



Santander US Capital Markets LLC

Historical Prepayment Speed 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	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	Smaller Servicers	33	4.19	107	498.9	23.9	4.4	Smaller Servicers	33	4.19	105	181.7	13.0	4.8	Smaller Servicers	93	3.55	120	51.7	7.5	5.0
2	Smaller Servicers	134	3.80	98	82.3	7.7	4.3	Smaller Servicers	90	3.55	123	81.1	7.4	4.1	Smaller Servicers	33	4.19	102	30.8	6.9	5.3
3	Smaller Servicers	107	4.72	49	46.4	10.7	7.4	Smaller Servicers	72	4.21	65	46.2	11.6	8.1	ABMT	364	3.97	97	25.9	6.3	5.1
4	MSRM	3,071	3.72	25	23.3	5.6	4.6	Smaller Servicers	136	3.79	97	46.2	5.7	4.0	MSRM	2,664	3.34	23	15.9	4.6	4.0
5	BINOM	573	5.31	24	20.1	6.9	5.8	Smaller Servicers	108	4.72	47	44.9	9.2	6.4	Smaller Servicers	53	4.21	102	14.3	6.7	5.9
6	ABMT	349	3.98	102	19.0	5.5	4.6	ABMT	355	3.97	100	40.8	7.4	5.3	Smaller Servicers	77	4.22	61	10.8	7.7	6.9
7	HAWT	949	3.45	26	18.9	5.2	4.4	Smaller Servicers	163	4.83	71	14.9	5.9	5.2	UWM	3,003	3.35	20	10.4	3.5	3.2
8	UWM	2,935	3.35	25	16.7	3.9	3.4	MSRM	2,895	3.52	25	13.8	5.6	4.9	Smaller Servicers	138	5.00	14	10.1	7.3	6.7
9	Smaller Servicers	163	4.99	18	15.4	8.3	7.2	HAWT	958	3.45	24	13.1	5.1	4.5	Smaller Servicers	167	4.83	68	9.9	5.6	5.2
10	VISIO	417	7.23	12	14.1	10.0	8.8	Smaller Servicers	164	4.99	16	12.8	8.7	7.7	PRKCM	318	6.18	11	8.8	9.4	8.7
11	Smaller Servicers	233	5.31	20	12.2	6.8	6.0	PRKCM	411	6.61	12	10.2	10.0	9.1	Smaller Servicers	98	4.11	97	8.3	6.1	5.7
12	SEMT	8,321	3.62	45	10.0	5.0	4.5	VISIO	375	7.11	12	10.2	9.9	9.0	VISIO	299	6.83	11	7.4	8.9	8.3
13	PRPM	787	5.62	17	8.0	5.6	5.2	PRPM	796	5.62	15	9.0	6.8	6.3	Smaller Servicers	111	4.72	44	6.9	8.0	7.5
14	MCMLT	290	6.65	14	7.8	16.1	15.1	MCMLT	296	6.66	13	6.9	15.9	15.0	BVINV	4,449	3.63	21	6.8	4.0	3.7
15	PRMI	405	2.64	33	5.2	3.0	2.9	OBX	5,501	3.67	26	5.8	4.4	4.2	MCMLT	174	6.67	12	6.5	14.8	14.0
16	TRK	674	4.86	25	3.9	8.8	8.5	UWM	2,959	3.35	23	5.8	3.8	3.6	SCOT	181	3.95	81	6.1	6.1	5.7
17	PRKCM	421	6.67	13	3.8	9.9	9.5	TRK	682	4.86	24	4.6	8.0	7.7	OCMT	1,789	3.28	22	6.0	4.2	4.0
18	Smaller Servicers	331	8.98	8	3.8	18.9	18.3	CMLTI	2,656	3.29	29	3.6	4.1	4.0	VERUS	920	7.21	10	4.1	9.4	9.0
19	CIM	2,756	4.09	33	2.5	5.5	5.3	BVINV	4,350	3.63	24	3.3	4.3	4.1	PRPM	754	5.55	13	4.0	5.4	5.2
20	JPMMT	34,021	3.59	30	2.5	4.3	4.2	RCKT	5,483	3.17	22	3.2	4.0	3.9	TRK	697	4.87	21	3.8	7.2	6.9
21	RATE	2,220	2.96	24	2.5	2.7	2.6	CHASE	884	4.05	90	2.4	7.1	6.9	OBX	5,324	3.65	24	3.2	3.8	3.7
22	FSMT	7,621	3.42	31	2.3	4.1	4.0	VERUS	1,092	7.39	11	2.3	11.4	11.1	JPMMT	33,180	3.46	26	3.0	4.1	3.9
23	PFMT	2,001	2.87	30	1.9	2.7	2.6	JPMMT	33,712	3.54	29	2.3	4.6	4.5	HAWT	974	3.45	21	1.5	3.8	3.8
24	WIN	283	4.15	105	1.7	6.3	6.2	OCMT	1,597	3.28	25	1.8	4.8	4.7	CSMC	3,162	4.47	52	0.8	5.8	5.8
25	WFMBS	4,203	3.37	33	0.7	3.8	3.8	FSMT	7,689	3.42	30	1.2	4.3	4.3	FSMT	7,814	3.42	27	0.8	3.8	3.8
26	CHASE	872	4.05	92	0.4	6.1	6.1	CSMC	3,106	4.49	55	1.2	6.8	6.7	Smaller Servicers	168	9.00	6	0.6	14.7	14.6
27	OBX	5,506	3.67	28	0.1	3.6	3.6	BINOM	579	5.31	22	1.1	6.3	6.2	Smaller Servicers	118	5.30	19	0.5	5.8	5.8
28	NLT	480	5.05	28	-0.0	12.3	12.3	Smaller Servicers	337	9.00	6	0.6	14.7	14.6	CMLTI	2,804	3.27	26	0.2	3.6	3.6
29	Smaller Servicers	161	4.83	73	-0.1	3.7	3.7	Smaller Servicers	235	5.30	19	0.5	5.8	5.8	NLT	497	5.06	23	-0.1	7.7	7.8
30	RCKT	5,435	3.17	24	-0.5	2.8	2.8	Smaller Servicers	104	6.45	49	0.3	11.4	11.3	RCKT	5,570	3.17	19	-0.1	3.4	3.4
31	GCAT	1,402	4.40	20	-0.8	3.9	3.9	NLT	487	5.05	26	-0.4	9.7	9.7	WFMBS	4,303	3.37	29	-0.7	3.7	3.7
32	VERUS	1,230	7.53	12	-1.0	11.1	11.2	PRMI	408	2.64	32	-0.9	3.5	3.5	GCAT	1,271	4.13	17	-1.3	3.6	3.7
33	CSMC	3,069	4.49	56	-2.8	6.5	6.7	GCAT	1,305	4.22	20	-1.0	3.8	3.8	Smaller Servicers	108	6.46	46	-2.0	10.8	11.0
34	CMLTI	2,420	3.31	31	-2.9	3.7	3.8	WFMBS	4,237	3.37	32	-2.4	4.0	4.1	SEMT	8,163	3.52	42	-2.2	4.4	4.5
35	Smaller Servicers	102	6.45	50	-3.0	14.2	14.6	SEMT	8,289	3.58	44	-4.0	4.9	5.1	CHASE	905	4.05	87	-3.5	6.1	6.3
36	BVINV	4,260	3.63	25	-4.0	3.8	3.9	WIN	286	4.15	103	-4.0	5.6	5.8	IMPRL	1,178	6.98	10	-3.6	7.7	8.0
37	Smaller Servicers	89	3.55	124	-5.2	4.6	4.8	IMPRL	1,260	7.10	12	-4.4	9.2	9.6	CIM	2,596	3.82	31	-3.6	4.0	4.2
38	IMPRL	1,243	7.09	14	-5.2	9.0	9.4	RATE	2,293	2.96	23	-5.1	3.0	3.2	BARC	511	4.86	16	-4.3	5.5	5.7
39	Smaller Servicers	95	4.12	102	-7.3	4.2	4.5	GSMBS	17,391	3.42	24	-5.6	3.9	4.1	GSMBS	17,130	3.35	22	-5.8	3.4	3.6
40	SCOT	175	3.95	86	-7.8	6.1	6.6	NRZT	1,001	3.50	24	-6.7	3.6	3.8	NRZT	1,016	3.50	21	-6.0	3.4	3.6
41	GSMBS	17,419	3.45	26	-11.7	3.3	3.7	CIM	2,704	4.01	32	-6.7	4.7	5.0	PFMT	2,046	2.87	26	-6.5	2.5	2.6
42	PSMC	1,641	3.37	39	-12.7	3.2	3.6	PFMT	2,017	2.87	29	-6.8	2.8	3.0	Smaller Servicers	138	3.79	94	-6.6	4.4	4.7

