Smaller Servicers | 39 | 3.80 | 41 | -7.2 | 12.9 | 13.9 | Carrington | 160 | 3.21 | 134 | 0.9 | 9.4 | 9.3 | Smaller Servicers | 35 | 3.46 | 44 | 1.7 | 15.1 | 14.9 |
| 17 | Guaranteed Rate | 18 | 4.45 | 6 | -7.8 | 0.2 | 0.2 | Nationstar | 135 | 3.53 | 80 | -1.4 | 14.8 | 15.0 | Wells Fargo | 962 | 2.69 | 131 | -0.3 | 12.6 | 12.6 |
| 18 | Lakeview | 284 | 3.42 | 108 | -12.1 | 7.9 | 9.0 | Wells Fargo | 921 | 2.96 | 134 | -1.7 | 8.0 | 8.2 | PNC Mortgage | 25 | 2.96 | 120 | -0.6 | 14.8 | 14.9 |
| 19 | M&T Bank | 41 | 3.49 | 72 | -12.9 | 9.8 | 11.2 | M&T Bank | 42 | 3.39 | 70 | -2.8 | 9.2 | 9.5 | CMG Mortgage | 10 | 3.22 | 86 | -1.8 | 15.2 | 15.5 |
| 20 | PHH Mortgage | 85 | 3.60 | 149 | -17.5 | 9.4 | 11.3 | Lakeview | 283 | 3.29 | 108 | -6.2 | 8.8 | 9.3 | PennyMac | 340 | 3.19 | 69 | -2.3 | 14.8 | 15.1 |
| 21 | United Shore (Sold) | 10 | 3.64 | 71 | -17.9 | 14.0 | 16.8 | CIS Financial | 20 | 3.41 | 70 | -17.4 | 14.2 | 17.0 | PHH Mortgage | 89 | 2.95 | 144 | -3.9 | 12.2 | 12.7 |
| 22 | BSI Financial | 3 | 3.45 | 81 | -18.0 | 0.3 | 0.4 | PNC Mortgage | 24 | 3.29 | 123 | -20.2 | 8.8 | 10.9 | Click N Close. | 5 | 3.31 | 116 | -5.1 | 13.3 | 14.0 |
| 23 | CIS Financial | 19 | 3.58 | 72 | -18.7 | 11.2 | 13.7 | NewRez | 208 | 3.76 | 54 | -21.0 | 5.8 | 7.3 | Annie Mac | 1 | 3.10 | 59 | -6.2 | 18.7 | 19.8 |
| 24 | PNC Mortgage | 24 | 3.45 | 123 | -21.7 | 9.5 | 12.0 | PHH Mortgage | 86 | 3.34 | 147 | -21.9 | 7.5 | 9.5 | Lakeview | 284 | 3.00 | 108 | -6.6 | 12.8 | 13.7 |
| 25 | Flagstar | 18 | 3.83 | 57 | -27.9 | 8.8 | 12.1 | RANLife | 7 | 3.79 | 27 | -32.9 | 5.5 | 8.1 | United Shore (Sold) | 10 | 3.22 | 67 | -6.7 | 19.1 | 20.3 |
| 26 | NewRez | 220 | 3.83 | 53 | -28.4 | 5.1 | 7.1 | Truist Bank | 30 | 3.37 | 149 | -33.3 | 6.0 | 8.8 | Fifth Third | 11 | 3.57 | 131 | -7.3 | 15.2 | 16.3 |
| 27 | MidFirst Bank | 0 | 3.78 | 212 | -29.4 | 3.2 | 4.4 | United Shore (Sold) | 10 | 3.57 | 70 | -34.7 | 12.8 | 19.0 | Amerisave Mortgage | 77 | 3.10 | 9 | -9.0 | 5.3 | 5.9 |
