

Colorado Nonbank Mortgage Servicer Annual Report

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All data is self-reported by notifiers and has not been audited. Any entities that are under investigation may not be included in the composite reports.

Servicing Activity as of September 30 of the Year

S1 Wholly Owned Loans Serviced

2024 Unpaid Principal Balance: \$1,337,468,802.42	2024 Loan Count: 7,695	2024 Average Loan Size: \$67,369.54
2025 Unpaid Principal Balance: \$2,585,588,855.95	2025 Loan Count: 14,631	2025 Average Loan Size: \$76,497.79

S2 Loans Serviced Under MSRs

2024 Unpaid Principal Balance: \$78,412,398,312.84	2024 Loan Count: 308,828	2024 Average Loan Size: \$102,440.24
2025 Unpaid Principal Balance: \$195,995,201,289.48	2025 Loan Count: 291,382	2025 Average Loan Size: \$112,641.86

S3 Loans Subserviced for Others

2024 Unpaid Principal Balance: \$109,792,071,656.46	2024 Loan Count: 394,918	2024 Average Loan Size: \$67,455.51
2025 Unpaid Principal Balance: \$124,426,904,960.11	2025 Loan Count: 443,246	2025 Average Loan Size: \$75,467.15

S4 Loans Subserviced by Others

2024 Unpaid Principal Balance: \$46,386,349,688.98	2024 Loan Count: 161,367	2024 Average Loan Size: \$137,328.76
2025 Unpaid Principal Balance: \$90,446,659,660.09	2025 Loan Count: 280,516	2025 Average Loan Size: \$152,377.96

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S5 Total Loans Serviced

2024 Unpaid Principal Balance: \$229,326,771,493.97 2024 Loan Count: 871,420 2024 Average Loan Size: \$225,912.23

2025 Unpaid Principal Balance: \$291,209,992,583.66 2025 Loan Count: 987,776 2025 Average Loan Size: \$245,423.78

Rate Type on Loans Serviced as of September 30 of the Year

S6 Fixed Loans Serviced

2024 Unpaid Principal Balance: \$219,129,300,466.26 2024 Loan Count: 823,804 2024 Average Loan Size: \$267,878.69

2025 Unpaid Principal Balance: \$288,361,443,548.59 2025 Loan Count: 982,902 2025 Average Loan Size: \$259,419.94

S7 ARM Loans Serviced

2024 Unpaid Principal Balance: \$15,278,609,924.35 2024 Loan Count: 48,783 2024 Average Loan Size: \$146,861.81

2025 Unpaid Principal Balance: \$14,846,323,889.86 2025 Loan Count: 43,604 2025 Average Loan Size: \$160,055.36

S8 Total Rate Type

2024 Unpaid Principal Balance: \$229,087,941,211.33 2024 Loan Count: 869,486 2024 Average Loan Size: \$219,421.86

2025 Unpaid Principal Balance: \$303,195,401,277.45 2025 Loan Count: 1,026,285 2025 Average Loan Size: \$253,315.15

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Loan Type on Residential First Lien Mortgage Loans (1-4 Family only) Serviced as of September 30 of the Year

