



Santander US Capital Markets LLC

Historical Delinquency Ranking Private Label Securitization by Shelf

January 2025 Remits (December Performance)

January 29, 2025

MBS Strategy

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PLS: Fixed Rate Total

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|------|-----------------------|--------|------|------|-------|-------|-----|-----------------------|--------|------|------|-------|-------|------------------------|-------------------|--------|------|------|-------|-------|-----|
| | Shelf | \$mm | WAC | WALA | %ΔRef | %≥D60 | Ref | Shelf | \$mm | WAC | WALA | %ΔRef | %≥D60 | Ref | Shelf | \$mm | WAC | WALA | %ΔRef | %≥D60 | Ref |
| 1 | Smaller Servicers | 29 | 4.19 | 121 | 178.8 | 6.0 | 2.1 | Smaller Servicers | 29 | 4.19 | 119 | 142.3 | 6.0 | 2.5 | Smaller Servicers | 29 | 4.19 | 116 | 116.7 | 5.9 | 2.7 |
| 2 | UWM | 2,738 | 3.35 | 39 | 51.5 | 0.4 | 0.3 | UWM | 2,761 | 3.35 | 37 | 45.3 | 0.4 | 0.3 | UWM | 2,806 | 3.35 | 34 | 37.5 | 0.4 | 0.3 |
| 3 | Smaller Servicers | 47 | 4.21 | 121 | 37.7 | 1.6 | 1.2 | MELLO | 2,948 | 3.28 | 39 | 26.4 | 0.3 | 0.2 | MELLO | 2,993 | 3.28 | 35 | 31.2 | 0.3 | 0.2 |
| 4 | FSMT | 7,082 | 3.41 | 45 | 22.0 | 0.4 | 0.4 | FSMT | 7,138 | 3.42 | 44 | 22.0 | 0.4 | 0.3 | FSMT | 7,260 | 3.42 | 41 | 24.3 | 0.4 | 0.3 |
| 5 | NYMT | 393 | 6.29 | 22 | 13.5 | 1.8 | 1.6 | NYMT | 316 | 5.80 | 25 | 13.9 | 1.9 | 1.7 | NYMT | 282 | 5.45 | 25 | 12.6 | 1.8 | 1.6 |
| 6 | RCKT | 5,751 | 3.67 | 34 | 11.9 | 0.6 | 0.5 | PSMC | 1,537 | 3.37 | 51 | 11.9 | 0.2 | 0.2 | MFRA | 1,503 | 5.03 | 30 | 12.3 | 1.8 | 1.6 |
| 7 | JPMMT | 37,743 | 4.15 | 38 | 10.9 | 0.7 | 0.6 | Smaller Servicers | 98 | 4.72 | 61 | 11.0 | 0.7 | 0.6 | PSMC | 1,564 | 3.37 | 48 | 11.5 | 0.2 | 0.2 |
| 8 | TRK | 601 | 4.82 | 39 | 10.1 | 4.0 | 3.7 | RCKT | 5,626 | 3.56 | 34 | 10.7 | 0.5 | 0.5 | JPMMT | 36,269 | 3.94 | 36 | 10.6 | 0.6 | 0.6 |
| 9 | WIN | 254 | 4.16 | 119 | 9.1 | 1.3 | 1.2 | JPMMT | 37,129 | 4.07 | 37 | 10.6 | 0.7 | 0.6 | TRK | 626 | 4.83 | 34 | 10.1 | 3.5 | 3.2 |
| 10 | COLT | 658 | 8.29 | 9 | 7.6 | 1.9 | 1.8 | MFRA | 1,472 | 5.02 | 33 | 9.8 | 1.9 | 1.7 | Smaller Servicers | 100 | 4.72 | 58 | 8.9 | 0.6 | 0.5 |
| 11 | Smaller Servicers | 222 | 5.40 | 31 | 7.5 | 5.6 | 5.2 | TRK | 609 | 4.83 | 37 | 9.3 | 3.8 | 3.5 | Smaller Servicers | 190 | 5.50 | 27 | 7.2 | 1.4 | 1.3 |
| 12 | MFRA | 1,455 | 5.01 | 35 | 7.2 | 2.0 | 1.9 | Smaller Servicers | 283 | 5.50 | 28 | 7.4 | 1.8 | 1.7 | BINOM | 532 | 5.29 | 33 | 5.0 | 2.8 | 2.7 |
| 13 | PMTLT | 1,226 | 4.15 | 36 | 4.8 | 0.2 | 0.2 | COLT | 566 | 8.35 | 9 | 5.7 | 1.8 | 1.7 | RCKT | 5,454 | 3.37 | 32 | 4.9 | 0.4 | 0.4 |
| 14 | CIM | 2,524 | 4.05 | 47 | 4.3 | 1.0 | 0.9 | BINOM | 517 | 5.29 | 36 | 4.7 | 3.3 | 3.2 | COLT | 399 | 8.38 | 8 | 4.7 | 1.5 | 1.4 |
| 15 | VERUS | 1,880 | 7.96 | 19 | 3.9 | 4.1 | 3.9 | Smaller Servicers | 224 | 5.40 | 29 | 4.3 | 5.0 | 4.8 | VERUS | 1,696 | 7.89 | 17 | 3.2 | 3.7 | 3.5 |
| 16 | Smaller Servicers | 96 | 4.72 | 63 | 3.8 | 0.7 | 0.6 | PRPM | 773 | 5.77 | 28 | 3.7 | 3.0 | 2.9 | Smaller Servicers | 227 | 5.40 | 26 | 3.0 | 4.5 | 4.4 |
| 17 | Smaller Servicers | 279 | 5.50 | 29 | 2.6 | 1.8 | 1.7 | VERUS | 1,814 | 7.95 | 18 | 3.1 | 3.7 | 3.6 | PRPM | 761 | 5.68 | 25 | 2.8 | 2.7 | 2.6 |
| 18 | PRPM | 827 | 5.96 | 27 | 2.6 | 3.3 | 3.2 | CIM | 2,550 | 4.05 | 46 | 2.4 | 0.9 | 0.8 | IMPRL | 1,138 | 7.04 | 23 | 2.2 | 4.7 | 4.6 |
| 19 | BINOM | 508 | 5.29 | 38 | 2.3 | 3.3 | 3.2 | IMPRL | 1,103 | 7.02 | 26 | 2.3 | 5.5 | 5.4 | Smaller Servicers | 180 | 5.18 | 27 | 1.3 | 3.0 | 3.0 |
| 20 | MELLO | 2,927 | 3.28 | 40 | 2.0 | 0.2 | 0.2 | Smaller Servicers | 388 | 7.87 | 13 | 0.5 | 2.2 | 2.2 | Smaller Servicers | 239 | 7.86 | 13 | 0.5 | 1.8 | 1.8 |
| 21 | IMPRL | 1,085 | 7.01 | 28 | 1.5 | 6.2 | 6.1 | ADMT | 270 | 8.90 | 20 | 0.4 | 8.9 | 8.8 | NLT | 444 | 5.03 | 37 | 0.0 | 2.3 | 2.3 |
| 22 | ADMT | 262 | 8.90 | 22 | 0.8 | 9.9 | 9.9 | NLT | 433 | 5.02 | 40 | 0.3 | 2.4 | 2.4 | Smaller Servicers | 154 | 4.82 | 82 | -0.0 | 2.3 | 2.3 |
| 23 | PSMC | 1,525 | 3.37 | 53 | 0.7 | 0.2 | 0.2 | Smaller Servicers | 153 | 4.82 | 86 | -0.0 | 2.6 | 2.6 | ADMT | 285 | 8.92 | 17 | -0.3 | 6.9 | 6.9 |
| 24 | Smaller Servicers | 518 | 7.90 | 12 | 0.5 | 2.8 | 2.8 | Smaller Servicers | 200 | 5.34 | 29 | -0.6 | 3.0 | 3.0 | CIM | 2,602 | 4.06 | 43 | -1.2 | 0.8 | 0.8 |
| 25 | NLT | 429 | 5.02 | 42 | 0.4 | 2.5 | 2.5 | WIN | 256 | 4.15 | 117 | -1.6 | 1.1 | 1.1 | MCMLT | 266 | 6.61 | 24 | -1.7 | 4.7 | 4.8 |
| 26 | Smaller Servicers | 152 | 4.82 | 87 | -0.0 | 2.9 | 2.9 | Smaller Servicers | 48 | 4.21 | 119 | -1.7 | 1.8 | 1.9 | PRKCM | 550 | 7.23 | 18 | -3.1 | 3.1 | 3.2 |
| 27 | Smaller Servicers | 207 | 5.39 | 30 | -1.0 | 3.0 | 3.1 | MCMLT | 261 | 6.58 | 27 | -2.5 | 5.1 | 5.2 | Smaller Servicers | 216 | 5.31 | 30 | -3.7 | 2.0 | 2.0 |
| 28 | BARC | 445 | 4.81 | 35 | -2.2 | 3.6 | 3.7 | CSMC | 2,810 | 4.46 | 68 | -2.9 | 1.9 | 2.0 | CSMC | 2,874 | 4.47 | 65 | -3.8 | 1.8 | 1.9 |
| 29 | MCMLT | 257 | 6.56 | 28 | -2.9 | 5.1 | 5.2 | BARC | 451 | 4.82 | 33 | -3.2 | 3.6 | 3.7 | BARC | 465 | 4.82 | 30 | -3.9 | 3.5 | 3.6 |
| 30 | PRKCM | 549 | 7.27 | 21 | -5.5 | 3.5 | 3.7 | Smaller Servicers | 212 | 5.31 | 33 | -4.1 | 1.7 | 1.8 | VISIO | 434 | 7.30 | 21 | -4.8 | 2.6 | 2.8 |
| 31 | CSMC | 2,780 | 4.45 | 70 | -5.7 | 1.8 | 1.9 | PRKCM | 562 | 7.29 | 20 | -5.8 | 3.1 | 3.2 | Smaller Servicers | 92 | 6.46 | 59 | -5.0 | 6.8 | 7.2 |
| 32 | Smaller Servicers | 87 | 6.46 | 64 | -6.3 | 7.1 | 7.6 | Smaller Servicers | 89 | 6.46 | 63 | -7.0 | 6.7 | 7.3 | PMTLT | 1,071 | 3.66 | 37 | -7.3 | 0.2 | 0.2 |
| 33 | OBX | 5,714 | 3.99 | 39 | -6.5 | 0.3 | 0.3 | VISIO | 424 | 7.30 | 24 | -7.0 | 3.2 | 3.5 | BVINV | 4,175 | 3.63 | 35 | -10.0 | 0.2 | 0.2 |
| 34 | VISIO | 418 | 7.30 | 25 | -8.5 | 3.5 | 3.9 | OBX | 5,600 | 3.91 | 38 | -11.7 | 0.3 | 0.3 | SEMT | 10,768 | 4.44 | 42 | -11.8 | 0.3 | 0.4 |
| 35 | Smaller Servicers | 210 | 5.31 | 34 | -9.5 | 1.5 | 1.7 | GSMBS | 19,310 | 3.96 | 34 | -14.1 | 0.4 | 0.4 | OCMT | 1,809 | 3.28 | 37 | -13.1 | 0.2 | 0.2 |
| 36 | SEMT | 12,105 | 4.80 | 40 | -12.8 | 0.3 | 0.4 | SEMT | 11,788 | 4.71 | 40 | -15.3 | 0.3 | 0.4 | GSMBS | 18,873 | 3.85 | 32 | -14.4 | 0.3 | 0.4 |
| 37 | GSMBS | 19,558 | 4.02 | 35 | -14.0 | 0.4 | 0.5 | PMTLT | 1,115 | 3.84 | 38 | -16.4 | 0.2 | 0.2 | ABMT | 319 | 3.98 | 111 | -15.1 | 0.3 | 0.4 |
| 38 | Smaller Servicers | 58 | 4.14 | 115 | -19.0 | 1.0 | 1.3 | BVINV | 4,107 | 3.62 | 38 | -19.5 | 0.2 | 0.2 | OBX | 5,614 | 3.86 | 35 | -18.1 | 0.2 | 0.3 |
| 39 | MSRM | 6,214 | 5.60 | 24 | -21.0 | 0.3 | 0.4 | OCMT | 1,779 | 3.28 | 40 | -21.8 | 0.2 | 0.2 | Smaller Servicers | 48 | 4.21 | 116 | -19.2 | 2.0 | 2.5 |
| 40 | WFMBS | 3,889 | 3.36 | 47 | -24.1 | 0.3 | 0.3 | Smaller Servicers | 73 | 4.14 | 114 | -22.4 | 0.8 | 1.1 | WIN | 263 | 4.15 | 114 | -25.6 | 0.8 | 1.1 |
| 41 | CMLTI | 4,191 | 4.71 | 33 | -24.8 | 0.1 | 0.2 | MSRM | 5,956 | 5.52 | 24 | -23.8 | 0.2 | 0.3 | MSRM | 5,362 | 5.28 | 24 | -26.9 | 0.2 | 0.3 |
| 42 | CHASE | 6,180 | 6.39 | 24 | -26.8 | 0.2 | 0.3 | CHASE | 5,665 | 6.32 | 24 | -31.1 | 0.2 | 0.3 | Smaller Servicers | 82 | 4.13 | 111 | -29.1 | 0.7 | 1.0 |

