



Santander US Capital Markets LLC

# Historical Prepayment Speed Ranking Private Label Securitization by Shelf

## November 2024 Remits (October Performance)

November 27, 2024

### 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	22	4.03	138	267.6	11.8	3.4	Smaller Servicers	29	4.19	117	72.8	6.0	3.5	ABMT	326	3.98	109	56.9	8.5	5.5
2	Smaller Servicers	162	3.95	98	182.6	16.2	6.0	Smaller Servicers	164	3.95	96	56.6	9.0	5.8	Smaller Servicers	23	4.02	133	51.9	8.3	5.6
3	ABMT	311	3.98	114	67.9	8.4	5.1	Smaller Servicers	22	4.03	136	54.0	9.3	6.2	Smaller Servicers	71	4.21	74	31.6	7.6	5.8
4	Smaller Servicers	121	3.80	110	55.2	8.6	5.6	ABMT	315	3.98	112	39.9	7.9	5.7	Smaller Servicers	166	3.95	93	30.2	5.9	4.5
5	Smaller Servicers	48	4.21	119	31.6	4.5	3.4	Smaller Servicers	122	3.80	108	36.2	8.0	5.9	Smaller Servicers	125	3.80	105	29.7	6.4	5.0
6	Smaller Servicers	59	4.14	113	25.9	4.1	3.2	Smaller Servicers	69	4.21	77	30.0	5.7	4.4	NYMT	246	5.00	25	20.1	8.1	6.8
7	Smaller Servicers	212	5.31	32	21.4	4.7	3.9	NYMT	240	5.00	29	23.0	9.2	7.5	UWM	2,835	3.35	32	10.6	3.6	3.2
8	PRMI	387	2.64	45	20.3	2.4	2.0	UWM	2,791	3.35	35	14.7	4.1	3.6	CMLTI	3,256	3.87	34	10.1	6.6	6.0
9	UWM	2,767	3.35	37	17.6	4.0	3.4	CMLTI	3,560	4.20	34	12.2	8.9	8.0	WFMBS	4,040	3.36	41	9.3	4.2	3.8
10	HAWT	886	3.45	38	16.2	4.8	4.2	WFMBS	3,971	3.36	44	12.2	4.8	4.3	GCAT	1,931	5.27	22	6.4	9.1	8.6
11	NYMT	238	4.99	30	10.6	9.7	8.8	BINOM	528	5.29	34	10.7	10.3	9.3	MSRM	4,982	5.11	23	5.1	10.0	9.6
12	GCAT	2,416	5.74	22	9.8	14.1	12.9	Smaller Servicers	48	4.21	117	7.5	3.9	3.6	BINOM	542	5.29	31	4.4	8.5	8.1
13	OBX	5,567	3.88	38	8.8	5.7	5.2	CIM	2,584	4.06	44	6.7	5.6	5.3	CIM	2,635	4.07	41	4.2	5.1	4.9
14	Smaller Servicers	210	5.39	28	7.9	8.7	8.1	GCAT	2,202	5.57	22	6.3	11.5	10.9	Smaller Servicers	130	7.82	16	3.8	13.2	12.8
15	Smaller Servicers	90	6.46	62	7.6	14.6	13.6	MSRM	5,614	5.39	24	4.8	12.8	12.2	HAWT	911	3.45	33	3.7	3.9	3.8
16	CMLTI	3,878	4.46	33	7.4	10.8	10.1	HAWT	896	3.45	36	4.2	4.8	4.6	Smaller Servicers	85	6.89	6	3.2	24.0	23.4
17	BINOM	521	5.29	36	7.0	9.8	9.2	Smaller Servicers	260	7.82	16	3.8	13.2	12.8	PRPM	742	5.58	24	2.9	9.0	8.8
18	CHASE	5,471	6.29	25	6.7	21.1	19.9	OBX	5,559	3.85	37	3.5	5.3	5.1	OBX	5,623	3.84	34	2.6	4.5	4.4
19	MSRM	5,872	5.48	24	6.2	16.7	15.8	CHASE	4,869	6.19	26	3.5	15.8	15.3	CHASE	3,388	5.99	32	2.0	13.4	13.2
20	PFMT	1,898	2.87	42	4.9	3.4	3.2	Smaller Servicers	169	6.89	6	3.2	24.0	23.4	Smaller Servicers	172	5.11	25	2.0	7.3	7.2
21	MELLO	2,955	3.28	38	4.7	3.7	3.6	MELLO	2,978	3.28	37	3.2	3.8	3.7	Smaller Servicers	156	4.82	80	1.4	3.0	2.9
22	WFMBS	3,932	3.36	45	3.8	4.1	4.0	BARC	461	4.82	31	3.2	10.6	10.3	GSMBS	18,557	3.77	31	1.3	6.1	6.0
23	Smaller Servicers	338	6.89	6	3.2	24.0	23.4	RCKT	5,457	3.39	33	1.6	5.5	5.4	Smaller Servicers	220	5.31	28	1.1	7.6	7.5
24	PRKCM	568	7.29	19	2.6	16.6	16.2	NRZT	942	3.50	36	1.5	4.6	4.6	OCMT	1,828	3.28	35	1.0	3.7	3.7
25	Smaller Servicers	225	5.41	29	2.4	4.0	3.9	Smaller Servicers	100	4.72	59	1.1	8.4	8.3	MELLO	3,021	3.28	33	0.7	3.2	3.1
26	VISIO	427	7.30	23	2.0	11.1	10.9	GSMBS	18,999	3.88	33	0.6	7.6	7.6	MCMLT	270	6.62	22	0.0	8.2	8.2
27	CIM	2,557	4.06	45	1.5	5.6	5.6	Smaller Servicers	184	5.22	27	0.4	8.4	8.3	ADMT	294	8.93	15	-0.2	17.0	17.0
28	Smaller Servicers	98	4.72	61	1.4	8.9	8.7	ADMT	280	8.91	18	0.2	18.3	18.2	NLT	450	5.03	35	-0.3	7.1	7.1
29	GSMBS	19,120	3.92	34	1.4	9.0	8.9	NLT	440	5.03	38	-0.0	7.1	7.1	JPMMT	35,740	3.86	35	-0.5	5.9	5.9
30	Smaller Servicers	153	4.82	85	1.3	2.0	2.0	JPMMT	36,363	3.98	37	-0.2	7.4	7.4	IMPRL	1,161	7.05	21	-0.6	10.2	10.2
31	Smaller Servicers	256	7.82	18	1.1	14.4	14.3	PRKCM	579	7.31	18	-1.9	14.5	14.7	RCKT	5,396	3.28	31	-1.1	4.4	4.4
32	MCMLT	263	6.59	26	1.0	13.2	13.1	IMPRL	1,125	7.03	24	-2.9	10.4	10.7	SEMT	10,206	4.28	43	-1.8	9.4	9.5
33	NLT	435	5.03	40	-0.0	7.1	7.1	MCMLT	265	6.60	25	-3.5	8.2	8.5	VERUS	1,607	7.84	16	-2.7	10.4	10.6
34	ADMT	273	8.90	20	-0.2	20.4	20.4	SEMT	11,184	4.55	41	-3.6	12.3	12.7	FSMT	7,337	3.42	39	-3.0	3.7	3.8
35	JPMMT	36,900	4.05	37	-1.6	8.3	8.5	PRPM	722	5.56	27	-3.6	8.4	8.7	BARC	473	4.83	28	-3.3	7.8	8.0
36	RCKT	5,586	3.52	33	-2.2	5.2	5.3	WIN	260	4.15	115	-3.9	5.8	6.0	PRKCM	528	7.15	17	-4.0	13.8	14.3
37	PRPM	712	5.55	29	-3.3	8.4	8.7	Smaller Servicers	91	6.46	60	-4.3	12.0	12.5	Smaller Servicers	94	6.46	57	-4.1	10.8	11.2
38	SEMT	11,765	4.70	40	-3.8	15.7	16.3	VERUS	1,757	7.93	17	-4.8	11.1	11.6	NRZT	957	3.50	33	-4.3	3.8	4.0
39	CSMC	2,820	4.46	68	-4.7	5.7	5.9	VISIO	432	7.30	22	-5.2	9.2	9.7	PRMI	394	2.64	41	-5.1	1.9	2.0
40	Smaller Servicers	284	5.50	27	-5.2	7.4	7.8	FSMT	7,218	3.42	42	-5.3	4.1	4.3	Smaller Servicers	144	5.51	26	-5.5	7.9	8.3
41	IMPRL	1,108	7.02	26	-5.7	10.9	11.5	Smaller Servicers	287	5.51	26	-5.5	7.9	8.3	TRK	636	4.84	32	-6.0	7.8	8.3
42	VERUS	1,823	7.95	18	-7.0	10.2	11.0	CSMC	2,851	4.47	66	-6.2	5.6	6.0	CSMC	2,914	4.48	63	-6.1	5.4	5.7

