



U.S. Department of Housing and Urban Development

HUD'S TIER RANKING SYSTEM II (TRSII) – Incentive Round 10

Servicers Evaluated & Scored: 163

Evaluation Period: 10/1/2021 – 9/30/2022

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 (ID)	Tier	Grade	Score
ALABAMA HOUSING FINANCE AUTH (94058)	Tier 1	A	96.13%
AMERIFIRST FINANCIAL CORP (70815)	Tier 1	A	94.23%
AMERINATIONAL COMMUNITY SERVICES, LLC (23422)	Tier 3	C	79.82%
AMERIS BANK (09579)	Tier 4	F	12.51%
AMWEST FUNDING CORP. (78546)	Tier 3	C	77.42%
APEX BANK (31152)	Tier 1	A	96.94%
ARVEST BANK (03152)	Tier 2	B	88.18%
ASSOCIATED BANK (57800)	Tier 1	A	91.79%
AXOS BANK (30410)	Tier 2	B	87.50%
BANCO POPULAR DE PUERTO RICO (63001)	Tier 1	A	95.85%
BANK OF AMERICA NA CHARLOTTE (13065)	Tier 1	A	98.03%
BANK OF HAWAII (61006)	Tier 4	F	47.06%
BANK OF THE WEST (12489)	Tier 2	B	89.81%
BANNER BANK (55314)	Tier 1	A	99.91%
BARKSDALE FEDERAL CREDIT UNION (17373)	Tier 2	B	81.74%
BARRINGTON BANK AND TRUST CO NA (13909)	Tier 2	B	82.37%
BEAL BANK (73793)	Tier 4	F	0.00%
BELL BANK (36187)	Tier 1	A	93.06%
BOKF NA (79854)	Tier 1	A	96.82%
BROKER SOLUTIONS INC (21221)	Tier 1	A	95.29%
BUSEY BANK (72909)	Tier 3	C	70.16%
CADENCE BANK (23009)	Tier 1	A	94.36%
CALIBER HOME LOANS INC (30992)	Tier 1	A	93.09%
CAPITAL FOR CHANGE, INC. (78642)	Tier 3	D	69.30%
CARRINGTON MORTGAGE SERVICES LLC (24751)	Tier 1	A	97.55%
CENLAR FEDERAL SAVINGS BANK (30084)	Tier 1	A	98.21%

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Servicer (ID)	Tier	Grade	Score
CENTRAL NATIONAL BANK (15076)	Tier 1	A	98.40%
CHELSEA GROTON BANK (06207)	Tier 4	F	32.38%
CIS FINANCIAL SERVICES INC (13888)	Tier 1	A	95.57%
CITIMORTGAGE INC (24893)	Tier 4	F	6.60%
CITIZENS BANK, NA (34471)	Tier 1	A	96.40%
CLICK N' CLOSE, INC. (38132)	Tier 1	A	92.30%
COLONIAL SAVINGS FA (51272)	Tier 1	A	95.35%
COMMERCE BANK NA (14598)	Tier 1	A	92.06%
COMMUNITY LOAN SERVICING, LLC (14244)	Tier 3	C	78.87%
CORTRUST BANK (48179)	Tier 1	A	90.00%
COUNTRYPLACE MORTGAGE, LTD. (23404)	Tier 1	A	92.66%
CROWN MORTGAGE COMPANY (12578)	Tier 3	C	74.75%
DOLLAR BANK FSB (41947)	Tier 1	A	96.51%
DOVENMUEHLE MORTGAGE INC (11303)	Tier 1	A	97.30%
EMI EQUITY MORTGAGE INC (70692)	Tier 1	A	91.22%
ENT CREDIT UNION (05485)	Tier 1	A	99.28%
EVERETT FINANCIAL INC (17224)	Tier 2	B	81.00%
EVERGREEN MONEYSOURCE MTG CO (71108)	Tier 1	A	91.81%
FAY SERVICING LLC (28764)	Tier 1	A	94.40%
FIDELITY BANK, NATIONAL ASSOCIATION (15468)	Tier 1	A	94.59%
FIFTH THIRD BANK, NATIONAL ASSOCIATION (37009)	Tier 1	A	92.52%
FIRST BANK (24894)	Tier 1	A	95.28%
FIRST FEDERAL BANK OF LOUISIANA (17199)	Tier 4	F	47.19%
FIRST FEDERAL SAVINGS AND LOAN ASSOC (24507)	Tier 4	F	59.56%
FIRST FEDERAL SAVINGS BANK (25327)	Tier 1	A	95.28%
FIRST INTERSTATE BANK WY (58002)	Tier 3	D	68.20%
FIRST NATIONAL BANK (26003)	Tier 1	A	97.10%
FIRST SOURCE BANK (13004)	Tier 2	B	80.42%
FIRST UNITED BANK AND TRUST CO (39212)	Tier 1	A	92.63%
FIRSTBANK PUERTO RICO (63011)	Tier 2	B	86.46%
FLAGSTAR BANK FSB (71274)	Tier 1	A	97.93%
FLAT BRANCH MORTGAGE INC (25319)	Tier 1	A	96.53%
FREEDOM MORTGAGE CORPORATION (75159)	Tier 1	A	97.71%
GATE CITY BANK (36006)	Tier 1	A	93.76%
GATEWAY FIRST BANK (15783)	Tier 1	A	96.43%
GEORGIA HOUSING-FINANCE AUTHORITY (09497)	Tier 1	A	92.18%
GITSIT SOLUTIONS, LLC (25703)	Tier 1	A	93.22%
GREGORY FUNDING LLC (31256)	Tier 3	D	67.47%
GUILD MORTGAGE COMPANY LLC (04718)	Tier 1	A	93.96%
HOME FINANCING CENTER INC (68022)	Tier 4	F	39.38%

