



Santander US Capital Markets LLC

# Historical Delinquency Ranking Private Label Securitization by Servicer

## March 2026 Remits (February Performance)

March 28, 2026

### **MBS Strategy**

Brian R. Landy, CFA

brian.landy@santander.us

646-776-7795

[www.santandercib.com/sancap](http://www.santandercib.com/sancap)

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PLS: Fixed Rate Total

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Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Servicer	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref
1	SERVICEMAC LLC	204	6.71	20	299.2	0.5	0.1	SERVICEMAC LLC	234	6.72	18	275.6	0.4	0.1	SERVICEMAC LLC	272	6.74	15	293.5	0.4	0.1
2	United Shore	9,988	3.41	54	44.0	1.3	0.9	United Shore	10,074	3.41	52	40.2	1.3	0.9	United Shore	10,261	3.41	49	39.2	1.2	0.9
3	N/A	672	7.59	9	28.4	1.8	1.4	Centlar	9,153	3.50	61	30.0	0.5	0.4	Centlar	9,239	3.47	59	28.3	0.5	0.4
4	Centlar	9,127	3.53	62	27.1	0.5	0.4	MRCOOPER	261	7.58	12	21.4	2.7	2.2	INVESTOR MORTGAGE FINANCE LLC	520	7.60	12	16.4	1.4	1.2
5	MRCOOPER	304	7.57	13	18.8	2.7	2.3	N/A	586	7.63	7	18.8	1.7	1.4	loanDepot.com	5,124	3.45	46	15.3	0.7	0.6
6	UNITED WHOLESale MORTGAGE LLC	5,247	6.86	19	13.4	1.7	1.5	loanDepot.com	5,068	3.46	49	15.6	0.7	0.6	Flagstar	1,152	3.41	50	14.7	0.5	0.4
7	loanDepot.com	5,042	3.47	50	10.9	0.7	0.6	INVESTOR MORTGAGE FINANCE LLC	588	7.58	13	13.8	1.7	1.5	MRCOOPER	245	7.59	10	14.2	2.2	1.9
8	Citadel Servicing Corp	590	7.19	19	10.7	2.7	2.5	UNITED WHOLESale MORTGAGE LLC	5,287	6.87	18	13.1	1.5	1.3	UNITED WHOLESale MORTGAGE LLC	5,071	6.85	16	9.1	1.4	1.2
9	INVESTOR MORTGAGE FINANCE LLC	600	7.61	14	10.2	2.0	1.8	Citadel Servicing Corp	569	7.19	19	7.6	2.4	2.2	Fay Servicing	6,515	5.81	31	7.9	1.4	1.3
10	CMI	313	5.23	38	9.1	0.1	0.1	Fay Servicing	6,854	5.93	31	5.6	1.3	1.2	N/A	547	7.22	19	7.5	3.2	3.0
11	A&D Mortgage	1,174	7.04	41	6.5	9.2	8.7	A&D Mortgage	1,202	7.06	40	5.5	9.0	8.5	Citadel Servicing Corp	442	7.03	20	4.0	2.0	1.9
12	BSI Financial	1,157	5.08	50	5.6	3.6	3.4	BSI Financial	1,173	5.10	49	3.3	3.4	3.3	A&D Mortgage	1,255	7.09	37	3.7	8.7	8.4
13	Chase	11,822	6.17	32	4.5	0.5	0.5	Smaller Servicers	787	5.22	65	2.1	0.8	0.8	BSI Financial	1,208	5.12	46	2.3	3.3	3.2
14	Fay Servicing	7,059	5.99	31	2.5	1.3	1.3	Selene	833	7.27	14	1.0	2.2	2.2	Nationstar	11,311	4.42	46	1.3	0.6	0.6
15	Smaller Servicers	766	5.21	66	2.0	0.8	0.8	NATIONSTAR D/B/A RUSHMORE SERV	213	7.68	33	-1.1	4.0	4.0	Selene	586	6.99	17	0.2	2.4	2.4
16	CORNERSTONE	980	7.54	6	0.6	2.0	2.0	Nationstar	15,142	4.39	47	-1.7	0.6	0.6	Lima One Capital	808	5.97	41	-0.5	3.2	3.2
17	Selene	1,027	7.35	13	-0.5	2.1	2.1	Chase	11,313	6.16	33	-2.0	0.5	0.5	NATIONSTAR D/B/A RUSHMORE SERV	223	7.72	29	-0.5	3.8	3.9
18	NATIONSTAR D/B/A RUSHMORE SERV	209	7.66	34	-1.1	4.0	4.1	CORNERSTONE	744	7.53	6	-2.0	1.8	1.8	Rocket	6,058	3.85	43	-2.0	0.5	0.5
19	Nationstar	15,305	4.43	48	-1.6	0.6	0.6	Lakeview	1,981	3.59	52	-5.0	0.3	0.3	CORNERSTONE	428	7.54	5	-2.8	1.7	1.8
20	Lakeview	1,967	3.59	54	-3.5	0.3	0.3	AmWest Funding	577	6.79	37	-5.3	5.7	6.0	Chase	10,074	6.09	35	-3.4	0.5	0.5
21	AmWest Funding	560	6.75	38	-4.3	6.2	6.5	Lima One Capital	784	5.97	44	-5.9	2.9	3.1	AmWest Funding	614	6.82	33	-4.7	5.0	5.3
22	New Residential	56,564	4.90	42	-6.1	0.9	0.9	AmeriHome Mortgage	212	4.94	45	-6.0	0.6	0.6	AmeriHome Mortgage	183	4.64	48	-4.9	0.6	0.7
23	Rushmore Loan Mgmt	109	4.76	78	-7.1	3.4	3.7	New Residential	56,363	4.88	41	-6.0	0.8	0.9	Rushmore Loan Mgmt	113	4.76	73	-5.2	3.3	3.5
24	Select Portfolio	20,866	5.97	29	-7.2	1.0	1.0	Select Portfolio	19,701	5.91	29	-6.1	0.9	1.0	New Residential	55,248	4.79	40	-5.8	0.8	0.9
25	Lima One Capital	772	5.97	45	-7.5	2.9	3.1	Rushmore Loan Mgmt	110	4.76	76	-8.0	3.2	3.5	Smaller Servicers	753	4.97	68	-5.9	0.7	0.8
26	Rocket	5,847	3.82	48	-10.8	0.5	0.5	Rocket	5,934	3.84	46	-8.5	0.5	0.5	Select Portfolio	17,628	5.74	31	-7.5	0.9	1.0
27	AmeriHome Mortgage	209	4.93	47	-12.0	0.6	0.7	PennyMac	11,055	6.29	18	-22.7	0.2	0.2	Lakeview	2,013	3.59	49	-8.6	0.3	0.3
28	Carrington	134	4.86	50	-26.1	3.3	4.4	CMI	329	5.31	36	-24.0	0.1	0.1	PennyMac	9,078	6.17	19	-20.8	0.2	0.2
29	Caliber Home Loans	139	3.64	55	-26.1	0.1	0.1	Carrington	136	4.86	48	-26.1	3.2	4.3	Community Loan Servicing	3,363	3.38	50	-26.3	0.2	0.3
30	Specialized Loan Servicing	3,538	4.49	48	-27.1	0.6	0.8	Community Loan Servicing	3,305	3.38	53	-27.4	0.2	0.3	Specialized Loan Servicing	3,763	4.56	42	-27.1	0.5	0.7
31	LoanCare	445	3.39	53	-29.2	0.3	0.4	Caliber Home Loans	141	3.64	54	-29.0	0.1	0.1	Carrington	139	4.86	45	-27.9	3.2	4.4
32	JPMORGAN CHASE BANK N.A	1,037	6.38	29	-30.0	0.4	0.6	Specialized Loan Servicing	3,614	4.52	46	-29.7	0.5	0.8	First Republic	396	3.69	98	-39.6	0.2	0.3
33	Community Loan Servicing	3,276	3.38	55	-31.2	0.2	0.3	First Republic	384	3.69	100	-39.3	0.2	0.4	ServiceMac	3,933	4.37	33	-44.5	0.1	0.2
34	PennyMac	12,057	6.32	18	-31.8	0.2	0.2	JPMORGAN CHASE BANK N.A.	348	6.31	28	-40.2	0.3	0.5	Wells Fargo	1,876	3.36	54	-46.2	0.2	0.4
35	First Republic	372	3.68	101	-35.3	0.2	0.4	LoanCare	449	3.39	52	-40.6	0.2	0.4	LoanCare	457	3.39	49	-46.2	0.2	0.4
36	JPMORGAN CHASE BANK N.A.	332	6.28	29	-46.7	0.3	0.5	JPMORGAN CHASE BANK N.A.	1,070	6.39	28	-42.5	0.2	0.4	JPMORGAN CHASE BANK N.A.	1,127	6.41	25	-46.5	0.2	0.4
37	ServiceMac	3,938	4.49	36	-51.3	0.1	0.3	ServiceMac	3,937	4.43	35	-53.6	0.1	0.2	JPMORGAN CHASE BANK N.A.	371	6.33	24	-49.4	0.2	0.4
38	Provident Funding	3,910	4.81	30	-65.5	0.0	0.1	PNC Mortgage	225	3.93	113	-61.0	0.3	0.8	CMI	351	5.40	32	-51.3	0.0	0.1
39	PNC Mortgage	223	3.94	114	-65.7	0.3	0.8	Provident Funding	3,657	4.70	31	-67.2	0.0	0.1	PNC Mortgage	228	3.90	111	-53.5	0.4	0.9
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Highlighted row is the servicer closest to their comparison speed  
Data is sorted on the contents of the highlighted column