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	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	MFRA	1,478	5.02	33	-7.4	7.1	7.6	OCMT	1,798	3.28	38	-6.3	4.4	4.6	BVINV	4,217	3.63	33	-6.8	3.6	3.8
44	BVINV	4,109	3.62	37	-8.6	4.2	4.5	TRK	620	4.83	35	-6.6	8.8	9.4	MFRA	1,523	5.04	28	-6.8	5.8	6.2
45	TRK	611	4.83	37	-9.5	8.4	9.2	BVINV	4,152	3.63	36	-6.8	4.2	4.5	PSMC	1,581	3.37	46	-9.8	3.8	4.3
46	WIN	257	4.15	117	-12.4	3.6	4.2	MFRA	1,495	5.03	31	-7.8	6.7	7.3	WIN	267	4.15	112	-9.9	5.7	6.4
47	NRZT	933	3.50	38	-12.4	3.8	4.3	PSMC	1,555	3.37	49	-9.0	4.4	4.8	RATE	2,475	3.33	29	-13.3	4.5	5.2
48	FSMT	7,156	3.42	43	-12.5	3.6	4.1	PRMI	389	2.64	44	-9.8	2.3	2.5	VISIO	441	7.30	19	-13.7	7.2	8.3
49	RATE	2,945	4.05	27	-13.2	7.7	8.8	Smaller Servicers	74	4.14	112	-10.9	4.8	5.4	Smaller Servicers	30	4.19	114	-13.9	3.2	3.7
50	BARC	452	4.82	33	-14.1	8.0	9.2	Smaller Servicers	215	5.31	31	-11.3	5.9	6.7	Smaller Servicers	229	5.40	24	-14.4	3.8	4.4
51	OCMT	1,783	3.28	39	-15.5	3.5	4.1	Smaller Servicers	226	5.40	27	-12.4	4.4	5.0	PMTLT	1,022	3.46	37	-15.5	2.8	3.4
52	PSMC	1,540	3.37	51	-17.7	3.4	4.1	RATE	2,657	3.65	29	-13.4	6.1	7.0	Smaller Servicers	101	4.72	56	-17.3	6.0	7.2
53	COLT	535	8.39	8	-27.2	8.4	11.4	Smaller Servicers	154	4.82	84	-15.9	1.3	1.5	Smaller Servicers	49	4.21	114	-18.0	3.2	3.9
54	PMTLT	1,001	3.46	42	-36.6	2.4	3.8	PFMT	1,912	2.87	41	-23.1	2.5	3.2	PFMT	1,938	2.87	38	-20.3	2.2	2.8
55	Smaller Servicers	29	4.19	119	-85.9	0.5	3.4	COLT	474	8.43	8	-26.3	7.2	9.6	Smaller Servicers	83	4.13	109	-21.2	3.6	4.5
56	Smaller Servicers	68	4.21	78	-86.9	0.5	3.9	PMTLT	1,008	3.46	40	-32.2	2.6	3.9	COLT	285	8.44	7	-22.7	7.4	9.5
57	Smaller Servicers	84	3.55	136	-98.3	0.0	2.3	Smaller Servicers	85	3.55	135	-53.7	1.6	3.4	Smaller Servicers	86	3.55	132	-73.1	0.8	2.9