HUD'S TIER RANKING SYSTEM II (TRSII) – Incentive Round 10 Continued

Servicer (ID)	Tier	Grade	Score
HOME POINT FINANCIAL CORPORATION (26273)	Tier 2	B	84.79%
HOMESTREET BANK (55582)	Tier 1	A	94.95%
HUDSON VALLEY CREDIT UNION (29184)	Tier 1	A	90.65%
HUNTINGDON VALLEY BANK (19148)	Tier 4	F	24.65%
HUNTINGTON NATIONAL BANK (71247)	Tier 1	A	92.42%
IDAHO HOUSING AND FINANCE ASSN (10101)	Tier 1	A	91.27%
INDEPENDENT BANK (21097)	Tier 1	A	93.83%
INDUSTRIAL BANK NA (10023)	Tier 4	F	0.00%
INOVA FEDERAL CREDIT UNION (18982)	Tier 3	C	70.10%
INTERCAP LENDING INC. (32133)	Tier 3	C	71.45%
JAMES B NUTTER AND COMPANY (24671)	Tier 1	A	97.48%
JPMORGAN CHASE BANK NA (30141)	Tier 1	A	97.86%
KENTUCKY HOUSING CORPORATION (16396)	Tier 1	A	94.94%
KEYBANK NATIONAL ASSOCIATION (38131)	Tier 3	C	77.73%
LAKE MICHIGAN CREDIT UNION (77164)	Tier 2	B	84.86%
LIBERTY BANK AND TRUST CO (70162)	Tier 4	F	36.37%
LOANCARE LLC (70101)	Tier 1	A	97.05%
LOANDEPOT.COM (30096)	Tier 2	B	85.78%
M AND T BANK (75864)	Tier 1	A	98.67%
MASSHOUSING (20623)	Tier 1	A	94.72%
MCCUE MORTGAGE COMPANY (06230)	Tier 1	A	99.50%
MEMBER FIRST MORTGAGE, LLC (77847)	Tier 3	C	78.67%
MIDFIRST BANK (39400)	Tier 1	A	97.50%
MIDLAND STATES BANK (16772)	Tier 2	B	80.33%
MIDWEST LOAN SOLUTIONS INC (75451)	Tier 1	A	93.61%
MONTANA BOARD OF HOUSING (25186)	Tier 1	A	92.50%
MORTGAGE CENTER LC (15825)	Tier 1	A	92.09%
MORTGAGE CLEARING CORPORATION (39318)	Tier 3	C	72.24%
MUFG UNION BANK, N.A. (04822)	Tier 1	A	90.92%
MYCUMORTGAGE LLC (31162)	Tier 2	B	87.41%
NATIONSTAR MORTGAGE LLC (26450)	Tier 1	A	95.75%
NAVY FEDERAL CREDIT UNION (54547)	Tier 1	A	96.15%
NEWREZ LLC (25574)	Tier 1	A	95.18%
NORTH AMERICAN SAVINGS BANK (24130)	Tier 2	B	85.07%
NORTH DAKOTA HOUSING FIN AGENCY (36242)	Tier 1	A	91.92%
NORTHPOINTE BANK (28708)	Tier 1	A	90.67%
NORWICH COMMERCIAL GROUP INC (78026)	Tier 2	B	82.66%
ORIENTAL BANK (63153)	Tier 1	A	96.62%
PENNSYLVANIA HOUSING FIN AGCY (42581)	Tier 1	A	93.87%
PENNYMAC LOAN SERVICES LLC (28095)	Tier 1	A	97.34%

