



## U.S. Department of Housing and Urban Development

### HUD'S TIER RANKING SYSTEM II (TRS II) – Incentive Round 13

**Servicers Evaluated & Scored: 162**

**Evaluation Period: 10/1/2024 – 9/30/2025**

TRSII measures compliance with HUD/FHA delinquent servicing guidelines and requirements in the areas of early delinquency intervention, loss mitigation engagement quantity and quality, and Single-Family Default Monitoring System (SFDMS) reporting.

Servicer	Tier	Grade	Score
ALABAMA HOUSING FINANCE AUTH	Tier 1	A	94.08%
AMERINATIONAL COMMUNITY SERVICES, LLC	Tier 2	B	89.24%
APEX BANK	Tier 1	A	94.33%
ARVEST BANK	Tier 1	A	92.57%
ASSOCIATED BANK	Tier 1	A	91.98%
AXOS BANK	Tier 3	C	72.80%
BANCO POPULAR DE PUERTO RICO	Tier 1	A	95.57%
BANK OF AMERICA NA CHARLOTTE	Tier 3	C	72.93%
BANK OF HAWAII	Tier 4	F	50.38%
BANNER BANK	Tier 1	A	93.34%
BEAL BANK	Tier 4	F	0.00%
BELL BANK	Tier 2	B	85.33%
BOKF NA	Tier 1	A	95.69%
BUSEY BANK	Tier 4	F	50.00%
CADENCE BANK	Tier 1	A	93.93%
CAPITAL FOR CHANGE, INC.	Tier 4	F	55.58%
CARRINGTON MORTGAGE SERVICES LLC	Tier 1	A	95.78%
CENLAR FEDERAL SAVINGS BANK	Tier 1	A	95.92%
CENTRAL NATIONAL BANK	Tier 1	A	96.34%
CITIMORTGAGE INC	Tier 4	F	0.00%
CITIZENS BANK, NA	Tier 1	A	94.87%
CLICK N' CLOSE, INC.	Tier 1	A	94.51%
COLONIAL SAVINGS FA	Tier 1	A	95.62%
COLUMBIA BANK	Tier 2	B	84.00%
COMMERCE BANK NA	Tier 3	C	77.96%
COMMUNITY BANK NA	Tier 3	D	69.84%

HUD'S TIER RANKING SYSTEM II (TRS II) - Incentive Round 13 Continued

Servicer	Tier	Grade	Score
CORNERSTONE CAPITAL BANK, SSB	Tier 1	A	95.09%
COUNTRYPLACE MORTGAGE, LTD.	Tier 1	A	91.12%
CROWN MORTGAGE COMPANY	Tier 3	D	60.84%
CYPRESS LOAN SERVICING LLC	Tier 4	F	0.50%
DATA MORTGAGE INC	Tier 1	A	93.75%
DOLLAR BANK FSB	Tier 2	B	89.38%
DOVENMUEHLE MORTGAGE INC	Tier 1	A	94.83%
EMI EQUITY MORTGAGE INC	Tier 1	A	94.75%
ENT CREDIT UNION	Tier 1	A	94.12%
EVERBANK, NATIONAL ASSOCIATION	Tier 4	F	0.50%
EVERETT FINANCIAL INC	Tier 3	D	60.41%
EVERGREEN MONEYSOURCE MTG CO	Tier 3	C	79.63%
FAY SERVICING LLC	Tier 1	A	91.55%
FIDELITY BANK	Tier 4	F	22.27%
FIDELITY BANK, NATIONAL ASSOCIATION	Tier 1	A	95.10%
FIFTH THIRD BANK, NATIONAL ASSOCIATION	Tier 1	A	95.46%
FIRST BANK	Tier 1	A	93.31%
FIRST CITIZENS COMMUNITY BANK	Tier 4	F	25.00%
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATI	Tier 4	F	17.18%
FIRST FEDERAL SAVINGS BANK	Tier 2	B	89.83%
FIRST INTERSTATE BANK WY	Tier 1	A	90.30%
FIRST NATIONAL BANK	Tier 1	A	91.63%
FIRST SOURCE BANK	Tier 4	F	58.35%
FIRST UNITED BANK AND TRUST CO	Tier 1	A	95.09%
FIRSTBANK	Tier 4	F	39.02%
FIRSTBANK PUERTO RICO	Tier 2	B	89.70%
FIRST-CITIZENS BANK & TRUST COMPANY	Tier 4	F	0.00%
FLAT BRANCH MORTGAGE INC	Tier 1	A	93.80%
FREEDOM MORTGAGE CORPORATION	Tier 1	A	96.06%
FULTON BANK NATIONAL ASSOCIATION	Tier 4	F	13.04%
GATE CITY BANK	Tier 2	B	86.72%
GATEWAY FIRST BANK	Tier 1	A	93.28%
GATEWAY MORTGAGE CORPORATION	Tier 1	A	93.23%
GEORGIA HOUSING-FINANCE AUTHORITY	Tier 1	A	92.31%
GITSIT SOLUTIONS, LLC	Tier 1	A	94.88%
GUILD MORTGAGE COMPANY LLC	Tier 1	A	94.46%
HEARTLAND BANK AND TRUST COMPANY	Tier 2	B	87.52%
HOME FINANCING CENTER INC	Tier 4	F	49.96%
HUDSON VALLEY CREDIT UNION	Tier 2	B	87.94%
HUNTINGTON NATIONAL BANK	Tier 1	A	93.48%