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	22	4.02	138	267.6	11.9	3.4	Smaller Servicers	29	4.19	117	72.8	6.0	3.5	ABMT	326	3.98	109	56.9	8.5	5.5
2	Smaller Servicers	162	3.95	98	182.6	16.2	6.0	Smaller Servicers	164	3.95	96	56.6	9.0	5.8	Smaller Servicers	23	4.01	133	51.9	8.4	5.6
3	ABMT	311	3.98	114	67.9	8.4	5.1	Smaller Servicers	22	4.02	136	54.0	9.4	6.2	Smaller Servicers	71	4.21	74	31.6	7.6	5.8
4	Smaller Servicers	119	3.80	109	55.3	8.7	5.7	ABMT	315	3.98	112	39.9	7.9	5.7	Smaller Servicers	166	3.95	93	30.2	5.9	4.5
5	HAWT	189	3.14	38	32.8	5.9	4.5	Smaller Servicers	121	3.80	108	36.3	8.1	6.0	Smaller Servicers	124	3.80	105	29.7	6.5	5.1
6	Smaller Servicers	48	4.21	119	31.6	4.5	3.4	Smaller Servicers	69	4.21	77	30.0	5.7	4.4	HAWT	196	3.13	34	20.0	5.5	4.6
7	UWM	264	2.98	41	27.7	4.4	3.4	CIM	1,354	3.10	46	17.6	4.6	3.9	WFMBS	2,911	3.24	44	11.7	4.1	3.7
8	Smaller Servicers	55	4.14	113	25.5	4.2	3.4	CMLTI	1,580	3.91	36	16.9	10.7	9.2	OBX	2,179	3.86	29	8.6	5.6	5.1
9	PRMI	387	2.64	45	20.3	2.4	2.0	HAWT	192	3.13	37	16.3	6.0	5.2	CIM	1,379	3.10	43	8.3	3.8	3.5
10	Smaller Servicers	42	5.11	29	18.1	0.5	0.4	WFMBS	2,861	3.23	47	15.0	4.6	4.1	CMLTI	1,447	3.57	36	7.7	7.0	6.5
11	OBX	2,203	3.98	32	14.7	8.0	7.0	OBX	2,168	3.90	31	14.2	7.0	6.1	MSRM	3,761	4.71	25	4.8	9.5	9.1
12	MCMLT	129	6.66	26	10.8	11.3	10.2	Smaller Servicers	48	4.21	117	7.5	3.9	3.6	PRPM	135	6.23	22	4.7	8.8	8.4
13	PFMT	1,354	2.81	44	10.8	3.8	3.4	MCMLT	130	6.67	25	7.3	6.9	6.4	Smaller Servicers	85	6.89	6	3.2	24.0	23.4
14	CMLTI	1,827	4.35	33	8.8	13.4	12.3	BARC	91	5.00	32	5.7	12.8	12.1	MCMLT	132	6.71	22	3.2	6.1	5.9
15	MSRM	4,248	5.03	26	6.9	16.6	15.6	MSRM	4,060	4.92	26	4.4	12.4	11.9	BARC	95	5.01	29	3.1	10.0	9.7
16	CHASE	5,465	6.29	24	6.7	21.1	19.9	CHASE	4,862	6.20	26	3.5	15.8	15.3	CHASE	3,381	5.99	32	2.0	13.5	13.2
17	PRKCM	303	7.20	19	6.6	21.6	20.4	Smaller Servicers	169	6.89	6	3.2	24.0	23.4	OCMT	1,828	3.28	35	1.0	3.7	3.7
18	CIM	1,341	3.10	48	4.0	3.2	3.1	RCKT	5,234	3.23	34	2.4	5.3	5.2	GCAT	191	7.31	8	0.3	19.7	19.6
19	Smaller Servicers	338	6.89	6	3.2	24.0	23.4	PRKCM	310	7.22	18	1.9	17.5	17.2	GSMBS	14,554	3.80	31	0.3	6.6	6.5
20	GCAT	403	7.29	8	3.1	25.0	24.3	ADMT	138	8.94	18	0.1	20.9	20.9	JPMMT	29,510	3.85	35	-0.1	6.1	6.1
21	WFMBS	2,832	3.23	49	0.1	3.6	3.6	JPMMT	30,067	3.97	37	-0.2	7.8	7.8	RCKT	5,284	3.20	31	-0.7	4.3	4.3
22	GSMBS	15,218	4.00	33	-0.0	9.9	9.9	GCAT	305	7.34	8	-0.2	21.7	21.7	SEMT	9,811	4.25	41	-1.8	9.5	9.6
23	ADMT	134	8.93	19	-1.1	24.4	24.7	GSMBS	15,061	3.94	32	-0.6	8.3	8.3	PRKCM	284	7.08	17	-3.0	14.5	15.0
24	RCKT	5,230	3.26	35	-1.2	4.9	4.9	SEMT	10,799	4.54	40	-3.6	12.4	12.9	Smaller Servicers	112	5.32	29	-3.1	8.0	8.3
25	JPMMT	30,539	4.04	37	-1.3	8.9	9.0	WIN	259	4.15	115	-3.9	5.8	6.1	ADMT	146	8.97	15	-3.7	19.0	19.7
26	Smaller Servicers	108	5.32	33	-3.1	2.9	3.0	MELLO	856	2.94	42	-4.0	3.3	3.4	IMPRL	532	7.17	21	-4.0	10.1	10.5
27	SEMT	11,385	4.70	38	-4.0	15.9	16.5	IMPRL	516	7.15	24	-6.2	11.7	12.4	PRMI	394	2.64	41	-5.1	1.9	2.0
28	CSMC	1,574	4.15	94	-6.7	5.0	5.3	OCMT	1,798	3.28	38	-6.3	4.4	4.6	UWM	270	2.98	37	-6.8	3.2	3.5
29	BARC	90	5.01	34	-6.9	12.4	13.3	PRPM	131	6.19	26	-7.3	3.4	3.6	MELLO	868	2.94	39	-7.6	2.8	3.0
30	PRPM	131	6.18	27	-7.9	2.0	2.1	CSMC	1,591	4.15	93	-8.2	4.8	5.2	CSMC	1,626	4.16	90	-8.1	4.7	5.1
31	IMPRL	508	7.14	25	-8.1	13.6	14.7	PSMC	1,555	3.37	49	-9.0	4.4	4.8	FSMT	3,094	3.15	42	-9.5	3.0	3.4
32	BVINV	7	4.41	71	-12.0	3.1	3.5	PRMI	389	2.64	44	-9.8	2.3	2.5	PSMC	1,581	3.37	46	-9.8	3.8	4.3
33	WIN	256	4.15	117	-12.4	3.7	4.2	UWM	266	2.98	40	-11.5	3.4	3.9	WIN	266	4.15	112	-9.9	5.8	6.4
34	RATE	2,945	4.05	27	-13.2	7.7	8.8	Smaller Servicers	70	4.13	112	-11.6	5.0	5.7	RATE	2,475	3.33	29	-13.3	4.5	5.2
35	MELLO	850	2.94	44	-14.3	2.8	3.2	FSMT	3,049	3.15	45	-12.5	3.4	3.8	Smaller Servicers	30	4.19	114	-13.9	3.2	3.7
36	OCMT	1,783	3.28	39	-15.5	3.5	4.1	RATE	2,657	3.65	29	-13.4	6.1	7.0	Smaller Servicers	72	5.41	26	-15.5	5.6	6.6
37	PSMC	1,540	3.37	51	-17.7	3.4	4.1	Smaller Servicers	144	5.41	26	-15.5	5.6	6.6	PFMT	1,383	2.81	39	-17.5	2.4	2.9
38	FSMT	3,025	3.15	46	-24.5	2.6	3.4	PFMT	1,364	2.81	42	-21.6	2.7	3.5	Smaller Servicers	49	4.21	114	-18.0	3.2	3.9
39	Smaller Servicers	143	5.41	27	-30.6	5.9	8.4	Smaller Servicers	110	5.32	32	-28.9	5.6	7.8	Smaller Servicers	78	4.12	109	-21.5	3.7	4.7
40	Smaller Servicers	29	4.19	119	-85.9	0.5	3.4	BVINV	9	4.42	70	-32.1	1.3	2.0	PMTLT	54	3.80	132	-25.2	3.7	4.9
41	Smaller Servicers	68	4.21	78	-86.9	0.5	3.9	Smaller Servicers	80	3.53	135	-53.5	1.6	3.5	Smaller Servicers	42	5.11	24	-41.0	0.6	1.0
42	PMTLT	53	3.80	137	-91.9	0.4	4.7	Smaller Servicers	42	5.11	27	-58.1	0.7	1.6	BVINV	9	4.43	67	-67.4	0.7	2.2

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

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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	Smaller Servicers	80	3.53	136	-98.4	0.0	2.4	PMTLT	53	3.80	135	-92.8	0.4	5.3	Smaller Servicers	81	3.53	132	-71.8	0.8	3.0

