



Santander US Capital Markets LLC

Historical Prepayment Speed Ranking Private Label Securitization by Servicer

September 2023 Remits (August Performance)

September 27, 2023

MBS Strategy

Brian R. Landy, CFA

brian.landy@santander.us

646-776-7795

www.santandercib.com/sancap

©2023 Santander US Capital Markets LLC.

Table of Contents	Page
1 PLS Fixed Rate	3
1.1 Total	3
1.2 Prime Jumbo	4
1.3 Investor	5
1.4 Expanded Prime	6
2 Non-QM Fixed Rate	7
2.1 Total	7
2.2 Bank Statement	8
2.3 DSCR/Asset Depletion	9
3 Seasoned RPL Fixed Rate	10
3.1 Total	10

PLS: Fixed Rate Total

Table of Contents

Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	PHH Mortgage	86	3.80	100	136.9	11.9	5.2	PHH Mortgage	88	3.80	98	94.8	12.0	6.3	PHH Mortgage	91	3.80	95	95.7	11.4	6.0
2	CMI	171	3.40	26	38.0	7.5	5.5	Johnson Bank	58	3.26	43	57.4	6.6	4.3	CMI	175	3.40	21	48.3	8.6	5.9
3	AmWest Funding	574	6.27	12	31.2	8.2	6.3	USAA	46	3.89	42	33.5	7.8	5.9	PNC Mortgage	292	3.86	83	17.6	7.2	6.2
4	Johnson Bank	58	3.26	44	22.5	5.2	4.2	Bayview Financial	38	5.32	53	30.4	11.6	9.0	Bayview Financial	44	5.33	50	12.7	10.6	9.4
5	PNC Mortgage	281	3.86	87	18.2	5.6	4.8	CMI	172	3.40	24	24.8	8.6	6.9	Specialized Loan Servicing	2,799	3.37	24	10.0	4.3	3.9
6	Community Loan Servicing	3,840	3.39	25	18.1	5.0	4.2	Selene	200	4.88	16	14.4	6.0	5.3	N/A	570	6.66	9	10.0	7.6	6.9
7	loanDepot.com	5,455	3.28	22	16.8	4.6	3.9	PNC Mortgage	285	3.86	86	13.8	6.8	6.0	Community Loan Servicing	3,935	3.39	20	9.4	4.0	3.6
8	Quicken	5,894	3.25	23	11.0	4.9	4.4	Rushmore Loan Mgmt	152	4.29	45	12.5	5.9	5.3	AmWest Funding	425	5.60	10	9.0	7.1	6.5
9	Rushmore Loan Mgmt	176	4.45	42	10.8	7.1	6.4	Community Loan Servicing	3,876	3.39	23	12.2	4.8	4.3	Lakeview	2,345	3.60	19	8.9	4.2	3.9
10	N/A	600	6.69	13	10.5	8.9	8.1	N/A	611	6.70	12	11.5	10.5	9.5	Quicken	6,035	3.25	19	4.1	4.0	3.8
11	TIAA	69	4.68	65	5.6	11.9	11.3	AmWest Funding	532	6.08	12	10.1	9.4	8.6	Carrington	179	4.91	15	3.8	6.0	5.8
12	Carrington	174	4.90	20	4.5	6.9	6.6	Lakeview	2,310	3.60	22	7.1	4.5	4.2	Wells Fargo	4,348	3.37	27	3.4	4.0	3.9
13	Selene	198	4.87	18	4.0	6.9	6.6	Specialized Loan Servicing	2,926	3.45	26	6.6	5.0	4.7	United Shore	12,143	3.42	19	3.2	3.9	3.8
14	Flagstar	7,714	3.42	29	3.8	4.6	4.5	Quicken	5,949	3.25	22	5.0	4.9	4.7	loanDepot.com	5,221	3.22	18	2.4	3.1	3.0
15	United Shore	11,859	3.42	24	3.2	4.5	4.4	Carrington	175	4.90	18	4.9	4.7	4.4	Flagstar	7,899	3.43	25	1.3	4.0	3.9
16	LoanCare	527	3.38	23	2.5	3.8	3.7	loanDepot.com	5,295	3.25	21	3.4	3.6	3.5	Johnson Bank	60	3.26	40	0.3	4.8	4.8
17	Wells Fargo	4,248	3.37	31	1.4	4.4	4.3	United Shore	11,963	3.42	22	3.3	4.6	4.5	Selene	188	4.76	14	0.1	4.4	4.4
18	AmeriHome Mortgage	154	3.82	39	0.3	6.8	6.8	ServiceMac	2,753	3.05	21	0.6	3.5	3.5	Select Portfolio	8,088	3.87	30	-0.0	4.8	4.8
