



Santander US Capital Markets LLC

Historical Delinquency Ranking Private Label Securitization by Shelf

November 2023 Remits (October Performance)

November 29, 2023

MBS Strategy

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PLS: Fixed Rate Total

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Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Shelf	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref
1	SCOT	175	3.95	86	119.5	0.8	0.4	SCOT	177	3.95	84	163.9	1.0	0.4	SCOT	181	3.95	81	125.5	0.8	0.3
2	ABMT	349	3.98	102	111.1	0.6	0.3	ABMT	355	3.97	100	124.4	0.7	0.3	ABMT	364	3.97	97	97.9	0.7	0.4
3	Smaller Servicers	33	4.19	107	74.2	3.3	1.9	Smaller Servicers	33	4.19	105	66.2	3.3	2.0	Smaller Servicers	77	4.22	61	67.5	1.1	0.7
4	Smaller Servicers	107	4.72	49	59.2	0.8	0.5	Smaller Servicers	108	4.72	47	58.1	0.8	0.5	Smaller Servicers	33	4.19	102	64.1	3.5	2.1
5	FSMT	7,621	3.42	31	37.4	0.5	0.4	FSMT	7,689	3.42	30	38.9	0.5	0.4	PRMI	413	2.64	29	42.6	0.0	0.0
6	MELLO	3,117	3.28	26	35.9	0.4	0.3	MELLO	3,137	3.28	25	37.9	0.4	0.3	MELLO	3,177	3.28	22	42.2	0.4	0.3
7	BVINV	4,260	3.63	25	16.6	0.3	0.3	BVINV	4,350	3.63	24	24.0	0.3	0.3	Smaller Servicers	111	4.72	44	41.0	0.9	0.7
8	MFRA	1,510	4.90	22	15.8	1.0	0.8	MFRA	1,503	4.86	20	14.4	0.9	0.8	FSMT	7,814	3.42	27	32.0	0.5	0.4
9	Smaller Servicers	163	4.99	18	12.8	1.6	1.4	HOF	239	5.41	15	14.0	1.7	1.5	BVINV	4,449	3.63	21	27.1	0.4	0.3
10	TRK	674	4.86	25	11.5	2.7	2.4	TRK	682	4.86	24	14.0	2.5	2.2	MFRA	1,477	4.79	18	13.1	0.7	0.6
11	BINOM	573	5.31	24	11.4	1.7	1.5	Smaller Servicers	164	4.99	16	13.6	1.1	1.0	TRK	697	4.87	21	11.5	1.9	1.7
12	HOF	237	5.41	17	11.4	1.8	1.6	JPMMT	33,712	3.54	29	10.6	0.4	0.4	HOF	242	5.41	12	11.2	1.5	1.3
13	RCKT	5,435	3.17	24	11.3	0.3	0.2	BINOM	579	5.31	22	10.3	1.5	1.3	JPMMT	33,180	3.46	26	11.0	0.4	0.4
14	JPMMT	34,021	3.58	30	10.0	0.4	0.4	RCKT	5,483	3.17	22	9.9	0.3	0.2	Smaller Servicers	138	5.00	14	9.8	0.9	0.8
15	MSRM	3,071	3.72	25	6.4	0.1	0.1	Smaller Servicers	163	4.83	71	3.6	2.2	2.2	RCKT	5,570	3.17	19	9.0	0.3	0.2
16	UWM	2,935	3.35	25	4.4	0.3	0.3	PRPM	796	5.62	15	1.7	1.5	1.5	Smaller Servicers	167	4.83	68	8.3	2.4	2.2
17	Smaller Servicers	233	5.31	20	1.8	0.4	0.4	VERUS	1,092	7.39	11	1.6	1.7	1.7	BINOM	518	5.35	20	5.0	1.2	1.1
18	VERUS	1,230	7.53	12	0.7	2.0	2.0	Smaller Servicers	337	9.00	6	1.6	2.1	2.1	VERUS	920	7.21	10	1.7	1.4	1.4
19	IMPRL	1,243	7.09	14	0.7	2.8	2.7	IMPRL	1,260	7.10	12	0.7	2.4	2.4	Smaller Servicers	168	9.00	6	1.6	2.1	2.1
20	PRPM	787	5.62	17	0.1	1.8	1.8	NLT	487	5.05	26	-0.0	1.2	1.2	IMPRL	1,178	6.98	10	0.6	1.6	1.6
21	Smaller Servicers	331	8.98	8	0.1	2.6	2.6	MCMLT	296	6.66	13	-1.9	1.3	1.3	PRPM	754	5.55	13	0.4	1.2	1.2
22	Smaller Servicers	161	4.83	73	-0.0	2.2	2.2	UWM	2,959	3.35	23	-2.8	0.3	0.3	NLT	497	5.06	23	-0.0	1.1	1.1
23	NLT	480	5.05	28	-0.0	1.4	1.4	Smaller Servicers	104	6.45	49	-3.7	4.8	5.0	PRKCM	318	6.17	11	-0.4	1.7	1.7
24	MCMLT	290	6.65	14	-3.4	1.6	1.7	PRKCM	411	6.61	12	-5.9	1.8	2.0	Smaller Servicers	108	6.46	46	-0.9	4.6	4.6
25	BARC	498	4.85	21	-4.9	2.6	2.7	CSMC	3,106	4.49	55	-6.1	1.3	1.4	UWM	3,003	3.35	20	-0.9	0.3	0.3
26	Smaller Servicers	102	6.45	50	-5.4	4.9	5.2	BARC	502	4.85	19	-6.6	2.3	2.4	MCMLT	174	6.67	12	-3.8	1.1	1.2
27	CSMC	3,069	4.49	56	-6.8	1.4	1.5	PMTLT	1,063	3.46	29	-9.7	0.1	0.1	BARC	511	4.86	16	-5.2	1.8	1.9
28	VISIO	417	7.23	12	-7.3	0.9	1.0	Smaller Servicers	235	5.30	19	-10.7	0.2	0.3	PMTLT	1,078	3.46	26	-5.3	0.2	0.2
29	CIM	2,756	4.09	33	-8.9	0.3	0.3	SEMT	8,289	3.58	44	-12.1	0.3	0.4	CSMC	3,162	4.47	52	-5.9	1.1	1.2
30	PRKCM	421	6.67	13	-8.9	1.9	2.1	CIM	2,704	4.01	32	-12.3	0.2	0.3	Smaller Servicers	118	5.30	19	-10.7	0.2	0.3
31	SEMT	8,321	3.62	45	-9.8	0.3	0.3	Smaller Servicers	72	4.21	65	-15.7	0.6	0.7	OCMT	1,789	3.28	22	-11.3	0.1	0.2
32	PMTLT	1,055	3.46	30	-14.5	0.1	0.1	CHASE	884	4.05	90	-19.4	0.6	0.7	SEMT	8,163	3.52	42	-13.0	0.3	0.3
33	GSMBS	17,419	3.45	26	-20.4	0.2	0.2	NYMT	261	5.02	17	-21.8	0.8	1.1	CIM	2,596	3.82	31	-13.6	0.3	0.3
34	CHASE	872	4.05	92	-20.8	0.5	0.7	GSMBS	17,391	3.42	24	-22.0	0.2	0.2	WFMBS	4,303	3.37	29	-16.5	0.2	0.2
35	NYMT	259	5.02	18	-24.0	0.8	1.0	VISIO	375	7.11	12	-28.1	0.6	0.8	Smaller Servicers	24	4.03	121	-20.0	0.1	0.1
36	Smaller Servicers	51	4.21	107	-28.6	2.1	2.9	Smaller Servicers	51	4.21	105	-29.6	1.7	2.5	NYMT	241	5.03	14	-23.5	0.6	0.8
37	RATE	2,220	2.96	24	-29.6	0.1	0.1	RATE	2,293	2.96	23	-35.9	0.1	0.1	GSMBS	17,130	3.35	22	-25.7	0.2	0.2
38	CMLTI	2,420	3.31	31	-30.2	0.1	0.2	WFMBS	4,237	3.37	32	-36.6	0.1	0.2	CHASE	905	4.05	87	-26.7	0.5	0.7
39	OCMT	1,265	3.28	27	-31.0	0.1	0.2	MSRM	2,895	3.52	25	-36.9	0.1	0.1	PFMT	2,046	2.87	26	-33.8	0.1	0.1
40	OBX	5,506	3.67	28	-37.7	0.2	0.3	CMLTI	2,656	3.29	29	-38.3	0.1	0.1	OBX	5,324	3.65	24	-34.3	0.2	0.2
41	WFMBS	4,203	3.37	33	-45.0	0.1	0.2	OBX	5,501	3.67	26	-38.9	0.1	0.2	VISIO	299	6.83	11	-36.4	0.4	0.6
42	HAWT	949	3.45	26	-45.6	0.1	0.2	HAWT	958	3.45	24	-40.8	0.1	0.2	HAWT	974	3.45	21	-41.6	0.1	0.2

