

FY 1998 SINGLE FAMILY MORTGAGE SERVICING

LOSS MITIGATION PERFORMANCE ANALYSIS

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

Prepared December 1998

Svcr ID	Servicer Name	FY 1998 Loans Scored	STANDARDIZED		SCORES	BONUS POINTS			FINAL SCORE	Increased Incentives
			Default Rate Score	Actual Loss/Potential Loss Score	Weighted Total Score	FirstTime Homeowner	Minority Homeowner	UnderServed Area		
High Volume										
71555	NORWEST-PRUDENTIAL HOME MORT	260,117	0.560	-1.034	-0.636	-0.025	-0.05	-0.05	-0.761	Yes
39276	MIDLAND MORTGAGE CO	196,709	0.618	-0.757	-0.413	0	-0.025	-0.05	-0.488	Yes
68013	ATLANTIC MORTGAGE AND INVESTM	124,285	-0.083	-0.561	-0.442	0	0	-0.025	-0.467	Yes
75640	PRINCIPAL RESIDENTIAL MORTGAGE	160,584	-0.237	-0.126	-0.154	0	0	-0.025	-0.179	Yes
21451	SOURCE ONE MORTGAGE SERV COR	167,459	-0.360	0.026	-0.071	0	-0.025	-0.025	-0.121	No
77396	FIRST NATIONWIDE MORTGAGE COR	205,525	-0.061	0.183	0.122	-0.025	-0.05	-0.025	0.022	No
57693	FLEET MORTGAGE-FLEET MTG CORP	106,072	0.240	-0.033	0.035	0	0	0	0.035	No
30141	CHASE MANHATTAN MORTGAGE COR	326,370	0.345	0.051	0.125	0	-0.025	-0.025	0.075	No
51355	NATIONSBANC MORTGAGE CORP	128,303	0.126	0.144	0.139	0	-0.025	0	0.114	No
19382	NATIONSBANC MTG NY-NATIONSBAN	133,180	0.420	0.169	0.232	0	-0.025	0	0.207	No
47219	FLEET MORTGAGE CORP	126,949	0.215	0.364	0.327	0	-0.025	-0.025	0.277	No
64141	COUNTRYWIDE HOME LOANS INC	374,633	-0.085	0.541	0.384	0	-0.05	-0.025	0.309	No
22995	NORWEST MORTGAGE INC	340,038	0.071	0.928	0.714	-0.025	-0.025	0	0.664	No
79336	HOMESIDE LENDING INC	306,547	-0.232	1.069	0.744	-0.025	-0.025	-0.025	0.669	No
30023	GE CAPITAL MORTGAGE SER INC	112,982	0.245	0.918	0.749	0	-0.025	-0.025	0.699	No
	Subtotal	3,069,753	loans scored for	15	servicers					
Medium High Volume										
17158	STANDARD MORTGAGE CORPORATIO	11,037	-0.558	-1.256	-1.081	-0.025	-0.05	-0.05	-1.206	Yes
63100	FIRST FINANCIAL CARIBBEAN CORP	30,430	-0.526	-1.220	-1.047	0	-0.05	0	-1.097	Yes
24893	CITICORP MORTGAGE INC	13,518	0.299	-0.950	-0.638	0	-0.05	-0.05	-0.738	Yes
22963	TCF MORTGAGE CORPORATION	15,735	-0.595	-0.678	-0.657	0	0	-0.025	-0.682	Yes
79999	BANK OF AMERICA CYPRESS	15,947	-0.202	-0.626	-0.520	-0.025	-0.05	-0.05	-0.645	Yes
17003	HIBERNIA NATIONAL BANK	11,058	-0.537	-0.568	-0.560	-0.025	-0.05	0	-0.635	Yes
11303	DOVENMUEHLE MORTGAGE INC	14,243	-0.262	-0.652	-0.555	0	0	-0.025	-0.580	Yes

