

LOSS MITIGATION PERFORMANCE ANALYSIS

High, Medium-High, Medium-Low, and Low Volume Servicers

Prepared January 1998

Svcr ID	Servicer Name	FY 1997 Loans Scored	STANDARDIZED		SCORES	BONUS POINTS			FINAL SCORE	Eligible for Increased Incentives
			Default Rate Score	Actual Loss/Potential Loss Score	Weighted Total Score	FirstTime Homeowner	Minority Homeowner	UnderServed Area		
High-Volume Servicer										
70864	HOMESIDE LENDING INC	220,884	-0.162	-0.187	-0.181	-0.025	-0.05	-0.025	-0.281	Yes
21451	SOURCE ONE MORTGAGE SERV COR	182,721	-0.436	-0.143	-0.216	0	-0.025	-0.025	-0.266	Yes
22995	NORWEST MORTGAGE INC	356,256	-0.207	-0.125	-0.146	-0.025	-0.025	-0.025	-0.221	Yes
39276	MIDLAND MORTGAGE CO	133,703	-0.359	-0.014	-0.100	0	-0.05	-0.05	-0.200	No
75640	PRINCIPAL RESIDENTIAL MORTGAGE	141,317	-0.353	-0.143	-0.196	0	0	0	-0.196	No
77396	FIRST NATIONWIDE MORTGAGE COR	254,128	0.138	-0.182	-0.102	0	-0.05	-0.025	-0.177	No
51355	NATIONSBANC MORTGAGE CORP	133,020	0.130	-0.227	-0.138	0	-0.025	0	-0.163	No
64141	COUNTRYWIDE HOME LOANS INC	331,105	0.019	-0.103	-0.072	0	-0.05	-0.025	-0.147	No
71555	NORWEST-PRUDENTIAL HOME MORT	252,941	0.493	-0.192	-0.021	-0.025	-0.05	-0.025	-0.121	No
19382	NATIONSBANC MTG NY-NATIONSBAN	149,821	0.380	-0.164	-0.028	0	-0.025	-0.025	-0.078	No
30141	CHASE MANHATTAN MORTGAGE COR	344,083	0.478	-0.183	-0.018	0	-0.025	-0.025	-0.068	No
57693	FLEET MORTGAGE-FLEET MTG CORP	165,588	0.643	-0.159	0.042	0	0	0	0.042	No
30023	GE CAPITAL MORTGAGE SER INC	142,595	0.366	0.055	0.133	0	-0.025	-0.025	0.083	No
47219	FLEET MORTGAGE CORP	151,578	0.788	-0.117	0.109	0	-0.025	0	0.084	No
	Subtotal	2,959,740	loans scored for	14	servicers					
Medium-High-Volume Servicer										
71160	CHARTER BANK FOR SAVINGS FSB	10,306	-0.468	-0.220	-0.282	-0.025	-0.05	-0.05	-0.407	Yes
17158	STANDARD MORTGAGE CORPORATIO	12,108	-0.645	-0.172	-0.290	-0.025	-0.05	-0.025	-0.390	Yes
04001	BANK OF AMERICA NT AND SA	22,940	-0.496	-0.157	-0.241	-0.05	-0.05	-0.025	-0.366	Yes
55582	CONTINENTAL SAVINGS BANK	10,999	-0.680	-0.161	-0.291	-0.025	0	-0.05	-0.366	Yes
23155	TRUSTMARK NATIONAL BANK	12,840	-0.495	-0.211	-0.282	-0.025	-0.05	0	-0.357	Yes
22963	TCF MORTGAGE CORPORATION	18,728	-0.681	-0.212	-0.330	0	0	-0.025	-0.355	Yes
11303	DOVENMUEHLE MORTGAGE INC	16,882	-0.480	-0.213	-0.280	0	-0.025	-0.025	-0.330	Yes
57849	FIRSTAR HOME MORTGAGE CORP	10,257	-0.442	-0.198	-0.259	-0.025	0	-0.025	-0.309	Yes

Svcr ID	Servicer Name	FY 1997 Loans Scored	STANDARDIZED SCORES			BONUS POINTS			Eligible for Increased Incentives	
			Default Rate Score	Actual Loss/Potential Loss Score	Weighted Total Score	FirstTime Homeowner	Minority Homeowner	UnderServed Area		FINAL SCORE
24654	GERSHMAN INVESTMENT CORP	18,302	-0.593	-0.113	-0.233	0	-0.025	-0.05	-0.308	Yes
17003	HIBERNIA NATIONAL BANK	11,928	-0.530	-0.184	-0.270	0	-0.025	0	-0.295	Yes
04586	WMC MORTGAGE CORP	19,096	-0.539	-0.181	-0.270	0	-0.025	0	-0.295	Yes
38142	LEADER MORTGAGE COMPANY	34,928	-0.326	-0.185	-0.220	-0.05	-0.025	0	-0.295	Yes
51606	ACCUBANC MORTGAGE CORPORATI	13,738	-0.372	-0.130	-0.190	-0.025	-0.05	-0.025	-0.290	Yes
09272	SUNTRUST MORTGAGE INC	12,283	-0.495	-0.186	-0.264	0	-0.025	0	-0.289	Yes
63152	SANTANDER MORTGAGE CORP	25,511	-0.016	-0.242	-0.186	0	-0.05	-0.05	-0.286	Yes
19234	COLUMBIA NATIONAL INCORPORATE	19,709	-0.307	-0.173	-0.206	-0.025	-0.025	-0.025	-0.281	Yes
79854	BANK OF OKLAHOMA NA	19,862	-0.565	-0.187	-0.281	0	0	0	-0.281	Yes
54179	CRESTAR MORTGAGE CORPORATION	14,728	-0.441	-0.161	-0.231	-0.025	-0.025	0	-0.281	Yes
52070	CROSSLAND MORTGAGE CORPORATI	15,081	-0.383	-0.144	-0.204	0	-0.05	-0.025	-0.279	Yes
22880	KNUTSON MORTGAGE CORPORATIO	26,416	-0.235	-0.224	-0.226	-0.025	0	-0.025	-0.276	Yes
13621	WATERFIELD MORTGAGE CO INC	78,879	-0.403	-0.195	-0.247	0	0	-0.025	-0.272	Yes
04098	GLENDALE FEDERAL BANK	22,520	-0.183	-0.130	-0.143	-0.05	-0.05	-0.025	-0.268	Yes
75561	WELLS FARGO BANK NA	12,245	-0.306	-0.155	-0.193	0	-0.025	-0.05	-0.268	Yes
60036	BANC ONE MORTGAGE CORPORATIO	26,772	-0.420	-0.144	-0.213	0	-0.025	-0.025	-0.263	Yes
73815	BANK UNITED	45,098	-0.216	-0.178	-0.188	-0.025	-0.025	-0.025	-0.263	Yes
24075	ROOSEVELT BANK	28,113	-0.281	-0.155	-0.187	0	-0.025	-0.05	-0.262	No
01172	REGIONS MORTGAGE INC	43,473	-0.412	-0.178	-0.237	0	-0.025	0	-0.262	Nc
35412	NORWEST-BARCLAYS MORTGAGE	29,357	-0.194	-0.172	-0.177	0	-0.025	-0.05	-0.252	No
21083	STANDARD FEDERAL BANK	12,605	-0.347	-0.179	-0.221	-0.025	0	0	-0.246	No
08411	ALLIANCE MORTGAGE CO	34,864	-0.201	-0.186	-0.190	0	-0.025	-0.025	-0.240	No
51272	COLONIAL SAVINGS FA	32,966	-0.315	-0.208	-0.235	0	0	0	-0.235	No
77528	MAGNA MORTGAGE CO	19,781	-0.246	-0.198	-0.210	0	-0.025	0	-0.235	No
75326	NORTH AMERICAN MORTGAGE COMP	32,676	-0.302	-0.074	-0.131	-0.05	-0.05	0	-0.231	No
16276	PNC BANK KENTUCKY INC	16,029	-0.268	-0.149	-0.179	-0.05	0	0	-0.229	No
34471	AMERICAN HOME FUNDING INC	25,316	-0.075	-0.178	-0.152	-0.025	-0.025	-0.025	-0.227	No
23185	DEPOSIT GUARANTY MORTGAGE CO	11,365	-0.339	-0.189	-0.227	0	0	0	-0.227	No
26426	COMMERICAL FEDERAL MORTGAGE	44,700	-0.186	-0.206	-0.201	-0.025	0	0	-0.226	No
76062	RESOURCE BANCSHARE MORTGAGE	30,074	-0.440	-0.121	-0.201	0	-0.025	0	-0.226	No
75834	TEMPLE-INLAND MORTGAGE CORPO	46,698	-0.138	-0.181	-0.170	0	-0.025	-0.025	-0.220	No
34429	MARINE MIDLAND BANK NA	17,562	-0.123	-0.185	-0.169	-0.025	0	-0.025	-0.219	No
76038	MARKET STREET MORTGAGE CORPO	12,458	-0.228	-0.137	-0.159	0	-0.025	-0.025	-0.209	No
52088	WESTERN MORTGAGE LOAN CORP.	18,151	-0.117	-0.237	-0.207	0	0	0	-0.207	No

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			Default Rate Score	Actual Loss/Potential Loss Score	Weighted Total Score	FirstTime Homeowner	Minority Homeowner	UnderServed Area		FINAL SCORE
70714	ALLIED GROUP MORTGAGE COMPAN	15,949	-0.229	-0.141	-0.163	0	0	-0.025	-0.188	No
68013	ATLANTIC MORTGAGE AND INVESTM	66,553	-0.005	-0.215	-0.162	0	0	-0.025	-0.187	No
01113	SOUTHTRUST MORTGAGE CORP	10,564	-0.095	-0.207	-0.179	0	0	0	-0.179	No
38092	NATIONAL CITY MORTGAGE CO	43,795	-0.111	-0.139	-0.132	-0.025	0	0	-0.157	No
24361	CHARLES F CURRY CO	30,567	-0.270	-0.083	-0.130	0	0	-0.025	-0.155	No
04466	MELLON-METMOR FINANCIAL INC	62,671	0.158	-0.187	-0.101	0	-0.025	-0.025	-0.151	No
33077	FIRST FEDERAL SAVINGS AND LOAN	17,229	-0.017	-0.123	-0.096	0	-0.025	-0.025	-0.146	No
52199	MOUNTAIN STATES MTG CENTER	11,885	-0.210	-0.090	-0.120	0	0	-0.025	-0.145	No
74525	TRANSWORLD MORTGAGE CORP	20,605	0.272	-0.181	-0.068	0	-0.025	-0.05	-0.143	No
79336	HOMESIDE LENDING INC	69,789	0.295	-0.207	-0.081	0	-0.025	-0.025	-0.131	No
13779	INLAND MORTGAGE CORPORATION	59,883	0.096	-0.139	-0.080	-0.025	-0.025	0	-0.130	No
75636	BANK OF AMERICA FSB	56,777	-0.016	-0.124	-0.097	0	0	-0.025	-0.122	No
03329	FIRST COMMERCIAL MORTGAGE CO	23,886	0.358	-0.213	-0.071	-0.025	-0.025	0	-0.121	No
15155	MID CONTINENT FEDERAL SAVINGS B	11,950	-0.352	0.002	-0.087	-0.025	0	0	-0.112	No
24671	JAMES B NUTTER AND COMPANY	29,601	-0.419	0.001	-0.104	0	0	0	-0.104	No
30084	CENLAR FEDERAL SAVINGS BANK	21,611	0.202	-0.138	-0.053	-0.025	-0.025	0	-0.103	No
01174	COLLATERAL MORTGAGE LTD	11,499	0.378	-0.186	-0.045	0	-0.025	-0.025	-0.095	No
04718	GUILD MORTGAGE COMPANY	10,513	0.149	-0.024	0.019	0	-0.05	-0.05	-0.081	No
77805	TRANS FINANCIAL MORTGAGE CO	10,278	0.522	-0.214	-0.030	-0.025	-0.025	0	-0.080	No
05120	MELLON MORTGAGE COMPANY	33,271	0.302	-0.150	-0.037	0	-0.025	0	-0.062	No
42162	GMAC MORTGAGE CORPORATION	90,327	0.556	-0.163	0.017	0	-0.025	-0.05	-0.058	No
12621	PNC MORTGAGE CORP OF AMERICA	70,259	0.305	-0.145	-0.033	0	0	-0.025	-0.058	No
16001	GREAT FINANCIAL BANK FSB	37,560	0.523	-0.200	-0.019	0	0	-0.025	-0.044	No
14722	RELIASTAR MORTGAGE CORPORATI	15,728	0.441	-0.064	0.062	0	-0.025	-0.05	-0.013	No
15565	FT MORTGAGE COMPANIES	77,596	0.879	-0.202	0.068	-0.025	-0.025	-0.025	-0.007	No
63093	R&G MORTGAGE CORP	32,290	0.958	-0.209	0.082	0	-0.05	0	0.032	No
75864	M AND T MORTGAGE CORPORATION	16,151	0.100	0.101	0.101	0	0	-0.05	0.051	No
24893	CITICORP MORTGAGE INC	21,147	0.723	-0.057	0.138	0	-0.025	-0.025	0.088	No
53100	FIRST FINANCIAL CARIBBEAN CORP	23,616	0.528	0.019	0.146	0	-0.05	0	0.096	No
35214	FIRST UNION MORTGAGE CORP	69,316	1.151	-0.205	0.134	0	0	-0.025	0.109	No
03149	FEDERAL SAVINGS BANK	10,454	1.215	-0.011	0.295	0	-0.05	-0.05	0.195	No
30284	CHASE MORTGAGE SERVICES INC	15,129	-0.310	0.491	0.291	-0.025	-0.025	0	0.241	No
49001	UNION PLANTERS NATIONAL BANK	78,881	1.756	-0.111	0.356	0	-0.05	-0.05	0.256	No
	Subtotal	2,165,674	loans scored for	75	servicers					