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

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 | BVINV | 4,066 | 3.62 | 39 | -30.9 | 0.2 | 0.2 | WFMB | 3,923 | 3.36 | 46 | -31.4 | 0.2 | 0.3 | CHASE | 4,242 | 6.16 | 28 | -30.9 | 0.2 | 0.3 |
| 44 | Smaller Servicers | 156 | 3.95 | 100 | -35.3 | 0.9 | 1.4 | CMLTI | 3,910 | 4.50 | 33 | -34.2 | 0.1 | 0.1 | WFMB | 3,995 | 3.36 | 43 | -35.1 | 0.2 | 0.3 |
| 45 | PFMT | 2,113 | 3.24 | 40 | -38.4 | 0.0 | 0.1 | Smaller Servicers | 160 | 3.95 | 98 | -34.4 | 0.8 | 1.3 | NRZT | 947 | 3.50 | 35 | -35.9 | 0.1 | 0.2 |
| 46 | HAWT | 876 | 3.45 | 40 | -39.9 | 0.2 | 0.3 | HAWT | 885 | 3.45 | 38 | -39.8 | 0.2 | 0.4 | Smaller Servicers | 164 | 3.95 | 95 | -38.8 | 0.7 | 1.2 |
| 47 | OCMT | 1,766 | 3.28 | 41 | -43.5 | 0.1 | 0.2 | PFMT | 2,011 | 3.06 | 40 | -43.5 | 0.0 | 0.1 | HAWT | 901 | 3.45 | 35 | -39.3 | 0.2 | 0.3 |
| 48 | GCAT | 2,467 | 5.78 | 23 | -44.4 | 0.1 | 0.2 | GCAT | 2,389 | 5.72 | 22 | -44.9 | 0.1 | 0.2 | RATE | 2,659 | 3.59 | 29 | -43.6 | 0.1 | 0.2 |
| 49 | RATE | 3,260 | 4.31 | 26 | -54.7 | 0.1 | 0.1 | RATE | 3,045 | 4.06 | 27 | -45.8 | 0.1 | 0.1 | PFMT | 1,979 | 2.97 | 39 | -45.2 | 0.0 | 0.1 |
| 50 | ABMT | 304 | 3.98 | 116 | -70.3 | 0.1 | 0.4 | ABMT | 309 | 3.98 | 114 | -56.2 | 0.2 | 0.4 | GCAT | 2,101 | 5.46 | 22 | -45.7 | 0.1 | 0.2 |
| 51 | NRZT | 923 | 3.49 | 40 | -78.4 | 0.0 | 0.2 | NRZT | 931 | 3.49 | 38 | -68.2 | 0.1 | 0.2 | CMLTI | 3,495 | 4.12 | 34 | -47.1 | 0.1 | 0.1 |
| 52 | PRMI | 383 | 2.64 | 47 | -100.0 | 0.0 | 0.0 | PRMI | 386 | 2.64 | 46 | -100.0 | 0.0 | 0.0 | Smaller Servicers | 123 | 3.80 | 107 | -65.7 | 0.1 | 0.2 |
| 53 | Smaller Servicers | 586 | 6.93 | 7 | -100.0 | 0.0 | 0.0 | Smaller Servicers | 84 | 3.55 | 137 | -100.0 | 0.0 | 0.2 | PRMI | 391 | 2.64 | 43 | -100.0 | 0.0 | 0.0 |
| 54 | Smaller Servicers | 67 | 4.21 | 80 | -100.0 | 0.0 | 0.4 | Smaller Servicers | 120 | 3.80 | 110 | -100.0 | 0.0 | 0.2 | Smaller Servicers | 70 | 4.21 | 76 | -100.0 | 0.0 | 0.8 |
| 55 | Smaller Servicers | 83 | 3.55 | 138 | -100.0 | 0.0 | 0.2 | Smaller Servicers | 407 | 6.92 | 6 | -100.0 | 0.0 | 0.0 | Smaller Servicers | 22 | 4.03 | 135 | -100.0 | 0.0 | 0.1 |
| 56 | Smaller Servicers | 118 | 3.80 | 112 | -100.0 | 0.0 | 0.2 | Smaller Servicers | 22 | 4.03 | 138 | -100.0 | 0.0 | 0.1 | Smaller Servicers | 204 | 6.92 | 6 | -100.0 | 0.0 | 0.0 |
| 57 | Smaller Servicers | 21 | 4.03 | 140 | -100.0 | 0.0 | 0.0 | Smaller Servicers | 68 | 4.21 | 79 | -100.0 | 0.0 | 0.4 | Smaller Servicers | 85 | 3.55 | 134 | -100.0 | 0.0 | 0.3 |