S9 Government (FHA/VA/RHS) Loans Serviced

2024 Unpaid Principal Balance: \$58,264,600,353.98 2024 Loan Count: 178,632 2024 Average Loan Size: \$167,037.82

2025 Unpaid Principal Balance: \$78,819,003,059.72 2025 Loan Count: 236,506 2025 Average Loan Size: \$175,765.59

S10 Conventional Conforming Loans Serviced

2024 Unpaid Principal Balance: \$142,354,676,532.45 2024 Loan Count: 526,550 2024 Average Loan Size: \$202,406.06

2025 Unpaid Principal Balance: \$197,980,936,519.59 2025 Loan Count: 659,009 2025 Average Loan Size: \$206,702.17

S11 Conventional Non-Conforming Loans Serviced

2024 Unpaid Principal Balance: \$29,513,776,724.65 2024 Loan Count: 56,331 2024 Average Loan Size: \$161,571.19

2025 Unpaid Principal Balance: \$11,175,629,041.51 2025 Loan Count: 18,540 2025 Average Loan Size: \$182,563.17

S12 Other Loans Serviced

2024 Unpaid Principal Balance: \$4,712,213,884.97 2024 Loan Count: 22,926 2024 Average Loan Size: \$62,845.99

2025 Unpaid Principal Balance: \$5,642,723,844.36 2025 Loan Count: 25,131 2025 Average Loan Size: \$83,578.33

S13 Total Residential First Lien Mortgage Loans Serviced

2024 Unpaid Principal Balance: \$217,938,653,970.87 2024 Loan Count: 783,536 2024 Average Loan Size: \$225,905.59

2025 Unpaid Principal Balance: \$562,261,032,408.51 2025 Loan Count: 935,857 2025 Average Loan Size: \$259,952.51

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Loan Type on Other Residential Mortgage Loans (1-4 family only) Serviced as of September 30 of the Year

S14 Closed-End Junior Lien Mortgages Loans Serviced

2024 Unpaid Principal Balance: \$1,204,898,602.82 2024 Loan Count: 44,982 2024 Average Loan Size: \$21,708.43

2025 Unpaid Principal Balance: \$1,501,609,828.82 2025 Loan Count: 50,946 2025 Average Loan Size: \$22,113.01

S15 HELOC Loans Serviced

2024 Unpaid Principal Balance: \$1,069,109,903.8 2024 Loan Count: 11,843 2024 Average Loan Size: \$19,740.15

2025 Unpaid Principal Balance: \$1,457,228,622.48 2025 Loan Count: 15,091 2025 Average Loan Size: \$25,031.4

S16 Reverse Mortgage Loans Serviced

2024 Unpaid Principal Balance: \$5,658,720,677. 2024 Loan Count: 20,979 2024 Average Loan Size: \$13,993.06

2025 Unpaid Principal Balance: \$5,948,329,022. 2025 Loan Count: 20,670 2025 Average Loan Size: \$15,703.77

S17 Other Loans Serviced

2024 Unpaid Principal Balance: \$1,033,947,914.91 2024 Loan Count: 2,877 2024 Average Loan Size: \$52,709.65

2025 Unpaid Principal Balance: \$3,153,937,535.75 2025 Loan Count: 9,547 2025 Average Loan Size: \$58,761.86

S18 Total Other Mortgage Loans Serviced

2024 Unpaid Principal Balance: \$5,601,222,102.1 2024 Loan Count: 64,524 2024 Average Loan Size: \$40,763.74

2025 Unpaid Principal Balance: \$6,481,894,783.22 2025 Loan Count: 74,086 2025 Average Loan Size: \$58,876.58

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S19 Total Mortgages Serviced

2024 Unpaid Principal Balance: \$195,205,402,223.61 2024 Loan Count: 760,067 2024 Average Loan Size: \$148,298.95

2025 Unpaid Principal Balance: \$249,673,025,637.2 2025 Loan Count: 865,084 2025 Average Loan Size: \$170,695.48

Serviced Loans LTV Distribution as of September 30 of the Year

S20 Equals 60% or less

2024 Unpaid Principal Balance: \$69,856,258,664.94 2024 Loan Count: 323,983 2024 Average Loan Size: \$147,666.99

2025 Unpaid Principal Balance: \$78,906,759,665.69 2025 Loan Count: 360,511 2025 Average Loan Size: \$153,367.54

S21 Greater than 60% but less than or equal to 70%

2024 Unpaid Principal Balance: \$39,288,149,883.11 2024 Loan Count: 123,879 2024 Average Loan Size: \$226,551.72

2025 Unpaid Principal Balance: \$44,790,375,907.96 2025 Loan Count: 141,318 2025 Average Loan Size: \$247,951.18

S22 Greater than 70% but less than or equal to 80%

2024 Unpaid Principal Balance: \$49,344,465,464. 2024 Loan Count: 133,931 2024 Average Loan Size: \$258,051.87

2025 Unpaid Principal Balance: \$61,347,541,876.59 2025 Loan Count: 160,023 2025 Average Loan Size: \$301,982.15

S23 Greater than 80% but less than or equal to 90%

2024 Unpaid Principal Balance: \$35,067,218,787.63 2024 Loan Count: 98,288 2024 Average Loan Size: \$257,122.82

2025 Unpaid Principal Balance: \$50,513,680,236.53 2025 Loan Count: 136,793 2025 Average Loan Size: \$277,027.93

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S24 Greater than 90% but less than or equal to 100%