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	Shelf	3M Historical Horizon						6M Historical Horizon						12M Historical Horizon							
		\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref
43	HOF	237	5.41	17	-13.5	5.5	6.3	SCOT	177	3.95	84	-11.4	5.8	6.6	BINOM	518	5.35	20	-6.6	5.9	6.3
44	MFRA	1,510	4.90	22	-16.5	4.6	5.5	MFRA	1,503	4.86	20	-12.5	4.9	5.5	PMTLT	1,078	3.46	26	-8.8	2.8	3.1
45	NRZT	993	3.50	26	-17.8	2.7	3.3	PSMC	1,655	3.37	37	-14.6	3.9	4.5	RATE	2,351	2.96	20	-9.9	2.3	2.5
46	BARC	498	4.85	21	-21.3	5.7	7.2	BARC	502	4.85	19	-15.8	5.4	6.4	PSMC	1,682	3.37	34	-12.0	3.5	4.0
47	MELLO	3,117	3.28	26	-22.7	2.5	3.2	HOF	239	5.41	15	-16.2	5.7	6.7	MFRA	1,477	4.79	18	-14.1	4.2	4.8
48	NYMT	259	5.02	18	-26.9	3.2	4.3	MELLO	3,137	3.28	25	-18.6	2.8	3.4	HOF	242	5.41	12	-14.9	4.5	5.2
49	OCMT	1,265	3.28	27	-29.0	2.4	3.4	PMTLT	1,063	3.46	29	-18.6	2.8	3.4	PRMI	413	2.64	29	-15.1	2.3	2.7
50	Smaller Servicers	51	4.21	107	-30.8	1.5	2.2	NYMT	261	5.02	17	-21.3	4.2	5.3	MELLO	3,177	3.28	22	-15.5	2.7	3.1
51	PMTLT	1,055	3.46	30	-40.8	1.9	3.1	Smaller Servicers	96	4.11	100	-37.6	2.4	3.8	WIN	292	4.15	100	-20.3	4.4	5.5
52	Smaller Servicers	66	4.18	67	-91.4	0.5	5.4	Smaller Servicers	51	4.21	105	-81.6	0.9	4.8	NYMT	241	5.03	14	-30.6	3.0	4.2
53	Smaller Servicers	24	4.03	126	-97.9	0.1	6.2	Smaller Servicers	24	4.03	124	-91.7	0.4	4.9	Smaller Servicers	24	4.03	121	-95.5	0.3	6.5