19	Provident Funding	2,022	2.87	28	0.1	3.2	3.2	Select Portfolio	8,431	4.01	32	-0.3	5.7	5.8	USAA	47	3.89	39	-0.1	4.9	4.9
20	Chase	2,586	4.14	75	-0.1	6.4	6.4	Flagstar	7,781	3.42	28	-0.9	4.4	4.4	AmeriHome Mortgage	158	3.83	34	-0.2	6.3	6.3
21	USAA	46	3.89	43	-0.2	5.1	5.1	Chase	2,617	4.14	74	-1.2	6.4	6.5	Chase	2,675	4.14	71	-0.8	6.2	6.3
22	Cenlar	10,185	3.40	35	-1.0	4.2	4.3	Provident Funding	2,038	2.87	27	-1.3	3.2	3.3	BSI Financial	1,228	4.70	19	-0.9	5.5	5.5
23	BSI Financial	1,320	4.95	22	-1.0	7.7	7.8	New Residential	41,386	3.52	26	-1.5	4.5	4.5	PennyMac	2,156	3.44	23	-1.2	3.4	3.4
24	Nationstar	728	4.34	58	-1.1	6.8	6.9	BSI Financial	1,311	4.89	21	-1.8	7.0	7.2	New Residential	40,488	3.44	24	-1.5	3.8	3.9
25	UNITED WHOLESALE MORTGAGE LLC	832	6.28	7	-1.2	10.6	10.7	Cenlar	10,332	3.40	34	-2.2	4.1	4.2	A&D Mortgage	1,275	6.85	9	-3.2	7.3	7.5
26	Select Portfolio	8,412	4.03	33	-1.5	6.0	6.1	LoanCare	531	3.38	22	-2.6	3.5	3.6	Cenlar	10,497	3.41	32	-3.9	3.6	3.8
27	New Residential	41,602	3.56	28	-3.8	4.5	4.6	Wells Fargo	4,281	3.37	30	-3.8	4.0	4.2	Provident Funding	2,064	2.87	24	-4.0	2.6	2.7
28	PennyMac	2,136	3.46	27	-4.0	3.6	3.7	PennyMac	2,144	3.45	26	-3.8	3.7	3.9	TIAA	68	4.70	59	-5.5	8.9	9.4
29	Specialized Loan Servicing	3,049	3.54	27	-4.9	4.4	4.6	Smaller Servicers	264	3.87	70	-4.2	6.6	6.9	Rushmore Loan Mgmt	129	4.06	47	-6.1	4.2	4.4
30	ServiceMac	2,673	3.05	23	-5.2	3.6	3.8	First Republic	812	3.63	92	-4.5	4.2	4.4	ServiceMac	2,814	3.05	18	-6.7	2.6	2.8
31	RENOVO	70	5.42	15	-6.5	6.2	6.6	UNITED WHOLESALE MORTGAGE LLC	582	6.22	7	-4.7	10.4	10.9	UNITED WHOLESALE MORTGAGE LLC	300	6.22	7	-6.9	10.1	10.8
32	Fay Servicing	3,639	4.22	24	-6.7	5.1	5.4	A&D Mortgage	1,583	7.21	10	-4.8	8.9	9.3	First Republic	836	3.63	89	-7.7	4.5	4.9
33	Lakeview	2,290	3.60	24	-7.2	4.1	4.4	TIAA	70	4.68	64	-5.4	9.8	10.3	Fay Servicing	3,303	4.12	20	-7.8	4.2	4.6
34	A&D Mortgage	1,679	7.32	11	-7.3	9.7	10.5	Nationstar	736	4.34	56	-5.4	6.1	6.4	Nationstar	704	4.30	57	-8.9	6.1	6.7
35	Citadel Servicing Corp	164	5.23	19	-9.4	8.5	9.4	Fay Servicing	3,637	4.22	22	-9.3	4.6	5.1	Citadel Servicing Corp	55	5.23	18	-11.6	7.3	8.2
36	Lima One Capital	889	5.74	17	-11.4	5.8	6.5	AmeriHome Mortgage	155	3.82	37	-11.2	5.6	6.2	Lima One Capital	831	5.65	13	-12.8	4.5	5.1
37	Smaller Servicers	290	3.92	65	-14.1	6.1	7.1	Citadel Servicing Corp	109	5.23	18	-11.6	7.3	8.2	RENOVO	72	5.42	10	-15.1	3.6	4.2
38	First Republic	793	3.63	92	-19.1	3.3	4.1	Lima One Capital	897	5.74	15	-13.9	5.2	6.0	Smaller Servicers	256	3.91	70	-16.2	6.0	7.1
39	Bayview Financial	30	5.32	55	-20.5	8.0	9.9	Caliber Home Loans	163	3.65	24	-15.0	3.2	3.7	LoanCare	538	3.38	19	-17.7	2.8	3.4
40	Caliber Home Loans	162	3.65	25	-23.7	2.8	3.7	RENOVO	71	5.42	13	-15.5	5.2	6.2	RRAC/Cenlar	48	4.20	87	-28.0	6.9	9.5
41	RRAC/Cenlar	46	4.20	92	-42.0	5.5	9.2	RRAC/Cenlar	47	4.20	90	-38.4	6.8	10.8	Caliber Home Loans	165	3.65	20	-32.6	2.5	3.6