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 Total

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Rank	3M Historical Horizon							6M Historical Horizon						12M Historical Horizon							
	Shelf	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref
43	PSMC	1,641	3.37	39	-47.4	0.1	0.1	OCMT	1,597	3.28	25	-42.5	0.1	0.2	NRZT	1,016	3.50	21	-44.0	0.1	0.2
44	NRZT	993	3.50	26	-49.0	0.1	0.2	WIN	286	4.15	103	-53.3	0.6	1.3	Smaller Servicers	53	4.21	102	-46.2	0.8	1.6
45	GCAT	1,402	4.40	20	-55.8	0.1	0.2	NRZT	1,001	3.50	24	-56.1	0.1	0.2	RATE	2,351	2.96	20	-47.6	0.1	0.1
46	WIN	283	4.15	105	-57.7	0.5	1.2	PFMT	2,017	2.87	29	-56.7	0.0	0.1	MSRM	2,664	3.34	23	-49.8	0.1	0.1
47	PFMT	2,001	2.87	30	-85.6	0.0	0.1	GCAT	1,305	4.22	20	-68.3	0.1	0.2	WIN	292	4.15	100	-51.4	0.6	1.3
48	PRMI	405	2.64	33	-100.0	0.0	0.0	PSMC	1,655	3.37	37	-69.9	0.0	0.1	CMLTI	2,804	3.27	26	-52.4	0.1	0.1
49	Smaller Servicers	134	3.79	98	-100.0	0.0	0.2	PRMI	408	2.64	32	-100.0	0.0	0.0	PSMC	1,682	3.37	34	-65.5	0.0	0.1
50	Smaller Servicers	24	4.03	126	-100.0	0.0	0.1	Smaller Servicers	90	3.55	123	-100.0	0.0	0.5	Smaller Servicers	138	3.79	94	-76.9	0.1	0.2
51	Smaller Servicers	66	4.18	67	-100.0	0.0	0.6	Smaller Servicers	96	4.11	100	-100.0	0.0	0.2	GCAT	1,271	4.13	17	-77.2	0.0	0.2
52	Smaller Servicers	89	3.55	124	-100.0	0.0	0.5	Smaller Servicers	24	4.03	124	-100.0	0.0	0.0	Smaller Servicers	98	4.11	97	-100.0	0.0	0.2
53	Smaller Servicers	95	4.11	102	-100.0	0.0	0.2	Smaller Servicers	136	3.79	97	-100.0	0.0	0.2	Smaller Servicers	93	3.55	120	-100.0	0.0	0.4