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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|------|-----------------------|--------|------|------|--------|-------|------|-----------------------|--------|------|------|--------|-------|------------------------|-------------------|--------|------|------|--------|-------|------|
| | Shelf | \$mm | WAC | WALA | %ΔRef | %≥D60 | Ref | Shelf | \$mm | WAC | WALA | %ΔRef | %≥D60 | Ref | Shelf | \$mm | WAC | WALA | %ΔRef | %≥D60 | Ref |
| 1 | Smaller Servicers | 29 | 4.19 | 121 | 178.8 | 6.0 | 2.1 | Smaller Servicers | 29 | 4.19 | 119 | 142.3 | 6.0 | 2.5 | Smaller Servicers | 29 | 4.19 | 116 | 116.7 | 5.9 | 2.7 |
| 2 | OBX | 2,388 | 4.24 | 32 | 50.8 | 0.3 | 0.2 | MELLO | 848 | 2.94 | 44 | 71.2 | 0.4 | 0.2 | MELLO | 861 | 2.94 | 41 | 62.2 | 0.4 | 0.2 |
| 3 | MELLO | 842 | 2.94 | 46 | 45.2 | 0.3 | 0.2 | OBX | 2,246 | 4.04 | 32 | 42.1 | 0.3 | 0.2 | FSMT | 3,066 | 3.15 | 44 | 37.0 | 0.6 | 0.4 |
| 4 | Smaller Servicers | 47 | 4.21 | 121 | 37.7 | 1.6 | 1.2 | FSMT | 3,019 | 3.15 | 47 | 32.1 | 0.6 | 0.4 | Smaller Servicers | 96 | 5.41 | 27 | 32.6 | 2.5 | 1.9 |
| 5 | FSMT | 2,999 | 3.15 | 48 | 29.9 | 0.6 | 0.4 | Smaller Servicers | 142 | 5.41 | 28 | 28.3 | 3.2 | 2.5 | JPMMT | 29,977 | 3.93 | 36 | 12.0 | 0.7 | 0.6 |
| 6 | Smaller Servicers | 141 | 5.41 | 29 | 24.1 | 3.3 | 2.7 | PSMC | 1,537 | 3.37 | 51 | 11.9 | 0.2 | 0.2 | PSMC | 1,564 | 3.37 | 48 | 11.5 | 0.2 | 0.2 |
| 7 | CIM | 1,329 | 3.10 | 50 | 12.2 | 0.2 | 0.2 | JPMMT | 30,734 | 4.07 | 37 | 11.6 | 0.7 | 0.7 | OBX | 2,206 | 3.93 | 30 | 10.5 | 0.2 | 0.2 |
| 8 | RCKT | 5,227 | 3.31 | 37 | 12.0 | 0.6 | 0.5 | RCKT | 5,229 | 3.27 | 36 | 10.7 | 0.5 | 0.5 | IMPRL | 522 | 7.16 | 23 | 6.4 | 6.1 | 5.7 |
| 9 | JPMMT | 31,271 | 4.14 | 38 | 11.5 | 0.8 | 0.7 | CIM | 1,339 | 3.10 | 48 | 8.7 | 0.2 | 0.2 | RCKT | 5,256 | 3.22 | 33 | 4.8 | 0.4 | 0.4 |
| 10 | WIN | 253 | 4.15 | 119 | 9.1 | 1.3 | 1.2 | IMPRL | 505 | 7.14 | 26 | 5.5 | 7.1 | 6.8 | PRKCM | 295 | 7.15 | 18 | 4.0 | 4.7 | 4.6 |
| 11 | IMPRL | 495 | 7.13 | 27 | 4.2 | 8.2 | 7.8 | Smaller Servicers | 108 | 5.32 | 34 | 2.3 | 2.0 | 1.9 | CIM | 1,364 | 3.10 | 45 | 2.1 | 0.2 | 0.2 |
| 12 | PSMC | 1,525 | 3.37 | 53 | 0.7 | 0.2 | 0.2 | PRKCM | 299 | 7.19 | 20 | 1.0 | 4.2 | 4.1 | Smaller Servicers | 111 | 5.32 | 31 | 1.4 | 2.7 | 2.6 |
| 13 | PRKCM | 290 | 7.16 | 22 | 0.4 | 4.4 | 4.4 | CSMC | 1,569 | 4.15 | 95 | 0.8 | 1.8 | 1.8 | CSMC | 1,603 | 4.15 | 92 | 0.8 | 1.6 | 1.6 |
| 14 | BVINV | 7 | 4.40 | 72 | -0.0 | 2.5 | 2.5 | BVINV | 8 | 4.42 | 71 | -0.0 | 2.5 | 2.5 | BVINV | 9 | 4.42 | 69 | -0.0 | 2.1 | 2.1 |
| 15 | GCAT | 417 | 7.28 | 10 | -0.0 | 0.1 | 0.1 | GCAT | 387 | 7.31 | 9 | -0.0 | 0.0 | 0.0 | GCAT | 255 | 7.32 | 9 | -0.0 | 0.0 | 0.0 |
| 16 | ADMT | 127 | 8.93 | 21 | -0.5 | 14.1 | 14.1 | ADMT | 132 | 8.93 | 20 | -0.3 | 12.6 | 12.6 | ADMT | 140 | 8.95 | 17 | -0.6 | 10.5 | 10.6 |
| 17 | CSMC | 1,552 | 4.15 | 96 | -1.8 | 1.7 | 1.8 | WIN | 255 | 4.15 | 117 | -1.6 | 1.1 | 1.1 | MCMLT | 130 | 6.69 | 24 | -0.7 | 3.0 | 3.1 |
| 18 | PRPM | 198 | 7.04 | 21 | -2.4 | 3.3 | 3.4 | Smaller Servicers | 48 | 4.21 | 119 | -1.7 | 1.8 | 1.9 | PRPM | 150 | 6.49 | 22 | -3.6 | 3.1 | 3.2 |
| 19 | MCMLT | 126 | 6.66 | 28 | -3.1 | 4.4 | 4.5 | PRPM | 164 | 6.70 | 23 | -2.0 | 3.3 | 3.3 | BARC | 93 | 5.00 | 31 | -9.9 | 5.0 | 5.6 |
| 20 | Smaller Servicers | 107 | 5.33 | 35 | -6.5 | 1.7 | 1.8 | MCMLT | 128 | 6.66 | 27 | -3.0 | 3.4 | 3.5 | Smaller Servicers | 42 | 5.11 | 26 | -11.5 | 5.0 | 5.6 |
| 21 | Smaller Servicers | 42 | 5.11 | 31 | -8.3 | 5.7 | 6.2 | Smaller Servicers | 42 | 5.11 | 29 | -9.7 | 5.6 | 6.2 | OCMT | 1,809 | 3.28 | 37 | -13.1 | 0.2 | 0.2 |
| 22 | UWM | 261 | 2.98 | 43 | -11.9 | 0.6 | 0.7 | BARC | 89 | 5.00 | 35 | -15.7 | 4.5 | 5.4 | ABMT | 319 | 3.98 | 111 | -15.1 | 0.3 | 0.4 |
| 23 | GSMBS | 15,507 | 4.07 | 34 | -16.2 | 0.4 | 0.5 | GSMBS | 15,321 | 4.02 | 33 | -17.1 | 0.4 | 0.4 | SEMT | 10,361 | 4.42 | 41 | -17.0 | 0.2 | 0.3 |
| 24 | SEMT | 11,656 | 4.78 | 38 | -16.9 | 0.3 | 0.3 | UWM | 263 | 2.98 | 42 | -19.7 | 0.6 | 0.8 | GSMBS | 14,864 | 3.89 | 32 | -17.1 | 0.3 | 0.4 |
| 25 | BARC | 88 | 5.00 | 36 | -18.0 | 3.8 | 4.7 | SEMT | 11,371 | 4.69 | 39 | -21.1 | 0.2 | 0.3 | Smaller Servicers | 48 | 4.21 | 116 | -19.2 | 2.0 | 2.5 |
| 26 | Smaller Servicers | 54 | 4.14 | 115 | -19.0 | 1.1 | 1.4 | OCMT | 1,779 | 3.28 | 40 | -21.8 | 0.2 | 0.2 | UWM | 268 | 2.98 | 39 | -24.9 | 0.7 | 0.9 |
| 27 | WFMBS | 2,803 | 3.23 | 51 | -23.5 | 0.3 | 0.4 | Smaller Servicers | 69 | 4.14 | 114 | -22.4 | 0.9 | 1.1 | WIN | 262 | 4.15 | 114 | -25.6 | 0.8 | 1.1 |
| 28 | CHASE | 6,173 | 6.40 | 23 | -26.8 | 0.2 | 0.3 | MSRM | 4,227 | 5.03 | 27 | -29.5 | 0.2 | 0.3 | Smaller Servicers | 77 | 4.13 | 111 | -29.1 | 0.8 | 1.1 |
| 29 | MSRM | 4,402 | 5.13 | 27 | -28.3 | 0.3 | 0.4 | CHASE | 5,658 | 6.32 | 24 | -31.1 | 0.2 | 0.3 | CHASE | 4,235 | 6.16 | 28 | -30.9 | 0.2 | 0.3 |
| 30 | Smaller Servicers | 156 | 3.95 | 100 | -35.3 | 0.9 | 1.4 | WFMBS | 2,826 | 3.23 | 49 | -31.9 | 0.2 | 0.3 | MSRM | 3,951 | 4.85 | 26 | -32.6 | 0.2 | 0.3 |
| 31 | OCMT | 1,766 | 3.28 | 41 | -43.5 | 0.1 | 0.2 | Smaller Servicers | 160 | 3.95 | 98 | -34.4 | 0.8 | 1.3 | HAWT | 193 | 3.13 | 36 | -33.5 | 0.2 | 0.3 |
| 32 | RATE | 3,260 | 4.31 | 26 | -54.7 | 0.1 | 0.1 | RATE | 3,045 | 4.06 | 27 | -45.8 | 0.1 | 0.1 | WFMBS | 2,879 | 3.24 | 46 | -34.8 | 0.2 | 0.3 |
| 33 | PFMT | 1,574 | 3.31 | 39 | -56.8 | 0.0 | 0.1 | HAWT | 189 | 3.14 | 39 | -50.9 | 0.2 | 0.3 | Smaller Servicers | 164 | 3.95 | 95 | -38.8 | 0.7 | 1.2 |
| 34 | CMLTI | 2,018 | 4.64 | 32 | -58.2 | 0.0 | 0.1 | PFMT | 1,468 | 3.08 | 41 | -52.1 | 0.0 | 0.1 | RATE | 2,659 | 3.59 | 29 | -43.6 | 0.1 | 0.2 |
| 35 | HAWT | 187 | 3.14 | 40 | -69.8 | 0.1 | 0.3 | ABMT | 309 | 3.98 | 114 | -56.2 | 0.2 | 0.4 | PFMT | 1,429 | 2.95 | 40 | -45.5 | 0.1 | 0.1 |
| 36 | ABMT | 304 | 3.98 | 116 | -70.3 | 0.1 | 0.4 | CMLTI | 1,830 | 4.36 | 33 | -75.0 | 0.0 | 0.1 | Smaller Servicers | 122 | 3.80 | 107 | -65.7 | 0.1 | 0.2 |
| 37 | PMTLT | 105 | 5.52 | 71 | -100.0 | 0.0 | 0.7 | PMTLT | 79 | 4.94 | 93 | -100.0 | 0.0 | 0.7 | CMLTI | 1,583 | 3.90 | 35 | -85.7 | 0.0 | 0.1 |
| 38 | PRMI | 383 | 2.64 | 47 | -100.0 | 0.0 | 0.0 | PRMI | 386 | 2.64 | 46 | -100.0 | 0.0 | 0.0 | PMTLT | 67 | 4.48 | 109 | -100.0 | 0.0 | 0.7 |
| 39 | Smaller Servicers | 116 | 3.80 | 111 | -100.0 | 0.0 | 0.2 | Smaller Servicers | 118 | 3.80 | 110 | -100.0 | 0.0 | 0.2 | PRMI | 391 | 2.64 | 43 | -100.0 | 0.0 | 0.0 |
| 40 | Smaller Servicers | 586 | 6.93 | 7 | -100.0 | 0.0 | 0.0 | Smaller Servicers | 407 | 6.92 | 6 | -100.0 | 0.0 | 0.0 | Smaller Servicers | 70 | 4.21 | 76 | -100.0 | 0.0 | 0.8 |
| 41 | Smaller Servicers | 67 | 4.21 | 80 | -100.0 | 0.0 | 0.4 | Smaller Servicers | 21 | 4.02 | 138 | -100.0 | 0.0 | 0.1 | Smaller Servicers | 22 | 4.02 | 135 | -100.0 | 0.0 | 0.1 |
| 42 | Smaller Servicers | 21 | 4.03 | 140 | -100.0 | 0.0 | 0.0 | Smaller Servicers | 79 | 3.53 | 137 | -100.0 | 0.0 | 0.3 | Smaller Servicers | 81 | 3.53 | 134 | -100.0 | 0.0 | 0.3 |

