



U.S. Department of Housing and Urban Development

HUD'S TIER RANKING SYSTEM II (TRSII) – Incentive Round 9

Servicers Evaluated & Scored: 176

Evaluation Period: 10/1/2020 – 9/30/2021

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	94.97%
AMARILLO NATIONAL BANK (50351)	Tier 1	A	97.75%
AMERIFIRST FINANCIAL CORP (70815)	Tier 1	A	90.41%
AMERINATIONAL COMMUNITY SERVICES, LLC (23422)	Tier 1	A	99.30%
AMERIS BANK (09579)	Tier 4	F	11.64%
AMWEST FUNDING CORP. (78546)	Tier 3	C	78.09%
APEX BANK (31152)	Tier 1	A	98.74%
ARVEST BANK (03152)	Tier 2	B	87.04%
ARVEST CENTRAL MORTGAGE COMPANY (10640)	Tier 1	A	98.32%
ASSOCIATED BANK (57800)	Tier 1	A	97.44%
AXOS BANK (30410)	Tier 3	D	65.19%
BANCO POPULAR DE PUERTO RICO (63001)	Tier 1	A	96.65%
BANCORPSOUTH BANK (23009)	Tier 1	A	95.04%
BANK OF AMERICA NA CHARLOTTE (13065)	Tier 1	A	94.86%
BANK OF HAWAII (61006)	Tier 4	F	37.81%
BANK OF NORTH DAKOTA (36069)	Tier 2	B	87.93%
BANK OF THE WEST (12489)	Tier 1	A	95.61%
BANNER BANK (55314)	Tier 1	A	92.45%
BARKSDALE FEDERAL CREDIT UNION (17373)	Tier 2	B	82.27%
BARRINGTON BANK AND TRUST CO NA (13909)	Tier 3	C	78.81%
BELL BANK (36187)	Tier 1	A	99.06%
BERKSHIRE BANK (20248)	Tier 3	C	72.32%
BOKF NA (79854)	Tier 1	A	96.82%
BROKER SOLUTIONS INC (21221)	Tier 1	A	96.26%
BUSEY BANK (72909)	Tier 3	D	69.44%
CALIBER HOME LOANS INC (30992)	Tier 1	A	92.64%
CAPITAL CITY HOME LOANS, LLC (24405)	Tier 1	A	96.46%
CAPITAL FOR CHANGE, INC. (78642)	Tier 3	D	64.15%

Servicer (ID)	Tier	Grade	Score
CARRINGTON MORTGAGE SERVICES LLC (24751)	Tier 1	A	98.12%
CENLAR FEDERAL SAVINGS BANK (30084)	Tier 1	A	97.19%
CENTRAL NATIONAL BANK (15076)	Tier 1	A	98.48%
CHELSEA GROTON BANK (06207)	Tier 3	C	70.75%
CIS FINANCIAL SERVICES INC (13888)	Tier 1	A	92.22%
CITIMORTGAGE INC (24893)	Tier 4	F	14.12%
CITIZENS BANK, NA (34471)	Tier 1	A	95.60%
COLONIAL SAVINGS FA (51272)	Tier 1	A	97.38%
COMMERCE BANK NA (14598)	Tier 1	A	95.07%
COMMUNITY LOAN SERVICING, LLC (14244)	Tier 2	B	88.72%
CORTRUST BANK (48179)	Tier 3	D	61.21%
COUNTRYPLACE MORTGAGE, LTD. (23404)	Tier 1	A	95.30%
CROWN MORTGAGE COMPANY (12578)	Tier 4	F	56.25%
DOLLAR BANK FSB (41947)	Tier 1	A	98.12%
DOVENMUEHLE MORTGAGE INC (11303)	Tier 1	A	95.50%
ELMIRA SAVINGS BANK FSB (33487)	Tier 1	A	97.29%
EMI EQUITY MORTGAGE INC (70692)	Tier 1	A	96.52%
ENT CREDIT UNION (05485)	Tier 2	B	85.30%
EVERETT FINANCIAL INC (17224)	Tier 2	B	85.46%
EVERGREEN MONEYSOURCE MTG CO (71108)	Tier 3	C	77.36%
FAY SERVICING LLC (28764)	Tier 1	A	95.94%
FIDELITY BANK, NATIONAL ASSOCIATION (15468)	Tier 2	B	88.43%
FIFTH THIRD BANK, NATIONAL ASSOCIATION (37009)	Tier 1	A	97.05%
FIRST BANK (24894)	Tier 1	A	99.27%
FIRST BANK OF PR (63011)	Tier 1	A	93.09%
FIRST FEDERAL BANK OF LOUISIANA (17199)	Tier 4	F	43.87%
FIRST FEDERAL SAVINGS AND LOAN ASSOC (24507)	Tier 3	D	61.70%
FIRST FEDERAL SAVINGS BANK (25327)	Tier 1	A	98.41%
FIRST INTERSTATE BANK WY (58002)	Tier 1	A	95.55%
FIRST NATIONAL BANK (26003)	Tier 1	A	98.94%
FIRST NATIONAL BANK ALASKA (59010)	Tier 2	B	88.77%
FIRST SOURCE BANK (13004)	Tier 3	C	77.63%
FIRST UNITED BANK AND TRUST CO (39212)	Tier 2	B	89.72%
FIVE STAR BANK (11486)	Tier 3	C	71.64%
FLAGSTAR BANK FSB (71274)	Tier 1	A	97.77%
FLAT BRANCH MORTGAGE INC (25319)	Tier 1	A	97.50%
FREEDOM MORTGAGE CORPORATION (75159)	Tier 1	A	97.26%
GATE CITY BANK (36006)	Tier 1	A	95.17%
GATEWAY FIRST BANK (15783)	Tier 1	A	96.30%
GATEWAY MORTGAGE CORPORATION (57855)	Tier 1	A	92.58%
GEORGIA HOUSING-FINANCE AUTHORITY (09497)	Tier 1	A	94.98%
GMAC MORTGAGE LLC (42162)	Tier 4	F	0.00%