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						
	Shelf	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref
1	SCOT	175	3.95	86	119.5	0.8	0.4	SCOT	177	3.95	84	163.9	1.0	0.4	SCOT	181	3.95	81	125.5	0.8	0.3
2	ABMT	349	3.98	102	111.1	0.6	0.3	ABMT	355	3.97	100	124.4	0.7	0.3	ABMT	364	3.97	97	97.9	0.7	0.4
3	Smaller Servicers	33	4.19	107	74.2	3.3	1.9	Smaller Servicers	33	4.19	105	66.2	3.3	2.0	PMTLT	58	3.81	120	69.4	0.4	0.2
4	FSMT	3,203	3.15	35	48.5	0.6	0.4	FSMT	3,230	3.15	33	54.0	0.6	0.4	Smaller Servicers	77	4.22	61	67.5	1.1	0.7
5	MELLO	894	2.94	32	32.5	0.3	0.2	MELLO	898	2.94	30	31.3	0.3	0.2	Smaller Servicers	33	4.19	102	64.1	3.5	2.1
6	MSRM	2,635	3.61	26	15.2	0.1	0.1	JPMMT	27,587	3.50	29	12.5	0.5	0.4	FSMT	3,281	3.16	30	44.8	0.6	0.4
7	RCKT	5,435	3.17	24	11.3	0.3	0.2	RCKT	5,483	3.17	22	9.9	0.3	0.2	PRMI	413	2.64	29	42.6	0.0	0.0
8	JPMMT	27,851	3.55	30	11.0	0.5	0.4	PRKCM	224	6.61	12	7.4	3.2	3.0	MELLO	910	2.94	27	25.9	0.2	0.2
9	PRKCM	230	6.67	13	5.4	3.4	3.2	IMPRL	576	7.22	12	3.5	3.5	3.4	JPMMT	27,158	3.42	27	13.1	0.5	0.4
10	IMPRL	568	7.21	13	3.5	3.9	3.8	BVINV	9	4.43	59	-0.0	5.2	5.2	PRKCM	169	6.23	11	11.3	3.1	2.8
11	BVINV	7	4.41	59	-0.0	5.3	5.3	HOF	43	5.12	15	-0.0	0.6	0.6	RCKT	5,570	3.17	19	9.0	0.3	0.2
12	HOF	43	5.12	17	-0.0	1.1	1.1	Smaller Servicers	121	5.32	20	-0.0	0.3	0.3	IMPRL	536	7.11	9	2.8	2.5	2.4
13	Smaller Servicers	120	5.32	21	-0.0	0.4	0.4	Smaller Servicers	169	9.05	6	-0.6	2.6	2.6	BVINV	10	4.43	56	-0.0	3.5	3.5
14	Smaller Servicers	165	9.03	7	-0.7	4.0	4.0	CSMC	1,741	4.18	81	-2.1	1.4	1.5	Smaller Servicers	61	5.32	20	-0.0	0.3	0.3
15	CSMC	1,718	4.17	83	-1.3	1.5	1.5	PRPM	147	6.33	13	-4.3	2.8	3.0	HOF	44	5.13	12	-0.0	0.3	0.3
16	PRPM	145	6.32	15	-3.5	3.6	3.7	BARC	101	5.04	20	-5.7	2.6	2.8	Smaller Servicers	84	9.05	6	-0.6	2.6	2.6
17	MCMLT	139	6.75	14	-4.9	1.1	1.1	CIM	1,440	3.11	34	-6.4	0.1	0.1	CSMC	1,779	4.17	78	-4.0	1.2	1.3
18	CIM	1,430	3.11	36	-5.8	0.1	0.1	MCMLT	142	6.76	13	-13.8	0.7	0.8	BARC	103	5.05	17	-4.3	1.8	1.8
19	BARC	100	5.03	22	-6.2	3.0	3.2	HAWT	208	3.14	25	-15.6	0.1	0.2	PRPM	134	6.24	11	-5.0	1.9	2.0
20	HAWT	206	3.14	26	-12.2	0.1	0.1	Smaller Servicers	72	4.21	65	-15.7	0.6	0.7	UWM	287	2.98	25	-7.7	0.7	0.8
21	SEMT	7,902	3.55	44	-14.4	0.2	0.2	SEMT	7,865	3.52	43	-16.8	0.2	0.3	OCMT	1,789	3.28	22	-11.3	0.1	0.2
22	CHASE	865	4.05	92	-20.8	0.5	0.7	CHASE	877	4.05	90	-19.4	0.6	0.7	WFMBS	3,098	3.24	32	-11.5	0.2	0.2
23	GSMBS	13,265	3.38	26	-22.7	0.2	0.2	GSMBS	13,204	3.34	25	-25.4	0.2	0.2	MCMLT	83	6.77	12	-13.8	0.6	0.7
24	UWM	280	2.98	29	-26.3	0.7	1.0	UWM	283	2.98	28	-25.6	0.6	0.9	SEMT	7,728	3.45	41	-17.4	0.2	0.2
25	Smaller Servicers	51	4.21	107	-28.6	2.1	2.9	MSRM	2,513	3.43	25	-28.6	0.1	0.1	Smaller Servicers	24	4.02	121	-20.0	0.1	0.1
26	RATE	2,220	2.96	24	-29.6	0.1	0.1	Smaller Servicers	51	4.21	105	-29.6	1.7	2.5	HAWT	211	3.14	22	-23.2	0.2	0.2
27	OCMT	1,265	3.28	27	-31.0	0.1	0.2	RATE	2,293	2.96	23	-35.9	0.1	0.1	CHASE	898	4.05	87	-27.6	0.5	0.7
28	PSMC	1,641	3.37	39	-47.4	0.1	0.1	WFMBS	3,051	3.24	35	-41.1	0.1	0.2	GSMBS	12,927	3.26	22	-29.1	0.2	0.2
29	WFMBS	3,027	3.24	37	-57.6	0.1	0.2	OCMT	1,597	3.28	25	-42.5	0.1	0.2	PFMT	1,462	2.81	27	-32.6	0.1	0.1
30	WIN	282	4.15	105	-57.7	0.5	1.2	WIN	285	4.15	103	-53.3	0.6	1.3	Smaller Servicers	53	4.21	102	-46.2	0.8	1.6
31	PFMT	1,429	2.81	32	-74.7	0.0	0.1	PFMT	1,440	2.81	30	-53.7	0.0	0.1	RATE	2,351	2.96	20	-47.6	0.1	0.1
32	CMLTI	859	3.01	32	-93.8	0.0	0.1	PSMC	1,655	3.37	37	-69.9	0.0	0.1	CIM	1,460	3.11	31	-49.2	0.0	0.1
33	GCAT	33	6.53	9	-100.0	0.0	0.0	CMLTI	1,083	3.01	31	-82.7	0.0	0.1	WIN	290	4.15	100	-51.4	0.6	1.3
34	OBX	1,932	3.38	25	-100.0	0.0	0.1	OBX	1,948	3.38	23	-91.7	0.0	0.1	MSRM	2,304	3.27	24	-56.7	0.0	0.1
35	PMTLT	57	3.80	125	-100.0	0.0	0.2	GCAT	21	6.23	10	-100.0	0.0	0.0	PSMC	1,682	3.37	34	-65.5	0.0	0.1
36	PRMI	405	2.64	33	-100.0	0.0	0.0	PMTLT	57	3.80	124	-100.0	0.0	0.2	Smaller Servicers	137	3.79	94	-76.9	0.1	0.2
37	Smaller Servicers	24	4.02	126	-100.0	0.0	0.1	PRMI	408	2.64	32	-100.0	0.0	0.0	OBX	1,876	3.29	21	-80.1	0.0	0.1
38	Smaller Servicers	132	3.79	98	-100.0	0.0	0.2	Smaller Servicers	85	3.53	123	-100.0	0.0	0.5	CMLTI	1,208	3.01	28	-93.8	0.0	0.1
39	Smaller Servicers	89	4.11	102	-100.0	0.0	0.2	Smaller Servicers	90	4.11	100	-100.0	0.0	0.2	GCAT	16	5.92	9	-100.0	0.0	0.0
40	Smaller Servicers	84	3.53	124	-100.0	0.0	0.5	Smaller Servicers	24	4.02	124	-100.0	0.0	0.0	Smaller Servicers	93	4.10	97	-100.0	0.0	0.3
41	Smaller Servicers	66	4.18	67	-100.0	0.0	0.6	Smaller Servicers	134	3.79	97	-100.0	0.0	0.2	Smaller Servicers	88	3.53	120	-100.0	0.0	0.4

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Source: CoreLogic, Santander US Capital Markets