Svcr ID	Servicer Name	FY 1997 Loans Scored	STANDARDIZED		SCORES		BONUS POINTS			Eligible for Increased Incentives
			Default Rate Score	Actual Loss/Potential Loss Score	Weighted Total Score	FirstTime Homeowner	Minority Homeowner	UnderServed Area	FINAL SCORE	
Medium-Low-Volume Servicer										
36006	GATE CITY FEDERAL SAVINGS BANK	1,547	-0.703	-0.248	-0.362	-0.05	-0.05	0	-0.462	Yes
64114	CALIFORNIA MORTGAGE SERVICE	5,082	-0.638	-0.250	-0.347	0	-0.05	-0.05	-0.447	Yes
52106	UNITED SAVINGS BANK	1,011	-0.639	-0.243	-0.342	-0.05	0	-0.05	-0.442	Yes
05421	INTERMOUNTAIN MORTGAGE COMPA	4,872	-0.530	-0.195	-0.279	-0.05	-0.05	-0.05	-0.429	Yes
21571	GENERAL MORTGAGE CORPORATION	2,021	-0.691	-0.173	-0.302	-0.05	-0.025	-0.05	-0.427	Yes
38358	SECURITY SAVINGS MORTGAGE COR	1,256	-0.643	-0.221	-0.327	-0.05	0	-0.05	-0.427	Yes
24905	TOWN AND COUNTRY MORTGAGE CO	1,188	-0.641	-0.213	-0.320	-0.05	-0.025	-0.025	-0.420	Yes
70708	COLORADO SPRINGS SAVINGS ALA	2,446	-0.521	-0.170	-0.257	-0.05	-0.05	-0.05	-0.407	Yes
75273	NVR MORTGAGE FINANCE INC	3,963	-0.576	-0.211	-0.302	-0.025	-0.05	-0.025	-0.402	Yes
47108	FIRST CITIZENS BANK AND TR CO	5,273	-0.616	-0.195	-0.301	-0.05	-0.025	-0.025	-0.401	Yes
48170	HOME FEDERAL SAVINGS BANK	4,436	-0.620	-0.238	-0.333	-0.05	0	0	-0.383	Yes
51408	VALLEY MORTGAGE COMPANY INC	1,169	-0.668	-0.087	-0.232	-0.05	-0.05	-0.05	-0.382	Yes
51835	ROCKY MOUNTAIN MORTGAGE CO	2,835	-0.680	-0.115	-0.256	-0.025	-0.05	-0.05	-0.381	Yes
70402	SECURITY MORTGAGE CORPORATIO	3,149	-0.693	-0.175	-0.304	-0.05	0	-0.025	-0.379	Yes
51363	LOMAS MORTGAGE USA INC	5,205	-0.575	-0.213	-0.303	0	-0.025	-0.05	-0.378	Yes
35127	PFEFFERKORN CO	3,950	-0.680	-0.170	-0.298	-0.05	-0.025	0	-0.373	Yes
12578	CROWN MORTGAGE COMPANY	7,082	-0.602	-0.223	-0.318	-0.025	-0.025	0	-0.368	Yes
51027	MERITECH MORTGAGE SERVICES IN	2,379	-0.575	-0.197	-0.291	0	-0.025	-0.05	-0.366	Yes
21736	FIRST CHICAGO NBD MORTGAGE CO	2,033	-0.469	-0.198	-0.266	-0.05	0	-0.05	-0.366	Yes
35361	MARSH ASSOCIATES INC	3,722	-0.628	-0.110	-0.239	-0.05	-0.05	-0.025	-0.364	Yes
56072	ONE VALLEY BANK NA	2,184	-0.657	-0.195	-0.311	-0.05	0	0	-0.361	Yes
59034	ALASKA USA FEDERAL CREDIT UNION	3,338	-0.685	-0.251	-0.359	0	0	0	-0.359	Yes
37087	CHARTER ONE BANK FSB	2,176	-0.108	-0.240	-0.207	-0.05	-0.05	-0.05	-0.357	Yes
58050	FIRST INTERSTATE BANK WY NA	2,128	-0.631	-0.229	-0.330	-0.025	0	0	-0.355	Yes
08282	MCCAUGHAN MORTGAGE CO INC	2,510	-0.692	-0.242	-0.354	0	0	0	-0.354	Yes
22904	FBS MORTGAGE CORPORATION	2,624	-0.651	-0.251	-0.351	0	0	0	-0.351	Yes
70246	FIRST COMMERCE MORTGAGE CO	1,897	-0.544	-0.250	-0.324	-0.025	0	0	-0.349	Yes
51628	PRIMEWEST MORTGAGE CORPORATI	1,237	-0.709	-0.195	-0.323	-0.025	0	0	-0.348	Yes
55220	SEATTLE MORTGAGE COMPANY	2,981	-0.660	-0.242	-0.347	0	0	0	-0.347	Yes
72475	FIRST AMERICAN BANK SSB	5,972	-0.605	-0.223	-0.318	0	-0.025	0	-0.343	Yes
09497	GEORGIA HOUSING-FINANCE AUTHO	2,314	-0.147	-0.206	-0.191	-0.05	-0.05	-0.05	-0.341	Yes
59006	NATIONAL BANK OF ALASKA	7,582	-0.712	-0.214	-0.339	0	0	0	-0.339	Yes

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			Default Rate Score	Actual Loss/Potential Loss Score	Weighted Total Score	FirstTime Homeowner	Minority Homeowner	UnderServed Area		FINAL SCORE
76212	ONBANK AND TRUST CO	1,107	-0.674	-0.188	-0.309	-0.025	0	0	-0.334	Yes
22984	HEIGL MORTGAGE AND FIN CORP	2,355	-0.579	-0.251	-0.333	0	0	0	-0.333	Yes
54531	SIGNET MORTGAGE CORPORATION	4,666	-0.464	-0.154	-0.232	-0.025	-0.025	-0.05	-0.332	Yes
49222	CURTIS MORTGAGE COMPANY INC.	4,741	-0.603	-0.238	-0.329	0	0	0	-0.329	Yes
58109	WYOMING COMMUNITY DEV AUTH	3,694	-0.606	-0.166	-0.276	-0.05	0	0	-0.326	Yes
03335	PULASKI MORTGAGE CO	2,066	-0.429	-0.224	-0.275	-0.025	-0.025	0	-0.325	Yes
15625	CORINTHIAN MORTGAGE CORP	5,644	-0.402	-0.165	-0.224	-0.025	-0.025	-0.05	-0.324	Yes
63011	FIRST BANK-PR	1,841	-0.494	-0.193	-0.269	0	-0.05	0	-0.319	Yes
55017	WASHINGTON MUTUAL BANK	4,050	-0.417	-0.218	-0.268	-0.025	0	-0.025	-0.318	Yes
42658	EASTERN MORTGAGE SERVICES INC	1,260	-0.366	-0.235	-0.267	-0.05	0	0	-0.317	Yes
35234	CENTURA BANK	2,898	-0.591	-0.192	-0.292	-0.025	0	0	-0.317	Yes
57827	FIRST FINANCIAL BANK FSB	2,626	-0.537	-0.175	-0.265	-0.025	0	-0.025	-0.315	Yes
32053	PIONEER SAVINGS BANK	2,985	-0.681	-0.159	-0.290	0	-0.025	0	-0.315	Yes
15560	REGIONAL INVESTMENT CO	4,765	-0.439	-0.198	-0.258	-0.05	0	0	-0.308	No
19434	MERCANTILE MORTGAGE CORP	1,324	-0.427	-0.128	-0.203	-0.025	-0.05	-0.025	-0.303	No
70492	FIRST MORTGAGE CORPORATION	4,097	-0.713	-0.160	-0.298	0	0	0	-0.298	No
51370	MITCHELL MORTGAGE COMPANY LLC	3,712	-0.381	-0.167	-0.220	-0.025	-0.05	0	-0.295	No
21645	GUARDIAN MORTGAGE COMPANY IN	3,658	-0.672	-0.165	-0.292	0	0	0	-0.292	No
40006	UNITED STATES NATIONAL BANK OR	1,350	-0.239	-0.209	-0.217	-0.025	0	-0.05	-0.292	No
52145	ZIONS MORTGAGE COMPANY	8,599	-0.419	-0.249	-0.291	0	0	0	-0.291	No
21658	UNIVERSAL MORTGAGE CORP	2,747	-0.522	-0.112	-0.215	-0.025	0	-0.05	-0.290	No
42581	PENNSYLVANIA HOUSING FIN AGCY	5,470	-0.531	-0.074	-0.188	-0.05	0	-0.05	-0.288	No
24894	FIRST BANK FSB	4,039	-0.537	-0.171	-0.263	0	0	-0.025	-0.288	No
16396	KENTUCKY HOUSING CORPORATION	5,431	-0.639	-0.103	-0.237	-0.05	0	0	-0.287	No
63001	BANCO POPULAR DE PUERTO RICO	9,621	-0.252	-0.224	-0.231	0	-0.05	0	-0.281	No
39309	LIBERTY MORTGAGE COMPANY	4,525	-0.607	-0.168	-0.278	0	0	0	-0.278	No
01310	COLONIAL MORTGAGE COMPANY	8,450	-0.192	-0.237	-0.226	-0.025	-0.025	0	-0.276	No
21815	STERLING BANK AND TRUST FSB	8,933	-0.140	-0.187	-0.176	-0.025	-0.025	-0.05	-0.276	No
09558	SUNSHINE MORTGAGE CORP	1,635	-0.430	-0.120	-0.198	0	-0.05	-0.025	-0.273	No
25095	WESTERN FEDERAL SAVINGS BANK	1,452	-0.395	-0.196	-0.246	-0.025	0	0	-0.271	No
58070	WALLICK AND VOLK INC	3,041	-0.554	-0.141	-0.244	-0.025	0	0	-0.269	No
38072	YERKE MORTGAGE CO	1,405	-0.379	-0.232	-0.269	0	0	0	-0.269	No
15468	FIDELITY BANK	7,787	-0.587	-0.161	-0.267	0	0	0	-0.267	No
51028	TURNER-YOUNG INVESTMENT CO	2,084	-0.075	-0.197	-0.167	0	-0.05	-0.05	-0.267	No

Svcr ID	Servicer Name	FY 1997 Loans Scored	STANDARDIZED SCORES			BONUS POINTS			Eligible for Increased Incentives	
			Default Rate Score	Actual Loss/Potential Loss Score	Weighted Total Score	FirstTime Homeowner	Minority Homeowner	UnderServed Area		FINAL SCORE
13461	CALUMET SECURITIES CORPORATIO	3,644	-0.690	-0.057	-0.215	-0.05	0	0	-0.265	No
33507	GREATER NEW YORK SAVINGS BANK	1,382	-0.583	-0.158	-0.264	0	0	0	-0.264	No
39325	MERCURY MORTGAGE CO INC	7,071	-0.605	-0.117	-0.239	0	0	-0.025	-0.264	No
51706	HARBOR FINANCIAL MORTGAGE COR	4,329	-0.088	-0.178	-0.155	-0.025	-0.05	-0.025	-0.255	No
10101	IDAHO HOUSING AND FINANCE ASSN	9,023	-0.199	-0.207	-0.205	-0.05	0	0	-0.255	No
73295	COMERICA MORTGAGE CORPORATIO	5,348	-0.007	-0.169	-0.129	-0.05	-0.025	-0.05	-0.254	No
01337	AMSOUTH MORTGAGE COMPANY INC	4,582	-0.237	-0.252	-0.248	0	0	0	-0.248	No
03338	CHARTER MORTGAGE AND INVESTM	1,767	-0.547	-0.148	-0.248	0	0	0	-0.248	No
21681	D AND N BANK FSB	1,270	0.215	-0.230	-0.119	-0.05	-0.025	-0.05	-0.244	No
35050	UNITED FEDERAL SAVINGS BANK	2,797	-0.148	-0.207	-0.192	-0.025	-0.025	0	-0.242	No
61024	HONOLULU MORTGAGE COMPANY	1,101	-0.558	-0.001	-0.140	0	-0.05	-0.05	-0.240	No
76548	OLD KENT MORTGAGE COMPANY	9,093	-0.077	-0.182	-0.155	0	-0.05	-0.025	-0.230	No
64439	CAPITAL PACIFIC MTGE CO	1,087	-0.428	-0.026	-0.126	0	-0.05	-0.05	-0.226	No
05436	UNIVERSAL LENDING CORPORATION	2,750	-0.203	-0.133	-0.151	0	-0.025	-0.05	-0.226	No
77678	DRAPER AND KRAMER MORTGAGE	2,199	-0.265	-0.144	-0.174	-0.05	0	0	-0.224	No
57848	M AND I MORTGAGE CORP	4,145	-0.208	-0.161	-0.173	-0.025	0	-0.025	-0.223	No
12703	LASALLE TALMAN HOME MORTGAGE	7,118	-0.053	-0.227	-0.184	0	0	-0.025	-0.209	No
24821	DELMAR FINANCIAL COMPANY	8,381	-0.070	-0.150	-0.130	0	-0.05	-0.025	-0.205	No
21484	FIRST OF AMERICA LOAN SERVICES	3,004	-0.334	-0.093	-0.153	-0.025	0	-0.025	-0.203	No
25122	STREETER BROTHERS MTG CORP	1,166	0.030	-0.242	-0.174	-0.025	0	0	-0.199	No
24907	EQUALITY MORTGAGE CORPORATIO	1,366	-0.004	-0.226	-0.171	-0.025	0	0	-0.196	No
21780	BENCHMARK MORTGAGE CORPORAT	3,187	-0.604	-0.026	-0.171	0	0	-0.025	-0.196	No
73991	MVB MORTGAGE CORPORATION	4,066	-0.071	-0.070	-0.070	-0.05	-0.025	-0.05	-0.195	No
57073	FIRSTAR BANK MILWAUKEE NA	1,086	-0.321	-0.148	-0.191	0	0	0	-0.191	No
70336	UNITED SAVINGS BANK FSB	2,307	-0.288	-0.124	-0.165	0	0	-0.025	-0.190	No
12606	SUNBELT NATIONAL MORTGAGE COR	5,175	-0.079	-0.149	-0.131	-0.025	-0.025	0	-0.181	No
54521	VIRGINIA HOUSING DEV AUT	4,089	-0.167	-0.052	-0.081	-0.05	-0.025	-0.025	-0.181	No
39318	MORTGAGE CLEARING CORPORATIO	9,688	0.035	-0.248	-0.177	0	0	0	-0.177	No
77388	STANDARD MORTGAGE CORP GEOR	3,899	0.164	-0.119	-0.048	-0.025	-0.05	-0.05	-0.173	No
06060	WEBSTER BANK	4,055	-0.355	-0.045	-0.122	-0.05	0	0	-0.172	No
30275	PHH MORTGAGE SERVICES CORPOR	4,709	-0.574	0.006	-0.139	-0.025	0	0	-0.164	No
72080	AMERIHOM MORTGAGE CORPORATI	1,698	-0.342	-0.035	-0.112	0	0	-0.05	-0.162	No
35058	UNITED CAROLINA BANK	1,892	-0.163	-0.139	-0.145	0	0	0	-0.145	No
01366	MORTGAGEAMERICA INC	1,628	-0.345	-0.077	-0.144	0	0	0	-0.144	No

