



U.S. Department of Housing and Urban Development

HUD'S TIER RANKING SYSTEM II (TRSII) – Incentive Round 4

Servicers Evaluated & Scored/Opted-Out: 203/73

Evaluation Period: 10/1/2015 – 9/30/2016

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
360 MORTGAGE GROUP LLC - (25462)	Tier 2	B	88.54%
ALABAMA HOUSING FINANCE AUTH - (94058)	Tier 2	B	86.69%
AMARILLO NATIONAL BANK - (50351)	Tier 1	A	91.75%
AMERIFIRST FINANCIAL CORP - (70815)	Tier 1	A	95.84%
ARVEST BANK - (03152)	Tier 1	A	93.75%
ARVEST CENTRAL MORTGAGE COMPANY - (10640)	Tier 1	A	92.94%
BANCO DE SANTANDER PR NA - (63105)	Tier 3	C	78.93%
BANCO POPULAR DE PUERTO RICO - (63001)	Tier 2	B	87.78%
BANCORP SOUTH BANK - (23009)	Tier 3	C	78.87%
BANK OF AMERICA NA CHARLOTTE - (13065)	Tier 1	A	91.09%
BANK OF NORTH DAKOTA - (36069)	Tier 3	C	73.41%
BANK OF THE WEST - (12489)	Tier 2	B	89.28%
BAYVIEW LOAN SERVICING LLC - (14244)	Tier 1	A	91.11%
BOGMAN INC - (19472)	Tier 1	A	90.95%
BOKF NA - (79854)	Tier 2	B	88.23%
BRANCH BANKING AND TRUST CO - (35029)	Tier 1	A	91.88%
BROKER SOLUTIONS INC - (21221)	Tier 2	B	88.29%
CALIBER HOME LOANS INC - (30992)	Tier 1	A	91.67%
CALIFORNIA HOUSING FINANCE - (64325)	Tier 1	A	92.90%
CAMDEN NATIONAL BANK - (18033)	Tier 3	C	71.62%
CAPITAL ONE NA - (17003)	Tier 1	A	93.04%
CARRINGTON MORTGAGE SERVICES LLC - (24751)	Tier 2	B	83.28%
CENLAR FEDERAL SAVINGS BANK - (30084)	Tier 1	A	90.38%
CENTRAL NATIONAL BANK - (15076)	Tier 3	C	77.69%
CIS FINANCIAL SERVICES INC - (13888)	Tier 1	A	92.45%
CIT BANK NA - (29334)	Tier 3	C	75.75%

CITIMORTGAGE INC - (24893)	Tier 2	B	82.48%
CITIZENS BANK NA - (34471)	Tier 2	B	81.66%
COLONIAL SAVINGS FA - (51272)	Tier 2	B	81.80%
COUNTRYPLACE MORTGAGE LTD - (23404)	Tier 2	B	87.29%
CROWN MORTGAGE COMPANY - (12578)	Tier 3	C	73.66%
DITECH FINANCIAL LLC - (22947)	Tier 2	B	84.20%
DOVENMUEHLE MORTGAGE INC - (11303)	Tier 2	B	88.95%
ELMIRA SAVINGS BANK FSB - (33487)	Tier 1	A	92.68%
EMI EQUITY MORTGAGE INC - (70692)	Tier 2	B	81.64%
ENT CREDIT UNION - (05485)	Tier 1	A	97.42%
ENVOY MORTGAGE LTD - (16359)	Tier 2	B	86.51%
EVERBANK - (12792)	Tier 3	C	71.98%
FAY SERVICING LLC - (28764)	Tier 3	C	79.85%
FIDELITY BANK - (15468)	Tier 2	B	84.94%
FIFTH THIRD BANK - (37009)	Tier 1	A	90.42%
FINANCE OF AMERICA MORTGAGE LLC - (77745)	Tier 2	B	82.02%
FIRST BANK - (24894)	Tier 1	A	91.46%
FIRST BANK OF PR - (63011)	Tier 3	C	74.73%
FIRST FEDERAL SAVINGS BANK - (25327)	Tier 1	A	93.16%
FIRST NATIONAL BANK - (26003)	Tier 2	B	89.04%
FIRST SOURCE BANK - (13004)	Tier 3	C	76.93%
FIRST UNITED BANK AND TRUST CO - (39212)	Tier 3	C	72.29%
FLAGSTAR BANK FSB - (71274)	Tier 1	A	90.82%
FREEDOM MORTGAGE CORPORATION - (75159)	Tier 3	C	78.94%
GATEWAY MORTGAGE GROUP LLC - (15783)	Tier 2	B	88.81%
GEORGIA HOUSING FINANCE AUTHORITY - (09497)	Tier 2	B	83.79%
GUARANTY BANK FSB - (57260)	Tier 2	B	87.93%
GUARDIAN MORTGAGE COMPANY INC - (21645)	Tier 1	A	90.01%
GUILD MORTGAGE COMPANY - (04718)	Tier 2	B	84.23%
HOMESTREET BANK - (55582)	Tier 1	A	92.20%
HUNTINGTON NATIONAL BANK - (71247)	Tier 2	B	86.74%
IBERIABANK MORTGAGE COMPANY - (03335)	Tier 3	C	78.22%
IDAHO HOUSING AND FINANCE ASSN - (10101)	Tier 1	A	94.98%
INTERCAP LENDING INC - (32133)	Tier 3	C	74.13%
JAMES B NUTTER AND COMPANY - (24671)	Tier 2	B	81.59%
JPMORGAN CHASE BANK NA - (30141)	Tier 1	A	94.06%
KENTUCKY HOUSING CORPORATION - (16396)	Tier 1	A	95.18%
KONDAUR CAPITAL CORPORATION - (25703)	Tier 2	B	84.41%
LOANCARE LLC - (70101)	Tier 1	A	92.16%
M AND T BANK - (75864)	Tier 1	A	97.56%
MB FINANCIAL BANK NA - (73527)	Tier 2	B	80.17%
MCCUE MORTGAGE COMPANY - (06230)	Tier 1	A	96.12%