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Servicer (ID)	Tier	Grade	Score
PHH MORTGAGE CORPORATION (30275)	Tier 1	A	96.62%
PINNACLE BANK (49115)	Tier 3	D	64.73%
PIONEER BANK (32053)	Tier 2	B	81.65%
PLANET HOME LENDING LLC (27128)	Tier 1	A	94.89%
PNC BANK, NATIONAL ASSOCIATION (17739)	Tier 1	A	95.61%
PRIMARY RESIDENTIAL MORTGAGE INC (12617)	Tier 1	A	96.70%
PROVIDENT BANK (29866)	Tier 2	B	81.02%
REGIONS BANK (49001)	Tier 1	A	94.76%
REPUBLIC BANK AND TRUST COMPANY (70884)	Tier 4	F	28.47%
RHODE ISLAND HSG MTGE FIN CORP (46049)	Tier 1	A	95.19%
ROCKET MORTGAGE, LLC (71970)	Tier 1	A	97.20%
ROCKY MOUNTAIN MORTGAGE CO (51835)	Tier 1	A	90.51%
ROUNDPOINT MORTGAGE SERVICING CORPORATIO (29921)	Tier 3	C	75.04%
RUSHMORE LOAN MANAGEMENT SERVICES LLC (30941)	Tier 1	A	94.40%
SABINE STATE BANK AND TRUST CO (70519)	Tier 3	C	77.86%
SANTANDER BANK NATIONAL ASSOCIATION (41584)	Tier 4	F	0.00%
SECURITYNATIONAL MORTGAGE COMPANY (76355)	Tier 3	C	73.05%
SELECT PORTFOLIO SERVICING INC (75568)	Tier 1	A	92.04%
SELENE FINANCE LP (23956)	Tier 1	A	91.05%
SERVICEMAC, LLC (00772)	Tier 1	A	93.43%
SERVION, INC. (71955)	Tier 3	C	76.94%
SERVIS ONE INC (23565)	Tier 1	A	94.97%
SIWELL INC (76272)	Tier 4	F	56.86%
SN SERVICING CORPORATION (78830)	Tier 2	B	89.23%
SOUTH CAROLINA STATE HSG FDA (47230)	Tier 1	A	95.49%
SOUTHWEST STAGE FUNDING LLC (19874)	Tier 2	B	87.43%
SPECIALIZED LOAN SERVICING LLC (20856)	Tier 1	A	98.16%
STANDARD MORTGAGE CORPORATION (17158)	Tier 2	B	87.81%
STATE EMPLOYEES CREDIT UNION OF MD INC (10813)	Tier 3	D	64.50%
STATEBRIDGE COMPANY LLC (29415)	Tier 2	B	85.93%
SUN WEST MORTGAGE CO INC (64438)	Tier 1	A	96.73%
SUNFLOWER BANK, N.A. (00514)	Tier 1	A	92.80%
TD BANK NA (15683)	Tier 2	B	89.02%
TENNESSEE HOUSING DEV AGENCY (49390)	Tier 1	A	96.05%
TEXAS DOW EMPLOYEES CREDIT UNION (30750)	Tier 4	F	53.12%
THE MONEY SOURCE INC (24967)	Tier 1	A	97.55%
TIAA, FSB (12792)	Tier 4	F	4.17%
TOWN AND COUNTRY BANK (12313)	Tier 2	B	89.79%
TOWNE MORTGAGE COMPANY (21799)	Tier 1	A	94.37%
TRUHOME SOLUTIONS LLC (26796)	Tier 1	A	96.97%

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Servicer (ID)	Tier	Grade	Score
TRUIST BANK (35029)	Tier 1	A	96.87%
TRUSTMARK NATIONAL BANK (23155)	Tier 1	A	95.54%
UMPQUA BANK (40254)	Tier 1	A	93.00%
UNION HOME MORTGAGE CORP (38270)	Tier 1	A	90.65%
US BANK NA (16001)	Tier 1	A	95.03%
UTAH HOUSING CORPORATION (52167)	Tier 1	A	95.75%
VAN DYK MORTGAGE CORPORATION (71406)	Tier 1	A	97.01%
VANDERBILT MORTGAGE FINANCE (73163)	Tier 1	A	96.92%
VILLAGE CAPITAL & INVESTMENT LLC (24441)	Tier 1	A	94.94%
VIRGINIA HOUSING DEV AUT (54521)	Tier 1	A	94.66%
WEBSTER BANK (06060)	Tier 1	A	97.95%
WELLS FARGO BANK NA (22995)	Tier 1	A	97.25%
WEST VIRGINIA HOUSING DEV FUND (56243)	Tier 2	B	83.92%
WESTERN COMMERCE BANK (32137)	Tier 3	C	77.13%
WESTSTAR MORTGAGE CORP (76382)	Tier 2	B	83.56%
WISCONSIN HSNG AND ECON DEV AUTH (57818)	Tier 1	A	93.17%
WYOMING COMMUNITY DEVELOPMENT AUTHORITY (58109)	Tier 1	A	90.64%