PLS: Fixed Rate Investor

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Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Shelf	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref
1	Smaller Servicers	107	4.72	49	59.2	0.8	0.5	Smaller Servicers	108	4.72	47	58.1	0.8	0.5	CHASE	7	3.84	100	167.6	1.0	0.4
2	MELLO	2,223	3.42	24	36.8	0.5	0.3	MELLO	2,238	3.42	22	39.5	0.5	0.3	MELLO	2,267	3.42	19	46.1	0.5	0.3
3	FSMT	4,418	3.62	29	27.7	0.4	0.3	FSMT	4,459	3.62	27	25.0	0.4	0.3	Smaller Servicers	111	4.72	44	41.0	0.9	0.7
4	UWM	2,656	3.39	24	19.1	0.3	0.2	BVINV	4,342	3.63	23	24.9	0.3	0.3	BVINV	4,439	3.63	20	27.9	0.3	0.3
5	BVINV	4,253	3.63	25	17.2	0.3	0.3	HOF	195	5.48	15	15.0	1.9	1.7	FSMT	4,533	3.62	24	20.0	0.4	0.3
6	MFRA	1,510	4.90	22	15.8	1.0	0.8	MFRA	1,503	4.86	20	14.4	0.9	0.8	MFRA	1,477	4.79	18	13.1	0.7	0.6
7	HOF	194	5.48	17	13.0	1.9	1.7	TRK	682	4.86	24	14.0	2.5	2.2	HOF	198	5.48	12	11.6	1.8	1.6
8	Smaller Servicers	163	4.99	18	12.8	1.6	1.4	Smaller Servicers	164	4.99	16	13.6	1.1	1.0	TRK	697	4.87	21	11.5	1.9	1.7
9	TRK	674	4.86	25	11.5	2.7	2.4	BINOM	579	5.31	22	10.3	1.5	1.3	Smaller Servicers	138	5.00	14	9.8	0.9	0.8
10	BINOM	573	5.31	24	11.4	1.7	1.5	UWM	2,677	3.39	23	5.8	0.3	0.2	Smaller Servicers	84	8.95	6	5.4	1.6	1.5
11	Smaller Servicers	113	5.30	19	4.1	0.4	0.3	Smaller Servicers	168	8.95	6	5.4	1.6	1.5	BINOM	518	5.35	20	5.0	1.2	1.1
12	JPMMT	6,170	3.73	28	3.4	0.3	0.3	PRPM	649	5.46	16	5.2	1.2	1.1	PRPM	620	5.40	13	2.6	1.1	1.0
13	Smaller Servicers	165	8.93	8	3.0	1.1	1.1	MCMLT	154	6.57	13	3.4	1.8	1.8	VERUS	920	7.21	10	1.7	1.4	1.4
14	PRPM	642	5.46	17	2.4	1.3	1.3	VERUS	1,092	7.39	11	1.6	1.7	1.7	UWM	2,716	3.39	20	1.4	0.2	0.2
15	VERUS	1,230	7.53	12	0.7	2.0	2.0	SEMT	17	4.12	115	-0.0	4.9	4.9	MCMLT	91	6.58	12	0.3	1.6	1.6
16	SEMT	17	4.12	116	-0.0	4.9	4.9	NLT	487	5.05	26	-0.0	1.2	1.2	SEMT	18	4.11	112	-0.0	2.8	2.8
17	NLT	480	5.05	28	-0.0	1.4	1.4	JPMMT	6,125	3.70	27	-1.2	0.3	0.3	NLT	497	5.06	23	-0.0	1.1	1.1
18	MCMLT	151	6.55	15	-2.6	2.1	2.2	PMTLT	1,006	3.44	23	-2.2	0.1	0.1	Smaller Servicers	108	6.46	46	-0.9	4.6	4.6
19	IMPRL	675	6.99	14	-4.0	1.8	1.9	Smaller Servicers	104	6.45	49	-3.7	4.8	5.0	IMPRL	642	6.87	10	-3.9	0.9	1.0
20	BARC	398	4.80	20	-4.5	2.5	2.6	IMPRL	685	7.00	12	-4.7	1.4	1.5	JPMMT	6,022	3.64	24	-4.1	0.2	0.3
21	Smaller Servicers	102	6.45	50	-5.4	4.9	5.2	BARC	401	4.80	19	-6.9	2.2	2.4	BARC	408	4.81	16	-5.5	1.8	1.9
22	PMTLT	998	3.44	25	-6.2	0.1	0.1	GSMBS	4,187	3.66	23	-10.4	0.2	0.2	CIM	1,136	4.73	30	-6.8	0.5	0.6
23	VISIO	417	7.23	12	-7.3	0.9	1.0	CSMC	1,366	4.89	21	-11.6	1.2	1.3	CSMC	1,383	4.85	18	-8.5	1.0	1.1
24	WFMBS	1,176	3.69	25	-9.5	0.2	0.2	CIM	1,263	5.03	30	-13.8	0.4	0.5	PMTLT	1,019	3.44	20	-12.0	0.1	0.2
25	CIM	1,327	5.15	30	-9.6	0.5	0.5	NYMT	261	5.02	17	-21.8	0.8	1.1	GSMBS	4,203	3.62	20	-13.2	0.2	0.2
26	GSMBS	4,154	3.66	25	-13.6	0.2	0.2	WFMBS	1,186	3.69	24	-24.3	0.1	0.2	NYMT	241	5.03	14	-23.5	0.6	0.8
27	CSMC	1,351	4.89	22	-14.4	1.2	1.4	Smaller Servicers	114	5.29	18	-25.0	0.2	0.2	Smaller Servicers	57	5.29	18	-25.0	0.2	0.2
28	NYMT	259	5.02	18	-24.0	0.8	1.0	VISIO	375	7.11	12	-28.1	0.6	0.8	WFMBS	1,204	3.70	21	-32.9	0.1	0.2
29	CMLTI	1,436	3.41	28	-28.3	0.1	0.1	CMLTI	1,447	3.41	26	-32.3	0.1	0.1	MSRM	360	3.85	20	-34.0	0.2	0.3
30	OBX	3,178	3.69	27	-47.4	0.1	0.2	HAWT	750	3.53	24	-45.8	0.1	0.2	PFMT	583	3.01	22	-36.1	0.1	0.1
31	NRZT	993	3.50	26	-49.0	0.1	0.2	OBX	3,152	3.70	25	-48.5	0.1	0.2	VISIO	299	6.83	11	-36.4	0.4	0.6
32	HAWT	744	3.53	25	-51.2	0.1	0.2	NRZT	1,001	3.50	24	-56.1	0.1	0.2	NRZT	1,016	3.50	21	-44.0	0.1	0.2
33	GCAT	1,370	4.35	20	-55.8	0.1	0.2	PFMT	576	3.01	25	-61.0	0.0	0.1	CMLTI	1,468	3.41	23	-44.8	0.1	0.1
34	MSRM	436	4.42	21	-61.1	0.0	0.1	PRKCM	187	6.60	12	-64.9	0.3	0.8	OBX	3,040	3.70	23	-45.0	0.1	0.2
35	PRKCM	191	6.67	13	-67.9	0.3	0.9	GCAT	1,284	4.19	20	-68.3	0.1	0.2	HAWT	763	3.53	21	-47.8	0.1	0.2
36	CHASE	7	3.84	104	-100.0	0.0	0.0	MSRM	382	4.07	22	-84.6	0.0	0.1	PRKCM	149	6.12	11	-63.5	0.2	0.6
37	PFMT	573	3.01	27	-100.0	0.0	0.1	CHASE	7	3.84	103	-100.0	0.0	0.0	GCAT	1,255	4.10	17	-77.2	0.0	0.2
38	Smaller Servicers	0	6.75	141	-100.0	0.0	0.0	Smaller Servicers	5	4.03	123	-100.0	0.0	0.0	Smaller Servicers	2	4.02	123	-100.0	0.0	0.0
39	Smaller Servicers	5	4.03	124	-100.0	0.0	0.0	Smaller Servicers	0	6.75	139	-100.0	0.0	0.0	Smaller Servicers	5	4.03	120	-100.0	0.0	0.0
40	Smaller Servicers	5	4.24	101	-100.0	0.0	0.0	Smaller Servicers	6	4.24	100	-100.0	0.0	0.0	Smaller Servicers	0	6.75	136	-100.0	0.0	0.0
41	Smaller Servicers	2	4.02	128	-100.0	0.0	0.0	Smaller Servicers	2	4.02	126	-100.0	0.0	0.0	Smaller Servicers	6	4.24	97	-100.0	0.0	0.0
42	WIN	1	4.80	103	-100.0	0.0	0.0	WIN	1	4.80	101	-100.0	0.0	0.0	WIN	1	4.80	98	-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

Source: CoreLogic, Santander US Capital Markets

PLS: Fixed Rate Expanded Prime

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Rank	3M Historical Horizon							6M Historical Horizon						12M Historical Horizon							
	Shelf	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref
1	Smaller Servicers	161	4.83	73	-0.0	2.2	2.2	Smaller Servicers	163	4.83	71	3.6	2.2	2.2	Smaller Servicers	167	4.83	68	8.3	2.4	2.2
2	SEMT	402	4.91	65	-0.0	2.0	2.0	OBX	400	4.89	52	-0.0	1.0	1.0	CMLTI	128	4.22	52	-0.0	0.6	0.6
3	OBX	396	4.89	54	-0.0	1.2	1.2	CMLTI	127	4.22	55	-0.0	0.6	0.6	OBX	408	4.89	49	-1.0	1.0	1.0
4	CMLTI	126	4.22	56	-0.0	0.8	0.8	SEMT	408	4.90	63	-1.6	1.9	1.9	SEMT	417	4.90	60	-3.3	1.9	1.9

Highlighted row is the servicer closest to their comparison speed
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Non-QM: Fixed Rate Total