PLS: Fixed Rate Prime Jumbo

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Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Servicer	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref
1	CORNERSTONE	53	6.83	6	806.6	0.5	0.1	CORNERSTONE	40	6.81	5	806.6	0.4	0.0	CORNERSTONE	21	6.82	5	806.6	0.4	0.0
2	SERVICEMAC LLC	204	6.71	20	299.2	0.5	0.1	SERVICEMAC LLC	234	6.72	18	275.6	0.4	0.1	SERVICEMAC LLC	272	6.74	15	293.5	0.4	0.1
3	United Shore	7,555	3.39	53	45.0	1.6	1.1	United Shore	7,617	3.39	52	41.7	1.6	1.1	United Shore	7,761	3.39	49	40.8	1.5	1.1
4	N/A	260	7.64	8	41.3	1.5	1.1	Cenlar	4,379	3.62	73	24.7	0.6	0.5	loanDepot.com	4,125	3.41	47	23.1	0.8	0.7
5	Cenlar	4,388	3.67	72	22.9	0.6	0.5	loanDepot.com	4,072	3.42	49	24.4	0.9	0.7	Cenlar	4,391	3.55	72	21.2	0.6	0.5
6	loanDepot.com	4,038	3.41	51	18.8	0.8	0.7	Smaller Servicers	567	4.80	74	14.4	0.8	0.7	BSI Financial	427	2.94	54	19.7	0.9	0.7
7	Smaller Servicers	563	4.80	75	17.2	0.7	0.6	UNITED WHOLESALE MORTGAGE LLC	4,957	6.84	18	13.8	1.5	1.3	Citadel Servicing Corp	228	7.02	20	14.5	2.3	2.0
8	UNITED WHOLESALE MORTGAGE LLC	4,904	6.84	19	14.8	1.7	1.5	BSI Financial	419	2.93	58	13.2	0.7	0.6	UNITED WHOLESALE MORTGAGE LLC	4,786	6.83	17	8.8	1.3	1.2
9	Citadel Servicing Corp	302	7.19	20	9.7	2.8	2.6	Citadel Servicing Corp	292	7.19	19	13.0	2.6	2.3	Flagstar	488	3.15	53	5.2	0.5	0.5
10	Chase	11,625	6.19	32	5.3	0.5	0.5	PennyMac	4,857	6.74	12	9.8	0.2	0.2	A&D Mortgage	602	7.07	37	4.1	10.5	10.1
11	A&D Mortgage	561	7.03	42	5.2	11.2	10.6	A&D Mortgage	575	7.04	40	4.8	10.8	10.4	PennyMac	3,700	6.75	12	3.8	0.2	0.2
12	BSI Financial	416	2.92	59	1.3	0.5	0.5	Community Loan Servicing	1,420	2.99	55	-0.0	0.2	0.2	Community Loan Servicing	1,444	3.00	52	0.3	0.2	0.2
13	PennyMac	5,537	6.71	12	0.1	0.2	0.2	N/A	238	7.64	7	-0.4	1.1	1.1	AmWest Funding	317	6.64	34	-0.2	6.9	6.9
14	AmWest Funding	292	6.55	39	-0.8	8.5	8.6	Chase	11,125	6.18	32	-1.4	0.5	0.5	N/A	130	7.63	7	-0.4	1.0	1.0
15	Rushmore Loan Mgmt	78	4.51	89	-8.2	2.8	3.1	AmWest Funding	302	6.59	37	-1.7	7.8	7.9	Smaller Servicers	541	4.58	77	-0.8	0.7	0.7
16	New Residential	38,104	4.54	44	-9.4	0.7	0.7	Selene	290	7.39	12	-6.8	1.9	2.0	Rocket	5,319	3.52	44	-0.9	0.5	0.5
17	Fay Servicing	2,963	5.69	31	-9.5	0.6	0.7	Rocket	5,225	3.52	47	-7.7	0.5	0.5	Chase	9,886	6.12	34	-2.7	0.5	0.5
18	Selene	373	7.48	12	-9.7	1.5	1.7	Fay Servicing	2,877	5.63	30	-8.0	0.5	0.6	Selene	204	6.93	16	-6.5	2.3	2.5
19	Rocket	5,154	3.50	49	-10.2	0.5	0.5	New Residential	38,170	4.52	43	-8.9	0.6	0.7	New Residential	37,991	4.47	42	-7.7	0.6	0.7
20	Select Portfolio	15,470	5.82	29	-13.7	0.5	0.6	Select Portfolio	14,634	5.77	29	-10.3	0.6	0.6	Select Portfolio	13,114	5.62	30	-10.6	0.6	0.6
21	Nationstar	8,964	4.48	47	-18.4	0.4	0.5	AmeriHome Mortgage	25	4.64	68	-12.7	3.2	3.7	Fay Servicing	2,674	5.48	30	-11.0	0.4	0.5
22	Carrington	77	5.04	50	-19.3	5.1	6.3	Rushmore Loan Mgmt	79	4.51	88	-13.8	2.4	2.8	Rushmore Loan Mgmt	80	4.51	85	-14.3	2.3	2.7
23	AmeriHome Mortgage	25	4.64	69	-20.2	3.4	4.3	Carrington	78	5.03	49	-16.8	5.1	6.1	AmeriHome Mortgage	25	4.56	68	-14.4	3.0	3.5
24	Community Loan Servicing	1,407	2.99	57	-24.0	0.1	0.2	Nationstar	8,736	4.41	47	-19.5	0.4	0.4	Nationstar	6,113	4.42	47	-18.7	0.4	0.5
25	JPMORGAN CHASE BANK N.A.	1,037	6.38	29	-30.0	0.4	0.6	Specialized Loan Servicing	2,896	4.32	47	-38.6	0.4	0.7	Carrington	81	5.03	46	-19.1	5.0	6.2
26	Specialized Loan Servicing	2,836	4.29	49	-37.1	0.4	0.7	JPMORGAN CHASE BANK N.A.	348	6.31	28	-40.2	0.3	0.5	LoanCare	64	2.97	49	-33.5	0.1	0.2
27	JPMORGAN CHASE BANK N.A.	332	6.28	29	-46.7	0.3	0.5	JPMORGAN CHASE BANK N.A.	1,070	6.39	28	-42.5	0.2	0.4	Specialized Loan Servicing	3,009	4.36	43	-34.8	0.4	0.7
28	ServiceMac	3,687	4.55	34	-51.7	0.1	0.2	ServiceMac	3,684	4.49	34	-53.3	0.1	0.2	ServiceMac	3,675	4.42	32	-43.8	0.1	0.2
29	First Republic	334	3.64	99	-55.1	0.1	0.3	PNC Mortgage	216	3.88	115	-61.0	0.3	0.8	JPMORGAN CHASE BANK N.A.	1,127	6.41	25	-46.5	0.2	0.4
30	Provident Funding	3,406	5.08	27	-65.2	0.0	0.1	Provident Funding	3,149	4.97	28	-68.1	0.0	0.1	Wells Fargo	1,355	3.23	57	-46.5	0.2	0.4
31	PNC Mortgage	214	3.89	116	-65.7	0.3	0.8	First Republic	344	3.64	99	-72.3	0.1	0.2	JPMORGAN CHASE BANK N.A.	371	6.33	24	-49.4	0.2	0.4
32	CMI	163	6.92	22	-100.0	0.0	0.1	CMI	178	6.94	21	-100.0	0.0	0.0	PNC Mortgage	221	3.86	112	-53.5	0.4	0.9
33	LoanCare	61	2.97	54	-100.0	0.0	0.1	LoanCare	62	2.97	53	-100.0	0.0	0.1	Provident Funding	2,680	4.68	30	-65.1	0.0	0.1
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PLS: Fixed Rate Investor

