



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

**HUD'S TIER RANKING SYSTEM II (TRSII) – Incentive Round 5**

**Servicers Evaluated & Scored: 165**

**Evaluation Period: 10/1/2016 – 9/30/2017**

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.

<b>Servicer (ID)</b>	<b>Tier</b>	<b>Grade</b>	<b>Score</b>
360 MORTGAGE GROUP LLC - (25462)	Tier 1	A	90.32%
ALABAMA HOUSING FINANCE AUTH - (94058)	Tier 1	A	93.09%
AMARILLO NATIONAL BANK - (50351)	Tier 2	B	86.07%
AMERIFIRST FINANCIAL CORP - (70815)	Tier 1	A	96.76%
AMERINATIONAL COMMUNITY SERVICES LLC - (23422)	Tier 2	B	86.54%
APEX BANK - (31152)	Tier 4	F	50.92%
ARVEST BANK - (03152)	Tier 1	A	90.53%
ARVEST CENTRAL MORTGAGE COMPANY - (10640)	Tier 2	B	82.91%
BANCO DE SANTANDERPR NA - (63105)	Tier 3	C	77.71%
BANCO POPULAR DE PUERTO RICO - (63001)	Tier 2	B	86.38%
BANCORPSOUTH BANK - (23009)	Tier 2	B	84.06%
BANK OF AMERICA NA CHARLOTTE - (13065)	Tier 1	A	91.64%
BANK OF NORTH DAKOTA - (36069)	Tier 3	D	69.81%
BANK OF THE WEST - (12489)	Tier 2	B	89.30%
BARRINGTON BANK AND TRUST CO NA - (13909)	Tier 2	B	83.39%
BAYVIEW LOAN SERVICING LLC - (14244)	Tier 2	B	88.24%
BMO HARRIS BANK NA - (11934)	Tier 4	F	57.80%
BOGMAN INC - (19472)	Tier 3	D	68.80%
BOKF NA - (79854)	Tier 1	A	91.49%
BRANCH BANKING AND TRUST CO - (35029)	Tier 1	A	91.38%
BROKER SOLUTIONS INC - (21221)	Tier 1	A	93.00%
CALIBER HOME LOANS INC - (30992)	Tier 1	A	93.86%
CALIFORNIA HOUSING FINANCE - (64325)	Tier 1	A	91.31%
CAPITAL FOR CHANGE INC - (78642)	Tier 4	F	54.33%
CAPITAL ONE NA - (17003)	Tier 2	B	82.28%
CARRINGTON MORTGAGE SERVICES LLC - (24751)	Tier 2	B	86.43%
CENLAR FEDERAL SAVINGS BANK - (30084)	Tier 1	A	96.17%
CENTRAL NATIONAL BANK - (15076)	Tier 2	B	83.46%

CIS FINANCIAL SERVICES INC - (13888)	Tier 1	A	92.20%
CIT BANK NA - (29334)	Tier 3	D	65.74%
CITIMORTGAGE INC - (24893)	Tier 2	B	83.11%
CITIZENS BANK NA - (34471)	Tier 3	C	79.84%
COLONIAL SAVINGS FA - (51272)	Tier 2	B	89.46%
CORTRUST BANK - (48179)	Tier 3	C	73.33%
COUNTRYPLACE MORTGAGE LTD - (23404)	Tier 2	B	83.82%
CROWN MORTGAGE COMPANY - (12578)	Tier 2	B	88.52%
DITECH FINANCIAL LLC - (22947)	Tier 2	B	82.15%
DOLLAR BANK FSB - (41947)	Tier 2	B	87.32%
DOVENMUEHLE MORTGAGE INC - (11303)	Tier 2	B	89.58%
DUBUQUE BANK AND TRUST COMPANY - (14231)	Tier 1	A	93.14%
ELMIRA SAVINGS BANK FSB - (33487)	Tier 1	A	91.22%
EMI EQUITY MORTGAGE INC - (70692)	Tier 2	B	81.08%
ENT CREDIT UNION - (05485)	Tier 1	A	93.53%
ENVOY MORTGAGE LTD - (16359)	Tier 1	A	92.95%
EVERBANK - (12792)	Tier 3	C	75.33%
FAY SERVICING LLC - (28764)	Tier 2	B	86.08%
FIDELITY BANK - (09571)	Tier 2	B	88.04%
FIDELITY BANK - (15468)	Tier 2	B	85.28%
FIFTH THIRD BANK - (37009)	Tier 2	B	89.22%
FIRST BANK - (24894)	Tier 1	A	94.94%
FIRST BANK OF PR - (63011)	Tier 3	C	75.18%
FIRST FEDERAL SAVINGS BANK - (25327)	Tier 1	A	94.27%
FIRST HAWAIIAN BANK - (61007)	Tier 4	F	19.12%
FIRST INTERSTATE BANK WY - (58002)	Tier 1	A	91.69%
FIRST MORTGAGE COMPANY LLC - (13139)	Tier 3	C	79.58%
FIRST NATIONAL BANK - (26003)	Tier 1	A	91.57%
FIRST SOURCE BANK - (13004)	Tier 3	C	70.22%
FIRST UNITED BANK AND TRUST CO - (39212)	Tier 3	C	74.13%
FLAGSTAR BANK FSB - (71274)	Tier 1	A	95.06%
FREEDOM MORTGAGE CORPORATION - (75159)	Tier 1	A	92.43%
GATE CITY BANK - (36006)	Tier 2	B	80.82%
GATEWAY MORTGAGE GROUP LLC - (15783)	Tier 2	B	85.86%
GEORGIA HOUSINGFINANCE AUTHORITY - (09497)	Tier 1	A	90.28%
GLACIER BANK - (25134)	Tier 4	F	0.07%
GREAT WESTERN BANK - (48081)	Tier 3	C	76.88%
GUARANTY BANK FSB - (57260)	Tier 2	B	85.43%
GUILD MORTGAGE COMPANY - (04718)	Tier 2	B	83.03%
HOME FINANCING CENTER INC - (68022)	Tier 4	F	19.44%
HOMEBRIDGE FINANCIAL SERVICES INC - (78113)	Tier 3	C	71.89%
HOMESTREET BANK - (55582)	Tier 1	A	94.26%
HUDSON VALLEY FEDERAL CREDIT UNION - (29184)	Tier 1	A	90.76%

