



U.S. Department of Housing and Urban Development

HUD'S TIER RANKING SYSTEM II (TRSII) – Incentive Round 2

Servicers Evaluated & Scored: 175

Evaluation Period: 10/1/2013 – 9/30/2014

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	84.54%
AMARILLO NATIONAL BANK (50351)	Tier 1	A	92.97%
AMERICAN SOUTHWEST MORTGAGE CORP (16638)	Tier 4	F	31.46%
AMERIFIRST FINANCIAL CORP (70815)	Tier 1	A	91.43%
ARVEST MORTGAGE COMPANY (71072)	Tier 1	A	94.82%
AURORA FINANCIAL GROUP INC (30323)	Tier 2	B	80.16%
BANCO DE SANTANDER-PR N.A. (63105)	Tier 3	C	70.06%
BANCO POPULAR DE PUERTO RICO (63001)	Tier 3	C	79.03%
BANCORPSOUTH BANK (23009)	Tier 3	C	76.75%
BANGOR SAVINGS BANK (18096)	Tier 1	A	91.95%
BANK OF AMERICA NA CHARLOTTE (13065)	Tier 1	A	90.71%
BANK OF NORTH DAKOTA (36069)	Tier 2	B	82.08%
BANK OF THE WEST (12489)	Tier 3	C	78.16%
BAYVIEW LOAN SERVICING LLC (14244)	Tier 2	B	89.12%
BEAL BANK SSB (73793)	Tier 4	F	0.00%
BMO HARRIS BANK NA (11934)	Tier 4	F	49.34%
BOGMAN INC (19472)	Tier 2	B	84.69%
BOKF NA (79854)	Tier 3	C	79.11%
BRANCH BANKING AND TRUST CO (35029)	Tier 2	B	85.34%
CALIBER HOME LOANS INC (30992)	Tier 3	C	71.22%
CALIFORNIA HOUSING FINANCE (64325)	Tier 1	A	92.56%
CAMDEN NATIONAL BANK (18033)	Tier 3	C	76.80%
CARRINGTON MORTGAGE SERVICES LLC (24751)	Tier 3	C	76.35%
CENLAR FEDERAL SAVINGS BANK (30084)	Tier 2	B	88.01%
CENTRAL MORTGAGE COMPANY (10640)	Tier 1	A	91.13%
CENTRAL NATIONAL BANK (15076)	Tier 1	A	93.10%

CIS FINANCIAL SERVICES INC (13888)	Tier 3	C	74.76%
CITIMORTGAGE INC (24893)	Tier 2	B	82.27%
COLONIAL SAVINGS FA (51272)	Tier 2	B	86.36%
COMMUNITY TRUST BANK (74872)	Tier 3	D	65.56%
CONNECTICUT HOUSING INV FUND INC (78642)	Tier 1	A	92.35%
CORTRUST BANK (48179)	Tier 3	C	77.06%
COUNTRYPLACE MORTGAGE, LTD. (23404)	Tier 2	B	86.36%
CROWN MORTGAGE COMPANY (12578)	Tier 2	B	82.65%
DORAL BANK (73056)	Tier 2	B	89.40%
DOVENMUEHLE MORTGAGE INC (11303)	Tier 1	A	92.63%
DRAPER AND KRAMER MORTGAGE (77678)	Tier 4	F	0.00%
ELMIRA SAVINGS BANK FSB (33487)	Tier 1	A	94.18%
EMI EQUITY MORTGAGE INC (70692)	Tier 2	B	84.13%
ENT FEDERAL CREDIT UNION (05485)	Tier 1	A	92.30%
ENVOY MORTGAGE LTD (16359)	Tier 2	B	82.06%
EVERBANK (12792)	Tier 3	C	79.02%
FAY SERVICING LLC (28764)	Tier 2	B	85.73%
FIDELITY BANK (15468)	Tier 2	B	85.38%
FIFTH THIRD BANK (37009)	Tier 2	B	86.22%
FIRST BANK (24894)	Tier 1	A	94.87%
FIRST BANK OF PR (63011)	Tier 3	C	71.06%
FIRST FEDERAL BANK OF FLORIDA (74780)	Tier 2	B	86.80%
FIRST FEDERAL SAVINGS BANK (25327)	Tier 1	A	95.15%
FIRST FEDERAL SAVINGS BANK OF BOSTON (31076)	Tier 2	B	89.45%
FIRST HAWAIIAN BANK (61007)	Tier 4	F	34.68%
FIRST INTERSTATE BANK WY (58002)	Tier 1	A	92.73%
FIRST MORTGAGE CORPORATION (64308)	Tier 2	B	88.14%
FIRST NATIONAL BANK (26003)	Tier 2	B	87.28%
FIRST NATIONAL BANK ALASKA (59010)	Tier 2	B	87.70%
FIRST NIAGARA BANK NA (33970)	Tier 2	B	84.64%
FIRST SOURCE BANK (13004)	Tier 2	B	83.10%
FIRST UNITED BANK AND TRUST CO (39212)	Tier 2	B	83.01%
FIRSTMERIT MORTGAGE CORPORATION (10606)	Tier 4	F	45.70%
FLAGSTAR BANK FSB (71274)	Tier 2	B	85.63%
FLATHEAD BANK-BIGFORK (25168)	Tier 3	C	74.46%
GATE CITY BANK (36006)	Tier 1	A	95.17%
GATEWAY MORTGAGE GROUP LLC (15783)	Tier 2	B	86.59%
GEORGIA HOUSING-FINANCE AUTHORITY (09497)	Tier 1	A	91.20%
GMAC MORTGAGE LLC (42162)	Tier 4	F	0.10%
GREATER NEVADA LLC (24673)	Tier 2	B	84.35%
GREEN PLANET SERVICING LLC (27128)	Tier 4	F	37.66%
GREEN TREE SERVICING LLC (22947)	Tier 3	D	67.55%
GUARANTY BANK FSB (57260)	Tier 2	B	86.83%