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63152	SANTANDER MORTGAGE CORP	22,512	-0.305	-0.590	-0.519	0	-0.05	0	-0.569	Yes
75561	WELLS FARGO BANK NA	11,563	-0.203	-0.623	-0.518	0	-0.025	-0.025	-0.568	Yes
03329	FIRST COMMERCIAL MORTGAGE CO	34,414	0.232	-0.627	-0.412	0	-0.025	-0.025	-0.462	Yes
09272	SUNTRUST MORTGAGE INC	10,361	-0.396	-0.430	-0.421	0	-0.025	0	-0.446	Yes
30084	CENLAR FEDERAL SAVINGS BANK	18,912	0.040	-0.517	-0.378	-0.025	-0.025	0	-0.428	Yes
24075	MERCANTILE BANK NA	24,161	-0.058	-0.472	-0.368	0	-0.025	-0.025	-0.418	Yes
08411	ALLIANCE MORTGAGE CO	30,009	-0.210	-0.408	-0.359	0	-0.025	-0.025	-0.409	Yes
15565	FT MORTGAGE COMPANIES	81,253	0.624	-0.612	-0.303	-0.025	-0.025	-0.025	-0.378	Yes
16001	STAR BANK NA	43,514	0.169	-0.458	-0.301	0	-0.025	-0.025	-0.351	Yes
21083	STANDARD FEDERAL BANK	18,323	-0.083	-0.360	-0.291	-0.025	0	-0.025	-0.341	Yes
79854	BANK OF OKLAHOMA NA	18,424	-0.469	-0.235	-0.293	0	0	0	-0.293	Yes
38142	LEADER MORTGAGE COMPANY	43,680	-0.011	-0.253	-0.192	-0.05	-0.025	-0.025	-0.292	Yes
52070	CROSSLAND MORTGAGE CORPORATI	23,495	-0.168	-0.229	-0.214	0	-0.05	-0.025	-0.289	No
13621	WATERFIELD MORTGAGE CO INC	64,735	-0.273	-0.244	-0.251	0	0	-0.025	-0.276	No
75864	M AND T MORTGAGE CORPORATION	18,764	-0.345	-0.153	-0.201	0	-0.025	-0.05	-0.276	No
76062	RESOURCE BANCSHARE MORTGAGE	27,287	0.006	-0.301	-0.224	0	-0.025	-0.025	-0.274	No
54179	CRESTAR MORTGAGE CORPORATION	14,109	-0.347	-0.130	-0.184	-0.025	-0.025	0	-0.234	No
26426	COMMERICAL FEDERAL MORTGAGE	50,453	-0.107	-0.221	-0.193	-0.025	0	0	-0.218	No
51606	ACCUBANC MORTGAGE CORPORATI	15,472	-0.377	0.060	-0.049	-0.025	-0.05	-0.05	-0.174	No
04098	GLENDALE FEDERAL BANK	19,361	-0.420	0.089	-0.038	-0.05	-0.05	0	-0.138	No
75834	TEMPLE-INLAND MORTGAGE CORPO	27,184	0.252	-0.161	-0.058	0	-0.05	-0.025	-0.133	No
01174	COLLATERAL MORTGAGE LTD	11,857	0.400	-0.218	-0.063	0	-0.025	-0.025	-0.113	No
01172	REGIONS MORTGAGE INC	43,354	-0.204	-0.013	-0.061	-0.025	-0.025	0	-0.111	No
51272	COLONIAL SAVINGS FA	29,831	-0.298	-0.037	-0.102	0	0	0	-0.102	No
10757	AURORA LOAN SERVICES INC	16,984	1.897	-0.630	0.002	0	-0.05	-0.05	-0.098	No
76548	OLD KENT MORTGAGE COMPANY	17,509	0.143	-0.027	0.016	0	-0.05	-0.05	-0.084	No
60036	BANC ONE MORTGAGE CORPORATIO	16,015	-0.306	0.036	-0.050	0	0	-0.025	-0.075	No
74525	TRANSWORLD MORTGAGE CORP	18,002	0.425	-0.172	-0.023	0	0	-0.025	-0.048	No
38092	NATIONAL CITY MORTGAGE CO	48,716	-0.322	0.054	-0.040	0	0	0	-0.040	No
34471	CHARTER ONE MORTGAGE CORP	21,507	0.365	-0.131	-0.007	-0.025	0	0	-0.032	No
73815	BANK UNITED	83,693	0.028	0.098	0.081	-0.025	-0.025	-0.025	0.006	No
19234	COLUMBIA NATIONAL INCORPORATE	20,938	-0.171	0.169	0.084	-0.025	-0.025	-0.025	0.009	No
05120	MELLON MORTGAGE COMPANY	28,924	0.225	0.024	0.074	0	-0.025	-0.025	0.024	No
76038	MARKET STREET MORTGAGE CORPO	15,036	-0.177	0.340	0.211	0	-0.025	-0.025	0.161	No

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34429	MARINE MIDLAND BANK NA	21,225	0.057	0.332	0.264	-0.025	-0.025	-0.025	0.189	No
23155	TRUSTMARK NATIONAL BANK	13,422	-0.228	0.436	0.270	-0.025	-0.025	0	0.220	No
12621	PNC MORTGAGE CORP OF AMERICA	72,110	1.032	0.068	0.309	-0.025	-0.025	-0.025	0.234	No
75326	NORTH AMERICAN MORTGAGE COMP	46,311	-0.462	0.603	0.337	-0.025	-0.05	-0.025	0.237	No
35214	FIRST UNION MORTGAGE CORP	65,568	0.399	0.278	0.308	0	-0.025	-0.025	0.258	No
42162	GMAC MORTGAGE CORPORATION	86,392	0.606	0.250	0.339	0	-0.025	-0.05	0.264	No
13779	IRWIN MORTGAGE CORPORATION	62,641	0.731	0.224	0.350	-0.025	-0.025	-0.025	0.275	No
24671	JAMES B NUTTER AND COMPANY	30,173	-0.398	0.604	0.354	0	0	0	0.354	No
75636	BANK OF AMERICA FSB	48,389	-0.055	0.529	0.383	0	0	-0.025	0.358	No
70864	HOMESIDE LENDING INC	42,967	0.663	0.392	0.459	0	-0.05	-0.025	0.384	No
04466	MELLON-METMOR FINANCIAL INC	34,029	0.578	0.360	0.415	0	-0.025	0	0.390	No
22880	KNUTSON MORTGAGE CORPORATIO	17,707	-0.266	0.746	0.493	-0.05	0	-0.05	0.393	No
70714	ALLIED GROUP MORTGAGE COMPAN	16,537	-0.344	0.745	0.472	0	0	0	0.472	No
63001	BANCO POPULAR DE PUERTO RICO	18,449	0.156	0.671	0.542	0	-0.05	0	0.492	No
10101	IDAHO HOUSING AND FINANCE ASSN	10,023	-0.256	1.139	0.790	-0.05	0	0	0.740	No
24361	CHARLES F CURRY CO	24,099	0.521	0.855	0.772	0	0	-0.025	0.747	No
24654	GERSHMAN INVESTMENT CORP	16,627	-0.525	1.281	0.829	0	-0.025	-0.025	0.779	No
49001	UNION PLANTERS NATIONAL BANK	81,236	2.579	0.486	1.009	0	-0.05	-0.025	0.934	No
63093	R&G MORTGAGE CORP	32,456	0.544	1.302	1.112	0	-0.05	0	1.062	No