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Rank	3M Historical Horizon							6M Historical Horizon						12M Historical Horizon							
	Servicer	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref
1	CMI	150	3.39	56	49.3	0.2	0.2	Cenlar	4,775	3.39	51	38.5	0.4	0.3	Cenlar	4,849	3.39	48	39.7	0.4	0.3
2	Cenlar	4,739	3.39	53	33.9	0.4	0.3	N/A	348	7.62	8	24.1	2.0	1.6	First Republic	32	4.03	114	31.5	2.2	1.7
3	United Shore	2,433	3.45	55	32.2	0.4	0.3	United Shore	2,457	3.45	54	21.6	0.3	0.3	Flagstar	664	3.61	47	24.5	0.4	0.3
4	N/A	412	7.56	9	22.8	2.0	1.6	MRCOOPER	261	7.58	12	21.4	2.7	2.2	AmeriHome Mortgage	159	4.65	45	23.7	0.2	0.2
5	MRCOOPER	304	7.57	13	18.8	2.7	2.3	INVESTOR MORTGAGE FINANCE LLC	588	7.58	13	13.8	1.7	1.5	United Shore	2,500	3.46	51	21.4	0.4	0.3
6	Citadel Servicing Corp	289	7.20	19	12.0	2.7	2.4	Nationstar	6,407	4.36	48	11.7	0.8	0.8	INVESTOR MORTGAGE FINANCE LLC	502	7.60	12	16.4	1.4	1.2
7	Nationstar	6,342	4.35	49	10.6	0.9	0.8	AmeriHome Mortgage	187	4.98	42	10.1	0.2	0.2	MRCOOPER	245	7.59	10	14.2	2.2	1.9
8	INVESTOR MORTGAGE FINANCE LLC	600	7.61	14	10.2	2.0	1.8	Fay Servicing	3,905	6.19	31	9.0	1.9	1.7	Nationstar	5,198	4.42	45	13.9	0.9	0.8
9	AmeriHome Mortgage	184	4.97	44	10.0	0.2	0.2	A&D Mortgage	627	7.07	40	6.6	7.3	6.8	UNITED WHOLESALE MORTGAGE LLC	285	7.26	13	12.4	1.7	1.5
10	A&D Mortgage	613	7.05	41	8.3	7.4	6.9	Selene	543	7.20	15	4.2	2.4	2.3	Fay Servicing	3,769	6.08	30	11.6	2.0	1.8
11	BSI Financial	742	6.30	45	5.8	5.3	5.0	UNITED WHOLESALE MORTGAGE LLC	329	7.24	14	3.3	1.6	1.5	N/A	417	7.10	23	7.7	3.8	3.6
12	Fay Servicing	4,025	6.24	31	5.8	1.9	1.8	BSI Financial	754	6.30	44	2.6	4.9	4.8	Rushmore Loan Mgmt	33	5.39	42	5.6	5.7	5.4
13	Selene	654	7.27	14	2.6	2.4	2.3	CMI	151	3.40	54	1.6	0.2	0.1	Selene	382	7.02	18	3.5	2.5	2.4
14	First Republic	30	4.01	117	-0.0	1.7	1.7	Citadel Servicing Corp	277	7.20	18	1.4	2.1	2.0	A&D Mortgage	653	7.11	37	3.1	7.0	6.8
15	CORNERSTONE	926	7.58	6	-0.8	2.1	2.1	Rushmore Loan Mgmt	32	5.39	45	-0.1	5.2	5.2	BSI Financial	781	6.31	41	0.7	4.6	4.6
16	NATIONSTAR D/B/A RUSHMORE SERV	209	7.66	34	-1.1	4.0	4.1	NATIONSTAR D/B/A RUSHMORE SERV	213	7.68	33	-1.1	4.0	4.0	Lima One Capital	808	5.97	41	-0.5	3.2	3.2
17	Select Portfolio	5,138	6.48	27	-2.0	2.1	2.1	First Republic	31	4.02	116	-2.0	2.0	2.1	NATIONSTAR D/B/A RUSHMORE SERV	223	7.72	29	-0.5	3.8	3.9
18	New Residential	17,978	5.67	35	-2.6	1.3	1.3	Select Portfolio	4,804	6.40	27	-2.7	2.0	2.1	CORNERSTONE	407	7.57	5	-3.5	1.8	1.8
19	Lakeview	1,967	3.59	54	-3.5	0.3	0.3	CORNERSTONE	705	7.57	6	-2.9	1.9	1.9	New Residential	16,753	5.50	34	-3.8	1.2	1.2
20	Specialized Loan Servicing	701	5.30	43	-5.2	1.2	1.2	New Residential	17,703	5.63	35	-2.9	1.2	1.3	Select Portfolio	4,236	6.17	29	-4.9	1.9	2.0
21	Rushmore Loan Mgmt	31	5.39	47	-5.4	5.0	5.3	Lakeview	1,981	3.59	52	-5.0	0.3	0.3	Lakeview	2,013	3.59	49	-8.6	0.3	0.3
22	UNITED WHOLESALE MORTGAGE LLC	343	7.22	15	-7.1	1.4	1.5	Lima One Capital	784	5.97	44	-5.9	2.9	3.1	Citadel Servicing Corp	214	7.04	19	-8.7	1.6	1.8
23	Lima One Capital	772	5.97	45	-7.5	2.9	3.1	Specialized Loan Servicing	718	5.31	42	-9.0	1.0	1.1	Specialized Loan Servicing	755	5.34	38	-9.3	1.0	1.1
24	AmWest Funding	268	6.98	38	-12.1	3.7	4.2	AmWest Funding	275	7.02	36	-13.3	3.4	3.9	Rocket	715	6.24	33	-11.2	0.4	0.5
25	Rocket	670	6.21	39	-14.8	0.5	0.6	Rocket	686	6.22	37	-15.0	0.5	0.6	Smaller Servicers	200	6.05	41	-13.4	1.0	1.2
26	Smaller Servicers	191	6.48	39	-17.1	1.2	1.4	Smaller Servicers	208	6.41	38	-15.0	1.1	1.3	AmWest Funding	296	7.02	33	-13.9	3.1	3.6
27	Caliber Home Loans	139	3.64	55	-26.1	0.1	0.1	Chase	189	4.81	85	-27.7	0.4	0.6	Provident Funding	516	3.02	50	-14.5	0.0	0.1
28	LoanCare	384	3.45	53	-27.4	0.3	0.4	Caliber Home Loans	141	3.64	54	-29.0	0.1	0.1	Chase	189	4.75	85	-31.6	0.4	0.6
29	Chase	197	4.92	82	-29.3	0.4	0.6	Community Loan Servicing	1,885	3.68	52	-39.1	0.2	0.3	PennyMac	5,378	5.77	24	-37.4	0.1	0.2
30	Community Loan Servicing	1,869	3.67	53	-34.2	0.2	0.4	LoanCare	387	3.45	52	-39.2	0.3	0.4	Community Loan Servicing	1,919	3.68	49	-38.9	0.2	0.3
31	ServiceMac	251	3.65	54	-48.9	0.3	0.6	PennyMac	6,198	5.94	23	-45.0	0.1	0.2	CMI	154	3.40	51	-41.4	0.1	0.1
32	loanDepot.com	1,004	3.70	48	-49.3	0.2	0.4	loanDepot.com	995	3.65	47	-50.0	0.2	0.4	loanDepot.com	999	3.62	45	-43.9	0.2	0.4
33	PennyMac	6,520	5.99	24	-51.4	0.1	0.2	ServiceMac	253	3.65	52	-55.7	0.2	0.4	Wells Fargo	521	3.69	46	-45.2	0.2	0.3
34	Carrington	57	4.63	49	-58.3	0.7	1.8	Provident Funding	508	3.02	53	-57.6	0.0	0.1	LoanCare	393	3.45	49	-46.9	0.2	0.4
35	Provident Funding	504	3.03	55	-68.1	0.0	0.1	Carrington	58	4.64	48	-68.2	0.6	1.9	ServiceMac	258	3.65	49	-49.1	0.2	0.5
36	PNC Mortgage	8	5.21	72	-100.0	0.0	0.0	PNC Mortgage	8	5.18	72	-100.0	0.0	0.0	Caliber Home Loans	143	3.64	51	-62.1	0.0	0.1
37														Carrington	59	4.64	44	-67.4	0.6	1.9	
38														PNC Mortgage	7	4.94	80	-100.0	0.0	0.0	