MEMBER FIRST MORTGAGE LLC - (77847)	Tier 2	B	83.27%
MIDFIRST BANK - (39400)	Tier 1	A	97.61%
MIDLAND STATES BANK - (16772)	Tier 2	B	88.40%
MONTANA BOARD OF HOUSING - (25186)	Tier 2	B	81.76%
MORTGAGE CENTER LC - (15825)	Tier 1	A	96.65%
MORTGAGE CLEARING CORPORATION - (39318)	Tier 4	F	56.12%
NATIONSTAR MORTGAGE LLC - (26450)	Tier 1	A	95.08%
NATIONWIDE BANK - (00074)	Tier 3	C	79.58%
NEW PENN FINANCIAL LLC - (25574)	Tier 3	C	79.30%
NEW YORK COMMUNITY BANK - (33674)	Tier 3	D	66.16%
NOIC INC - (38040)	Tier 2	B	88.82%
NORTH DAKOTA HOUSING FIN AGENCY - (36242)	Tier 3	C	73.56%
NORWICH COMMERCIAL GROUP INC - (78026)	Tier 2	B	83.40%
OCWEN LOAN SERVICING LLC - (21899)	Tier 1	A	97.14%
ORIENTAL BANK - (63153)	Tier 3	C	75.92%
ORIGIN BANK - (74872)	Tier 2	B	83.78%
PACIFIC UNION FINANCIAL LLC - (25883)	Tier 1	A	92.34%
PENNSYLVANIA HOUSING FIN AGCY - (42581)	Tier 2	B	88.69%
PENNYMAC LOAN SERVICES LLC - (28095)	Tier 1	A	92.53%
PHH MORTGAGE CORPORATION - (30275)	Tier 2	B	88.11%
PINNACLE BANK - (49115)	Tier 2	B	88.25%
PIONEER BANK - (32053)	Tier 2	B	88.67%
PLANET HOME LENDING LLC - (27128)	Tier 1	A	93.78%
PNC BANK NATIONAL ASSOCIATION - (17739)	Tier 1	A	96.11%
PRIMARY RESIDENTIAL MORTGAGE INC - (12617)	Tier 1	A	93.80%
QUICKEN LOANS INC - (71970)	Tier 1	A	90.59%
REGIONS BANK - (49001)	Tier 1	A	94.92%
RHODE ISLAND HSG MTGE FIN CORP - (46049)	Tier 2	B	84.14%
ROCKY MOUNTAIN MORTGAGE CO - (51835)	Tier 2	B	81.56%
ROUNDPOINT MORTGAGE SERVICING CORPORATION - (29921)	Tier 1	A	91.59%
RUSHMORE LOAN MANAGEMENT SERVICES LLC - (30941)	Tier 3	C	79.39%
SANTANDER BANK NATIONAL ASSOCIATION - (41584)	Tier 3	C	72.53%
SCOTIABANK DE PUERTO RICO - (63146)	Tier 3	C	75.99%
SELECT PORTFOLIO SERVICING INC - (75568)	Tier 3	C	78.30%
SELENE FINANCE LP - (23956)	Tier 2	B	84.13%
SENECA MORTGAGE SERVICING LLC - (28807)	Tier 3	C	72.36%
SERVIS ONE INC - (23565)	Tier 4	F	23.83%
SIWELL INC - (76272)	Tier 3	D	66.06%
SN SERVICING CORPORATION - (78830)	Tier 2	B	83.25%
SOUTH CAROLINA STATE HSG FDA - (47230)	Tier 2	B	89.14%
SOUTHWEST STAGE FUNDING LLC - (19874)	Tier 1	A	95.21%
STANDARD MORTGAGE CORPORATION - (17158)	Tier 2	B	85.39%

STOCKMAN BANK OF MONTANA - (25107)	Tier 1	A	95.23%
STONEGATE MORTGAGE CORPORATION - (38334)	Tier 3	C	77.44%
SUN WEST MORTGAGE CO INC - (64438)	Tier 2	B	84.04%
SUNTRUST MORTGAGE INC - (54179)	Tier 1	A	91.08%
TD BANK NA - (15683)	Tier 2	B	84.04%
THE MONEY SOURCE INC - (24967)	Tier 1	A	92.86%
TOWNE MORTGAGE COMPANY - (21799)	Tier 3	C	76.21%
TRUHOME SOLUTIONS LLC - (26796)	Tier 3	C	77.96%
TRUSTMARK NATIONAL BANK - (23155)	Tier 2	B	80.25%
UMPQUA BANK - (40254)	Tier 2	B	81.92%
US BANK NA - (16001)	Tier 1	A	94.52%
UTAH HOUSING CORPORATION - (52167)	Tier 1	A	95.09%
VANDERBILT MORTGAGE FINANCE - (73163)	Tier 1	A	96.51%
VIRGINIA HOUSING DEV AUT - (54521)	Tier 1	A	92.28%
WEBSTER BANK - (06060)	Tier 1	A	94.95%
WELLS FARGO BANK NA - (22995)	Tier 1	A	96.43%
WENDOVER FINANCIAL SERVICES CORP - (70099)	Tier 4	F	0.82%
WEST VIRGINIA HOUSING DEV FUND - (56243)	Tier 2	B	84.89%
WESTSTAR MORTGAGE CORP - (76382)	Tier 2	B	88.57%
WYOMING COMMUNITY DEVELOPMENT AUTHORITY - (58109)	Tier 1	A	92.93%