Svcr ID	Servicer Name	FY 1997 Loans Scored	STANDARDIZED SCORES			BONUS POINTS			Eligible for Increased Incentives	
			Default Rate Score	Actual Loss/Potential Loss Score	Weighted Total Score	FirstTime Homeowner	Minority Homeowner	UnderServed Area		FINAL SCORE
36242	NORTH DAKOTA HOUSING FIN AGENC	2,730	-0.317	-0.017	-0.092	-0.05	0	0	-0.142	No
01396	MOLTON ALLEN AND WILLIAMS CORP	5,780	-0.018	-0.183	-0.142	0	0	0	-0.142	No
23009	BANK OF MISSISSIPPI	3,466	-0.511	0.020	-0.113	0	-0.025	0	-0.138	No
21490	UNIVERSAL AMERICAN MORTGAGE C	8,961	-0.094	-0.110	-0.084	0	-0.05	0	-0.134	No
25003	SECURITY BANK FSB	1,367	0.376	-0.233	-0.081	-0.05	0	0	-0.131	No
74697	FIRST BANKERS MORTGAGE CORP	5,978	-0.073	-0.041	-0.049	0	-0.05	-0.025	-0.124	No
35029	BRANCH BANKING AND TRUST CO	6,882	-0.567	0.061	-0.096	-0.025	0	0	-0.121	No
04418	CORSTAN INC	1,173	0.020	-0.100	-0.070	-0.025	-0.025	0	-0.120	No
13745	TRUSTCORP MORTGAGE COMPANY	4,571	0.040	-0.140	-0.095	-0.025	0	0	-0.120	No
03021	SUPERIOR FEDERAL BANK FSB	2,561	-0.564	0.034	-0.116	0	0	0	-0.116	No
24046	MERCANTILE BANK SAINT LOUIS NA	4,507	0.090	-0.182	-0.114	0	0	0	-0.114	No
56243	WEST VIRGINIA HOUSING DEV FUND	3,523	-0.651	0.148	-0.052	-0.05	0	0	-0.102	No
75983	MORTGAGE SERVICE AMERICA CO	3,144	0.461	-0.210	-0.042	0	-0.025	-0.025	-0.092	No
64308	FIRST MORTGAGE CORPORATION	8,294	-0.216	0.088	0.012	0	-0.05	-0.05	-0.088	No
21036	CITIZENS BANK	2,412	-0.116	0.029	-0.007	-0.025	0	-0.05	-0.082	No
24909	SECURITY FINANCIAL AND MTGE COR	3,660	0.334	-0.212	-0.075	0	0	0	-0.075	No
64942	ITT RESIDENTIAL CAPITAL SERVICING	1,111	0.353	-0.212	-0.071	0	0	0	-0.071	No
71274	FLAGSTAR BANK FSB	1,262	-0.697	0.279	0.035	-0.05	0	-0.05	-0.065	No
74842	EMPIRE AMERICA REALTY CREDIT	1,898	0.256	-0.164	-0.059	0	0	0	-0.059	No
33955	LONG ISLAND SAVINGS BANK FSB	1,007	-0.689	0.251	0.016	-0.05	-0.025	0	-0.059	No
68028	SUNCOAST SAVINGS AND LOAN ASS	3,863	0.521	-0.104	0.052	0	-0.05	-0.05	-0.048	No
13797	MATRIX FINANCIAL SERVICES CORP	5,842	0.870	-0.216	0.055	-0.025	-0.025	-0.05	-0.045	No
38314	RYLAND MORTGAGE CO	8,805	0.447	-0.134	0.011	0	-0.025	-0.025	-0.039	No
21794	DMR FINANCIAL SERVICES INC	9,365	-0.694	0.219	-0.009	0	0	-0.025	-0.034	No
73537	DALE MORTGAGE BANKERS CORP	3,619	-0.147	0.004	-0.034	0	0	0	-0.034	No
46049	RHODE ISLAND HSG MTGE FIN CORP	1,789	-0.089	0.148	0.089	-0.05	0	-0.05	-0.011	No
64325	CALIFORNIA HOUSING FINANCE	2,006	-0.090	0.270	0.180	-0.05	-0.05	-0.05	0.030	No
57732	UNIVERSAL MORTGAGE CORP-WISC	5,525	1.119	-0.219	0.115	-0.025	0	-0.05	0.040	No
33072	DIME SAVINGS BANK NY FSB	1,400	-0.328	0.189	0.059	0	0	0	0.059	No
64102	MISSION HILLS MORTGAGE CORP	4,644	-0.236	0.328	0.187	0	-0.05	-0.05	0.087	No
73622	BROADVIEW MORTGAGE COMPANY	1,431	0.498	0.028	0.146	0	0	-0.05	0.096	No
64292	HAMMOND COMPANY MTG BANKERS	1,360	-0.267	0.413	0.243	-0.025	-0.05	-0.05	0.118	No
71448	INTEGRA MORTGAGE COMPANY	1,437	1.366	-0.145	0.232	-0.025	0	-0.025	0.182	No
03017	SIMMONS FIRST NATIONAL BANK	8,860	1.304	-0.124	0.233	-0.025	-0.025	0	0.183	No

Svcr ID	Servicer Name	FY 1997 Loans Scored	STANDARDIZED SCORES			BONUS POINTS			Eligible for Increased Incentives		
			Default Rate Score	Actual Loss/Potential Loss Score	Weighted Total Score	FirstTime Homeowner	Minority Homeowner	UnderServed Area		FINAL SCORE	
19472	BOGMAN INC	1,543	1.580	-0.102	0.318	-0.05	-0.025	-0.05	0.193	No	
05369	PULTE MORTGAGE CORPORATION	1,127	-0.237	0.506	0.321	-0.05	-0.05	0	0.221	No	
75371	VANDERFORD COMPANY INC	7,132	1.410	-0.066	0.303	0	-0.025	-0.05	0.228	No	
49234	BOATMEN'S NATIONAL MORTGAGE IN	9,433	0.753	0.071	0.242	0	0	0	0.242	No	
70099	WENDOVER FUNDING INC	4,357	1.064	0.125	0.360	-0.025	-0.025	-0.05	0.260	No	
47230	SOUTH CAROLINA STATE HSG FDA	2,910	1.700	-0.080	0.365	-0.05	-0.025	-0.025	0.265	No	
08708	J I KISLAK MTG SERVICE CORP	2,053	1.038	0.142	0.366	0	-0.05	-0.05	0.266	No	
64438	SUN WEST MORTGAGE CO INC	3,672	0.496	0.352	0.388	0	-0.05	-0.05	0.288	No	
71835	FIRST MORTGAGE INVESTMENT CO	1,632	-0.710	0.846	0.457	-0.05	0	0	0.407	No	
49522	FIRST TRUST MORTGAGE COMPANY	1,173	2.955	-0.203	0.587	-0.05	-0.05	-0.05	0.437	No	
64854	WESTERN FINANCIAL SAVINGS BANK	1,132	2.229	0.144	0.666	0	-0.05	-0.025	0.591	No	
73790	CONSTITUTION MTG BANKERS INC	1,031	1.004	0.536	0.653	0	0	-0.05	0.603	No	
06230	MCCUE MORTGAGE COMPANY	5,437	-0.520	1.077	0.678	-0.05	0	0	0.628	No	
49044	LEADER FEDERAL BANK FOR SAVING	1,627	3.384	-0.216	0.684	0	-0.025	-0.025	0.634	No	
64424	NATIONAL PACIFIC MORTGAGE CORP	4,003	2.038	0.542	0.916	-0.025	-0.05	-0.05	0.791	No	
21799	TOWNE MORTGAGE AND REALTY CO	1,154	-0.716	1.637	1.049	0	-0.025	-0.05	0.974	No	
94066	GNMA-WATERS MORTGAGE CORP	1,301	3.339	0.547	1.245	0	-0.05	-0.05	1.145	No	
75257	HARBOURTON MORTGAGE LP	8,704	6.502	-0.071	1.573	0	-0.05	-0.025	1.498	No	
18067	PEOPLES HERITAGE SAVINGS BANK	1,491	-0.718	7.970	5.798	-0.05	0	0	5.748	No	
		Subtotal	560,867 loans scored for 153 servicers								

Low-Volume Servicer

32133	SUBURBAN MORTGAGE CO OF NM	890	-0.703	-0.251	-0.364	-0.05	-0.05	-0.025	-0.489	Yes
30093	LUMBERMENS MORTGAGE CORP	234	-0.571	-0.242	-0.324	-0.05	-0.05	-0.05	-0.474	Yes
08125	NATIONAL TITLE INSURANCE CO	821	-0.711	-0.250	-0.365	0	-0.05	-0.05	-0.465	Yes
49006	FIRST TENNESSEE BANK NA	451	-0.710	-0.253	-0.368	-0.025	-0.05	0	-0.443	Yes
34189	MID-ISLAND EQUITIES CORP	143	-0.566	-0.214	-0.302	-0.025	-0.05	-0.05	-0.427	Yes
71336	CONTINENTAL CAPITAL CORP	539	-0.533	-0.246	-0.318	0	-0.05	-0.05	-0.418	Yes
24038	HEARTLAND SAVINGS BANK FSB	278	-0.713	-0.248	-0.364	-0.05	0	0	-0.414	Yes
38398	LIBERTY MORTGAGE CO INC	488	-0.597	-0.249	-0.336	0	-0.025	-0.05	-0.411	Yes
42077	FIDELITY BOND AND MORTGAGE CO	249	-0.697	-0.248	-0.360	-0.05	0	0	-0.410	Yes
04303	CALIFORNIA FEDERAL BANK FSB	396	-0.617	-0.198	-0.303	-0.05	-0.05	0	-0.403	Yes
20311	SPRINGFIELD INSTITUTE FOR SAVING	892	-0.683	-0.242	-0.352	-0.05	0	0	-0.402	Yes
05457	AUSTIN MORTGAGE	907	-0.713	-0.228	-0.349	0	0	-0.05	-0.399	Yes

Svr ID	Servicer Name	FY 1997 Loans Scored	STANDARDIZED SCORES			BONUS POINTS			Eligible for Increased Incentives	
			Default Rate Score	Actual Loss/Potential Loss Score	Weighted Total Score	First Time Homeowner	Minority Homeowner	UnderServed Area		FINAL SCORE
33346	BSB BANK AND TRUST COMPANY	298	-0.649	-0.248	-0.348	-0.05	0	0	-0.398	Yes
39466	AMERICAN MORTGAGE AND INVEST	357	-0.636	-0.249	-0.346	-0.025	0	-0.025	-0.396	Yes
37545	PARK VIEW FEDERAL SAVING AND LO	85	-0.446	-0.245	-0.295	0	-0.05	-0.05	-0.395	Yes
70136	COASTAL BANC SSB	826	-0.569	-0.203	-0.295	0	-0.05	-0.05	-0.395	Yes
12276	JAMES F MESSINGER AND COMPANY	227	-0.614	-0.187	-0.294	0	-0.05	-0.05	-0.394	Yes
37078	OHIO SAVINGS BANK	585	-0.428	-0.249	-0.294	-0.025	-0.025	-0.05	-0.394	Yes
70209	FIRST MORTGAGE SERVICES INC	272	-0.581	-0.229	-0.317	-0.05	0	-0.025	-0.392	Yes
68066	CERTIFIED MORTGAGE BANKERS	214	-0.411	-0.250	-0.290	-0.05	-0.05	0	-0.390	Yes
38334	SWAIN MORTGAGE COMPANY	316	-0.703	-0.251	-0.364	-0.025	0	0	-0.389	Yes
34517	SBU MORTGAGE CORPORATION	163	-0.623	-0.243	-0.338	-0.05	0	0	-0.388	Yes
09454	BANK SOUTH MORTGAGE INC	404	-0.689	-0.251	-0.361	0	0	-0.025	-0.386	Yes
11492	DRAPER AND KRAMER INC	125	-0.676	-0.254	-0.360	-0.025	0	0	-0.385	Yes
13608	LAKE MORTGAGE COMPANY INC	551	-0.285	-0.216	-0.234	-0.05	-0.05	-0.05	-0.384	Yes
24122	FIRST FEDERAL BANK FSB	202	-0.646	-0.253	-0.351	-0.025	0	0	-0.376	Yes
72537	HOMEOWNERS ASSISTANCE CORP	264	-0.652	-0.207	-0.318	-0.05	0	0	-0.368	Yes
04248	COAST FEDERAL BANK FSB	602	-0.718	-0.246	-0.364	0	0	0	-0.364	Yes
73609	SECURITY SAVINGS BANK FSB	492	-0.417	-0.245	-0.288	0	-0.025	-0.05	-0.363	Yes
70981	AMERUS MORTGAGE INC	121	-0.685	-0.218	-0.335	-0.025	0	0	-0.360	Yes
24550	PULASKI BANK SB	897	-0.438	-0.192	-0.253	-0.05	-0.025	-0.025	-0.353	Yes
06141	SAVINGS BANK OF MANCHESTER	227	-0.711	-0.131	-0.276	-0.05	0	-0.025	-0.351	Yes
04712	DOWNNEY SAVINGS AND LOAN ASSN	734	-0.381	-0.240	-0.275	0	-0.05	-0.025	-0.350	Yes
06153	AMERICAN SAVINGS BANK	571	-0.606	-0.188	-0.293	-0.05	0	0	-0.343	Yes
75173	SECURED BANKERS MORTGAGE CO	662	-0.632	-0.107	-0.239	-0.025	-0.05	-0.025	-0.339	Yes
06276	SHAWMUT MORTGAGE CO	668	-0.429	-0.241	-0.288	-0.05	0	0	-0.338	Yes
54082	CENTRAL FIDELITY BANK	404	-0.704	-0.149	-0.288	-0.025	-0.025	0	-0.338	Yes
30323	AURORA FINANCIAL GROUP INC	869	-0.398	-0.185	-0.238	-0.05	-0.025	-0.025	-0.338	Yes
29582	COLLECTIVE BANK	595	-0.676	-0.057	-0.211	-0.05	-0.025	-0.05	-0.336	No
64154	FIRST CALIFORNIA MORTGAGE CO	139	-0.290	-0.252	-0.261	-0.025	-0.05	0	-0.336	No
37009	FIFTH THIRD BANK	868	-0.309	-0.241	-0.258	-0.05	0	-0.025	-0.333	No
59010	FIRST NATIONAL BANK ANCHORAGE	664	-0.699	-0.210	-0.332	0	0	0	-0.332	No
30285	PIONEER MORTGAGE INC	535	-0.422	-0.234	-0.281	0	-0.025	-0.025	-0.331	No
64656	AMERICAN CITY MORTGAGE CORP	256	-0.224	-0.200	-0.206	-0.025	-0.05	-0.05	-0.331	No
15056	CAPITOL FEDERAL SAVINGS ALA	192	-0.639	-0.224	-0.328	0	0	0	-0.328	No
26073	FIRST FEDERAL LINCOLN	709	-0.702	-0.203	-0.328	0	0	0	-0.328	No

Svcr ID	Servicer Name	FY 1997 Loans Scored	STANDARDIZED SCORES			BONUS POINTS			Eligible for Increased Incentives	
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04443	GE CAPITAL MORTGAGE SERVICES C	202	-0.348	-0.251	-0.275	0	0	-0.05	-0.325	No
19266	CITIZENS SAVINGS BANK FSB	508	-0.716	-0.061	-0.225	-0.05	-0.05	0	-0.325	No
14711	IOWA BANKERS MORTGAGE CORP	609	-0.603	-0.191	-0.294	-0.025	0	0	-0.319	No
51729	ASSOCIATES NATIONAL MTG CORP	357	-0.687	-0.196	-0.318	0	0	0	-0.318	No
36069	BANK OF NORTH DAKOTA	890	-0.635	-0.209	-0.316	0	0	0	-0.316	No
29318	HUDSON CITY SAVINGS BANK	514	-0.512	-0.249	-0.315	0	0	0	-0.315	No
02173	AMERICAN BANTRUST MTG SER COR	323	-0.586	-0.190	-0.289	0	-0.025	0	-0.314	No
54011	CENIT BANK FOR SAVINGS FSB	358	-0.502	-0.247	-0.311	0	0	0	-0.311	No
09429	CENTRAL MORTGAGE CORPORATION	347	-0.697	-0.181	-0.310	0	0	0	-0.310	No
04164	AMERICAN SAVINGS BANK	457	-0.717	-0.135	-0.281	-0.025	0	0	-0.306	No
03221	GUARANTY LOAN AND REAL ESTATE	652	-0.370	-0.241	-0.273	0	0	-0.025	-0.298	No
77471	FIDELITY FEDERAL SAVINGS BANK	54	-0.551	-0.146	-0.247	-0.05	0	0	-0.297	No
50686	CASSLE AND CASSLE INC	552	-0.445	-0.242	-0.293	0	0	0	-0.293	No
05342	FIRST DENVER MORTGAGE COMPAN	320	-0.691	-0.059	-0.217	0	-0.05	-0.025	-0.292	No
17254	AULDS HORNE AND WHITE INV CORP	889	-0.641	-0.171	-0.289	0	0	0	-0.289	No
06045	FIRST FEDERAL SAVINGS ALA	56	-0.571	-0.060	-0.188	-0.05	-0.05	0	-0.288	No
34475	GOLDEN NATIONAL MTG BANKING	373	-0.411	-0.046	-0.137	-0.05	-0.05	-0.05	-0.287	No
25002	FIRST INTERSTATE BANK	277	-0.713	-0.143	-0.285	0	0	0	-0.285	No
09359	LIBERTY MORTGAGE CORP	793	-0.709	-0.074	-0.233	-0.025	-0.025	0	-0.283	No
47017	FIRST FEDERAL SAVINGS ALA	328	-0.715	-0.102	-0.255	-0.025	0	0	-0.280	No
54413	FIRST FEDERAL SAVINGS BANK VIRGI	78	-0.667	0.055	-0.126	-0.05	-0.05	-0.05	-0.276	No
03027	CITY NAT BANK FORT SMITH	307	-0.528	-0.157	-0.250	0	0	-0.025	-0.275	No
25184	FIRST UNITED BANK OF SIDNEY	113	-0.111	-0.258	-0.222	-0.05	0	0	-0.272	No
76175	PREMIER LENDING CORPORATION	139	-0.664	-0.102	-0.243	0	-0.025	0	-0.268	No
54363	FIRST VIRGINIA MORTGAGE CO	799	-0.668	-0.014	-0.177	0	-0.025	-0.05	-0.252	No
33532	EMIGRANT SAVINGS BANK	354	-0.265	-0.245	-0.250	0	0	0	-0.250	No
75553	CIMARRON MORTGAGE COMPANY	203	0.037	-0.243	-0.173	-0.025	-0.05	0	-0.248	No
39329	HARRY MORTGAGE COMPANY	208	-0.239	-0.247	-0.245	0	0	0	-0.245	No
38082	FIRST INVESTMENT COMPANY	130	-0.609	-0.118	-0.241	0	0	0	-0.241	No
26003	FIRST NATIONAL BANK	923	-0.321	-0.145	-0.189	-0.025	0	-0.025	-0.239	No
42612	CITIZENS MORTGAGE SERVICE CO	126	-0.056	-0.232	-0.188	-0.05	0	0	-0.238	No
72713	PACIFIC SOUTHWEST BANK FSB	850	-0.279	-0.191	-0.213	0	-0.025	0	-0.238	No
68055	RIVERSIDE NATIONAL BANK FLA	165	-0.396	-0.052	-0.138	-0.05	0	-0.05	-0.238	No
38132	SCHMIDT MORTGAGE COMPANY	548	-0.186	-0.188	-0.188	-0.05	0	0	-0.238	No

