



U.S. Department of Housing and Urban Development

HUD'S TIER RANKING SYSTEM II (TRSII) – Incentive Round 8

Servicers Evaluated & Scored: 163

Evaluation Period: 10/1/2019 – 9/30/2020

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 2	B	84.53%
AMARILLO NATIONAL BANK (50351)	Tier 1	A	96.74%
AMERIFIRST FINANCIAL CORP (70815)	Tier 1	A	94.65%
AMERINATIONAL COMMUNITY SERVICES, LLC (23422)	Tier 1	A	99.41%
AMERIS BANK (09579)	Tier 4	F	30.22%
APEX BANK (31152)	Tier 1	A	94.59%
ARVEST BANK (03152)	Tier 2	B	86.26%
ARVEST CENTRAL MORTGAGE COMPANY (10640)	Tier 2	B	83.33%
ASSOCIATED BANK (57800)	Tier 2	B	87.23%
BANCO POPULAR DE PUERTO RICO (63001)	Tier 1	A	93.64%
BANCORPSOUTH BANK (23009)	Tier 2	B	86.54%
BANK OF AMERICA NA CHARLOTTE (13065)	Tier 1	A	90.98%
BANK OF NORTH DAKOTA (36069)	Tier 3	C	77.94%
BANK OF THE WEST (12489)	Tier 2	B	88.06%
BANNER BANK (55314)	Tier 1	A	96.57%
BARKSDALE FEDERAL CREDIT UNION (17373)	Tier 3	D	69.27%
BARRINGTON BANK AND TRUST CO NA (13909)	Tier 3	C	73.25%
BERKSHIRE BANK (20248)	Tier 2	B	82.18%
BOKF NA (79854)	Tier 1	A	95.47%
BROKER SOLUTIONS INC (21221)	Tier 1	A	91.93%
BUSEY BANK (72909)	Tier 4	F	42.01%
CADENCE BANK NA (23081)	Tier 1	A	97.30%
CALIBER HOME LOANS INC (30992)	Tier 1	A	95.04%
CAPITAL FOR CHANGE, INC. (78642)	Tier 4	F	37.30%
CARRINGTON MORTGAGE SERVICES LLC (24751)	Tier 1	A	95.40%
CENLAR FEDERAL SAVINGS BANK (30084)	Tier 1	A	96.15%
CENTRAL NATIONAL BANK (15076)	Tier 1	A	95.97%
CIS FINANCIAL SERVICES INC (13888)	Tier 2	B	85.85%

CITIMORTGAGE INC (24893)	Tier 4	F	17.73%
CITIZENS BANK, NA (34471)	Tier 1	A	95.58%
COLONIAL SAVINGS FA (51272)	Tier 1	A	95.38%
COMMERCE BANK NA (14598)	Tier 2	B	88.69%
COMMUNITY LOAN SERVICING, LLC (14244)	Tier 2	B	89.16%
CORTRUST BANK (48179)	Tier 3	C	72.01%
COUNTRYPLACE MORTGAGE, LTD. (23404)	Tier 2	B	84.92%
CROWN MORTGAGE COMPANY (12578)	Tier 3	D	66.32%
DOLLAR BANK FSB (41947)	Tier 2	B	88.31%
DOVENMUEHLE MORTGAGE INC (11303)	Tier 1	A	92.67%
DUBUQUE BANK AND TRUST COMPANY (14231)	Tier 3	C	73.53%
ELMIRA SAVINGS BANK FSB (33487)	Tier 2	B	86.06%
EMI EQUITY MORTGAGE INC (70692)	Tier 2	B	85.32%
ENT CREDIT UNION (05485)	Tier 2	B	84.67%
EVERETT FINANCIAL INC (17224)	Tier 3	D	64.73%
FAY SERVICING LLC (28764)	Tier 1	A	93.31%
FIDELITY BANK, NATIONAL ASSOCIATION (15468)	Tier 2	B	88.37%
FIFTH THIRD BANK, NATIONAL ASSOCIATION (37009)	Tier 1	A	95.29%
FIRST BANK (24894)	Tier 1	A	91.03%
FIRST BANK OF PR (63011)	Tier 2	B	85.01%
FIRST FEDERAL SAVINGS AND LOAN ASSOC (24507)	Tier 4	F	19.64%
FIRST FEDERAL SAVINGS BANK (25327)	Tier 1	A	96.48%
FIRST INTERSTATE BANK WY (58002)	Tier 1	A	97.84%
FIRST NATIONAL BANK (26003)	Tier 1	A	93.96%
FIRST NATIONAL BANK ALASKA (59010)	Tier 3	C	76.33%
FIRST SOURCE BANK (13004)	Tier 3	C	77.62%
FIRST UNITED BANK AND TRUST CO (39212)	Tier 2	B	87.29%
FLAGSTAR BANK FSB (71274)	Tier 1	A	96.45%
FLAT BRANCH MORTGAGE INC (25319)	Tier 1	A	93.16%
FREEDOM MORTGAGE CORPORATION (75159)	Tier 1	A	95.26%
GATE CITY BANK (36006)	Tier 2	B	85.26%
GATEWAY FIRST BANK (15783)	Tier 1	A	91.22%
GEORGIA HOUSING-FINANCE AUTHORITY (09497)	Tier 1	A	96.69%
GREAT WESTERN BANK (48081)	Tier 1	A	93.74%
GREGORY FUNDING LLC (31256)	Tier 4	F	24.73%
GUILD MORTGAGE COMPANY LLC (04718)	Tier 2	B	86.22%
HOME FINANCING CENTER INC (68022)	Tier 4	F	28.82%
HOME POINT FINANCIAL CORPORATION (26273)	Tier 1	A	92.90%
HOMESTREET BANK (55582)	Tier 1	A	94.59%
HUDSON VALLEY CREDIT UNION (29184)	Tier 3	C	79.52%
HUNTINGDON VALLEY BANK (19148)	Tier 4	F	47.72%
HUNTINGTON NATIONAL BANK (71247)	Tier 2	B	88.77%
IDAHO HOUSING AND FINANCE ASSN (10101)	Tier 2	B	86.31%

