

Residential Mortgage-Backed Securities (RMBS) Capabilities

BNY Mellon is a leading global brand that helps issuers and investors Consider Everything throughout the mortgage securitization lifecycle.

Stability – We're a global systemically important bank (G-SIB) with strong and stable fundamentals evidenced by our high rankings across all major rating agencies.¹

Global Scale – The largest provider of independent trustee services and one of the world's largest custodians and agency servicers nationally and worldwide.

Experience & Expertise – Extensive experience through various credit cycles and market-leading expertise across all private-label and agency RMBS and other key asset classes.

A Truly, Independent Service Provider – We provide investors with the comfort that their deal comes first. BNY Mellon does not compete as an originator or underwriter.

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By collaborating with us, our clients have access to our scale and stability and decades of market-leading experience within the mortgage backed securities (MBS) market. Our expertise spans across multiple credit cycles and covers both the private and agency sector, supporting prominent government entities like Freddie Mac/ Fannie Mae and Ginnie Mae.

We offer clients a full suite of issuer, investor, tax and rating agency reporting, right down to loan level details with the ability to support all phases of the mortgage securitization lifecycle. Because we don't serve as an originator or arranger on the deals we service, we avoid conflicts of interest with our clients and transaction parties so they can take comfort that we always put the deal first.

Whether you're looking a new or successor service provider, partner with a brand you can rely on.

SERVICES OVERVIEW

Master Servicing

- Oversight of Primary Loan Servicers
- Processing of monthly loan level accounting activity
- Oversight of nonperforming loan activities
- Annual compliance oversight
- Detailed Master Servicing reporting

Document Custodian

Safekeeping, certification, collateral review, client reporting, document imaging; our Vault professionals can handle all your needs.

Trustee

The trustee's responsibilities are set forth in an indenture; a legal document under which the securities are issued.

Securities Administrator/ Paying Agent/Calculation Agent

- Complex Analytics Services:
 - Modeling waterfalls: Funds flow through accounts and to investors timely and correctly.
 - Monthly payment calculations: The controlled environment we operate in ensures the right payments at the right time.
- Tax Reporting: Our staff is on hand to ensure timely filing of required tax reporting.

¹Rated by all major rating agencies including S&P, Moody's and Fitch Ratings

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