2024 Unpaid Principal Balance: \$38,296,502,514.87 2024 Loan Count: 100,622 2024 Average Loan Size: \$237,169.38

2025 Unpaid Principal Balance: \$49,052,732,425.14 2025 Loan Count: 121,548 2025 Average Loan Size: \$255,971.75

S25 Greater than 100%

2024 Unpaid Principal Balance: \$4,183,918,881.86 2024 Loan Count: 11,434 2024 Average Loan Size: \$161,548.72

2025 Unpaid Principal Balance: \$6,006,294,341.85 2025 Loan Count: 16,258 2025 Average Loan Size: \$159,016.94

S26 Total Mortgages Serviced

2024 Unpaid Principal Balance: \$221,216,587,529.74 2024 Loan Count: 797,783 2024 Average Loan Size: \$220,829.67

2025 Unpaid Principal Balance: \$293,271,409,749.01 2025 Loan Count: 941,806 2025 Average Loan Size: \$240,728.63

S27 Loans Serviced Under MSRs as of September 30 of the Year

2024 Number of Owners: 1,760 2024 Unpaid Principal Balance: \$77,399,164,814.04 2024 Loan Count: 305,222

2025 Number of Owners: 1,612 2025 Unpaid Principal Balance: \$84,038,128,495.79 2025 Loan Count: 282,515

S28 Loans Serviced for Others as of September 30 of the Year

2024 Number of Servicers: 120,772 2024 Unpaid Principal Balance: \$109,348,140,449.98 2024 Loan Count: 392,805

2025 Number of Servicers: 1,282 2025 Unpaid Principal Balance: \$121,149,110,508.08 2025 Loan Count: 434,198

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S29 Loans Serviced by Others as of September 30 of the Year

2024 Number of Servicers: 84	2024 Unpaid Principal Balance: \$42,006,018,671.42	2024 Loan Count: 148,886
2025 Number of Servicers: 305,240	2025 Unpaid Principal Balance: \$87,893,934,387.	2025 Loan Count: 273,119

Modifications - Contracted for by Lienholder/Servicer

LM1 Loans to be Modified as of 9/30/2023

2024 Unpaid Principal Balance: \$633,657,538.29	2024 Loan Count: 2,714	2024 Average Loan Size: \$99,474.31
2025 Unpaid Principal Balance: \$919,802,065.81	2025 Loan Count: 2,951	2025 Average Loan Size: \$106,694.18

LM2 New Loans Received for Modification During Period 10/1/2023 thru 9/30/2024

2024 Unpaid Principal Balance: \$2,618,764,108.22	2024 Loan Count: 9,182	2024 Average Loan Size: \$121,031.65
2025 Unpaid Principal Balance: \$4,296,439,840.06	2025 Loan Count: 13,283	2025 Average Loan Size: \$141,400.28

LM3 Loan Modification Attempts Terminated During Period 10/1/2023 thru 9/30/2024 for Whatever Reason

2024 Unpaid Principal Balance: \$1,819,969,206.83	2024 Loan Count: 6,882	2024 Average Loan Size: \$114,743.21
2025 Unpaid Principal Balance: \$2,663,645,634.34	2025 Loan Count: 8,778	2025 Average Loan Size: \$111,300.61

LM4 Loan Modifications Completed During Period 10/1/2023 thru 9/30/2024

2024 Unpaid Principal Balance: \$756,120,906.15	2024 Loan Count: 2,668	2024 Average Loan Size: \$110,487.61
2025 Unpaid Principal Balance: \$1,234,995,470.8	2025 Loan Count: 3,649	2025 Average Loan Size: \$139,928.16