Subtotal 1,842,681 loans scored for 60 servicers

Medium Low Volume

77388	STANDARD MORTGAGE CORP GEOR	1,412	-0.394	-1.750	-1.411	-0.05	-0.05	-0.05	-1.561	Yes
04586	WMC MORTGAGE CORP	3,143	-0.620	-1.722	-1.447	-0.05	-0.05	0	-1.547	Yes
13461	CALUMET SECURITIES CORPORATIO	3,078	-0.562	-1.523	-1.283	-0.05	0	0	-1.333	Yes
01396	MOLTON ALLEN AND WILLIAMS CORP	1,500	-0.463	-1.490	-1.233	-0.05	-0.025	0	-1.308	Yes
77678	DRAPER AND KRAMER MORTGAGE	1,921	-0.095	-1.587	-1.214	-0.025	0	0	-1.239	Yes
24905	TOWN AND COUNTRY MORTGAGE CO	1,141	-0.617	-1.268	-1.105	-0.05	-0.025	-0.025	-1.205	Yes
75173	SECURED BANKERS MORTGAGE CO	1,464	-0.352	-1.228	-1.009	-0.025	-0.05	-0.05	-1.134	Yes
48170	HOME FEDERAL SAVINGS BANK	4,412	-0.602	-1.203	-1.053	-0.05	0	0	-1.103	Yes
01002	AMSOUTH BANK	2,460	-0.612	-1.220	-1.068	0	0	0	-1.068	Yes
70402	SECURITY MORTGAGE CORPORATIO	2,834	-0.619	-1.110	-0.987	-0.05	0	-0.025	-1.062	Yes
08282	MCCAUGHAN MORTGAGE CO INC	1,998	-0.570	-1.115	-0.978	0	0	0	-0.978	Yes
64114	CALIFORNIA MORTGAGE SERVICE	3,355	-0.520	-0.992	-0.874	0	-0.05	-0.05	-0.974	Yes