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 |
| 43 | Smaller Servicers | 79 | 3.53 | 138 | -100.0 | 0.0 | 0.3 | Smaller Servicers | 68 | 4.21 | 79 | -100.0 | 0.0 | 0.4 | Smaller Servicers | 204 | 6.92 | 6 | -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 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 | UWM | 2,477 | 3.39 | 38 | 71.2 | 0.4 | 0.2 | UWM | 2,498 | 3.39 | 37 | 68.0 | 0.4 | 0.2 | UWM | 2,538 | 3.39 | 34 | 65.3 | 0.4 | 0.2 |
| 2 | PMTLT | 1,121 | 4.02 | 33 | 27.3 | 0.2 | 0.2 | NYMT | 316 | 5.80 | 25 | 13.9 | 1.9 | 1.7 | MELLO | 2,132 | 3.41 | 33 | 20.3 | 0.3 | 0.3 |
| 3 | PFMT | 539 | 3.02 | 41 | 20.8 | 0.1 | 0.1 | FSMT | 4,119 | 3.61 | 41 | 11.3 | 0.3 | 0.3 | PMTLT | 1,005 | 3.60 | 33 | 13.5 | 0.2 | 0.2 |
| 4 | FSMT | 4,083 | 3.61 | 43 | 13.6 | 0.3 | 0.3 | MELLO | 2,100 | 3.41 | 36 | 11.3 | 0.3 | 0.3 | NYMT | 282 | 5.45 | 25 | 12.6 | 1.8 | 1.6 |
| 5 | NYMT | 393 | 6.29 | 22 | 13.5 | 1.8 | 1.6 | Smaller Servicers | 98 | 4.72 | 61 | 11.0 | 0.7 | 0.6 | MFRA | 1,503 | 5.03 | 30 | 12.3 | 1.8 | 1.6 |
| 6 | Smaller Servicers | 181 | 5.47 | 31 | 11.9 | 5.6 | 5.0 | MFRA | 1,472 | 5.02 | 33 | 9.8 | 1.9 | 1.7 | FSMT | 4,194 | 3.61 | 38 | 10.8 | 0.3 | 0.3 |
| 7 | TRK | 601 | 4.82 | 39 | 10.1 | 4.0 | 3.7 | TRK | 609 | 4.83 | 37 | 9.3 | 3.8 | 3.5 | TRK | 626 | 4.83 | 34 | 10.1 | 3.5 | 3.2 |
| 8 | RCKT | 523 | 7.30 | 6 | 8.9 | 0.2 | 0.2 | Smaller Servicers | 182 | 5.47 | 29 | 8.8 | 4.8 | 4.5 | Smaller Servicers | 100 | 4.72 | 58 | 8.9 | 0.6 | 0.5 |
| 9 | COLT | 658 | 8.29 | 9 | 7.6 | 1.9 | 1.8 | COLT | 566 | 8.35 | 9 | 5.7 | 1.8 | 1.7 | Smaller Servicers | 185 | 5.47 | 26 | 7.5 | 4.4 | 4.1 |
| 10 | MFRA | 1,455 | 5.01 | 35 | 7.2 | 2.0 | 1.9 | PRPM | 609 | 5.52 | 29 | 5.3 | 2.9 | 2.8 | BINOM | 532 | 5.29 | 33 | 5.0 | 2.8 | 2.7 |
| 11 | JPMMT | 6,472 | 4.19 | 38 | 6.5 | 0.5 | 0.4 | BINOM | 517 | 5.29 | 36 | 4.7 | 3.3 | 3.2 | PRPM | 611 | 5.48 | 26 | 4.8 | 2.6 | 2.5 |
| 12 | PRPM | 630 | 5.62 | 29 | 4.0 | 3.3 | 3.1 | PMTLT | 1,036 | 3.76 | 34 | 4.1 | 0.2 | 0.2 | COLT | 399 | 8.38 | 8 | 4.7 | 1.5 | 1.4 |
| 13 | VERUS | 1,880 | 7.96 | 19 | 3.9 | 4.1 | 3.9 | VERUS | 1,814 | 7.95 | 18 | 3.1 | 3.7 | 3.6 | VERUS | 1,696 | 7.89 | 17 | 3.2 | 3.7 | 3.5 |
| 14 | Smaller Servicers | 96 | 4.72 | 63 | 3.8 | 0.7 | 0.6 | JPMMT | 6,395 | 4.12 | 37 | 2.3 | 0.4 | 0.4 | Smaller Servicers | 180 | 5.18 | 27 | 1.3 | 3.0 | 3.0 |
| 15 | ADMT | 135 | 8.86 | 22 | 3.6 | 6.1 | 5.8 | BARC | 362 | 4.77 | 33 | 1.9 | 3.3 | 3.3 | ADMT | 144 | 8.89 | 17 | 0.7 | 3.3 | 3.3 |
| 16 | CIM | 1,195 | 5.10 | 45 | 3.3 | 1.8 | 1.8 | ADMT | 138 | 8.87 | 20 | 1.8 | 5.3 | 5.2 | Smaller Servicers | 239 | 7.86 | 13 | 0.5 | 1.8 | 1.8 |
| 17 | BARC | 357 | 4.77 | 34 | 3.0 | 3.6 | 3.5 | CIM | 1,211 | 5.11 | 43 | 1.7 | 1.6 | 1.6 | NLT | 444 | 5.03 | 37 | 0.0 | 2.3 | 2.3 |
| 18 | BINOM | 508 | 5.29 | 38 | 2.3 | 3.3 | 3.2 | Smaller Servicers | 388 | 7.87 | 13 | 0.5 | 2.2 | 2.2 | JPMMT | 6,291 | 3.99 | 35 | 0.0 | 0.4 | 0.4 |
| 19 | Smaller Servicers | 518 | 7.90 | 12 | 0.5 | 2.8 | 2.8 | NLT | 433 | 5.02 | 40 | 0.3 | 2.4 | 2.4 | CHASE | 7 | 3.84 | 113 | -0.0 | 0.1 | 0.1 |
| 20 | NLT | 429 | 5.02 | 42 | 0.4 | 2.5 | 2.5 | GSMBS | 3,989 | 3.73 | 37 | -0.0 | 0.4 | 0.4 | BARC | 373 | 4.78 | 30 | -1.3 | 3.1 | 3.2 |
| 21 | Smaller Servicers | 207 | 5.39 | 30 | -1.0 | 3.0 | 3.1 | Smaller Servicers | 200 | 5.34 | 29 | -0.6 | 3.0 | 3.0 | CIM | 1,238 | 5.12 | 40 | -1.7 | 1.4 | 1.4 |
| 22 | IMPRL | 590 | 6.91 | 28 | -2.3 | 4.5 | 4.6 | IMPRL | 598 | 6.92 | 26 | -2.0 | 4.1 | 4.2 | MCMLT | 136 | 6.53 | 24 | -2.1 | 6.4 | 6.5 |
| 23 | MCMLT | 131 | 6.47 | 29 | -2.7 | 5.7 | 5.9 | MCMLT | 133 | 6.50 | 27 | -2.3 | 6.7 | 6.8 | SEMT | 34 | 5.97 | 58 | -2.5 | 2.2 | 2.2 |
| 24 | GSMBS | 4,051 | 3.81 | 38 | -2.9 | 0.4 | 0.4 | SEMT | 53 | 6.51 | 39 | -5.3 | 1.3 | 1.3 | GSMBS | 4,009 | 3.69 | 34 | -2.6 | 0.3 | 0.3 |
| 25 | Smaller Servicers | 87 | 6.46 | 64 | -6.3 | 7.1 | 7.6 | CSMC | 1,241 | 4.86 | 35 | -6.7 | 2.1 | 2.2 | IMPRL | 616 | 6.93 | 23 | -3.4 | 3.6 | 3.7 |
| 26 | MSRM | 1,812 | 6.75 | 18 | -6.9 | 0.4 | 0.4 | Smaller Servicers | 89 | 6.46 | 63 | -7.0 | 6.7 | 7.3 | VISIO | 434 | 7.30 | 21 | -4.8 | 2.6 | 2.8 |
| 27 | VISIO | 418 | 7.30 | 25 | -8.5 | 3.5 | 3.9 | VISIO | 424 | 7.30 | 24 | -7.0 | 3.2 | 3.5 | Smaller Servicers | 92 | 6.46 | 59 | -5.0 | 6.8 | 7.2 |
| 28 | CSMC | 1,227 | 4.84 | 36 | -9.6 | 1.9 | 2.2 | RCKT | 396 | 7.28 | 6 | -7.1 | 0.1 | 0.1 | RCKT | 198 | 7.28 | 6 | -7.1 | 0.1 | 0.1 |
| 29 | CMLTI | 2,056 | 4.80 | 31 | -10.2 | 0.2 | 0.2 | MSRM | 1,730 | 6.70 | 17 | -9.7 | 0.3 | 0.3 | CSMC | 1,270 | 4.88 | 32 | -8.1 | 2.0 | 2.2 |
| 30 | MELLO | 2,084 | 3.41 | 38 | -11.3 | 0.2 | 0.2 | Smaller Servicers | 104 | 5.29 | 32 | -12.3 | 1.4 | 1.6 | BVINV | 4,166 | 3.63 | 34 | -10.2 | 0.2 | 0.2 |
| 31 | SEMT | 91 | 6.90 | 24 | -12.4 | 0.6 | 0.7 | PFMT | 543 | 3.02 | 39 | -14.6 | 0.1 | 0.1 | MSRM | 1,411 | 6.51 | 17 | -10.6 | 0.2 | 0.3 |
| 32 | Smaller Servicers | 103 | 5.29 | 33 | -13.3 | 1.3 | 1.5 | CMLTI | 1,962 | 4.64 | 31 | -18.8 | 0.1 | 0.2 | Smaller Servicers | 106 | 5.29 | 29 | -13.4 | 1.2 | 1.4 |
| 33 | PRKCM | 259 | 7.40 | 21 | -15.6 | 2.4 | 2.9 | PRKCM | 263 | 7.41 | 20 | -19.8 | 1.8 | 2.3 | PRKCM | 255 | 7.33 | 18 | -26.2 | 1.2 | 1.6 |
| 34 | WFMBS | 1,086 | 3.69 | 39 | -25.8 | 0.2 | 0.3 | BVINV | 4,098 | 3.62 | 38 | -19.9 | 0.2 | 0.2 | CMLTI | 1,793 | 4.32 | 31 | -31.4 | 0.1 | 0.2 |
| 35 | BVINV | 4,059 | 3.62 | 39 | -31.4 | 0.2 | 0.2 | WFMBS | 1,096 | 3.69 | 38 | -29.8 | 0.2 | 0.3 | WFMBS | 1,116 | 3.69 | 35 | -35.8 | 0.1 | 0.2 |
| 36 | HAWT | 690 | 3.53 | 39 | -33.6 | 0.2 | 0.3 | HAWT | 696 | 3.53 | 38 | -37.1 | 0.2 | 0.4 | NRZT | 947 | 3.50 | 35 | -35.9 | 0.1 | 0.2 |
| 37 | OBX | 2,966 | 3.69 | 41 | -36.1 | 0.2 | 0.3 | OBX | 2,991 | 3.69 | 39 | -39.5 | 0.2 | 0.3 | OBX | 3,038 | 3.69 | 36 | -36.5 | 0.2 | 0.3 |
| 38 | GCAT | 2,050 | 5.47 | 26 | -47.0 | 0.1 | 0.2 | GCAT | 2,003 | 5.41 | 25 | -46.3 | 0.1 | 0.2 | HAWT | 708 | 3.53 | 35 | -40.6 | 0.2 | 0.3 |
| 39 | Smaller Servicers | 138 | 5.60 | 29 | -72.4 | 0.2 | 0.8 | Smaller Servicers | 140 | 5.60 | 28 | -54.4 | 0.4 | 0.9 | GCAT | 1,846 | 5.20 | 24 | -46.5 | 0.1 | 0.2 |
| 40 | NRZT | 923 | 3.49 | 40 | -78.4 | 0.0 | 0.2 | NRZT | 931 | 3.49 | 38 | -68.2 | 0.1 | 0.2 | PFMT | 550 | 3.02 | 36 | -46.9 | 0.0 | 0.1 |
| 41 | CHASE | 7 | 3.84 | 118 | -100.0 | 0.0 | 0.0 | CHASE | 7 | 3.84 | 117 | -100.0 | 0.0 | 0.0 | Smaller Servicers | 94 | 5.60 | 27 | -60.2 | 0.3 | 0.7 |
| 42 | Smaller Servicers | 4 | 4.03 | 138 | -100.0 | 0.0 | 0.0 | Smaller Servicers | 5 | 4.03 | 137 | -100.0 | 0.0 | 0.0 | Smaller Servicers | 0 | 6.75 | 150 | -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 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 |
| 43 | Smaller Servicers | 3 | 4.24 | 115 | -100.0 | 0.0 | 0.0 | Smaller Servicers | 4 | 4.24 | 113 | -100.0 | 0.0 | 0.0 | Smaller Servicers | 5 | 4.24 | 110 | -100.0 | 0.0 | 0.0 |
| 44 | Smaller Servicers | 2 | 4.02 | 142 | -100.0 | 0.0 | 0.0 | Smaller Servicers | 0 | 6.75 | 153 | -100.0 | 0.0 | 0.0 | Smaller Servicers | 2 | 4.02 | 137 | -100.0 | 0.0 | 0.0 |
| 45 | Smaller Servicers | 0 | 6.75 | 155 | -100.0 | 0.0 | 0.0 | Smaller Servicers | 2 | 4.02 | 140 | -100.0 | 0.0 | 0.0 | Smaller Servicers | 5 | 4.03 | 134 | -100.0 | 0.0 | 0.0 |
| 46 | WIN | 1 | 4.80 | 117 | -100.0 | 0.0 | 0.0 | WIN | 1 | 4.80 | 115 | -100.0 | 0.0 | 0.0 | WIN | 1 | 4.80 | 112 | -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 | 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 | 152 | 4.82 | 87 | -0.0 | 2.9 | 2.9 | SEMT | 364 | 4.90 | 77 | -0.0 | 2.9 | 2.9 | SEMT | 373 | 4.90 | 74 | 1.4 | 2.5 | 2.5 |
| 2 | SEMT | 358 | 4.90 | 79 | -0.0 | 2.8 | 2.8 | Smaller Servicers | 153 | 4.82 | 86 | -0.0 | 2.6 | 2.6 | Smaller Servicers | 154 | 4.82 | 82 | -0.0 | 2.3 | 2.3 |
| 3 | OBX | 359 | 4.88 | 67 | -0.0 | 1.0 | 1.0 | OBX | 363 | 4.88 | 66 | -0.0 | 0.9 | 0.9 | OBX | 371 | 4.88 | 63 | -0.0 | 0.9 | 0.9 |
| 4 | CMLTI | 116 | 4.23 | 69 | -0.0 | 0.5 | 0.5 | CMLTI | 117 | 4.22 | 68 | -0.0 | 0.4 | 0.4 | CMLTI | 119 | 4.22 | 65 | -22.2 | 0.4 | 0.5 |