GUARDIAN MORTGAGE COMPANY INC (21645)	Tier 2	B	83.00%
GUILD MORTGAGE COMPANY (04718)	Tier 3	C	78.00%
HARBORONE BANK (20268)	Tier 4	F	57.43%
HEARTLAND BANK (24038)	Tier 1	A	95.88%
HOME FEDERAL BANK (48170)	Tier 3	C	76.02%
HOMESTREET BANK (55582)	Tier 2	B	88.67%
HUDSON VALLEY FEDERAL CREDIT UNION (29184)	Tier 1	A	91.07%
HUNTINGDON VALLEY BANK (19148)	Tier 3	C	78.42%
HUNTINGTON NATIONAL BANK (71247)	Tier 3	C	79.37%
IBERIABANK MORTGAGE COMPANY (03335)	Tier 4	F	57.19%
IDAHO HOUSING AND FINANCE ASSN (10101)	Tier 1	A	93.84%
INDEPENDENT BANK (21097)	Tier 2	B	87.46%
INOVA FEDERAL CREDIT UNION (18982)	Tier 3	C	72.11%
IOWA BANKERS MORTGAGE CORP (14711)	Tier 2	B	85.65%
JAMES B NUTTER AND COMPANY (24671)	Tier 2	B	83.12%
JPMORGAN CHASE BANK NA (30141)	Tier 1	A	94.21%
KENTUCKY HOUSING CORPORATION (16396)	Tier 1	A	91.72%
KONDAUR CAPITAL CORPORATION (25703)	Tier 3	C	73.24%
LIBERTY BANK AND TRUST CO (70162)	Tier 4	F	50.00%
LOANCARE LLC (70101)	Tier 1	A	93.38%
M AND T BANK (75864)	Tier 1	A	92.58%
MAGNA BANK (13499)	Tier 3	D	65.52%
MASSHOUSING (20623)	Tier 2	B	84.29%
MCCUE MORTGAGE COMPANY (06230)	Tier 2	B	89.96%
MEMBER FIRST MORTGAGE, LLC (77847)	Tier 1	A	91.99%
MIDFIRST BANK (39400)	Tier 1	A	96.34%
MIDWEST LOAN SERVICES INC (75451)	Tier 3	C	71.60%
MONTANA BOARD OF HOUSING (25186)	Tier 1	A	95.52%
MORTGAGE CENTER LC (15825)	Tier 2	B	86.53%
MORTGAGE CLEARING CORPORATION (39318)	Tier 3	D	65.60%
NATIONSTAR MORTGAGE LLC (26450)	Tier 1	A	94.43%
NATIONWIDE ADVANTAGE MORTGAGE COMPANY (70714)	Tier 2	B	80.09%
NAVY FEDERAL CREDIT UNION (54547)	Tier 4	F	47.20%
NEVADA HOUSING DIVISION (27043)	Tier 2	B	81.29%
NEW CARLISLE FEDERAL SAVINGS BANK (20614)	Tier 4	F	50.00%
NEW YORK COMMUNITY BANK (33674)	Tier 3	D	66.05%
NORTH DAKOTA HOUSING FIN AGENCY (36242)	Tier 2	B	89.40%
NORTH SHORE TRUST AND SAVINGS (11909)	Tier 3	C	74.72%
NORTHERN OHIO INVESTMENT CO (38040)	Tier 1	A	91.47%
OCEANFIRST BANK (73813)	Tier 3	D	63.21%
OCWEN LOAN SERVICING LLC (21899)	Tier 1	A	92.37%
OLD NATIONAL BANK (13017)	Tier 4	F	3.85%
ONEWEST BANK NATIONAL ASSOCIATION (29334)	Tier 3	C	79.91%