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36069	BANK OF NORTH DAKOTA	1,059	-0.549	-1.054	-0.927	0	0	0	-0.927	Yes
73622	BROADVIEW MORTGAGE COMPANY	1,359	0.247	-1.190	-0.831	0	0	-0.05	-0.881	Yes
09558	SUNSHINE MORTGAGE CORP	1,522	-0.491	-0.948	-0.834	0	-0.025	0	-0.859	Yes
35050	TRIANGLE BANK	2,719	0.034	-0.972	-0.720	-0.05	-0.025	-0.025	-0.820	Yes
25095	WESTERN FEDERAL SAVINGS BANK	2,771	0.287	-1.130	-0.776	-0.025	0	0	-0.801	Yes
21658	UNIVERSAL MORTGAGE CORP	2,367	0.250	-1.017	-0.700	-0.05	0	-0.05	-0.800	Yes
70336	UNITED SAVINGS BANK FSB	1,054	-0.506	-0.884	-0.789	0	0	0	-0.789	Yes
51370	MITCHELL MORTGAGE COMPANY LLC	3,259	-0.369	-0.887	-0.757	0	0	0	-0.757	Yes
21645	GUARDIAN MORTGAGE COMPANY IN	3,455	-0.605	-0.712	-0.685	0	0	0	-0.685	Yes
06230	MCCUE MORTGAGE COMPANY	5,538	-0.009	-0.807	-0.608	-0.05	0	-0.025	-0.683	Yes
56072	ONE VALLEY BANK NA	1,681	-0.563	-0.686	-0.656	-0.025	0	0	-0.681	Yes
12578	CROWN MORTGAGE COMPANY	6,610	-0.517	-0.661	-0.625	-0.025	0	0	-0.650	Yes
03017	SIMMONS FIRST NATIONAL BANK	5,544	-0.336	-0.730	-0.631	0	0	0	-0.631	Yes
61006	BANK OF HAWAII	1,053	-0.615	-0.430	-0.476	-0.05	-0.05	-0.05	-0.626	Yes
01310	COLONIAL MORTGAGE COMPANY	8,008	-0.328	-0.640	-0.562	-0.025	-0.025	0	-0.612	Yes
51028	TURNER-YOUNG INVESTMENT CO	1,827	-0.327	-0.664	-0.580	0	0	0	-0.580	Yes
24907	EQUALITY MORTGAGE CORPORATIO	1,326	0.057	-0.685	-0.500	-0.05	-0.025	0	-0.575	Yes
40006	US BANK NATIONAL ASSOCIATION	1,698	-0.526	-0.489	-0.499	-0.025	0	-0.05	-0.574	Yes
35234	CENTURA BANK	2,653	-0.471	-0.509	-0.500	-0.025	0	0	-0.525	Yes
01366	MORTGAGEAMERICA INC	1,718	-0.425	-0.549	-0.518	0	0	0	-0.518	Yes
03149	FEDERAL SAVINGS BANK	1,866	1.919	-1.222	-0.437	0	-0.025	-0.05	-0.512	Yes
51835	ROCKY MOUNTAIN MORTGAGE CO	2,862	-0.591	-0.309	-0.379	-0.025	-0.05	-0.05	-0.504	Yes
21571	GENERAL MORTGAGE CORPORATION	1,749	0.619	-0.655	-0.336	0.05	-0.05	-0.05	-0.486	Yes
42581	PENNSYLVANIA HOUSING FIN AGCY	8,373	-0.523	-0.319	-0.370	-0.05	0	-0.05	-0.470	Yes
55017	WASHINGTON MUTUAL BANK	3,545	-0.416	-0.458	-0.448	0	0	0	-0.448	Yes
36006	GATE CITY FEDERAL SAVINGS BANK	1,538	-0.594	-0.257	-0.341	-0.05	-0.05	0	-0.441	Yes
13745	TRUSTCORP MORTGAGE COMPANY	6,201	-0.329	-0.401	-0.383	-0.025	0	-0.025	-0.433	Yes
57732	UNIVERSAL MORTGAGE CORP-WISC	4,350	0.341	-0.555	-0.331	-0.025	0	-0.05	-0.406	Yes
38314	RYLAND MORTGAGE CO	2,219	-0.077	-0.498	-0.393	0	0	0	-0.393	Yes
72475	FIRST AMERICAN BANK TEXAS SSB	5,080	-0.557	-0.267	-0.339	0	-0.05	0	-0.389	No
12703	LASALLE HOME MORTGAGE CORP	6,057	-0.243	-0.430	-0.383	0	0	0	-0.383	No
35127	PFEFFERKORN CO	4,246	-0.603	-0.183	-0.288	-0.05	-0.025	0	-0.363	No
51027	MERITECH MORTGAGE SERVICES IN	2,176	-0.552	-0.192	-0.282	0	-0.025	-0.05	-0.357	No
58070	WALLICK AND VOLK INC	2,718	-0.234	-0.292	-0.277	-0.05	0	0	-0.327	No

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30275	CENDANT MORTGAGE CORPORATIO	8,942	-0.242	-0.271	-0.264	-0.025	0	-0.025	-0.314	No
15468	FIDELITY BANK	7,171	-0.515	-0.162	-0.250	0	0	0	-0.250	No
77528	UNION PLANTERS PMAC INC	9,510	-0.025	-0.237	-0.184	0	-0.025	0	-0.209	No
57848	M AND I MORTGAGE CORP	7,168	-0.516	-0.071	-0.182	-0.025	0	0	-0.207	No
52145	ZIONS MORTGAGE COMPANY	6,965	-0.450	-0.109	-0.194	0	0	0	-0.194	No
36242	NORTH DAKOTA HOUSING FIN AGENC	3,419	-0.325	-0.058	-0.125	-0.05	0	0	-0.175	No
24894	FIRST BANK	2,954	-0.559	-0.007	-0.145	0	0	-0.025	-0.170	No
35361	MARSH ASSOCIATES INC	3,723	-0.501	0.138	-0.022	-0.05	-0.025	-0.05	-0.147	No
52167	UTAH HOUSING FINANCE AGENCY	2,993	-0.405	0.041	-0.070	-0.05	0	-0.025	-0.145	No
35029	BRANCH BANKING AND TRUST CO	7,477	-0.448	-0.008	-0.118	-0.025	0	0	-0.143	No
74649	EMC MORTGAGE CORPORATION	1,133	1.914	-0.659	-0.016	-0.025	-0.05	-0.05	-0.141	No
19472	BOGMAN INC	1,795	0.632	-0.240	-0.022	-0.05	-0.025	-0.025	-0.122	No
05436	UNIVERSAL LENDING CORPORATION	2,378	-0.188	0.002	-0.045	0	-0.025	-0.05	-0.120	No
21794	DMR FINANCIAL SERVICES INC	7,115	0.099	-0.055	-0.017	-0.025	-0.025	-0.05	-0.117	No
63011	FIRST BANK-PR	1,863	-0.123	0.040	0.000	0	-0.05	0	-0.050	No
01113	SOUTHTRUST MORTGAGE CORP	9,819	-0.261	0.024	-0.047	0	0	0	-0.047	No
59006	NATIONAL BANK OF ALASKA	7,519	-0.604	0.154	-0.035	0	0	0	-0.035	No
15560	REGIONAL INVESTMENT CO	4,483	-0.276	0.151	0.044	-0.025	0	-0.025	-0.006	No
49222	CURTIS MORTGAGE COMPANY INC.	4,564	-0.547	0.211	0.022	0	0	0	0.022	No
16396	KENTUCKY HOUSING CORPORATION	6,399	-0.515	0.329	0.118	-0.05	0	0	0.068	No
73295	COMERICA MORTGAGE CORPORATIO	1,975	-0.490	0.524	0.270	-0.05	-0.05	-0.05	0.120	No
58109	WYOMING COMMUNITY DEV AUTH	3,877	-0.452	0.379	0.171	-0.05	0	0	0.121	No
77805	TRANS FINANCIAL MORTGAGE CO	9,159	1.029	-0.078	0.199	-0.025	-0.025	-0.025	0.124	No
03021	SUPERIOR FEDERAL BANK FSB	2,316	-0.398	0.339	0.155	0	0	0	0.155	No
51408	VALLEY MORTGAGE COMPANY INC	1,187	-0.345	0.503	0.291	-0.05	-0.05	-0.025	0.166	No
52199	MOUNTAIN STATES MTG CENTER	9,576	-0.169	0.368	0.234	0	0	-0.025	0.209	No
71274	FLAGSTAR BANK FSB	1,660	-0.520	0.635	0.346	-0.05	0	-0.05	0.246	No
06060	WEBSTER BANK	4,665	-0.568	0.621	0.324	-0.05	0	-0.025	0.249	No
71160	CHARTER BANK FOR SAVINGS FSB	9,449	-0.207	0.607	0.403	-0.05	-0.05	-0.05	0.253	No
39325	MERCURY MORTGAGE CO INC	6,527	-0.489	0.538	0.281	0	0	-0.025	0.256	No
21736	FIRST CHICAGO NBD MORTGAGE CO	1,674	-0.558	0.666	0.360	-0.05	0	-0.05	0.260	No
39318	MORTGAGE CLEARING CORPORATIO	9,977	-0.399	0.545	0.309	0	0	-0.025	0.284	No
59034	ALASKA USA FEDERAL CREDIT UNION	3,336	-0.584	0.604	0.307	0	0	0	0.307	No
14722	RELIASTAR MORTGAGE CORPORATI	4,735	0.619	0.223	0.322	0	0	0	0.322	No