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	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	WIN	1	4.80	115	55.2	0.0	0.0	Smaller Servicers	4	4.24	111	55.5	1.6	1.0	WIN	1	4.80	110	47.8	0.0	0.0
2	Smaller Servicers	3	4.24	113	40.0	1.9	1.4	WIN	1	4.80	113	40.0	0.0	0.0	NYMT	246	5.00	25	20.1	8.1	6.8
3	Smaller Servicers	104	5.29	31	36.9	6.6	4.8	NYMT	240	5.00	29	23.0	9.2	7.5	CMLTI	1,689	4.09	31	13.2	6.4	5.7
4	Smaller Servicers	141	5.60	27	25.4	8.8	7.1	UWM	2,525	3.39	35	17.7	4.2	3.6	UWM	2,564	3.39	32	12.5	3.6	3.2
5	UWM	2,504	3.39	36	16.5	4.0	3.4	Smaller Servicers	105	5.29	30	15.3	6.3	5.4	GCAT	1,740	5.04	24	8.4	7.9	7.3
6	GCAT	2,013	5.43	24	13.2	11.8	10.5	BINOM	528	5.29	34	10.7	10.3	9.3	GSMBS	4,004	3.66	32	7.4	4.2	4.0
7	GSMBS	3,902	3.65	37	12.8	5.3	4.7	GCAT	1,897	5.28	24	8.9	9.8	9.0	Smaller Servicers	107	5.30	27	6.7	7.1	6.7
8	HAWT	697	3.53	37	11.3	4.5	4.1	GSMBS	3,938	3.65	35	8.5	5.0	4.7	MSRM	1,221	6.34	17	6.0	11.7	11.1
9	MELLO	2,105	3.41	36	11.3	4.1	3.7	CMLTI	1,862	4.44	31	7.8	7.7	7.2	ADMT	149	8.90	15	4.8	14.9	14.3
10	WFMBS	1,099	3.69	37	10.8	5.4	4.9	WFMBS	1,110	3.69	36	6.3	5.2	4.9	BINOM	542	5.29	31	4.4	8.5	8.1
11	NYMT	238	4.99	30	10.6	9.7	8.8	MELLO	2,122	3.41	34	5.8	4.0	3.8	WFMBS	1,129	3.69	33	4.1	4.4	4.3
12	Smaller Servicers	210	5.39	28	7.9	8.7	8.1	MSRM	1,554	6.60	17	5.6	13.7	13.0	MELLO	2,153	3.41	31	3.8	3.3	3.2
13	Smaller Servicers	90	6.46	62	7.6	14.6	13.6	Smaller Servicers	260	7.82	16	3.8	13.2	12.8	Smaller Servicers	130	7.82	16	3.8	13.2	12.8
14	BINOM	521	5.29	36	7.0	9.8	9.2	BARC	369	4.78	31	2.4	10.1	9.9	PRPM	606	5.43	25	2.5	9.0	8.8
15	CMLTI	1,933	4.58	31	5.5	8.8	8.3	NRZT	942	3.50	36	1.5	4.6	4.6	IMPRL	628	6.95	21	2.4	10.2	10.0
16	MSRM	1,624	6.64	17	4.3	17.0	16.3	Smaller Servicers	100	4.72	59	1.1	8.4	8.3	Smaller Servicers	172	5.11	25	2.0	7.3	7.2
17	SEMT	14	4.16	128	3.8	0.4	0.4	Smaller Servicers	143	5.60	26	1.0	10.1	10.0	CIM	1,256	5.13	38	1.8	6.5	6.4
18	OBX	3,000	3.69	39	3.0	4.1	4.0	IMPRL	609	6.92	24	0.8	9.2	9.2	Smaller Servicers	72	5.60	26	1.0	10.1	10.0
19	Smaller Servicers	183	5.47	29	2.1	4.8	4.7	HAWT	704	3.53	36	0.4	4.5	4.5	FSMT	4,242	3.61	36	0.8	4.2	4.2
20	VISIO	427	7.30	23	2.0	11.1	10.9	Smaller Servicers	184	5.22	27	0.4	8.4	8.3	Smaller Servicers	0	6.75	148	-0.0	0.0	0.0
21	Smaller Servicers	98	4.72	61	1.4	8.9	8.7	ADMT	142	8.88	18	0.3	15.6	15.6	NLT	450	5.03	35	-0.3	7.1	7.1
22	Smaller Servicers	256	7.82	18	1.1	14.4	14.3	SEMT	15	4.15	127	0.1	3.4	3.4	MCMLT	139	6.54	22	-1.6	10.2	10.4
23	ADMT	139	8.87	20	1.1	16.2	16.1	Smaller Servicers	0	6.75	151	-0.0	0.0	0.0	HAWT	715	3.53	33	-2.1	3.5	3.6
24	CIM	1,216	5.11	42	0.5	8.3	8.2	NLT	440	5.03	38	-0.0	7.1	7.1	VERUS	1,607	7.84	16	-2.7	10.4	10.6
25	Smaller Servicers	0	6.75	153	-0.0	0.0	0.0	CIM	1,230	5.12	41	-0.0	6.8	6.8	JPMMT	6,230	3.91	34	-3.1	4.5	4.6
26	NLT	435	5.03	40	-0.0	7.1	7.1	JPMMT	6,296	4.02	36	-0.9	5.4	5.4	OBX	3,068	3.69	34	-3.8	3.6	3.7
27	IMPRL	600	6.92	26	-2.3	8.5	8.7	FSMT	4,169	3.61	39	-1.1	4.6	4.7	Smaller Servicers	94	6.46	57	-4.1	10.8	11.2
28	CSMC	1,246	4.86	34	-2.6	6.5	6.7	PRPM	591	5.42	28	-3.3	9.5	9.8	CSMC	1,288	4.89	30	-4.2	6.2	6.5
29	PRPM	582	5.41	29	-3.1	9.8	10.1	Smaller Servicers	91	6.46	60	-4.3	12.0	12.5	NRZT	957	3.50	33	-4.3	3.8	4.0
30	JPMMT	6,361	4.10	37	-4.1	5.6	5.8	CSMC	1,260	4.87	33	-4.3	6.7	7.0	PRKCM	243	7.23	17	-5.2	12.9	13.5
31	MCMLT	134	6.51	27	-5.0	15.0	15.7	VERUS	1,757	7.93	17	-4.8	11.1	11.6	BARC	378	4.78	28	-5.3	7.2	7.6
32	FSMT	4,131	3.61	41	-6.1	4.4	4.6	VISIO	432	7.30	22	-5.2	9.2	9.7	TRK	636	4.84	32	-6.0	7.8	8.3
33	PRKCM	265	7.40	19	-6.4	10.4	11.1	TRK	620	4.83	35	-6.6	8.8	9.4	BVINV	4,207	3.63	32	-6.7	3.6	3.8
34	VERUS	1,823	7.95	18	-7.0	10.2	11.0	BVINV	4,144	3.62	36	-6.8	4.2	4.5	MFRA	1,523	5.04	28	-6.8	5.8	6.2
35	MFRA	1,478	5.02	33	-7.4	7.1	7.6	OBX	3,023	3.69	37	-7.5	4.0	4.3	RCKT	111	7.26	5	-9.0	8.6	9.4
36	BVINV	4,102	3.62	37	-8.6	4.2	4.6	MFRA	1,495	5.03	31	-7.8	6.7	7.3	Smaller Servicers	5	4.24	108	-11.0	1.4	1.6
37	RCKT	356	7.27	5	-9.1	9.4	10.3	PRKCM	269	7.42	18	-8.3	10.9	11.9	Smaller Servicers	187	5.47	24	-13.2	4.5	5.2
38	TRK	611	4.83	37	-9.5	8.4	9.2	RCKT	223	7.26	5	-9.0	8.6	9.4	VISIO	441	7.30	19	-13.7	7.2	8.3
39	NRZT	933	3.50	38	-12.4	3.8	4.3	Smaller Servicers	184	5.47	27	-9.6	5.2	5.8	PMTLT	968	3.44	32	-14.7	2.8	3.3
40	PFMT	544	3.02	39	-12.8	2.5	2.8	MCMLT	135	6.53	25	-9.7	9.5	10.4	Smaller Servicers	101	4.72	56	-17.3	6.0	7.2
41	BARC	362	4.77	32	-17.1	6.9	8.2	COLT	474	8.43	8	-26.3	7.2	9.6	COLT	285	8.44	7	-22.7	7.4	9.5
42	CHASE	7	3.84	116	-26.5	0.0	0.1	PMTLT	955	3.44	35	-27.4	2.8	3.8	SEMT	15	4.15	124	-23.8	3.1	4.0