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

Source: CoreLogic, Santander US Capital Markets

PLS: Fixed Rate Prime Jumbo

Table of Contents

Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	PHH Mortgage	84	3.80	100	108.9	10.1	5.0	Bayview Financial	9	4.49	59	128.6	14.2	6.4	PHH Mortgage	89	3.80	95	89.8	11.2	6.1
2	loanDepot.com	4,387	3.23	23	24.0	5.1	4.2	PHH Mortgage	86	3.80	98	83.0	11.3	6.3	Bayview Financial	10	4.49	55	24.4	10.9	8.8
3	Johnson Bank	58	3.26	44	22.5	5.2	4.2	Johnson Bank	58	3.26	43	57.4	6.6	4.3	PNC Mortgage	284	3.84	83	16.7	7.0	6.1
4	PNC Mortgage	274	3.84	88	18.7	5.7	4.8	Selene	85	4.12	17	51.8	4.1	2.7	Specialized Loan Servicing	2,258	3.21	23	13.5	3.9	3.4
5	AmWest Funding	310	6.29	12	17.9	7.5	6.4	USAA	46	3.89	42	33.5	7.8	5.9	Selene	86	4.12	14	12.2	2.9	2.6
6	Community Loan Servicing	1,651	3.00	27	14.1	4.6	4.0	Community Loan Servicing	1,667	3.00	25	13.6	4.9	4.3	LoanCare	79	2.99	20	11.1	3.7	3.3
7	Provident Funding	1,444	2.81	30	11.0	3.7	3.3	Specialized Loan Servicing	2,351	3.29	25	10.9	4.8	4.3	Community Loan Servicing	1,693	3.00	22	10.7	3.6	3.3
8	Quicken	5,557	3.18	22	9.8	4.8	4.3	Provident Funding	1,456	2.81	28	9.5	3.8	3.5	AmWest Funding	222	5.66	10	7.5	8.0	7.5
9	Citadel Servicing Corp	87	5.22	19	7.8	11.1	10.3	TIAA	43	4.49	67	9.3	10.0	9.2	Citadel Servicing Corp	29	5.22	19	6.8	9.8	9.2
10	Flagstar	3,241	3.15	33	3.7	4.3	4.2	PNC Mortgage	277	3.84	86	9.0	6.3	5.8	Provident Funding	1,477	2.81	25	4.5	2.9	2.8
11	Fay Servicing	1,278	3.10	27	3.3	4.0	3.8	Citadel Servicing Corp	58	5.22	19	6.8	9.8	9.2	loanDepot.com	4,372	3.18	19	4.4	3.1	3.0
12	TIAA	43	4.49	69	1.8	9.6	9.5	AmWest Funding	285	6.11	12	5.9	10.1	9.6	Wells Fargo	3,131	3.24	30	3.9	4.0	3.8
13	United Shore	8,992	3.40	23	1.4	4.7	4.6	loanDepot.com	4,378	3.21	21	5.1	3.8	3.7	Flagstar	3,316	3.16	28	3.5	3.7	3.6
14	Cenlar	4,728	3.41	49	0.8	5.0	4.9	Quicken	5,608	3.18	21	4.0	4.7	4.6	Quicken	5,687	3.18	18	3.5	3.8	3.7
15	Wells Fargo	3,059	3.24	35	0.2	4.1	4.1	United Shore	9,074	3.41	22	3.6	4.8	4.7	United Shore	9,212	3.41	19	3.5	4.0	3.9
16	USAA	46	3.89	43	-0.2	5.1	5.1	Wells Fargo	3,083	3.24	33	-0.7	4.0	4.0	Johnson Bank	60	3.26	40	0.3	4.8	4.8
17	UNITED WHOLESALE MORTGAGE LLC	832	6.28	7	-1.2	10.6	10.7	Flagstar	3,268	3.16	31	-1.1	4.2	4.2	USAA	47	3.89	39	-0.1	4.9	4.9
18	Chase	2,392	4.08	77	-3.3	6.2	6.4	New Residential	29,565	3.32	28	-1.2	4.4	4.4	Chase	2,476	4.09	73	-1.2	6.3	6.3
19	Select Portfolio	5,465	3.60	37	-3.4	5.6	5.7	Rushmore Loan Mgmt	87	4.36	62	-1.7	4.9	4.9	New Residential	28,990	3.26	25	-1.5	3.7	3.8
20	New Residential	29,710	3.36	29	-3.7	4.3	4.5	Chase	2,421	4.08	76	-2.8	6.3	6.5	Carrington	105	5.06	15	-1.5	7.5	7.6
21	Rushmore Loan Mgmt	98	4.50	58	-3.8	5.8	6.0	Cenlar	4,835	3.42	49	-3.2	4.8	4.9	Select Portfolio	5,248	3.47	35	-2.0	4.5	4.5
22	Specialized Loan Servicing	2,478	3.41	26	-4.4	4.1	4.2	Smaller Servicers	220	3.92	76	-3.3	7.1	7.4	Cenlar	4,929	3.42	46	-3.9	4.3	4.4
23	Carrington	102	5.04	20	-5.0	8.9	9.3	ServiceMac	2,447	2.97	21	-3.7	3.1	3.2	A&D Mortgage	609	6.83	9	-5.8	6.5	6.9
24	Nationstar	622	4.48	63	-5.0	6.8	7.1	First Republic	727	3.59	91	-4.5	4.2	4.4	UNITED WHOLESALE MORTGAGE LLC	300	6.22	7	-6.9	10.1	10.8
25	A&D Mortgage	807	7.32	11	-6.7	9.1	9.7	Select Portfolio	5,478	3.59	36	-4.6	5.3	5.6	First Republic	748	3.59	88	-8.2	4.5	4.9
26	ServiceMac	2,371	2.97	23	-10.0	3.3	3.6	Carrington	102	5.05	18	-4.6	5.1	5.3	Fay Servicing	1,293	3.05	23	-8.7	3.0	3.2
27	BSI Financial	482	3.02	29	-16.6	3.9	4.7	UNITED WHOLESALE MORTGAGE LLC	582	6.22	7	-4.7	10.4	10.9	Nationstar	595	4.44	63	-10.0	6.5	7.2
28	Selene	84	4.11	18	-17.6	2.6	3.2	LoanCare	77	2.99	23	-5.3	3.1	3.2	ServiceMac	2,503	2.97	18	-10.3	2.3	2.6
29	Smaller Servicers	247	3.97	70	-17.9	6.0	7.2	A&D Mortgage	757	7.19	10	-5.8	7.9	8.4	BSI Financial	474	2.92	25	-11.3	2.1	2.4
30	First Republic	710	3.58	92	-19.6	3.6	4.4	Fay Servicing	1,290	3.11	25	-6.4	3.8	4.0	TIAA	41	4.50	62	-12.4	7.9	8.9
31	AmeriHome Mortgage	28	4.31	47	-22.3	7.7	9.8	Nationstar	629	4.48	62	-7.1	6.3	6.7	AmeriHome Mortgage	28	4.31	43	-15.7	5.4	6.4
32	RRAC/Cenlar	46	4.20	92	-42.0	5.5	9.2	BSI Financial	486	3.02	27	-16.9	3.1	3.7	Rushmore Loan Mgmt	76	4.17	66	-17.8	3.5	4.2
33	Bayview Financial	7	4.49	60	-47.5	6.2	11.4	AmeriHome Mortgage	28	4.31	46	-30.2	4.1	5.8	Smaller Servicers	204	3.92	80	-19.7	6.0	7.4
34	LoanCare	77	2.99	24	-48.6	1.5	2.9	PennyMac	105	4.41	79	-30.5	5.7	8.1	PennyMac	89	4.21	91	-25.8	4.7	6.3
35	PennyMac	113	4.55	75	-57.1	2.1	4.9	RRAC/Cenlar	47	4.20	90	-38.4	6.8	10.8	RRAC/Cenlar	48	4.20	87	-28.0	6.9	9.5
36	Lakeview	0	2.99	24	-100.0	0.0	0.3	Lakeview	0	2.99	22	-100.0	0.0	6.4	Lakeview	0	2.99	19	-100.0	0.0	6.0

