



Santander US Capital Markets LLC

Historical Prepayment Speed Ranking Private Label Securitization by Shelf

April 2024 Remits (March Performance)

April 27, 2024

MBS Strategy

Brian R. Landy, CFA

brian.landy@santander.us

646-776-7795

www.santandercib.com/sancap

©2024 Santander US Capital Markets LLC.

Table of Contents	Page
1 PLS Fixed Rate	3
1.1 Total	3
1.2 Prime Jumbo	5
1.3 Investor	6
1.4 Expanded Prime	8
2 Non-QM Fixed Rate	9
2.1 Total	9
2.2 Bank Statement	10
2.3 DSCR/Asset Depletion	11
3 Seasoned RPL Fixed Rate	12
3.1 Total	12
4 Appendix	13
4.1 Shelf Descriptions	13

PLS: Fixed Rate Total

Table of Contents

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	23	4.02	131	204.8	11.7	4.0	Smaller Servicers	31	4.19	110	94.3	7.6	4.0	ABMT	349	3.98	102	55.3	7.6	4.9
2	ABMT	335	3.98	107	120.6	10.2	4.7	ABMT	340	3.98	105	72.8	7.8	4.6	Smaller Servicers	32	4.19	107	47.1	7.2	4.9
3	Smaller Servicers	73	4.22	71	46.9	12.0	8.3	Smaller Servicers	23	4.02	129	57.5	7.3	4.7	Smaller Servicers	76	4.23	67	41.8	10.5	7.5
4	OCMT	1,238	3.28	32	37.9	3.5	2.5	Smaller Servicers	130	3.80	102	28.3	5.1	4.0	Smaller Servicers	133	3.80	99	17.0	5.0	4.3
5	Smaller Servicers	92	4.12	107	36.8	4.8	3.5	OCMT	1,559	3.28	30	26.7	3.0	2.4	Smaller Servicers	161	4.83	73	12.7	6.4	5.7
6	Smaller Servicers	157	4.82	78	30.6	4.3	3.3	Smaller Servicers	74	4.22	70	25.2	7.5	6.0	Smaller Servicers	89	3.55	125	12.6	3.8	3.4
7	GCAAT	1,719	4.97	22	15.7	5.6	4.8	NYMT	254	5.02	22	16.6	7.2	6.2	HAWT	948	3.45	26	9.6	4.1	3.8
8	NYMT	252	5.01	23	15.4	8.2	7.1	Smaller Servicers	158	4.83	76	12.4	4.6	4.1	OCMT	1,741	3.28	27	9.3	4.0	3.6
9	Smaller Servicers	223	5.31	25	13.0	10.7	9.5	HAWT	932	3.45	29	9.4	3.4	3.1	Smaller Servicers	163	4.99	18	8.6	7.6	7.0
10	PMTLT	1,035	3.46	35	9.8	3.0	2.7	PRPM	768	5.60	20	9.2	8.4	7.7	PRPM	785	5.61	17	7.9	7.8	7.2
11	PRPM	759	5.59	22	9.1	8.9	8.2	MSRM	4,110	4.60	23	8.9	6.1	5.6	UWM	2,933	3.35	25	7.6	3.4	3.2
12	CMLTI	2,603	3.61	34	8.8	3.7	3.5	Smaller Servicers	227	5.31	24	8.6	8.7	8.0	MCMLT	289	6.66	15	5.9	12.5	11.8
13	UWM	2,873	3.35	30	8.8	3.1	2.8	Smaller Servicers	161	4.99	21	7.2	6.6	6.2	MSRM	3,430	4.11	24	5.9	5.5	5.2
14	GSMBS	18,092	3.65	29	6.4	4.4	4.2	Smaller Servicers	170	3.95	89	6.9	3.6	3.4	Smaller Servicers	212	5.31	21	5.7	7.8	7.4
15	SEMT	9,270	3.97	45	5.9	6.0	5.7	GCAAT	1,607	4.78	21	6.1	4.7	4.5	Smaller Servicers	107	4.72	49	4.9	6.9	6.6
16	HAWT	925	3.45	31	4.8	3.0	2.9	SEMT	8,976	3.87	45	5.3	5.2	4.9	GCAAT	1,433	4.49	20	4.4	4.4	4.2
17	MELLO	3,058	3.28	31	2.9	2.8	2.7	MCMLT	278	6.64	18	4.6	10.5	10.1	CMLTI	2,798	3.35	31	3.3	3.7	3.6
18	MSRM	4,446	4.80	23	2.8	6.8	6.6	UWM	2,890	3.35	28	4.3	2.8	2.7	OBX	5,571	3.74	28	3.2	4.0	3.9
19	VERUS	1,448	7.72	15	2.5	12.2	11.9	WFMBMS	4,129	3.37	37	3.3	3.4	3.3	VERUS	1,212	7.53	13	1.9	10.8	10.6
20	FSMT	7,442	3.42	36	2.3	3.6	3.5	PRMI	400	2.64	37	3.3	1.6	1.5	JPMMT	34,205	3.61	30	1.8	4.3	4.3
21	ADMT	308	8.95	13	1.5	19.2	19.0	OBX	5,664	3.80	30	2.9	3.6	3.5	ADMT	298	8.98	8	1.1	15.0	14.8
22	CSMC	2,972	4.50	61	1.4	6.1	6.0	CMLTI	2,712	3.43	34	2.2	3.2	3.1	FSMT	7,613	3.42	32	0.8	3.9	3.8
23	Smaller Servicers	160	4.99	23	0.7	5.9	5.9	ADMT	314	8.96	11	2.0	16.8	16.5	BVINV	4,338	3.63	26	0.8	3.7	3.7
24	JPMMT	35,162	3.75	33	-0.2	4.4	4.4	IMPRL	1,206	7.07	17	1.5	8.9	8.8	CSMC	3,065	4.49	56	0.4	6.0	5.9
25	IMPRL	1,192	7.07	19	-0.4	9.4	9.5	MELLO	3,075	3.28	30	1.1	2.5	2.4	SEMT	8,631	3.72	44	-0.0	4.9	4.9
26	OBX	5,674	3.82	31	-0.9	3.5	3.6	JPMMT	34,948	3.71	32	0.3	4.1	4.1	PRKCM	422	6.68	14	-0.1	10.7	10.7
27	Smaller Servicers	97	6.46	55	-1.1	10.1	10.2	VERUS	1,373	7.66	14	-0.2	10.7	10.7	NLT	478	5.05	28	-0.5	8.1	8.1
28	NLT	460	5.04	33	-1.3	7.2	7.3	PMTLT	1,041	3.46	34	-0.2	2.7	2.7	Smaller Servicers	102	6.46	51	-0.7	10.7	10.8
29	Smaller Servicers	128	8.48	5	-2.3	8.4	8.6	FSMT	7,492	3.42	35	-0.3	3.2	3.2	IMPRL	1,239	7.09	14	-1.3	8.9	9.0
30	BVINV	4,170	3.63	30	-4.4	3.2	3.4	CSMC	2,998	4.49	59	-0.5	5.2	5.3	RCKT	5,435	3.17	24	-1.5	3.6	3.7
31	PRKCM	477	6.95	16	-4.8	14.3	14.9	NLT	465	5.04	31	-0.6	7.8	7.8	TRK	672	4.86	25	-1.5	7.1	7.2
32	CIM	2,680	4.08	38	-5.2	4.1	4.3	GSMBS	17,892	3.59	28	-0.6	3.7	3.7	Smaller Servicers	32	8.48	5	-2.3	8.4	8.6
33	WFMBMS	4,099	3.37	38	-8.4	2.9	3.2	BINOM	559	5.30	27	-2.2	6.9	7.1	GSMBS	17,630	3.50	26	-2.6	3.9	4.0
34	MFRA	1,547	5.04	26	-8.9	4.3	4.7	Smaller Servicers	64	8.48	5	-2.3	8.4	8.6	CIM	2,691	4.02	34	-3.2	4.3	4.4
35	BARC	485	4.83	26	-9.5	5.3	5.9	Smaller Servicers	98	6.46	54	-3.1	11.0	11.3	WFMBMS	4,194	3.37	34	-3.3	3.6	3.7
36	Smaller Servicers	169	3.95	91	-9.5	2.3	2.5	CIM	2,701	4.08	37	-4.6	4.2	4.4	NYMT	258	5.02	18	-3.9	5.5	5.7
37	MCMLT	273	6.65	19	-10.0	4.5	5.0	Smaller Servicers	93	4.12	105	-5.9	3.1	3.3	BINOM	570	5.30	24	-4.1	6.2	6.4
38	PRMI	398	2.64	38	-10.3	1.6	1.7	NRZT	977	3.50	29	-6.4	3.0	3.2	NRZT	992	3.50	26	-4.3	3.5	3.6
39	Smaller Servicers	128	3.80	103	-10.7	3.2	3.6	BVINV	4,248	3.63	29	-6.9	2.9	3.1	CHASE	1,089	4.55	75	-4.8	6.1	6.4
40	TRK	650	4.84	30	-12.3	7.1	8.0	CHASE	1,288	4.89	66	-8.9	5.5	6.0	VISIO	403	7.19	14	-5.0	7.6	8.0
41	RCKT	5,323	3.17	29	-12.8	2.7	3.1	PRKCM	445	6.81	15	-9.3	11.1	12.1	PRMI	405	2.64	34	-7.4	2.4	2.6
42	CHASE	1,322	4.98	65	-13.8	5.8	6.6	RCKT	5,357	3.17	27	-9.3	2.7	3.0	PMTLT	1,054	3.46	31	-7.4	2.9	3.1