Servicer (ID)	Tier	Grade	Score
GREAT WESTERN BANK (48081)	Tier 1	A	91.94%
GREGORY FUNDING LLC (31256)	Tier 4	F	35.97%
GUILD MORTGAGE COMPANY LLC (04718)	Tier 2	B	89.68%
HOME FINANCING CENTER INC (68022)	Tier 4	F	36.37%
HOME POINT FINANCIAL CORPORATION (26273)	Tier 1	A	96.37%
HOMESTREET BANK (55582)	Tier 1	A	94.21%
HUDSON VALLEY CREDIT UNION (29184)	Tier 2	B	88.77%
HUNTINGDON VALLEY BANK (19148)	Tier 4	F	14.01%
HUNTINGTON NATIONAL BANK (71247)	Tier 1	A	93.82%
IDAHO HOUSING AND FINANCE ASSN (10101)	Tier 1	A	92.54%
INDEPENDENT BANK (21097)	Tier 1	A	96.89%
INDUSTRIAL BANK NA (10023)	Tier 4	F	0.00%
INTERCAP LENDING INC. (32133)	Tier 3	C	70.61%
IOWA BANKERS MORTGAGE CORP (14711)	Tier 1	A	100.00%
JAMES B NUTTER AND COMPANY (24671)	Tier 1	A	98.98%
JPMORGAN CHASE BANK NA (30141)	Tier 1	A	97.25%
KENTUCKY HOUSING CORPORATION (16396)	Tier 1	A	96.54%
KEYBANK NATIONAL ASSOCIATION (38131)	Tier 3	C	74.58%
KONDAUR CAPITAL CORPORATION (25703)	Tier 1	A	92.94%
LAKE MICHIGAN CREDIT UNION (77164)	Tier 2	B	86.83%
LIBERTY BANK AND TRUST CO (70162)	Tier 4	F	35.36%
LOANCARE LLC (70101)	Tier 1	A	97.42%
M AND T BANK (75864)	Tier 1	A	98.25%
MASSHOUSING (20623)	Tier 1	A	96.36%
MCCUE MORTGAGE COMPANY (06230)	Tier 1	A	98.17%
MEMBER FIRST MORTGAGE, LLC (77847)	Tier 3	D	69.63%
MERCHANTS BANK NA (22252)	Tier 2	B	88.73%
MID AMERICA MORTGAGE INC. (38132)	Tier 3	C	72.60%
MIDFIRST BANK (39400)	Tier 1	A	98.36%
MIDLAND STATES BANK (16772)	Tier 3	C	73.11%
MIDWEST LOAN SOLUTIONS INC (75451)	Tier 1	A	96.69%
MONTANA BOARD OF HOUSING (25186)	Tier 1	A	91.57%
MORTGAGE CENTER LC (15825)	Tier 2	B	87.32%
MORTGAGE CLEARING CORPORATION (39318)	Tier 3	D	61.10%
MUFG UNION BANK, N.A. (04822)	Tier 2	B	88.06%
MYCUMORTGAGE LLC (31162)	Tier 1	A	94.66%
NATIONSTAR MORTGAGE LLC (26450)	Tier 1	A	97.92%
NAVY FEDERAL CREDIT UNION (54547)	Tier 1	A	97.81%
NEWREZ LLC (25574)	Tier 1	A	96.37%
NORTH AMERICAN SAVINGS BANK (24130)	Tier 2	B	88.99%
NORTH DAKOTA HOUSING FIN AGENCY (36242)	Tier 1	A	93.53%
NORTHPOINTE BANK (28708)	Tier 2	B	88.74%