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	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	Smaller Servicers	33	4.19	107	498.9	23.9	4.4	Smaller Servicers	33	4.19	105	181.7	13.0	4.8	Smaller Servicers	88	3.53	120	52.3	7.9	5.3
2	Smaller Servicers	132	3.79	98	82.3	7.8	4.4	Smaller Servicers	85	3.53	123	81.4	7.8	4.4	Smaller Servicers	33	4.19	102	30.8	6.9	5.3
3	MSRM	2,635	3.61	26	25.4	5.4	4.3	Smaller Servicers	134	3.79	96	46.2	5.8	4.0	UWM	287	2.98	25	30.6	4.1	3.2
4	ABMT	349	3.98	102	19.0	5.5	4.6	Smaller Servicers	72	4.21	65	46.2	11.6	8.1	BVINV	10	4.43	56	30.0	8.4	6.5
5	HAWT	206	3.14	26	17.1	6.2	5.4	ABMT	355	3.97	100	40.8	7.4	5.3	ABMT	364	3.97	97	25.9	6.3	5.1
6	CIM	1,430	3.11	36	13.4	3.0	2.6	MSRM	2,513	3.43	25	18.4	5.6	4.7	MSRM	2,304	3.27	24	18.8	4.5	3.8
7	MCMLT	139	6.75	14	11.3	14.8	13.4	UWM	283	2.98	28	16.5	4.4	3.8	Smaller Servicers	53	4.21	102	14.3	6.7	5.9
8	UWM	280	2.98	29	10.6	4.0	3.6	PRKCM	224	6.61	12	11.3	11.1	10.1	PRKCM	169	6.23	11	13.2	10.8	9.6
9	SEMT	7,902	3.55	44	9.8	4.8	4.3	OBX	1,948	3.38	23	11.2	4.4	4.0	HOF	44	5.13	12	11.4	5.6	5.1
10	PRKCM	230	6.67	13	9.7	10.3	9.4	PRPM	147	6.33	13	10.8	8.3	7.6	Smaller Servicers	77	4.22	61	10.8	7.7	6.9
11	WIN	282	4.15	105	6.1	6.3	6.0	HAWT	208	3.14	25	10.8	5.6	5.1	Smaller Servicers	93	4.11	97	8.8	6.4	5.9
12	PFMT	1,429	2.81	32	5.8	2.6	2.4	MCMLT	142	6.76	13	5.3	14.5	13.8	PRPM	134	6.24	11	7.0	6.9	6.4
13	PRMI	405	2.64	33	5.2	3.0	2.9	Smaller Servicers	121	5.32	20	5.1	6.6	6.3	SCOT	181	3.95	81	6.1	6.1	5.7
14	PRPM	145	6.32	15	4.5	5.1	4.9	CMLTI	1,083	3.01	31	3.6	3.9	3.7	OCMT	1,789	3.28	22	6.0	4.2	4.0
15	RATE	2,220	2.96	24	2.5	2.7	2.6	RCKT	5,483	3.17	22	3.2	4.0	3.9	Smaller Servicers	61	5.32	20	5.1	6.6	6.3
16	IMPRL	568	7.21	13	2.4	10.0	9.8	CHASE	877	4.05	90	2.4	7.1	7.0	MCMLT	83	6.77	12	4.4	14.7	14.1
17	JPMMT	27,851	3.55	30	1.7	4.3	4.2	JPMMT	27,587	3.50	29	2.0	4.6	4.5	JPMMT	27,158	3.42	27	3.3	4.1	4.0
18	WFMBS	3,027	3.24	37	1.6	3.5	3.4	OCMT	1,597	3.28	25	1.8	4.8	4.7	PFMT	1,462	2.81	27	0.8	2.7	2.7
19	CHASE	865	4.05	92	0.4	6.2	6.1	HOF	43	5.12	15	0.8	5.1	5.0	FSMT	3,281	3.16	30	0.0	3.5	3.5
20	HOF	43	5.12	17	0.3	9.2	9.2	CSMC	1,741	4.18	81	0.4	7.3	7.2	RCKT	5,570	3.17	19	-0.1	3.4	3.4
21	Smaller Servicers	120	5.32	21	0.2	8.4	8.4	Smaller Servicers	169	9.05	6	-0.3	15.9	15.9	CSMC	1,779	4.18	78	-0.2	6.2	6.2
22	Smaller Servicers	165	9.03	7	-0.1	20.1	20.1	FSMT	3,230	3.15	33	-0.8	3.9	4.0	Smaller Servicers	84	9.05	6	-0.3	15.9	15.9
23	RCKT	5,435	3.17	24	-0.5	2.8	2.8	PFMT	1,440	2.81	30	-0.8	3.1	3.1	OBX	1,876	3.29	21	-0.5	3.4	3.4
24	FSMT	3,203	3.15	35	-1.0	3.6	3.6	PRMI	408	2.64	32	-0.9	3.5	3.5	WFMBS	3,098	3.24	32	-1.3	3.5	3.5
25	CSMC	1,718	4.18	83	-1.8	7.7	7.8	WIN	285	4.15	103	-1.9	5.6	5.7	SEMT	7,728	3.45	41	-2.4	4.2	4.3
26	Smaller Servicers	89	4.11	102	-4.1	4.4	4.6	IMPRL	576	7.22	12	-3.2	8.9	9.2	HAWT	211	3.14	22	-2.5	4.1	4.2
27	Smaller Servicers	84	3.53	124	-5.0	4.8	5.1	WFMBS	3,051	3.24	35	-3.9	3.7	3.8	IMPRL	536	7.11	9	-3.4	7.4	7.7
28	SCOT	175	3.95	86	-7.8	6.1	6.6	SEMT	7,865	3.52	43	-4.6	4.7	4.9	CHASE	898	4.05	87	-3.4	6.2	6.4
29	OBX	1,932	3.38	25	-7.9	2.8	3.1	GSMBS	13,204	3.34	25	-4.7	3.9	4.1	CIM	1,460	3.11	31	-4.7	3.0	3.1
30	PSMC	1,641	3.37	39	-12.7	3.2	3.6	RATE	2,293	2.96	23	-5.1	3.0	3.2	GSMBS	12,927	3.26	22	-5.6	3.4	3.5
31	GSMBS	13,265	3.38	26	-12.8	3.2	3.7	BARC	101	5.04	20	-10.3	5.7	6.4	BARC	103	5.05	17	-5.7	5.4	5.7
32	GCAT	33	6.53	9	-13.3	12.5	14.3	SCOT	177	3.95	84	-11.4	5.8	6.6	CMLTI	1,208	3.01	28	-6.5	3.1	3.3
33	CMLTI	859	3.01	32	-14.8	2.5	2.9	CIM	1,440	3.11	34	-11.5	3.0	3.4	Smaller Servicers	137	3.79	94	-6.5	4.5	4.8
34	BARC	100	5.03	22	-20.9	3.3	4.1	GCAT	21	6.23	10	-13.7	9.6	11.1	RATE	2,351	2.96	20	-9.9	2.3	2.5
35	OCMT	1,265	3.28	27	-29.0	2.4	3.4	PSMC	1,655	3.37	37	-14.6	3.9	4.5	PSMC	1,682	3.37	34	-12.0	3.5	4.0
36	Smaller Servicers	51	4.21	107	-30.8	1.5	2.2	Smaller Servicers	90	4.11	100	-37.3	2.5	3.9	GCAT	16	5.92	9	-13.6	6.6	7.6
37	BVINV	7	4.41	59	-50.2	0.2	0.3	MELLO	898	2.94	30	-38.2	2.1	3.4	PRMI	413	2.64	29	-15.1	2.3	2.7
38	MELLO	894	2.94	32	-50.7	1.4	2.9	BVINV	9	4.43	59	-49.9	2.5	5.0	WIN	290	4.15	100	-19.4	4.4	5.5
39	Smaller Servicers	66	4.18	67	-91.4	0.5	5.4	Smaller Servicers	51	4.21	105	-81.6	0.9	4.8	MELLO	910	2.94	27	-24.1	2.4	3.1
40	PMTLT	57	3.80	125	-92.9	0.3	4.6	Smaller Servicers	24	4.02	124	-91.7	0.4	4.9	PMTLT	58	3.81	120	-44.4	2.5	4.5
41	Smaller Servicers	24	4.02	126	-97.9	0.1	6.2	PMTLT	57	3.80	124	-95.4	0.3	6.0	Smaller Servicers	24	4.02	121	-95.5	0.3	6.5

Highlighted row is the servicer closest to their comparison speed
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Source: CoreLogic, Santander US Capital Markets