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

PLS: Fixed Rate Investor

Table of Contents

Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	PHH Mortgage	1	3.69	89	538.8	90.6	28.9	PHH Mortgage	1	3.69	88	533.2	67.4	15.6	PHH Mortgage	1	3.69	85	524.9	41.9	8.2
2	Carrington	73	4.70	20	52.9	4.0	2.6	PNC Mortgage	7	4.57	70	72.8	26.4	16.2	CMI	175	3.40	21	48.3	8.6	5.9
3	AmWest Funding	265	6.25	12	47.3	9.0	6.2	Rushmore Loan Mgmt	66	4.20	22	28.5	7.3	5.7	PNC Mortgage	8	4.56	66	36.4	13.6	10.2
4	Chase	193	4.83	53	44.0	8.3	5.9	Carrington	73	4.70	18	27.6	4.0	3.2	Carrington	74	4.70	15	22.7	3.7	3.1
5	CMI	171	3.40	26	38.0	7.5	5.5	CMI	172	3.40	24	24.8	8.6	6.9	AmWest Funding	203	5.54	10	11.4	6.0	5.4
6	Nationstar	106	3.52	27	29.7	7.0	5.5	ServiceMac	306	3.65	22	20.3	6.7	5.6	Quicken	318	4.36	36	11.3	6.8	6.1
7	Quicken	307	4.36	41	28.4	8.0	6.3	Quicken	311	4.36	39	19.6	7.4	6.2	ServiceMac	311	3.65	19	11.1	4.7	4.2
8	Rushmore Loan Mgmt	78	4.40	22	26.5	8.7	6.9	Chase	196	4.83	51	18.7	7.6	6.5	N/A	570	6.66	9	10.0	7.6	6.9
9	TIAA	20	5.16	59	23.3	10.1	8.2	AmWest Funding	247	6.04	12	16.5	8.6	7.4	Bayview Financial	34	5.57	49	9.5	10.5	9.6
10	ServiceMac	302	3.65	24	22.2	6.0	5.0	Bayview Financial	30	5.56	52	11.9	10.9	9.8	Lakeview	2,345	3.60	19	8.9	4.2	3.9
11	Community Loan Servicing	2,189	3.69	23	20.9	5.3	4.4	N/A	611	6.70	12	11.5	10.5	9.5	Rushmore Loan Mgmt	53	3.90	21	8.6	5.1	4.7
12	N/A	600	6.69	13	10.5	8.9	8.1	Community Loan Servicing	2,209	3.69	22	11.1	4.8	4.3	Community Loan Servicing	2,242	3.69	19	8.5	4.2	3.9
13	United Shore	2,867	3.46	25	10.4	4.2	3.8	Nationstar	107	3.52	25	9.0	5.1	4.7	TIAA	20	5.16	54	5.2	9.3	8.8
14	Selene	114	5.43	17	9.5	9.9	9.1	Select Portfolio	2,608	4.78	21	7.5	6.7	6.2	Chase	200	4.83	48	5.0	5.9	5.6
15	LoanCare	450	3.45	23	8.8	4.2	3.9	Lakeview	2,309	3.60	22	7.1	4.5	4.2	AmeriHome Mortgage	130	3.73	33	3.1	6.4	6.3
16	AmeriHome Mortgage	126	3.72	37	8.3	6.6	6.1	Selene	115	5.44	16	4.0	7.4	7.2	Select Portfolio	2,487	4.58	19	2.7	5.4	5.3
17	Wells Fargo	1,189	3.69	23	4.0	4.9	4.8	United Shore	2,890	3.46	24	2.2	3.8	3.7	United Shore	2,931	3.46	21	2.3	3.5	3.4
18	Flagstar	4,473	3.62	27	3.8	4.8	4.7	BSI Financial	826	6.00	17	1.8	9.3	9.1	Wells Fargo	1,216	3.70	19	2.0	4.2	4.1
19	BSI Financial	838	6.06	18	3.2	9.9	9.6	PennyMac	2,039	3.40	23	-0.7	3.6	3.6	Specialized Loan Servicing	470	3.95	19	2.0	6.2	6.1
20	Select Portfolio	2,605	4.81	22	2.5	7.1	7.0	Flagstar	4,512	3.62	25	-0.8	4.6	4.6	Nationstar	109	3.52	22	1.8	4.1	4.0
21	PennyMac	2,023	3.40	25	-0.1	3.7	3.7	Cenlar	5,497	3.39	21	-1.0	3.6	3.6	BSI Financial	754	5.82	15	1.1	7.5	7.4
22	Cenlar	5,457	3.39	23	-3.0	3.6	3.7	New Residential	11,268	3.98	21	-1.9	4.5	4.6	PennyMac	2,067	3.40	20	0.8	3.3	3.3
23	First Republic	72	4.00	104	-3.7	1.0	1.0	LoanCare	454	3.45	22	-2.2	3.6	3.6	Flagstar	4,583	3.62	22	-0.1	4.1	4.1
24	New Residential	11,345	4.03	23	-4.3	4.7	4.9	A&D Mortgage	826	7.22	10	-4.1	9.7	10.1	A&D Mortgage	666	6.86	9	-1.2	8.0	8.1
25	RENOVO	70	5.42	15	-6.5	6.2	6.6	First Republic	74	4.00	103	-5.0	4.8	5.1	New Residential	10,932	3.85	19	-1.3	4.0	4.0
26	Lakeview	2,289	3.60	24	-7.2	4.1	4.4	Specialized Loan Servicing	507	4.03	21	-6.6	6.4	6.9	First Republic	77	4.00	100	-3.4	4.8	4.9
27	A&D Mortgage	872	7.33	11	-7.8	10.3	11.2	loanDepot.com	917	3.46	19	-6.9	2.7	2.9	Cenlar	5,567	3.39	18	-3.9	3.1	3.2
28	Smaller Servicers	36	3.46	33	-7.8	3.8	4.2	AmeriHome Mortgage	128	3.72	36	-7.5	5.9	6.3	Selene	102	5.31	14	-4.4	5.6	5.9
29	Specialized Loan Servicing	502	4.03	23	-9.5	5.9	6.5	Wells Fargo	1,198	3.70	22	-10.7	4.1	4.6	Smaller Servicers	46	3.75	25	-5.8	5.6	5.9
30	Bayview Financial	23	5.56	53	-10.9	8.5	9.5	Fay Servicing	2,258	4.87	19	-11.1	5.2	5.8	loanDepot.com	849	3.46	17	-6.9	3.0	3.2
31	Fay Servicing	2,272	4.86	20	-11.2	5.7	6.4	Lima One Capital	897	5.74	15	-13.9	5.2	6.0	Fay Servicing	1,919	4.85	17	-8.0	5.1	5.5
32	Lima One Capital	889	5.74	17	-11.4	5.8	6.5	Caliber Home Loans	163	3.65	24	-15.0	3.2	3.7	Lima One Capital	831	5.65	13	-12.8	4.5	5.1
33	Caliber Home Loans	162	3.65	25	-23.7	2.8	3.7	RENOVO	71	5.42	13	-15.5	5.2	6.2	RENOVO	72	5.42	10	-15.1	3.6	4.2
34	loanDepot.com	1,068	3.45	21	-24.2	2.3	3.0	TIAA	20	5.16	57	-34.3	7.3	10.9	LoanCare	459	3.45	19	-22.6	2.6	3.4
35	Provident Funding	578	3.01	25	-31.6	2.0	2.9	Provident Funding	581	3.01	23	-34.5	1.9	2.8	Provident Funding	588	3.01	20	-29.0	1.7	2.4
36	Citadel Servicing Corp	76	5.24	18	-34.4	5.5	8.3	Smaller Servicers	36	3.47	32	-37.9	2.0	3.2	Caliber Home Loans	165	3.65	20	-32.6	2.5	3.6
37	PNC Mortgage	7	4.58	71	-69.8	0.3	1.1	Citadel Servicing Corp	51	5.24	18	-39.9	4.2	6.9	Citadel Servicing Corp	25	5.24	18	-39.9	4.2	6.9