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Rank	3M Historical Horizon							6M Historical Horizon						12M Historical Horizon							
	Shelf	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref
1	CTDL	8	5.13	41	78.5	2.5	1.4	CTDL	10	5.17	39	78.5	1.0	0.6	CTDL	11	5.18	36	51.8	0.6	0.4
2	MCMLT	356	6.28	15	16.9	4.3	3.7	MCMLT	358	6.28	14	17.5	4.0	3.4	MCMLT	240	6.28	13	16.7	3.7	3.1
3	BHLD	41	6.01	52	13.6	2.7	2.4	RUN	301	4.32	19	15.0	2.1	1.8	IMPRL	2,301	5.19	16	10.0	1.9	1.7
4	PRKCM	611	5.65	18	9.6	1.5	1.3	PRKCM	566	5.40	18	10.7	1.4	1.3	CHNGE	1,412	6.63	11	6.3	3.1	2.9
5	IMPRL	2,226	5.18	21	9.5	2.6	2.4	IMPRL	2,253	5.18	19	9.6	2.2	2.0	VERUS	7,705	5.52	21	6.0	2.0	1.9
6	RUN	299	4.32	21	8.6	2.0	1.9	CHNGE	1,619	6.94	13	7.4	4.2	3.9	PRKCM	551	5.26	16	5.6	1.1	1.1
7	CHNGE	1,761	7.10	13	8.1	4.6	4.3	VERUS	8,496	5.78	22	5.5	2.1	2.0	BHLD	44	6.02	47	3.6	2.8	2.7
8	VERUS	8,695	5.86	23	5.4	2.2	2.1	GCAT	3,852	5.25	20	3.5	1.7	1.6	COLT	4,411	5.25	18	3.4	1.9	1.9
9	GCAT	3,873	5.29	22	4.5	1.9	1.9	COLT	4,537	5.39	21	3.1	2.1	2.1	RUN	306	4.32	16	2.1	1.4	1.4
10	DRMT	1,401	5.18	25	4.2	4.1	3.9	BRAVO	1,436	6.38	18	2.5	2.0	1.9	CSMC	2,584	4.75	23	1.1	1.8	1.7
11	CSMC	2,501	4.74	28	4.0	2.1	2.0	BHLD	41	6.01	50	2.3	2.1	2.1	STAR	2,827	4.77	22	0.5	1.6	1.6
12	COLT	4,657	5.49	21	1.8	2.3	2.2	CSMC	2,528	4.74	26	2.1	2.0	1.9	ADMT	89	8.62	4	-0.0	5.2	5.2
13	BRAVO	1,717	6.66	17	0.5	2.1	2.1	DRMT	1,419	5.18	24	1.2	3.7	3.7	ARRW	613	5.05	26	-0.0	0.9	0.9
14	ADMT	356	8.62	4	-0.0	5.2	5.2	STAR	2,773	4.76	25	1.0	2.0	2.0	GCAT	3,739	5.20	18	-0.1	1.3	1.3
15	ARRW	594	5.04	30	-0.0	1.2	1.2	ADMT	178	8.62	4	-0.0	5.2	5.2	BRAVO	1,121	6.17	18	-0.3	1.8	1.8
16	STAR	2,745	4.76	27	-2.0	2.1	2.2	ARRW	600	5.04	29	-0.0	1.1	1.1	DRMT	1,456	5.20	21	-0.7	3.1	3.2
17	OBX	5,911	5.86	17	-3.1	1.5	1.5	RMLT	166	6.06	48	-0.5	2.5	2.6	RMLT	171	6.06	45	-2.2	3.0	3.1
18	HOMES	433	7.44	12	-3.5	2.3	2.3	OBX	5,534	5.70	17	-2.5	1.3	1.3	OBX	4,860	5.42	15	-2.7	1.1	1.1
19	RMLT	163	6.06	49	-4.2	2.0	2.1	EFMT	2,207	5.35	20	-5.0	1.2	1.2	HOMES	306	7.41	10	-2.9	1.6	1.6
20	EFMT	2,179	5.34	22	-4.9	1.4	1.4	AOMT	6,580	5.13	26	-5.4	2.2	2.3	AOMT	6,108	5.12	25	-3.7	2.1	2.2
21	AOMT	6,896	5.15	27	-5.7	2.2	2.3	HOMES	495	7.43	10	-5.8	1.8	1.9	EFMT	2,123	5.26	18	-7.5	0.8	0.9
22	MFRA	2,180	5.59	23	-6.5	1.5	1.6	MFRA	2,094	5.46	23	-9.5	1.4	1.6	MFRA	1,845	5.34	22	-7.8	1.3	1.4
23	SGR	955	4.95	23	-7.8	1.8	1.9	SGR	965	4.95	22	-9.7	1.5	1.7	NRZT	1,930	5.14	21	-14.5	1.0	1.1
24	SHMLT	244	5.05	23	-8.7	2.6	2.8	SHMLT	255	5.12	22	-16.1	2.0	2.4	SHMLT	265	5.18	20	-15.0	1.8	2.1
25	BARC	618	6.76	17	-24.8	1.4	1.9	BARC	543	6.58	17	-23.3	1.2	1.6	SGR	984	4.96	19	-16.4	1.2	1.4
26	GSMBS	718	5.98	18	-28.3	0.6	0.8	NRZT	1,943	5.20	24	-29.6	0.8	1.1	BARC	339	6.39	19	-19.5	1.3	1.6
27	PRPM	77	7.28	12	-30.5	0.8	1.2	PRPM	38	7.28	12	-30.5	0.8	1.2	GSMBS	460	5.35	17	-26.8	0.5	0.6
28	NRZT	2,032	5.35	24	-31.7	0.8	1.2	GSMBS	647	5.86	17	-31.0	0.4	0.6	PRPM	19	7.28	12	-30.5	0.8	1.2
29	HOF	71	6.30	45	-44.3	2.1	3.7	HOF	72	6.31	43	-44.8	2.0	3.6	HOF	75	6.31	40	-43.1	1.6	2.8
30	CROSS	209	8.41	5	-100.0	0.0	0.1	CROSS	104	8.41	5	-100.0	0.0	0.1	CROSS	52	8.41	5	-100.0	0.0	0.1

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Data is sorted on the contents of the highlighted column

