



U.S. Department of Housing and Urban Development

HUD'S TIER RANKING SYSTEM II (TRSII) – Incentive Round 11

Servicers Evaluated & Scored: 163

Evaluation Period: 10/1/2022 – 9/30/2023

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	92.54%
ALLIED FIRST BANK, SB (31121)	Tier 1	A	94.38%
AMERINATIONAL COMMUNITY SERVICES, LLC (23422)	Tier 2	B	84.63%
AMERIS BANK (09579)	Tier 4	D	9.03%
AMWEST FUNDING CORP. (78546)	Tier 3	C	76.01%
APEX BANK (31152)	Tier 1	A	93.89%
ARVEST BANK (03152)	Tier 2	B	80.59%
ASSOCIATED BANK (57800)	Tier 2	B	83.65%
AXOS BANK (30410)	Tier 1	A	90.71%
BANCO POPULAR DE PUERTO RICO (63001)	Tier 1	A	95.00%
BANK OF AMERICA NA CHARLOTTE (13065)	Tier 1	A	96.52%
BANK OF HAWAII (61006)	Tier 4	D	48.70%
BANNER BANK (55314)	Tier 1	A	95.75%
BARKSDALE FEDERAL CREDIT UNION (17373)	Tier 3	C	77.48%
BARRINGTON BANK AND TRUST CO NA (13909)	Tier 3	C	71.87%
BEAL BANK (73793)	Tier 4	D	0.00%
BELL BANK (36187)	Tier 2	B	84.89%
BMO BANK N.A. (11934)	Tier 4	D	25.02%
BOKF NA (79854)	Tier 1	A	90.45%
BUSEY BANK (72909)	Tier 4	D	51.96%
CADENCE BANK (23009)	Tier 2	B	87.50%
CALIBER HOME LOANS INC (30992)	Tier 3	C	66.18%
CAPITAL FOR CHANGE, INC. (78642)	Tier 3	C	60.80%
CARRINGTON MORTGAGE SERVICES LLC (24751)	Tier 1	A	95.53%
CENLAR FEDERAL SAVINGS BANK (30084)	Tier 1	A	96.24%
CENTRAL NATIONAL BANK (15076)	Tier 1	A	92.22%

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Servicer (ID)	Tier	Grade	Score
CHELSEA GROTON BANK (06207)	Tier 4	D	21.58%
CITIMORTGAGE INC (24893)	Tier 4	D	0.00%
CITIZENS BANK, NA (34471)	Tier 1	A	96.31%
CLICK N' CLOSE, INC. (38132)	Tier 1	A	93.93%
COLONIAL SAVINGS FA (51272)	Tier 1	A	90.05%
COMMERCE BANK NA (14598)	Tier 3	C	77.14%
COMMUNITY BANK NA (77832)	Tier 3	C	70.64%
CORNERSTONE CAPITAL BANK, SSB (71854)	Tier 2	B	88.19%
COUNTRYPLACE MORTGAGE, LTD. (23404)	Tier 1	A	91.18%
CROWN MORTGAGE COMPANY (12578)	Tier 3	C	69.59%
DOLLAR BANK FSB (41947)	Tier 2	B	85.54%
DOVENMUEHLE MORTGAGE INC (11303)	Tier 1	A	92.81%
EMI EQUITY MORTGAGE INC (70692)	Tier 1	A	92.03%
ENT CREDIT UNION (05485)	Tier 1	A	91.67%
EVERBANK, NATIONAL ASSOCIATION (12792)	Tier 4	D	0.00%
EVERETT FINANCIAL INC (17224)	Tier 3	C	65.32%
EVERGREEN MONEYSOURCE MTG CO (71108)	Tier 2	B	84.56%
FAY SERVICING LLC (28764)	Tier 1	A	96.10%
FIDELITY BANK, NATIONAL ASSOCIATION (15468)	Tier 1	A	91.81%
FIFTH THIRD BANK, NATIONAL ASSOCIATION (37009)	Tier 1	A	90.72%
FIRST BANK (24894)	Tier 1	A	95.57%
FIRST CITIZENS BANK AND TR CO (35123)	Tier 4	D	0.00%
FIRST CITIZENS COMMUNITY BANK (01289)	Tier 4	D	23.15%
FIRST FEDERAL SAVINGS AND LOAN ASSOC (24507)	Tier 4	D	40.47%
FIRST FEDERAL SAVINGS BANK (25327)	Tier 1	A	94.62%
FIRST INTERSTATE BANK WY (58002)	Tier 2	B	82.34%
FIRST NATIONAL BANK (26003)	Tier 2	B	88.98%
FIRST SOURCE BANK (13004)	Tier 4	D	18.05%
FIRST UNITED BANK AND TRUST CO (39212)	Tier 1	A	94.81%
FIRSTBANK (00234)	Tier 4	D	44.15%
FIRSTBANK PUERTO RICO (63011)	Tier 3	C	78.10%
FLAGSTAR BANK, N.A. (71274)	Tier 1	A	96.38%
FLAT BRANCH MORTGAGE INC (25319)	Tier 1	A	94.79%
FREEDOM MORTGAGE CORPORATION (75159)	Tier 1	A	96.08%
GATE CITY BANK (36006)	Tier 2	B	84.80%
GATEWAY FIRST BANK (15783)	Tier 1	A	94.92%
GEORGIA HOUSING-FINANCE AUTHORITY (09497)	Tier 1	A	90.31%
GITSIT SOLUTIONS, LLC (25703)	Tier 1	A	90.40%
GREGORY FUNDING LLC (31256)	Tier 4	D	47.17%
GTE FEDERAL CREDIT UNION (74748)	Tier 3	C	65.70%