Svr ID	Servicer Name	FY 1997 Loans Scored	STANDARDIZED SCORES			BONUS POINTS			Eligible for Increased Incentives	
			Default Rate Score	Actual Loss/Potential Loss Score	Weighted Total Score	FirstTime Homeowner	Minority Homeowner	UnderServed Area		FINAL SCORE
05465	HOMEAMERICAN MORTGAGE CORP	314	-0.562	-0.091	-0.209	0	-0.025	0	No	-0.234
72033	HOMESTEAD MORTGAGE COMPANY	505	-0.377	-0.075	-0.151	-0.05	0	-0.025	No	-0.226
04713	HOMESTEAD FEDERAL SAVINGS-FDIC	281	-0.040	-0.184	-0.148	0	-0.025	-0.05	No	-0.223
64272	OCCIDENTAL MORTGAGE CORP	453	0.194	-0.226	-0.121	-0.025	-0.05	-0.025	No	-0.221
36005	FIRST NATIONAL BK NORTH DAKOTA	353	-0.186	-0.130	-0.144	-0.05	0	0	No	-0.194
75262	CORESTATES MORTGAGE SERVICES	745	0.241	-0.204	-0.093	-0.05	-0.025	-0.025	No	-0.193
34441	SYRACUSE SECURITIES INC	89	-0.555	-0.038	-0.167	0	0	-0.025	No	-0.192
75126	VICTORIA MORTGAGE CORP	359	0.028	-0.164	-0.116	0	-0.05	-0.025	No	-0.191
03148	POCAHONTAS FEDERAL SAVINGS AN	78	-0.140	-0.206	-0.190	0	0	0	No	-0.190
22900	GMAC MORTGAGE CORPORATION IO	72	-0.311	-0.080	-0.138	-0.05	0	0	No	-0.188
72313	LITTON LOAN SERVICING INC	88	0.321	-0.257	-0.112	0	-0.025	-0.05	No	-0.187
19408	CHEVY CHASE SAVINGS BANK FSB	891	-0.163	-0.062	-0.087	-0.025	-0.025	-0.05	No	-0.187
37336	BANKERS GUARANTEE TITLE AND TR	288	0.011	-0.247	-0.183	0	0	0	No	-0.183
75137	EXCHANGE MORTGAGE CORPORATI	54	-0.493	-0.043	-0.155	0	0	-0.025	No	-0.180
19093	LOYOLA FSB	979	0.536	-0.249	-0.052	-0.025	-0.05	-0.05	No	-0.177
38196	INTERSTATE MORTGAGE COMPANY	431	0.051	-0.249	-0.174	0	0	0	No	-0.174
54775	PACIFIC NATIONAL BANK	290	0.412	-0.233	-0.072	-0.025	-0.05	-0.025	No	-0.172
71247	HUNTINGTON MORTGAGE COMPANY	643	-0.021	-0.185	-0.144	-0.025	0	0	No	-0.169
06150	MECHANICS SAVINGS BANK	246	-0.697	0.109	-0.093	-0.05	-0.025	0	No	-0.168
54281	LIFE SAVINGS BANK FSB	380	0.027	-0.095	-0.064	0	-0.05	-0.05	No	-0.164
71206	OLYMPIA MORTGAGE CORPORATION	307	0.308	-0.173	-0.053	0	-0.05	-0.05	No	-0.153
24850	MISSOURI HOUSING DEV COMM	160	0.167	-0.254	-0.148	0	0	0	No	-0.148
21824	HEARTWELL MORTGAGE CORPORATI	716	-0.680	0.138	-0.067	-0.05	0	-0.025	No	-0.142
19211	ATLANTIC FEDERAL SAVINGS BANK	172	0.607	-0.245	-0.032	-0.05	-0.05	0	No	-0.132
19457	DEVELOPERS MORTGAGE CORP	163	0.218	-0.246	-0.130	0	0	0	No	-0.130
39248	HOME FEDERAL SAVINGS AND LOAN	121	0.076	-0.191	-0.124	0	0	0	No	-0.124
28143	CFX MORTGAGE INC	357	-0.384	0.032	-0.072	-0.05	0	0	No	-0.122
09378	CITIZENS MORTGAGE CORPORATION	745	-0.242	-0.007	-0.066	0	-0.025	-0.025	No	-0.116
07045	WILMINGTON TRUST CO	124	-0.706	0.219	-0.012	-0.05	-0.05	0	No	-0.112
73452	VNB MORTGAGE SERVICES INC	325	0.438	-0.248	-0.076	0	0	-0.025	No	-0.101
08973	FINANCIAL RESEARCH SERVICES	257	-0.036	-0.022	-0.025	0	-0.05	-0.025	No	-0.100
34503	ARBOR NATIONAL MORTGAGE INC	80	0.118	-0.168	-0.097	0	0	0	No	-0.097
38040	NORTHERN OHIO INVESTMENT CO	274	-0.683	0.099	-0.096	0	0	0	No	-0.096
03062	FIRST FINANCIAL BANK FSB	681	0.150	-0.153	-0.077	0	0	0	No	-0.077

Svcr ID	Servicer Name	FY 1997 Loans Scored	STANDARDIZED SCORES			BONUS POINTS			Eligible for Increased Incentives	
			Default Rate Score	Actual Loss/Potential Loss Score	Weighted Total Score	FirstTime Homeowner	Minority Homeowner	UnderServed Area		FINAL SCORE
64192	NORWEST-DIRECTORS MTG LN CORP	144	-0.707	0.191	-0.033	-0.025	0	0	-0.058	No
71882	COMMONWEALTH SAVINGS BANK	262	0.478	-0.165	-0.004	-0.05	0	0	-0.054	No
49253	FIRST FEDERAL SAVINGS BANK	443	0.322	-0.145	-0.028	-0.025	0	0	-0.053	No
74649	EMC MORTGAGE CORPORATION	583	1.055	-0.244	0.081	-0.025	-0.05	-0.05	-0.044	No
42641	MERIDIAN MORTGAGE CORP	196	-0.180	0.148	0.066	-0.05	0	-0.05	-0.034	No
39453	BANOKLAHOMA MORTGAGE CORP	177	0.658	-0.245	-0.019	0	0	0	-0.019	No
34210	MIDCOAST MORTGAGE CORPORATIO	380	-0.659	0.269	0.037	0	-0.025	-0.025	-0.013	No
30280	COUNTY MORTGAGE COMPANY INC	468	1.228	-0.249	0.120	-0.025	-0.05	-0.05	-0.005	No
34532	HOMESTEAD FINANCIAL SVCS INC	161	0.553	-0.155	0.022	0	-0.025	-0.025	-0.003	No
34293	CAROLD CORP	305	0.279	0.149	0.182	-0.025	-0.05	-0.05	0.057	No
18137	KINGFIELD SAVINGS BANK	98	0.960	-0.157	0.122	-0.05	0	0	0.072	No
64602	LANCASTER MORTGAGE SERVICES	660	1.060	-0.187	0.125	0	-0.05	0	0.075	No
21802	AMERA MORTGAGE CORPORATION	301	-0.669	0.359	0.102	-0.025	0	0	0.077	No
72387	AVSTAR MORTGAGE CORP	585	1.370	-0.180	0.208	-0.025	-0.05	-0.05	0.083	No
64491	FUNDERS MORTGAGE CORP AMERIC	609	1.525	-0.248	0.195	0	-0.05	-0.05	0.095	No
75252	JUPITER MORTGAGE CORP	552	1.319	-0.210	0.172	-0.025	-0.025	-0.025	0.097	No
20684	FIRST EASTERN MORTGAGE CORP	267	-0.716	0.437	0.149	-0.05	0	0	0.099	No
64229	COAST FUNDING CORP	686	1.120	-0.100	0.205	-0.05	-0.05	0	0.105	No
42633	DELLWOOD CORPORACION	842	0.679	-0.011	0.161	-0.05	0	0	0.111	No
70429	ATLANTIC RESIDENTIAL MORTGAGE	69	0.767	0.028	0.213	-0.05	-0.05	0	0.113	No
74184	STM MORTGAGE CO	569	1.106	-0.218	0.113	0	0	0	0.113	No
34404	EXCHANGE MORTGAGE CORPORATI	116	0.181	0.161	0.166	0	0	-0.05	0.116	No
49501	BARTLETT MORTGAGE INC	67	0.723	-0.042	0.150	0	-0.025	0	0.125	No
58002	FIRST INTERSTATE BANK COMMERCE	411	-0.229	0.320	0.183	-0.05	0	0	0.133	No
41477	MELLON BANK N A	74	1.504	-0.212	0.217	-0.05	0	-0.025	0.142	No
05485	ENT FEDERAL CREDIT UNION	448	-0.718	0.509	0.202	0	0	-0.05	0.152	No
47231	PERPETUAL BANK FSB	74	0.806	-0.047	0.166	0	0	0	0.166	No
21595	NORTHWESTERN SAVINGS BANK AN	57	0.324	0.116	0.168	0	0	0	0.168	No
71619	PLYMOUTH MORTGAGE INC	63	0.502	0.242	0.307	-0.05	0	-0.05	0.207	No
26178	DOUGLAS COUNTY BANK AND TRUST	372	0.142	0.268	0.236	0	0	-0.025	0.211	No
19010	PROVIDENT BANK OF MD	381	1.098	-0.012	0.266	-0.05	0	0	0.216	No
60136	INDEPENDENCE FEDERAL BANK	129	2.315	-0.247	0.393	-0.05	-0.05	-0.05	0.243	No
13758	CUNA MORTGAGE CORPORATION	73	-0.357	0.458	0.254	0	0	0	0.254	No
21807	MAYFLOWER MORTGAGE CORPORAT	51	-0.324	0.606	0.374	-0.05	0	-0.025	0.299	No

Svcr ID	Servicer Name	FY 1997 Loans Scored	STANDARDIZED SCORES			BONUS POINTS				Eligible for Increased Incentives
			Default Rate Score	Actual Loss/Potential Loss Score	Weighted Total Score	FirstTime Homeowner	Minority Homeowner	UnderServed Area	FINAL SCORE	
71319	RANCHO MORTGAGE CORPORATION	703	2.342	-0.248	0.400	0	-0.05	-0.05	0.300	No
39467	FIRST COMMERCIAL SAVINGS BANK	156	-0.274	0.570	0.359	-0.025	0	0	0.334	No
15102	LANDMARK FEDERAL SAVINGS ASSN	198	-0.714	0.751	0.384	-0.025	-0.025	0	0.334	No
08890	FLORIDA HOMELOAN CORPORATION	318	1.971	-0.133	0.393	0	0	-0.05	0.343	No
09512	FIRST TOWN MORTGAGE CORP	195	1.396	0.150	0.461	-0.05	-0.05	0	0.361	No
59058	DENALI STATE BANK	107	-0.552	0.712	0.396	0	0	0	0.396	No
30008	K HOVNANIAN MORTGAGE INC	132	-0.705	0.881	0.484	-0.025	-0.05	0	0.409	No
06247	BRISTOL MORTGAGE CORP	872	-0.478	0.781	0.466	-0.05	0	0	0.416	No
04674	PROVIDENT SAVINGS BANK	73	2.740	-0.234	0.509	-0.025	-0.05	0	0.434	No
49127	BANKTENNESSEE	227	2.615	-0.178	0.520	0	-0.05	0	0.470	No
64604	WESTERN CITIES MORTGAGE CORP	195	3.145	-0.249	0.599	0	-0.05	-0.05	0.499	No
19522	ATLANTIC FIRST MORTGAGE CORPO	104	1.181	0.332	0.545	0	-0.025	0	0.520	No
73146	FIRST NATIONAL MORTGAGE CORP	480	3.349	-0.245	0.653	-0.025	-0.025	0	0.603	No
40213	U S BANCORP MORTGAGE COMPANY	56	-0.073	0.832	0.606	0	0	0	0.606	No
70019	MIAMI VALLEY BANK	168	3.355	-0.208	0.683	0	-0.025	-0.05	0.608	No
18125	SKOWHEGAN SAVINGS BANK	72	3.198	-0.188	0.659	-0.05	0	0	0.609	No
75148	GE CAPITAL ASSET MGMTM CORP	135	2.961	-0.009	0.734	0	0	0	0.734	No
51358	CTX MORTGAGE COMPANY	844	4.091	-0.181	0.887	0	-0.05	-0.025	0.812	No
74512	MARINE MIDLAND MORTGAGE CORP	266	-0.282	1.304	0.907	0	0	-0.025	0.882	No
06245	NORTH AMERICAN BANK AND TR CO	627	1.729	0.847	1.068	-0.05	0	0	1.018	No
42544	DWELLING HOUSE SAVINGS ALA	149	5.460	-0.249	1.178	-0.025	-0.05	-0.05	1.053	No
05351	BELFORD PARTNERS INC	334	-0.684	2.114	1.414	0	0	0	1.414	No
37993	CHEMICAL MORTGAGE COMPANY	798	3.344	1.793	2.181	0	0	0	2.181	No
06238	CONNECTICUT HOUSING FINANCE AU	113	8.017	1.002	2.756	-0.05	0	0	2.706	No
09652	CENTERBANK MORTGAGE COMPANY	67	-0.169	11.287	8.423	-0.025	0	0	8.398	No
51833	BANCPLUS MORTGAGE CORP	178	-0.692	13.754	10.143	0	-0.025	0	10.118	No
	Subtotal	65,445	loans scored for	174	servicers					
	Total	5,751,726	loans scored for	416	servicers					

