



U.S. Department of Housing and Urban Development

HUD'S TIER RANKING SYSTEM II (TRSII) – Incentive Round 7

Servicers Evaluated & Scored: 155

Evaluation Period: 10/1/2018 – 9/30/2019

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	91.06%
AMERIFIRST FINANCIAL CORP - 70815	Tier 1	A	96.28%
AMERINATIONAL COMMUNITY SERVICES LLC - 23422	Tier 1	A	93.93%
APEX BANK - 31152	Tier 3	D	67.15%
ARVEST BANK - 03152	Tier 1	A	94.94%
ARVEST CENTRAL MORTGAGE COMPANY - 10640	Tier 2	B	83.68%
ASSOCIATED BANK - 57800	Tier 3	D	65.31%
BANCO DE SANTANDER-PR NA - 63105	Tier 2	B	80.74%
BANCO POPULAR DE PUERTO RICO - 63001	Tier 1	A	90.78%
BANCORPSOUTH BANK - 23009	Tier 2	B	82.41%
BANK OF AMERICA NA CHARLOTTE - 13065	Tier 1	A	93.10%
BANK OF NORTH DAKOTA - 36069	Tier 3	C	70.27%
BANK OF THE WEST - 12489	Tier 1	A	90.18%
BANNER BANK - 55314	Tier 1	A	94.99%
BARKSDALE FEDERAL CREDIT UNION - 17373	Tier 3	C	71.23%
BARRINGTON BANK AND TRUST CO NA - 13909	Tier 3	C	72.29%
BAYVIEW LOAN SERVICING LLC - 14244	Tier 2	B	86.06%
BOKF NA - 79854	Tier 2	B	88.92%
BROKER SOLUTIONS INC - 21221	Tier 1	A	93.90%
BUSEY BANK - 72909	Tier 4	F	40.61%
CALIBER HOME LOANS INC - 30992	Tier 1	A	94.86%
CAPITAL FOR CHANGE INC - 78642	Tier 4	F	25.29%
CARRINGTON MORTGAGE SERVICES LLC - 24751	Tier 1	A	94.42%
CENLAR FEDERAL SAVINGS BANK - 30084	Tier 1	A	94.78%
CENTRAL NATIONAL BANK - 15076	Tier 2	B	87.79%
CITIMORTGAGE INC - 24893	Tier 3	D	62.69%
CITIZENS BANK NA - 34471	Tier 2	B	86.60%
COLONIAL SAVINGS FA - 51272	Tier 1	A	92.64%

CORTRUST BANK - 48179	Tier 3	C	76.26%
COUNTRYPLACE MORTGAGE LTD - 23404	Tier 2	B	82.14%
CROWN MORTGAGE COMPANY - 12578	Tier 3	D	67.38%
DITECH FINANCIAL LLC - 22947	Tier 2	B	84.36%
DOLLAR BANK FSB - 41947	Tier 2	B	89.65%
DOVENMUEHLE MORTGAGE INC - 11303	Tier 2	B	85.96%
DUBUQUE BANK AND TRUST COMPANY - 14231	Tier 3	C	78.44%
ELMIRA SAVINGS BANK FSB - 33487	Tier 3	C	77.91%
EMI EQUITY MORTGAGE INC - 70692	Tier 2	B	82.15%
ENT CREDIT UNION - 05485	Tier 1	A	91.44%
EVERETT FINANCIAL INC - 17224	Tier 3	C	71.01%
FAY SERVICING LLC - 28764	Tier 2	B	89.58%
FIDELITY BANK - 15468	Tier 2	B	85.07%
FIFTH THIRD BANK NATIONAL ASSOCIATION - 37009	Tier 1	A	94.50%
FIRST BANK - 24894	Tier 1	A	90.75%
FIRST BANK OF PR - 63011	Tier 3	C	77.11%
FIRST FEDERAL SAVINGS BANK - 25327	Tier 1	A	94.56%
FIRST NATIONAL BANK - 26003	Tier 1	A	92.57%
FIRST NATIONAL BANK ALASKA - 59010	Tier 2	B	82.24%
FIRST SOURCE BANK - 13004	Tier 3	C	70.43%
FIRST UNITED BANK AND TRUST CO - 39212	Tier 3	C	72.40%
FLAGSTAR BANK FSB - 71274	Tier 1	A	96.14%
FLAT BRANCH MORTGAGE INC - 25319	Tier 2	B	88.74%
FREEDOM MORTGAGE CORPORATION - 75159	Tier 1	A	95.27%
GATE CITY BANK - 36006	Tier 1	A	90.02%
GEORGIA HOUSING-FINANCE AUTHORITY - 09497	Tier 1	A	95.38%
GREAT WESTERN BANK - 48081	Tier 2	B	82.78%
GREGORY FUNDING LLC - 31256	Tier 4	F	34.34%
GUILD MORTGAGE COMPANY - 04718	Tier 2	B	82.15%
HOME FINANCING CENTER INC - 68022	Tier 4	F	28.67%
HOME POINT FINANCIAL CORPORATION - 26273	Tier 1	A	91.15%
HOMESTREET BANK - 55582	Tier 1	A	95.40%
HOWARD BANK - 31183	Tier 4	F	44.57%
HUDSON VALLEY CREDIT UNION - 29184	Tier 2	B	89.80%
HUNTINGDON VALLEY BANK - 19148	Tier 3	D	60.01%
HUNTINGTON NATIONAL BANK - 71247	Tier 2	B	81.30%
IBERIABANK - 17277	Tier 3	D	61.42%
IDAHO HOUSING AND FINANCE ASSN - 10101	Tier 1	A	94.62%
IMPAC MORTGAGE CORP - 30865	Tier 4	F	10.56%
INDEPENDENT BANK - 21097	Tier 2	B	80.34%
INDUSTRIAL BANK NA - 10023	Tier 4	F	11.92%
INOVA FEDERAL CREDIT UNION - 18982	Tier 3	C	72.33%
INTERCAP LENDING INC - 32133	Tier 2	B	88.63%