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

Table of Contents

Rank	Servicer	3M Historical Horizon						6M Historical Horizon						12M Historical Horizon							
		\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	PHH Mortgage	1	3.95	99	115.6	0.5	0.2	PHH Mortgage	1	3.95	97	102.0	0.5	0.2	PHH Mortgage	1	3.95	94	94.1	0.5	0.2
2	Fay Servicing	89	3.98	59	46.7	5.4	3.7	Fay Servicing	89	3.98	58	39.5	3.0	2.2	Smaller Servicers	7	4.60	70	31.6	10.1	7.8
3	Specialized Loan Servicing	68	4.67	89	40.0	4.9	3.5	Smaller Servicers	7	4.60	73	32.7	12.3	9.4	Fay Servicing	91	3.98	55	8.2	3.6	3.3
4	Smaller Servicers	7	4.60	75	37.3	21.7	16.3	Specialized Loan Servicing	69	4.67	88	22.6	4.3	3.5	Select Portfolio	353	4.95	44	5.3	6.5	6.2
5	TIAA	7	4.47	62	-0.1	29.1	29.2	Select Portfolio	346	4.94	47	1.5	5.6	5.5	TIAA	7	4.47	58	-0.1	13.5	13.5
6	New Residential	547	4.91	62	-2.6	7.8	8.0	TIAA	7	4.47	61	-0.1	15.5	15.5	Specialized Loan Servicing	70	4.67	85	-0.3	4.4	4.4
7	First Republic	11	4.22	67	-3.2	2.6	2.6	First Republic	11	4.22	65	-1.6	3.5	3.6	First Republic	11	4.22	62	-1.7	2.8	2.8
8	Select Portfolio	342	4.94	48	-7.4	4.9	5.3	New Residential	553	4.91	61	-3.8	7.2	7.5	Quicken	30	4.50	44	-2.5	6.2	6.3
9	Quicken	29	4.50	49	-28.7	3.5	4.9	Quicken	30	4.50	47	-10.8	5.6	6.2	New Residential	566	4.91	58	-3.4	7.6	7.8

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

Table of Contents

Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	HomeBridge	6	4.91	59	102.1	0.0	0.0	HomeBridge	6	4.91	57	102.0	0.0	0.0	HomeBridge	7	4.93	54	177.0	9.5	3.5
2	UWM	32	4.07	40	22.9	9.2	7.5	UWM	32	4.07	39	22.0	4.8	3.9	Avidia Bank	4	5.45	106	22.8	13.2	10.9
3	Fay Servicing	67	5.94	40	10.1	15.7	14.4	Quontic Bank	19	8.25	5	8.8	20.8	19.2	UWM	32	4.08	36	11.6	4.1	3.7
4	Nationstar	3,422	5.67	18	9.4	8.7	8.0	Nationstar	2,954	5.54	18	5.9	9.0	8.5	Nationstar	2,466	5.38	17	5.8	8.1	7.7
5	Citadel Servicing Corp	1,662	5.66	24	8.0	9.9	9.2	Specialized Loan Servicing	503	5.78	19	5.4	6.5	6.2	Planet Home Lending	679	4.75	16	4.1	6.2	6.0
6	Northpointe Bank	486	6.36	14	7.8	10.5	9.8	LoanCare	871	5.68	15	3.9	11.5	11.1	Rushmore Loan Mgmt	2,373	5.30	17	3.0	7.9	7.6
7	BSI Financial	151	6.02	46	7.2	10.7	10.0	Rushmore Loan Mgmt	2,639	5.49	18	3.5	9.5	9.2	BSI Financial	158	6.03	41	3.0	10.8	10.5
8	Carrington	149	5.98	35	6.9	9.5	8.9	New Residential	7,297	5.75	18	2.7	12.8	12.5	LoanCare	873	5.67	12	2.1	9.2	9.0
9	Rushmore Loan Mgmt	2,596	5.48	20	5.2	9.3	8.9	Citadel Servicing Corp	1,639	5.56	24	2.3	9.0	8.8	New Residential	6,112	5.44	17	1.8	9.8	9.6
10	LoanCare	869	5.69	17	2.6	12.9	12.6	Northpointe Bank	462	6.22	13	1.6	11.5	11.3	CHANGE LENDING LLC	203	7.34	8	1.8	12.6	12.4
11	New Residential	7,736	5.98	18	2.5	16.1	15.8	CHANGE LENDING LLC	215	7.35	11	0.5	12.0	12.0	Specialized Loan Servicing	400	5.39	19	1.4	5.8	5.8
12	CHANGE LENDING LLC	211	7.34	12	1.2	16.8	16.7	UNITED WHOLESALE MORTGAGE	2	8.60	3	-0.0	16.6	16.6	Northpointe Bank	415	5.97	11	0.8	10.0	9.9
13	Specialized Loan Servicing	557	5.92	19	1.1	6.1	6.1	Avidia Bank	4	5.44	108	-0.0	9.5	9.5	Citadel Servicing Corp	1,442	5.44	23	0.2	8.3	8.2
14	Planet Home Lending	826	4.80	19	0.4	6.0	6.0	METROCITY	62	4.49	17	-0.0	6.2	6.2	UNITED WHOLESALE MORTGAGE	2	5.72	3	-0.0	11.3	11.3
15	Avidia Bank	4	5.44	110	-0.0	11.8	11.8	East West Bank	8	5.89	167	-0.0	18.6	18.6	METROCITY	64	4.49	14	-0.0	6.6	6.6
16	METROCITY	62	4.50	19	-0.0	9.9	9.9	N/A	5,707	5.20	23	-0.8	7.7	7.8	East West Bank	9	5.89	164	-0.0	11.2	11.2
17	East West Bank	8	5.88	168	-0.0	18.5	18.5	Select Portfolio	19,443	5.22	21	-1.4	7.8	7.9	Quontic Bank	14	8.25	5	-0.0	16.9	16.9
18	A&D Mortgage	2,261	5.18	19	-1.5	7.0	7.1	Fay Servicing	68	5.93	39	-2.1	11.3	11.5	Select Portfolio	18,325	5.10	19	-0.5	6.9	7.0
19	N/A	5,783	5.27	24	-1.7	7.7	7.8	CARRINGTON MORTGAGE SERVICING	216	4.78	16	-2.2	8.0	8.2	N/A	5,688	5.15	21	-0.6	7.1	7.1
20	Select Portfolio	19,890	5.30	22	-2.8	8.0	8.3	A&D Mortgage	2,288	5.19	17	-2.7	7.3	7.5	Lima One Capital	32	7.14	39	-0.7	16.3	16.5
21	Selene	1,483	5.16	23	-8.8	8.3	9.1	Carrington	159	6.04	34	-2.9	9.5	9.8	CARRINGTON MORTGAGE SERVICING	182	4.79	14	-2.6	5.8	6.0
22	AmWest Funding	2,810	4.88	23	-12.7	4.8	5.5	Planet Home Lending	770	4.81	18	-4.1	5.9	6.2	Carrington	168	6.11	31	-3.0	8.7	9.0
23	CARRINGTON MORTGAGE SERVICING	213	4.76	17	-14.9	5.2	6.1	BSI Financial	153	6.03	44	-4.8	9.3	9.7	Selene	1,540	5.18	18	-4.4	7.6	7.9
24	A&D MTG	119	8.62	3	-24.3	4.7	6.2	Selene	1,504	5.17	21	-5.5	9.2	9.7	A&D Mortgage	2,299	5.16	14	-4.5	5.9	6.2
25	Lima One Capital	30	7.13	44	-26.5	14.2	18.8	AmWest Funding	2,822	4.87	22	-7.8	6.4	6.9	AmWest Funding	2,830	4.85	19	-6.0	5.5	5.9
26								Lima One Capital	31	7.14	43	-11.7	16.4	18.4	Fay Servicing	69	5.93	36	-14.8	7.7	8.9
27								A&D MTG	60	8.62	3	-24.3	4.7	6.2	A&D MTG	30	8.62	3	-24.3	4.7	6.2