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

PLS: Fixed Rate Expanded Prime

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Rank	Servicer	3M Historical Horizon						6M Historical Horizon						12M Historical Horizon							
		\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref
1	New Residential	483	4.88	95	-0.0	2.3	2.3	New Residential	490	4.88	93	-0.0	2.6	2.6	Select Portfolio	278	4.92	73	0.3	1.5	1.5
2	Select Portfolio	258	4.90	78	-0.0	1.6	1.6	Rocket	23	4.43	77	-0.0	1.6	1.6	Rocket	23	4.44	74	-0.0	1.9	1.9
3	Rocket	23	4.42	78	-0.0	0.8	0.8	Select Portfolio	263	4.90	76	-0.0	1.5	1.5	New Residential	503	4.88	90	-0.0	2.7	2.7
4	Fay Servicing	71	3.93	86	-100.0	0.0	0.0	Fay Servicing	72	3.93	84	-100.0	0.0	0.0	Fay Servicing	73	3.94	82	-5.3	0.2	0.2
5	First Republic	9	4.24	97	-100.0	0.0	0.0	First Republic	9	4.24	95	-100.0	0.0	0.0	First Republic	9	4.24	92	-100.0	0.0	0.0
6	Smaller Servicers	12	4.49	97	-100.0	0.0	0.0	Smaller Servicers	12	4.49	96	-100.0	0.0	0.0	Smaller Servicers	12	4.48	94	-100.0	0.0	0.0