PLS: Fixed Rate Investor

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Rank	Shelf	3M Historical Horizon						6M Historical Horizon						12M Historical Horizon							
		\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	CHASE	7	3.84	104	255.1	0.3	0.1	SEMT	17	4.12	115	113.6	11.5	5.5	SEMT	18	4.11	112	52.5	8.5	5.7
2	SEMT	17	4.12	116	117.8	21.8	10.6	Smaller Servicers	108	4.72	47	44.9	9.2	6.4	Smaller Servicers	138	5.00	14	10.1	7.3	6.7
3	Smaller Servicers	107	4.72	49	46.4	10.7	7.4	CHASE	7	3.84	103	18.1	0.3	0.2	MCMLT	91	6.58	12	8.4	15.0	13.9
4	Smaller Servicers	113	5.30	19	43.9	4.9	3.5	HAWT	750	3.53	24	13.8	4.9	4.3	UWM	2,716	3.39	20	8.3	3.5	3.2
5	BINOM	573	5.31	24	20.1	6.9	5.8	Smaller Servicers	164	4.99	16	12.8	8.7	7.7	VISIO	299	6.83	11	7.4	8.9	8.3
6	HAWT	744	3.53	25	19.6	4.9	4.1	VISIO	375	7.11	12	10.2	9.9	9.0	Smaller Servicers	111	4.72	44	6.9	8.0	7.5
7	UWM	2,656	3.39	24	17.4	3.9	3.3	PRKCM	187	6.60	12	8.7	8.5	7.9	BVINV	4,439	3.63	20	6.7	4.0	3.7
8	Smaller Servicers	163	4.99	18	15.4	8.3	7.2	PRPM	649	5.46	16	8.5	6.5	6.0	CMLTI	1,468	3.41	23	5.9	4.0	3.8
9	MSRM	436	4.43	21	14.9	7.0	6.1	MCMLT	154	6.57	13	8.1	17.2	16.0	OBX	3,040	3.70	23	5.9	3.7	3.5
10	VISIO	417	7.23	12	14.1	10.0	8.8	CMLTI	1,447	3.41	26	5.0	4.4	4.2	VERUS	920	7.21	10	4.1	9.4	9.0
11	PRPM	642	5.46	17	8.7	5.7	5.3	TRK	682	4.86	24	4.6	8.0	7.7	TRK	697	4.87	21	3.8	7.2	6.9
12	Smaller Servicers	165	8.93	8	8.6	17.7	16.4	UWM	2,677	3.39	23	4.5	3.8	3.6	PRPM	620	5.40	13	3.1	5.1	5.0
13	JPMMT	6,170	3.73	28	6.1	4.6	4.4	OBX	3,152	3.70	25	4.3	4.2	4.0	HAWT	763	3.53	21	2.9	3.7	3.6
14	MCMLT	151	6.55	15	5.3	17.3	16.5	JPMMT	6,125	3.70	27	3.8	4.5	4.4	PRKCM	149	6.12	11	2.4	7.8	7.6
15	OBX	3,178	3.69	27	4.9	3.8	3.7	BVINV	4,342	3.63	23	3.4	4.3	4.1	CSMC	1,383	4.85	18	2.3	5.3	5.2
16	FSMT	4,418	3.62	29	4.4	4.4	4.3	FSMT	4,459	3.62	27	2.5	4.6	4.5	JPMMT	6,022	3.65	24	2.0	3.9	3.8
17	TRK	674	4.86	25	3.9	8.8	8.5	CSMC	1,366	4.89	21	2.5	6.2	6.0	Smaller Servicers	84	8.95	6	1.8	13.5	13.2
18	CMLTI	1,436	3.41	28	3.3	4.2	4.1	VERUS	1,092	7.39	11	2.3	11.4	11.1	MSRM	360	3.85	20	1.4	4.9	4.9
19	GCAT	1,370	4.35	20	0.5	3.7	3.7	Smaller Servicers	168	8.95	6	1.8	13.5	13.2	FSMT	4,533	3.62	24	1.3	4.1	4.0
20	Smaller Servicers	0	6.75	141	-0.0	0.0	0.0	BINOM	579	5.31	22	1.1	6.3	6.2	WFMBS	1,204	3.70	21	0.8	4.2	4.2
21	NLT	480	5.05	28	-0.0	12.3	12.3	WFMBS	1,186	3.69	24	0.5	4.8	4.7	Smaller Servicers	0	6.75	136	-0.0	0.0	0.0
22	VERUS	1,230	7.53	12	-1.0	11.1	11.2	Smaller Servicers	104	6.45	49	0.3	11.4	11.3	NLT	497	5.06	23	-0.1	7.7	7.8
23	WFMBS	1,176	3.69	25	-1.0	4.6	4.7	Smaller Servicers	0	6.75	139	-0.0	0.0	0.0	GCAT	1,255	4.10	17	-1.0	3.6	3.6
24	CIM	1,327	5.15	30	-1.1	8.1	8.2	NLT	487	5.05	26	-0.4	9.7	9.7	Smaller Servicers	108	6.46	46	-2.0	10.8	11.0
25	Smaller Servicers	102	6.45	50	-3.0	14.2	14.6	GCAT	1,284	4.19	20	-0.4	3.7	3.7	CIM	1,136	4.73	30	-2.9	5.4	5.5
26	PRKCM	191	6.68	13	-3.0	9.4	9.7	CIM	1,263	5.03	30	-4.0	6.5	6.8	IMPRL	642	6.88	10	-3.7	7.9	8.2
27	BVINV	4,253	3.63	25	-4.0	3.8	3.9	IMPRL	685	7.00	12	-5.4	9.3	9.9	BARC	408	4.81	16	-3.9	5.5	5.7
28	CSMC	1,351	4.89	22	-4.7	5.1	5.3	Smaller Servicers	114	5.29	18	-5.4	5.0	5.2	Smaller Servicers	57	5.29	18	-5.4	5.0	5.2
29	PFMT	573	3.01	27	-5.8	2.9	3.1	NRZT	1,001	3.50	24	-6.7	3.6	3.8	PMTLT	1,019	3.44	20	-5.8	2.9	3.0
30	GSMBS	4,154	3.66	25	-8.2	3.4	3.7	GSMBS	4,187	3.66	23	-8.3	3.9	4.2	NRZT	1,016	3.50	21	-6.0	3.4	3.6
31	IMPRL	675	6.99	14	-12.1	8.1	9.1	MSRM	382	4.07	22	-9.4	5.6	6.2	GSMBS	4,203	3.62	20	-6.3	3.5	3.7
32	MELLO	2,223	3.42	24	-13.1	2.9	3.3	PMTLT	1,006	3.44	23	-10.5	2.9	3.3	BINOM	518	5.35	20	-6.6	5.9	6.3
33	MFRA	1,510	4.90	22	-16.5	4.6	5.5	MELLO	2,238	3.42	22	-10.7	3.0	3.4	MELLO	2,267	3.42	19	-12.1	2.8	3.1
34	NRZT	993	3.50	26	-17.8	2.7	3.3	MFRA	1,503	4.86	20	-12.5	4.9	5.5	MFRA	1,477	4.79	18	-14.1	4.2	4.8
35	HOF	194	5.48	17	-18.6	4.6	5.6	BARC	401	4.80	19	-17.1	5.4	6.4	HOF	198	5.48	12	-20.5	4.2	5.3
36	BARC	398	4.80	20	-21.3	6.3	8.0	HOF	195	5.48	15	-18.8	5.8	7.1	Smaller Servicers	6	4.24	97	-20.8	1.2	1.6
37	NYMT	259	5.02	18	-26.9	3.2	4.3	NYMT	261	5.02	17	-21.3	4.2	5.3	PFMT	583	3.01	22	-26.7	1.8	2.5
38	PMTLT	998	3.44	25	-36.3	1.9	3.0	PFMT	576	3.01	25	-23.3	2.2	2.8	NYMT	241	5.03	14	-30.6	3.0	4.2
39	Smaller Servicers	5	4.24	101	-67.6	1.3	4.0	Smaller Servicers	6	4.24	100	-45.8	1.3	2.4	CHASE	7	3.84	100	-63.3	0.2	0.6
40	Smaller Servicers	5	4.03	124	-80.4	0.0	0.2	Smaller Servicers	5	4.03	123	-80.0	0.0	0.2	Smaller Servicers	5	4.03	120	-91.8	0.0	0.4
41	Smaller Servicers	2	4.02	128	-100.0	0.0	0.1	Smaller Servicers	2	4.02	126	-100.0	0.0	0.1	Smaller Servicers	2	4.02	123	-100.0	0.0	0.1
42	WIN	1	4.80	103	-100.0	0.0	45.7	WIN	1	4.80	101	-100.0	0.0	26.0	WIN	1	4.80	98	-100.0	0.0	13.8