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Servicer (ID)	Tier	Grade	Score
GUILD MORTGAGE COMPANY LLC (04718)	Tier 1	A	93.35%
HOME FINANCING CENTER INC (68022)	Tier 4	D	48.94%
HOMESTREET BANK (55582)	Tier 2	B	88.85%
HUDSON VALLEY CREDIT UNION (29184)	Tier 2	B	87.66%
HUNTINGTON NATIONAL BANK (71247)	Tier 1	A	90.26%
IDAHO HOUSING AND FINANCE ASSN (10101)	Tier 2	B	89.22%
INDEPENDENT BANK (21097)	Tier 1	A	92.54%
INDUSTRIAL BANK NA (10023)	Tier 4	D	0.00%
INOVA FEDERAL CREDIT UNION (18982)	Tier 3	C	67.33%
INTERCAP LENDING INC. (32133)	Tier 3	C	73.86%
IOWA BANKERS MORTGAGE CORP (14711)	Tier 1	A	90.70%
JPMORGAN CHASE BANK NA (30141)	Tier 1	A	93.18%
KEESLER FEDERAL CREDIT UNION (23287)	Tier 3	C	74.90%
KENTUCKY HOUSING CORPORATION (16396)	Tier 1	A	93.90%
KEYBANK NATIONAL ASSOCIATION (38131)	Tier 3	C	67.10%
LAKE MICHIGAN CREDIT UNION (77164)	Tier 2	B	82.13%
LIBERTY BANK AND TRUST CO (70162)	Tier 4	D	39.70%
LOANCARE LLC (70101)	Tier 1	A	95.19%
LOANDEPOT.COM (30096)	Tier 1	A	90.13%
LOWER, LLC (00023)	Tier 3	C	69.45%
M AND T BANK (75864)	Tier 1	A	96.31%
MASSHOUSING (20623)	Tier 2	B	83.77%
MCCUE MORTGAGE COMPANY (06230)	Tier 1	A	97.35%
MEMBER FIRST MORTGAGE, LLC (77847)	Tier 3	C	73.56%
MEMBERS MORTGAGE SERVICES, LLC (00178)	Tier 3	C	60.43%
MICHIGAN SCHOOLS AND GOVERNMENT CU (30826)	Tier 4	D	57.16%
MIDFIRST BANK (39400)	Tier 1	A	94.36%
MIDLAND STATES BANK (16772)	Tier 3	C	78.57%
MONTANA BOARD OF HOUSING (25186)	Tier 1	A	93.97%
MORTGAGE CENTER LC (15825)	Tier 1	A	94.15%
MORTGAGE CLEARING CORPORATION (39318)	Tier 3	C	67.83%
MYCUMORTGAGE LLC (31162)	Tier 2	B	89.52%
NATIONSTAR MORTGAGE LLC (26450)	Tier 1	A	95.98%
NAVY FEDERAL CREDIT UNION (54547)	Tier 1	A	92.15%
NEW AMERICAN FUNDING, LLC (21221)	Tier 2	B	89.17%
NEWREZ LLC (25574)	Tier 1	A	91.97%
NORTH AMERICAN SAVINGS BANK (24130)	Tier 2	B	86.59%
NORTH DAKOTA HOUSING FIN AGENCY (36242)	Tier 1	A	94.06%
NORTHPOINTE BANK (28708)	Tier 2	B	86.01%
NORWICH COMMERCIAL GROUP INC (78026)	Tier 3	C	73.45%