Non-QM: Fixed Rate Bank Statement

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Rank	3M Historical Horizon							6M Historical Horizon						12M Historical Horizon							
	Shelf	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref
1	CTDL	7	5.16	41	78.5	2.8	1.6	CTDL	9	5.20	39	78.5	1.1	0.6	CTDL	10	5.21	36	51.8	0.6	0.4
2	MCMLT	220	6.32	15	21.1	6.5	5.3	RUN	186	4.44	20	20.8	3.1	2.6	MCMLT	148	6.32	13	19.6	5.4	4.5
3	RUN	185	4.44	21	16.7	3.1	2.6	MCMLT	221	6.32	14	20.8	5.9	4.9	IMPRL	1,591	5.17	16	13.6	2.2	1.9
4	PRKCM	434	5.60	19	14.2	1.8	1.6	IMPRL	1,559	5.16	20	13.4	2.5	2.2	VERUS	5,044	5.44	21	8.5	2.2	2.0
5	IMPRL	1,540	5.16	21	13.8	2.9	2.6	PRKCM	401	5.35	19	12.8	1.8	1.6	PRKCM	390	5.20	16	5.4	1.4	1.4
6	BHLD	35	5.83	52	13.2	3.0	2.6	VERUS	5,624	5.72	22	7.9	2.2	2.1	RUN	188	4.44	17	5.3	2.1	2.0
7	VERUS	5,776	5.81	23	8.0	2.4	2.2	STAR	1,775	4.70	26	5.9	2.3	2.2	STAR	1,809	4.70	23	3.8	1.8	1.8
8	BRAVO	1,212	6.66	18	3.7	2.5	2.4	BRAVO	1,002	6.37	19	5.0	2.3	2.2	BHLD	37	5.84	47	2.8	3.2	3.1
9	DRMT	1,016	5.19	25	2.8	4.2	4.1	COLT	3,026	5.40	21	2.6	2.2	2.2	COLT	2,929	5.24	19	2.5	2.0	1.9
10	GCAT	3,212	5.32	21	2.8	2.0	2.0	CHNGE	126	5.47	15	1.4	3.5	3.5	BRAVO	783	6.14	19	1.1	1.9	1.9
11	CSMC	1,712	4.63	29	2.7	2.1	2.0	GCAT	3,191	5.28	20	1.4	1.7	1.7	CHNGE	128	5.47	12	0.1	2.2	2.2
12	STAR	1,756	4.69	27	1.6	2.4	2.4	CSMC	1,730	4.63	27	0.2	1.9	1.9	ADMT	71	8.57	4	-0.0	6.0	6.0
13	COLT	3,112	5.50	22	1.6	2.3	2.3	OBX	4,272	5.60	17	0.1	1.5	1.5	ARRW	322	5.40	30	-0.0	1.4	1.4
14	ADMT	283	8.57	4	-0.0	6.0	6.0	ADMT	142	8.57	4	-0.0	6.0	6.0	CSMC	1,770	4.64	24	-0.8	1.7	1.7
15	ARRW	312	5.40	35	-0.0	1.9	1.9	ARRW	315	5.40	33	-0.0	1.8	1.8	OBX	3,766	5.33	16	-1.0	1.2	1.2
16	OBX	4,536	5.76	18	-0.8	1.7	1.7	DRMT	1,029	5.20	24	-0.2	3.8	3.8	HOMES	205	7.43	10	-1.0	2.2	2.2
17	CHNGE	125	5.47	16	-0.9	3.9	3.9	RMLT	118	6.02	46	-0.3	3.2	3.2	GCAT	3,071	5.21	18	-1.6	1.4	1.4
18	HOMES	290	7.46	12	-2.1	3.1	3.2	BHLD	36	5.83	50	-0.6	2.2	2.3	DRMT	1,058	5.21	21	-1.8	3.2	3.3
19	RMLT	116	6.02	48	-3.4	2.6	2.7	HOMES	331	7.45	10	-4.1	2.5	2.6	RMLT	121	6.02	43	-2.2	3.6	3.7
20	MFRA	1,411	5.59	24	-4.2	1.9	2.0	AOMT	5,284	5.10	27	-5.1	2.5	2.7	AOMT	4,942	5.10	25	-3.7	2.4	2.5
21	AOMT	5,504	5.12	28	-5.4	2.6	2.7	EFMT	1,531	5.24	21	-6.0	1.1	1.2	MFRA	1,184	5.31	23	-4.5	1.6	1.7
22	SHMLT	149	5.28	25	-5.5	4.1	4.3	MFRA	1,347	5.45	24	-7.1	1.8	2.0	EFMT	1,481	5.16	19	-8.1	0.7	0.8
23	EFMT	1,510	5.23	22	-6.5	1.3	1.4	SGR	643	4.94	23	-11.5	1.9	2.2	SHMLT	168	5.45	22	-12.6	2.8	3.2
24	SGR	637	4.93	24	-9.8	2.3	2.5	SHMLT	158	5.37	25	-13.2	3.2	3.7	NRZT	1,624	5.08	22	-15.4	1.0	1.2
25	BARC	423	6.93	18	-29.0	1.7	2.5	BARC	375	6.72	18	-28.5	1.5	2.1	SGR	654	4.95	20	-18.0	1.5	1.8
26	GSMBS	666	5.95	18	-30.6	0.5	0.8	NRZT	1,630	5.14	25	-31.0	0.8	1.2	BARC	235	6.55	20	-26.4	1.5	2.0
27	NRZT	1,697	5.28	25	-33.5	0.8	1.3	GSMBS	601	5.83	17	-34.6	0.4	0.6	GSMBS	429	5.32	18	-28.9	0.4	0.6
28	PRPM	40	8.02	9	-45.5	0.8	1.4	PRPM	20	8.02	9	-45.5	0.8	1.4	PRPM	10	8.02	9	-45.5	0.8	1.4
29	HOF	21	5.93	44	-74.7	1.4	5.5	HOF	21	5.93	42	-77.3	1.2	5.2	HOF	21	5.93	39	-61.0	1.7	4.5
30	CROSS	144	8.26	6	-100.0	0.0	0.1	CROSS	72	8.26	6	-100.0	0.0	0.1	CROSS	36	8.26	6	-100.0	0.0	0.1

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Non-QM: Fixed Rate DSCR/Asset Depletion