HUNTINGDON VALLEY BANK - (19148)	Tier 3	C	71.83%
HUNTINGTON NATIONAL BANK - (71247)	Tier 3	C	76.67%
IDAHO HOUSING AND FINANCE ASSN - (10101)	Tier 1	A	92.13%
INDEPENDENT BANK - (21097)	Tier 2	B	88.47%
INDUSTRIAL BANK NA - (10023)	Tier 4	F	42.56%
INTERCAP LENDING INC - (32133)	Tier 3	C	79.89%
IOWA BANKERS MORTGAGE CORP - (14711)	Tier 1	A	92.23%
JAMES B NUTTER AND COMPANY - (24671)	Tier 2	B	82.77%
JPMORGAN CHASE BANK NA - (30141)	Tier 1	A	94.61%
KENTUCKY HOUSING CORPORATION - (16396)	Tier 1	A	90.61%
KEYBANK NATIONAL ASSOCIATION - (38131)	Tier 3	C	75.62%
KONDAUR CAPITAL CORPORATION - (25703)	Tier 2	B	89.17%
LIBERTY BANK AND TRUST CO - (70162)	Tier 4	F	42.75%
LOANCARE LLC - (70101)	Tier 1	A	93.45%
M AND T BANK - (75864)	Tier 1	A	97.30%
MASSHOUSING - (20623)	Tier 4	F	42.56%
MB FINANCIAL BANK NA - (73527)	Tier 2	B	85.74%
MCCUE MORTGAGE COMPANY - (06230)	Tier 1	A	93.71%
MEMBER FIRST MORTGAGE LLC - (77847)	Tier 3	C	77.92%
MERCHANTS BANK NA - (22252)	Tier 1	A	96.54%
MIDFIRST BANK - (39400)	Tier 1	A	94.57%
MIDLAND STATES BANK - (16772)	Tier 2	B	82.58%
MIDWEST LOAN SOLUTIONS INC - (75451)	Tier 2	B	83.85%
MONTANA BOARD OF HOUSING - (25186)	Tier 1	A	92.73%
MORTGAGE CENTER LC - (15825)	Tier 1	A	94.36%
MORTGAGE CLEARING CORPORATION - (39318)	Tier 4	F	57.71%
NATIONSTAR MORTGAGE LLC - (26450)	Tier 1	A	94.25%
NATIONWIDE BANK - (00074)	Tier 2	B	84.57%
NAVY FEDERAL CREDIT UNION - (54547)	Tier 3	C	79.82%
NEW PENN FINANCIAL LLC - (25574)	Tier 2	B	80.03%
NEW YORK COMMUNITY BANK - (33674)	Tier 3	D	68.90%
NOIC INC - (38040)	Tier 2	B	85.22%
NORTH AMERICAN SAVINGS BANK - (24130)	Tier 1	A	93.81%
NORTH DAKOTA HOUSING FIN AGENCY - (36242)	Tier 3	C	79.54%
OCWEN LOAN SERVICING LLC - (21899)	Tier 1	A	92.88%
ORIENTAL BANK - (63153)	Tier 3	C	76.83%
ORIGIN BANK - (74872)	Tier 2	B	81.55%
PACIFIC UNION FINANCIAL LLC - (25883)	Tier 1	A	91.24%
PENNSYLVANIA HOUSING FIN AGCY - (42581)	Tier 1	A	93.84%
PENNYMAC LOAN SERVICES LLC - (28095)	Tier 1	A	94.95%
PHH MORTGAGE CORPORATION - (30275)	Tier 2	B	85.47%
PINNACLE BANK - (49115)	Tier 3	D	65.37%
PIONEER BANK - (32053)	Tier 1	A	92.25%