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LM5 Loan to be Modified as of 9/30/2024

2024 Unpaid Principal Balance: \$806,236,253.47	2024 Loan Count: 2,735	2024 Average Loan Size: \$105,715.66
2025 Unpaid Principal Balance: \$1,314,101,117.24	2025 Loan Count: 3,977	2025 Average Loan Size: \$138,643.12

Payment Status as of September 30 of the Year (All Loans)

LM6 Current Loans

2024 Unpaid Principal Balance: \$233,024,583,313.13	2024 Loan Count: 898,829	2024 Average Loan Size: \$235,769.78
2025 Unpaid Principal Balance: \$294,073,656,339.48	2025 Loan Count: 995,024	2025 Average Loan Size: \$264,054.67

LM7 30 to 60 Days Delinquent

2024 Unpaid Principal Balance: \$4,055,115,297.63	2024 Loan Count: 15,779	2024 Average Loan Size: \$171,063.09
2025 Unpaid Principal Balance: \$3,944,230,559.92	2025 Loan Count: 13,887	2025 Average Loan Size: \$185,970.

LM8 61 to 90 Days Delinquent

2024 Unpaid Principal Balance: \$1,555,578,260.82	2024 Loan Count: 6,118	2024 Average Loan Size: \$153,862.62
2025 Unpaid Principal Balance: \$1,511,295,329.42	2025 Loan Count: 5,147	2025 Average Loan Size: \$161,070.07

LM9 More Than 90 Days Delinquent

2024 Unpaid Principal Balance: \$3,352,079,696.7	2024 Loan Count: 13,214	2024 Average Loan Size: \$207,332.58
2025 Unpaid Principal Balance: \$3,713,627,696.55	2025 Loan Count: 12,180	2025 Average Loan Size: \$211,275.16

Delinquency Status as of September 30 of the Year (Loans Modified within one (1) year)

LM10 Current Loans

2024 Unpaid Principal Balance: \$661,075,115.38	2024 Loan Count: 2,290	2024 Average Loan Size: \$125,388.46
2025 Unpaid Principal Balance: \$1,460,505,978.75	2025 Loan Count: 3,792	2025 Average Loan Size: \$160,189.02

LM11 30 to 60 Days Delinquent

2024 Unpaid Principal Balance: \$98,476,176.62	2024 Loan Count: 353	2024 Average Loan Size: \$83,383.28
2025 Unpaid Principal Balance: \$178,526,889.	2025 Loan Count: 575	2025 Average Loan Size: \$79,946.01

LM12 61 to 90 Days Delinquent

2024 Unpaid Principal Balance: \$52,694,170.86	2024 Loan Count: 207	2024 Average Loan Size: \$51,833.16
2025 Unpaid Principal Balance: \$120,330,534.6	2025 Loan Count: 372	2025 Average Loan Size: \$95,393.72

LM13 More Than 90 Days Delinquent

2024 Unpaid Principal Balance: \$114,179,404.46	2024 Loan Count: 384	2024 Average Loan Size: \$84,295.35
2025 Unpaid Principal Balance: \$187,094,523.55	2025 Loan Count: 564	2025 Average Loan Size: \$113,640.97

Delinquency Status as of September 30 of the Year (Loans Modified over one (1) year ago)