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Rank	3M Historical Horizon							6M Historical Horizon						12M Historical Horizon							
	Shelf	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref
1	BHLD	6	7.12	51	20.7	1.1	0.9	BHLD	6	7.12	49	44.5	1.3	0.9	BHLD	7	7.00	46	35.8	0.6	0.4
2	GCAT	662	5.17	23	16.4	1.6	1.4	GCAT	660	5.14	21	17.3	1.5	1.3	BARC	104	6.02	16	30.6	0.8	0.6
3	BARC	195	6.41	16	13.2	0.7	0.6	BARC	168	6.25	16	15.7	0.7	0.6	PRKCM	161	5.43	16	10.8	0.4	0.3
4	CHNGE	1,635	7.23	13	9.0	4.7	4.3	CHNGE	1,493	7.06	12	8.0	4.2	3.9	GCAT	668	5.13	18	9.1	1.1	1.0
5	DRMT	385	5.13	25	8.3	3.8	3.5	GSMBS	47	6.20	16	7.7	0.8	0.8	CHNGE	1,284	6.75	11	6.8	3.2	3.0
6	CSMC	789	4.98	25	6.9	2.2	2.1	CSMC	799	4.99	24	5.9	2.2	2.1	COLT	1,482	5.27	17	5.4	1.8	1.7
7	SGR	318	4.98	21	4.8	0.8	0.8	DRMT	389	5.14	24	5.4	3.6	3.4	CSMC	815	4.99	21	5.1	1.8	1.7
8	COLT	1,545	5.47	21	2.1	2.1	2.1	COLT	1,511	5.38	20	4.2	2.0	1.9	DRMT	398	5.16	21	2.6	3.0	2.9
9	GSMBS	52	6.29	16	2.1	0.8	0.8	SGR	322	4.98	19	1.6	0.7	0.7	GSMBS	31	5.80	16	0.5	0.7	0.7
10	ARRW	282	4.64	25	-0.0	0.4	0.4	ARRW	285	4.65	24	-0.0	0.3	0.3	VERUS	2,661	5.67	20	0.2	1.6	1.6
11	VERUS	2,919	5.97	23	-0.4	1.9	1.9	VERUS	2,872	5.89	22	-0.2	1.7	1.7	ARRW	291	4.66	21	-0.0	0.3	0.3
12	EFMT	669	5.59	19	-1.4	1.5	1.5	RMLT	48	6.15	51	-1.6	1.0	1.0	RMLT	50	6.15	47	-2.3	1.5	1.5
13	IMPRL	686	5.22	20	-3.7	1.8	1.9	IMPRL	694	5.23	19	-2.1	1.6	1.6	IMPRL	710	5.23	16	-2.7	1.2	1.2
14	AOMT	1,392	5.26	25	-8.9	0.8	0.9	EFMT	677	5.59	18	-3.0	1.3	1.3	AOMT	1,166	5.22	22	-3.4	0.8	0.8
15	STAR	989	4.88	26	-10.5	1.6	1.8	PRKCM	165	5.55	18	-5.0	0.5	0.5	BRAVO	337	6.24	16	-4.2	1.4	1.5
16	RMLT	47	6.16	52	-12.1	0.6	0.7	BRAVO	434	6.39	17	-7.2	1.2	1.3	EFMT	642	5.50	16	-6.4	1.0	1.1
17	NRZT	335	5.70	21	-12.1	0.5	0.6	MCMLT	137	6.22	14	-7.3	1.0	1.0	MCMLT	92	6.23	13	-6.6	0.9	0.9
18	BRAVO	505	6.66	16	-13.3	1.1	1.3	AOMT	1,296	5.23	24	-9.4	0.8	0.9	NRZT	306	5.44	18	-7.4	0.7	0.8
19	PRKCM	177	5.76	18	-16.0	0.6	0.7	STAR	998	4.88	24	-11.1	1.4	1.6	STAR	1,018	4.88	21	-7.7	1.2	1.3
20	MFRA	768	5.59	22	-16.1	0.7	0.9	NRZT	313	5.52	21	-16.7	0.6	0.7	SGR	330	4.99	16	-8.7	0.7	0.7
21	HOMES	144	7.40	12	-16.9	0.6	0.7	PRPM	18	6.48	16	-17.1	0.9	1.0	OBX	1,094	5.74	14	-10.4	0.8	0.9
22	OBX	1,375	6.21	16	-16.9	0.8	1.0	OBX	1,263	6.02	16	-17.2	0.8	0.9	PRPM	9	6.48	16	-17.1	0.9	1.0
23	PRPM	36	6.48	16	-17.1	0.9	1.0	MFRA	746	5.48	21	-18.7	0.7	0.9	MFRA	662	5.39	19	-17.6	0.8	1.0
24	HOF	50	6.46	45	-20.2	2.3	2.9	HOF	51	6.46	44	-20.8	2.3	2.9	HOMES	101	7.36	10	-27.0	0.3	0.3
25	MCMLT	136	6.22	15	-22.3	0.7	0.9	HOMES	164	7.38	10	-26.5	0.3	0.4	HOF	53	6.46	41	-28.6	1.6	2.2
26	RUN	114	4.12	21	-45.5	0.3	0.6	RUN	115	4.12	19	-32.2	0.3	0.5	RUN	118	4.13	16	-29.5	0.2	0.3
27	SHMLT	95	4.70	20	-55.8	0.2	0.5	SHMLT	96	4.71	18	-60.9	0.2	0.4	SHMLT	97	4.73	15	-60.1	0.1	0.3
28	ADMT	73	8.79	4	-100.0	0.0	0.0	ADMT	36	8.79	4	-100.0	0.0	0.0	ADMT	18	8.79	4	-100.0	0.0	0.0
29	CROSS	64	8.75	5	-100.0	0.0	0.0	CROSS	32	8.75	5	-100.0	0.0	0.0	CROSS	16	8.75	5	-100.0	0.0	0.0
30	CTDL	1	4.94	40	-100.0	0.0	0.0	CTDL	1	4.94	39	-100.0	0.0	0.0	CTDL	1	4.94	36	-100.0	0.0	0.0

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Data is sorted on the contents of the highlighted column

Seasoned RPL: Fixed Rate Total

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Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Shelf	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	%≥D60	Ref
1	RBSHD	11	5.40	190	146.9	100.0	40.5	RBSHD	11	5.40	188	144.2	100.0	40.9	RBSHD	11	5.40	185	142.0	100.0	41.3
2	GCAT	241	4.64	121	67.4	13.8	8.2	MSRM	73	4.94	185	70.2	18.0	10.6	MSRM	74	4.94	183	77.6	17.7	10.0
3	MSRM	72	4.94	187	66.1	16.9	10.2	GCAT	265	4.61	126	65.3	13.0	7.8	GCAT	282	4.59	126	66.2	13.5	8.1
4	NRPL	48	4.70	121	33.7	5.3	4.0	AGFMT	82	5.25	212	25.9	8.3	6.6	AGFMT	85	5.26	209	27.9	8.8	6.9
5	AGFMT	81	5.25	213	25.7	8.2	6.5	CIM	161	4.99	204	22.9	8.8	7.2	GMACM	9	4.92	205	20.6	19.4	16.1
6	CIM	160	4.99	206	24.5	8.8	7.1	NRPL	49	4.69	120	16.1	4.6	4.0	CIM	238	5.22	200	17.4	9.7	8.2
7	GMACM	8	4.93	209	11.7	17.3	15.5	GMACM	8	4.93	208	15.2	18.3	15.8	NRPL	49	4.69	118	11.2	4.4	4.0
8	TPHT	175	10.04	10	11.6	0.4	0.4	TPHT	180	10.04	9	11.1	0.2	0.2	TPHT	121	10.05	8	11.1	0.2	0.1
9	PRPM	133	4.31	24	8.8	3.5	3.2	PRPM	89	4.31	23	8.6	3.6	3.4	NRZT	5,478	5.06	213	9.6	6.1	5.6
10	NRZT	5,347	5.03	215	7.6	5.8	5.4	NRZT	5,421	5.03	214	7.5	5.7	5.3	PRPM	45	4.31	23	8.6	3.6	3.4
11	CSMC	11,957	4.46	197	6.0	5.3	5.0	CSMC	12,055	4.46	195	6.7	5.3	5.0	CSMC	12,249	4.45	192	7.8	5.5	5.1
12	MCMLT	1,657	4.42	192	5.1	6.7	6.4	MCMLT	1,673	4.41	190	4.7	6.7	6.4	MCMLT	1,704	4.39	187	3.8	6.8	6.6
13	GSMBS	847	4.46	150	5.1	4.2	4.0	GSMBS	854	4.46	148	4.2	4.1	4.0	GSMBS	869	4.46	145	2.1	4.0	4.0
14	MFRA	60	5.97	212	2.5	7.5	7.3	MFRA	60	5.97	211	3.9	7.5	7.2	BVIN	318	3.57	20	-0.0	0.5	0.5
15	CMLTI	10,825	4.37	175	0.9	4.5	4.4	BVIN	314	3.57	23	-0.0	0.5	0.5	RCKT	104	10.28	4	-0.0	0.0	0.0
16	BVIN	311	3.57	25	-0.0	0.5	0.5	RCKT	208	10.28	4	-0.0	0.0	0.0	CMLTI	10,511	4.39	174	-0.8	4.6	4.6
17	RCKT	335	10.27	4	-0.0	0.0	0.0	CMLTI	10,796	4.38	175	-0.6	4.4	4.4	AJAXM	88	4.44	110	-4.8	6.1	6.4
18	RPMLT	33	5.44	207	-6.3	5.2	5.5	AJAXM	86	4.44	113	-7.5	5.7	6.2	MFRA	62	5.98	208	-5.8	6.8	7.2
19	AJAXM	85	4.44	114	-9.7	5.8	6.4	TPMT	17,919	4.58	194	-12.2	3.6	4.1	BRAVO	762	5.09	102	-9.8	3.4	3.7
20	GRADE	213	8.29	22	-10.6	1.3	1.5	BRAVO	739	5.18	108	-12.9	3.4	3.9	GRADE	191	7.87	23	-11.5	1.4	1.5
21	TPMT	17,898	4.64	193	-12.5	3.5	4.0	GRADE	224	8.27	22	-13.3	1.3	1.5	TPMT	18,075	4.56	192	-14.1	3.5	4.1
22	JPSMT	5	5.83	196	-18.2	2.1	2.5	RPMLT	33	5.45	205	-14.0	4.8	5.6	RPMLT	34	5.44	202	-21.3	4.5	5.8
23	BRAVO	729	5.37	115	-19.2	3.3	4.1	JPSMT	5	5.84	195	-17.6	2.1	2.5	JPSMT	5	5.87	192	-40.0	2.1	3.5
24	NYMT	186	4.89	158	-38.9	2.4	4.0	NYMT	187	4.89	156	-37.2	2.5	4.1	NYMT	191	4.89	153	-40.4	2.6	4.4
25	BAFC	4	5.53	236	-100.0	0.0	0.4	BAFC	4	5.57	235	-100.0	0.0	1.8	BAFC	4	5.60	233	-51.7	2.2	4.5
26	JPMWM	121	3.54	82	-100.0	0.0	0.0	JPMWM	122	3.53	81	-100.0	0.0	0.0	JPMWM	124	3.54	78	-100.0	0.0	0.0
27	SFPMT	25	3.43	89	-100.0	0.0	0.0	SFPMT	25	3.43	88	-100.0	0.0	0.0	SFPMT	26	3.42	85	-100.0	0.0	0.0