HUD'S TIER RANKING SYSTEM II (TRSII) - Incentive Round 11 Continued

Servicer (ID)	Tier	Grade	Score
OLD NATIONAL BANK (13017)	Tier 3	C	74.13%
ORIENTAL BANK (63153)	Tier 1	A	91.90%
PENNSYLVANIA HOUSING FIN AGCY (42581)	Tier 1	A	91.93%
PENNYMAC LOAN SERVICES LLC (28095)	Tier 1	A	94.56%
PHH MORTGAGE CORPORATION (30275)	Tier 1	A	96.10%
PINNACLE BANK (49115)	Tier 3	C	63.28%
PIONEER BANK (32053)	Tier 2	B	85.55%
PLANET HOME LENDING LLC (27128)	Tier 1	A	93.72%
PNC BANK, NATIONAL ASSOCIATION (17739)	Tier 1	A	94.54%
PRIMARY RESIDENTIAL MORTGAGE INC (12617)	Tier 1	A	92.42%
REGIONS BANK (49001)	Tier 1	A	91.14%
REPUBLIC BANK AND TRUST COMPANY (70884)	Tier 4	D	23.57%
RHODE ISLAND HSG MTGE FIN CORP (46049)	Tier 1	A	92.31%
ROCKET MORTGAGE, LLC (71970)	Tier 1	A	95.84%
ROCKY MOUNTAIN MORTGAGE CO (51835)	Tier 2	B	81.19%
ROUNDPOINT MORTGAGE SERVICING LLC (29921)	Tier 3	C	60.57%
RUSHMORE LOAN MANAGEMENT SERVICES LLC (30941)	Tier 1	A	90.22%
SANTANDER BANK NATIONAL ASSOCIATION (41584)	Tier 4	D	0.00%
SELECT PORTFOLIO SERVICING INC (75568)	Tier 2	B	83.15%
SELENE FINANCE LP (23956)	Tier 2	B	84.22%
SERVICEMAC, LLC (00772)	Tier 1	A	93.28%
SERVION, INC. (71955)	Tier 3	C	72.12%
SERVIS ONE INC (23565)	Tier 1	A	94.54%
SIWELL INC (76272)	Tier 4	D	54.27%
SN SERVICING CORPORATION (78830)	Tier 2	B	86.37%
SOUTH CAROLINA STATE HSG FDA (47230)	Tier 2	B	84.94%
SOUTHWEST STAGE FUNDING LLC (19874)	Tier 1	A	92.77%
SPECIALIZED LOAN SERVICING LLC (20856)	Tier 1	A	95.88%
STANDARD MORTGAGE CORPORATION (17158)	Tier 2	B	83.73%
STATE EMPLOYEES CREDIT UNION OF MD INC (10813)	Tier 4	D	56.52%
STATEBRIDGE COMPANY LLC (29415)	Tier 3	C	79.94%
SUN WEST MORTGAGE CO INC (64438)	Tier 1	A	94.96%
SUNFLOWER BANK, N.A. (00514)	Tier 2	B	86.65%
TD BANK NA (15683)	Tier 2	B	82.08%
TENNESSEE HOUSING DEV AGENCY (49390)	Tier 1	A	94.60%
TEXAS DOW EMPLOYEES CREDIT UNION (30750)	Tier 4	D	50.69%
TOWNE MORTGAGE COMPANY (21799)	Tier 2	B	84.52%
TRUHOME SOLUTIONS LLC (26796)	Tier 1	A	93.24%
TRUIST BANK (35029)	Tier 1	A	95.83%
TRUSTMARK NATIONAL BANK (23155)	Tier 1	A	93.76%

HUD'S TIER RANKING SYSTEM II (TRSII) - Incentive Round 11 Continued

Servicer (ID)	Tier	Grade	Score
UMPQUA BANK (40254)	Tier 2	B	82.18%
UNION HOME MORTGAGE CORP (38270)	Tier 2	B	83.95%
UNITED COMMUNITY BANK (12678)	Tier 4	D	55.27%
URBAN REDEVELOPMENT AUTHORITY (74833)	Tier 4	D	50.00%
US BANK NA (16001)	Tier 1	A	95.18%
UTAH HOUSING CORPORATION (52167)	Tier 1	A	93.99%
VAN DYK MORTGAGE CORPORATION (71406)	Tier 3	C	78.97%
VANDERBILT MORTGAGE FINANCE (73163)	Tier 1	A	93.54%
VILLAGE CAPITAL & INVESTMENT LLC (24441)	Tier 1	A	93.92%
VIRGINIA HOUSING DEV AUT (54521)	Tier 1	A	95.21%
WEBSTER BANK (06060)	Tier 1	A	92.43%
WELLS FARGO BANK NA (22995)	Tier 1	A	96.12%
WEST VIRGINIA HOUSING DEV FUND (56243)	Tier 2	B	85.66%
WESTERN COMMERCE BANK (32137)	Tier 3	C	61.49%
WESTSTAR MORTGAGE CORP (76382)	Tier 2	B	81.58%
WISCONSIN HSNG AND ECON DEV AUTH (57818)	Tier 1	A	90.24%
WYOMING COMMUNITY DEVELOPMENT AUTHORITY (58109)	Tier 2	B	87.35%