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

[Table of Contents](#)

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
43	BINOM	553	5.29	29	-15.7	5.6	6.6	TRK	657	4.85	28	-10.7	6.3	7.1	Smaller Servicers	95	4.12	102	-8.0	3.3	3.6
44	NRZT	971	3.50	31	-17.7	2.9	3.5	MFRA	1,559	5.04	24	-10.8	4.6	5.1	WIN	282	4.15	105	-10.2	5.6	6.2
45	WIN	272	4.15	110	-26.5	6.2	8.3	BARC	488	4.84	24	-12.0	5.3	6.0	RATE	2,304	2.96	25	-10.2	2.6	2.9
46	HOF	231	5.40	22	-27.9	3.0	4.1	WIN	276	4.15	108	-12.6	6.1	6.9	MELLO	3,113	3.28	26	-10.6	2.7	3.0
47	PFMT	1,960	2.87	35	-32.4	1.5	2.3	VISIO	453	7.31	15	-13.6	6.4	7.4	MFRA	1,526	4.93	22	-10.6	4.7	5.2
48	VISIO	449	7.31	16	-33.3	5.0	7.4	HOF	233	5.40	20	-15.4	3.4	4.0	PFMT	1,999	2.87	31	-11.7	2.4	2.7
49	RATE	2,175	2.96	29	-40.8	1.6	2.7	RATE	2,245	2.96	28	-16.1	2.2	2.6	Smaller Servicers	174	3.95	86	-13.4	4.3	5.0
50	PSMC	1,603	3.37	44	-45.9	1.8	3.3	PFMT	1,971	2.87	34	-20.9	1.8	2.2	BARC	497	4.85	21	-14.6	5.5	6.4
51	Smaller Servicers	103	4.72	54	-62.1	1.4	3.6	Smaller Servicers	50	4.21	110	-22.4	2.5	3.3	PSMC	1,639	3.37	39	-15.1	3.4	4.0
52	Smaller Servicers	50	4.21	111	-90.9	0.2	2.6	PSMC	1,614	3.37	42	-24.2	2.6	3.4	HOF	236	5.41	17	-15.8	4.5	5.3
53	Smaller Servicers	30	4.19	112	-91.1	0.5	5.0	Smaller Servicers	104	4.72	52	-29.7	4.9	7.0	Smaller Servicers	24	4.03	126	-16.0	3.9	4.6
54	Smaller Servicers	87	3.55	129	-99.0	0.0	3.7	Smaller Servicers	87	3.55	128	-98.2	0.1	2.9	Smaller Servicers	51	4.21	107	-59.5	1.7	4.2