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Shelf Descriptions

Shelf	Shelf Description	
ABMT	Agate Bay Mortgage Trust	PLS 2.0
ADMT	A&D Mortgage Trust	Non-QM, PLS 2.0
AGFMT	American General Mortgage Loan Trust	Seasoned RPL
AJAXM	Ajax Mortgage Loan Trust	Seasoned NPL, Seasoned RPL
AOMT	Angel Oak Mortgage Trust	Non-QM, Seasoned RPL
ARRW	Arroyo Mortgage Trust	Non-QM
BAFC	Banc of America Funding Corp	Non-QM, PLS 2.0, Seasoned RPL
BARC	Barclays Mortgage Trust	Non-QM, PLS 2.0, Seasoned NPL, Seasoned RPL
BHLD	Bunker Hill Loan Depository Trust	Non-QM
BINOM	BINOM Securitization Trust	Non-QM, PLS 2.0, Seasoned RPL
BRAVO	BRAVO Residential Funding Trust	Non-QM, PLS 2.0, Seasoned RPL
BVIN		
BVINV	Oceanview Mortgage Loan Trust	PLS 2.0
CHASE	Chase Mortgage Trust	PLS 2.0, Seasoned RPL
CHNGE	CHNGE Mortgage Trust	Non-QM
CIM	CIM Trust	PLS 2.0, Seasoned NPL, Seasoned RPL
CMLTI	Citigroup Mortgage Loan Trust	Non-QM, PLS 2.0, Seasoned RPL
COLT	COLT	Non-QM, Seasoned RPL
CROSS	Cross Mortgage Trust	Non-QM
CSMC	CSMC Trust	Non-QM, PLS 2.0, Seasoned NPL, Seasoned RPL
CTDL	CTDL	Non-QM
DRMT	Deephaven Residential Mortgage Trust	Non-QM
EFMT	Ellington Financial Mortgage Trust	Non-QM
FSMT	Flagstar Mortgage Trust	PLS 2.0
GCAT	GCAT	Non-QM, PLS 2.0, Seasoned NPL, Seasoned RPL
GMACM	GMACM Mortgage Loan Trust	Seasoned RPL
GRADE	Saluda Grade Alternative Mortgage Trust	2nds, PLS 2.0, Seasoned RPL
GSMBS	GS Mortgage-Backed Securities Trust	Non-QM, PLS 2.0, Seasoned RPL
HAWT	Hundred Acre Wood Trust	PLS 2.0
HOF	Homeward Opportunities Fund Trust	Non-QM, PLS 2.0, Seasoned RPL
HOMES	HOMES	Non-QM
IMPRL	Imperial Fund	Non-QM, PLS 2.0
JPMMT	JP Morgan Mortgage Trust	PLS 2.0, Seasoned RPL
JPMWM	JP Morgan Wealth Management	Seasoned RPL
JPSMT	JP Morgan Seasoned Mortgage Trust	PLS 2.0, Seasoned RPL
MCMLT	Mill City Mortgage Loan Trust	Non-QM, PLS 2.0, Seasoned RPL
MELLO	Mello Mortgage Capital Acceptance	PLS 2.0
MFRA	MFRA Trust	Non-QM, PLS 2.0, Seasoned NPL, Seasoned RPL
MSRM	Morgan Stanley Residential Mortgage Loan Trust	PLS 2.0, Seasoned RPL
NLT	NMLT	PLS 2.0

Source: Intex, Santander US Capital Markets

Shelf Descriptions

Shelf	Shelf Description	
NRPL	NRPL Trust	Seasoned NPL, Seasoned RPL
NRZT	New Residential Mortgage Loan Trust	Non-QM, PLS 2.0, Seasoned NPL, Seasoned RPL
NYMT	New York Mortgage Trust	PLS 2.0, Seasoned NPL, Seasoned RPL
OBX	Onslow Bay Mortgage Loan Trust	Non-QM, PLS 2.0
OCMT	Oceanview Mortgage Trust	PLS 2.0
PFMT	Provident Funding Mortgage Trust	PLS 2.0
PMTLT	PMT Loan Trust	PLS 2.0
PRKCM	PRKCM (Park Capital Management)	Non-QM, PLS 2.0
PRMI	PRMI Securitization Trust	PLS 2.0, Seasoned RPL
PRPM	PRPM	Non-QM, PLS 2.0, Seasoned NPL, Seasoned RPL
PSMC	PSMC	PLS 2.0
RATE	RATE Mortgage	PLS 2.0
RBSHD	RBSHD Trust	Seasoned NPL
RCKT	RCKT Mortgage Trust	2nds, PLS 2.0
RMLT		
RPMLT	RPMLT Trust	Seasoned RPL
RUN	RUN (Long Run)	Non-QM
SCOT	Shellpoint Co-Originator Trust	PLS 2.0
SEMT	Sequoia Mortgage Trust	PLS 2.0
SFPMT	SoFi Mortgage Trust	Seasoned RPL
SGR	SGR Mortgage Trust	Non-QM, PLS 2.0
SHMLT	Spruce Hill Mortgage Loan Trust	Non-QM
STAR	Starwood Mortgage Residential Trust	Non-QM, PLS 2.0
Smaller Ser- vicers	Shellpoint Asset Funding Trust	PLS 2.0
TPHT	Towd Point HE Trust	Seasoned RPL
TPMT		
TRK	Toorak	PLS 2.0, Seasoned RPL
UWM	UWM Mortgage Trust (United Wholesale Mortgage)	PLS 2.0
VERUS	Verus Securitization Trust	Non-QM, PLS 2.0, Seasoned NPL
VISIO	Visio	Non-QM, PLS 2.0
WFMBS	Wells Fargo Mortgage Backed Securities Trust	PLS 2.0
WIN	WinWater Mortgage Loan Trust	PLS 2.0

Source: Intex, Santander US Capital Markets

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