| 28 | CrossCountry Mortgage | 21 | 4.13 | 10 | -42.8 | 7.6 | 13.0 | MidFirst Bank | 0 | 3.77 | 210 | -35.8 | 1.6 | 2.5 | CIS Financial | 21 | 3.13 | 66 | -9.4 | 19.5 | 21.3 |
| 29 | Fifth Third | 11 | 4.51 | 136 | -47.0 | 5.4 | 10.0 | CrossCountry Mortgage | 19 | 4.07 | 10 | -36.6 | 5.3 | 8.3 | NewRez | 171 | 3.51 | 61 | -10.5 | 11.8 | 13.1 |
| 30 | Movement Mortgage | 56 | 3.07 | 14 | -61.7 | 2.3 | 5.9 | Click N Close. | 6 | 3.39 | 117 | -36.8 | 5.6 | 8.8 | U.S. Bank | 50 | 2.88 | 111 | -11.9 | 9.3 | 10.5 |
| 31 | HomeStreet Bank | 11 | 3.39 | 92 | -61.8 | 8.9 | 21.8 | Chase | 2 | 3.04 | 147 | -38.5 | 1.8 | 2.9 | Truist Bank | 32 | 3.09 | 146 | -12.6 | 10.1 | 11.5 |
| 32 | Truist Bank | 30 | 3.50 | 151 | -63.2 | 2.8 | 7.4 | Flagstar | 18 | 3.73 | 57 | -45.7 | 9.2 | 16.3 | HomeStreet Bank | 12 | 2.95 | 88 | -12.9 | 17.5 | 19.9 |
| 33 | Click N Close. | 6 | 3.44 | 119 | -88.0 | 0.9 | 7.1 | Fifth Third | 11 | 4.18 | 135 | -58.1 | 4.1 | 9.5 | Flagstar | 18 | 3.59 | 55 | -20.7 | 18.7 | 23.0 |
| 34 | CMG Mortgage | 10 | 3.55 | 91 | -92.3 | 0.6 | 7.8 | Movement Mortgage | 55 | 3.02 | 12 | -65.2 | 1.4 | 3.9 | M&T Bank | 44 | 3.21 | 66 | -21.1 | 10.1 | 12.7 |
| 35 | RANLife | 6 | 3.80 | 27 | -93.8 | 0.4 | 6.0 | HomeStreet Bank | 11 | 3.24 | 91 | -69.5 | 5.9 | 18.1 | Broker Solutions | 11 | 3.18 | 75 | -28.0 | 13.7 | 18.5 |
| 36 | Caliber Home Loans | 1 | 4.35 | 5 | -95.7 | 0.0 | 0.0 | Broker Solutions | 10 | 3.40 | 78 | -83.9 | 1.7 | 10.2 | BSI Financial | 3 | 3.09 | 76 | -30.0 | 9.3 | 13.0 |
| 37 | Umpqua | 6 | 2.49 | 24 | -96.3 | 0.4 | 10.9 | CMG Mortgage | 10 | 3.45 | 89 | -88.8 | 0.5 | 4.5 | Movement Mortgage | 51 | 2.89 | 11 | -42.8 | 3.6 | 6.3 |
| 38 | Broker Solutions | 8 | 3.48 | 80 | -97.4 | 0.4 | 14.6 | Umpqua | 6 | 2.47 | 23 | -93.9 | 0.4 | 5.7 | CrossCountry Mortgage | 14 | 3.91 | 11 | -42.9 | 3.7 | 6.5 |
| 39 | | | | | | | | | | | | | | MidFirst Bank | 0 | 3.14 | 207 | -81.9 | 3.2 | 16.5 | |
| 40 | | | | | | | | | | | | | | Mid America Mortgage | 2 | 2.60 | 110 | -93.9 | 1.0 | 15.4 | |
| 41 | | | | | | | | | | | | | | InterCap Lending | 1 | 2.91 | 62 | -95.3 | 1.8 | 32.9 | |