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

Source: CoreLogic, Santander US Capital Markets

PLS: Fixed Rate 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
43	COLT	535	8.39	8	-27.2	8.4	11.4	PFMT	547	3.02	37	-28.1	1.9	2.6	PFMT	554	3.02	34	-28.4	1.8	2.5
44	PMTLT	948	3.44	37	-32.7	2.6	3.8	CHASE	7	3.84	115	-73.0	0.1	0.5	CHASE	7	3.84	112	-64.1	0.2	0.6
45	Smaller Servicers	5	4.03	136	-89.3	0.1	0.5	Smaller Servicers	5	4.03	135	-86.6	0.0	0.4	Smaller Servicers	5	4.03	132	-98.5	0.0	2.6
46	Smaller Servicers	2	4.02	140	-100.0	0.0	0.1	Smaller Servicers	2	4.02	138	-100.0	0.0	0.1	Smaller Servicers	2	4.02	135	-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



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	365	4.90	77	1.8	10.6	10.4	OBX	368	4.89	64	3.2	5.9	5.7	OBX	376	4.89	61	5.5	5.9	5.6
2	Smaller Servicers	153	4.82	85	1.3	2.0	2.0	SEMT	371	4.90	75	0.1	8.3	8.2	Smaller Servicers	156	4.82	80	1.4	3.0	2.9
3	CMLTI	117	4.22	67	-0.3	2.7	2.7	CMLTI	118	4.22	66	-6.6	4.3	4.6	SEMT	380	4.90	72	-3.5	7.5	7.8
4	OBX	364	4.88	65	-4.2	4.6	4.8	Smaller Servicers	154	4.82	84	-15.9	1.3	1.5	CMLTI	120	4.22	63	-4.3	3.5	3.7

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

Non-QM: Fixed Rate 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	SHMLT	227	5.05	35	27.0	9.3	7.4	BHLD	37	6.02	62	44.4	12.6	8.9	BHLD	38	6.01	59	31.5	9.5	7.3
2	STAR	2,518	4.75	39	25.8	8.8	7.1	SHMLT	237	5.12	34	20.9	7.2	6.0	SHMLT	246	5.14	32	13.2	6.2	5.5
3	CTDL	12	5.14	53	22.3	6.1	5.0	STAR	2,552	4.75	37	16.1	8.6	7.5	EFMT	2,073	5.32	29	4.9	7.6	7.2
4	DRMT	1,263	5.16	37	12.1	9.9	8.8	HOF	57	6.18	55	10.6	16.7	15.2	STAR	2,610	4.75	34	4.7	7.2	6.9
5	IMPRL	2,036	5.16	33	10.3	6.8	6.2	EFMT	2,025	5.31	32	6.0	8.5	8.0	CHNGE	1,669	7.10	20	4.6	15.4	14.7
6	EFMT	2,002	5.30	34	8.3	8.7	8.0	CROSS	1,504	8.40	7	5.8	17.0	16.2	DRMT	1,316	5.17	33	4.4	8.7	8.4
7	CHNGE	1,557	7.05	25	7.2	16.9	15.8	DRMT	1,281	5.16	36	4.6	9.3	8.9	CROSS	1,055	8.44	7	3.7	16.0	15.5
8	OBX	11,737	7.04	18	4.6	17.0	16.3	GCAT	4,267	5.72	29	3.5	10.0	9.7	GCAT	4,190	5.62	26	3.6	8.7	8.4
9	NRZT	2,712	6.18	29	3.4	14.0	13.6	OBX	10,929	6.97	18	3.4	14.7	14.2	OBX	9,245	6.73	18	3.0	12.7	12.3
10	COLT	6,052	6.36	25	2.8	13.2	12.9	CHNGE	1,593	7.07	23	3.2	15.6	15.2	HOMES	723	7.57	18	1.8	10.5	10.3
11	GSMBS	1,089	6.82	24	2.4	13.1	12.8	COLT	5,844	6.28	25	3.1	12.7	12.3	COLT	5,520	6.10	24	1.8	10.8	10.7
12	CROSS	1,762	8.36	7	1.7	17.9	17.6	HOMES	820	7.66	18	2.8	12.2	11.8	MCMLT	336	6.28	23	1.3	9.6	9.5
13	GCAT	4,260	5.74	30	1.5	11.1	11.0	IMPRL	2,058	5.16	31	2.5	6.7	6.5	ARRW	566	5.03	37	1.0	5.9	5.8
14	ARRW	546	5.02	42	-0.0	6.4	6.4	GSMBS	1,108	6.83	23	1.6	12.2	12.1	IMPRL	2,106	5.17	28	0.9	7.2	7.1
15	PRPM	904	7.76	16	-0.2	15.7	15.7	NRZT	2,635	6.11	29	1.2	11.7	11.6	NRZT	2,559	6.00	27	0.7	10.2	10.1
16	HOMES	1,040	7.78	17	-1.4	13.6	13.8	BARC	1,382	7.78	18	0.4	15.9	15.8	AOMT	8,070	5.33	32	-0.5	8.3	8.3
17	PRKCM	989	6.70	21	-1.6	13.7	13.9	ARRW	553	5.03	40	-0.0	6.8	6.8	GSMBS	942	6.57	22	-0.9	11.1	11.1
18	HOF	56	6.17	56	-2.4	16.1	16.4	PRPM	801	7.72	16	-1.0	13.9	14.1	PRPM	587	7.65	15	-1.0	12.6	12.7
19	CSMC	2,310	4.71	40	-2.7	7.4	7.6	RUN	284	4.31	31	-1.4	4.7	4.8	BRAVO	2,948	7.53	18	-1.7	14.5	14.7
20	BARC	1,414	7.79	19	-3.4	16.4	16.9	MSRM	461	8.52	9	-1.9	18.5	18.8	MSRM	270	8.51	9	-1.9	19.1	19.5
21	MFRA	2,782	6.33	28	-3.7	13.5	14.0	AOMT	8,534	5.43	34	-3.1	9.1	9.4	CSMC	2,380	4.71	35	-2.4	6.1	6.2
22	VERUS	11,784	6.75	26	-4.3	13.5	14.1	CSMC	2,333	4.71	38	-3.4	6.4	6.7	BARC	1,163	7.60	18	-2.6	13.0	13.3
23	AOMT	8,777	5.52	34	-4.5	9.2	9.6	VERUS	11,518	6.69	25	-3.9	12.5	13.0	HOF	62	6.23	52	-2.7	12.5	12.9
24	ADMT	2,331	8.60	10	-5.6	15.4	16.2	BRAVO	3,324	7.69	19	-4.4	16.3	17.0	VERUS	10,738	6.50	25	-2.8	11.1	11.4
25	BRAVO	3,548	7.74	19	-6.3	17.2	18.3	CTDL	12	5.14	52	-4.8	3.4	3.6	MFRA	2,548	6.07	27	-4.9	10.6	11.1
26	MCMLT	321	6.26	27	-9.5	9.2	10.1	MFRA	2,729	6.26	28	-4.8	12.0	12.6	ADMT	1,666	8.63	8	-6.2	11.9	12.6
27	MSRM	549	8.51	10	-9.9	18.2	20.0	PRKCM	965	6.65	20	-4.9	11.9	12.4	VISIO	109	6.91	60	-6.3	11.6	12.3
28	VISIO	103	6.90	65	-14.0	9.5	11.0	ADMT	2,121	8.63	9	-6.1	13.5	14.3	RMLT	156	6.04	57	-7.6	6.7	7.2
29	RMLT	151	6.03	61	-14.1	7.9	9.2	MCMLT	326	6.28	26	-7.2	10.8	11.6	PRKCM	889	6.51	19	-8.3	9.9	10.7
30	SGR	889	4.93	35	-23.5	5.5	7.2	VISIO	105	6.90	63	-10.7	13.2	14.7	RUN	288	4.31	28	-11.9	4.0	4.5
31	BHLD	36	6.03	64	-63.1	0.7	2.0	SGR	897	4.93	34	-17.5	5.8	7.0	SGR	914	4.94	31	-15.8	5.8	6.8
32	RUN	282	4.31	33	-82.2	0.6	3.2	RMLT	152	6.04	60	-21.0	6.6	8.3	CTDL	12	5.14	49	-48.1	2.3	4.4