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	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	SEMT	402	4.91	65	5.4	8.2	7.8	Smaller Servicers	163	4.83	71	14.9	5.9	5.2	Smaller Servicers	167	4.83	68	9.9	5.6	5.2
2	Smaller Servicers	161	4.83	73	-0.1	3.7	3.7	SEMT	408	4.90	63	0.4	7.9	7.9	OBX	408	4.89	49	1.2	5.9	5.9
3	OBX	396	4.89	54	-4.1	5.3	5.5	OBX	400	4.89	52	-3.1	6.1	6.3	SEMT	417	4.90	60	-1.8	7.4	7.5
4	CMLTI	126	4.22	56	-9.7	6.1	6.7	CMLTI	127	4.22	55	-11.0	4.0	4.5	CMLTI	128	4.22	52	-11.6	3.3	3.8

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

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Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	PRPM	77	7.28	12	87.3	5.4	2.9	PRPM	38	7.28	12	87.3	5.4	2.9	PRPM	19	7.28	12	87.3	5.4	2.9
2	BHLD	41	6.01	52	82.5	7.8	4.4	BHLD	41	6.01	50	31.0	8.2	6.4	BHLD	44	6.02	47	12.3	16.2	14.5
3	RMLT	163	6.06	49	15.8	6.1	5.3	BRAVO	1,436	6.38	18	8.5	11.9	11.0	BRAVO	1,121	6.17	18	8.0	11.2	10.4
4	BRAVO	1,717	6.66	17	9.1	11.6	10.7	COLT	4,537	5.39	20	8.2	8.7	8.0	COLT	4,411	5.25	18	3.8	7.2	6.9
5	COLT	4,657	5.49	21	8.2	8.6	7.9	GCAT	3,852	5.25	20	3.7	6.6	6.4	EFMT	2,123	5.26	18	2.8	7.5	7.3
6	STAR	2,745	4.76	27	5.7	7.3	6.9	RMLT	166	6.06	48	2.4	7.7	7.5	GCAT	3,739	5.20	18	1.6	6.3	6.2
7	NRZT	2,032	5.35	24	2.9	7.5	7.3	EFMT	2,207	5.35	20	2.0	8.1	7.9	STAR	2,827	4.77	22	0.9	6.1	6.0
8	VERUS	8,695	5.86	23	2.8	9.1	8.9	NRZT	1,943	5.20	24	1.0	7.5	7.5	RMLT	171	6.06	45	0.9	9.7	9.7
9	ARRW	594	5.04	30	2.0	6.1	6.0	ARRW	600	5.04	29	1.0	5.8	5.8	OBX	4,860	5.43	15	0.6	7.0	7.0
10	HOMES	433	7.44	12	0.6	10.4	10.3	IMPRL	2,253	5.18	19	0.7	7.3	7.2	MCMLT	240	6.28	13	0.4	5.5	5.4
11	EFMT	2,179	5.34	22	0.2	7.0	7.0	VERUS	8,496	5.78	22	-0.1	8.5	8.5	ARRW	613	5.05	26	0.4	5.9	5.9
12	MFRA	2,180	5.59	23	0.1	9.7	9.6	MFRA	2,094	5.46	23	-0.5	8.8	8.8	MFRA	1,845	5.34	22	0.2	7.9	7.9
13	GSMBS	718	5.98	18	-0.3	6.5	6.5	GSMBS	647	5.86	17	-0.9	6.2	6.2	NRZT	1,930	5.14	21	0.1	6.9	6.9
14	DRMT	1,401	5.18	25	-0.4	8.6	8.6	HOMES	495	7.43	10	-0.9	10.4	10.4	DRMT	1,456	5.20	21	-0.3	7.9	8.0
15	OBX	5,911	5.86	17	-0.7	9.0	9.0	OBX	5,534	5.70	17	-1.1	8.1	8.2	GSMBS	460	5.35	17	-0.3	5.9	5.9
16	CSMC	2,501	4.74	28	-1.0	7.6	7.7	AOMT	6,580	5.13	26	-1.4	7.8	7.9	VERUS	7,705	5.52	21	-0.5	7.8	7.9
17	AOMT	6,896	5.15	27	-1.5	7.8	7.9	MCMLT	358	6.28	14	-1.7	5.6	5.7	RUN	306	4.32	16	-0.5	4.6	4.6
18	MCMLT	356	6.28	15	-2.1	5.8	5.9	STAR	2,773	4.76	25	-2.7	6.3	6.4	SGR	984	4.96	19	-0.8	6.1	6.1
19	GCAT	3,873	5.29	22	-4.6	5.6	5.9	BARC	543	6.58	17	-3.1	9.6	9.9	HOMES	306	7.41	10	-1.0	10.3	10.4
20	PRKCM	611	5.65	18	-4.8	7.3	7.6	CHNGE	1,619	6.94	13	-3.6	10.2	10.6	AOMT	6,108	5.12	25	-1.5	7.6	7.7
21	CROSS	209	8.41	5	-7.3	11.3	12.2	DRMT	1,419	5.18	24	-3.8	8.3	8.7	BARC	339	6.39	19	-1.5	8.6	8.8
22	BARC	618	6.76	17	-8.7	9.2	10.0	CSMC	2,528	4.74	26	-6.1	6.7	7.1	PRKCM	551	5.27	16	-1.6	6.2	6.3
23	ADMT	356	8.62	4	-9.1	6.5	7.1	SGR	965	4.95	22	-6.4	6.5	7.0	CHNGE	1,412	6.63	11	-1.9	9.4	9.5
24	CHNGE	1,761	7.10	13	-9.9	8.7	9.6	CROSS	104	8.41	5	-7.3	11.3	12.2	HOF	75	6.31	40	-4.5	9.4	9.8
25	IMPRL	2,226	5.18	21	-11.7	6.6	7.4	ADMT	178	8.62	4	-9.1	6.5	7.1	CSMC	2,584	4.75	23	-4.9	6.5	6.8
26	SGR	955	4.95	23	-14.1	5.9	6.8	HOF	72	6.31	43	-9.3	9.1	10.0	IMPRL	2,301	5.19	16	-5.1	6.3	6.6
27	RUN	299	4.32	21	-14.3	6.6	7.7	PRKCM	566	5.41	18	-9.5	6.5	7.2	CROSS	52	8.41	5	-7.3	11.3	12.2
28	HOF	71	6.30	45	-21.3	6.1	7.7	SHMLT	255	5.12	22	-16.6	5.0	5.9	ADMT	89	8.62	4	-9.1	6.5	7.1
29	SHMLT	244	5.05	23	-27.3	3.3	4.5	RUN	301	4.32	19	-17.5	5.3	6.3	SHMLT	265	5.18	20	-10.9	5.9	6.6
30	CTDL	8	5.13	41	-77.9	1.2	5.5	CTDL	10	5.17	39	-37.4	7.7	12.1	CTDL	11	5.18	36	-26.6	5.8	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 Bank Statement