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

Source: Ginnie Mae, Santander US Capital Markets

Ginnie Mae: Hybrid 7/1 and 7/6

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| Rank | 3M Historical Horizon | | | | | | | 6M Historical Horizon | | | | | | | 12M Historical Horizon | | | | | | |
|------|-----------------------|------|------|------|--------|------|------|-----------------------|------|------|------|--------|------|-------------|------------------------|------|------|-------|-------|-------|-------|
| | Servicer | \$mm | WAC | WALA | %ΔRef | CPR | Ref | Servicer | \$mm | WAC | WALA | %ΔRef | CPR | Ref | Servicer | \$mm | WAC | WALA | %ΔRef | CPR | Ref |
| 1 | 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 | Smaller Servicers | 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

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| Rank | 3M Historical Horizon | | | | | | | 6M Historical Horizon | | | | | | | 12M Historical Horizon | | | | | | |
|------|-----------------------------------|--------|------|------|--------|------|-----|-----------------------------------|--------|------|------|--------|------|-----|-----------------------------------|--------|------|------|--------|------|------|
| | Servicer | \$mm | WAC | WALA | %ΔRef | CPR | Ref | Servicer | \$mm | WAC | WALA | %ΔRef | CPR | Ref | Servicer | \$mm | WAC | WALA | %ΔRef | CPR | Ref |
| 1 | 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 |
| 2 | Smaller Servicers | 2,916 | 3.20 | 84 | 697.2 | 9.6 | 1.3 | Century Health & Housing | 406 | 3.26 | 95 | 538.8 | 15.5 | 2.6 | Ziegler | 313 | 3.30 | 97 | 68.0 | 19.2 | 11.9 |
| 3 | 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 |
| 4 | 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 |
| 5 | Gershman | 3,315 | 3.10 | 73 | 118.4 | 5.7 | 2.7 | Smaller Servicers | 2,185 | 3.18 | 83 | 189.6 | 7.1 | 2.5 | Smaller Servicers | 1,742 | 3.19 | 81 | 40.1 | 5.5 | 4.0 |
| 6 | Newpoint Real Estate Capital | 4,320 | 3.08 | 79 | 102.9 | 1.9 | 0.9 | 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 | Grandbridge | 1,518 | 3.15 | 96 | 89.9 | 1.8 | 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 | Walker & Dunlop | 8,985 | 3.25 | 91 | 11.5 | 1.7 | 1.5 | 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 | PNC Mortgage | 2,740 | 3.58 | 106 | -3.2 | 2.0 | 2.1 | Gershman | 3,244 | 3.06 | 73 | 113.3 | 4.3 | 2.0 | Highland | 983 | 3.12 | 60 | 21.1 | 7.9 | 6.5 |
| 10 | Midland States Bank | 2,201 | 3.41 | 124 | -5.6 | 2.3 | 2.4 | 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 | Dwight Capital | 9,145 | 3.04 | 77 | -10.8 | 1.4 | 1.6 | 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 | Berkadia | 10,059 | 3.21 | 89 | -11.5 | 1.7 | 1.9 | 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 | Lument Real Estate Cap. | 20,246 | 3.21 | 94 | -15.5 | 1.1 | 1.3 | 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 | Colliers Mortgage | 3,498 | 3.08 | 75 | -34.6 | 0.9 | 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 | Merchants Capital | 6,721 | 3.13 | 94 | -37.1 | 1.1 | 1.7 | 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 | Wells Fargo | 6,629 | 3.14 | 97 | -67.4 | 0.2 | 0.7 | Wells Fargo | 6,654 | 3.14 | 96 | 4.3 | 2.0 | 1.9 | Capital Funding Group | 3,310 | 3.31 | 91 | -0.1 | 7.7 | 7.7 |
| 17 | Keybank | 4,893 | 3.16 | 104 | -70.2 | 0.4 | 1.3 | Dwight Capital | 8,960 | 2.99 | 76 | -0.7 | 1.3 | 1.3 | Capital One | 1,400 | 3.19 | 86 | -0.8 | 5.1 | 5.1 |
| 18 | Century Health & Housing | 321 | 3.28 | 95 | -80.9 | 0.3 | 1.6 | CBRE | 2,288 | 3.16 | 76 | -1.7 | 2.5 | 2.5 | PGIM Real Estate | 5,004 | 3.58 | 110 | -3.0 | 4.8 | 5.0 |
| 19 | Greystone | 13,368 | 3.11 | 80 | -90.4 | 0.1 | 0.8 | 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 |