IOWA BANKERS MORTGAGE CORP - 14711	Tier 2	B	88.99%
JAMES B NUTTER AND COMPANY - 24671	Tier 2	B	85.50%
JPMORGAN CHASE BANK NA - 30141	Tier 1	A	95.39%
KENTUCKY HOUSING CORPORATION - 16396	Tier 1	A	94.40%
KEYBANK NATIONAL ASSOCIATION - 38131	Tier 3	C	71.71%
KONDAUR CAPITAL CORPORATION - 25703	Tier 1	A	93.56%
LAKE MICHIGAN CREDIT UNION - 77164	Tier 3	C	75.93%
LIBERTY BANK AND TRUST CO - 70162	Tier 4	F	38.72%
LOANCARE LLC - 70101	Tier 1	A	95.46%
M AND T BANK - 75864	Tier 1	A	94.61%
MCCUE MORTGAGE COMPANY - 06230	Tier 1	A	95.84%
MEMBER FIRST MORTGAGE LLC - 77847	Tier 3	D	64.14%
MERCHANTS BANK NA - 22252	Tier 1	A	90.77%
MIDFIRST BANK - 39400	Tier 1	A	94.86%
MIDLAND STATES BANK - 16772	Tier 3	C	74.47%
MIDWEST LOAN SOLUTIONS INC - 75451	Tier 1	A	93.46%
MONTANA BOARD OF HOUSING - 25186	Tier 1	A	90.94%
MORTGAGE CENTER LC - 15825	Tier 1	A	95.06%
MORTGAGE CLEARING CORPORATION - 39318	Tier 3	D	62.70%
MYCUMORTGAGE LLC - 31162	Tier 2	B	86.75%
NATIONSTAR MORTGAGE LLC - 26450	Tier 1	A	94.80%
NAVY FEDERAL CREDIT UNION - 54547	Tier 2	B	88.16%
NEWREZ LLC - 25574	Tier 1	A	93.96%
NORTH AMERICAN SAVINGS BANK - 24130	Tier 3	C	75.79%
NORTH DAKOTA HOUSING FIN AGENCY - 36242	Tier 1	A	95.26%
NORTHPOINTE BANK - 28708	Tier 3	C	77.54%
ORIENTAL BANK - 63153	Tier 2	B	84.32%
ORIGIN BANK - 74872	Tier 2	B	88.45%
PENNSYLVANIA HOUSING FIN AGCY - 42581	Tier 1	A	91.88%
PENNYMAC LOAN SERVICES LLC - 28095	Tier 1	A	91.80%
PHH MORTGAGE CORPORATION - 30275	Tier 2	B	89.84%
PINNACLE BANK - 49115	Tier 3	C	72.17%
PLANET HOME LENDING LLC - 27128	Tier 1	A	96.36%
PNC BANK NATIONAL ASSOCIATION - 17739	Tier 1	A	95.04%
PRIMARY RESIDENTIAL MORTGAGE INC - 12617	Tier 2	B	88.59%
PROVIDENT BANK - 29866	Tier 4	F	58.69%
QUICKEN LOANS INC - 71970	Tier 1	A	96.60%
REGIONS BANK - 49001	Tier 1	A	93.41%
REPUBLIC BANK AND TRUST COMPANY - 70884	Tier 4	F	4.19%
RHODE ISLAND HSG MTGE FIN CORP - 46049	Tier 2	B	85.75%
ROCKY MOUNTAIN MORTGAGE CO - 51835	Tier 2	B	87.10%
ROUNDPOINT MORTGAGE SERVICING CORPORATIO - 29921	Tier 1	A	94.82%
RUSHMORE LOAN MANAGEMENT SERVICES LLC - 30941	Tier 1	A	94.42%