Svcr ID	Servicer Name	FY 1998 Loans Scored	STANDARDIZED		SCORES	BONUS POINTS			FINAL SCORE	Increased Incentives
			Default Rate Score	Actual Loss/Potential Loss Score	Weighted Total Score	FirstTime Homeowner	Minority Homeowner	UnderServed Area		
75273	NVR MORTGAGE FINANCE INC	2,199	-0.529	0.709	0.399	0	-0.05	0	0.349	No
05421	MOUNTAIN VIEW MORTGAGE COPMA	4,347	-0.045	0.690	0.506	-0.05	-0.05	-0.05	0.356	No
32053	PIONEER SAVINGS BANK	2,957	-0.594	0.722	0.393	0	-0.025	0	0.368	No
64439	CAPITAL PACIFIC MTGE CO	1,025	-0.072	0.631	0.455	0	-0.025	-0.05	0.380	No
57849	FIRSTAR HOME MORTGAGE CORP	8,542	-0.341	0.696	0.437	-0.025	0	-0.025	0.387	No
04718	GUILD MORTGAGE COMPANY	8,005	-0.210	0.690	0.465	0	-0.05	-0.025	0.390	No
15625	CORINTHIAN MORTGAGE CORP	8,059	-0.425	0.714	0.429	0	-0.025	0	0.404	No
21490	UNIVERSAL AMERICAN MORTGAGE C	7,478	-0.286	0.740	0.483	0	-0.05	0	0.433	No
21799	TOWNE MORTGAGE AND REALTY CO	1,381	-0.445	0.843	0.521	0	-0.025	-0.05	0.446	No
70246	FIRST COMMERCE MORTGAGE CO	1,887	-0.505	0.800	0.474	-0.025	0	0	0.449	No
24821	DELMAR FINANCIAL COMPANY	7,787	-0.029	0.747	0.553	-0.025	-0.05	-0.025	0.453	No
25122	STREETER BROTHERS MTG CORP	1,026	-0.046	0.672	0.493	0	0	0	0.493	No
55582	CONTINENTAL SAVINGS BANK	9,420	-0.526	0.971	0.597	-0.025	0	-0.05	0.522	No
54521	VIRGINIA HOUSING DEV AUT	4,756	0.174	0.866	0.693	-0.05	-0.025	0	0.618	No
47108	FIRST CITIZENS BANK AND TR CO	4,627	-0.599	1.203	0.753	-0.05	-0.025	-0.025	0.653	No
21815	STERLING BANK AND TRUST FSB	9,762	0.115	0.936	0.731	-0.025	0	-0.05	0.656	No
13797	MATRIX FINANCIAL SERVICES CORP	5,086	1.091	0.690	0.791	0	-0.025	-0.05	0.716	No
64308	FIRST MORTGAGE CORPORATION	8,070	-0.440	1.241	0.820	0	-0.05	-0.05	0.720	No
64325	CALIFORNIA HOUSING FINANCE	3,670	-0.231	1.259	0.887	-0.05	-0.05	-0.05	0.737	No
09497	GEORGIA HOUSING-FINANCE AUTHO	3,115	0.944	0.890	0.903	-0.05	-0.05	-0.05	0.753	No
47230	SOUTH CAROLINA STATE HSG FDA	3,302	0.107	1.126	0.871	-0.05	-0.025	-0.025	0.771	No
21780	BENCHMARK MORTGAGE CORPORAT	2,899	-0.446	1.226	0.808	0	0	-0.025	0.783	No
46049	RHODE ISLAND HSG MTGE FIN CORP	1,903	-0.278	1.311	0.913	-0.05	0	-0.05	0.813	No
71835	FIRST MORTGAGE INVESTMENT CO	1,754	-0.404	1.304	0.877	-0.05	0	0	0.827	No
03335	PULASKI MORTGAGE CO	1,559	-0.428	1.324	0.886	-0.025	-0.025	0	0.836	No
72080	AMERIHOM E MORTGAGE CORPORATI	1,325	-0.356	1.317	0.899	0	0	-0.05	0.849	No
19298	FIRST NATIONAL BANK OF MD	1,813	1.200	1.044	1.083	-0.05	-0.05	-0.05	0.933	No
51706	HARBOR FINANCIAL MORTGAGE COR	7,288	6.488	-0.721	1.082	-0.025	-0.05	-0.05	0.957	No
55220	SEATTLE MORTGAGE COMPANY	2,365	-0.619	1.497	0.968	0	0	0	0.968	No
38072	YERKE MORTGAGE CO	1,156	-0.555	1.551	1.025	0	0	0	1.025	No
73991	MVB MORTGAGE CORPORATION	2,060	-0.106	1.608	1.179	-0.025	-0.05	-0.05	1.054	No
70099	WENDOVER FINANCIAL SERVICES CO	1,666	2.511	0.794	1.224	-0.025	-0.025	-0.05	1.124	No
25134	GLACIER BANK FSB	1,042	-0.605	1.942	1.305	-0.025	-0.05	0	1.230	No
23009	BANCORPSOUTH BANK	3,433	-0.616	1.869	1.248	0	0	0	1.248	No