| 20 | AGM Financial | 1,609 | 3.09 | 44 | -91.1 | 0.0 | 0.3 | Walker & Dunlop | 8,921 | 3.23 | 90 | -20.2 | 1.7 | 2.1 | Grandbridge | 2,086 | 3.11 | 94 | -4.7 | 5.8 | 6.1 |
| 21 | Davis-Penn | 818 | 3.24 | 79 | -94.0 | 0.1 | 0.9 | ORIX | 10,087 | 3.20 | 92 | -24.3 | 2.4 | 3.2 | Newpoint Real Estate Capital | 4,184 | 3.02 | 76 | -11.8 | 4.0 | 4.5 |
| 22 | PGIM REAL ESTATE AGENCY FINANCING | 1,827 | 3.61 | 113 | -96.5 | 0.0 | 0.5 | Greystone | 13,222 | 3.08 | 79 | -28.2 | 0.8 | 1.1 | Keybank | 4,898 | 3.13 | 100 | -12.1 | 4.5 | 5.1 |
| 23 | 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 | M&T Realty | 2,583 | 2.95 | 84 | -13.3 | 3.8 | 4.4 |
| 24 | 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 | Lument Real Estate Cap. | 5,061 | 3.21 | 94 | -15.5 | 1.1 | 1.3 |
| 25 | 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 | Cambridge Realty | 1,395 | 3.01 | 104 | -16.8 | 7.6 | 9.0 |
| 26 | 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 | Wells Fargo | 6,719 | 3.14 | 93 | -18.1 | 4.3 | 5.2 |
| 27 | CBRE | 2,291 | 3.17 | 78 | -98.4 | 0.0 | 1.2 | Bonneville Mortgage | 646 | 3.92 | 82 | -78.0 | 0.5 | 2.2 | Merchants Capital | 6,877 | 3.08 | 90 | -25.8 | 4.5 | 6.0 |
| 28 | Bellwether Enterprise | 1,896 | 3.44 | 82 | -98.4 | 0.0 | 2.2 | Davis-Penn | 803 | 3.23 | 78 | -83.2 | 0.3 | 1.6 | Colliers Mortgage | 3,388 | 3.07 | 73 | -32.0 | 4.2 | 6.2 |
| 29 | PGIM Real Estate | 3,665 | 3.61 | 112 | -98.5 | 0.0 | 1.1 | Bellwether Enterprise | 1,862 | 3.41 | 82 | -83.2 | 0.5 | 3.0 | JLL | 3,459 | 3.00 | 85 | -34.8 | 2.7 | 4.1 |
| 30 | Arbor Agency Lending | 1,120 | 3.18 | 80 | -98.8 | 0.0 | 0.7 | JLL | 3,497 | 3.02 | 86 | -83.8 | 0.3 | 1.6 | AGM Financial | 1,559 | 3.08 | 40 | -43.2 | 1.4 | 2.4 |
| 31 | Highland | 965 | 3.12 | 63 | -99.6 | 0.0 | 0.7 | Keybank | 4,877 | 3.14 | 102 | -91.4 | 0.2 | 2.3 | Davis-Penn | 772 | 3.21 | 78 | -44.3 | 5.0 | 8.8 |
| 32 | First American Capital | 918 | 3.17 | 89 | -99.6 | 0.0 | 0.4 | First American Capital | 920 | 3.17 | 88 | -94.0 | 0.1 | 0.9 | Arbor Agency Lending | 1,044 | 3.07 | 79 | -47.2 | 1.7 | 3.1 |
| 33 | Bonneville Mortgage | 521 | 3.92 | 82 | -99.8 | 0.0 | 1.7 | PGIM REAL ESTATE AGENCY FINANCING | 913 | 3.61 | 113 | -96.5 | 0.0 | 0.5 | Columbia National | 812 | 3.10 | 66 | -55.5 | 1.6 | 3.7 |
| 34 | Massachusetts HFA | 1,761 | 3.11 | 92 | -100.0 | 0.0 | 0.8 | Rose Community Capital | 522 | 3.07 | 95 | -96.6 | 0.0 | 1.0 | PNC Mortgage | 2,731 | 3.60 | 103 | -62.7 | 2.9 | 7.7 |
| 35 | Cambridge Realty | 1,371 | 3.01 | 107 | -100.0 | 0.0 | 4.1 | Arbor Agency Lending | 1,110 | 3.15 | 78 | -99.2 | 0.0 | 1.1 | Rose Community Capital | 508 | 3.05 | 95 | -68.7 | 1.3 | 4.1 |
| 36 | Regions Bank | 526 | 3.14 | 51 | -100.0 | 0.0 | 0.3 | Berkeley Point | 967 | 3.44 | 97 | -99.7 | 0.0 | 3.4 | Bellwether Enterprise | 1,813 | 3.39 | 81 | -83.8 | 1.0 | 6.2 |
| 37 | Northmarq Finance | 1,292 | 3.03 | 82 | -100.0 | 0.0 | 1.1 | Cambridge Realty | 1,376 | 3.01 | 106 | -100.0 | 0.0 | 3.7 | Bonneville Mortgage | 696 | 3.92 | 81 | -91.3 | 0.5 | 5.9 |
| 38 | Centennial Mortgage | 1,316 | 3.24 | 111 | -100.0 | 0.0 | 1.5 | Regions Bank | 459 | 3.11 | 55 | -100.0 | 0.0 | 0.5 | First American Capital | 868 | 3.16 | 88 | -95.8 | 0.1 | 2.2 |
| 39 | Churchill Mortgage | 296 | 4.04 | 63 | -100.0 | 0.0 | 1.2 | Northmarq Finance | 1,289 | 3.02 | 80 | -100.0 | 0.0 | 1.4 | PGIM REAL ESTATE AGENCY FINANCING | 457 | 3.61 | 113 | -96.5 | 0.0 | 0.5 |
| 40 | Columbia National | 810 | 3.13 | 70 | -100.0 | 0.0 | 2.0 | Churchill Mortgage | 295 | 4.04 | 61 | -100.0 | 0.0 | 1.0 | Regions Bank | 395 | 3.02 | 57 | -100.0 | 0.0 | 2.0 |
| 41 | | | | | | | | 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 |