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

Table of Contents

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	23	4.01	131	204.8	11.7	4.0	Smaller Servicers	31	4.19	110	94.3	7.6	4.0	ABMT	349	3.98	102	55.3	7.6	4.9
2	ABMT	335	3.98	107	120.6	10.2	4.7	ABMT	340	3.98	105	72.8	7.8	4.6	Smaller Servicers	32	4.19	107	47.1	7.2	4.9
3	Smaller Servicers	73	4.22	71	46.9	12.0	8.3	Smaller Servicers	23	4.01	129	57.5	7.3	4.7	Smaller Servicers	76	4.23	67	41.8	10.5	7.5
4	OCMT	1,238	3.28	32	37.9	3.5	2.5	Smaller Servicers	128	3.80	101	28.4	5.1	4.0	Smaller Servicers	131	3.79	98	17.0	5.1	4.3
5	Smaller Servicers	86	4.12	107	36.5	5.0	3.7	OCMT	1,559	3.28	30	26.7	3.0	2.4	Smaller Servicers	84	3.53	125	16.9	4.0	3.5
6	HAWT	200	3.13	31	31.1	4.4	3.4	PMTLT	56	3.80	128	25.6	4.6	3.7	HAWT	205	3.14	27	13.6	5.0	4.4
7	Smaller Servicers	114	5.32	26	23.9	13.7	11.2	Smaller Servicers	74	4.22	70	25.2	7.5	6.0	Smaller Servicers	109	5.32	22	11.3	8.7	7.9
8	HOF	42	5.11	22	15.6	0.7	0.6	HAWT	201	3.13	30	16.2	4.8	4.1	OCMT	1,741	3.28	27	9.3	4.0	3.6
9	SEMT	8,868	3.93	43	6.8	6.1	5.7	Smaller Servicers	116	5.32	25	16.0	9.7	8.4	MSRM	2,859	3.91	25	6.5	5.3	5.0
10	GSMBS	14,030	3.65	29	6.6	4.7	4.4	HOF	42	5.11	20	13.1	0.6	0.5	OBX	2,055	3.58	24	5.1	4.1	3.9
11	OBX	2,185	3.83	27	3.5	4.0	3.9	MSRM	3,297	4.33	24	8.4	5.7	5.3	PRPM	145	6.32	15	4.5	9.8	9.4
12	IMPRL	548	7.19	18	3.2	8.5	8.2	Smaller Servicers	170	3.95	89	6.9	3.6	3.4	MCMLT	139	6.76	15	3.5	11.1	10.8
13	JPMMT	29,053	3.75	33	1.2	4.6	4.5	SEMT	8,569	3.82	43	6.1	5.1	4.8	UWM	280	2.98	30	2.9	3.1	3.0
14	CSMC	1,657	4.17	87	1.2	5.9	5.8	OBX	2,151	3.76	26	4.6	4.0	3.8	JPMMT	28,073	3.59	30	2.3	4.4	4.3
15	MSRM	3,560	4.53	24	0.3	6.2	6.2	PRMI	400	2.64	37	3.3	1.6	1.5	HOF	43	5.12	17	1.9	2.9	2.9
16	PRPM	139	6.28	20	-0.1	12.7	12.7	JPMMT	28,795	3.70	32	1.4	4.2	4.1	PRKCM	230	6.68	13	0.4	10.7	10.6
17	MCMLT	133	6.74	19	-0.2	5.1	5.1	IMPRL	553	7.19	17	0.7	7.2	7.1	CSMC	1,715	4.18	83	0.1	6.2	6.2
18	BARC	97	5.00	27	-2.7	3.3	3.4	WFMBBS	2,976	3.24	40	0.5	3.1	3.1	SEMT	8,213	3.67	43	0.1	4.9	4.9
19	FSMT	3,135	3.15	40	-4.7	2.8	3.0	PRPM	141	6.29	18	0.3	12.2	12.2	FSMT	3,201	3.15	35	-1.0	3.4	3.5
20	PRKCM	260	6.92	16	-5.1	15.1	15.8	MCMLT	134	6.74	18	-0.2	7.3	7.4	RCKT	5,435	3.17	24	-1.5	3.6	3.7
21	MELLO	879	2.94	37	-6.2	2.4	2.5	BARC	98	5.02	25	-1.0	5.1	5.1	IMPRL	567	7.21	14	-1.6	7.7	7.8
22	ADMT	154	8.99	12	-7.5	21.9	23.4	GSMBS	13,803	3.57	28	-1.2	3.8	3.9	WFMBBS	3,021	3.24	37	-2.5	3.4	3.5
23	WFMBBS	2,954	3.24	42	-8.3	2.7	3.0	CSMC	1,673	4.17	86	-1.3	5.1	5.2	GSMBS	13,481	3.45	26	-2.5	3.9	4.0
24	GCAT	88	7.25	8	-9.0	7.5	8.2	UWM	276	2.98	33	-1.8	2.3	2.3	ADMT	149	9.03	8	-3.6	16.2	16.7
25	Smaller Servicers	169	3.95	91	-9.5	2.3	2.5	FSMT	3,153	3.15	38	-4.7	2.6	2.8	CHASE	1,082	4.55	75	-4.8	6.1	6.4
26	PRMI	398	2.64	38	-10.3	1.6	1.7	ADMT	157	9.00	11	-5.4	19.0	19.9	PFMT	1,428	2.81	32	-5.9	2.6	2.8
27	Smaller Servicers	126	3.80	103	-10.7	3.3	3.7	Smaller Servicers	87	4.11	105	-6.9	3.3	3.5	BARC	100	5.03	22	-6.7	5.0	5.4
28	RCKT	5,323	3.17	29	-12.8	2.7	3.1	PRKCM	243	6.80	15	-8.5	10.4	11.3	CMLTI	1,203	3.07	33	-7.1	3.0	3.2
29	CMLTI	931	3.32	37	-13.1	2.6	3.0	CHASE	1,281	4.89	65	-8.9	5.5	6.1	PRMI	405	2.64	34	-7.4	2.4	2.6
30	CHASE	1,315	4.98	64	-13.8	5.8	6.7	RCKT	5,357	3.17	27	-9.3	2.7	3.0	Smaller Servicers	89	4.11	102	-7.8	3.4	3.7
31	CIM	1,402	3.11	41	-23.7	2.3	3.1	MELLO	884	2.94	35	-11.7	2.0	2.3	WIN	281	4.15	105	-9.2	5.6	6.1
32	WIN	271	4.15	110	-26.5	6.2	8.4	WIN	274	4.15	108	-12.6	6.1	7.0	RATE	2,304	2.96	25	-10.2	2.6	2.9
33	PFMT	1,399	2.81	37	-30.1	1.6	2.2	RATE	2,245	2.96	28	-16.1	2.2	2.6	CIM	1,428	3.11	36	-10.6	2.7	3.0
34	UWM	274	2.98	34	-32.8	2.1	3.1	PFMT	1,408	2.81	35	-19.1	1.8	2.2	Smaller Servicers	174	3.95	86	-13.4	4.3	5.0
35	RATE	2,175	2.96	29	-40.8	1.6	2.7	GCAT	66	7.06	9	-20.5	7.8	9.8	PSMC	1,639	3.37	39	-15.1	3.4	4.0
36	PSMC	1,603	3.37	44	-45.9	1.8	3.3	CIM	1,409	3.11	39	-21.8	1.9	2.4	Smaller Servicers	24	4.02	126	-16.0	3.9	4.6
37	PMTLT	55	3.80	130	-63.2	1.0	2.7	Smaller Servicers	50	4.21	110	-22.4	2.5	3.3	GCAT	41	6.84	9	-16.6	7.6	9.0
38	BVINV	7	4.41	64	-78.3	0.2	0.9	PSMC	1,614	3.37	42	-24.2	2.6	3.4	MELLO	893	2.94	32	-22.2	2.3	3.0
39	Smaller Servicers	50	4.21	111	-90.9	0.2	2.6	CMLTI	1,103	3.14	36	-28.3	1.9	2.6	PMTLT	57	3.80	125	-44.8	2.7	4.9
40	Smaller Servicers	30	4.19	112	-91.1	0.5	5.0	BVINV	9	4.42	63	-81.9	0.2	1.2	BVINV	10	4.43	61	-55.8	1.3	2.9
41	Smaller Servicers	82	3.53	129	-99.1	0.0	3.9	Smaller Servicers	83	3.53	128	-98.1	0.1	2.8	Smaller Servicers	51	4.21	107	-59.5	1.7	4.2