Svcr ID	Servicer Name	FY 1998 Loans Scored	STANDARDIZED		SCORES	BONUS POINTS			FINAL SCORE	Increased Incentives
			Default Rate Score	Actual Loss/Potential Loss Score	Weighted Total Score	FirstTime Homeowner	Minority Homeowner	UnderServed Area		
18067	PEOPLES HERITAGE SAVINGS BANK	2,165	-0.616	1.994	1.341	-0.05	0	0	1.291	No
64102	MISSION HILLS MORTGAGE CORP	4,584	-0.283	1.984	1.417	-0.025	-0.05	-0.05	1.292	No
56243	WEST VIRGINIA HOUSING DEV FUND	3,695	-0.617	2.055	1.387	-0.05	0	0	1.337	No
49522	FIRST TRUST MORTGAGE COMPANY	1,209	2.774	1.152	1.557	-0.05	-0.05	-0.05	1.407	No
33201	CITIBANK NA	1,479	0.919	1.933	1.679	0	-0.05	0	1.629	No
94066	GNMA-WATERS MORTGAGE CORP	1,569	3.167	1.387	1.832	0	-0.05	-0.05	1.732	No
68028	SUNCOAST SAVINGS AND LOAN ASS	1,492	0.488	-1.569	-1.055	0	-0.05	-0.05	-1.155	No
58050	FIRST INTERSTATE BANK WY NA	1,499	-0.581	-1.068	-0.946	0	0	0	-0.946	No
70708	COLORADO SPRINGS SAVINGS ALA	1,615	-0.051	1.471	1.090	-0.05	-0.05	-0.05	0.940	No