Servicer (ID)	Tier	Grade	Score
NORWICH COMMERCIAL GROUP INC (78026)	Tier 2	B	86.20%
ONPOINT COMMUNITY CREDIT UNION (27835)	Tier 1	A	95.84%
ORIENTAL BANK (63153)	Tier 1	A	97.66%
PENNSYLVANIA HOUSING FIN AGCY (42581)	Tier 1	A	95.77%
PENNYMAC LOAN SERVICES LLC (28095)	Tier 1	A	96.87%
PEOPLE'S UNITED BANK, NATIONAL ASSOCIATI (06044)	Tier 3	C	75.96%
PHH MORTGAGE CORPORATION (30275)	Tier 1	A	95.34%
PINNACLE BANK (49115)	Tier 1	A	90.00%
PLANET HOME LENDING LLC (27128)	Tier 1	A	95.52%
PNC BANK, NATIONAL ASSOCIATION (17739)	Tier 1	A	92.08%
PRIMARY RESIDENTIAL MORTGAGE INC (12617)	Tier 1	A	90.70%
PROVIDENT BANK (29866)	Tier 1	A	100.00%
PROVIDENT FUNDING ASSOC LP (78106)	Tier 1	A	95.30%
QUICKEN LOANS, LLC (71970)	Tier 1	A	96.50%
REGIONS BANK (49001)	Tier 1	A	95.44%
REPUBLIC BANK AND TRUST COMPANY (70884)	Tier 4	F	21.04%
RHODE ISLAND HSG MTGE FIN CORP (46049)	Tier 1	A	98.11%
ROCKY MOUNTAIN MORTGAGE CO (51835)	Tier 1	A	92.41%
ROUNDPOINT MORTGAGE SERVICING CORPORATIO (29921)	Tier 1	A	94.26%
RUSHMORE LOAN MANAGEMENT SERVICES LLC (30941)	Tier 1	A	95.09%
SABINE STATE BANK AND TRUST CO (70519)	Tier 1	A	95.95%
SECURITYNATIONAL MORTGAGE COMPANY (76355)	Tier 4	F	58.05%
SELECT PORTFOLIO SERVICING INC (75568)	Tier 1	A	97.83%
SELENE FINANCE LP (23956)	Tier 1	A	97.32%
SERVICEMAC, LLC (00772)	Tier 1	A	96.12%
SERVION, INC. (71955)	Tier 2	B	80.13%
SERVIS ONE INC (23565)	Tier 1	A	95.53%
SIWELL INC (76272)	Tier 4	F	47.91%
SN SERVICING CORPORATION (78830)	Tier 1	A	98.65%
SOUTH CAROLINA STATE HSG FDA (47230)	Tier 1	A	94.98%
SOUTHWEST STAGE FUNDING LLC (19874)	Tier 1	A	95.53%
SPECIALIZED LOAN SERVICING LLC (20856)	Tier 1	A	97.92%
STANDARD MORTGAGE CORPORATION (17158)	Tier 1	A	95.82%
STATE EMPLOYEES CREDIT UNION OF MD INC (10813)	Tier 3	C	73.68%
STATEBRIDGE COMPANY LLC (29415)	Tier 1	A	95.48%
STOCKMAN BANK OF MONTANA (25107)	Tier 1	A	98.41%
SUN WEST MORTGAGE CO INC (64438)	Tier 1	A	98.07%
SUNFLOWER BANK, N.A. (00514)	Tier 1	A	92.70%
TD BANK NA (15683)	Tier 2	B	86.67%
TENNESSEE HOUSING DEV AGENCY (49390)	Tier 1	A	95.33%
TEXAS DOW EMPLOYEES CREDIT UNION (30750)	Tier 4	F	57.61%
THE MONEY SOURCE INC (24967)	Tier 1	A	97.54%

Servicer (ID)	Tier	Grade	Score
TIAA, FSB (12792)	Tier 2	B	85.28%
TOWN AND COUNTRY BANK (12313)	Tier 1	A	90.50%
TOWNE MORTGAGE COMPANY (21799)	Tier 1	A	94.24%
TRUHOME SOLUTIONS LLC (26796)	Tier 1	A	98.09%
TRUIST BANK (35029)	Tier 1	A	97.63%
TRUSTMARK NATIONAL BANK (23155)	Tier 1	A	95.61%
UMPQUA BANK (40254)	Tier 1	A	94.99%
UNION HOME MORTGAGE CORP (38270)	Tier 1	A	95.08%
US BANK NA (16001)	Tier 1	A	94.76%
UTAH HOUSING CORPORATION (52167)	Tier 1	A	95.15%
VAN DYK MORTGAGE CORPORATION (71406)	Tier 1	A	91.46%
VANDERBILT MORTGAGE FINANCE (73163)	Tier 1	A	97.65%
VILLAGE CAPITAL & INVESTMENT LLC (24441)	Tier 2	B	86.88%
VIRGINIA HOUSING DEV AUT (54521)	Tier 1	A	93.05%
WEBSTER BANK (06060)	Tier 1	A	97.98%
WELLS FARGO BANK NA (22995)	Tier 1	A	97.03%
WEST GATE BANK (14522)	Tier 1	A	99.78%
WEST VIRGINIA HOUSING DEV FUND (56243)	Tier 2	B	89.55%
WESTERN COMMERCE BANK (32137)	Tier 3	C	75.11%
WESTSTAR MORTGAGE CORP (76382)	Tier 2	B	82.22%
WISCONSIN HSNB AND ECON DEV AUTH (57818)	Tier 1	A	98.96%
WYOMING COMMUNITY DEVELOPMENT AUTHORITY (58109)	Tier 1	A	96.00%