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Servicer	Tier	Grade	Score
IDAHO HOUSING AND FINANCE ASSN	Tier 1	A	94.93%
INDEPENDENT BANK	Tier 2	B	86.23%
INDUSTRIAL BANK NA	Tier 4	F	0.00%
INOVA FEDERAL CREDIT UNION	Tier 3	D	63.15%
INTERCAP LENDING INC.	Tier 4	F	59.70%
IOWA BANKERS MORTGAGE CORP	Tier 3	D	67.39%
JPMORGAN CHASE BANK NA	Tier 1	A	92.46%
KEESLER FEDERAL CREDIT UNION	Tier 4	F	26.74%
KENTUCKY HOUSING CORPORATION	Tier 1	A	92.37%
KEYBANK NATIONAL ASSOCIATION	Tier 3	D	64.60%
LAKE MICHIGAN CREDIT UNION	Tier 2	B	82.61%
LIBERTY BANK AND TRUST CO	Tier 4	F	44.45%
LOANCARE LLC	Tier 1	A	96.60%
LOANDEPOT.COM	Tier 1	A	92.57%
M AND T BANK	Tier 1	A	96.75%
MASSHOUSING	Tier 3	C	74.80%
MCCUE MORTGAGE COMPANY	Tier 1	A	96.42%
MECHANICS BANK	Tier 3	D	61.68%
MEMBER FIRST MORTGAGE, LLC	Tier 3	C	78.01%
MEMBERS MORTGAGE SERVICES, LLC	Tier 1	A	91.62%
MERCHANTS BANK NA	Tier 1	A	90.19%
MICHIGAN SCHOOLS AND GOVERNMENT CU	Tier 4	F	49.61%
MIDFIRST BANK	Tier 1	A	96.64%
MIDLAND STATES BANK	Tier 3	C	72.51%
MONTANA BOARD OF HOUSING	Tier 3	D	63.64%
MORTGAGE CENTER LC	Tier 2	B	85.97%
MORTGAGE CLEARING CORPORATION	Tier 3	D	66.03%
MORTGAGE SOLUTIONS OF COLORADO LLC	Tier 2	B	82.92%
MYCUMORTGAGE LLC	Tier 1	A	90.19%
NATIONSTAR MORTGAGE LLC	Tier 1	A	93.88%
NAVY FEDERAL CREDIT UNION	Tier 1	A	93.79%
NEW AMERICAN FUNDING, LLC	Tier 1	A	93.67%
NEWREZ LLC	Tier 1	A	95.45%
NORTH AMERICAN SAVINGS BANK	Tier 1	A	92.33%
NORTH DAKOTA HOUSING FIN AGENCY	Tier 1	A	94.90%
NORTHRIM BANK	Tier 1	A	91.98%
NORWICH COMMERCIAL GROUP INC	Tier 4	F	55.79%
OLD NATIONAL BANK	Tier 3	D	64.69%
ONPOINT COMMUNITY CREDIT UNION	Tier 3	C	72.66%
ORIENTAL BANK	Tier 1	A	95.70%