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

Non-QM: Fixed Rate Total

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Rank	3M Historical Horizon							6M Historical Horizon						12M Historical Horizon							
	Servicer	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref
1	SNSC	3	8.05	8	200.5	9.4	3.1	SNSC	2	7.97	10	200.5	8.8	2.9	SNSC	1	7.97	10	200.5	8.8	2.9
2	Northpointe Bank	13	4.73	49	69.1	4.6	2.7	AD MORTGAGE	272	7.65	14	23.7	2.8	2.3	PennyMac	63	7.21	23	28.1	1.8	1.4
3	AD MORTGAGE	268	7.65	15	22.0	3.3	2.7	SHELLPOINT --> SPS	25	7.66	7	19.9	1.1	1.0	AD MORTGAGE	279	7.66	11	25.0	2.3	1.8
4	RUSHMORE --> SPS	3	6.32	29	16.4	30.8	26.5	Selene	2,893	6.78	28	11.2	5.2	4.7	SHELLPOINT --> SPS	12	7.66	7	19.9	1.1	1.0
5	MRCOOPER	446	7.69	11	9.4	3.0	2.7	RUSHMORE --> SPS	3	6.31	27	10.3	24.7	22.4	LIMAONE	13	7.91	14	17.8	1.3	1.1
6	Selene	3,061	6.84	28	8.7	5.1	4.7	A&D MTG	232	8.47	31	9.8	10.6	9.6	Selene	2,607	6.67	29	13.2	5.4	4.8
7	A&D MTG	221	8.44	32	6.9	10.1	9.4	A&D Mortgage	3,861	6.87	34	7.2	6.3	5.9	RUSHMORE --> SPS	2	6.31	27	10.3	24.7	22.4
8	A&D Mortgage	3,781	6.85	36	6.3	6.6	6.2	MRCOOPER	424	7.70	10	6.4	3.0	2.8	A&D MTG	250	8.51	27	9.5	10.0	9.1
9	AmWest Funding	5,553	6.37	28	6.0	2.5	2.3	LoanCare	539	5.30	46	5.5	5.8	5.5	MRCOOPER	363	7.72	9	6.9	2.2	2.1
10	CARRINGTON MORTGAGE	494	8.13	17	3.0	4.2	4.1	AmWest Funding	5,189	6.32	29	3.4	2.4	2.3	A&D Mortgage	4,006	6.90	31	5.9	5.6	5.3
11	Carrington	1,035	7.04	27	3.0	3.8	3.7	CARRINGTON MORTGAGE	509	8.13	16	3.4	3.8	3.7	LoanCare	590	5.40	42	4.5	5.9	5.6
12	New Residential	28,469	7.32	22	2.2	3.8	3.7	New Residential	27,126	7.33	22	2.1	3.7	3.7	AmWest Funding	4,703	6.21	30	4.5	2.5	2.4
13	Fay Servicing	2,142	8.03	20	2.1	5.9	5.7	LIMAONE	13	7.90	17	1.7	1.6	1.6	CHANGE LENDING LLC	40	7.28	33	4.2	14.1	13.6
14	LoanCare	535	5.30	47	1.8	5.5	5.4	Fay Servicing	2,016	8.04	20	1.5	5.5	5.4	CARRINGTON MORTGAGE	408	8.22	15	3.9	4.0	3.8
15	N/A	7,473	6.64	27	0.1	2.8	2.8	Carrington	921	6.94	28	1.3	4.1	4.0	N/A	6,329	6.18	32	2.5	3.6	3.5
16	Rocket	41	9.50	13	-0.0	0.4	0.4	N/A	6,784	6.53	28	0.3	2.9	2.9	New Residential	24,038	7.33	22	2.2	3.9	3.8
17	Citadel Servicing Corp	6,216	7.61	25	-0.1	5.0	5.0	Rocket	39	9.51	12	-0.0	0.3	0.3	Northpointe Bank	167	5.94	38	1.2	3.6	3.6
18	Select Portfolio	45,428	6.78	27	-2.5	3.3	3.3	Citadel Servicing Corp	6,034	7.62	24	-0.7	4.8	4.9	Fay Servicing	1,895	8.04	19	0.4	4.9	4.9
19	Nationstar	5,340	6.50	28	-3.3	2.7	2.8	Select Portfolio	44,793	6.77	27	-2.4	3.2	3.2	Rocket	30	9.51	10	-0.0	0.2	0.2
20	Rushmore Loan Mgmt	2,236	5.81	43	-10.9	4.1	4.6	Northpointe Bank	41	6.19	41	-4.4	3.3	3.5	METROCITY	49	4.52	44	-0.0	0.0	0.0
21	Planet Home Lending	1,570	6.37	31	-11.4	3.5	3.9	BSI Financial	187	6.32	76	-4.8	2.9	3.0	Carrington	720	6.69	33	-0.4	4.6	4.6
22	PennyMac	74	7.04	24	-12.5	1.2	1.4	Nationstar	5,050	6.45	28	-5.5	2.6	2.7	Citadel Servicing Corp	5,699	7.63	23	-0.7	4.6	4.6
23	BSI Financial	184	6.31	77	-12.8	2.7	3.0	PennyMac	69	7.12	24	-5.8	1.5	1.6	BSI Financial	193	6.33	73	-1.0	3.3	3.4
24	LIMAONE	12	7.89	18	-19.9	1.6	2.1	Planet Home Lending	1,508	6.34	31	-9.6	3.4	3.8	Select Portfolio	42,621	6.70	27	-2.9	3.2	3.3
25	Specialized Loan Servicing	229	6.31	46	-21.4	3.0	3.8	Rushmore Loan Mgmt	2,282	5.84	42	-10.1	4.0	4.4	Rushmore Loan Mgmt	2,306	5.83	39	-7.0	4.1	4.4
26	CORNERSTONE	1,360	7.43	7	-30.0	0.8	1.1	Specialized Loan Servicing	269	6.43	44	-22.4	3.1	4.0	Planet Home Lending	1,452	6.29	31	-7.4	3.5	3.8
27	Lima One Capital	18	7.14	74	-35.0	2.8	4.4	Lima One Capital	18	7.14	72	-39.4	2.4	3.9	Nationstar	4,663	6.28	30	-7.6	2.7	3.0
28	Cenlar	38	5.31	49	-38.3	0.6	0.9	CORNERSTONE	1,044	7.45	6	-41.7	0.7	1.2	Specialized Loan Servicing	299	6.49	40	-14.1	3.6	4.2
29	SHELLPOINT --> SPS	25	7.66	9	-47.2	0.4	0.8	Cenlar	41	5.51	45	-64.7	0.3	0.7	UWM	5	4.07	61	-26.7	2.0	2.7
30	SELENE FINANCE --> SPS	6	8.05	16	-62.9	8.3	22.5	SELENE FINANCE --> SPS	6	8.05	15	-67.1	6.9	21.1	Cenlar	31	5.24	48	-36.2	0.8	1.3
31	AmeriHome Mortgage	3	3.64	66	-100.0	0.0	0.0	AmeriHome Mortgage	4	3.64	65	-100.0	0.0	0.0	CORNERSTONE	591	7.47	6	-42.8	0.6	1.1
32	Avidia Bank	3	5.47	140	-100.0	0.0	0.0	Avidia Bank	3	5.47	140	-100.0	0.0	0.0	Lima One Capital	19	7.13	69	-47.2	2.0	3.7
33	East West Bank	6	5.92	198	-100.0	0.0	0.0	East West Bank	6	5.91	197	-100.0	0.0	0.0	SELENE FINANCE --> SPS	3	8.05	15	-67.1	6.9	21.1
34	METROCITY	47	4.52	49	-100.0	0.0	0.0	METROCITY	47	4.52	47	-100.0	0.0	0.0	AmeriHome Mortgage	2	3.64	64	-100.0	0.0	0.0
35	PNC Mortgage	14	7.10	15	-100.0	0.0	0.0	PNC Mortgage	14	7.10	14	-100.0	0.0	0.0	Avidia Bank	3	5.46	136	-100.0	0.0	0.0
36	SN	23	6.97	25	-100.0	0.0	0.0	SN	23	6.98	24	-100.0	0.0	0.0	East West Bank	6	5.91	194	-100.0	0.0	0.0
37														HomeBridge	2	4.95	80	-100.0	0.0	0.0	
38														PNC Mortgage	7	7.10	14	-100.0	0.0	0.0	
39														SN	22	7.06	22	-100.0	0.0	0.0	

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Non-QM: Fixed Rate Bank Statement