Subtotal 472,493 loans scored for 123 servicers

Low Volume

64656	AMERICAN CITY MORTGAGE CORP	121	-0.556	-1.797	-1.487	0	-0.05	-0.05	-1.587	Yes
34189	MID-ISLAND EQUITIES CORP	137	-0.592	-1.750	-1.461	0	-0.05	-0.05	-1.561	Yes
04418	CORSTAN INC	336	-0.604	-1.784	-1.489	0	-0.025	0	-1.514	Yes
35326	WACHOVIA MORTGAGE COMPANY	476	-0.621	-1.708	-1.437	-0.025	-0.025	0	-1.487	Yes
20684	FIRST EASTERN MORTGAGE CORP	414	-0.421	-1.755	-1.422	-0.05	0	0	-1.472	Yes
26178	DOUGLAS COUNTY BANK AND TRUST	154	-0.603	-1.705	-1.429	0	0	-0.025	-1.454	Yes
38040	NORTHERN OHIO INVESTMENT CO	215	-0.618	-1.627	-1.375	0	0	-0.05	-1.425	Yes
26073	FIRST FEDERAL LINCOLN	576	-0.616	-1.661	-1.400	0	0	0	-1.400	Yes
19490	EASTERN SAVINGS BANK FSB	115	-0.613	-1.640	-1.383	0	0	0	-1.383	Yes
04001	BANK OF AMERICA NT AND SA	79	-0.230	-1.693	-1.327	0	0	0	-1.327	Yes
42633	DELLWOOD CORPORATION	777	-0.301	-1.579	-1.259	-0.05	0	0	-1.309	Yes
73609	SECURITY SAVINGS BANK FSB	452	-0.415	-1.441	-1.184	-0.025	-0.05	0	-1.259	Yes
49253	FIRST FEDERAL SAVINGS BANK	372	0.410	-1.764	-1.220	-0.025	0	0	-1.245	Yes
26003	FIRST NATIONAL BANK	763	-0.547	-1.472	-1.241	0	0	0	-1.241	Yes
09429	CENTRAL MORTGAGE CORPORATION	296	-0.607	-1.452	-1.241	0	0	0	-1.241	Yes
73452	VNB MORTGAGE SERVICES INC	183	-0.585	-1.287	-1.111	-0.05	-0.025	-0.05	-1.236	Yes
38132	SCHMIDT MORTGAGE COMPANY	541	-0.335	-1.516	-1.221	0	0	0	-1.221	Yes
04164	WASHINGTON MUTUAL BANK FA	618	-0.606	-1.357	-1.169	0	0	0	-1.169	Yes
09359	LIBERTY MORTGAGE CORP	393	-0.619	-1.303	-1.132	0	-0.025	0	-1.157	Yes
37087	CHARTER ONE BANK FSB	329	-0.611	-1.145	-1.011	-0.05	-0.025	-0.05	-1.136	Yes
24046	MERCANTILE BANK SAINT LOUIS NA	750	0.141	-1.455	-1.056	-0.025	-0.05	0	-1.131	Yes
51729	ASSOCIATES NATIONAL MTG CORP	175	-0.621	-1.290	-1.122	0	0	0	-1.122	Yes

Svr ID	Servicer Name	FY 1998 Loans Scored	STANDARDIZED		SCORES	BONUS POINTS			FINAL SCORE	Increased Incentives
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68055	RIVERSIDE NATIONAL BANK FLA	153	0.561	-1.634	-1.085	0	0	0	-1.085	Yes
17254	AULDS HORNE AND WHITE INV CORP	794	-0.605	-1.118	-0.990	-0.025	0	0	-1.015	Yes
74697	FIRST BANKERS MORTGAGE CORP	952	-0.109	-1.238	-0.956	0	-0.025	0	-0.981	Yes
03232	LOGAN FINANCE CORPORATION	95	0.766	-1.541	-0.964	0	0	0	-0.964	Yes
08125	NATIONAL TITLE INSURANCE CO	704	-0.607	-1.050	-0.940	0	0	0	-0.940	Yes
71247	HUNTINGTON MORTGAGE COMPANY	687	-0.559	-0.934	-0.840	-0.025	0	0	-0.865	Yes
54413	FIRST FEDERAL SAVINGS BANK VIRGI	73	-0.588	-0.952	-0.861	0	0	0	-0.861	No
42383	GREAT VALLEY SAVINGS BANK	67	0.854	-1.362	-0.808	-0.05	0	0	-0.858	No
70136	COASTAL BANC SSB	796	-0.526	-0.786	-0.721	0	-0.05	-0.05	-0.821	No
52188	CACHE MORTGAGE CORPORATION	364	0.182	-1.040	-0.734	-0.05	0	0	-0.784	No
72387	AVSTAR MORTGAGE CORP	575	1.777	-1.545	-0.714	0	-0.05	0	-0.764	No
72033	HOMESTEAD MORTGAGE COMPANY	638	-0.341	-0.778	-0.668	-0.025	0	-0.025	-0.718	No
24550	PULASKI BANK SB	893	0.177	-0.904	-0.634	-0.05	0	-0.025	-0.709	No
13608	LAKE MORTGAGE COMPANY INC	710	0.127	-0.767	-0.544	-0.05	-0.05	-0.05	-0.694	No
06153	AMERICAN SAVINGS BANK	660	-0.548	-0.618	-0.600	-0.05	0	-0.025	-0.675	No
60136	INDEPENDENCE FEDERAL BANK	128	0.059	-0.854	-0.626	0	0	0	-0.626	No
41584	SOVEREIGN BANK FSB	63	1.831	-1.401	-0.593	0	-0.025	0	-0.618	No
39022	LOCAL FEDERAL BANK FSB	554	-0.621	-0.567	-0.580	0	0	-0.025	-0.605	No
50589	FIRST FEDERAL SAVINGS AND LOAN	140	0.254	-0.799	-0.536	0	-0.05	0	-0.586	No
33346	BSB BANK AND TRUST COMPANY	253	-0.526	-0.497	-0.504	-0.025	0	-0.05	-0.579	No
39390	FIRST BANK OKLAHOMA	305	0.377	-0.891	-0.574	0	0	0	-0.574	No
49127	BANKTENNESSEE	212	2.494	-1.484	-0.490	0	0	0	-0.490	No
16276	PNC BANK KENTUCKY INC	63	-0.432	-0.447	-0.443	0	0	0	-0.443	No
64438	SUN WEST MORTGAGE CO INC	938	0.302	-0.513	-0.309	-0.025	-0.05	-0.05	-0.434	No
03221	GUARANTY LOAN AND REAL ESTATE	546	-0.307	-0.383	-0.364	0	0	-0.05	-0.414	No
72609	JEFFERSON MORTGAGE SERV INC	667	0.065	-0.419	-0.298	-0.05	-0.05	0	-0.398	No
37009	FIFTH THIRD BANK	778	-0.578	-0.131	-0.243	-0.05	0	-0.05	-0.343	No
64229	COAST FUNDING CORP	385	-0.056	-0.229	-0.186	-0.05	-0.05	0	-0.286	No
33970	LOCKPORT SAVINGS BANK	443	-0.566	-0.004	-0.144	-0.05	0	-0.025	-0.219	No
18137	KINGFIELD SAVINGS BANK	111	1.992	-0.863	-0.149	-0.05	0	0	-0.199	No
23026	PEOPLES BANK AND TRUST CO TUPE	213	-0.500	-0.044	-0.158	-0.025	0	0	-0.183	No
33831	ALBANK FSB	705	-0.619	0.046	-0.120	-0.05	0	0	-0.170	No
34293	CAROLD CORP	73	1.474	-0.614	-0.092	0	0	0	-0.092	No
21824	HEARTWELL MORTGAGE CORPORATI	725	-0.586	0.207	0.009	-0.05	0	-0.05	-0.091	No