IMPAC MORTGAGE CORP (30865)	Tier 4	F	14.45%
INDEPENDENT BANK (21097)	Tier 2	B	88.66%
INDUSTRIAL BANK NA (10023)	Tier 4	F	7.30%
INTERCAP LENDING INC. (32133)	Tier 3	C	72.96%
IOWA BANKERS MORTGAGE CORP (14711)	Tier 1	A	95.55%
JAMES B NUTTER AND COMPANY (24671)	Tier 1	A	91.67%
JPMORGAN CHASE BANK NA (30141)	Tier 1	A	92.82%
KENTUCKY HOUSING CORPORATION (16396)	Tier 1	A	95.41%
KEYBANK NATIONAL ASSOCIATION (38131)	Tier 2	B	89.82%
KONDAUR CAPITAL CORPORATION (25703)	Tier 1	A	95.97%
LAKE MICHIGAN CREDIT UNION (77164)	Tier 2	B	88.00%
LIBERTY BANK AND TRUST CO (70162)	Tier 4	F	34.62%
LOANCARE LLC (70101)	Tier 1	A	95.65%
M AND T BANK (75864)	Tier 1	A	96.29%
MASSHOUSING (20623)	Tier 2	B	80.10%
MCCUE MORTGAGE COMPANY (06230)	Tier 1	A	96.71%
MEMBER FIRST MORTGAGE, LLC (77847)	Tier 3	D	67.42%
MID AMERICA MORTGAGE INC. (38132)	Tier 4	F	56.12%
MIDFIRST BANK (39400)	Tier 1	A	96.19%
MIDLAND STATES BANK (16772)	Tier 2	B	82.66%
MIDWEST LOAN SOLUTIONS INC (75451)	Tier 1	A	90.42%
MONTANA BOARD OF HOUSING (25186)	Tier 1	A	92.63%
MORTGAGE CENTER LC (15825)	Tier 1	A	90.75%
MORTGAGE CLEARING CORPORATION (39318)	Tier 3	D	62.15%
MT MCKINLEY BANK (59057)	Tier 4	F	34.12%
MUFG UNION BANK, N.A. (04822)	Tier 1	A	91.93%
MYCUMORTGAGE LLC (31162)	Tier 2	B	85.22%
NATIONSTAR MORTGAGE LLC (26450)	Tier 1	A	95.75%
NAVY FEDERAL CREDIT UNION (54547)	Tier 1	A	91.44%
NEWREZ LLC (25574)	Tier 1	A	93.19%
NORTH AMERICAN SAVINGS BANK (24130)	Tier 2	B	81.92%
NORTH DAKOTA HOUSING FIN AGENCY (36242)	Tier 1	A	91.81%
NORTHPOINTE BANK (28708)	Tier 2	B	84.18%
NORWICH COMMERCIAL GROUP INC (78026)	Tier 2	B	86.73%
ORIENTAL BANK (63153)	Tier 1	A	90.26%
PENNSYLVANIA HOUSING FIN AGCY (42581)	Tier 1	A	92.36%
PENNYMAC LOAN SERVICES LLC (28095)	Tier 2	B	89.94%
PHH MORTGAGE CORPORATION (30275)	Tier 2	B	89.54%
PINNACLE BANK (49115)	Tier 3	D	64.68%
PLANET HOME LENDING LLC (27128)	Tier 1	A	93.01%
PNC BANK, NATIONAL ASSOCIATION (17739)	Tier 1	A	96.35%
PRIMARY RESIDENTIAL MORTGAGE INC (12617)	Tier 1	A	93.10%
PROVIDENT BANK (29866)	Tier 3	C	78.80%