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 Rate HECM

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| Rank | 3M Historical Horizon | | | | | | | 6M Historical Horizon | | | | | | | 12M Historical Horizon | | | | | | |
|------|----------------------------------|-------|------|------|-------|-----|-----|----------------------------------|-------|------|------|-------|-----|-----|----------------------------------|-------|------|------|-------|------|------|
| | Servicer | \$mm | WAC | WALA | %ΔRef | CPR | Ref | Servicer | \$mm | WAC | WALA | %ΔRef | CPR | Ref | Servicer | \$mm | WAC | WALA | %ΔRef | CPR | Ref |
| 1 | Plaza Home Mortgage | 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
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| Rank | 3M Historical Horizon | | | | | | | 6M Historical Horizon | | | | | | 12M Historical Horizon | | | | | | | |
|------|----------------------------------|-------|------|------|--------|------|------|----------------------------------|-------|------|------|--------|------|------------------------|----------------------------------|-------|------|------|--------|------|------|
| | Servicer | \$mm | WAC | WALA | %ΔRef | CPR | Ref | Servicer | \$mm | WAC | WALA | %ΔRef | CPR | Ref | Servicer | \$mm | WAC | WALA | %ΔRef | CPR | Ref |
| 1 | Mutual Of Omaha | 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 |

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| Rank | 3M Historical Horizon | | | | | | | 6M Historical Horizon | | | | | | | 12M Historical Horizon | | | | | | |
|------|----------------------------------|--------|------|------|-------|------|------|----------------------------------|-------|------|------|-------|------|------|----------------------------------|-------|------|------|-------|------|------|
| | Servicer | \$mm | WAC | WALA | %ΔRef | CPR | Ref | Servicer | \$mm | WAC | WALA | %ΔRef | CPR | Ref | Servicer | \$mm | WAC | WALA | %ΔRef | CPR | Ref |
| 1 | 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 |

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