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Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	BHLD	35	5.83	52	96.3	6.6	3.4	BHLD	36	5.83	50	24.8	6.7	5.4	PRPM	10	8.02	9	21.0	1.6	1.3
2	RMLT	116	6.02	48	21.3	7.0	5.8	PRPM	20	8.02	9	21.0	1.6	1.3	BHLD	37	5.85	47	12.7	13.7	12.2
3	PRPM	40	8.02	9	21.0	1.6	1.3	COLT	3,026	5.40	21	13.4	9.0	8.0	PRKCM	390	5.20	16	7.1	6.4	6.0
4	COLT	3,112	5.50	22	16.4	9.6	8.3	CHNGE	126	5.47	15	9.0	3.9	3.6	COLT	2,929	5.24	19	6.9	7.5	7.0
5	PRKCM	434	5.60	19	7.1	6.9	6.5	GCAT	3,191	5.28	20	6.0	6.9	6.5	BRAVO	783	6.14	19	6.3	10.8	10.2
6	CROSS	144	8.26	6	4.3	8.6	8.2	EFMT	1,531	5.24	21	4.7	8.1	7.7	EFMT	1,481	5.16	19	6.0	7.7	7.3
7	MFRA	1,411	5.59	24	3.9	9.2	8.9	CROSS	72	8.26	6	4.3	8.6	8.2	CROSS	36	8.26	6	4.3	8.6	8.2
8	ARRW	312	5.40	35	3.2	7.2	7.0	BRAVO	1,002	6.38	19	4.2	11.3	10.8	GCAT	3,071	5.21	18	3.2	6.4	6.2
9	BRAVO	1,212	6.66	18	2.9	11.1	10.8	PRKCM	401	5.35	19	4.1	6.4	6.1	OBX	3,766	5.33	16	1.5	7.0	6.9
10	NRZT	1,697	5.28	25	2.6	7.6	7.4	RMLT	118	6.02	46	2.0	6.7	6.6	MCMLT	148	6.32	13	1.3	4.7	4.6
11	HOMES	290	7.46	12	1.9	12.1	11.9	ARRW	315	5.40	33	1.9	5.9	5.8	NRZT	1,624	5.08	22	1.0	7.0	6.9
12	EFMT	1,510	5.23	22	1.6	6.9	6.8	IMPRL	1,559	5.16	20	0.6	7.1	7.1	ARRW	322	5.40	30	0.6	6.6	6.5
13	DRMT	1,016	5.19	25	1.2	9.4	9.3	NRZT	1,630	5.14	25	0.6	7.8	7.7	RMLT	121	6.02	43	0.5	9.2	9.2
14	VERUS	5,776	5.81	23	0.7	8.6	8.6	HOMES	331	7.45	10	0.4	11.8	11.8	MFRA	1,184	5.31	23	0.4	7.7	7.6
15	OBX	4,536	5.76	18	-0.1	9.5	9.5	OBX	4,272	5.60	17	-0.7	8.3	8.3	HOMES	205	7.43	10	-0.2	12.0	12.0
16	GSMBS	666	5.95	18	-1.2	6.7	6.7	MFRA	1,347	5.45	24	-1.4	8.2	8.4	DRMT	1,058	5.21	21	-0.4	8.3	8.4
17	AOMT	5,504	5.12	28	-2.3	7.7	7.9	VERUS	5,624	5.72	22	-1.6	8.4	8.5	VERUS	5,044	5.44	21	-0.6	8.0	8.0
18	GCAT	3,212	5.32	21	-3.1	5.8	5.9	AOMT	5,284	5.10	27	-1.9	7.8	7.9	GSMBS	429	5.32	18	-1.6	5.8	5.9
19	STAR	1,756	4.69	27	-3.7	6.7	6.9	GSMBS	601	5.83	17	-3.5	6.1	6.3	BARC	235	6.55	20	-1.7	9.2	9.3
20	HOF	21	5.93	44	-5.2	1.2	1.3	BARC	375	6.72	18	-4.7	10.0	10.5	AOMT	4,942	5.10	25	-2.3	7.6	7.8
21	CSMC	1,712	4.63	29	-5.9	6.4	6.8	STAR	1,775	4.70	26	-6.0	6.1	6.5	SHMLT	168	5.45	22	-4.3	8.0	8.3
22	MCMLT	220	6.32	15	-9.6	4.6	5.1	DRMT	1,029	5.20	24	-6.4	8.5	9.0	STAR	1,809	4.70	23	-4.9	5.9	6.2
23	BARC	423	6.93	18	-10.7	10.2	11.3	CSMC	1,730	4.63	27	-7.8	6.3	6.8	CSMC	1,770	4.64	24	-6.0	6.5	6.9
24	IMPRL	1,540	5.16	21	-12.6	6.4	7.2	SHMLT	158	5.37	25	-8.2	6.3	6.9	SGR	654	4.95	20	-6.5	5.4	5.7
25	SGR	637	4.93	24	-18.7	4.6	5.6	MCMLT	221	6.32	14	-11.8	4.0	4.6	IMPRL	1,591	5.17	16	-7.7	5.9	6.4
26	ADMT	283	8.57	4	-19.9	5.1	6.4	SGR	643	4.94	23	-16.3	5.2	6.2	ADMT	71	8.57	4	-19.9	5.1	6.4
27	SHMLT	149	5.28	25	-24.4	3.7	4.9	ADMT	142	8.57	4	-19.9	5.1	6.4	CHNGE	128	5.47	12	-22.2	2.6	3.4
28	RUN	185	4.44	21	-44.8	2.6	4.7	HOF	21	5.93	42	-25.1	1.2	1.6	RUN	188	4.44	17	-24.8	2.4	3.2
29	CTDL	7	5.16	41	-78.0	1.4	6.1	CTDL	9	5.20	39	-37.4	8.6	13.4	CTDL	10	5.21	36	-26.9	6.3	8.6
30	CHNGE	125	5.47	16	-91.0	0.2	2.2	RUN	186	4.44	20	-42.2	2.6	4.5	HOF	21	5.93	39	-37.7	1.5	2.4