QUICKEN LOANS, LLC (71970)	Tier 1	A	95.77%
REGIONS BANK (49001)	Tier 1	A	92.78%
REPUBLIC BANK AND TRUST COMPANY (70884)	Tier 4	F	20.98%
RHODE ISLAND HSG MTGE FIN CORP (46049)	Tier 1	A	94.17%
ROCKY MOUNTAIN MORTGAGE CO (51835)	Tier 2	B	88.39%
ROUNDPOINT MORTGAGE SERVICING CORPORATIO (29921)	Tier 1	A	93.76%
RUSHMORE LOAN MANAGEMENT SERVICES LLC (30941)	Tier 1	A	94.72%
SABINE STATE BANK AND TRUST CO (70519)	Tier 4	F	55.87%
SECURITY FEDERAL SAVINGS BANK (75382)	Tier 4	F	54.24%
SECURITYNATIONAL MORTGAGE COMPANY (76355)	Tier 4	F	48.25%
SELECT PORTFOLIO SERVICING INC (75568)	Tier 1	A	90.83%
SELENE FINANCE LP (23956)	Tier 1	A	93.11%
SERVICEMAC, LLC (00772)	Tier 1	A	92.07%
SERVION, INC. (71955)	Tier 2	B	87.61%
SERVIS ONE INC (23565)	Tier 3	C	76.33%
SIWELL INC (76272)	Tier 4	F	45.96%
SN SERVICING CORPORATION (78830)	Tier 1	A	93.05%
SOUTH CAROLINA STATE HSG FDA (47230)	Tier 2	B	84.88%
SOUTHWEST STAGE FUNDING LLC (19874)	Tier 1	A	91.83%
SPECIALIZED LOAN SERVICING LLC (20856)	Tier 1	A	95.35%
STANDARD MORTGAGE CORPORATION (17158)	Tier 1	A	92.31%
STATE EMPLOYEES CREDIT UNION OF MD INC (10813)	Tier 2	B	87.84%
STATEBRIDGE COMPANY LLC (29415)	Tier 3	C	78.94%
STOCKMAN BANK OF MONTANA (25107)	Tier 1	A	95.81%
SUN WEST MORTGAGE CO INC (64438)	Tier 1	A	96.43%
SUNFLOWER BANK, N.A. (00514)	Tier 2	B	84.72%
TD BANK NA (15683)	Tier 2	B	83.63%
TENNESSEE HOUSING DEV AGENCY (49390)	Tier 2	B	84.81%
TEXAS DOW EMPLOYEES CREDIT UNION (30750)	Tier 4	F	52.07%
THE MONEY SOURCE INC (24967)	Tier 1	A	96.47%
TIAA, FSB (12792)	Tier 1	A	91.69%
TOWN AND COUNTRY BANK (12313)	Tier 2	B	83.34%
TOWNE MORTGAGE COMPANY (21799)	Tier 1	A	93.84%
TRUHOME SOLUTIONS LLC (26796)	Tier 1	A	90.57%
TRUIST BANK (35029)	Tier 1	A	94.11%
TRUSTMARK NATIONAL BANK (23155)	Tier 1	A	93.21%
UMPQUA BANK (40254)	Tier 1	A	91.78%
UNION HOME MORTGAGE CORP (38270)	Tier 2	B	84.77%
US BANK NA (16001)	Tier 1	A	94.99%
UTAH HOUSING CORPORATION (52167)	Tier 1	A	93.93%
VANDERBILT MORTGAGE FINANCE (73163)	Tier 1	A	94.80%
VILLAGE CAPITAL & INVESTMENT LLC (24441)	Tier 3	D	69.03%
VIRGINIA HOUSING DEV AUT (54521)	Tier 1	A	95.32%

WEBSTER BANK (06060)	Tier 1	A	96.45%
WELLS FARGO BANK NA (22995)	Tier 1	A	95.99%
WEST VIRGINIA HOUSING DEV FUND (56243)	Tier 2	B	88.53%
WESTSTAR MORTGAGE CORP (76382)	Tier 2	B	85.48%
WISCONSIN HSNB AND ECON DEV AUTH (57818)	Tier 1	A	95.68%
WYOMING COMMUNITY DEVELOPMENT AUTH (58109)	Tier 1	A	95.53%