SABINE STATE BANK AND TRUST CO - 70519	Tier 3	D	62.49%
SCOTIABANK DE PUERTO RICO - 63146	Tier 1	A	90.28%
SELECT PORTFOLIO SERVICING INC - 75568	Tier 2	B	80.36%
SELENE FINANCE LP - 23956	Tier 1	A	90.14%
SERVION INC - 71955	Tier 2	B	87.24%
SERVIS ONE INC - 23565	Tier 3	C	72.97%
SIWELL INC - 76272	Tier 4	F	59.45%
SN SERVICING CORPORATION - 78830	Tier 2	B	88.18%
SOUTH CAROLINA STATE HSG FDA - 47230	Tier 1	A	96.50%
SOUTHWEST STAGE FUNDING LLC - 19874	Tier 2	B	87.99%
SPECIALIZED LOAN SERVICING LLC - 20856	Tier 2	B	87.56%
STANDARD MORTGAGE CORPORATION - 17158	Tier 1	A	95.01%
STATE EMPLOYEES CREDIT UNION OF MD INC - 10813	Tier 2	B	88.08%
STATEBRIDGE COMPANY LLC - 29415	Tier 3	D	67.65%
STOCKMAN BANK OF MONTANA - 25107	Tier 2	B	84.38%
SUN WEST MORTGAGE CO INC - 64438	Tier 1	A	95.42%
SUNFLOWER BANK NA - 00514	Tier 1	A	90.43%
TD BANK NA - 15683	Tier 3	C	76.92%
TENNESSEE HOUSING DEV AGENCY - 49390	Tier 3	D	62.84%
TEXAS DOW EMPLOYEES CREDIT UNION - 30750	Tier 4	F	52.79%
THE MONEY SOURCE INC - 24967	Tier 1	A	91.62%
TIAA FSB - 12792	Tier 2	B	86.28%
TOWN AND COUNTRY BANK - 12313	Tier 3	C	79.80%
TOWNE MORTGAGE COMPANY - 21799	Tier 2	B	88.66%
TRUHOME SOLUTIONS LLC - 26796	Tier 2	B	83.09%
TRUIST BANK - 35029	Tier 1	A	93.17%
TRUSTMARK NATIONAL BANK - 23155	Tier 1	A	93.31%
UMPQUA BANK - 40254	Tier 1	A	91.15%
UNION HOME MORTGAGE CORP - 38270	Tier 3	C	75.83%
UNITED BANK - 06183	Tier 3	D	67.12%
US BANK NA - 16001	Tier 1	A	94.51%
UTAH HOUSING CORPORATION - 52167	Tier 1	A	94.30%
VANDERBILT MORTGAGE FINANCE - 73163	Tier 1	A	96.09%
VIRGINIA HOUSING DEV AUT - 54521	Tier 1	A	94.36%
WEBSTER BANK - 06060	Tier 1	A	91.45%
WELLS FARGO BANK NA - 22995	Tier 1	A	96.91%
WEST GATE BANK - 14522	Tier 2	B	89.72%
WEST VIRGINIA HOUSING DEV FUND - 56243	Tier 2	B	86.99%
WESTSTAR MORTGAGE CORP - 76382	Tier 2	B	81.92%
WISCONSIN HSNB AND ECON DEV AUTH - 57818	Tier 2	B	84.69%
WYOMING COMMUNITY DEVELOPMENT AUTHORITY - 58109	Tier 1	A	95.93%