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 Data is sorted on the contents of the highlighted column

Non-QM: Fixed Rate Bank Statement

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Rank	3M Historical Horizon							6M Historical Horizon							12M Historical Horizon						
	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref	Shelf	\$mm	WAC	WALA	%ΔRef	CPR	Ref
1	STAR	1,602	4.68	39	28.6	9.9	7.8	BHLD	32	5.84	62	45.7	12.9	9.0	BHLD	33	5.83	59	30.0	9.8	7.6
2	CTDL	10	5.16	53	22.4	6.8	5.5	HOF	18	5.80	54	42.4	20.2	14.6	SHMLT	154	5.40	34	10.6	6.9	6.2
3	IMPRL	1,413	5.13	33	17.2	6.3	5.4	STAR	1,626	4.68	38	22.2	9.7	8.0	STAR	1,668	4.68	35	8.7	8.0	7.4
4	SHMLT	138	5.29	37	16.4	9.7	8.4	RUN	177	4.43	32	17.5	5.4	4.6	EFMT	1,437	5.20	30	8.2	7.8	7.2
5	DRMT	914	5.18	37	10.4	10.3	9.4	SHMLT	146	5.39	37	14.0	7.5	6.6	DRMT	952	5.18	33	5.6	9.0	8.5
6	EFMT	1,386	5.18	35	9.7	9.2	8.5	CROSS	1,091	8.34	7	7.2	18.3	17.2	CROSS	759	8.38	7	4.5	17.0	16.3
7	OBX	8,323	6.88	20	4.3	18.5	17.8	EFMT	1,403	5.19	33	7.1	9.1	8.5	GCAT	3,485	5.65	26	4.1	8.8	8.5
8	CROSS	1,285	8.31	7	3.9	20.0	19.3	HOMES	445	7.47	20	6.9	11.3	10.6	OBX	6,711	6.57	19	3.3	13.4	13.0
9	NRZT	2,250	6.13	30	3.7	14.4	14.0	DRMT	927	5.18	36	6.4	9.6	9.1	HOMES	430	7.46	19	3.3	9.7	9.4
10	COLT	4,380	6.51	24	3.6	14.1	13.7	IMPRL	1,428	5.13	32	6.2	6.3	6.0	MCMLT	206	6.33	22	3.2	11.1	10.8
11	GCAT	3,537	5.76	30	3.1	11.5	11.2	GCAT	3,546	5.75	28	4.8	10.4	10.0	COLT	3,881	6.22	23	2.3	11.3	11.1
12	GSMBS	1,001	6.80	24	2.8	13.4	13.0	COLT	4,185	6.42	24	4.6	13.5	12.9	PRPM	366	7.96	14	1.8	15.5	15.2
13	PRPM	593	7.96	16	1.1	19.4	19.2	OBX	7,816	6.81	19	3.4	15.7	15.2	NRZT	2,118	5.94	27	1.3	10.7	10.6
14	ARRW	284	5.38	46	-0.0	9.0	9.1	GSMBS	1,020	6.81	23	2.7	12.8	12.5	ARRW	295	5.39	42	0.5	6.6	6.6
15	CSMC	1,586	4.59	41	-0.7	7.6	7.7	NRZT	2,187	6.06	29	1.7	12.1	11.9	GSMBS	870	6.54	22	0.2	11.3	11.3
16	HOMES	491	7.50	20	-2.8	12.0	12.3	BARC	939	7.86	18	1.2	17.7	17.5	IMPRL	1,461	5.14	28	0.0	6.8	6.8
17	BARC	954	7.87	19	-3.1	18.6	19.1	MSRM	269	8.69	9	-0.0	24.6	24.6	MSRM	157	8.68	8	-0.2	26.3	26.3
18	AOMT	6,686	5.41	35	-3.1	9.2	9.5	ARRW	288	5.39	45	-0.1	8.1	8.1	AOMT	6,258	5.26	33	-0.2	8.2	8.2
19	VERUS	7,983	6.72	26	-5.2	14.9	15.6	PRPM	514	7.94	15	-0.1	16.8	16.8	BARC	795	7.70	18	-0.8	14.4	14.5
20	MFRA	1,814	6.33	29	-5.3	15.3	16.1	AOMT	6,546	5.33	35	-3.0	8.9	9.2	BRAVO	2,106	7.55	18	-2.2	15.9	16.3
21	ADMT	1,683	8.56	10	-5.7	16.7	17.6	CTDL	10	5.16	52	-4.6	3.8	3.9	CSMC	1,631	4.61	36	-2.4	6.0	6.1
22	BRAVO	2,548	7.75	19	-6.0	19.9	21.1	BRAVO	2,384	7.70	19	-4.8	18.3	19.1	VERUS	7,235	6.46	25	-3.5	11.8	12.2
23	PRKCM	718	6.65	21	-6.2	14.5	15.4	VERUS	7,790	6.66	25	-5.1	13.3	14.0	MFRA	1,654	6.07	27	-5.7	12.0	12.6
24	MSRM	323	8.65	9	-6.7	24.6	26.2	CSMC	1,600	4.60	39	-5.5	5.9	6.2	HOF	19	5.86	51	-6.2	10.5	11.1
25	SGR	594	4.91	36	-19.0	6.3	7.7	MFRA	1,776	6.27	28	-5.6	13.4	14.2	ADMT	1,220	8.59	8	-7.4	12.5	13.4
26	MCMLT	195	6.31	27	-21.0	7.6	9.5	ADMT	1,537	8.59	9	-7.3	14.2	15.3	RMLT	111	6.00	55	-10.2	6.4	7.1
27	RMLT	107	5.99	60	-21.1	8.1	10.1	MCMLT	199	6.33	26	-8.7	11.2	12.2	RUN	180	4.43	29	-10.7	4.2	4.7
28	CHNGE	120	5.49	28	-24.3	5.5	7.2	PRKCM	700	6.60	20	-13.3	11.6	13.3	PRKCM	644	6.48	19	-13.2	9.8	11.2
29	HOF	17	5.76	56	-30.0	0.5	0.7	SGR	599	4.91	35	-19.2	5.3	6.5	SGR	610	4.92	32	-16.6	5.8	6.9
30	BHLD	31	5.85	64	-62.8	0.8	2.2	RMLT	109	5.99	59	-24.8	7.5	9.8	CHNGE	122	5.48	24	-26.9	4.6	6.2
31	RUN	175	4.43	33	-92.7	0.2	3.2	CHNGE	120	5.49	27	-51.0	2.9	5.8	CTDL	10	5.16	49	-48.3	2.5	4.9