HUD'S TIER RANKING SYSTEM II (TRS II) - Incentive Round 13 Continued

Servicer	Tier	Grade	Score
PENNSYLVANIA HOUSING FIN AGCY	Tier 1	A	94.14%
PENNYMAC LOAN SERVICES LLC	Tier 1	A	96.42%
PENTAGON FEDERAL CREDIT UNION	Tier 1	A	94.85%
PHH MORTGAGE CORPORATION	Tier 1	A	97.44%
PINNACLE BANK	Tier 4	F	54.14%
PIONEER BANK	Tier 2	B	86.91%
PLANET HOME LENDING LLC	Tier 1	A	95.76%
PNC BANK, NATIONAL ASSOCIATION	Tier 1	A	95.25%
PRIMARY RESIDENTIAL MORTGAGE INC	Tier 1	A	93.63%
REGIONS BANK	Tier 1	A	96.08%
REPUBLIC BANK AND TRUST COMPANY	Tier 4	F	3.85%
RHODE ISLAND HSG MTGE FIN CORP	Tier 2	B	88.60%
ROCKET MORTGAGE, LLC	Tier 1	A	96.45%
ROCKY MOUNTAIN MORTGAGE CO	Tier 2	B	85.79%
ROUNDPOINT MORTGAGE SERVICING LLC	Tier 4	F	41.29%
SANTANDER BANK NATIONAL ASSOCIATION	Tier 4	F	0.00%
SELECT PORTFOLIO SERVICING INC	Tier 2	B	81.06%
SELENE FINANCE LP	Tier 2	B	88.98%
SERVBANK, N.A.	Tier 1	A	95.75%
SERVICEMAC, LLC	Tier 1	A	93.09%
SERVION, INC.	Tier 2	B	80.70%
SERVIS ONE INC	Tier 1	A	90.02%
SIWELL INC	Tier 4	F	49.34%
SN SERVICING CORPORATION	Tier 1	A	94.42%
SOUTH CAROLINA STATE HSG FDA	Tier 1	A	93.09%
SOUTHWEST STAGE FUNDING LLC	Tier 1	A	97.04%
STANDARD MORTGAGE CORPORATION	Tier 1	A	93.57%
STATE EMPLOYEES CREDIT UNION OF MD INC	Tier 3	D	61.98%
STATEBRIDGE COMPANY LLC	Tier 2	B	88.54%
SUN WEST MORTGAGE CO INC	Tier 1	A	95.69%
SUNFLOWER BANK, N.A.	Tier 2	B	82.59%
TD BANK NA	Tier 1	A	91.61%
TENNESSEE HOUSING DEV AGENCY	Tier 1	A	91.75%
TEXAS DOW EMPLOYEES CREDIT UNION	Tier 3	C	76.37%
TEXASBANK	Tier 4	F	42.29%
TOWNE MORTGAGE COMPANY	Tier 1	A	90.93%
TRAVIS CREDIT UNION	Tier 3	D	61.20%
TRUHOME SOLUTIONS LLC	Tier 2	B	88.09%
TRUIST BANK	Tier 1	A	96.35%
TRUSTMARK BANK	Tier 1	A	93.97%

HUD'S TIER RANKING SYSTEM II (TRS II) - Incentive Round 13 Continued

Servicer	Tier	Grade	Score
UNION HOME MORTGAGE CORP	Tier 2	B	84.81%
UNITED COMMUNITY BANK	Tier 4	F	57.89%
UNIVERSITY BANK	Tier 2	B	89.47%
US BANK NA	Tier 1	A	93.37%
UTAH HOUSING CORPORATION	Tier 1	A	96.57%
VANDERBILT MORTGAGE FINANCE	Tier 1	A	95.66%
VILLAGE CAPITAL & INVESTMENT LLC	Tier 1	A	94.89%
VIRGINIA HOUSING DEV AUT	Tier 1	A	95.70%
VYSTAR CREDIT UNION	Tier 4	F	54.48%
WEBSTER BANK	Tier 2	B	86.09%
WELLS FARGO BANK NA	Tier 1	A	96.39%
WEST VIRGINIA HOUSING DEV FUND	Tier 1	A	93.09%
WESTERN COMMERCE BANK	Tier 3	C	72.37%
WESTSTAR MORTGAGE CORP	Tier 2	B	82.19%
WISCONSIN HSNG AND ECON DEV AUTH	Tier 1	A	94.19%
WYOMING COMMUNITY DEVELOPMENT AUTHORITY	Tier 2	B	89.07%