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 | | | | | | | |
|------|-----------------------|--------|------|------|--------|-------|-----|-----------------------|--------|------|------|--------|-------|------------------------|-------|--------|------|------|--------|-------|-----|
| | Shelf | \$mm | WAC | WALA | %ΔRef | %≥D60 | Ref | Shelf | \$mm | WAC | WALA | %ΔRef | %≥D60 | Ref | Shelf | \$mm | WAC | WALA | %ΔRef | %≥D60 | Ref |
| 1 | CTDL | 11 | 5.12 | 55 | 86.6 | 3.6 | 2.0 | CTDL | 12 | 5.13 | 54 | 108.8 | 4.0 | 1.9 | CTDL | 12 | 5.13 | 50 | 78.6 | 3.4 | 1.9 |
| 2 | VISIO | 101 | 6.90 | 67 | 21.4 | 3.2 | 2.6 | VISIO | 103 | 6.90 | 65 | 17.3 | 2.7 | 2.3 | VISIO | 107 | 6.91 | 62 | 22.7 | 2.4 | 2.0 |
| 3 | PRKCM | 963 | 6.67 | 23 | 13.3 | 2.9 | 2.6 | PRKCM | 982 | 6.69 | 22 | 15.5 | 2.8 | 2.4 | PRKCM | 911 | 6.56 | 21 | 18.0 | 2.5 | 2.2 |
| 4 | DRMT | 1,563 | 5.84 | 33 | 10.4 | 5.9 | 5.3 | CSMC | 2,301 | 4.70 | 40 | 9.3 | 3.1 | 2.8 | STAR | 2,571 | 4.75 | 36 | 7.4 | 3.2 | 3.0 |
| 5 | IMPRL | 2,007 | 5.15 | 35 | 8.6 | 5.4 | 4.9 | DRMT | 1,419 | 5.54 | 34 | 8.6 | 6.2 | 5.7 | CSMC | 2,349 | 4.71 | 37 | 7.1 | 2.7 | 2.5 |
| 6 | CSMC | 2,276 | 4.70 | 42 | 7.7 | 3.1 | 2.9 | IMPRL | 2,028 | 5.15 | 33 | 7.8 | 4.9 | 4.6 | DRMT | 1,374 | 5.36 | 33 | 6.5 | 5.8 | 5.5 |
| 7 | MCMLT | 316 | 6.24 | 29 | 7.2 | 4.7 | 4.3 | MCMLT | 319 | 6.25 | 28 | 7.4 | 4.8 | 4.5 | BHLD | 38 | 6.02 | 61 | 6.3 | 3.4 | 3.2 |
| 8 | CHNGE | 1,505 | 7.02 | 27 | 6.6 | 7.0 | 6.6 | CHNGE | 1,543 | 7.04 | 26 | 5.7 | 6.7 | 6.4 | IMPRL | 2,075 | 5.16 | 30 | 5.9 | 4.3 | 4.1 |
| 9 | BHLD | 36 | 6.03 | 66 | 5.8 | 3.8 | 3.6 | STAR | 2,508 | 4.74 | 39 | 5.4 | 3.2 | 3.0 | CHNGE | 1,619 | 7.08 | 22 | 5.3 | 6.1 | 5.8 |
| 10 | STAR | 2,474 | 4.74 | 41 | 4.2 | 3.3 | 3.2 | SGR | 886 | 4.93 | 36 | 5.0 | 2.6 | 2.5 | MCMLT | 330 | 6.27 | 25 | 4.0 | 5.1 | 4.9 |
| 11 | ARRW | 538 | 5.01 | 44 | 3.3 | 2.3 | 2.2 | ARRW | 545 | 5.02 | 42 | 3.2 | 2.2 | 2.1 | GCAT | 4,203 | 5.66 | 28 | 3.9 | 2.8 | 2.7 |
| 12 | VERUS | 12,035 | 6.81 | 26 | 2.8 | 4.2 | 4.1 | VERUS | 11,824 | 6.77 | 26 | 2.5 | 3.9 | 3.8 | ARRW | 558 | 5.03 | 39 | 2.9 | 2.2 | 2.1 |
| 13 | SGR | 878 | 4.93 | 37 | 1.7 | 2.6 | 2.5 | GCAT | 4,231 | 5.73 | 30 | 1.8 | 2.8 | 2.8 | RUN | 286 | 4.31 | 30 | 2.8 | 2.4 | 2.4 |
| 14 | COLT | 6,365 | 6.45 | 26 | 1.5 | 4.1 | 4.1 | BRAVO | 3,557 | 7.73 | 19 | 1.6 | 4.0 | 4.0 | VERUS | 11,176 | 6.61 | 25 | 2.5 | 3.5 | 3.4 |
| 15 | GCAT | 4,163 | 5.71 | 32 | 1.5 | 3.0 | 2.9 | COLT | 6,143 | 6.38 | 25 | 1.4 | 3.9 | 3.8 | BRAVO | 3,215 | 7.63 | 18 | 2.4 | 3.7 | 3.6 |
| 16 | BRAVO | 3,744 | 7.76 | 20 | 0.8 | 4.3 | 4.3 | RUN | 281 | 4.31 | 33 | 1.2 | 2.5 | 2.5 | SGR | 903 | 4.93 | 33 | 2.4 | 2.4 | 2.4 |
| 17 | MFRA | 2,807 | 6.37 | 30 | 0.0 | 3.6 | 3.6 | BHLD | 36 | 6.03 | 64 | -0.3 | 3.1 | 3.1 | OBX | 10,332 | 6.88 | 18 | 0.3 | 2.3 | 2.3 |
| 18 | OBX | 12,892 | 7.12 | 19 | -1.7 | 2.5 | 2.5 | ADMT | 2,435 | 8.57 | 10 | -0.3 | 2.7 | 2.7 | COLT | 5,765 | 6.22 | 25 | -0.1 | 3.6 | 3.6 |
| 19 | ADMT | 2,627 | 8.54 | 11 | -2.1 | 2.9 | 3.0 | GSMBS | 1,081 | 6.81 | 25 | -0.4 | 2.2 | 2.2 | ADMT | 1,970 | 8.60 | 9 | -0.4 | 2.4 | 2.4 |
| 20 | RMLT | 148 | 6.02 | 63 | -2.5 | 4.5 | 4.6 | OBX | 12,085 | 7.06 | 18 | -1.0 | 2.4 | 2.4 | EFMT | 2,084 | 5.36 | 31 | -2.6 | 2.7 | 2.8 |
| 21 | GSMBS | 1,059 | 6.80 | 26 | -2.6 | 2.5 | 2.5 | MFRA | 2,761 | 6.32 | 29 | -1.6 | 3.3 | 3.3 | GSMBS | 999 | 6.68 | 23 | -2.8 | 1.8 | 1.9 |
| 22 | RUN | 280 | 4.31 | 35 | -2.8 | 2.5 | 2.6 | EFMT | 2,077 | 5.40 | 33 | -2.7 | 3.0 | 3.1 | MFRA | 2,639 | 6.18 | 28 | -4.0 | 2.8 | 2.9 |
| 23 | EFMT | 2,138 | 5.50 | 33 | -3.9 | 3.3 | 3.4 | BARC | 1,401 | 7.78 | 20 | -4.2 | 3.4 | 3.6 | HOMES | 869 | 7.65 | 17 | -4.9 | 4.2 | 4.4 |
| 24 | PRPM | 877 | 7.75 | 18 | -4.9 | 2.5 | 2.7 | RMLT | 150 | 6.03 | 62 | -5.5 | 4.3 | 4.6 | BARC | 1,256 | 7.68 | 18 | -5.7 | 3.2 | 3.4 |
| 25 | BARC | 1,369 | 7.77 | 21 | -6.1 | 3.5 | 3.7 | HOMES | 1,124 | 7.75 | 16 | -6.0 | 4.1 | 4.3 | RMLT | 154 | 6.04 | 59 | -7.7 | 3.7 | 4.0 |
| 26 | HOMES | 1,435 | 7.79 | 14 | -6.7 | 3.7 | 4.0 | SHMLT | 233 | 5.11 | 36 | -7.3 | 3.3 | 3.6 | AOMT | 8,527 | 5.43 | 33 | -7.8 | 2.7 | 2.9 |
| 27 | SHMLT | 223 | 5.05 | 37 | -6.8 | 3.7 | 4.0 | PRPM | 857 | 7.74 | 17 | -8.0 | 2.1 | 2.3 | PRPM | 694 | 7.69 | 16 | -8.5 | 2.1 | 2.3 |
| 28 | AOMT | 9,465 | 5.70 | 34 | -7.1 | 3.1 | 3.3 | AOMT | 8,980 | 5.57 | 34 | -8.3 | 2.9 | 3.1 | SHMLT | 243 | 5.14 | 34 | -13.0 | 3.1 | 3.5 |
| 29 | CROSS | 2,163 | 8.24 | 8 | -15.6 | 1.3 | 1.5 | CROSS | 1,874 | 8.30 | 7 | -16.1 | 1.4 | 1.6 | CROSS | 1,359 | 8.38 | 7 | -14.6 | 1.3 | 1.6 |
| 30 | MSRM | 768 | 8.42 | 10 | -16.5 | 1.8 | 2.2 | MSRM | 602 | 8.48 | 10 | -17.4 | 1.8 | 2.2 | HOF | 59 | 6.21 | 54 | -19.6 | 3.5 | 4.4 |
| 31 | NRZT | 3,185 | 6.46 | 27 | -19.8 | 1.8 | 2.3 | NRZT | 2,847 | 6.26 | 29 | -23.2 | 1.6 | 2.1 | MSRM | 396 | 8.48 | 10 | -20.4 | 1.4 | 1.7 |
| 32 | HOF | 54 | 6.18 | 58 | -39.2 | 2.9 | 4.7 | HOF | 55 | 6.18 | 57 | -28.9 | 3.5 | 4.9 | NRZT | 2,689 | 6.12 | 27 | -24.9 | 1.4 | 1.9 |