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Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Servicer	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref
1	SNSC	3	8.05	8	200.5	9.4	3.1	SNSC	2	7.97	10	200.5	8.8	2.9	SNSC	1	7.97	10	200.5	8.8	2.9
2	AD MORTGAGE	177	7.69	15	29.9	3.0	2.3	AD MORTGAGE	179	7.69	14	29.8	2.6	2.0	PennyMac	63	7.21	23	28.1	1.8	1.4
3	AmWest Funding	4,031	6.40	28	10.4	2.9	2.6	Selene	1,837	6.66	32	8.8	6.2	5.7	AD MORTGAGE	183	7.71	11	24.8	2.1	1.7
4	RUSHMORE → SPS	3	6.24	30	7.3	26.8	25.0	AmWest Funding	3,776	6.34	29	8.2	2.8	2.6	Selene	1,731	6.56	31	11.2	6.4	5.8
5	A&D Mortgage	2,634	6.82	36	6.5	7.3	6.9	A&D MTG	188	8.47	31	7.8	11.2	10.4	CARRINGTON MORTGAGE	240	8.23	16	9.1	5.0	4.6
6	Carrington	677	7.18	27	6.5	4.8	4.5	A&D Mortgage	2,692	6.84	34	7.7	7.0	6.5	AmWest Funding	3,427	6.23	30	9.0	3.0	2.7
7	Selene	1,873	6.70	32	5.8	6.1	5.8	CARRINGTON MORTGAGE	296	8.14	16	6.1	4.7	4.5	A&D MTG	202	8.51	27	7.1	10.6	9.9
8	A&D MTG	178	8.43	32	5.0	10.6	10.1	Carrington	605	7.08	29	3.9	5.2	5.0	A&D Mortgage	2,795	6.87	31	6.4	6.1	5.7
9	CARRINGTON MORTGAGE	285	8.13	18	4.3	5.2	5.0	RUSHMORE → SPS	3	6.24	28	2.7	22.2	21.7	N/A	4,343	6.16	32	4.5	3.9	3.7
10	New Residential	19,303	7.25	22	2.9	3.8	3.7	New Residential	18,535	7.26	22	2.6	3.8	3.7	RUSHMORE → SPS	2	6.24	28	2.7	22.2	21.7
11	LoanCare	100	5.33	44	1.9	7.2	7.0	LoanCare	100	5.33	43	2.4	6.8	6.6	New Residential	16,492	7.24	22	2.5	3.9	3.8
12	Fay Servicing	1,288	8.26	19	0.3	6.3	6.3	N/A	4,696	6.52	28	1.0	3.2	3.1	Carrington	471	6.86	34	1.9	5.8	5.7
13	Rocket	41	9.50	13	-0.0	0.4	0.4	Rocket	39	9.51	12	-0.0	0.3	0.3	Rocket	30	9.51	10	-0.0	0.2	0.2
14	N/A	5,162	6.62	26	-0.1	3.0	3.0	Fay Servicing	1,222	8.28	19	-0.3	5.8	5.8	METROCITY	49	4.52	44	-0.0	0.0	0.0
15	Citadel Servicing Corp	4,116	7.55	26	-0.8	5.8	5.8	Citadel Servicing Corp	4,027	7.56	25	-0.8	5.6	5.6	Fay Servicing	1,176	8.30	18	-0.3	5.1	5.1
16	MRCOOPER	308	7.76	11	-1.6	2.1	2.1	Select Portfolio	31,726	6.72	27	-1.8	3.6	3.7	Citadel Servicing Corp	3,869	7.56	24	-0.3	5.3	5.3
17	Select Portfolio	32,090	6.72	28	-1.8	3.7	3.8	MRCOOPER	291	7.77	10	-5.0	1.6	1.7	Select Portfolio	30,296	6.65	27	-2.2	3.7	3.8
18	Nationstar	4,045	6.39	30	-3.3	2.9	3.0	PennyMac	69	7.12	24	-5.8	1.5	1.6	Northpointe Bank	124	5.82	38	-2.6	3.8	3.9
19	PennyMac	74	7.04	24	-12.5	1.2	1.4	Nationstar	3,878	6.35	30	-6.0	2.8	3.0	Nationstar	3,668	6.19	31	-8.0	3.0	3.2
20	Rushmore Loan Mgmt	1,532	5.72	44	-19.3	3.7	4.6	BSI Financial	81	5.85	73	-14.2	3.7	4.3	BSI Financial	83	5.86	70	-9.0	4.4	4.9
21	Planet Home Lending	1,047	6.45	28	-24.5	2.6	3.4	Rushmore Loan Mgmt	1,565	5.75	42	-18.2	3.6	4.4	MRCOOPER	245	7.79	9	-10.8	1.0	1.1
22	BSI Financial	80	5.84	74	-26.6	3.1	4.2	Planet Home Lending	996	6.41	29	-21.2	2.6	3.4	LoanCare	104	5.36	40	-11.7	5.8	6.6
23	Specialized Loan Servicing	159	6.23	47	-29.8	3.2	4.6	Northpointe Bank	31	6.02	41	-24.3	2.2	3.0	Rushmore Loan Mgmt	1,581	5.75	40	-14.9	3.7	4.4
24	Cenlar	38	5.31	49	-38.3	0.6	0.9	Specialized Loan Servicing	184	6.35	44	-31.0	3.3	4.8	Planet Home Lending	943	6.36	28	-22.0	2.6	3.3
25	CORNERSTONE	737	7.43	6	-50.7	0.5	1.0	CORNERSTONE	549	7.45	5	-56.6	0.6	1.3	Specialized Loan Servicing	204	6.42	41	-22.0	3.7	4.8
26	SELENE FINANCE → SPS	6	8.05	16	-62.9	8.3	22.5	Cenlar	41	5.51	45	-64.7	0.3	0.7	UWM	5	4.07	61	-26.7	2.0	2.7
27	AmeriHome Mortgage	3	3.64	66	-100.0	0.0	0.0	SELENE FINANCE → SPS	6	8.05	15	-67.1	6.9	21.1	Cenlar	31	5.24	48	-36.2	0.8	1.3
28	Avidia Bank	2	5.40	136	-100.0	0.0	0.0	AmeriHome Mortgage	4	3.64	65	-100.0	0.0	0.0	CORNERSTONE	305	7.47	5	-57.4	0.5	1.2
29	East West Bank	1	6.09	236	-100.0	0.0	0.0	Avidia Bank	3	5.39	136	-100.0	0.0	0.0	SELENE FINANCE → SPS	3	8.05	15	-67.1	6.9	21.1
30	METROCITY	47	4.52	49	-100.0	0.0	0.0	East West Bank	1	6.09	235	-100.0	0.0	0.0	AmeriHome Mortgage	2	3.64	64	-100.0	0.0	0.0
31	Northpointe Bank	10	4.62	49	-100.0	0.0	1.3	METROCITY	47	4.52	47	-100.0	0.0	0.0	Avidia Bank	3	5.39	132	-100.0	0.0	0.0
32	PNC Mortgage	14	7.10	15	-100.0	0.0	0.0	PNC Mortgage	14	7.10	14	-100.0	0.0	0.0	East West Bank	1	6.09	232	-100.0	0.0	0.0
33	SN	23	6.97	25	-100.0	0.0	0.0	SN	23	6.98	24	-100.0	0.0	0.0	HomeBridge	2	4.95	80	-100.0	0.0	0.0
34															7	7.10	14	-100.0	0.0	0.0	
35															22	7.06	22	-100.0	0.0	0.0	