ORIENTAL BANK AND TRUST (63153)	Tier 3	C	75.22%
PENNSYLVANIA HOUSING FIN AGCY (42581)	Tier 2	B	85.63%
PENNYMAC LOAN SERVICES LLC (28095)	Tier 1	A	90.85%
PHH MORTGAGE CORPORATION (30275)	Tier 2	B	87.17%
PIONEER BANK (32053)	Tier 1	A	94.68%
PMAC LENDING SERVICES INC (78546)	Tier 2	B	81.18%
PNC BANK, NATIONAL ASSOCIATION (17739)	Tier 1	A	93.32%
PRIMARY RESIDENTIAL MORTGAGE INC (12617)	Tier 2	B	85.82%
PROVIDENT BANK (29866)	Tier 3	C	77.71%
PROVIDENT FUNDING ASSOC LP (78106)	Tier 2	B	88.91%
PULASKI BANK SB (24550)	Tier 1	A	91.34%
QUANTUM SERVICING CORPORATION (24471)	Tier 4	F	13.08%
QUICKEN LOANS INC (71970)	Tier 1	A	95.15%
RBS CITIZENS NA (34471)	Tier 2	B	84.29%
REGIONS BANK (49001)	Tier 1	A	94.07%
RESIDENTIAL CREDIT SOLUTIONS INC (24403)	Tier 4	F	40.50%
RESURGENT CAPITAL SERVICES LP (31065)	Tier 2	B	88.01%
RHODE ISLAND HSG MTGE FIN CORP (46049)	Tier 2	B	86.81%
ROCKY MOUNTAIN MORTGAGE CO (51835)	Tier 2	B	89.20%
ROUNDPOINT MORTGAGE SERVICING CORPORATIO (29921)	Tier 2	B	89.96%
RUSHMORE LOAN MANAGEMENT SERVICES LLC (30941)	Tier 3	D	61.60%
SANTANDER BANK NATIONAL ASSOCIATION (41584)	Tier 3	C	76.98%
SAVINGS INSTITUTE BANK AND TRUST CO (79003)	Tier 1	A	97.57%
SCOTIABANK DE PUERTO RICO (63146)	Tier 2	B	82.82%
SECURITY FEDERAL SAVINGS BANK (75382)	Tier 3	D	68.63%
SECURITYNATIONAL MORTGAGE COMPANY (76355)	Tier 4	F	8.38%
SELECT PORTFOLIO SERVICING INC (75568)	Tier 2	B	80.12%
SELENE FINANCE LP (23956)	Tier 2	B	85.61%
SENECA MORTGAGE SERVICING LLC (28807)	Tier 3	C	78.58%
SERVIS ONE INC (23565)	Tier 4	F	41.30%
SIUSLAW BANK (40178)	Tier 1	A	91.77%
SIWELL INC (76272)	Tier 3	D	62.25%
SN SERVICING CORPORATION (78830)	Tier 1	A	91.81%
SOUTH CAROLINA STATE HSG FDA (47230)	Tier 1	A	94.40%
SOUTHWEST STAGE FUNDING LLC (19874)	Tier 3	D	67.77%
SPECIALIZED LOAN SERVICING LLC (20856)	Tier 4	F	34.54%
STANDARD MORTGAGE CORPORATION (17158)	Tier 3	C	78.53%
STERLING BANK AND TRUST FSB (21815)	Tier 4	F	48.77%
STOCKMAN BANK OF MONTANA (25107)	Tier 2	B	83.88%
STONEGATE MORTGAGE CORPORATION (38334)	Tier 2	B	82.90%
SUBURBAN MORTGAGE COMPANY OF NEW MEXICO (32133)	Tier 2	B	84.76%
SUN WEST MORTGAGE CO INC (64438)	Tier 1	A	90.07%
SUNTRUST MORTGAGE INC (54179)	Tier 2	B	86.43%

TD BANK NA (15683)	Tier 3	D	68.58%
TOWNE MORTGAGE COMPANY (21799)	Tier 2	B	84.35%
TRUHOME SOLUTIONS LLC (26796)	Tier 3	C	75.42%
TRUSTMARK NATIONAL BANK (23155)	Tier 2	B	83.10%
UMPQUA BANK (40254)	Tier 2	B	84.58%
UNION SAVINGS BANK (78559)	Tier 4	F	29.09%
US BANK NA (16001)	Tier 2	B	88.95%
UTAH HOUSING CORPORATION (52167)	Tier 1	A	90.68%
VALLEY NATIONAL BANK (29049)	Tier 4	F	53.09%
VANDERBILT MORTGAGE FINANCE (73163)	Tier 1	A	91.74%
VANTIUM CAPITAL INC (28771)	Tier 4	F	51.77%
VIEWPOINT BANK NA (11445)	Tier 3	C	79.01%
VIRGINIA HOUSING DEV AUT (54521)	Tier 1	A	93.29%
WEBSTER BANK (06060)	Tier 2	B	83.15%
WELLS FARGO BANK NA (22995)	Tier 1	A	96.80%
WENDOVER FINANCIAL SERVICES CORP (70099)	Tier 4	F	0.00%
WEST GATE BANK (14522)	Tier 2	B	88.00%
WEST VIRGINIA HOUSING DEV FUND (56243)	Tier 1	A	91.50%
WESTSTAR MORTGAGE CORP (76382)	Tier 3	C	78.13%
WYOMING COMMUNITY DEVELOPMENT AUTHORITY (58109)	Tier 1	A	95.75%