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 Investor

Table of Contents

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	WIN	1	4.80	108	71.6	0.0	0.0	Smaller Servicers	5	4.24	105	64.5	1.3	0.8	SEMT	17	4.13	117	48.5	7.2	4.9
2	Smaller Servicers	5	4.24	106	61.2	1.3	0.8	WIN	1	4.80	106	38.0	0.0	0.0	CMLTI	1,470	3.50	28	11.3	4.3	3.8
3	CMLTI	1,550	3.74	30	19.9	4.5	3.7	CMLTI	1,486	3.58	30	20.6	4.2	3.5	PRPM	640	5.45	18	9.0	7.3	6.7
4	GCAT	1,631	4.84	22	18.1	5.5	4.7	NYMT	254	5.02	22	16.6	7.2	6.2	Smaller Servicers	163	4.99	18	8.6	7.6	7.0
5	ADMT	154	8.90	13	17.1	16.5	14.3	ADMT	157	8.91	11	13.8	14.6	12.9	HAWT	743	3.53	26	8.3	3.9	3.6
6	NYMT	252	5.01	23	15.4	8.2	7.1	PRPM	627	5.44	21	13.0	7.5	6.6	UWM	2,653	3.39	25	8.1	3.4	3.2
7	PMTLT	980	3.44	30	14.0	3.1	2.7	MSRM	814	5.73	17	10.4	7.6	6.9	MCMLT	150	6.57	15	7.8	13.7	12.8
8	UWM	2,599	3.39	29	13.7	3.2	2.8	WFMBBS	1,154	3.69	29	9.1	4.2	3.9	ADMT	149	8.93	9	7.4	13.7	12.9
9	PRPM	620	5.44	22	12.9	8.0	7.1	GCAT	1,541	4.68	22	8.8	4.6	4.2	GCAT	1,392	4.42	21	5.8	4.3	4.1
10	MSRM	886	5.88	18	10.4	8.8	8.0	Smaller Servicers	161	4.99	21	7.2	6.6	6.2	Smaller Servicers	107	4.72	49	4.9	6.9	6.6
11	MELLO	2,178	3.41	29	6.2	3.0	2.8	MCMLT	143	6.55	18	7.2	13.4	12.6	MSRM	570	5.12	19	3.5	6.9	6.6
12	FSMT	4,307	3.61	34	6.1	4.2	3.9	HAWT	730	3.53	29	6.6	3.0	2.8	OBX	3,122	3.70	27	2.4	3.6	3.5
13	CIM	1,278	5.14	35	5.8	5.9	5.6	MELLO	2,192	3.41	27	5.8	2.7	2.5	FSMT	4,412	3.62	29	1.9	4.2	4.1
14	GSMBS	4,062	3.66	30	5.8	3.7	3.5	UWM	2,615	3.39	28	4.9	2.8	2.7	VERUS	1,212	7.53	13	1.9	10.8	10.6
15	VERUS	1,448	7.72	15	2.5	12.2	11.9	CIM	1,292	5.14	34	2.4	6.6	6.4	CIM	1,263	5.06	32	1.1	6.1	6.0
16	CSMC	1,314	4.91	27	1.7	6.5	6.4	FSMT	4,338	3.62	32	2.2	3.6	3.5	BVINV	4,328	3.63	25	0.9	3.7	3.7
17	Smaller Servicers	160	4.99	23	0.7	5.9	5.9	GSMBS	4,089	3.66	28	2.1	3.2	3.2	CSMC	1,350	4.89	23	0.9	5.7	5.7
18	Smaller Servicers	0	6.75	146	-0.0	0.0	0.0	IMPRL	654	6.97	17	2.0	10.3	10.1	Smaller Servicers	0	6.75	141	-0.0	0.0	0.0
19	Smaller Servicers	97	6.46	55	-1.1	10.1	10.2	OBX	3,126	3.69	30	1.1	3.0	3.0	NLT	478	5.05	28	-0.5	8.1	8.1
20	NLT	460	5.04	33	-1.3	7.2	7.3	CSMC	1,325	4.90	26	0.4	5.4	5.4	JPMMT	6,132	3.72	28	-0.6	4.0	4.1
21	Smaller Servicers	128	8.48	5	-2.3	8.4	8.6	Smaller Servicers	0	6.75	144	-0.0	0.0	0.0	Smaller Servicers	102	6.46	51	-0.7	10.7	10.8
22	IMPRL	644	6.96	19	-2.7	10.2	10.5	Smaller Servicers	110	5.30	23	-0.0	7.6	7.6	PRKCM	192	6.69	14	-0.7	10.8	10.9
23	Smaller Servicers	109	5.30	24	-3.9	7.4	7.7	VERUS	1,373	7.66	14	-0.2	10.7	10.7	IMPRL	672	6.99	14	-1.0	9.9	10.0
24	HAWT	725	3.53	30	-4.3	2.6	2.7	NLT	465	5.04	31	-0.6	7.8	7.8	Smaller Servicers	103	5.30	20	-1.2	6.8	6.9
25	PRKCM	217	6.99	16	-4.3	13.3	13.8	BINOM	559	5.30	27	-2.2	6.9	7.1	TRK	672	4.86	25	-1.5	7.1	7.2
26	BVINV	4,163	3.63	30	-4.4	3.2	3.4	PMTLT	986	3.44	28	-2.2	2.6	2.6	Smaller Servicers	32	8.48	5	-2.3	8.4	8.6
27	OBX	3,106	3.69	32	-5.8	2.9	3.1	Smaller Servicers	64	8.48	5	-2.3	8.4	8.6	GSMBS	4,149	3.66	25	-3.1	3.7	3.8
28	JPMMT	6,109	3.76	33	-8.5	3.6	3.9	Smaller Servicers	98	6.46	54	-3.1	11.0	11.3	PMTLT	998	3.44	25	-3.9	2.9	3.0
29	WFMBBS	1,145	3.69	30	-8.6	3.4	3.8	JPMMT	6,153	3.76	31	-5.4	3.6	3.8	NYMT	258	5.02	18	-3.9	5.5	5.7
30	MFRA	1,547	5.04	26	-8.9	4.3	4.7	NRZT	977	3.50	29	-6.4	3.0	3.2	BINOM	570	5.30	24	-4.1	6.2	6.4
31	BARC	388	4.79	25	-10.4	5.8	6.5	BVINV	4,239	3.63	28	-6.8	2.9	3.1	NRZT	992	3.50	26	-4.3	3.5	3.6
32	TRK	650	4.84	30	-12.3	7.1	8.0	PRKCM	202	6.84	16	-10.1	11.8	13.1	WFMBBS	1,173	3.69	26	-5.0	4.0	4.3
33	BINOM	553	5.29	29	-15.7	5.6	6.6	TRK	657	4.85	28	-10.7	6.3	7.1	VISIO	403	7.19	14	-5.0	7.6	8.0
34	NRZT	971	3.50	31	-17.7	2.9	3.5	MFRA	1,559	5.04	24	-10.8	4.6	5.1	MELLO	2,220	3.41	24	-5.9	2.8	3.0
35	MCMLT	140	6.57	20	-19.6	3.9	4.9	VISIO	453	7.31	15	-13.6	6.4	7.4	MFRA	1,526	4.93	22	-10.6	4.7	5.2
36	HOF	189	5.47	22	-29.1	3.5	4.9	BARC	390	4.79	24	-14.2	5.3	6.2	BARC	397	4.80	21	-16.2	5.6	6.7
37	VISIO	449	7.31	16	-33.3	5.0	7.4	HOF	190	5.47	20	-16.0	4.0	4.8	HOF	194	5.47	17	-17.7	4.8	5.8
38	PFMT	560	3.01	32	-37.7	1.5	2.5	PFMT	564	3.01	30	-25.2	1.8	2.3	Smaller Servicers	5	4.24	102	-18.3	1.3	1.6
39	SEMT	16	4.14	122	-50.6	3.3	6.5	Smaller Servicers	104	4.72	52	-29.7	4.9	7.0	PFMT	571	3.01	27	-27.8	1.9	2.6
40	Smaller Servicers	103	4.72	54	-62.1	1.4	3.6	SEMT	16	4.14	120	-51.8	2.4	5.0	CHASE	7	3.84	105	-31.9	0.3	0.4
41	CHASE	7	3.84	109	-71.9	0.3	1.2	CHASE	7	3.84	108	-57.5	0.3	0.6	Smaller Servicers	5	4.03	125	-98.7	0.0	2.5
42	Smaller Servicers	5	4.03	129	-80.3	0.0	0.2	Smaller Servicers	5	4.03	128	-99.4	0.0	4.8	Smaller Servicers	2	4.02	128	-100.0	0.0	0.1