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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	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	PRPM	36	6.48	16	107.6	9.4	4.6	PRPM	18	6.48	16	107.6	9.4	4.6	PRPM	9	6.48	16	107.6	9.4	4.6
2	BHLD	6	7.12	51	54.1	14.7	9.8	BHLD	6	7.12	49	47.0	17.3	12.1	GSMBS	31	5.80	16	19.6	6.3	5.3
3	BRAVO	505	6.66	16	24.2	13.0	10.6	GSMBS	47	6.20	16	43.5	6.9	4.8	RUN	118	4.13	16	17.5	7.9	6.8
4	STAR	989	4.88	26	22.0	8.5	7.0	BRAVO	434	6.39	17	17.8	13.3	11.4	ADMT	18	8.79	4	17.2	11.6	10.0
5	GSMBS	52	6.29	16	21.2	4.6	3.8	ADMT	36	8.79	4	17.2	11.6	10.0	STAR	1,018	4.88	21	12.1	6.4	5.7
6	ADMT	73	8.79	4	17.2	11.6	10.0	MCMLT	137	6.22	14	8.0	8.1	7.5	BRAVO	337	6.24	16	11.8	12.0	10.8
7	CSMC	789	4.98	25	6.7	10.1	9.5	SGR	322	4.98	19	7.8	9.2	8.5	BHLD	7	7.00	46	11.2	28.5	26.0
8	MCMLT	136	6.22	15	6.5	7.6	7.2	DRMT	389	5.14	24	4.3	8.0	7.7	SGR	330	4.99	16	8.5	7.5	6.9
9	VERUS	2,919	5.97	23	6.4	10.0	9.4	NRZT	313	5.52	21	4.1	6.2	6.0	AOMT	1,166	5.22	22	1.8	7.6	7.5
10	NRZT	335	5.70	21	5.0	6.9	6.6	STAR	998	4.88	24	3.4	6.5	6.3	RMLT	50	6.15	47	1.7	11.0	10.8
11	RUN	114	4.12	21	3.4	12.9	12.5	RMLT	48	6.15	51	3.0	10.2	9.9	DRMT	398	5.16	21	0.1	6.9	6.9
12	AOMT	1,392	5.26	25	1.8	8.2	8.0	VERUS	2,872	5.89	22	2.8	8.8	8.5	IMPRL	710	5.23	16	0.1	7.1	7.1
13	ARRW	282	4.64	25	0.0	4.8	4.8	BARC	168	6.25	16	1.4	8.7	8.6	ARRW	291	4.66	21	0.0	5.1	5.1
14	CTDL	1	4.94	40	-0.0	0.1	0.1	RUN	115	4.12	19	1.1	9.4	9.3	CTDL	1	4.94	36	-0.0	0.9	0.9
15	BARC	195	6.41	16	-1.5	6.9	7.0	IMPRL	694	5.23	19	0.9	7.7	7.6	VERUS	2,661	5.67	20	-0.1	7.6	7.6
16	EFMT	669	5.59	19	-2.6	7.1	7.3	MFRA	746	5.48	21	0.8	9.7	9.6	MFRA	662	5.39	19	-0.3	8.2	8.2
17	OBX	1,375	6.21	16	-3.3	7.4	7.6	AOMT	1,296	5.23	24	0.3	7.9	7.9	MCMLT	92	6.23	13	-0.5	6.7	6.8
18	HOMES	144	7.40	12	-4.1	6.8	7.0	ARRW	285	4.65	24	0.0	5.7	5.7	BARC	104	6.02	16	-1.2	7.4	7.5
19	RMLT	47	6.16	52	-4.4	3.7	3.9	CTDL	1	4.94	39	-0.0	0.1	0.1	CHNGE	1,284	6.75	11	-1.2	10.0	10.1
20	MFRA	768	5.59	22	-5.5	10.4	11.0	COLT	1,511	5.38	20	-2.0	7.9	8.1	HOF	53	6.46	41	-2.1	12.3	12.6
21	DRMT	385	5.13	25	-6.3	6.4	6.8	OBX	1,263	6.02	16	-2.6	7.7	7.9	OBX	1,094	5.74	14	-2.4	7.0	7.1
22	SGR	318	4.98	21	-8.4	8.3	9.0	CSMC	799	4.99	24	-2.8	7.5	7.8	CSMC	815	4.99	21	-2.4	6.6	6.7
23	CHNGE	1,635	7.23	13	-8.6	9.3	10.2	EFMT	677	5.60	18	-3.5	8.0	8.3	COLT	1,482	5.27	17	-2.5	6.7	6.8
24	IMPRL	686	5.22	20	-9.9	7.1	7.8	CHNGE	1,493	7.06	12	-4.0	10.8	11.2	HOMES	101	7.36	10	-3.6	6.7	7.0
25	COLT	1,545	5.47	21	-10.6	6.6	7.3	HOMES	164	7.38	10	-5.3	7.3	7.7	EFMT	642	5.50	16	-4.7	6.8	7.1
26	GCAT	662	5.17	23	-12.4	4.9	5.5	GCAT	660	5.14	21	-8.2	5.6	6.0	NRZT	306	5.44	18	-4.9	6.4	6.7
27	CROSS	64	8.75	5	-17.1	17.2	20.4	HOF	51	6.46	44	-8.5	12.2	13.3	GCAT	668	5.13	18	-5.6	5.8	6.2
28	HOF	50	6.46	45	-22.1	8.1	10.3	CROSS	32	8.75	5	-17.1	17.2	20.4	CROSS	16	8.75	5	-17.1	17.2	20.4
29	PRKCM	177	5.76	18	-22.9	8.1	10.3	PRKCM	165	5.55	18	-30.2	6.8	9.7	PRKCM	161	5.43	16	-19.8	5.6	7.0
30	SHMLT	95	4.70	20	-33.0	2.6	3.9	SHMLT	96	4.71	18	-39.1	2.6	4.3	SHMLT	97	4.73	15	-38.0	2.2	3.5