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

Non-QM: Fixed Rate Bank Statement

Table of Contents

Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	HomeBridge	6	4.91	59	102.1	0.0	0.0	HomeBridge	6	4.91	57	102.0	0.0	0.0	HomeBridge	7	4.93	54	177.0	9.5	3.5
2	LoanCare	120	5.40	14	50.6	3.6	2.4	UWM	32	4.07	39	22.0	4.8	3.9	Avidia Bank	4	5.38	102	27.1	12.9	10.3
3	UWM	32	4.07	40	22.9	9.2	7.5	Quontic Bank	19	8.25	5	8.8	20.8	19.2	UWM	32	4.08	36	11.6	4.1	3.7
4	Northpointe Bank	349	6.25	14	15.5	9.4	8.2	Northpointe Bank	333	6.11	13	8.1	10.9	10.1	Rushmore Loan Mgmt	1,685	5.19	18	6.5	8.3	7.8
5	Rushmore Loan Mgmt	1,820	5.37	21	10.2	9.6	8.8	Rushmore Loan Mgmt	1,853	5.37	19	6.7	10.1	9.5	CARRINGTON MORTGAGE SERVICING	103	4.90	14	6.2	8.3	7.8
6	Carrington	122	6.13	37	8.8	10.6	9.8	Specialized Loan Servicing	310	5.76	18	6.1	6.2	5.8	Nationstar	2,007	5.34	17	5.8	8.0	7.6
7	Nationstar	2,803	5.66	18	7.8	8.2	7.6	Nationstar	2,412	5.52	18	5.5	8.9	8.4	Northpointe Bank	300	5.86	11	3.8	10.0	9.7
8	BSI Financial	118	6.02	46	7.1	9.3	8.7	CARRINGTON MORTGAGE SERVICING	121	4.87	16	4.8	11.5	11.0	New Residential	4,485	5.27	18	2.4	7.3	7.2
9	Citadel Servicing Corp	1,170	5.65	26	5.4	8.2	7.8	New Residential	5,199	5.51	19	3.6	8.6	8.4	BSI Financial	124	6.03	41	2.3	10.7	10.5
10	New Residential	5,378	5.68	20	2.8	8.0	7.7	Citadel Servicing Corp	1,152	5.56	26	1.0	7.9	7.8	Specialized Loan Servicing	242	5.31	19	1.6	5.5	5.4
11	East West Bank	2	6.05	207	-0.0	48.7	48.7	Carrington	132	6.19	36	0.6	10.3	10.3	N/A	3,630	5.00	21	1.2	7.1	7.0
12	Avidia Bank	4	5.38	106	-0.0	13.0	13.0	East West Bank	2	6.02	207	-0.0	26.8	26.8	Carrington	140	6.26	33	0.4	9.6	9.6
13	METROCITY	62	4.50	19	-0.0	9.9	9.9	UNITED WHOLESALE MORTGAGE	2	8.60	3	-0.0	16.6	16.6	East West Bank	2	6.01	204	-0.0	14.0	14.0
14	Specialized Loan Servicing	345	5.91	19	-0.3	5.9	5.9	Avidia Bank	4	5.38	105	-0.0	6.7	6.7	UNITED WHOLESALE MORTGAGE	2	5.72	3	-0.0	11.3	11.3
15	Select Portfolio	14,499	5.28	22	-1.4	8.1	8.2	METROCITY	62	4.49	17	-0.0	6.2	6.2	METROCITY	64	4.49	14	-0.0	6.6	6.6
16	A&D Mortgage	1,565	5.16	19	-1.6	7.0	7.1	N/A	3,654	5.06	23	-0.2	7.5	7.6	Quontic Bank	14	8.25	5	-0.0	16.9	16.9
17	N/A	3,717	5.15	24	-3.3	6.9	7.1	Select Portfolio	14,146	5.19	22	-1.5	7.8	7.9	Select Portfolio	13,274	5.08	20	-0.9	7.0	7.0
18	AmWest Funding	1,990	4.90	24	-11.3	4.8	5.4	A&D Mortgage	1,583	5.17	18	-5.0	7.3	7.7	Planet Home Lending	391	4.63	15	-1.0	5.5	5.6
19	Selene	1,123	5.14	23	-11.6	8.2	9.2	AmWest Funding	1,998	4.89	23	-5.7	6.6	7.0	Citadel Servicing Corp	1,038	5.43	25	-1.9	7.7	7.9
20	CARRINGTON MORTGAGE SERVICING	119	4.84	18	-12.8	6.0	6.8	LoanCare	122	5.40	13	-6.5	4.8	5.2	Selene	1,168	5.16	18	-4.9	7.7	8.0
21	Planet Home Lending	491	4.72	18	-16.5	5.2	6.2	Selene	1,139	5.15	22	-8.2	9.4	10.2	AmWest Funding	2,006	4.87	20	-5.4	5.9	6.2
22	A&D MTG	95	8.57	3	-36.8	1.8	2.8	Planet Home Lending	453	4.73	17	-9.4	5.4	6.0	A&D Mortgage	1,589	5.14	15	-7.6	5.6	6.0
23	Fay Servicing	17	5.81	42	-45.3	1.3	2.4	BSI Financial	119	6.03	44	-9.8	7.6	8.4	LoanCare	123	5.41	10	-16.2	5.1	6.0
24								Fay Servicing	17	5.81	40	-19.8	1.3	1.6	A&D MTG	24	8.57	3	-36.8	1.8	2.8
25								A&D MTG	47	8.57	3	-36.8	1.8	2.8	Fay Servicing	17	5.81	37	-62.2	1.8	4.7