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 Investor

[Table of Contents](#)

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
43	Smaller Servicers	2	4.02	133	-100.0	0.0	0.1	Smaller Servicers	2	4.02	131	-100.0	0.0	0.1	WIN	1	4.80	103	-100.0	0.0	13.9

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

PLS: Fixed Rate Expanded Prime

[Table of Contents](#)

Rank	Shelf	3M Historical Horizon						6M Historical Horizon						12M Historical Horizon							
		\$mm	WAC	WALA	%ΔRef	CPR	Ref	\$mm	WAC	WALA	%ΔRef	CPR	Ref	\$mm	WAC	WALA	%ΔRef	CPR	Ref		
1	Smaller Servicers	157	4.82	78	30.6	4.3	3.3	Smaller Servicers	158	4.83	76	12.4	4.6	4.1	Smaller Servicers	161	4.83	73	12.7	6.4	5.7
2	OBX	383	4.89	58	3.5	5.9	5.7	OBX	387	4.89	57	4.3	6.2	5.9	OBX	395	4.89	54	-0.1	5.8	5.8
3	CMLTI	122	4.22	61	0.7	3.3	3.3	SEMT	391	4.90	68	-5.1	6.1	6.4	SEMT	401	4.90	65	-3.0	6.5	6.7
4	SEMT	387	4.90	70	-9.6	5.8	6.4	CMLTI	123	4.22	59	-10.9	3.3	3.7	CMLTI	125	4.22	57	-7.4	3.4	3.6

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

Non-QM: Fixed Rate Total

Table of Contents

Rank	3M Historical Horizon							6M Historical Horizon						12M Historical Horizon							
	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	RMLT	159	6.05	54	18.8	6.6	5.6	MCMLT	349	6.28	19	22.3	8.5	7.0	BHLD	41	6.01	52	21.6	11.8	9.8
2	MCMLT	345	6.29	20	17.5	10.9	9.3	BHLD	40	6.01	55	17.2	6.2	5.3	PRPM	147	7.41	14	10.9	9.5	8.6
3	EFMT	2,117	5.33	27	8.7	8.1	7.5	PRPM	293	7.41	14	10.9	9.5	8.6	MCMLT	354	6.28	16	8.0	6.6	6.1
4	SHMLT	239	5.04	28	8.4	3.8	3.5	CHNGE	1,767	7.14	16	7.3	12.6	11.8	VISIO	119	6.93	53	7.1	12.7	11.9
5	PRPM	358	7.50	14	7.3	12.3	11.5	GCAT	4,106	5.50	24	6.1	7.0	6.7	BRAVO	1,834	6.83	18	4.1	11.8	11.4
6	CHNGE	1,737	7.13	18	7.2	16.0	15.0	DRMT	1,361	5.17	29	4.2	8.0	7.7	RMLT	164	6.06	50	3.8	6.5	6.2
7	CROSS	606	8.60	6	5.3	17.2	16.4	AOMT	7,366	5.20	30	4.1	7.0	6.7	GCAT	3,961	5.36	22	3.7	7.0	6.7
8	VERUS	10,161	6.32	24	4.1	10.9	10.5	VISIO	114	6.92	56	3.8	8.8	8.5	EFMT	2,180	5.34	22	3.1	7.3	7.1
9	ARRW	577	5.04	35	3.9	6.1	5.9	ARRW	582	5.04	33	2.4	5.2	5.1	CHNGE	1,651	6.99	14	2.3	11.7	11.5
10	GCAT	4,140	5.54	25	3.5	7.6	7.3	VERUS	9,708	6.19	24	2.0	8.9	8.7	ARRW	593	5.04	30	1.7	5.4	5.3
11	AOMT	7,780	5.24	30	3.3	7.4	7.2	BRAVO	2,342	7.18	17	1.9	11.3	11.1	COLT	4,759	5.58	21	1.3	8.0	7.9
12	NRZT	2,477	5.89	25	2.4	10.1	9.9	RMLT	160	6.05	53	1.0	4.4	4.4	AOMT	6,901	5.16	28	0.9	7.4	7.4
13	OBX	7,518	6.38	19	0.8	10.3	10.2	MSRM	40	8.41	7	0.6	25.2	25.1	NRZT	2,152	5.50	24	0.9	7.9	7.9
14	MSRM	79	8.41	7	0.6	25.2	25.1	EFMT	2,135	5.33	25	0.4	6.2	6.2	VERUS	8,989	5.96	23	0.7	8.8	8.8
15	CSMC	2,421	4.72	33	-0.7	5.6	5.6	CROSS	488	8.55	6	0.3	14.6	14.5	MSRM	20	8.41	7	0.6	25.2	25.1
16	BRAVO	2,606	7.34	17	-1.3	13.0	13.2	NRZT	2,456	5.85	24	-0.2	8.3	8.3	DRMT	1,396	5.18	26	0.6	8.2	8.2
17	ADMT	1,337	8.63	6	-2.6	9.0	9.2	COLT	5,072	5.81	23	-1.4	7.9	8.0	OBX	6,148	5.96	17	-0.6	8.5	8.5
18	IMPRL	2,147	5.17	26	-4.3	7.8	8.2	OBX	7,053	6.25	18	-1.9	8.7	8.8	CROSS	279	8.53	6	-0.9	13.8	13.9
19	COLT	5,186	5.90	23	-4.4	8.3	8.7	HOMES	630	7.47	16	-2.2	7.9	8.1	MFRA	2,172	5.62	24	-1.9	8.3	8.5
20	DRMT	1,346	5.17	30	-4.7	8.0	8.4	IMPRL	2,170	5.18	24	-2.8	6.9	7.1	IMPRL	2,221	5.18	21	-2.1	7.3	7.5
21	VISIO	112	6.91	57	-5.1	6.8	7.1	ADMT	1,032	8.61	6	-3.3	8.9	9.2	HOMES	592	7.44	13	-2.6	8.9	9.2
22	MFRA	2,441	5.93	26	-5.2	9.2	9.6	RUN	294	4.31	24	-3.8	4.4	4.5	ADMT	575	8.61	6	-3.4	8.4	8.7
23	STAR	2,662	4.75	32	-7.3	5.6	6.0	MFRA	2,345	5.82	25	-4.0	8.2	8.6	CSMC	2,495	4.74	28	-3.5	6.3	6.5
24	GSMBS	697	5.96	23	-8.6	10.1	11.0	CSMC	2,443	4.72	31	-4.0	5.7	5.9	STAR	2,738	4.76	27	-3.9	5.8	6.1
25	BARC	1,007	7.42	17	-12.6	9.4	10.7	STAR	2,684	4.75	30	-6.6	5.3	5.6	GSMBS	638	5.85	19	-4.1	6.8	7.1
26	HOMES	624	7.46	17	-12.6	8.5	9.7	GSMBS	703	5.97	21	-9.2	7.3	8.0	HOF	71	6.31	45	-7.1	10.0	10.7
27	RUN	292	4.31	26	-17.1	4.0	4.8	BARC	885	7.26	17	-11.8	8.6	9.6	BARC	667	6.98	17	-9.2	8.7	9.6
28	BHLD	40	6.01	57	-18.8	5.7	7.0	SHMLT	249	5.10	27	-15.9	3.0	3.5	SHMLT	257	5.14	25	-9.2	4.8	5.3
29	SGR	930	4.94	28	-19.3	6.3	7.7	SGR	937	4.94	27	-16.0	5.5	6.5	SGR	954	4.95	24	-11.4	6.3	7.1
30	PRKCM	811	6.35	19	-26.1	7.8	10.5	PRKCM	790	6.29	18	-16.3	6.7	8.0	PRKCM	667	5.87	18	-12.5	6.7	7.6
31	HOF	68	6.31	50	-40.1	7.4	12.2	HOF	69	6.31	48	-22.0	8.3	10.5	RUN	298	4.32	21	-12.6	4.4	5.0
32	CTDL	12	5.14	46	-87.8	0.9	7.5	CTDL	12	5.14	45	-81.9	0.9	4.9	CTDL	12	5.15	41	-50.6	3.9	7.7