| 33 | ACRA | 215 | 8.45 | 4 | -100.0 | 0.0 | 0.0 | ACRA | 108 | 8.45 | 4 | -100.0 | 0.0 | 0.0 | ACRA | 54 | 8.45 | 4 | -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 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 | 10 | 5.15 | 55 | 86.6 | 4.1 | 2.2 | CTDL | 10 | 5.16 | 54 | 108.8 | 4.4 | 2.1 | CTDL | 10 | 5.16 | 51 | 78.6 | 3.9 | 2.2 |
| 2 | PRKCM | 698 | 6.61 | 23 | 19.4 | 3.3 | 2.8 | PRKCM | 712 | 6.63 | 22 | 20.5 | 3.2 | 2.7 | PRKCM | 660 | 6.52 | 20 | 21.5 | 3.0 | 2.5 |
| 3 | CSMC | 1,562 | 4.59 | 43 | 11.8 | 3.5 | 3.1 | HOF | 17 | 5.77 | 56 | 16.6 | 7.8 | 6.7 | HOF | 19 | 5.82 | 53 | 14.3 | 7.1 | 6.2 |
| 4 | BHLD | 31 | 5.85 | 66 | 10.6 | 4.5 | 4.0 | CSMC | 1,579 | 4.59 | 41 | 12.5 | 3.5 | 3.1 | RUN | 178 | 4.43 | 31 | 10.7 | 3.4 | 3.1 |
| 5 | MCMLT | 192 | 6.30 | 29 | 9.9 | 6.2 | 5.6 | MCMLT | 194 | 6.31 | 28 | 9.3 | 6.2 | 5.6 | CSMC | 1,609 | 4.60 | 38 | 9.6 | 2.9 | 2.6 |
| 6 | IMPRL | 1,394 | 5.12 | 35 | 9.4 | 6.2 | 5.6 | IMPRL | 1,408 | 5.13 | 34 | 8.7 | 5.7 | 5.3 | BHLD | 32 | 5.83 | 61 | 9.1 | 3.9 | 3.6 |
| 7 | DRMT | 1,090 | 5.79 | 34 | 7.4 | 6.5 | 6.0 | DRMT | 1,006 | 5.51 | 35 | 6.7 | 6.6 | 6.2 | STAR | 1,640 | 4.68 | 37 | 7.5 | 3.6 | 3.3 |
| 8 | VERUS | 8,202 | 6.78 | 26 | 5.6 | 4.5 | 4.2 | VERUS | 8,035 | 6.73 | 26 | 5.2 | 4.1 | 3.9 | IMPRL | 1,440 | 5.13 | 30 | 6.7 | 5.0 | 4.7 |
| 9 | HOF | 17 | 5.74 | 58 | 5.1 | 5.9 | 5.6 | BHLD | 31 | 5.85 | 64 | 5.1 | 3.6 | 3.5 | MCMLT | 202 | 6.33 | 24 | 6.4 | 6.9 | 6.4 |
| 10 | GCAT | 3,452 | 5.73 | 32 | 4.6 | 3.4 | 3.2 | RUN | 175 | 4.43 | 34 | 4.5 | 3.5 | 3.4 | DRMT | 984 | 5.35 | 33 | 6.1 | 6.2 | 5.8 |
| 11 | COLT | 4,690 | 6.61 | 24 | 4.4 | 4.6 | 4.4 | SGR | 591 | 4.91 | 37 | 4.3 | 3.4 | 3.3 | GCAT | 3,493 | 5.69 | 28 | 5.3 | 3.0 | 2.9 |
| 12 | ARRW | 279 | 5.37 | 48 | 3.5 | 3.6 | 3.5 | GCAT | 3,511 | 5.75 | 30 | 4.1 | 3.2 | 3.1 | VERUS | 7,560 | 6.58 | 25 | 5.2 | 3.7 | 3.5 |
| 13 | SGR | 586 | 4.91 | 38 | 2.6 | 3.3 | 3.2 | ARRW | 283 | 5.38 | 47 | 3.7 | 3.3 | 3.2 | ARRW | 291 | 5.39 | 44 | 3.7 | 3.3 | 3.1 |
| 14 | STAR | 1,570 | 4.68 | 41 | 0.8 | 3.5 | 3.4 | COLT | 4,472 | 6.53 | 24 | 3.5 | 4.3 | 4.2 | BRAVO | 2,306 | 7.64 | 18 | 1.8 | 4.1 | 4.1 |
| 15 | BRAVO | 2,705 | 7.77 | 19 | -0.5 | 4.8 | 4.8 | STAR | 1,595 | 4.68 | 40 | 3.1 | 3.4 | 3.3 | SGR | 602 | 4.91 | 34 | 1.6 | 3.2 | 3.1 |
| 16 | GSMBS | 974 | 6.78 | 27 | -1.4 | 2.6 | 2.7 | GSMBS | 994 | 6.79 | 25 | 0.7 | 2.3 | 2.3 | COLT | 4,115 | 6.36 | 24 | 1.0 | 3.9 | 3.9 |
| 17 | SHMLT | 136 | 5.29 | 39 | -1.8 | 5.4 | 5.5 | BRAVO | 2,561 | 7.74 | 19 | 0.2 | 4.5 | 4.4 | OBX | 7,407 | 6.72 | 19 | 0.1 | 2.5 | 2.5 |
| 18 | MFRA | 1,827 | 6.36 | 30 | -1.9 | 3.8 | 3.9 | ADMT | 1,750 | 8.54 | 10 | -1.3 | 2.6 | 2.6 | ADMT | 1,430 | 8.57 | 9 | -0.7 | 2.2 | 2.2 |
| 19 | RMLT | 106 | 5.98 | 62 | -2.1 | 5.6 | 5.7 | OBX | 8,529 | 6.90 | 20 | -1.5 | 2.6 | 2.6 | GSMBS | 921 | 6.65 | 23 | -1.9 | 1.9 | 2.0 |
| 20 | OBX | 9,016 | 6.95 | 20 | -2.5 | 2.7 | 2.7 | MFRA | 1,797 | 6.31 | 29 | -3.2 | 3.5 | 3.6 | MFRA | 1,714 | 6.17 | 28 | -5.0 | 3.1 | 3.3 |
| 21 | ADMT | 1,878 | 8.50 | 11 | -3.7 | 2.8 | 2.9 | RMLT | 107 | 5.98 | 61 | -4.8 | 5.4 | 5.7 | HOMES | 511 | 7.51 | 18 | -5.6 | 5.6 | 5.9 |
| 22 | RUN | 174 | 4.43 | 35 | -5.6 | 3.3 | 3.5 | SHMLT | 144 | 5.38 | 39 | -4.8 | 5.0 | 5.2 | EFMT | 1,444 | 5.25 | 31 | -5.8 | 2.6 | 2.7 |
| 23 | MSRM | 456 | 8.53 | 9 | -7.0 | 2.9 | 3.1 | BARC | 943 | 7.86 | 20 | -5.4 | 3.8 | 4.0 | RMLT | 109 | 5.99 | 57 | -7.1 | 4.6 | 4.9 |
| 24 | AOMT | 7,108 | 5.57 | 35 | -7.1 | 3.5 | 3.7 | EFMT | 1,438 | 5.29 | 34 | -6.8 | 2.8 | 3.1 | AOMT | 6,544 | 5.34 | 34 | -7.5 | 3.1 | 3.4 |
| 25 | HOMES | 835 | 7.61 | 14 | -7.3 | 5.5 | 5.9 | HOMES | 614 | 7.55 | 17 | -7.3 | 5.7 | 6.1 | BARC | 855 | 7.77 | 18 | -8.0 | 3.5 | 3.8 |
| 26 | BARC | 917 | 7.84 | 21 | -7.4 | 4.0 | 4.3 | AOMT | 6,811 | 5.46 | 35 | -8.0 | 3.3 | 3.6 | PRPM | 440 | 7.95 | 15 | -10.9 | 2.3 | 2.5 |
| 27 | PRPM | 571 | 7.95 | 17 | -8.3 | 2.6 | 2.8 | MSRM | 354 | 8.62 | 9 | -9.0 | 2.5 | 2.8 | MSRM | 232 | 8.63 | 9 | -12.6 | 2.0 | 2.2 |
| 28 | EFMT | 1,479 | 5.39 | 34 | -8.3 | 3.0 | 3.3 | PRPM | 557 | 7.95 | 16 | -11.0 | 2.2 | 2.5 | SHMLT | 151 | 5.41 | 36 | -12.6 | 4.6 | 5.2 |
| 29 | NRZT | 2,654 | 6.43 | 27 | -19.7 | 1.9 | 2.3 | CROSS | 1,369 | 8.25 | 7 | -22.3 | 1.4 | 1.8 | CROSS | 986 | 8.32 | 7 | -22.3 | 1.2 | 1.6 |
| 30 | CROSS | 1,586 | 8.19 | 7 | -23.1 | 1.3 | 1.6 | CHNGE | 120 | 5.49 | 29 | -22.4 | 4.5 | 5.9 | CHNGE | 121 | 5.48 | 26 | -24.5 | 4.2 | 5.5 |
| 31 | CHNGE | 119 | 5.48 | 30 | -23.9 | 5.0 | 6.5 | NRZT | 2,367 | 6.22 | 29 | -23.4 | 1.7 | 2.2 | NRZT | 2,231 | 6.07 | 28 | -25.5 | 1.5 | 2.0 |
| 32 | ACRA | 146 | 8.44 | 4 | -100.0 | 0.0 | 0.0 | ACRA | 73 | 8.44 | 4 | -100.0 | 0.0 | 0.0 | ACRA | 37 | 8.44 | 4 | -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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|------|-----------------------|-------|------|------|--------|-------|-----|-----------------------|-------|------|------|--------|-------|------------------------|-------|-------|------|------|--------|-------|-----|