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LM14 Current Loans

2024 Unpaid Principal Balance: \$2,003,406,359.95 2024 Loan Count: 8,610 2024 Average Loan Size: \$99,732.79

2025 Unpaid Principal Balance: \$2,497,055,318.32 2025 Loan Count: 12,091 2025 Average Loan Size: \$105,273.64

LM15 30 to 60 Days Delinquent

2024 Unpaid Principal Balance: \$200,674,229.58 2024 Loan Count: 864 2024 Average Loan Size: \$62,709.66

2025 Unpaid Principal Balance: \$262,597,819.32 2025 Loan Count: 1,306 2025 Average Loan Size: \$58,315.1

LM16 61 to 90 Days Delinquent

2024 Unpaid Principal Balance: \$95,625,263.21 2024 Loan Count: 431 2024 Average Loan Size: \$47,109.52

2025 Unpaid Principal Balance: \$140,563,635.99 2025 Loan Count: 653 2025 Average Loan Size: \$51,931.59

LM17 More Than 90 Days Delinquent

2024 Unpaid Principal Balance: \$278,956,762.32 2024 Loan Count: 1,164 2024 Average Loan Size: \$73,674.84

2025 Unpaid Principal Balance: \$382,675,630.81 2025 Loan Count: 1,548 2025 Average Loan Size: \$75,516.4

Foreclosure Status

LM18 In Foreclosure Status as of 9/30/23

2024 Unpaid Principal Balance: \$560,263,752.36 2024 Loan Count: 2,893 2024 Average Loan Size: \$111,531.52

2025 Unpaid Principal Balance: \$1,169,955,648.2 2025 Loan Count: 4,971 2025 Average Loan Size: \$118,056.9

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LM19 Moved Into Foreclosure Status During Period 10/1/2023 thru 9/30/2024

2024 Unpaid Principal Balance: \$1,348,613,702.87 2024 Loan Count: 5,296 2024 Average Loan Size: \$125,129.07

2025 Unpaid Principal Balance: \$1,650,638,750.98 2025 Loan Count: 5,906 2025 Average Loan Size: \$209,127.46

LM20 Foreclosure Resolved Other Than Sheriff Sale During Period 10/1/2023 thru 9/30/2024

2024 Unpaid Principal Balance: \$963,744,089.65 2024 Loan Count: 4,481 2024 Average Loan Size: \$116,063.33

2025 Unpaid Principal Balance: \$959,715,308.21 2025 Loan Count: 3,968 2025 Average Loan Size: \$129,245.65

LM21 Foreclosure Resulting in Sheriff Sale During Period 10/1/2023 thru 9/30/2024

2024 Unpaid Principal Balance: \$198,268,307.56 2024 Loan Count: 589 2024 Average Loan Size: \$58,242.81

2025 Unpaid Principal Balance: \$185,553,174.52 2025 Loan Count: 736 2025 Average Loan Size: \$66,637.42

LM22 In Foreclosure Status as of 9/30/2024

2024 Unpaid Principal Balance: \$996,392,045.84 2024 Loan Count: 2,991 2024 Average Loan Size: \$121,704.27

2025 Unpaid Principal Balance: \$1,580,936,390.07 2025 Loan Count: 5,979 2025 Average Loan Size: \$170,545.33

LM23 REOs as of 9/30/2024

2024 Unpaid Principal Balance: \$117,476,749.5 2024 Loan Count: 463 2024 Average Loan Size: \$52,146.77

2025 Unpaid Principal Balance: \$98,540,277.52 2025 Loan Count: 393 2025 Average Loan Size: \$62,865.08

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LM24 Loans Paid Through Short Sale During Period 10/1/2023 thru 9/30/2024

2024 Unpaid Principal Balance: \$10,201,744.9 2024 Loan Count: 72 2024 Average Loan Size: \$22,578.52

2025 Unpaid Principal Balance: \$43,029,462.53 2025 Loan Count: 152 2025 Average Loan Size: \$36,849.73

LM25 Consumers in Bankruptcy Status as of 9/30/2023

2024 Unpaid Principal Balance: \$669,133,636.22 2024 Loan Count: 2,933 2024 Average Loan Size: \$141,858.4

2025 Unpaid Principal Balance: \$744,690,290.63 2025 Loan Count: 3,001 2025 Average Loan Size: \$134,843.38

LM26 Consumers in Bankruptcy status as of 9/30/2024

2024 Unpaid Principal Balance: \$879,970,559.43 2024 Loan Count: 3,714 2024 Average Loan Size: \$129,354.63

2025 Unpaid Principal Balance: \$908,236,695.73 2025 Loan Count: 3,366 2025 Average Loan Size: \$164,841.09