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

Non-QM: Fixed Rate Bank Statement

Table of Contents

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	MCMLT	213	6.34	20	24.3	14.9	12.2	MCMLT	216	6.32	19	21.4	10.5	8.7	BHLD	35	5.83	52	27.9	8.2	6.5
2	PRPM	208	8.05	11	18.2	15.8	13.5	PRPM	164	8.04	11	17.2	12.2	10.5	PRPM	82	8.04	11	17.2	12.2	10.5
3	EFMT	1,469	5.22	27	15.3	7.9	6.9	BHLD	34	5.83	55	16.8	6.7	5.8	MCMLT	219	6.32	16	9.6	7.0	6.4
4	RMLT	113	6.01	53	14.4	6.1	5.3	CHNGE	124	5.48	20	10.4	5.5	5.0	CHNGE	125	5.47	17	8.4	5.1	4.7
5	SHMLT	146	5.26	30	9.0	3.4	3.1	GCAT	3,417	5.53	23	8.1	6.9	6.4	EFMT	1,512	5.23	23	6.6	7.3	6.8
6	GCAT	3,447	5.57	24	6.7	7.4	6.9	EFMT	1,481	5.22	26	4.0	5.9	5.7	GCAT	3,289	5.39	21	4.8	7.0	6.7
7	CSMC	1,657	4.61	34	6.2	6.2	5.8	AOMT	5,811	5.16	30	3.5	6.8	6.6	COLT	3,212	5.62	22	3.3	8.2	7.9
8	VERUS	6,825	6.28	24	4.5	11.7	11.2	DRMT	986	5.19	29	2.1	8.0	7.9	ARRW	311	5.40	35	1.7	5.4	5.3
9	NRZT	2,044	5.82	26	3.9	10.7	10.3	VERUS	6,500	6.14	24	2.0	9.2	9.1	BRAVO	1,291	6.84	18	1.7	11.9	11.7
10	CROSS	427	8.53	6	2.6	17.3	16.9	ARRW	304	5.40	38	1.3	4.9	4.9	NRZT	1,792	5.44	25	1.6	8.4	8.2
11	AOMT	6,086	5.18	31	2.2	7.2	7.1	NRZT	2,025	5.78	25	1.2	8.8	8.7	RMLT	116	6.02	48	0.7	5.6	5.6
12	ARRW	302	5.40	39	2.0	5.4	5.3	BRAVO	1,659	7.19	17	0.1	11.6	11.6	AOMT	5,498	5.13	28	0.6	7.4	7.4
13	OBX	5,564	6.22	19	1.9	11.1	10.9	CSMC	1,673	4.62	32	0.1	6.1	6.0	OBX	4,664	5.83	18	0.4	8.7	8.7
14	MSRM	45	8.64	6	-0.5	38.5	38.7	MSRM	22	8.64	6	-0.5	38.5	38.7	VERUS	5,978	5.91	23	0.4	9.1	9.0
15	BRAVO	1,851	7.36	17	-3.4	13.6	14.0	OBX	5,264	6.11	19	-0.9	9.1	9.1	MSRM	11	8.64	6	-0.5	38.5	38.7
16	ADMT	993	8.59	6	-3.8	9.6	9.9	COLT	3,463	5.88	23	-1.2	8.2	8.3	DRMT	1,012	5.20	26	-0.6	8.6	8.6
17	IMPRL	1,490	5.15	26	-4.9	7.9	8.3	CROSS	341	8.47	6	-1.4	13.7	13.9	CROSS	195	8.44	6	-0.8	13.3	13.4
18	DRMT	974	5.19	30	-5.0	8.2	8.6	MFRA	1,520	5.81	26	-2.8	9.2	9.4	CSMC	1,708	4.63	29	-2.7	6.4	6.5
19	STAR	1,705	4.69	32	-5.2	6.2	6.5	HOMES	419	7.45	16	-2.9	8.1	8.4	HOMES	395	7.44	13	-2.8	9.8	10.1
20	MFRA	1,579	5.92	26	-5.3	10.4	10.9	ADMT	774	8.57	6	-4.2	9.5	9.9	MFRA	1,400	5.61	25	-3.0	8.5	8.7
21	RUN	183	4.43	26	-5.9	5.9	6.2	STAR	1,719	4.69	31	-4.4	5.1	5.3	IMPRL	1,538	5.16	21	-4.0	7.1	7.4
22	COLT	3,578	6.00	23	-6.2	9.1	9.6	IMPRL	1,504	5.15	25	-5.4	6.4	6.8	STAR	1,753	4.69	28	-4.7	5.8	6.1
23	BARC	697	7.55	17	-9.1	9.6	10.5	RMLT	114	6.01	51	-6.7	4.1	4.4	ADMT	434	8.57	6	-5.0	8.7	9.1
24	GSMBS	647	5.94	23	-9.4	9.7	10.7	BARC	608	7.40	17	-10.2	8.9	9.9	GSMBS	593	5.82	19	-5.4	6.5	6.8
25	CHNGE	122	5.48	21	-13.6	5.4	6.2	GSMBS	652	5.94	21	-10.7	6.8	7.6	SHMLT	161	5.40	27	-5.6	6.0	6.3
26	HOMES	415	7.44	17	-17.1	7.4	8.9	SGR	625	4.92	28	-15.2	6.3	7.4	BARC	460	7.13	17	-8.5	9.0	9.8
27	BHLD	34	5.82	57	-17.2	6.6	8.0	PRKCM	570	6.27	18	-18.7	6.6	8.0	PRKCM	478	5.84	18	-10.1	6.5	7.2
28	SGR	620	4.92	29	-20.8	7.3	9.1	SHMLT	154	5.35	30	-19.1	3.0	3.7	SGR	636	4.93	25	-16.6	6.0	7.2
29	PRKCM	588	6.33	18	-31.3	7.5	10.7	RUN	183	4.43	25	-20.6	3.0	3.8	RUN	185	4.44	22	-28.2	3.1	4.3
30	CTDL	10	5.16	46	-87.9	1.0	8.4	CTDL	11	5.16	45	-82.1	1.0	5.5	CTDL	11	5.18	41	-50.6	4.3	8.6
31	HOF	21	5.94	49	-96.5	0.5	13.1	HOF	21	5.93	47	-89.3	0.8	7.0	HOF	21	5.93	44	-79.0	0.9	4.3