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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Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	GMACM	8	4.93	209	203.3	19.7	6.9	GCAT	265	4.61	126	136.9	32.3	15.1	GMACM	9	4.92	205	101.4	15.6	8.0
2	RBSHD	11	5.40	190	71.9	49.9	32.8	GMACM	8	4.93	208	88.4	17.3	9.5	GCAT	282	4.59	126	97.3	19.8	10.5
3	GCAT	241	4.64	121	42.2	6.7	4.7	RBSHD	11	5.40	188	59.0	28.9	19.2	RBSHD	11	5.40	185	38.7	15.6	11.5
4	AGFMT	81	5.25	213	37.5	8.1	5.9	AGFMT	82	5.25	212	34.5	8.3	6.2	AGFMT	85	5.26	209	32.8	8.4	6.4
5	SFPMT	25	3.43	89	33.4	1.3	0.9	AJAXM	86	4.44	113	11.3	6.3	5.7	RPMLT	34	5.44	202	17.7	7.2	6.1
6	MSRM	72	4.94	187	7.8	4.9	4.6	NRPL	49	4.69	120	3.5	5.8	5.6	BAFC	4	5.60	233	14.1	15.6	13.8
7	AJAXM	85	4.44	114	7.5	5.2	4.8	GRADE	224	8.28	22	2.7	16.5	16.1	MSRM	74	4.94	183	9.9	5.2	4.7
8	TPMT	17,898	4.64	193	5.0	6.3	6.0	BAFC	4	5.57	235	1.4	21.2	20.9	AJAXM	88	4.44	110	6.0	4.9	4.6
9	BVIN	311	3.57	25	1.8	4.0	3.9	BVIN	314	3.57	23	0.7	4.1	4.0	GSMBS	869	4.46	145	2.4	5.7	5.5
10	BAFC	4	5.53	236	1.4	9.4	9.3	TPMT	17,919	4.58	194	0.1	5.9	5.9	GRADE	191	7.87	23	1.4	14.1	13.9
11	GRADE	213	8.29	22	0.7	14.8	14.7	RCKT	208	10.28	4	-0.1	18.1	18.1	TPMT	18,075	4.56	192	1.2	5.7	5.6
12	GSMBS	847	4.46	150	0.7	5.6	5.6	TPHT	180	10.04	9	-0.4	14.9	15.0	BVIN	318	3.57	20	0.6	3.1	3.1
13	RCKT	335	10.27	4	0.2	20.3	20.3	CMLTI	10,796	4.38	175	-1.1	5.5	5.5	RCKT	104	10.28	4	-0.1	18.1	18.1
14	JPMWMM	121	3.54	82	-0.7	5.6	5.6	GSMBS	854	4.46	148	-2.5	5.4	5.6	TPHT	121	10.05	8	-0.3	14.9	15.0
15	TPHT	175	10.04	10	-1.0	13.2	13.4	PRPM	89	4.31	23	-2.7	4.5	4.6	CMLTI	10,511	4.39	174	-1.0	5.3	5.4
16	CMLTI	10,825	4.37	175	-2.1	5.3	5.4	MCMLT	1,673	4.41	190	-3.5	5.9	6.1	BRAVO	762	5.09	102	-1.7	7.5	7.7
17	CSMC	11,957	4.46	197	-3.2	5.5	5.7	BRAVO	739	5.18	108	-3.7	7.5	7.8	JPMWMM	124	3.54	78	-1.8	4.8	4.9
18	BRAVO	729	5.37	115	-3.4	6.7	6.9	CSMC	12,055	4.46	195	-3.7	5.4	5.6	PRPM	45	4.31	23	-2.7	4.5	4.6
19	CIM	160	4.99	206	-3.6	2.8	2.9	MSRM	73	4.94	185	-4.8	4.5	4.7	CSMC	12,249	4.45	192	-2.8	5.3	5.4
20	PRPM	133	4.31	24	-3.7	4.2	4.3	NRZT	5,421	5.03	214	-4.9	6.4	6.7	NRZT	5,478	5.06	213	-3.5	6.1	6.4
21	MCMLT	1,657	4.42	192	-4.8	6.0	6.3	JPSMT	5	5.84	195	-12.0	5.0	5.6	MCMLT	1,704	4.39	187	-5.5	5.3	5.6
22	NYMT	186	4.89	158	-5.4	6.0	6.3	JPMWMM	122	3.53	81	-12.2	3.4	3.9	CIM	238	5.21	200	-8.6	5.3	5.8
23	NRZT	5,347	5.02	215	-5.9	6.3	6.7	NYMT	187	4.89	156	-13.2	5.4	6.2	NRPL	49	4.68	118	-8.9	4.6	5.0
24	MFRA	60	5.97	212	-15.5	5.9	6.9	CIM	161	4.99	204	-20.5	3.6	4.5	NYMT	191	4.89	153	-9.8	5.1	5.6
25	RPMLT	33	5.44	206	-40.4	2.9	4.8	RPMLT	33	5.45	205	-35.3	3.7	5.7	JPSMT	5	5.87	192	-22.3	5.4	6.9
26	JPSMT	5	5.82	196	-64.1	1.3	3.6	MFRA	60	5.97	211	-37.6	5.3	8.3	MFRA	62	5.98	208	-24.0	5.3	6.9
27	NRPL	48	4.70	121	-81.5	0.8	4.5	SFPMT	25	3.43	88	-70.9	1.2	4.2	SFPMT	26	3.42	85	-37.8	2.5	4.0

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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

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