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

Table of Contents

Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	Planet Home Lending	335	4.90	20	27.2	7.2	5.7	Nationstar	541	5.62	18	7.5	9.4	8.8	Planet Home Lending	288	4.92	17	9.9	7.1	6.5
2	Nationstar	619	5.72	18	15.3	11.1	9.7	Selene	365	5.24	21	5.6	8.3	7.9	Nationstar	459	5.56	16	5.8	8.7	8.2
3	Fay Servicing	50	5.98	40	12.3	20.1	18.1	BSI Financial	33	6.02	43	5.3	15.3	14.5	BSI Financial	34	6.03	40	5.6	10.9	10.4
4	Citadel Servicing Corp	492	5.68	19	11.8	13.7	12.3	LoanCare	749	5.72	15	4.6	12.6	12.1	Citadel Servicing Corp	404	5.47	18	4.8	9.6	9.2
5	BSI Financial	32	6.02	45	7.4	15.7	14.7	Specialized Loan Servicing	192	5.81	19	4.4	6.9	6.6	LoanCare	750	5.71	13	4.0	9.8	9.5
6	Specialized Loan Servicing	212	5.94	19	3.1	6.5	6.3	Citadel Servicing Corp	487	5.57	19	4.4	11.6	11.1	CHANGE LENDING LLC	203	7.34	8	1.8	12.6	12.4
7	New Residential	2,359	6.66	15	2.4	32.4	31.7	A&D Mortgage	705	5.23	17	3.1	7.3	7.1	A&D Mortgage	710	5.20	14	1.5	6.8	6.7
8	LoanCare	748	5.73	17	1.4	14.4	14.2	Planet Home Lending	317	4.92	19	2.9	6.6	6.4	Specialized Loan Servicing	158	5.50	19	1.1	6.4	6.4
9	CHANGE LENDING LLC	211	7.34	12	1.2	16.8	16.7	New Residential	2,099	6.33	15	1.9	22.4	22.0	New Residential	1,627	5.93	15	1.1	16.3	16.1
10	N/A	2,066	5.49	24	0.6	9.1	9.0	CHANGE LENDING LLC	215	7.35	11	0.5	12.0	12.0	Select Portfolio	5,051	5.17	17	0.7	6.8	6.8
11	Selene	360	5.22	23	0.6	8.7	8.7	Avidia Bank	0	6.02	140	-0.0	30.1	30.1	Avidia Bank	0	6.03	138	-0.0	15.6	15.6
12	Avidia Bank	0	6.00	140	-0.0	0.0	0.0	East West Bank	7	5.85	157	-0.0	16.3	16.3	East West Bank	7	5.86	153	-0.0	10.5	10.5
13	East West Bank	6	5.84	159	-0.0	8.7	8.7	Select Portfolio	5,297	5.28	20	-1.4	8.0	8.1	Lima One Capital	32	7.14	39	-0.7	16.3	16.5
14	A&D Mortgage	696	5.23	18	-1.3	6.9	7.0	Fay Servicing	51	5.96	38	-1.5	14.4	14.6	Selene	372	5.25	18	-2.5	7.4	7.6
15	Northpointe Bank	137	6.63	13	-3.5	13.4	13.8	N/A	2,053	5.44	23	-1.8	8.0	8.1	N/A	2,059	5.41	20	-3.7	7.2	7.5
16	Rushmore Loan Mgmt	776	5.75	18	-6.0	8.5	9.0	Rushmore Loan Mgmt	786	5.76	16	-5.0	8.2	8.7	Rushmore Loan Mgmt	688	5.56	15	-6.2	6.9	7.3
17	Select Portfolio	5,391	5.36	21	-6.7	7.9	8.4	Northpointe Bank	130	6.49	12	-10.0	13.0	14.3	Northpointe Bank	115	6.25	11	-6.4	9.8	10.5
18	Carrington	26	5.28	27	-12.3	4.1	4.7	Lima One Capital	31	7.14	43	-11.7	16.4	18.4	AmWest Funding	823	4.80	16	-7.9	4.6	5.0
19	AmWest Funding	820	4.84	20	-15.7	5.0	5.9	AmWest Funding	823	4.82	18	-13.0	5.9	6.8	Fay Servicing	52	5.96	35	-8.1	9.5	10.2
20	A&D MTG	25	8.79	3	-17.3	15.1	18.0	A&D MTG	12	8.79	3	-17.3	15.1	18.0	A&D MTG	6	8.79	3	-17.3	15.1	18.0
21	CARRINGTON MORTGAGE SERVICING	94	4.65	17	-18.5	4.3	5.2	CARRINGTON MORTGAGE SERVICING	94	4.66	16	-25.9	3.3	4.4	CARRINGTON MORTGAGE SERVICING	79	4.66	14	-28.8	2.5	3.5
22	Lima One Capital	30	7.13	44	-26.5	14.2	18.8	Carrington	27	5.33	26	-26.8	5.5	7.5	Carrington	28	5.36	23	-31.4	4.1	5.9