| | Shelf | \$mm | WAC | WALA | %ΔRef | %≥D60 | Ref | Shelf | \$mm | WAC | WALA | %ΔRef | %≥D60 | Ref | Shelf | \$mm | WAC | WALA | %ΔRef | %≥D60 | Ref |
| 1 | DRMT | 473 | 5.96 | 31 | 21.8 | 4.5 | 3.7 | VISIO | 103 | 6.90 | 65 | 17.3 | 2.7 | 2.3 | VISIO | 107 | 6.91 | 62 | 22.7 | 2.4 | 2.0 |
| 2 | VISIO | 101 | 6.90 | 67 | 21.4 | 3.2 | 2.6 | DRMT | 413 | 5.60 | 33 | 15.8 | 4.9 | 4.3 | CHNGE | 1,499 | 7.21 | 22 | 7.6 | 6.2 | 5.8 |
| 3 | STAR | 904 | 4.86 | 40 | 11.7 | 3.0 | 2.7 | STAR | 913 | 4.86 | 38 | 10.9 | 2.7 | 2.5 | SGR | 301 | 4.98 | 30 | 7.6 | 1.0 | 0.9 |
| 4 | RUN | 106 | 4.11 | 35 | 10.5 | 1.3 | 1.2 | SGR | 295 | 4.98 | 33 | 9.7 | 1.0 | 0.9 | DRMT | 390 | 5.38 | 32 | 7.5 | 4.8 | 4.5 |
| 5 | CHNGE | 1,386 | 7.16 | 27 | 9.2 | 7.2 | 6.6 | CHNGE | 1,423 | 7.18 | 25 | 7.8 | 6.9 | 6.4 | STAR | 931 | 4.86 | 35 | 7.3 | 2.5 | 2.4 |
| 6 | CROSS | 577 | 8.38 | 8 | 8.1 | 1.4 | 1.3 | BRAVO | 996 | 7.71 | 19 | 7.2 | 3.0 | 2.8 | CROSS | 374 | 8.52 | 7 | 6.1 | 1.6 | 1.5 |
| 7 | BRAVO | 1,039 | 7.75 | 20 | 6.0 | 3.3 | 3.1 | EFMT | 639 | 5.66 | 31 | 6.3 | 3.3 | 3.1 | BRAVO | 909 | 7.58 | 18 | 4.6 | 2.6 | 2.5 |
| 8 | IMPRL | 613 | 5.21 | 34 | 5.5 | 3.5 | 3.3 | IMPRL | 620 | 5.22 | 33 | 4.4 | 3.2 | 3.0 | EFMT | 640 | 5.62 | 28 | 3.9 | 3.1 | 2.9 |
| 9 | EFMT | 659 | 5.73 | 31 | 5.2 | 3.9 | 3.7 | CROSS | 506 | 8.44 | 8 | 4.1 | 1.4 | 1.3 | IMPRL | 635 | 5.22 | 30 | 2.5 | 2.8 | 2.7 |
| 10 | MFRA | 979 | 6.39 | 29 | 4.8 | 3.1 | 3.0 | MFRA | 964 | 6.33 | 28 | 2.3 | 2.8 | 2.8 | PRKCM | 251 | 6.66 | 21 | 1.3 | 1.3 | 1.3 |
| 11 | PRPM | 305 | 7.39 | 20 | 2.7 | 2.4 | 2.3 | ADMT | 686 | 8.67 | 10 | 1.9 | 3.1 | 3.0 | BARC | 401 | 7.49 | 19 | 1.2 | 2.6 | 2.6 |
| 12 | ARRW | 259 | 4.62 | 39 | 2.3 | 0.8 | 0.8 | MCMLT | 125 | 6.17 | 28 | 1.4 | 2.7 | 2.7 | OBX | 2,925 | 7.30 | 16 | 1.0 | 1.7 | 1.7 |
| 13 | ADMT | 750 | 8.63 | 11 | 1.5 | 3.3 | 3.2 | ARRW | 262 | 4.63 | 38 | 1.1 | 0.9 | 0.9 | CSMC | 739 | 4.95 | 35 | 0.6 | 2.3 | 2.3 |
| 14 | OBX | 3,876 | 7.50 | 16 | 1.0 | 2.0 | 1.9 | OBX | 3,556 | 7.46 | 16 | 0.7 | 1.8 | 1.8 | ARRW | 267 | 4.63 | 35 | 0.4 | 1.1 | 1.1 |
| 15 | BARC | 451 | 7.61 | 21 | -1.9 | 2.6 | 2.6 | CSMC | 722 | 4.95 | 38 | 0.0 | 2.3 | 2.3 | ADMT | 540 | 8.70 | 9 | 0.4 | 2.8 | 2.7 |
| 16 | SGR | 292 | 4.98 | 35 | -2.8 | 1.2 | 1.2 | BARC | 458 | 7.62 | 20 | -0.2 | 2.7 | 2.7 | MFRA | 925 | 6.18 | 26 | -1.3 | 2.1 | 2.1 |
| 17 | MCMLT | 124 | 6.14 | 29 | -3.1 | 2.2 | 2.3 | PRPM | 300 | 7.37 | 19 | -0.5 | 1.8 | 1.8 | PRPM | 254 | 7.23 | 18 | -2.7 | 1.7 | 1.8 |
| 18 | VERUS | 3,833 | 6.89 | 26 | -3.5 | 3.8 | 3.9 | HOMES | 510 | 7.99 | 15 | -2.4 | 2.3 | 2.4 | HOMES | 358 | 7.85 | 16 | -3.1 | 2.4 | 2.5 |
| 19 | CSMC | 714 | 4.95 | 39 | -4.4 | 2.2 | 2.3 | VERUS | 3,789 | 6.84 | 26 | -3.9 | 3.4 | 3.6 | VERUS | 3,616 | 6.68 | 26 | -3.5 | 3.1 | 3.2 |
| 20 | HOMES | 600 | 8.04 | 15 | -4.6 | 1.9 | 2.0 | PRKCM | 270 | 6.83 | 22 | -4.8 | 1.7 | 1.7 | COLT | 1,650 | 5.87 | 27 | -3.5 | 2.8 | 2.9 |
| 21 | RMLT | 42 | 6.13 | 66 | -4.8 | 1.9 | 2.0 | COLT | 1,671 | 5.97 | 29 | -5.3 | 2.8 | 3.0 | MCMLT | 128 | 6.19 | 25 | -5.8 | 2.3 | 2.5 |
| 22 | AOMT | 2,357 | 6.07 | 29 | -6.7 | 1.8 | 1.9 | AOMT | 2,169 | 5.92 | 30 | -9.8 | 1.5 | 1.6 | GCAT | 710 | 5.55 | 29 | -8.2 | 1.5 | 1.6 |
| 23 | COLT | 1,674 | 6.01 | 30 | -7.8 | 3.0 | 3.3 | RMLT | 43 | 6.14 | 65 | -10.9 | 1.7 | 1.9 | AOMT | 1,983 | 5.74 | 29 | -9.9 | 1.3 | 1.4 |
| 24 | PRKCM | 265 | 6.82 | 23 | -9.3 | 1.8 | 2.0 | RUN | 107 | 4.11 | 33 | -17.2 | 0.8 | 1.0 | RMLT | 44 | 6.14 | 62 | -12.0 | 1.5 | 1.7 |
| 25 | NRZT | 531 | 6.60 | 26 | -20.7 | 1.5 | 1.9 | NRZT | 481 | 6.45 | 27 | -21.6 | 1.4 | 1.8 | SHMLT | 92 | 4.70 | 29 | -17.4 | 0.6 | 0.7 |
| 26 | GCAT | 710 | 5.63 | 32 | -29.7 | 1.1 | 1.6 | GCAT | 720 | 5.64 | 31 | -22.9 | 1.1 | 1.4 | NRZT | 458 | 6.36 | 25 | -21.3 | 1.1 | 1.4 |
| 27 | SHMLT | 88 | 4.67 | 34 | -33.9 | 1.0 | 1.6 | SHMLT | 89 | 4.68 | 32 | -27.9 | 0.7 | 1.0 | GSMBS | 78 | 6.95 | 20 | -33.9 | 0.4 | 0.7 |
| 28 | GSMBS | 86 | 7.06 | 23 | -46.3 | 0.4 | 0.8 | MSRM | 247 | 8.29 | 11 | -40.9 | 0.8 | 1.4 | RUN | 108 | 4.11 | 30 | -33.9 | 0.7 | 1.1 |
| 29 | MSRM | 311 | 8.26 | 11 | -56.3 | 0.4 | 1.0 | GSMBS | 87 | 7.07 | 22 | -41.6 | 0.4 | 0.7 | MSRM | 165 | 8.26 | 10 | -41.6 | 0.6 | 1.1 |
| 30 | HOF | 37 | 6.38 | 59 | -66.0 | 1.5 | 4.3 | HOF | 38 | 6.37 | 57 | -63.7 | 1.5 | 4.0 | HOF | 40 | 6.39 | 54 | -47.1 | 1.9 | 3.6 |
| 31 | ACRA | 69 | 8.46 | 4 | -100.0 | 0.0 | 0.0 | ACRA | 34 | 8.46 | 4 | -100.0 | 0.0 | 0.0 | BHLD | 5 | 7.12 | 60 | -52.7 | 0.5 | 1.0 |
| 32 | BHLD | 5 | 7.12 | 65 | -100.0 | 0.0 | 1.1 | BHLD | 5 | 7.12 | 63 | -100.0 | 0.0 | 1.1 | ACRA | 17 | 8.46 | 4 | -100.0 | 0.0 | 0.0 |
| 33 | CTDL | 1 | 4.93 | 55 | -100.0 | 0.0 | 0.0 | CTDL | 1 | 4.93 | 53 | -100.0 | 0.0 | 0.0 | CTDL | 1 | 4.93 | 50 | -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