PLANET HOME LENDING LLC - (27128)	Tier 1	A	95.61%
PNC BANK NATIONAL ASSOCIATION - (17739)	Tier 1	A	95.27%
PRIMARY RESIDENTIAL MORTGAGE INC - (12617)	Tier 1	A	90.88%
PROVIDENT BANK - (29866)	Tier 3	D	65.56%
PROVIDENT FUNDING ASSOC LP - (78106)	Tier 2	B	88.23%
QUICKEN LOANS INC - (71970)	Tier 1	A	96.65%
RANDOLPH SAVINGS BANK - (26231)	Tier 2	B	86.31%
REGIONS BANK - (49001)	Tier 1	A	94.09%
RHODE ISLAND HSG MTGE FIN CORP - (46049)	Tier 3	D	63.10%
ROCKY MOUNTAIN MORTGAGE CO - (51835)	Tier 2	B	87.68%
ROUNDPOINT MORTGAGE SERVICING CORPORATION - (29921)	Tier 1	A	93.54%
RUSHMORE LOAN MANAGEMENT SERVICES LLC - (30941)	Tier 3	C	77.69%
SABINE STATE BANK AND TRUST CO - (70519)	Tier 3	D	67.50%
SANTANDER BANK NATIONAL ASSOCIATION - (41584)	Tier 3	C	75.29%
SAVINGS INSTITUTE BANK AND TRUST CO (79003)	Tier 2	B	85.38%
SCOTIABANK DE PUERTO RICO - (63146)	Tier 2	B	86.23%
SECURITY FEDERAL SAVINGS BANK - (75382)	Tier 4	F	59.28%
SECURITYNATIONAL MORTGAGE COMPANY - (76355)	Tier 3	D	69.61%
SELECT PORTFOLIO SERVICING INC - (75568)	Tier 3	C	79.82%
SELENE FINANCE LP - (23956)	Tier 2	B	86.52%
SERVIS ONE INC - (23565)	Tier 4	F	50.69%
SIWELL INC - (76272)	Tier 3	D	69.21%
SN SERVICING CORPORATION - (78830)	Tier 2	B	84.56%
SOUTH CAROLINA STATE HSG FDA - (47230)	Tier 1	A	96.34%
SOUTHWEST STAGE FUNDING LLC - (19874)	Tier 1	A	92.89%
STANDARD MORTGAGE CORPORATION - (17158)	Tier 1	A	90.12%
STATE EMPLOYEES CREDIT UNION OF MD INC - (10813)	Tier 1	A	90.20%
STATEBRIDGE COMPANY LLC - (29415)	Tier 3	C	71.46%
STOCKMAN BANK OF MONTANA - (25107)	Tier 1	A	96.37%
SUN WEST MORTGAGE CO INC - (64438)	Tier 2	B	80.97%
SUNTRUST MORTGAGE INC - (54179)	Tier 1	A	90.37%
TD BANK NA - (15683)	Tier 2	B	81.40%
TENNESSEE HOUSING DEV AGENCY - (49390)	Tier 4	F	56.99%
THE MONEY SOURCE INC - (24967)	Tier 1	A	94.26%
TOWNE MORTGAGE COMPANY - (21799)	Tier 3	D	65.55%
TRUHOME SOLUTIONS LLC - (26796)	Tier 4	F	58.32%
TRUSTMARK NATIONAL BANK - (23155)	Tier 2	B	82.43%
UMPQUA BANK - (40254)	Tier 1	A	91.95%
UNITED BANK - (06183)	Tier 4	F	49.96%
US BANK NA - (16001)	Tier 1	A	93.99%
UTAH HOUSING CORPORATION - (52167)	Tier 1	A	94.99%
VANDERBILT MORTGAGE FINANCE - (73163)	Tier 1	A	95.81%
VIRGINIA HOUSING DEV AUT - (54521)	Tier 1	A	93.32%

WEBSTER BANK - (06060)	Tier 1	A	93.42%
WELLS FARGO BANK NA - (22995)	Tier 1	A	91.71%
WENDOVER FINANCIAL SERVICES CORP - (70099)	Tier 4	F	0.75%
WEST VIRGINIA HOUSING DEV FUND - (56243)	Tier 2	B	87.58%
WESTERN COMMERCE BANK - (32137)	Tier 4	F	56.30%
WESTSTAR MORTGAGE CORP - (76382)	Tier 2	B	81.83%
WISCONSIN HSNG AND ECON DEV AUTH - (57818)	Tier 2	B	85.21%
WYOMING COMMUNITY DEVELOPMENT AUTHORITY - (58109)	Tier 1	A	92.05%