FY 1997 SINGLE FAMILY MORTGAGE SERVICING

LOSS MITIGATION PERFORMANCE ANALYSIS

High, Medium-High, Medium-Low, and Low Volume Servicers

Prepared January 1998

Svcr ID	Servicer Name	FY 1997 Loans Scored	STANDARDIZED SCORES			BONUS POINTS			Eligible for Increased Incentives		
			Default Rate Score	Actual Loss/Potential Loss Score	Weighted Total Score	FirstTime Homeowner	Minority Homeowner	UnderServed Area		FINAL SCORE	
High-Volume Servicer											
70864	HOMESIDE LENDING INC	220,884	-0.162	-0.187	-0.181	-0.025	-0.05	-0.025	-0.281	Yes	
21451	SOURCE ONE MORTGAGE SERV COR	182,721	-0.436	-0.143	-0.216	0	-0.025	-0.025	-0.266	Yes	
22995	NORWEST MORTGAGE INC	356,256	-0.207	-0.125	-0.146	-0.025	-0.025	-0.025	-0.221	Yes	
39276	MIDLAND MORTGAGE CO	133,703	-0.359	-0.014	-0.100	0	-0.05	-0.05	-0.200	No	
75640	PRINCIPAL RESIDENTIAL MORTGAGE	141,317	-0.353	-0.143	-0.196	0	0	0	-0.196	No	
77396	FIRST NATIONWIDE MORTGAGE COR	254,128	0.138	-0.182	-0.102	0	-0.05	-0.025	-0.177	No	
51355	NATIONSBANC MORTGAGE CORP	133,020	0.130	-0.227	-0.138	0	-0.025	0	-0.163	No	
64141	COUNTRYWIDE HOME LOANS INC	331,105	0.019	-0.103	-0.072	0	-0.05	-0.025	-0.147	No	
71555	NORWEST-PRUDENTIAL HOME MORT	252,941	0.493	-0.192	-0.021	-0.025	-0.05	-0.025	-0.121	No	
19382	NATIONSBANC MTG NY-NATIONSBAN	149,821	0.380	-0.164	-0.028	0	-0.025	-0.025	-0.078	No	
30141	CHASE MANHATTAN MORTGAGE COR	344,083	0.478	-0.183	-0.018	0	-0.025	-0.025	-0.068	No	
57693	FLEET MORTGAGE-FLEET MTG CORP	165,588	0.643	-0.159	0.042	0	0	0	0.042	No	
30023	GE CAPITAL MORTGAGE SER INC	142,595	0.366	0.055	0.133	0	-0.025	-0.025	0.083	No	
47219	FLEET MORTGAGE CORP	151,578	0.788	-0.117	0.109	0	-0.025	0	0.084	No	
		Subtotal	2,959,740 loans scored for 14 servicers								
Medium-High-Volume Servicer											
71160	CHARTER BANK FOR SAVINGS FSB	10,306	-0.468	-0.220	-0.282	-0.025	-0.05	-0.05	-0.407	Yes	
17158	STANDARD MORTGAGE CORPORATIO	12,108	-0.645	-0.172	-0.290	-0.025	-0.05	-0.025	-0.390	Yes	
04001	BANK OF AMERICA NT AND SA	22,940	-0.496	-0.157	-0.241	-0.05	-0.05	-0.025	-0.366	Yes	
55582	CONTINENTAL SAVINGS BANK	10,999	-0.680	-0.161	-0.291	-0.025	0	-0.05	-0.366	Yes	
23155	TRUSTMARK NATIONAL BANK	12,840	-0.495	-0.211	-0.282	-0.025	-0.05	0	-0.357	Yes	
22963	TCF MORTGAGE CORPORATION	18,728	-0.681	-0.212	-0.330	0	0	-0.025	-0.355	Yes	
11303	DOVENMUEHLE MORTGAGE INC	16,882	-0.480	-0.213	-0.280	0	-0.025	-0.025	-0.330	Yes	
57849	FIRSTAR HOME MORTGAGE CORP	10,257	-0.442	-0.198	-0.259	-0.025	0	-0.025	-0.309	Yes	

Svcr ID	Servicer Name	FY 1997 Loans Scored	STANDARDIZED SCORES			BONUS POINTS			Eligible for Increased Incentives
			Default Rate Score	Actual Loss/Potential Loss Score	Weighted Total Score	FirstTime Homeowner	Minority Homeowner	UnderServed Area	
24654	GERSHMAN INVESTMENT CORP	18,302	-0.593	-0.113	-0.233	0	-0.025	-0.05	Yes
17003	HIBERNIA NATIONAL BANK	11,928	-0.530	-0.184	-0.270	0	-0.025	0	Yes
04586	WMC MORTGAGE CORP	19,095	-0.539	-0.181	-0.270	0	-0.025	0	Yes
38142	LEADER MORTGAGE COMPANY	34,928	-0.326	-0.185	-0.220	-0.05	-0.025	0	Yes
51606	ACCUBANC MORTGAGE CORPORATI	13,738	-0.372	-0.130	-0.190	-0.025	-0.05	-0.025	Yes
09272	SUNTRUST MORTGAGE INC	12,283	-0.495	-0.186	-0.264	0	-0.025	0	Yes
63152	SANTANDER MORTGAGE CORP	25,511	-0.016	-0.242	-0.186	0	-0.05	-0.05	Yes
19234	COLUMBIA NATIONAL INCORPORATE	19,709	-0.307	-0.173	-0.206	-0.025	-0.025	-0.025	Yes
79854	BANK OF OKLAHOMA NA	19,862	-0.565	-0.187	-0.281	0	0	0	Yes
54179	CRESTAR MORTGAGE CORPORATION	14,728	-0.441	-0.161	-0.231	-0.025	-0.025	0	Yes
52070	CROSSLAND MORTGAGE CORPORATI	15,081	-0.383	-0.144	-0.204	0	-0.05	-0.025	Yes
22880	KNUTSON MORTGAGE CORPORATIO	26,416	-0.235	-0.224	-0.226	-0.025	0	-0.025	Yes
13621	WATERFIELD MORTGAGE CO INC	78,879	-0.403	-0.195	-0.247	0	0	-0.025	Yes
04098	GLENDALE FEDERAL BANK	22,520	-0.183	-0.130	-0.143	-0.05	-0.05	-0.025	Yes
75561	WELLS FARGO BANK NA	12,245	-0.306	-0.155	-0.193	0	-0.025	-0.05	Yes
60036	BANC ONE MORTGAGE CORPORATIO	26,772	-0.420	-0.144	-0.213	0	-0.025	-0.025	Yes
73815	BANK UNITED	45,098	-0.216	-0.178	-0.188	-0.025	-0.025	-0.025	Yes
24075	ROOSEVELT BANK	28,113	-0.281	-0.155	-0.187	0	-0.025	-0.05	No
01172	REGIONS MORTGAGE INC	43,473	-0.412	-0.178	-0.237	0	-0.025	0	No
35412	NORWEST-BARCLAYS MORTGAGE	29,357	-0.194	-0.172	-0.177	0	-0.025	-0.05	No
21083	STANDARD FEDERAL BANK	12,605	-0.347	-0.179	-0.221	-0.025	0	0	No
08411	ALLIANCE MORTGAGE CO	34,864	-0.201	-0.186	-0.190	0	-0.025	-0.025	No
51272	COLONIAL SAVINGS FA	32,966	-0.315	-0.208	-0.235	0	0	0	No
77528	MAGNA MORTGAGE CO	19,781	-0.246	-0.198	-0.210	0	-0.025	0	No
75326	NORTH AMERICAN MORTGAGE COMP	32,676	-0.302	-0.074	-0.131	-0.05	-0.05	0	No
16276	PNC BANK KENTUCKY INC	16,029	-0.268	-0.149	-0.179	-0.05	0	0	No
34471	AMERICAN HOME FUNDING INC	25,316	-0.075	-0.178	-0.152	-0.025	-0.025	-0.025	No
23185	DEPOSIT GUARANTY MORTGAGE CO	11,365	-0.339	-0.189	-0.227	0	0	0	No
26426	COMMERCIAL FEDERAL MORTGAGE	44,700	-0.186	-0.206	-0.201	-0.025	0	0	No
76062	RESOURCE BANCSHARE MORTGAGE	30,074	-0.440	-0.121	-0.201	0	-0.025	0	No
75834	TEMPLE-INLAND MORTGAGE CORPO	46,698	-0.138	-0.181	-0.170	0	-0.025	-0.025	No
34429	MARINE MIDLAND BANK NA	17,562	-0.123	-0.185	-0.169	-0.025	0	-0.025	No
76038	MARKET STREET MORTGAGE CORPO	12,458	-0.228	-0.137	-0.159	0	-0.025	-0.025	No
52088	WESTERN MORTGAGE LOAN CORP.	18,151	-0.117	-0.237	-0.207	0	0	0	No

Svcr ID	Servicer Name	FY 1997 Loans Scored	STANDARDIZED SCORES				BONUS POINTS			Eligible for Increased Incentives
			Default Rate Score	Actual Loss/Potential Loss Score	Weighted Total Score	FirstTime Homeowner	Minority Homeowner	UnderServed Area	FINAL SCORE	
70714	ALLIED GROUP MORTGAGE COMPAN	15,949	-0.229	-0.141	-0.163	0	0	-0.025	-0.188	No
68013	ATLANTIC MORTGAGE AND INVESTM	66,553	-0.005	-0.215	-0.162	0	0	-0.025	-0.187	No
01113	SOUTHTRUST MORTGAGE CORP	10,564	-0.095	-0.207	-0.179	0	0	0	-0.179	No
38092	NATIONAL CITY MORTGAGE CO	43,795	-0.111	-0.139	-0.132	-0.025	0	0	-0.157	No
24361	CHARLES F CURRY CO	30,567	-0.270	-0.083	-0.130	0	0	-0.025	-0.155	No
04466	MELLON-METMOR FINANCIAL INC	62,671	0.158	-0.187	-0.101	0	-0.025	-0.025	-0.151	No
33077	FIRST FEDERAL SAVINGS AND LOAN	17,229	-0.017	-0.123	-0.096	0	-0.025	-0.025	-0.146	No
52199	MOUNTAIN STATES MTG CENTER	11,885	-0.210	-0.090	-0.120	0	0	-0.025	-0.145	No
74525	TRANSWORLD MORTGAGE CORP	20,605	0.272	-0.181	-0.068	0	-0.025	-0.05	-0.143	No
79336	HOMESIDE LENDING INC	69,789	0.295	-0.207	-0.081	0	-0.025	-0.025	-0.131	No
13779	INLAND MORTGAGE CORPORATION	59,883	0.096	-0.139	-0.080	-0.025	-0.025	0	-0.130	No
75636	BANK OF AMERICA FSB	56,777	-0.016	-0.124	-0.097	0	0	-0.025	-0.122	No
03329	FIRST COMMERCIAL MORTGAGE CO	23,886	0.358	-0.213	-0.071	-0.025	-0.025	0	-0.121	No
15155	MID CONTINENT FEDERAL SAVINGS B	11,950	-0.352	0.002	-0.087	-0.025	0	0	-0.112	No
24671	JAMES B NUTTER AND COMPANY	29,601	-0.419	0.001	-0.104	0	0	0	-0.104	No
30084	CENLAR FEDERAL SAVINGS BANK	21,611	0.202	-0.138	-0.053	-0.025	-0.025	0	-0.103	No
01174	COLLATERAL MORTGAGE LTD	11,499	0.378	-0.186	-0.045	0	-0.025	-0.025	-0.095	No
04718	GUILD MORTGAGE COMPANY	10,513	0.149	-0.024	0.019	0	-0.05	-0.05	-0.081	No
77805	TRANS FINANCIAL MORTGAGE CO	10,278	0.522	-0.214	-0.030	-0.025	-0.025	0	-0.080	No
05120	MELLON MORTGAGE COMPANY	33,271	0.302	-0.150	-0.037	0	-0.025	0	-0.062	No
42162	GMAC MORTGAGE CORPORATION	90,327	0.556	-0.163	0.017	0	-0.025	-0.05	-0.058	No
12621	PNC MORTGAGE CORP OF AMERICA	70,259	0.305	-0.145	-0.033	0	0	-0.025	-0.058	No
16001	GREAT FINANCIAL BANK FSB	37,560	0.523	-0.200	-0.019	0	0	-0.025	-0.044	No
14722	RELIASTAR MORTGAGE CORPORATI	15,728	0.441	-0.064	0.062	0	-0.025	-0.05	-0.013	No
15565	FT MORTGAGE COMPANIES	77,596	0.879	-0.202	0.068	-0.025	-0.025	-0.025	-0.007	No
63093	R&G MORTGAGE CORP	32,290	0.958	-0.209	0.082	0	-0.05	0	0.032	No
75864	M AND T MORTGAGE CORPORATION	16,151	0.100	0.101	0.101	0	0	-0.05	0.051	No
24893	CITICORP MORTGAGE INC	21,147	0.723	-0.057	0.138	0	-0.025	-0.025	0.088	No
53100	FIRST FINANCIAL CARIBBEAN CORP	23,616	0.528	0.019	0.146	0	-0.05	0	0.096	No
35214	FIRST UNION MORTGAGE CORP	69,316	1.151	-0.205	0.134	0	0	-0.025	0.109	No
03149	FEDERAL SAVINGS BANK	10,454	1.215	-0.011	0.295	0	-0.05	-0.05	0.195	No
30284	CHASE MORTGAGE SERVICES INC	15,129	-0.310	0.491	0.291	-0.025	-0.025	0	0.241	No
49001	UNION PLANTERS NATIONAL BANK	78,881	1.756	-0.111	0.356	0	-0.05	-0.05	0.256	No
	Subtotal	2,165,674	loans scored for	75	servicers					