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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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	SHMLT	89	4.67	32	51.1	8.6	5.7	SHMLT	91	4.69	30	35.7	6.7	4.9	BHLD	5	7.13	58	45.1	7.5	5.3
2	STAR	915	4.86	38	19.2	6.9	5.8	BHLD	5	7.13	61	35.5	11.0	8.2	SHMLT	93	4.70	27	19.7	5.2	4.3
3	PRKCM	272	6.84	21	18.1	11.5	9.8	PRKCM	266	6.78	20	24.6	12.4	10.1	PRKCM	245	6.60	20	6.9	10.2	9.6
4	DRMT	350	5.10	37	18.0	8.6	7.3	CHNGE	1,472	7.20	23	4.7	16.6	15.9	CHNGE	1,548	7.23	20	5.5	16.2	15.4
5	RMLT	43	6.15	64	12.4	7.5	6.7	OBX	3,113	7.38	16	3.4	12.0	11.6	IMPRL	645	5.22	28	2.7	8.0	7.8
6	CHNGE	1,436	7.18	25	8.3	17.8	16.5	EFMT	622	5.57	30	3.1	7.2	7.0	ARRW	270	4.64	33	1.9	5.1	5.0
7	MCMLT	126	6.19	27	5.7	11.7	11.1	STAR	926	4.86	36	3.0	6.7	6.5	OBX	2,534	7.16	16	1.9	10.8	10.6
8	OBX	3,415	7.44	16	5.5	13.1	12.4	CROSS	413	8.54	7	1.0	13.6	13.5	CROSS	296	8.60	7	1.4	13.4	13.2
9	EFMT	616	5.57	31	4.5	7.4	7.0	CSMC	734	4.95	36	0.2	7.7	7.7	GCAT	706	5.49	28	1.2	8.4	8.3
10	NRZT	461	6.40	27	2.0	11.7	11.5	RMLT	44	6.15	63	0.0	4.5	4.5	DRMT	364	5.12	32	1.0	8.0	8.0
11	MFRA	967	6.33	28	1.3	10.1	10.0	ARRW	265	4.63	36	-0.0	5.3	5.3	BRAVO	842	7.48	17	0.5	10.6	10.6
12	COLT	1,671	5.97	29	0.4	10.7	10.7	VERUS	3,728	6.76	26	-0.5	10.9	10.9	COLT	1,639	5.81	26	0.3	9.7	9.7
13	ARRW	262	4.63	37	-0.0	3.4	3.4	DRMT	354	5.11	36	-0.6	8.4	8.4	HOMES	292	7.75	16	0.1	11.5	11.5
14	IMPRL	622	5.22	32	-0.3	7.8	7.9	HOMES	375	7.88	16	-1.0	13.2	13.3	VERUS	3,504	6.57	25	-0.9	9.7	9.8
15	HOMES	549	8.03	14	-0.4	15.0	15.0	COLT	1,659	5.91	28	-1.3	10.5	10.7	AOMT	1,812	5.59	29	-1.3	8.5	8.6
16	VERUS	3,800	6.83	26	-1.7	10.7	10.9	NRZT	449	6.34	27	-1.5	9.5	9.6	HOF	42	6.40	52	-1.4	13.5	13.6
17	HOF	38	6.36	57	-2.0	22.3	22.7	ADMT	584	8.73	9	-1.8	11.5	11.7	RMLT	45	6.15	60	-1.4	7.3	7.4
18	GSMBS	88	7.07	21	-3.7	10.0	10.4	BARC	444	7.61	18	-2.1	11.7	12.0	ADMT	446	8.73	8	-1.9	10.2	10.4
19	BARC	460	7.63	19	-4.7	11.7	12.3	MFRA	952	6.26	27	-2.5	9.3	9.5	EFMT	636	5.58	27	-2.3	7.2	7.4
20	ADMT	649	8.70	10	-4.9	11.9	12.4	BRAVO	940	7.64	18	-2.6	11.0	11.2	CSMC	750	4.95	33	-2.5	6.3	6.4
21	PRPM	310	7.40	18	-6.4	8.1	8.7	HOF	39	6.36	55	-3.5	15.0	15.5	MFRA	894	6.07	26	-2.6	8.0	8.2
22	CSMC	724	4.95	37	-7.1	6.8	7.3	AOMT	1,987	5.73	30	-3.5	9.6	9.9	NRZT	441	6.28	24	-3.0	7.9	8.1
23	CROSS	477	8.49	7	-7.4	12.1	13.0	IMPRL	630	5.22	31	-3.9	7.4	7.7	MCMLT	130	6.20	23	-3.3	7.1	7.3
24	BRAVO	1,000	7.72	19	-7.6	10.0	10.8	GCAT	722	5.61	29	-4.0	8.1	8.4	STAR	942	4.87	33	-4.0	5.8	6.0
25	GCAT	724	5.64	30	-7.7	9.1	9.8	PRPM	286	7.31	18	-4.0	8.6	8.9	VISIO	109	6.91	60	-6.3	11.6	12.3
26	AOMT	2,091	5.85	30	-8.8	9.3	10.1	MCMLT	128	6.20	26	-4.4	10.2	10.6	BARC	368	7.38	18	-7.8	10.0	10.8
27	VISIO	103	6.90	65	-14.0	9.5	11.0	MSRM	192	8.29	10	-8.7	9.2	10.0	MSRM	113	8.26	10	-9.5	8.1	8.9
28	MSRM	227	8.30	11	-22.3	8.2	10.4	VISIO	105	6.90	63	-10.7	13.2	14.7	PRPM	221	7.14	18	-9.5	7.5	8.3
29	CTDL	1	4.93	53	-30.5	0.1	0.1	SGR	298	4.98	31	-14.9	6.8	8.0	RUN	109	4.11	28	-14.1	3.6	4.1
30	SGR	295	4.98	33	-34.9	4.0	6.0	GSMBS	88	7.08	20	-21.2	5.8	7.2	SGR	304	4.98	28	-14.2	5.7	6.6
31	RUN	107	4.11	33	-64.5	1.1	3.1	CTDL	1	4.93	51	-22.5	0.2	0.3	GSMBS	73	6.85	20	-15.1	8.3	9.7
32	BHLD	5	7.12	63	-75.5	0.1	0.4	RUN	107	4.11	31	-30.3	3.5	5.0	CTDL	1	4.93	48	-17.1	0.2	0.2

