

The 2026 SHARP Program



Supports broader engagement, clearer performance measures and more meaningful rewards

- 1 Expanded Reach** Expands eligibility to reward more Servicers and Servicing Agents
- 2 Qualitative Evaluation** Introduces a qualitative evaluation depending on the award category
- 3 Segmented Award Structure** Broader criteria for measuring success
- 4 Strategic Alignment** Greater emphasis on practices that drive credit loss reduction and advance core business priorities, with flexibility to adapt to evolving strategies and industry needs

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Expanded Program Recognizes More Participants

Award Category	Total Loan Serviced	Evaluation Criteria	Award Amount
SHARP Premier Top 3 winners	≥ 100K	100% Quantitative	\$150K, \$100K, \$50K
SHARP Plus 1 winner, 1 runner up	≥ 100K	100% Qualitative	\$50K, \$25K
SHARP Prestige 10 winners	< 100K	100% Qualitative	\$15K each
Servicing Agents Premier 1 winner, 1 runner up	≥ 100K	100% Quantitative	N/A
Servicing Agents Prestige 1 winner, 1 runner up	≥ 10K	100% Qualitative	N/A