2,165,674 loans scored for 75 servicers

Svcr ID	Servicer Name	STANDARDIZED SCORES										Eligible for Increased Incentives
		FY 1997 Loans Scored	Default Rate Score	Actual Loss/Potential Loss Score	Weighted Total Score	FirstTime Homeowner	Minority Homeowner	UnderServed Area	FINAL SCORE			
Medium-Low-Volume Servicer												
36006	GATE CITY FEDERAL SAVINGS BANK	1,547	-0.703	-0.248	-0.362	-0.05	-0.05	0	-0.462	Yes		
64114	CALIFORNIA MORTGAGE SERVICE	5,082	-0.638	-0.250	-0.347	0	-0.05	-0.05	-0.447	Yes		
52106	UNITED SAVINGS BANK	1,011	-0.639	-0.243	-0.342	-0.05	0	-0.05	-0.442	Yes		
05421	INTERMOUNTAIN MORTGAGE COMPA	4,872	-0.530	-0.195	-0.279	-0.05	-0.05	-0.05	-0.429	Yes		
21571	GENERAL MORTGAGE CORPORATION	2,021	-0.691	-0.173	-0.302	-0.05	-0.025	-0.05	-0.427	Yes		
38358	SECURITY SAVINGS MORTGAGE COR	1,256	-0.643	-0.221	-0.327	-0.05	0	-0.05	-0.427	Yes		
24905	TOWN AND COUNTRY MORTGAGE CO	1,188	-0.641	-0.213	-0.320	-0.05	-0.025	-0.025	-0.420	Yes		
70708	COLORADO SPRINGS SAVINGS ALA	2,446	-0.521	-0.170	-0.257	-0.05	-0.05	-0.05	-0.407	Yes		
75273	NVR MORTGAGE FINANCE INC	3,963	-0.576	-0.211	-0.302	-0.025	-0.05	-0.025	-0.402	Yes		
47108	FIRST CITIZENS BANK AND TR CO	5,273	-0.616	-0.195	-0.301	-0.05	-0.025	-0.025	-0.401	Yes		
48170	HOME FEDERAL SAVINGS BANK	4,436	-0.620	-0.238	-0.333	-0.05	0	0	-0.383	Yes		
51408	VALLEY MORTGAGE COMPANY INC	1,169	-0.668	-0.087	-0.232	-0.05	-0.05	-0.05	-0.382	Yes		
51835	ROCKY MOUNTAIN MORTGAGE CO	2,835	-0.680	-0.115	-0.256	-0.025	-0.05	-0.05	-0.381	Yes		
70402	SECURITY MORTGAGE CORPORATIO	3,149	-0.693	-0.175	-0.304	-0.05	0	-0.025	-0.379	Yes		
51363	LOMAS MORTGAGE USA INC	5,205	-0.575	-0.213	-0.303	0	-0.025	-0.05	-0.378	Yes		
35127	PFEFFERKORN CO	3,950	-0.680	-0.170	-0.298	-0.05	-0.025	0	-0.373	Yes		
12578	CROWN MORTGAGE COMPANY	7,082	-0.602	-0.223	-0.318	-0.025	-0.025	0	-0.368	Yes		
51027	MERITECH MORTGAGE SERVICES IN	2,379	-0.575	-0.197	-0.291	0	-0.025	-0.05	-0.366	Yes		
21736	FIRST CHICAGO NBD MORTGAGE CO	2,033	-0.469	-0.198	-0.266	-0.05	0	-0.05	-0.366	Yes		
35361	MARSH ASSOCIATES INC	3,722	-0.628	-0.110	-0.239	-0.05	-0.05	-0.025	-0.364	Yes		
56072	ONE VALLEY BANK NA	2,184	-0.657	-0.195	-0.311	-0.05	0	0	-0.361	Yes		
59034	ALASKA USA FEDERAL CREDIT UNION	3,338	-0.685	-0.251	-0.359	0	0	0	-0.359	Yes		
37087	CHARTER ONE BANK FSB	2,176	-0.108	-0.240	-0.207	-0.05	-0.05	-0.05	-0.357	Yes		
58050	FIRST INTERSTATE BANK WY NA	2,128	-0.631	-0.229	-0.330	-0.025	0	0	-0.355	Yes		
08282	MCCAUGHAN MORTGAGE CO INC	2,510	-0.692	-0.242	-0.354	0	0	0	-0.354	Yes		
22904	FBS MORTGAGE CORPORATION	2,624	-0.651	-0.251	-0.351	0	0	0	-0.351	Yes		
70246	FIRST COMMERCE MORTGAGE CO	1,897	-0.544	-0.250	-0.324	-0.025	0	0	-0.349	Yes		
51628	PRIMEWEST MORTGAGE CORPORATI	1,237	-0.709	-0.195	-0.323	-0.025	0	0	-0.348	Yes		
55220	SEATTLE MORTGAGE COMPANY	2,981	-0.660	-0.242	-0.347	0	0	0	-0.347	Yes		
72475	FIRST AMERICAN BANK SSB	5,972	-0.605	-0.223	-0.318	0	-0.025	0	-0.343	Yes		
09497	GEORGIA HOUSING-FINANCE AUTHO	2,314	-0.147	-0.206	-0.191	-0.05	-0.05	-0.05	-0.341	Yes		
59006	NATIONAL BANK OF ALASKA	7,582	-0.712	-0.214	-0.339	0	0	0	-0.339	Yes		

Svcr ID	Servicer Name	FY 1997 Loans Scored	STANDARDIZED SCORES				BONUS POINTS			Eligible for Increased Incentives	
			Default Rate Score	Actual Loss/Potential Loss Score	Weighted Total Score	FirstTime Homeowner	Minority Homeowner	UnderServed Area	FINAL SCORE		
76212	ONBANK AND TRUST CO	1,107	-0.674	-0.188	-0.309	-0.025	0	0	0	-0.334	Yes
22984	HEIGL MORTGAGE AND FIN CORP	2,355	-0.579	-0.251	-0.333	0	0	0	0	-0.333	Yes
54531	SIGNET MORTGAGE CORPORATION	4,666	-0.464	-0.154	-0.232	-0.025	-0.025	-0.05	-0.05	-0.332	Yes
49222	CURTIS MORTGAGE COMPANY INC.	4,741	-0.603	-0.238	-0.329	0	0	0	0	-0.329	Yes
58109	WYOMING COMMUNITY DEV AUTH	3,694	-0.606	-0.166	-0.276	-0.05	0	0	0	-0.326	Yes
03335	PULASKI MORTGAGE CO	2,066	-0.429	-0.224	-0.275	-0.025	-0.025	0	0	-0.325	Yes
15625	CORINTHIAN MORTGAGE CORP	5,644	-0.402	-0.165	-0.224	-0.025	-0.025	-0.05	-0.05	-0.324	Yes
63011	FIRST BANK-PR	1,841	-0.494	-0.193	-0.269	0	-0.05	0	0	-0.319	Yes
55017	WASHINGTON MUTUAL BANK	4,050	-0.417	-0.218	-0.268	-0.025	0	-0.025	-0.025	-0.318	Yes
42658	EASTERN MORTGAGE SERVICES INC	1,260	-0.366	-0.235	-0.267	-0.05	0	0	0	-0.317	Yes
35234	CENTURA BANK	2,898	-0.591	-0.192	-0.292	-0.025	0	0	0	-0.317	Yes
57827	FIRST FINANCIAL BANK FSB	2,626	-0.537	-0.175	-0.265	-0.025	0	-0.025	-0.025	-0.315	Yes
32053	PIONEER SAVINGS BANK	2,985	-0.681	-0.159	-0.290	0	-0.025	0	0	-0.315	Yes
15560	REGIONAL INVESTMENT CO	4,765	-0.439	-0.198	-0.258	-0.05	0	0	0	-0.308	No
19434	MERCANTILE MORTGAGE CORP	1,324	-0.427	-0.128	-0.203	-0.025	-0.05	-0.025	-0.025	-0.303	No
70492	FIRST MORTGAGE CORPORATION	4,097	-0.713	-0.160	-0.298	0	0	0	0	-0.298	No
51370	MITCHELL MORTGAGE COMPANY LLC	3,712	-0.381	-0.167	-0.220	-0.025	-0.05	0	0	-0.295	No
21645	GUARDIAN MORTGAGE COMPANY IN	3,658	-0.672	-0.165	-0.292	0	0	0	0	-0.292	No
40006	UNITED STATES NATIONAL BANK OR	1,350	-0.239	-0.209	-0.217	-0.025	0	-0.05	-0.05	-0.292	No
52145	ZIONS MORTGAGE COMPANY	8,599	-0.419	-0.249	-0.291	0	0	0	0	-0.291	No
21658	UNIVERSAL MORTGAGE CORP	2,747	-0.522	-0.112	-0.215	-0.025	0	-0.05	-0.05	-0.290	No
42581	PENNSYLVANIA HOUSING FIN AGCY	5,470	-0.531	-0.074	-0.188	-0.05	0	-0.05	-0.05	-0.288	No
24894	FIRST BANK FSB	4,039	-0.537	-0.171	-0.263	0	0	-0.025	-0.025	-0.288	No
16396	KENTUCKY HOUSING CORPORATION	5,431	-0.639	-0.103	-0.237	-0.05	0	0	0	-0.287	No
63001	BANCO POPULAR DE PUERTO RICO	9,621	-0.252	-0.224	-0.231	0	-0.05	0	0	-0.281	No
39309	LIBERTY MORTGAGE COMPANY	4,525	-0.607	-0.168	-0.278	0	0	0	0	-0.278	No
01310	COLONIAL MORTGAGE COMPANY	8,450	-0.192	-0.237	-0.226	-0.025	-0.025	0	0	-0.276	No
21815	STERLING BANK AND TRUST FSB	8,933	-0.140	-0.187	-0.176	-0.025	-0.025	-0.05	-0.05	-0.276	No
09558	SUNSHINE MORTGAGE CORP	1,635	-0.430	-0.120	-0.198	0	-0.05	-0.025	-0.025	-0.273	No
25095	WESTERN FEDERAL SAVINGS BANK	1,452	-0.395	-0.196	-0.246	-0.025	0	0	0	-0.271	No
58070	WALLICK AND VOLK INC	3,041	-0.554	-0.141	-0.244	-0.025	0	0	0	-0.269	No
38072	YERKE MORTGAGE CO	1,405	-0.379	-0.232	-0.269	0	0	0	0	-0.269	No
15468	FIDELITY BANK	7,787	-0.587	-0.161	-0.267	0	0	0	0	-0.267	No
51028	TURNER-YOUNG INVESTMENT CO	2,084	-0.075	-0.197	-0.167	0	-0.05	-0.05	-0.05	-0.267	No

Svcr ID	Servicer Name	FY 1997 Loans Scored	STANDARDIZED SCORES				BONUS POINTS			Eligible for Increased Incentives	
			Default Rate Score	Actual Loss/Potential Loss Score	Weighted Total Score	FirstTime Homeowner	Minority Homeowner	UnderServed Area	FINAL SCORE		
13461	CALUMET SECURITIES CORPORATIO	3,644	-0.690	-0.057	-0.215	-0.05	0	0	0	-0.265	No
33507	GREATER NEW YORK SAVINGS BANK	1,382	-0.583	-0.158	-0.264	0	0	0	0	-0.264	No
39325	MERCURY MORTGAGE CO INC	7,071	-0.605	-0.117	-0.239	0	0	-0.025	-0.025	-0.264	No
51706	HARBOR FINANCIAL MORTGAGE COR	4,329	-0.088	-0.178	-0.155	-0.025	-0.05	-0.025	-0.025	-0.255	No
10101	IDAHO HOUSING AND FINANCE ASSN	9,023	-0.199	-0.207	-0.205	-0.05	0	0	0	-0.255	No
73295	COMERICA MORTGAGE CORPORATIO	5,348	-0.007	-0.169	-0.129	-0.05	-0.025	-0.05	-0.05	-0.254	No
01337	AMSOUTH MORTGAGE COMPANY INC	4,582	-0.237	-0.252	-0.248	0	0	0	0	-0.248	No
03338	CHARTER MORTGAGE AND INVESTM	1,767	-0.547	-0.148	-0.248	0	0	0	0	-0.248	No
21681	D AND N BANK FSB	1,270	0.215	-0.230	-0.119	-0.05	-0.025	-0.05	-0.05	-0.244	No
35050	UNITED FEDERAL SAVINGS BANK	2,797	-0.148	-0.207	-0.192	-0.025	-0.025	0	0	-0.242	No
61024	HONOLULU MORTGAGE COMPANY	1,101	-0.558	-0.001	-0.140	0	-0.05	-0.05	-0.05	-0.240	No
76548	OLD KENT MORTGAGE COMPANY	9,093	-0.077	-0.182	-0.155	0	-0.05	-0.05	-0.05	-0.230	No
64439	CAPITAL PACIFIC MTGE CO	1,087	-0.428	-0.026	-0.126	0	-0.05	-0.05	-0.05	-0.226	No
05436	UNIVERSAL LENDING CORPORATION	2,750	-0.203	-0.133	-0.151	0	-0.025	-0.05	-0.05	-0.226	No
77678	DRAPER AND KRAMER MORTGAGE	2,199	-0.265	-0.144	-0.174	-0.05	0	0	0	-0.224	No
57848	M AND I MORTGAGE CORP	4,145	-0.208	-0.161	-0.173	-0.025	0	-0.025	-0.025	-0.223	No
12703	LASALLE TALMAN HOME MORTGAGE	7,118	-0.053	-0.227	-0.184	0	0	-0.025	-0.025	-0.209	No
24821	DELMAR FINANCIAL COMPANY	8,381	-0.070	-0.150	-0.130	0	-0.05	-0.025	-0.025	-0.205	No
21484	FIRST OF AMERICA LOAN SERVICES	3,004	-0.334	-0.093	-0.153	-0.025	0	-0.025	-0.025	-0.203	No
25122	STREETER BROTHERS MTG CORP	1,166	0.030	-0.242	-0.174	-0.025	0	0	0	-0.199	No
24907	EQUALITY MORTGAGE CORPORATIO	1,366	-0.004	-0.226	-0.171	-0.025	0	0	0	-0.196	No
21780	BENCHMARK MORTGAGE CORPORAT	3,187	-0.604	-0.026	-0.171	0	0	-0.025	-0.025	-0.196	No
73991	MVB MORTGAGE CORPORATION	4,066	-0.071	-0.070	-0.070	-0.05	-0.025	-0.05	-0.05	-0.195	No
57073	FIRSTAR BANK MILWAUKEE NA	1,086	-0.321	-0.148	-0.191	0	0	0	0	-0.191	No
70336	UNITED SAVINGS BANK FSB	2,307	-0.288	-0.124	-0.165	0	0	-0.025	-0.025	-0.190	No
12606	SUNBELT NATIONAL MORTGAGE COR	5,175	-0.079	-0.149	-0.131	-0.025	-0.025	0	0	-0.181	No
54521	VIRGINIA HOUSING DEV AUT	4,089	-0.167	-0.052	-0.081	-0.05	-0.025	-0.025	-0.025	-0.181	No
39318	MORTGAGE CLEARING CORPORATIO	9,688	0.035	-0.248	-0.177	0	0	0	0	-0.177	No
77388	STANDARD MORTGAGE CORP GEOR	3,899	0.164	-0.119	-0.048	-0.025	-0.05	-0.05	-0.05	-0.173	No
06060	WEBSTER BANK	4,055	-0.355	-0.045	-0.122	-0.05	0	0	0	-0.172	No
30275	PHH MORTGAGE SERVICES CORPOR	4,709	-0.574	0.006	-0.139	-0.025	0	0	0	-0.164	No
72080	AMERIHOM MORTGAGE CORPORATI	1,698	-0.342	-0.035	-0.112	0	0	-0.05	-0.05	-0.162	No
35058	UNITED CAROLINA BANK	1,892	-0.163	-0.139	-0.145	0	0	0	0	-0.145	No
01366	MORTGAGEAMERICA INC	1,628	-0.345	-0.077	-0.144	0	0	0	0	-0.144	No