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

Non-QM: Fixed Rate DSCR/Asset Depletion

Table of Contents

Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	RMLT	46	6.14	57	28.0	8.0	6.3	MCMLT	133	6.21	19	25.4	5.1	4.1	MSRM	9	8.09	8	23.2	3.6	2.9
2	MSRM	34	8.09	8	23.2	3.6	2.9	MSRM	17	8.09	8	23.2	3.6	2.9	BHLD	6	7.10	51	13.8	30.8	27.6
3	CROSS	179	8.77	6	12.5	16.8	15.1	BHLD	6	7.13	54	22.9	3.0	2.4	BRAVO	543	6.82	16	10.5	11.6	10.5
4	SHMLT	93	4.69	25	7.8	4.4	4.1	RMLT	46	6.15	56	20.6	5.1	4.3	RMLT	48	6.15	52	9.1	8.5	7.8
5	CHNGE	1,615	7.26	18	7.8	16.7	15.6	RUN	111	4.12	24	14.5	6.6	5.8	GSMBS	45	6.20	18	7.6	10.7	10.0
6	AOMT	1,693	5.44	28	6.7	8.1	7.6	DRMT	376	5.13	29	10.2	7.9	7.2	VISIO	119	6.93	53	7.1	12.7	11.9
7	ARRW	275	4.64	30	5.7	6.9	6.6	CHNGE	1,643	7.27	16	7.2	13.1	12.3	MCMLT	135	6.22	16	5.2	5.9	5.7
8	BRAVO	755	7.30	16	5.4	11.7	11.2	BRAVO	683	7.15	16	7.0	10.6	10.0	RUN	113	4.12	21	4.6	6.6	6.3
9	VERUS	3,336	6.40	24	3.3	9.2	9.0	AOMT	1,555	5.37	27	6.3	7.5	7.1	DRMT	384	5.14	26	4.3	7.3	7.0
10	ADMT	345	8.74	6	2.2	7.4	7.2	VISIO	114	6.92	56	3.8	8.8	8.5	ADMT	141	8.73	6	2.9	7.5	7.3
11	COLT	1,608	5.69	24	2.0	6.6	6.5	CROSS	147	8.74	6	3.6	16.5	16.0	HOF	50	6.47	46	2.4	13.6	13.3
12	CTDL	1	4.93	46	-0.0	0.1	0.1	ARRW	277	4.64	29	3.5	5.5	5.3	AOMT	1,403	5.30	25	2.4	7.5	7.3
13	GSMBS	50	6.28	21	-1.4	15.2	15.4	IMPRL	666	5.22	24	2.2	8.0	7.9	CHNGE	1,526	7.12	14	2.1	12.3	12.0
14	EFMT	648	5.58	24	-2.8	8.6	8.8	VERUS	3,207	6.28	24	2.0	8.2	8.0	IMPRL	683	5.23	21	1.9	7.9	7.7
15	IMPRL	657	5.22	25	-3.0	7.7	7.9	GSMBS	51	6.29	20	1.5	13.9	13.7	ARRW	282	4.64	26	1.7	5.4	5.3
16	OBX	1,954	6.80	17	-3.5	7.9	8.2	ADMT	258	8.72	6	0.7	7.0	7.0	VERUS	3,011	6.06	23	1.5	8.3	8.2
17	DRMT	372	5.13	30	-3.8	7.7	7.9	CTDL	1	4.93	44	-0.0	0.1	0.1	MFRA	772	5.63	22	0.2	8.1	8.1
18	MFRA	863	5.94	24	-4.9	6.9	7.2	HOMES	211	7.50	16	-0.8	7.4	7.5	CTDL	1	4.94	41	-0.0	0.1	0.1
19	VISIO	112	6.91	57	-5.1	6.8	7.1	COLT	1,609	5.66	23	-1.7	7.1	7.2	SGR	318	4.98	21	-0.8	6.9	7.0
20	HOMES	209	7.49	17	-5.6	10.7	11.3	GCAT	688	5.34	25	-1.9	7.6	7.8	CROSS	84	8.74	6	-1.0	15.1	15.2
21	NRZT	432	6.22	22	-6.9	7.3	7.8	PRPM	130	6.62	18	-3.2	5.9	6.1	GCAT	673	5.23	23	-1.6	6.7	6.8
22	GCAT	693	5.39	26	-8.2	8.5	9.2	OBX	1,789	6.67	16	-5.2	7.5	7.9	HOMES	197	7.44	13	-2.2	7.1	7.3
23	PRKCM	223	6.38	19	-11.3	8.8	9.8	HOF	48	6.47	49	-5.3	11.4	12.0	STAR	985	4.88	26	-2.6	5.9	6.1
24	HOF	47	6.48	50	-12.1	10.4	11.7	EFMT	654	5.59	23	-5.7	7.1	7.5	COLT	1,547	5.49	21	-2.8	7.5	7.7
25	STAR	956	4.87	31	-12.2	4.5	5.1	MFRA	825	5.82	23	-6.8	6.5	7.0	PRPM	65	6.62	18	-3.2	5.9	6.1
26	MCMLT	132	6.21	20	-13.5	3.9	4.5	NRZT	431	6.21	21	-8.8	6.1	6.6	NRZT	360	5.85	21	-3.6	5.9	6.1
27	SGR	310	4.98	26	-13.7	4.2	4.9	PRKCM	219	6.33	18	-9.9	7.1	7.9	OBX	1,484	6.35	16	-3.8	7.7	8.0
28	PRPM	150	6.73	19	-16.8	7.3	8.7	STAR	965	4.87	29	-10.0	5.6	6.2	EFMT	668	5.59	20	-3.9	7.4	7.7
29	CSMC	764	4.95	30	-17.9	4.2	5.1	SHMLT	94	4.70	23	-10.1	3.0	3.3	CSMC	787	4.97	26	-5.0	6.1	6.4
30	BARC	310	7.14	17	-20.1	8.9	11.0	CSMC	770	4.95	29	-13.4	4.9	5.7	BARC	207	6.66	16	-10.8	8.2	9.1
31	RUN	109	4.12	26	-70.5	0.7	2.2	BARC	276	6.94	17	-15.7	7.7	9.1	PRKCM	189	5.95	18	-17.6	7.2	8.6
32	BHLD	6	7.13	56	-91.3	0.1	1.1	SGR	312	4.98	24	-18.5	3.7	4.6	SHMLT	96	4.72	20	-20.1	2.9	3.6