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

Non-QM: Fixed Rate DSCR/Asset Depletion

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Rank	3M Historical Horizon							6M Historical Horizon						12M Historical Horizon							
	Servicer	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref
1	Northpointe Bank	3	5.09	50	162.7	19.3	7.4	RUSHMORE → SPS	0	7.63	11	89.7	66.6	35.1	RUSHMORE → SPS	0	7.63	11	89.7	66.6	35.1
2	RUSHMORE → SPS	0	7.62	13	89.7	100.0	52.7	Northpointe Bank	9	6.77	41	33.9	7.1	5.3	A&D MTG	48	8.51	27	26.2	7.6	6.0
3	MRCOOPER	137	7.53	12	20.9	4.9	4.1	A&D MTG	44	8.45	31	24.8	7.8	6.3	AD MORTGAGE	96	7.58	11	24.2	2.5	2.0
4	Selene	1,188	7.06	21	19.8	3.2	2.7	Selene	1,056	7.01	22	21.3	3.2	2.6	Selene	876	6.89	23	22.3	3.4	2.8
5	A&D MTG	43	8.45	32	18.2	8.0	6.8	SHELLPOINT → SPS	25	7.66	7	19.9	1.1	1.0	SHELLPOINT → SPS	12	7.66	7	19.9	1.1	1.0
6	Specialized Loan Servicing	71	6.49	44	17.6	2.6	2.2	Specialized Loan Servicing	85	6.59	42	18.9	2.6	2.2	LIMAONE	13	7.91	14	17.8	1.3	1.1
7	AD MORTGAGE	91	7.57	16	12.0	3.9	3.5	AD MORTGAGE	93	7.57	14	15.1	3.2	2.8	Northpointe Bank	43	6.27	37	16.9	3.1	2.7
8	BSI Financial	104	6.66	79	8.3	2.3	2.1	MRCOOPER	132	7.54	11	14.0	5.6	5.0	MRCOOPER	119	7.56	9	16.7	4.5	3.9
9	Rushmore Loan Mgmt	704	6.03	42	7.2	5.0	4.7	BSI Financial	106	6.67	78	10.3	2.3	2.1	Specialized Loan Servicing	94	6.64	39	12.4	3.5	3.1
10	Planet Home Lending	523	6.22	37	5.8	5.1	4.9	Rushmore Loan Mgmt	717	6.03	41	7.7	4.8	4.4	BSI Financial	110	6.67	75	12.2	2.5	2.2
11	Fay Servicing	854	7.69	22	5.7	5.2	4.9	LoanCare	439	5.30	47	6.5	5.6	5.2	Planet Home Lending	509	6.17	35	11.5	5.0	4.5
12	A&D Mortgage	1,147	6.92	35	5.4	4.8	4.6	Planet Home Lending	512	6.19	37	5.8	4.9	4.6	Rushmore Loan Mgmt	726	6.02	39	10.2	4.8	4.4
13	Citadel Servicing Corp	2,100	7.73	22	2.1	3.5	3.4	A&D Mortgage	1,168	6.94	34	5.7	4.7	4.5	LoanCare	486	5.41	43	8.8	5.9	5.4
14	LoanCare	435	5.29	48	1.8	5.1	5.0	Fay Servicing	794	7.66	22	4.9	5.0	4.8	A&D Mortgage	1,211	6.97	30	4.4	4.4	4.2
15	New Residential	9,166	7.47	21	0.6	3.7	3.6	LIMAONE	13	7.90	17	1.7	1.6	1.6	CHANGE LENDING LLC	40	7.28	33	4.2	14.1	13.6
16	N/A	2,312	6.68	27	0.5	2.2	2.2	New Residential	8,590	7.49	21	0.8	3.7	3.7	Fay Servicing	719	7.63	22	1.7	4.6	4.6
17	CARRINGTON MORTGAGE	210	8.12	16	0.0	2.9	2.9	Citadel Servicing Corp	2,008	7.74	22	-0.4	3.3	3.3	New Residential	7,545	7.53	21	1.5	3.9	3.9
18	Nationstar	1,295	6.85	21	-3.1	1.9	2.0	N/A	2,088	6.56	29	-1.8	2.3	2.3	Citadel Servicing Corp	1,830	7.76	21	-1.9	3.1	3.2
19	Select Portfolio	13,338	6.91	26	-5.8	2.1	2.2	CARRINGTON MORTGAGE	213	8.13	15	-3.0	2.5	2.6	N/A	1,986	6.23	33	-2.6	2.9	2.9
20	Carrington	358	6.77	26	-9.5	2.0	2.2	Nationstar	1,173	6.81	22	-3.0	1.9	2.0	Nationstar	996	6.61	25	-5.1	1.9	2.0
21	AmWest Funding	1,522	6.31	28	-15.1	1.2	1.5	Select Portfolio	13,067	6.89	26	-5.3	2.0	2.1	Select Portfolio	12,325	6.82	26	-6.0	2.0	2.2
22	CORNERSTONE	623	7.44	9	-15.1	1.0	1.2	Carrington	316	6.65	28	-8.9	2.1	2.3	Carrington	249	6.36	31	-10.4	2.2	2.5
23	LIMAONE	12	7.89	18	-19.9	1.6	2.1	AmWest Funding	1,413	6.25	29	-20.1	1.2	1.5	CARRINGTON MORTGAGE	168	8.21	14	-11.1	2.3	2.6
24	Lima One Capital	18	7.14	74	-35.0	2.8	4.4	CORNERSTONE	495	7.46	7	-24.8	0.8	1.0	AmWest Funding	1,276	6.14	30	-18.7	1.2	1.4
25	SHELLPOINT → SPS	25	7.66	9	-47.2	0.4	0.8	Lima One Capital	18	7.14	72	-39.4	2.4	3.9	CORNERSTONE	286	7.47	7	-26.1	0.7	0.9
26	Avidia Bank	0	6.00	169	-100.0	0.0	0.0	Avidia Bank	0	6.00	168	-100.0	0.0	0.0	Lima One Capital	19	7.13	69	-47.2	2.0	3.7
27	East West Bank	5	5.87	189	-100.0	0.0	0.0	East West Bank	5	5.87	188	-100.0	0.0	0.0	Avidia Bank	0	6.00	165	-100.0	0.0	0.0
28															East West Bank	5	5.87	185	-100.0	0.0	0.0

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Seasoned RPL: Fixed Rate Total