Svc/ ID	Servicer Name	FY 1997 Loans Scored	STANDARDIZED SCORES			BONUS POINTS			Eligible for Increased Incentives	
			Default Rate Score	Actual Loss/Potential Loss Score	Weighted Total Score	FirstTime Homeowner	Minority Homeowner	UnderServed Area		FINAL SCORE
36242	NORTH DAKOTA HOUSING FIN AGENC	2,730	-0.317	-0.017	-0.092	-0.05	0	0	-0.142	No
01396	MOLTON ALLEN AND WILLIAMS CORP	5,780	-0.018	-0.183	-0.142	0	0	0	-0.142	No
23009	BANK OF MISSISSIPPI	3,466	-0.511	0.020	-0.113	0	-0.025	0	-0.138	No
21490	UNIVERSAL AMERICAN MORTGAGE C	8,961	-0.004	-0.110	-0.084	0	-0.05	0	-0.134	No
25003	SECURITY BANK FSB	1,367	0.376	-0.233	-0.081	-0.05	0	0	-0.131	No
74697	FIRST BANKERS MORTGAGE CORP	5,978	-0.073	-0.041	-0.049	0	-0.05	-0.025	-0.124	No
35029	BRANCH BANKING AND TRUST CO	6,882	-0.567	0.061	-0.096	-0.025	0	0	-0.121	No
04418	CORSTAN INC	1,173	0.020	-0.100	-0.070	-0.025	-0.025	0	-0.120	No
13745	TRUSTCORP MORTGAGE COMPANY	4,571	0.040	-0.140	-0.095	-0.025	0	0	-0.120	No
03021	SUPERIOR FEDERAL BANK FSB	2,561	-0.564	0.034	-0.116	0	0	0	-0.116	No
24046	MERCANTILE BANK SAINT LOUIS NA	4,507	0.090	-0.182	-0.114	0	0	0	-0.114	No
56243	WEST VIRGINIA HOUSING DEV FUND	3,523	-0.651	0.148	-0.052	-0.05	0	0	-0.102	No
75983	MORTGAGE SERVICE AMERICA CO	3,144	0.461	-0.210	-0.042	0	-0.025	-0.025	-0.092	No
64308	FIRST MORTGAGE CORPORATION	8,294	-0.216	0.088	0.012	0	-0.05	-0.05	-0.088	No
21036	CITIZENS BANK	2,412	-0.116	0.029	-0.007	-0.025	0	-0.05	-0.082	No
24909	SECURITY FINANCIAL AND MTGE COR	3,660	0.334	-0.212	-0.075	0	0	0	-0.075	No
64942	ITT RESIDENTIAL CAPITAL SERVICING	1,111	0.353	-0.212	-0.071	0	0	0	-0.071	No
71274	FLAGSTAR BANK FSB	1,262	-0.697	0.279	0.035	-0.05	0	-0.05	-0.065	No
74842	EMPIRE AMERICA REALTY CREDIT	1,898	0.256	-0.164	-0.059	0	0	0	-0.059	No
33955	LONG ISLAND SAVINGS BANK FSB	1,007	-0.689	0.251	0.016	-0.05	-0.025	0	-0.059	No
68028	SUNCOAST SAVINGS AND LOAN ASS	3,863	0.521	-0.104	0.052	0	-0.05	-0.05	-0.048	No
13797	SUNCOAST FINANCIAL SERVICES CORP	5,842	0.870	-0.216	0.055	-0.025	-0.025	-0.025	-0.045	No
38314	MATRIX FINANCIAL SERVICES CORP	8,805	0.447	-0.134	0.011	0	-0.025	-0.025	-0.039	No
21794	RYLAND MORTGAGE CO	9,365	-0.694	0.219	-0.009	0	0	0	-0.034	No
73537	DMR FINANCIAL SERVICES INC	3,619	-0.147	0.004	-0.034	0	0	0	-0.034	No
46049	DALE MORTGAGE BANKERS CORP	1,789	-0.089	0.148	0.089	-0.05	0	-0.05	-0.011	No
64325	RHODE ISLAND HSG MTGE FIN CORP	2,006	-0.090	0.270	0.180	-0.05	-0.05	-0.05	0.030	No
57732	CALIFORNIA HOUSING FINANCE	5,525	1.119	-0.219	0.115	-0.025	0	-0.05	0.040	No
33072	UNIVERSAL MORTGAGE CORP-WISC	1,400	-0.328	0.189	0.059	0	0	0	0.059	No
64102	DIME SAVINGS BANK NY FSB	4,644	-0.236	0.328	0.187	0	-0.05	-0.05	0.087	No
73622	MISSION HILLS MORTGAGE CORP	1,431	0.498	0.028	0.146	0	0	-0.05	0.096	No
64292	BROADVIEW MORTGAGE COMPANY	1,360	-0.267	0.413	0.243	-0.025	-0.05	-0.05	0.118	No
71448	HAMMOND COMPANY MTG BANKERS	1,437	1.366	-0.145	0.232	-0.025	0	-0.025	0.182	No
03017	INTEGRA MORTGAGE COMPANY	8,860	1.304	-0.124	0.233	-0.025	-0.025	0	0.183	No
	SIMMONS FIRST NATIONAL BANK									

Svcr ID	Servicer Name	FY 1997 Loans Scored	STANDARDIZED SCORES			BONUS POINTS			Eligible for Increased Incentives	
			Default Rate Score	Actual Loss/Potential Loss Score	Weighted Total Score	FirstTime Homeowner	Minority Homeowner	UnderServed Area		FINAL SCORE
19472	BOGMAN INC	1,543	1.580	-0.102	0.318	-0.05	-0.025	-0.05	0.193	No
05369	PULTE MORTGAGE CORPORATION	1,127	-0.237	0.506	0.321	-0.05	-0.05	0	0.221	No
75371	VANDERFORD COMPANY INC	7,132	1.410	-0.066	0.303	0	-0.025	-0.05	0.228	No
49234	BOATMEN'S NATIONAL MORTGAGE IN	9,433	0.753	0.071	0.242	0	0	0	0.242	No
70099	WENDOVER FUNDING INC	4,357	1.064	0.125	0.360	-0.025	-0.025	-0.05	0.260	No
47230	SOUTH CAROLINA STATE HSG FDA	2,910	1.700	-0.080	0.365	-0.05	-0.025	-0.025	0.265	No
08708	J I KISLAK MTG SERVICE CORP	2,053	1.038	0.142	0.366	0	-0.05	-0.05	0.266	No
64438	SUN WEST MORTGAGE CO INC	3,672	0.496	0.352	0.388	0	-0.05	-0.05	0.288	No
71835	FIRST MORTGAGE INVESTMENT CO	1,632	-0.710	0.846	0.457	-0.05	0	0	0.407	No
49522	FIRST TRUST MORTGAGE COMPANY	1,173	2.955	-0.203	0.587	-0.05	-0.05	-0.05	0.437	No
64854	WESTERN FINANCIAL SAVINGS BANK	1,132	2.229	0.144	0.666	0	-0.05	-0.025	0.591	No
73790	CONSTITUTION MTG BANKERS INC	1,031	1.004	0.536	0.653	0	0	-0.05	0.603	No
06230	MCCUE MORTGAGE COMPANY	5,437	-0.520	1.077	0.678	-0.05	0	0	0.628	No
49044	LEADER FEDERAL BANK FOR SAVING	1,627	3.384	-0.216	0.684	0	-0.025	-0.025	0.634	No
64424	NATIONAL PACIFIC MORTGAGE CORP	4,003	2.038	0.542	0.916	-0.025	-0.05	-0.05	0.791	No
21799	TOWNE MORTGAGE AND REALTY CO	1,154	-0.716	1.637	1.049	0	-0.025	-0.05	0.974	No
94066	GNMA-WATERS MORTGAGE CORP	1,301	3.339	0.547	1.245	0	-0.05	-0.05	1.145	No
75257	HARBOURTON MORTGAGE LP	8,704	6.502	-0.071	1.573	0	-0.05	-0.025	1.498	No
18067	PEOPLES HERITAGE SAVINGS BANK	1,491	-0.718	7.970	5.798	-0.05	0	0	5.748	No
	Subtotal	560,867	loans scored for	153	servicers					
Low-Volume Servicer										
32133	SUBURBAN MORTGAGE CO OF NM	890	-0.703	-0.251	-0.364	-0.05	-0.05	-0.025	-0.489	Yes
30093	LUMBERMENS MORTGAGE CORP	234	-0.571	-0.242	-0.324	-0.05	-0.05	-0.05	-0.474	Yes
08125	NATIONAL TITLE INSURANCE CO	821	-0.711	-0.250	-0.365	0	-0.05	-0.05	-0.465	Yes
49006	FIRST TENNESSEE BANK NA	451	-0.710	-0.253	-0.368	-0.025	-0.05	0	-0.443	Yes
34189	MID-ISLAND EQUITIES CORP	143	-0.566	-0.214	-0.302	-0.025	-0.05	-0.05	-0.427	Yes
71336	CONTINENTAL CAPITAL CORP	539	-0.533	-0.246	-0.318	0	-0.05	-0.05	-0.418	Yes
24038	HEARTLAND SAVINGS BANK FSB	278	-0.713	-0.248	-0.364	-0.05	0	0	-0.414	Yes
38398	LIBERTY MORTGAGE CO INC	488	-0.597	-0.249	-0.336	0	-0.025	-0.05	-0.411	Yes
42077	FIDELITY BOND AND MORTGAGE CO	249	-0.697	-0.248	-0.360	-0.05	0	0	-0.410	Yes
04303	CALIFORNIA FEDERAL BANK FSB	396	-0.617	-0.198	-0.303	-0.05	-0.05	0	-0.403	Yes
20311	SPRINGFIELD INSTITUTE FOR SAVING	892	-0.683	-0.242	-0.352	-0.05	0	0	-0.402	Yes
05457	AUSTIN MORTGAGE	907	-0.713	-0.228	-0.349	0	0	-0.05	-0.399	Yes

Svcr ID	Servicer Name	FY 1997 Loans Scored	STANDARDIZED SCORES			BONUS POINTS			Eligible for Increased Incentives	
			Default Rate Score	Actual Loss/Potential Loss Score	Weighted Total Score	FirstTime Homeowner	Minority Homeowner	UnderServed Area		FINAL SCORE
33346	BSB BANK AND TRUST COMPANY	298	-0.649	-0.248	-0.348	-0.05	0	0	-0.398	Yes
39466	AMERICAN MORTGAGE AND INVEST	357	-0.636	-0.249	-0.346	-0.025	0	-0.025	-0.396	Yes
37545	PARK VIEW FEDERAL SAVING AND LO	85	-0.446	-0.245	-0.295	0	-0.05	-0.05	-0.395	Yes
70136	COASTAL BANC SSB	826	-0.569	-0.203	-0.295	0	-0.05	-0.05	-0.395	Yes
12276	JAMES F MESSINGER AND COMPANY	227	-0.614	-0.187	-0.294	0	-0.05	-0.05	-0.394	Yes
37078	OHIO SAVINGS BANK	585	-0.428	-0.249	-0.294	-0.025	-0.025	-0.05	-0.394	Yes
70209	FIRST MORTGAGE SERVICES INC	272	-0.581	-0.229	-0.317	-0.05	0	-0.025	-0.392	Yes
68066	CERTIFIED MORTGAGE BANKERS	214	-0.411	-0.250	-0.290	-0.05	-0.05	0	-0.390	Yes
38334	SWAIN MORTGAGE COMPANY	316	-0.703	-0.251	-0.364	-0.025	0	0	-0.389	Yes
34517	SBU MORTGAGE CORPORATION	163	-0.623	-0.243	-0.338	-0.05	0	0	-0.388	Yes
09454	BANK SOUTH MORTGAGE INC	404	-0.689	-0.251	-0.361	0	0	-0.025	-0.386	Yes
11492	DRAPER AND KRAMER INC	125	-0.676	-0.254	-0.360	-0.025	0	0	-0.385	Yes
13608	LAKE MORTGAGE COMPANY INC	551	-0.285	-0.216	-0.234	-0.05	-0.05	-0.05	-0.384	Yes
24122	FIRST FEDERAL BANK FSB	202	-0.646	-0.253	-0.351	-0.025	0	0	-0.376	Yes
72537	HOMEOWNERS ASSISTANCE CORP	264	-0.652	-0.207	-0.318	-0.05	0	0	-0.368	Yes
04248	COAST FEDERAL BANK FSB	602	-0.718	-0.246	-0.364	0	0	0	-0.364	Yes
73609	SECURITY SAVINGS BANK FSB	492	-0.417	-0.245	-0.288	0	-0.025	-0.05	-0.363	Yes
70981	AMERUS MORTGAGE INC	121	-0.685	-0.218	-0.335	-0.025	0	0	-0.360	Yes
24550	PULASKI BANK SB	897	-0.438	-0.192	-0.253	-0.05	-0.025	-0.025	-0.353	Yes
06141	SAVINGS BANK OF MANCHESTER	227	-0.711	-0.131	-0.276	-0.05	0	-0.025	-0.351	Yes
04712	DOWNNEY SAVINGS AND LOAN ASSN	734	-0.381	-0.240	-0.275	0	-0.05	-0.025	-0.350	Yes
06153	AMERICAN SAVINGS BANK	571	-0.606	-0.188	-0.293	-0.05	0	0	-0.343	Yes
75173	SECURED BANKERS MORTGAGE CO	662	-0.632	-0.107	-0.239	-0.025	-0.05	-0.025	-0.339	Yes
06276	SHAWMUT MORTGAGE CO	668	-0.429	-0.241	-0.288	-0.05	0	0	-0.338	Yes
54082	CENTRAL FIDELITY BANK	404	-0.704	-0.149	-0.288	-0.025	-0.025	0	-0.338	Yes
30323	AURORA FINANCIAL GROUP INC	869	-0.398	-0.185	-0.238	-0.05	-0.025	-0.025	-0.338	Yes
29582	COLLECTIVE BANK	595	-0.676	-0.057	-0.211	-0.05	-0.025	-0.05	-0.336	No
64154	FIRST CALIFORNIA MORTGAGE CO	139	-0.290	-0.252	-0.261	-0.025	0	0	-0.336	No
37009	FIFTH THIRD BANK	868	-0.309	-0.241	-0.258	-0.05	0	-0.025	-0.333	No
59010	FIRST NATIONAL BANK ANCHORAGE	664	-0.699	-0.210	-0.332	0	0	0	-0.332	No
30285	PIONEER MORTGAGE INC	535	-0.422	-0.234	-0.281	0	-0.025	-0.025	-0.331	No
64656	AMERICAN CITY MORTGAGE CORP	256	-0.224	-0.200	-0.206	-0.025	-0.05	-0.05	-0.331	No
15056	CAPITOL FEDERAL SAVINGS ALA	192	-0.639	-0.224	-0.328	0	0	0	-0.328	No
26073	FIRST FEDERAL LINCOLN	709	-0.702	-0.203	-0.328	0	0	0	-0.328	No

Svcr ID	Servicer Name	FY 1997 Loans Scored	STANDARDIZED SCORES			BONUS POINTS			Eligible for Increased Incentives	
			Default Rate Score	Actual Loss/Potential Loss Score	Weighted Total Score	FirstTime Homeowner	Minority Homeowner	UnderServed Area		FINAL SCORE
04443	GE CAPITAL MORTGAGE SERVICES C	202	-0.348	-0.251	-0.275	0	0	-0.05	-0.325	No
19266	CITIZENS SAVINGS BANK FSB	508	-0.716	-0.061	-0.225	-0.05	-0.05	0	-0.325	No
14711	IOWA BANKERS MORTGAGE CORP	609	-0.603	-0.191	-0.294	-0.025	0	0	-0.319	No
51729	ASSOCIATES NATIONAL MTG CORP	357	-0.687	-0.196	-0.318	0	0	0	-0.318	No
36069	BANK OF NORTH DAKOTA	890	-0.635	-0.209	-0.316	0	0	0	-0.316	No
29318	HUDSON CITY SAVINGS BANK	514	-0.512	-0.249	-0.315	0	0	0	-0.315	No
02173	AMERICAN BANTRUST MTG SER COR	323	-0.586	-0.190	-0.289	0	-0.025	0	-0.314	No
54011	CENIT BANK FOR SAVINGS FSB	358	-0.502	-0.247	-0.311	0	0	0	-0.311	No
09429	CENTRAL MORTGAGE CORPORATION	347	-0.697	-0.181	-0.310	0	0	0	-0.310	No
04164	AMERICAN SAVINGS BANK	457	-0.717	-0.135	-0.281	-0.025	0	0	-0.306	No
03221	GUARANTY LOAN AND REAL ESTATE	652	-0.370	-0.241	-0.273	0	0	-0.025	-0.298	No
77471	FIDELITY FEDERAL SAVINGS BANK	54	-0.551	-0.146	-0.247	-0.05	0	0	-0.297	No
50686	CASSLE AND CASSLE INC	552	-0.445	-0.242	-0.293	0	0	0	-0.293	No
05342	FIRST DENVER MORTGAGE COMPAN	320	-0.691	-0.059	-0.217	0	-0.05	-0.025	-0.292	No
17254	AULDS HORNE AND WHITE INV CORP	889	-0.641	-0.171	-0.289	0	0	0	-0.289	No
06045	FIRST FEDERAL SAVINGS ALA	56	-0.571	-0.060	-0.188	-0.05	-0.05	0	-0.288	No
34475	GOLDEN NATIONAL MTG BANKING	373	-0.411	-0.046	-0.137	-0.05	-0.05	-0.05	-0.287	No
25002	FIRST INTERSTATE BANK	277	-0.713	-0.143	-0.285	0	0	0	-0.285	No
09359	LIBERTY MORTGAGE CORP	793	-0.709	-0.074	-0.233	-0.025	-0.025	0	-0.283	No
47017	FIRST FEDERAL SAVINGS ALA	328	-0.715	-0.102	-0.255	-0.025	0	0	-0.280	No
54413	FIRST FEDERAL SAVINGS BANK VIRGI	78	-0.667	0.055	-0.126	-0.05	-0.05	-0.05	-0.276	No
03027	CITY NAT BANK FORT SMITH	307	-0.528	-0.157	-0.250	0	0	-0.025	-0.275	No
25184	FIRST UNITED BANK OF SIDNEY	113	-0.111	-0.258	-0.222	-0.05	0	0	-0.272	No
76175	PREMIER LENDING CORPORATION	139	-0.664	-0.102	-0.243	0	-0.025	0	-0.268	No
54363	FIRST VIRGINIA MORTGAGE CO	799	-0.668	-0.014	-0.177	0	-0.025	-0.05	-0.252	No
33532	EMIGRANT SAVINGS BANK	354	-0.265	-0.245	-0.250	0	0	0	-0.250	No
75553	CIMARRON MORTGAGE COMPANY	203	0.037	-0.243	-0.173	-0.025	-0.05	0	-0.248	No
39329	HARRY MORTGAGE COMPANY	208	-0.239	-0.247	-0.245	0	0	0	-0.245	No
38082	FIRST INVESTMENT COMPANY	130	-0.609	-0.118	-0.241	0	0	0	-0.241	No
26003	FIRST NATIONAL BANK	923	-0.321	-0.145	-0.189	-0.025	0	-0.025	-0.239	No
42612	CITIZENS MORTGAGE SERVICE CO	126	-0.056	-0.232	-0.188	-0.05	0	0	-0.238	No
72713	PACIFIC SOUTHWEST BANK FSB	850	-0.279	-0.191	-0.213	0	-0.025	0	-0.238	No
68055	RIVERSIDE NATIONAL BANK FLA	165	-0.396	-0.052	-0.138	-0.05	0	-0.05	-0.238	No
38132	SCHMIDT MORTGAGE COMPANY	548	-0.186	-0.188	-0.188	-0.05	0	0	-0.238	No