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

Seasoned RPL: Fixed Rate Total

[Table of Contents](#)

Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	JPSMT	5	5.90	202	369.0	25.6	6.1	JPSMT	5	5.87	200	360.9	21.2	5.0	JPSMT	5	5.86	197	160.0	13.1	5.2
2	RBSHD	9	5.30	195	121.6	14.4	6.8	RBSHD	10	5.32	193	76.3	37.8	23.4	GCAT	320	4.63	105	92.6	17.9	9.7
3	MSRM	71	4.93	191	79.5	5.5	3.1	JPMWWM	117	3.54	86	47.4	5.5	3.8	RBSHD	10	5.36	190	57.0	19.6	12.9
4	MFRA	58	5.94	217	62.9	8.5	5.3	AGFMT	78	5.24	217	39.7	9.0	6.5	AGFMT	80	5.25	214	41.0	9.3	6.7
5	AGFMT	77	5.23	218	36.2	10.9	8.1	BAFC	4	5.51	240	39.0	14.8	10.9	BARC	259	4.49	189	34.4	14.5	11.0
6	BARC	243	4.51	194	36.0	14.0	10.5	BARC	248	4.50	192	38.4	14.9	11.0	GMACM	8	4.94	210	25.8	9.6	7.7
7	BAFC	4	5.50	241	25.1	19.9	16.2	MSRM	71	4.94	190	23.1	4.7	3.8	JPMWWM	120	3.54	83	16.3	4.4	3.8
8	CIM	156	4.98	211	23.3	4.5	3.7	MFRA	58	5.95	216	14.7	7.0	6.1	BAFC	4	5.55	237	13.7	18.2	16.2
9	RCKT	997	10.13	6	11.7	18.5	16.7	RCKT	824	10.15	6	9.2	17.4	16.1	MSRM	72	4.94	187	11.8	4.7	4.2
10	PRPM	466	4.37	30	3.8	7.1	6.8	GSMBS	1,057	4.45	140	8.2	5.1	4.7	RCKT	472	10.17	5	7.8	17.8	16.6
11	SFPMT	24	3.43	94	2.4	2.5	2.4	GCAT	366	4.66	89	5.4	5.7	5.5	NRPL	48	4.69	122	6.2	5.4	5.1
12	GRADE	251	8.51	27	1.9	19.4	19.1	RPMLT	32	5.43	210	2.3	5.0	4.9	GSMBS	977	4.45	142	2.9	5.6	5.4
13	NRPL	47	4.69	126	1.8	5.4	5.3	GRADE	256	8.53	25	1.9	17.3	17.0	GRADE	244	8.40	24	2.1	16.7	16.4
14	BRAVO	1,128	5.43	142	1.3	6.9	6.8	PRPM	332	4.37	29	1.6	5.6	5.5	PRPM	199	4.36	28	1.0	5.6	5.6
15	TPMT	18,081	4.86	190	0.8	5.7	5.7	TPMT	17,984	4.79	192	0.7	5.5	5.5	TPMT	17,986	4.68	192	0.5	5.7	5.7
16	TPHT	163	10.04	15	0.5	15.0	15.0	TPHT	167	10.04	14	0.4	14.7	14.6	TPHT	175	10.04	11	0.2	14.9	14.9
17	JPMWWM	116	3.55	87	-1.7	2.7	2.7	CSMC	11,747	4.46	200	-1.1	4.8	4.8	CMLTI	10,792	4.37	176	-1.6	5.1	5.2
18	CMLTI	10,736	4.36	179	-1.9	4.7	4.8	BRAVO	1,144	5.43	141	-2.2	6.4	6.6	BVIN	311	3.57	25	-2.0	3.8	3.8
19	NRZT	5,129	5.00	220	-2.1	5.5	5.6	CMLTI	10,786	4.36	178	-2.5	4.6	4.7	BRAVO	944	5.27	125	-2.8	7.2	7.4
20	CSMC	11,663	4.46	202	-2.3	4.8	4.9	NRZT	5,192	5.01	218	-3.9	5.5	5.7	CSMC	11,933	4.46	197	-3.3	5.1	5.3
21	GSMBS	1,048	4.45	141	-2.8	4.6	4.8	NRPL	47	4.69	125	-3.9	4.2	4.3	NRZT	5,317	5.02	216	-4.1	5.9	6.2
22	GCAT	495	4.66	73	-3.5	5.0	5.2	NYMT	181	4.90	162	-4.4	5.3	5.6	MCMLT	1,653	4.41	192	-8.4	5.0	5.5
23	BVIN	304	3.57	30	-5.5	4.0	4.2	CIM	157	4.98	209	-4.6	3.8	4.0	AJAXM	86	4.44	114	-8.5	4.7	5.2
24	RPMLT	32	5.42	211	-6.5	5.4	5.8	BVIN	306	3.57	28	-5.8	3.1	3.3	NYMT	185	4.89	159	-12.2	5.1	5.8
25	NLT	154	3.95	40	-13.3	2.0	2.3	MCMLT	1,622	4.43	195	-10.3	4.4	4.9	MFRA	60	5.96	213	-12.5	6.0	6.8
26	MCMLT	1,609	4.43	197	-20.0	3.7	4.5	NLT	77	3.95	40	-13.3	2.0	2.3	NLT	39	3.95	40	-13.3	2.0	2.3
27	AJAXM	84	4.43	119	-22.0	3.4	4.3	GMACM	8	4.94	212	-18.1	4.5	5.4	CIM	159	4.98	206	-15.4	4.0	4.8
28	NYMT	179	4.90	163	-30.0	3.2	4.6	AJAXM	84	4.44	117	-31.6	3.2	4.6	RPMLT	33	5.44	207	-26.0	4.3	5.8
29	GMACM	8	4.94	214	-88.7	0.9	7.6	SFPMT	24	3.43	93	-83.8	1.7	10.3	SFPMT	25	3.43	90	-66.5	3.0	8.7

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
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, 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)	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	2nds, 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	Non-QM, PLS 2.0, Seasoned RPL
NLT	NMLT	PLS 2.0, Seasoned RPL

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, 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
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

Copyright ©2024 Santander US Capital Markets LLC (“SanCap”) All rights reserved. Santander US Capital Markets LLC is a member of FINRA and SIPC. This document contains information that is proprietary and confidential to SanCap and is not intended for disclosure to any person other than the person to whom it was sent originally by SanCap (the “Recipient”). The Recipient is not authorized to disclose or use any information contained herein without the prior written consent of SanCap. Further, as applicable, the information contained herein remains subject to the terms and conditions of any confidentiality agreement between SanCap and the party for which the Recipient acts a representative or between SanCap and the Recipient directly, as the case may be.