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	GCAT	473	4.67	80	61.9	13.1	8.3	GCAT	478	4.67	79	35.0	9.7	7.3	JPSMT	5	5.89	204	173.7	15.0	5.7
2	JPSMT	4	5.87	209	48.6	11.1	7.6	BAFC	4	5.48	246	27.0	11.3	9.0	BARC	229	4.53	196	38.2	17.7	13.1
3	BAFC	4	5.47	247	46.3	10.9	7.6	JPSMT	4	5.88	207	15.9	6.7	5.8	GCAT	443	4.66	81	24.0	7.9	6.4
4	AJAXM	80	4.42	126	26.3	13.7	11.0	BARC	213	4.56	200	13.1	9.6	8.5	JPMWMM	115	3.55	90	20.2	3.6	3.0
5	MELLO	141	4.45	31	13.8	7.9	7.0	AJAXM	81	4.43	124	10.7	10.4	9.4	BAFC	4	5.49	243	7.7	13.3	12.4
6	BARC	210	4.56	201	12.3	8.2	7.4	BVIN	297	3.57	35	4.3	4.0	3.8	AGFMT	75	5.23	220	7.2	7.2	6.7
7	CMLTI	12,196	4.22	176	1.7	5.4	5.3	MELLO	142	4.45	30	4.3	5.5	5.3	RCKT	1,955	9.89	7	6.1	16.5	15.6
8	RCKT	3,448	9.78	7	1.5	15.6	15.4	RCKT	2,898	9.81	7	4.2	15.7	15.1	MELLO	71	4.45	30	4.3	5.5	5.3
9	TPMT	18,265	5.08	188	1.3	7.1	7.0	AOMT	311	5.19	29	0.6	5.6	5.6	NYMT	176	4.90	166	4.0	6.2	5.9
10	BRAVO	1,757	6.54	99	0.7	11.4	11.3	CSMC	10,928	4.48	208	0.3	5.4	5.4	TPHT	269	8.47	99	0.9	14.0	13.9
11	TPHT	250	8.42	105	0.6	15.6	15.5	TPMT	18,320	5.07	187	0.2	6.9	6.9	RPMLT	31	5.40	214	0.7	7.3	7.2
12	GRADE	524	10.27	22	-1.0	20.2	20.3	CMLTI	11,867	4.26	177	-0.1	5.3	5.3	AOMT	155	5.19	29	0.6	5.6	5.6
13	BVIN	294	3.57	37	-1.6	4.6	4.7	GRADE	537	10.28	20	-1.1	19.1	19.2	TPMT	18,198	4.96	189	-0.1	6.2	6.2
14	AOMT	465	5.19	29	-1.8	5.5	5.6	TPHT	256	8.44	103	-1.5	16.0	16.3	GRADE	422	9.84	21	-0.5	18.7	18.8
15	PRPM	1,110	4.51	35	-2.3	6.4	6.5	PRPM	975	4.41	35	-1.7	5.9	6.0	CMLTI	11,366	4.30	177	-0.8	5.0	5.1
16	NRZT	4,824	4.98	226	-2.5	5.9	6.1	BRAVO	1,648	6.50	104	-1.8	10.1	10.2	PRPM	705	4.38	33	-0.8	5.8	5.8
17	JPMMT	1,106	5.20	29	-3.7	9.8	10.1	JPMMT	926	5.58	27	-2.4	9.9	10.1	CSMC	11,308	4.47	204	-1.0	5.1	5.1
18	CSMC	10,595	4.48	209	-4.3	5.2	5.4	RPMLT	30	5.38	217	-2.5	9.2	9.5	GSMBS	1,101	4.45	137	-1.0	5.3	5.3
19	GSMBS	1,276	4.46	124	-4.5	4.6	4.8	NRZT	4,889	4.98	225	-3.0	6.1	6.3	BVIN	301	3.57	32	-1.1	3.5	3.5
20	SAIF	128	11.75	13	-6.3	16.3	17.3	NYMT	172	4.89	169	-3.4	5.8	6.0	BRAVO	1,404	6.05	120	-1.7	8.8	8.9
21	MFRA	292	5.12	190	-9.2	4.8	5.3	SAIF	64	11.75	13	-6.3	16.3	17.3	NRZT	5,020	4.99	222	-3.1	5.8	5.9
22	MCMLT	1,541	4.45	204	-10.6	5.3	5.9	MCMLT	1,557	4.44	203	-6.7	5.8	6.2	RBSHD	9	5.26	197	-3.3	4.0	4.1
23	NLT	149	2.65	47	-11.0	8.7	9.8	GSMBS	1,150	4.45	134	-7.5	5.2	5.6	JPMMT	527	5.65	26	-3.3	10.5	10.9
24	CIM	150	4.99	218	-25.8	5.8	7.7	NLT	150	3.31	46	-9.3	7.2	7.9	AJAXM	82	4.43	121	-4.6	6.5	6.8
25	NRPL	46	4.71	133	-27.2	4.1	5.6	SFPMT	23	3.44	100	-12.5	4.4	5.0	SAIF	32	11.75	13	-6.3	16.3	17.3
26	RPMLT	29	5.37	218	-27.8	4.6	6.3	MFRA	174	5.25	195	-13.9	4.6	5.3	NLT	126	3.57	44	-7.0	5.3	5.7
27	GMACM	7	4.93	220	-34.3	3.3	5.0	CIM	151	4.98	216	-15.6	6.4	7.6	MFRA	116	5.42	200	-8.3	4.9	5.4
28	NYMT	170	4.89	170	-37.4	4.3	6.8	AGFMT	72	5.22	224	-28.5	4.6	6.4	MCMLT	1,585	4.44	199	-9.6	5.0	5.5
29	AGFMT	72	5.21	225	-39.8	2.8	4.5	MSRM	35	4.92	196	-44.4	3.6	6.4	MSRM	53	4.93	193	-11.5	4.1	4.7
30	SFPMT	23	3.44	101	-64.1	0.7	2.1	NRPL	46	4.70	132	-46.1	3.0	5.5	CIM	154	4.98	213	-14.5	5.1	5.9
31	JPMWMM	112	3.55	94	-86.7	0.1	0.7	GMACM	7	4.93	219	-78.4	1.9	8.7	NRPL	46	4.70	129	-22.4	3.9	5.0
32	RBSHD	9	5.23	202	-95.7	0.1	3.1	JPMWMM	113	3.55	93	-89.0	0.1	0.7	SFPMT	23	3.44	97	-62.5	3.0	7.8
33								RBSHD	9	5.23	200	-95.8	0.1	3.2	GMACM	7	4.94	216	-83.0	1.3	7.4

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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, 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)	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, 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
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
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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