Svcr ID	Servicer Name	FY 1997 Loans Scored	STANDARDIZED SCORES			BONUS POINTS			Eligible for Increased Incentives	
			Default Rate Score	Actual Loss/Potential Loss Score	Weighted Total Score	FirstTime Homeowner	Minority Homeowner	UnderServed Area		FINAL SCORE
05465	HOMEAMERICAN MORTGAGE CORP	314	-0.562	-0.091	-0.209	0	-0.025	0	No	-0.234
72033	HOMESTEAD MORTGAGE COMPANY	505	-0.377	-0.075	-0.151	-0.05	0	-0.025	No	-0.226
04713	HOMESTEAD FEDERAL SAVINGS-FDIC	281	-0.040	-0.184	-0.148	0	-0.025	-0.05	No	-0.223
64272	OCCIDENTAL MORTGAGE CORP	453	0.194	-0.226	-0.121	-0.025	-0.05	-0.025	No	-0.221
36005	FIRST NATIONAL BK NORTH DAKOTA	353	-0.186	-0.130	-0.144	-0.05	0	0	No	-0.194
75262	CORESTATES MORTGAGE SERVICES	745	0.241	-0.204	-0.093	-0.05	-0.025	-0.025	No	-0.193
34441	SYRACUSE SECURITIES INC	89	-0.555	-0.038	-0.167	0	0	-0.025	No	-0.192
75126	VICTORIA MORTGAGE CORP	359	0.028	-0.164	-0.116	0	-0.05	-0.025	No	-0.191
03148	POCAHONTAS FEDERAL SAVINGS AN	78	-0.140	-0.206	-0.190	0	0	0	No	-0.190
22900	GMAC MORTGAGE CORPORATION IO	72	-0.311	-0.080	-0.138	-0.05	0	0	No	-0.188
72313	LITTON LOAN SERVICING INC	88	0.321	-0.257	-0.112	0	-0.025	-0.05	No	-0.187
19408	CHEVY CHASE SAVINGS BANK FSB	891	-0.163	-0.062	-0.087	-0.025	-0.025	-0.05	No	-0.187
37336	BANKERS GUARANTEE TITLE AND TR	288	0.011	-0.247	-0.183	0	0	0	No	-0.183
75137	EXCHANGE MORTGAGE CORPORATI	54	-0.493	-0.043	-0.155	0	0	-0.025	No	-0.180
19093	LOYOLA FSB	979	0.536	-0.249	-0.052	-0.025	-0.05	-0.05	No	-0.177
38196	INTERSTATE MORTGAGE COMPANY	431	0.051	-0.249	-0.174	0	0	0	No	-0.174
54775	PACIFIC NATIONAL BANK	290	0.412	-0.233	-0.072	-0.025	-0.05	-0.025	No	-0.172
71247	HUNTINGTON MORTGAGE COMPANY	643	-0.021	-0.185	-0.144	-0.025	0	0	No	-0.169
06150	MECHANICS SAVINGS BANK	246	-0.697	0.109	-0.093	-0.05	-0.025	0	No	-0.168
54281	LIFE SAVINGS BANK FSB	380	0.027	-0.095	-0.064	0	-0.05	-0.05	No	-0.164
71206	OLYMPIA MORTGAGE CORPORATION	307	0.308	-0.173	-0.053	0	-0.05	-0.05	No	-0.153
24850	MISSOURI HOUSING DEV COMM	160	0.167	-0.254	-0.148	0	0	0	No	-0.148
21824	HEARTWELL MORTGAGE CORPORATI	716	-0.680	0.138	-0.067	-0.05	0	-0.025	No	-0.142
19211	ATLANTIC FEDERAL SAVINGS BANK	172	0.607	-0.245	-0.032	-0.05	-0.05	0	No	-0.132
19457	DEVELOPERS MORTGAGE CORP	163	0.218	-0.246	-0.130	0	0	0	No	-0.130
39248	HOME FEDERAL SAVINGS AND LOAN	121	0.076	-0.191	-0.124	0	0	0	No	-0.124
28143	CFX MORTGAGE INC	357	-0.384	0.032	-0.072	-0.05	0	0	No	-0.122
09378	CITIZENS MORTGAGE CORPORATION	745	-0.242	-0.007	-0.066	0	-0.025	-0.025	No	-0.116
07045	WILMINGTON TRUST CO	124	-0.706	0.219	-0.012	-0.05	-0.05	0	No	-0.112
73452	VNB MORTGAGE SERVICES INC	325	0.438	-0.248	-0.076	0	0	-0.025	No	-0.101
08973	FINANCIAL RESEARCH SERVICES	257	-0.036	-0.022	-0.025	0	-0.05	-0.025	No	-0.100
34503	ARBOR NATIONAL MORTGAGE INC	80	0.118	-0.168	-0.097	0	0	0	No	-0.097
38040	NORTHERN OHIO INVESTMENT CO	274	-0.683	0.099	-0.096	0	0	0	No	-0.096
03062	FIRST FINANCIAL BANK FSB	681	0.150	-0.153	-0.077	0	0	0	No	-0.077

Svcr ID	Servicer Name	FY 1997 Loans Scored	STANDARDIZED SCORES			BONUS POINTS			Eligible for Increased Incentives	
			Default Rate Score	Actual Loss/Potential Loss Score	Weighted Total Score	FirstTime Homeowner	Minority Homeowner	UnderServed Area		FINAL SCORE
64192	NORWEST-DIRECTORS MTG LN CORP	144	-0.707	0.191	-0.033	-0.025	0	0	-0.058	No
71882	COMMONWEALTH SAVINGS BANK	262	0.478	-0.165	-0.004	-0.05	0	0	-0.054	No
49253	FIRST FEDERAL SAVINGS BANK	443	0.322	-0.145	-0.028	-0.025	0	0	-0.053	No
74649	EMC MORTGAGE CORPORATION	583	1.055	-0.244	0.081	-0.025	-0.05	-0.05	-0.044	No
42641	MERIDIAN MORTGAGE CORP	196	-0.180	0.148	0.066	-0.05	0	-0.05	-0.034	No
39453	BANCOKLAHOMA MORTGAGE CORP	177	0.658	-0.245	-0.019	0	0	0	-0.019	No
34210	MIDCOAST MORTGAGE CORPORATIO	380	-0.659	0.269	0.037	0	-0.025	-0.025	-0.013	No
30280	COUNTY MORTGAGE COMPANY INC	468	1.228	-0.249	0.120	-0.025	-0.05	-0.05	-0.005	No
34532	HOMESTEAD FINANCIAL SVCS INC	161	0.553	-0.155	0.022	0	0	-0.025	-0.003	No
34293	CAROLD CORP	305	0.279	0.149	0.182	-0.025	-0.05	-0.05	0.057	No
18137	KINGFIELD SAVINGS BANK	98	0.960	-0.157	0.122	-0.05	0	0	0.072	No
64602	LANCASTER MORTGAGE SERVICES	660	1.060	-0.187	0.125	0	-0.05	0	0.075	No
21802	AMERA MORTGAGE CORPORATION	301	-0.669	0.359	0.102	-0.025	0	0	0.077	No
72387	AVSTAR MORTGAGE CORP	585	1.370	-0.180	0.208	-0.025	-0.05	-0.05	0.083	No
64491	FUNDERS MORTGAGE CORP AMERIC	609	1.525	-0.248	0.195	0	-0.05	-0.05	0.095	No
75252	JUPITER MORTGAGE CORP	552	1.319	-0.210	0.172	-0.025	-0.025	-0.025	0.097	No
20684	FIRST EASTERN MORTGAGE CORP	267	-0.716	0.437	0.149	-0.05	0	0	0.099	No
64229	COAST FUNDING CORP	686	1.120	-0.100	0.205	-0.05	-0.05	0	0.105	No
42633	DELLWOOD CORPORATION	842	0.679	-0.011	0.161	-0.05	0	0	0.111	No
70429	ATLANTIC RESIDENTIAL MORTGAGE	69	0.767	0.028	0.213	-0.05	-0.05	0	0.113	No
74184	STM MORTGAGE CO	569	1.106	-0.218	0.113	0	0	0	0.113	No
34404	EXCHANGE MORTGAGE CORPORATI	116	0.181	0.161	0.166	0	0	-0.05	0.116	No
49501	BARTLETT MORTGAGE INC	67	0.723	-0.042	0.150	0	-0.025	0	0.125	No
58002	FIRST INTERSTATE BANK COMMERCE	411	-0.229	0.320	0.183	-0.05	0	0	0.133	No
41477	MELLON BANK N A	74	1.504	-0.212	0.217	-0.05	0	-0.025	0.142	No
05485	ENT FEDERAL CREDIT UNION	448	-0.718	0.509	0.202	0	0	-0.05	0.152	No
47231	PERPETUAL BANK FSB	74	0.806	-0.047	0.166	0	0	0	0.166	No
21595	NORTHWESTERN SAVINGS BANK AN	57	0.324	0.116	0.168	0	0	0	0.168	No
71619	PLYMOUTH MORTGAGE INC	63	0.502	0.242	0.307	-0.05	0	-0.05	0.207	No
26178	DOUGLAS COUNTY BANK AND TRUST	372	0.142	0.268	0.236	0	0	-0.025	0.211	No
19010	PROVIDENT BANK OF MD	381	1.098	-0.012	0.266	-0.05	0	0	0.216	No
60136	INDEPENDENCE FEDERAL BANK	129	2.315	-0.247	0.393	-0.05	-0.05	-0.05	0.243	No
13758	CUNA MORTGAGE CORPORATION	73	-0.357	0.458	0.254	0	0	0	0.254	No
21807	MAYFLOWER MORTGAGE CORPORAT	51	-0.324	0.606	0.374	-0.05	0	-0.025	0.299	No

Svcr ID	Servicer Name	FY 1997 Loans Scored	STANDARDIZED SCORES				BONUS POINTS			Eligible for Increased Incentives
			Default Rate Score	Actual Loss/Potential Loss Score	Weighted Total Score	FirstTime Homeowner	Minority Homeowner	UnderServed Area	FINAL SCORE	
71319	RANCHO MORTGAGE CORPORATION	703	2.342	-0.248	0.400	0	-0.05	-0.05	0.300	No
39467	FIRST COMMERCIAL SAVINGS BANK	156	-0.274	0.570	0.359	-0.025	0	0	0.334	No
15102	LANDMARK FEDERAL SAVINGS ASSN	198	-0.714	0.751	0.384	-0.025	-0.025	0	0.334	No
08890	FLORIDA HOMELOAN CORPORATION	318	1.971	-0.133	0.393	0	0	-0.05	0.343	No
09512	FIRST TOWN MORTGAGE CORP	195	1.396	0.150	0.461	-0.05	-0.05	0	0.361	No
59058	DENALI STATE BANK	107	-0.552	0.712	0.396	0	0	0	0.396	No
30008	K HOVNANIAN MORTGAGE INC	132	-0.705	0.881	0.484	-0.025	-0.05	0	0.409	No
06247	BRISTOL MORTGAGE CORP	872	-0.478	0.781	0.466	-0.05	0	0	0.416	No
04674	PROVIDENT SAVINGS BANK	73	2.740	-0.234	0.509	-0.025	-0.05	0	0.434	No
49127	BANKTENNESSEE	227	2.615	-0.178	0.520	0	-0.05	0	0.470	No
64604	WESTERN CITIES MORTGAGE CORP	195	3.145	-0.249	0.599	0	-0.05	-0.05	0.499	No
19522	ATLANTIC FIRST MORTGAGE CORPO	104	1.181	0.332	0.545	0	-0.025	0	0.520	No
73146	FIRST NATIONAL MORTGAGE CORP	480	3.349	-0.245	0.653	-0.025	-0.025	0	0.603	No
40213	U S BANCORP MORTGAGE COMPANY	56	-0.073	0.832	0.606	0	0	0	0.606	No
70019	MIAMI VALLEY BANK	168	3.355	-0.208	0.683	0	-0.025	-0.05	0.608	No
18125	SKOWHEGAN SAVINGS BANK	72	3.198	-0.188	0.659	-0.05	0	0	0.609	No
75148	GE CAPITAL ASSET MGMT CORP	135	2.961	-0.009	0.734	0	0	0	0.734	No
51358	CTX MORTGAGE COMPANY	844	4.091	-0.181	0.887	0	-0.05	-0.025	0.812	No
74512	MARINE MIDLAND MORTGAGE CORP	266	-0.282	1.304	0.907	0	0	-0.025	0.882	No
06245	NORTH AMERICAN BANK AND TR CO	627	1.729	0.847	1.068	-0.05	0	0	1.018	No
42544	DWELLING HOUSE SAVINGS ALA	149	5.460	-0.249	1.178	-0.025	-0.05	-0.05	1.053	No
05351	BELFORD PARTNERS INC	334	-0.684	2.114	1.414	0	0	0	1.414	No
37993	CHEMICAL MORTGAGE COMPANY	798	3.344	1.793	2.181	0	0	0	2.181	No
06238	CONNECTICUT HOUSING FINANCE AU	113	8.017	1.002	2.756	-0.05	0	0	2.706	No
09652	CENTERBANK MORTGAGE COMPANY	67	-0.169	11.287	8.423	-0.025	0	0	8.398	No
51833	BANCPLUS MORTGAGE CORP	178	-0.692	13.754	10.143	0	-0.025	0	10.118	No
	Subtotal	65,445	loans scored for	174	servicers					
	Total	5,751,726	loans scored for	416	servicers					