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Rank	3M Historical Horizon							6M Historical Horizon						12M Historical Horizon							
	Servicer	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref
1	Citi	7	6.00	272	123.1	6.3	2.8	Statebridge	1	6.24	212	159.3	100.0	38.6	Statebridge	2	6.24	209	161.7	100.0	38.2
2	PENNYMAC CORP.	21	4.00	45	67.2	1.5	0.9	Citi	7	6.00	271	126.8	6.2	2.7	Citi	7	6.01	268	117.2	6.0	2.8
3	MRCOOPER	15	5.01	227	44.2	11.5	8.0	PENNYMAC CORP.	21	4.00	44	108.6	1.4	0.7	PENNYMAC CORP.	22	4.01	41	77.2	1.4	0.8
4	SN	293	3.94	117	28.4	6.8	5.3	MRCOOPER	15	5.02	225	33.9	11.2	8.3	MRCOOPER	13	5.03	223	26.1	10.9	8.6
5	Planet Home Lending	160	7.17	116	23.2	5.0	4.0	SN	295	3.94	115	25.0	6.4	5.1	Selene	115	8.21	63	25.6	4.3	3.5
6	Fay Servicing	2,641	4.57	195	21.1	7.5	6.2	Selene	194	8.85	41	22.3	3.2	2.6	SN	254	3.96	116	20.9	6.1	5.0
7	New Residential - Ocwen	20	5.65	262	17.1	5.6	4.8	Fay Servicing	2,699	4.56	193	21.0	7.3	6.0	Fay Servicing	2,772	4.56	189	19.4	7.1	5.9
8	Selene	271	9.11	32	14.2	2.5	2.2	Planet Home Lending	162	7.20	114	15.8	4.3	3.7	Smaller Servicers	6	5.86	147	19.0	1.1	0.9
9	TIAA	8	5.34	260	12.2	4.1	3.7	loanDepot.com	1,063	6.81	23	11.2	1.4	1.3	loanDepot.com	809	6.27	26	18.5	1.8	1.5
10	BSI Financial	1,949	5.05	47	10.4	5.1	4.6	New Residential - Ocwen	20	5.66	260	10.2	5.0	4.5	Planet Home Lending	156	6.93	117	18.1	3.9	3.3
11	CORNERSTONE	184	9.24	15	5.4	0.6	0.5	TIAA	8	5.35	258	8.3	4.1	3.8	BSI Financial	1,704	4.88	45	6.4	4.0	3.7
12	Citadel Servicing Corp	359	4.87	54	3.4	1.5	1.5	BSI Financial	1,930	5.02	46	8.0	4.5	4.2	New Residential	13,487	6.01	133	1.9	3.7	3.6
13	Specialized Loan Servicing	1,400	8.66	95	1.6	4.3	4.2	Smaller Servicers	6	5.85	152	2.1	1.1	1.1	Rocket	9,043	9.59	12	1.5	0.5	0.5
14	New Residential	15,307	6.25	122	-0.0	3.4	3.4	Rocket	10,582	9.58	13	1.3	0.6	0.6	Specialized Loan Servicing	1,568	8.78	86	0.6	3.7	3.7
15	Select Portfolio	26,423	4.58	197	-0.1	4.2	4.2	Specialized Loan Servicing	1,456	8.70	92	1.3	4.0	4.0	Citadel Servicing Corp	373	4.87	49	0.3	1.1	1.1
16	Carrington	1,196	9.78	24	-0.1	1.9	1.9	Citadel Servicing Corp	364	4.87	52	1.2	1.3	1.2	Select Portfolio	25,596	4.51	203	-0.5	4.3	4.3
17	Rocket	11,198	9.56	13	-0.2	0.6	0.6	New Residential	14,831	6.20	124	0.5	3.4	3.4	CORNERSTONE	112	9.28	13	-1.1	0.3	0.3
18	MR COOPER GROUP	838	8.95	7	-0.4	0.1	0.1	CORNERSTONE	173	9.28	14	0.4	0.4	0.4	N/A	108	8.32	36	-3.0	1.8	1.9
19	PHH Mortgage	348	4.99	252	-3.8	6.1	6.4	Select Portfolio	25,818	4.54	201	-0.4	4.2	4.3	New Residential - Ocwen	21	5.68	257	-3.6	3.9	4.0
20	loanDepot.com	1,125	6.92	23	-4.0	1.1	1.2	Carrington	1,106	9.81	24	-3.5	1.9	1.9	TIAA	9	5.33	255	-4.0	3.4	3.5
21	Ocwen	526	5.44	265	-5.8	5.3	5.6	PHH Mortgage	354	5.00	250	-5.3	5.9	6.2	Greentree	6	4.98	233	-4.0	9.3	9.7
22	Rushmore Loan Mgmt	6,987	4.67	205	-7.9	4.2	4.6	Ocwen	537	5.45	264	-6.2	5.1	5.5	Rushmore Loan Mgmt	7,188	4.67	200	-5.2	4.2	4.4
23	PENNY MAC	428	9.09	14	-8.9	0.2	0.2	Rushmore Loan Mgmt	7,055	4.68	203	-6.6	4.2	4.5	Ocwen	560	5.47	260	-6.4	5.1	5.5
24	Nationstar	4,819	5.73	128	-9.0	3.3	3.7	N/A	208	8.29	29	-8.3	1.1	1.2	Carrington	786	9.77	30	-7.3	2.0	2.2
25	N/A	308	8.28	30	-10.2	1.1	1.3	Nationstar	4,742	5.63	130	-10.3	3.1	3.5	PHH Mortgage	360	4.93	252	-7.9	5.8	6.3
26	RUSHMORE LOAN MANAGEMENT SERV	66	5.44	70	-12.1	2.0	2.3	Wells Fargo	242	3.93	167	-11.6	3.5	3.9	Wells Fargo	248	3.94	165	-12.9	3.5	4.0
27	Wells Fargo	239	3.92	169	-15.6	3.3	3.9	RUSHMORE LOAN MANAGEMENT SERV	67	5.46	69	-14.1	1.6	1.9	Nationstar	4,673	5.51	132	-13.4	3.1	3.5
28	AmWest Funding	259	9.17	21	-19.9	0.8	1.0	AmWest Funding	200	9.41	20	-15.7	0.9	1.1	PNC Mortgage	32	6.23	261	-15.9	2.1	2.6
29	PennyMac	1,777	9.25	15	-24.6	0.4	0.5	Greentree	6	5.02	237	-15.8	3.1	3.7	RUSHMORE LOAN MANAGEMENT SERV	70	5.45	65	-16.8	1.7	2.0
30	UNITED WHOLESALE MORTGAGE LLC	143	3.41	49	-25.0	0.8	1.0	MR COOPER GROUP	757	8.95	6	-17.8	0.1	0.1	MR COOPER GROUP	431	8.94	6	-17.8	0.1	0.1
31	PNC Mortgage	30	6.24	266	-31.6	1.9	2.7	PNC Mortgage	31	6.23	264	-19.4	2.1	2.7	AmWest Funding	160	9.77	16	-18.0	0.9	1.1
32	SHELLPONIT	220	5.91	75	-48.6	0.8	1.6	PennyMac	1,590	9.33	15	-23.3	0.3	0.4	PennyMac	1,299	9.50	16	-22.6	0.3	0.4
33	Smaller Servicers	6	5.82	152	-55.6	0.6	1.3	PENNY MAC	436	9.09	12	-25.8	0.2	0.2	PENNY MAC	358	9.14	11	-30.5	0.1	0.2
34	VALON ( FKA PEACHSTREET )	2	4.38	287	-62.5	3.8	10.1	Community Loan Servicing	268	3.56	51	-54.9	0.2	0.5	VALON ( FKA PEACHSTREET )	2	4.37	282	-55.4	3.7	8.4
35	Community Loan Servicing	266	3.56	53	-72.9	0.1	0.5	UNITED WHOLESALE MORTGAGE LLC	144	3.41	48	-55.8	0.4	0.9	SHELLPONIT	130	5.91	73	-60.9	0.5	1.3
36	Chase	218	3.84	120	-75.8	0.1	0.3	SHELLPONIT	222	5.91	73	-57.2	0.6	1.3	Community Loan Servicing	274	3.56	48	-65.0	0.2	0.5
37	Greentree	6	5.03	238	-76.5	0.7	3.1	VALON ( FKA PEACHSTREET )	2	4.38	286	-57.5	4.0	9.4	UNITED WHOLESALE MORTGAGE LLC	148	3.41	45	-67.0	0.3	0.8
38	Cenlar	60	3.48	74	-100.0	0.0	0.5	Chase	221	3.84	118	-71.6	0.1	0.3	Chase	215	3.85	118	-79.9	0.1	0.3
39	Cohen	7	6.69	121	-100.0	0.0	0.3	Cenlar	61	3.48	73	-100.0	0.0	0.4	Cenlar	48	3.48	77	-100.0	0.0	0.4
40	OPES ADVISORS	3	4.28	138	-100.0	0.0	0.0	Cohen	8	6.68	120	-100.0	0.0	0.2	Cohen	8	6.67	117	-100.0	0.0	0.1
41								OPES ADVISORS	3	4.28	136	-100.0	0.0	0.0	OPES ADVISORS	3	4.28	133	-100.0	0.0	0.0

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