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

Seasoned RPL: Fixed Rate Total

Table of Contents

Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Servicer	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	HSBC Mortgage	2	8.28	258	328.1	29.2	7.7	HSBC Mortgage	2	8.31	256	234.0	24.6	8.0	Greentree	9	4.91	203	112.9	15.3	7.5
2	New Residential - Ocwen	31	5.82	232	69.6	19.2	11.8	New Residential - Ocwen	31	5.83	230	46.0	12.0	8.4	HSBC Mortgage	2	8.33	253	90.8	12.6	6.8
3	Selene	53	4.78	148	40.1	30.6	22.9	Selene	54	4.79	147	26.6	18.8	15.2	New Residential - Ocwen	32	5.85	227	40.3	10.3	7.5
4	Fay Servicing	2,096	4.64	184	31.6	9.4	7.2	Citadel Servicing Corp	43	6.68	68	13.8	10.3	9.1	Citadel Servicing Corp	44	6.69	65	24.4	8.2	6.6
5	Greentree	8	4.93	208	27.9	9.7	7.6	Fay Servicing	1,990	4.66	189	13.7	7.8	6.9	PNC Mortgage	50	6.27	232	14.8	9.6	8.4
6	RUSHMORE LOAN MANAGEMENT SERV	90	5.49	41	15.3	4.7	4.1	RUSHMORE LOAN MANAGEMENT SERV	91	5.50	39	9.9	6.6	6.0	Selene	55	4.78	145	11.6	12.4	11.1
7	Gregory Funding	87	4.44	112	15.3	7.4	6.5	Gregory Funding	88	4.44	111	9.7	5.6	5.2	Bayview Financial	21	6.64	195	10.0	11.8	10.8
8	Wells Fargo	171	4.48	169	10.3	7.2	6.6	ROCKET MORTGAGE	24	10.79	5	8.6	7.7	7.1	ROCKET MORTGAGE	12	10.79	5	8.6	7.7	7.1
9	N/A	16	12.42	203	8.9	21.9	20.3	Gateway Mortgage	2	6.51	64	7.8	1.0	0.9	Carrington	104	7.00	202	7.4	9.7	9.1
10	PNC Mortgage	47	6.27	236	8.6	10.7	9.9	Carrington	100	6.98	205	7.8	10.4	9.7	Fay Servicing	2,041	4.63	190	7.4	6.9	6.4
11	ROCKET MORTGAGE	48	10.79	5	8.6	7.7	7.1	Specialized Loan Servicing	1,074	6.19	133	5.6	10.2	9.7	Specialized Loan Servicing	1,021	5.94	140	6.3	9.6	9.0
12	Gateway Mortgage	2	6.51	66	7.3	1.1	1.0	Wells Fargo	173	4.48	167	4.9	5.9	5.7	RUSHMORE LOAN MANAGEMENT SERV	93	5.51	37	5.8	5.9	5.6
13	Specialized Loan Servicing	1,136	6.47	126	6.4	11.1	10.5	PNC Mortgage	48	6.27	235	2.9	8.9	8.7	Chase	163	3.81	92	3.5	5.6	5.5
14	New Residential	8,709	4.39	183	6.2	6.4	6.0	N/A	16	12.46	202	2.6	21.8	21.3	N/A	17	12.52	198	3.1	29.1	28.3
15	AmWest Funding	0	5.88	48	-0.0	0.0	0.0	New Residential	8,733	4.40	183	1.9	6.0	5.9	Wells Fargo	177	4.48	164	2.6	5.3	5.2
16	ROCKET MORTGAGE LLC	162	10.35	3	-0.1	25.7	25.7	Ocwen	784	5.60	234	1.4	7.5	7.4	Ocwen	813	5.62	231	2.6	7.4	7.2
17	BSI Financial	90	4.31	22	-0.2	7.7	7.7	AmWest Funding	0	5.88	46	-0.0	0.0	0.0	Gregory Funding	89	4.44	108	1.1	4.4	4.3
18	Quicken	124	9.87	8	-0.3	18.8	18.9	ROCKET MORTGAGE LLC	81	10.35	3	-0.1	25.7	25.7	New Residential	8,173	4.44	184	0.1	5.8	5.8
19	Community Loan Servicing	315	3.57	23	-0.4	3.9	3.9	Community Loan Servicing	317	3.57	21	-0.1	3.4	3.4	Gateway Mortgage	2	6.51	61	0.1	7.6	7.6
20	Citadel Servicing Corp	42	6.68	69	-1.5	9.1	9.2	BSI Financial	45	4.31	22	-0.2	7.7	7.7	Rushmore Loan Mgmt	8,274	4.46	176	0.0	5.9	5.9
21	Rushmore Loan Mgmt	8,041	4.47	181	-2.9	5.8	6.0	Quicken	127	9.87	7	-0.3	15.3	15.4	Ulster Savings Bank	0	6.62	219	-0.0	100.0	100.0
22	Ocwen	770	5.60	236	-3.2	7.2	7.4	Rushmore Loan Mgmt	8,120	4.47	180	-0.8	5.9	6.0	Community Loan Servicing	321	3.57	18	-0.0	2.6	2.6
23	Select Portfolio	27,434	4.48	192	-4.3	5.8	6.1	Nationstar	1,506	5.24	212	-1.7	6.5	6.6	AmWest Funding	0	5.88	43	-0.0	0.0	0.0
24	Nationstar	1,484	5.23	213	-5.1	6.2	6.6	Select Portfolio	27,695	4.48	191	-2.1	5.8	5.9	ROCKET MORTGAGE LLC	41	10.35	3	-0.1	25.7	25.7
25	PHH Mortgage	462	4.98	231	-5.7	6.6	6.9	PHH Mortgage	469	4.99	230	-2.7	6.8	7.0	BSI Financial	22	4.31	22	-0.2	7.7	7.7
26	PennyMac	32	9.99	5	-6.1	10.0	10.6	Greentree	8	4.93	206	-2.8	10.8	11.0	Quicken	63	9.87	7	-0.3	15.3	15.4
27	Chase	158	3.81	96	-12.7	5.7	6.6	PennyMac	16	9.99	5	-6.1	10.0	10.6	Select Portfolio	28,057	4.49	188	-1.1	5.8	5.9
28	Cenlar	25	3.43	87	-27.6	1.5	2.1	Chase	159	3.81	95	-9.6	5.0	5.5	Nationstar	1,589	5.29	209	-3.1	6.7	6.9
29	Carrington	97	6.97	207	-30.1	6.3	8.9	Cohen	10	6.67	91	-12.5	1.4	1.6	PHH Mortgage	483	5.00	227	-4.2	6.7	6.9
30	TIAA	13	5.38	229	-47.5	2.2	4.2	VALON (FKA PEACHSTREET)	1	4.39	258	-32.3	3.4	4.9	TIAA	14	5.42	225	-6.0	9.3	9.9
31	Citi	11	6.14	243	-71.6	0.7	2.3	Citi	11	6.14	241	-32.4	2.5	3.7	PennyMac	8	9.99	5	-6.1	10.0	10.6
32	Statebridge	3	6.24	186	-73.1	0.4	1.4	TIAA	13	5.39	228	-37.7	2.1	3.3	Cohen	10	6.67	88	-10.8	3.1	3.4
33	VALON (FKA PEACHSTREET)	2	4.39	258	-78.6	1.2	5.5	Cenlar	25	3.42	86	-41.6	4.3	7.2	Cenlar	26	3.42	83	-18.9	3.8	4.7
34	Cohen	10	6.67	92	-93.2	0.0	0.4	Statebridge	3	6.24	184	-87.1	0.4	2.9	VALON (FKA PEACHSTREET)	1	4.39	258	-32.3	3.4	4.9
35	Provident Funding	0	5.62	236	-100.0	0.0	0.1	SPS - MOVING TO RLMS 5/1	0	6.52	77	-100.0	0.0	1.7	Citi	11	6.16	238	-45.8	2.7	5.0
36	SPS - MOVING TO RLMS 5/1	0	6.52	78	-100.0	0.0	1.0	Colonial Savings	0	6.50	232	-100.0	0.0	14.6	Statebridge	3	6.24	181	-89.2	0.4	3.4
37	Colonial Savings	0	6.50	234	-100.0	0.0	6.2	Provident Funding	0	5.62	235	-100.0	0.0	19.7	SPS - MOVING TO RLMS 5/1	0	6.52	74	-100.0	0.0	1.3
38														Colonial Savings	0	6.50	229	-100.0	0.0	12.8	
39														Provident Funding	0	5.62	232	-100.0	0.0	10.2	

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

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