Seasoned RPL: Fixed Rate Total

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|------|-----------------------|--------|-------|------|--------|-------|------|-----------------------|--------|-------|------|--------|-------|------------------------|-------|--------|-------|------|--------|-------|------|
| | Shelf | \$mm | WAC | WALA | %ΔRef | %≥D60 | Ref | Shelf | \$mm | WAC | WALA | %ΔRef | %≥D60 | Ref | Shelf | \$mm | WAC | WALA | %ΔRef | %≥D60 | Ref |
| 1 | RBSHD | 9 | 5.23 | 204 | 155.3 | 100.0 | 39.2 | RBSHD | 9 | 5.23 | 202 | 160.5 | 100.0 | 38.4 | RBSHD | 9 | 5.25 | 199 | 161.3 | 100.0 | 38.3 |
| 2 | BARC | 206 | 4.58 | 203 | 61.9 | 42.7 | 26.4 | BARC | 209 | 4.57 | 202 | 66.9 | 46.7 | 28.0 | BARC | 221 | 4.55 | 199 | 69.8 | 49.3 | 29.0 |
| 3 | MSRM | 20 | 5.24 | 72 | 42.9 | 2.6 | 1.8 | MSRM | 21 | 5.07 | 139 | 53.4 | 11.6 | 7.6 | MSRM | 46 | 4.96 | 180 | 62.9 | 16.0 | 9.8 |
| 4 | GCAT | 461 | 4.68 | 81 | 39.0 | 6.9 | 5.0 | GCAT | 469 | 4.67 | 80 | 43.6 | 7.3 | 5.1 | GCAT | 480 | 4.67 | 77 | 47.8 | 6.9 | 4.7 |
| 5 | NRPL | 45 | 4.71 | 135 | 20.2 | 6.0 | 5.0 | MELLO | 141 | 4.44 | 32 | 22.6 | 5.9 | 4.8 | MELLO | 94 | 4.45 | 31 | 22.7 | 5.6 | 4.5 |
| 6 | MELLO | 139 | 4.43 | 33 | 17.8 | 5.8 | 5.0 | NRPL | 45 | 4.71 | 134 | 12.8 | 5.5 | 4.9 | BAFC | 4 | 5.48 | 245 | 16.3 | 1.7 | 1.5 |
| 7 | AGFMT | 71 | 5.20 | 227 | 12.9 | 7.0 | 6.2 | NRZT | 4,802 | 4.98 | 227 | 9.5 | 6.4 | 5.8 | NRPL | 46 | 4.70 | 131 | 16.1 | 6.1 | 5.2 |
| 8 | NRZT | 4,737 | 4.97 | 228 | 9.0 | 6.5 | 6.0 | AGFMT | 71 | 5.21 | 225 | 9.1 | 6.7 | 6.2 | NRZT | 4,933 | 4.99 | 224 | 8.1 | 6.2 | 5.7 |
| 9 | AOMT | 460 | 5.19 | 31 | 3.2 | 2.5 | 2.5 | CSMC | 10,597 | 4.48 | 210 | 2.5 | 5.0 | 4.8 | AGFMT | 73 | 5.22 | 222 | 6.4 | 6.8 | 6.4 |
| 10 | CSMC | 10,486 | 4.48 | 211 | 3.1 | 5.0 | 4.9 | AOMT | 464 | 5.19 | 30 | 2.4 | 2.1 | 2.1 | CSMC | 11,085 | 4.47 | 206 | 3.3 | 5.3 | 5.1 |
| 11 | GMACM | 7 | 4.94 | 222 | 2.9 | 18.3 | 17.7 | RCKT | 3,589 | 9.76 | 8 | 1.7 | 0.3 | 0.3 | RCKT | 2,563 | 9.83 | 7 | 2.6 | 0.3 | 0.3 |
| 12 | GRADE | 505 | 10.26 | 24 | 2.9 | 2.2 | 2.2 | GRADE | 519 | 10.27 | 22 | 1.3 | 2.0 | 2.0 | AOMT | 232 | 5.19 | 30 | 2.4 | 2.1 | 2.1 |
| 13 | CIM | 148 | 4.98 | 220 | 1.8 | 8.0 | 7.9 | CIM | 149 | 4.99 | 218 | -0.4 | 8.3 | 8.3 | CMLTI | 11,557 | 4.28 | 178 | 0.5 | 4.8 | 4.7 |
| 14 | RCKT | 4,215 | 9.73 | 8 | 1.5 | 0.3 | 0.3 | CMLTI | 12,160 | 4.22 | 177 | -1.0 | 4.5 | 4.6 | CIM | 152 | 4.98 | 215 | -0.1 | 8.4 | 8.4 |
| 15 | CMLTI | 12,054 | 4.22 | 178 | -1.2 | 4.6 | 4.7 | GMACM | 7 | 4.93 | 221 | -3.3 | 17.7 | 18.3 | GRADE | 462 | 10.03 | 21 | -1.7 | 1.6 | 1.6 |
| 16 | MCMLT | 1,407 | 4.44 | 206 | -4.6 | 7.1 | 7.5 | MCMLT | 1,479 | 4.45 | 204 | -5.1 | 6.9 | 7.3 | PRPM | 856 | 4.41 | 35 | -4.6 | 2.7 | 2.9 |
| 17 | GSMBS | 1,262 | 4.46 | 126 | -5.3 | 3.7 | 3.9 | GSMBS | 1,227 | 4.46 | 128 | -6.1 | 3.7 | 3.9 | MCMLT | 1,538 | 4.44 | 201 | -7.7 | 6.6 | 7.1 |
| 18 | TPMT | 19,264 | 5.29 | 179 | -6.4 | 4.0 | 4.3 | PRPM | 1,081 | 4.48 | 36 | -6.7 | 3.1 | 3.3 | GSMBS | 1,133 | 4.45 | 135 | -7.8 | 3.8 | 4.2 |
| 19 | SAIF | 126 | 11.74 | 14 | -7.5 | 0.5 | 0.6 | TPMT | 18,811 | 5.19 | 183 | -8.1 | 3.8 | 4.2 | AJAXM | 81 | 4.43 | 123 | -9.5 | 6.3 | 7.0 |
| 20 | NYMT | 168 | 4.89 | 173 | -7.7 | 4.8 | 5.2 | AJAXM | 79 | 4.42 | 126 | -9.3 | 5.9 | 6.6 | TPMT | 18,512 | 5.07 | 186 | -10.3 | 3.8 | 4.3 |
| 21 | BRAVO | 2,035 | 6.88 | 87 | -9.3 | 3.2 | 3.5 | BRAVO | 1,843 | 6.62 | 95 | -9.7 | 3.3 | 3.6 | GMACM | 7 | 4.94 | 218 | -10.8 | 16.8 | 18.8 |
| 22 | PRPM | 1,140 | 4.51 | 37 | -12.0 | 3.4 | 3.9 | NYMT | 170 | 4.89 | 171 | -13.6 | 4.4 | 5.1 | BRAVO | 1,550 | 6.30 | 110 | -11.6 | 3.7 | 4.2 |
| 23 | AJAXM | 78 | 4.41 | 128 | -13.2 | 5.1 | 5.9 | SAIF | 95 | 11.74 | 13 | -14.0 | 0.4 | 0.5 | SAIF | 48 | 11.74 | 13 | -14.0 | 0.4 | 0.5 |
| 24 | TPHT | 241 | 8.39 | 108 | -16.4 | 2.7 | 3.3 | NLT | 147 | 2.02 | 48 | -14.7 | 1.1 | 1.3 | TPHT | 261 | 8.45 | 102 | -18.3 | 2.1 | 2.6 |
| 25 | VERUS | 100 | 6.07 | 61 | -21.8 | 0.9 | 1.2 | TPHT | 248 | 8.41 | 106 | -15.0 | 2.6 | 3.1 | VERUS | 25 | 6.07 | 61 | -21.8 | 0.9 | 1.2 |
| 26 | NLT | 146 | 1.36 | 49 | -24.5 | 1.1 | 1.4 | VERUS | 50 | 6.07 | 61 | -21.8 | 0.9 | 1.2 | NYMT | 173 | 4.90 | 168 | -21.9 | 3.8 | 4.9 |
| 27 | RPMLT | 29 | 5.35 | 220 | -30.1 | 4.1 | 5.8 | RPMLT | 29 | 5.36 | 219 | -31.1 | 3.8 | 5.6 | NLT | 150 | 3.00 | 45 | -24.4 | 0.8 | 1.1 |
| 28 | MFRA | 289 | 5.12 | 192 | -35.4 | 2.9 | 4.5 | BAFC | 4 | 5.47 | 248 | -32.1 | 1.2 | 1.8 | MFRA | 154 | 5.29 | 197 | -25.3 | 3.8 | 5.2 |
| 29 | JPMMT | 1,082 | 5.16 | 31 | -48.0 | 0.3 | 0.6 | MFRA | 251 | 5.15 | 192 | -35.0 | 3.0 | 4.6 | RPMLT | 30 | 5.39 | 216 | -27.8 | 4.4 | 6.0 |
| 30 | BVIN | 291 | 3.57 | 39 | -87.6 | 0.2 | 1.5 | JPMMT | 1,034 | 5.29 | 29 | -51.5 | 0.2 | 0.4 | JPMMT | 706 | 5.53 | 27 | -54.9 | 0.2 | 0.3 |
| 31 | BAFC | 4 | 5.46 | 249 | -100.0 | 0.0 | 1.5 | BVIN | 294 | 3.57 | 37 | -79.4 | 0.2 | 1.1 | JPSMT | 5 | 5.89 | 206 | -57.2 | 1.7 | 4.0 |
| 32 | JPMWM | 112 | 3.55 | 96 | -100.0 | 0.0 | 0.0 | JPMWM | 112 | 3.55 | 95 | -100.0 | 0.0 | 0.0 | BVIN | 298 | 3.57 | 34 | -76.4 | 0.1 | 0.6 |
| 33 | JPSMT | 4 | 5.89 | 211 | -100.0 | 0.0 | 2.8 | JPSMT | 4 | 5.89 | 209 | -100.0 | 0.0 | 2.8 | JPMWM | 114 | 3.55 | 92 | -100.0 | 0.0 | 0.0 |
| 34 | SFPMT | 15 | 3.44 | 103 | -100.0 | 0.0 | 0.0 | SFPMT | 19 | 3.44 | 101 | -100.0 | 0.0 | 0.0 | SFPMT | 21 | 3.44 | 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

Shelf Descriptions

| Shelf | Shelf Description | |
|-------|--|---|
| ABMT | Agate Bay Mortgage Trust | PLS 2.0 |
| ACRA | ACRA Trust | Non-QM |
| 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, PLS 2.0, 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 | 2nds, Non-QM, PLS 2.0, Seasoned RPL |
| BVIN | | |
| BVINV | Oceanview Mortgage Loan Trust | PLS 2.0, Seasoned RPL |
| 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, PLS 2.0, 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 (EFMT) | 2nds, Non-QM, PLS 2.0 |
| 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 | 2nds, Non-QM, 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 Securities | Non-QM, PLS 2.0, Seasoned RPL |
| MELLO | Mello Mortgage Capital Acceptance | PLS 2.0, Seasoned RPL |
| MFRA | MFRA Trust | Non-QM, PLS 2.0, Seasoned NPL, Seasoned RPL |
| MSRM | Morgan Stanley Residential Mortgage Loan Trust | Non-QM, PLS 2.0, Seasoned RPL |

Source: Intex, Santander US Capital Markets

Shelf Descriptions

| Shelf | Shelf Description | |
|------------------------|--|---|
| NLT | NMLT | PLS 2.0, Seasoned RPL |
| 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, Seasoned RPL |
| 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 |
| SAIF | SAIF Securitization Trust | 2nds |
| SEMT | Sequoia Mortgage Trust | PLS 2.0, Seasoned RPL |
| 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, Seasoned RPL |
| 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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