Svcr ID	Servicer Name	FY 1998 Loans Scored	STANDARDIZED		SCORES	BONUS POINTS			FINAL SCORE	Increased Incentives
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77487	REPUBLIC BANK	501	0.527	-0.189	-0.010	0	-0.025	-0.025	-0.060	No
23185	DEPOSIT GUARANTY MORTGAGE CO	192	-0.329	0.042	-0.051	0	0	0	-0.051	No
11909	NORTH SHORE TRUST AND SAVINGS	262	-0.478	0.306	0.110	-0.05	-0.05	-0.05	-0.040	No
25002	FIRST INTERSTATE BANK	251	-0.387	0.131	0.002	0	0	0	0.002	No
19408	CHEVY CHASE SAVINGS BANK FSB	739	-0.451	0.264	0.085	-0.025	-0.025	-0.025	0.010	No
06238	CONNECTICUT HOUSING FINANCE AU	93	1.383	-0.332	0.097	-0.05	0	-0.025	0.022	No
38358	SECURITY SAVINGS MORTGAGE COR	460	-0.570	0.321	0.098	-0.05	0	-0.025	0.023	No
24038	HEARTLAND SAVINGS BANK FSB	395	-0.454	0.262	0.083	-0.025	0	0	0.058	No
34441	SYRACUSE SECURITIES INC	139	-0.162	0.136	0.062	0	0	0	0.062	No
11085	MID AMERICA BANK FSB	430	-0.515	0.465	0.220	-0.05	-0.05	-0.05	0.070	No
64377	CAPITOL COMMERCE MORTGAGE CO	68	-0.522	0.360	0.140	-0.025	-0.025	0	0.090	No
38334	SWAIN MORTGAGE COMPANY	303	-0.621	0.489	0.211	-0.025	-0.025	-0.025	0.136	No
75106	LEADER FINANCIAL CORPORATION	367	0.666	0.002	0.168	0	-0.025	0	0.143	No
25107	STOCKMAN BANK - MONTANA	207	-0.528	0.492	0.237	-0.05	0	0	0.187	No
18125	SKOWHEGAN SAVINGS BANK	73	1.550	-0.204	0.234	-0.025	0	0	0.209	No
14711	IOWA BANKERS MORTGAGE CORP	538	-0.395	0.479	0.260	-0.025	0	0	0.235	No
21681	D AND N BANK FSB	322	0.019	0.470	0.357	-0.05	0	-0.05	0.257	No
75553	CIMARRON MORTGAGE COMPANY	625	-0.387	0.594	0.348	-0.025	-0.05	0	0.273	No
32133	SUBURBAN MORTGAGE CO OF NM	695	-0.600	0.673	0.355	0	0	0	0.355	No
03027	CITY NAT BANK FORT SMITH	276	-0.173	0.546	0.366	0	0	0	0.366	No
36111	FIRST AMERICAN BANK WEST	401	-0.052	0.540	0.392	-0.025	0	0	0.367	No
05369	PULTE MORTGAGE CORPORATION	211	-0.421	0.741	0.450	-0.025	-0.025	0	0.400	No
71206	OLYMPIA MORTGAGE CORPORATION	353	0.210	0.620	0.517	0	-0.05	-0.05	0.417	No
33154	ROME SAVINGS BANK	71	-0.596	0.771	0.430	0	0	0	0.430	No
21484	FIRST OF AMERICA LOAN SERVICES	769	-0.135	0.680	0.476	0	0	-0.025	0.451	No
70698	INTERMOUNTAIN MORTGAGE CO INC	339	-0.414	0.853	0.536	-0.05	0	-0.025	0.461	No
05366	COLORADO HOUSING FINANCE AUTH	802	-0.592	1.084	0.665	-0.05	-0.05	-0.05	0.515	No
30323	AURORA FINANCIAL GROUP INC	860	-0.087	0.914	0.664	-0.05	-0.025	-0.025	0.564	No
38398	LIBERTY MORTGAGE CO INC	906	0.913	0.533	0.628	0	0	-0.025	0.603	No
75252	JUPITER MORTGAGE CORP	431	0.006	0.955	0.717	0	-0.05	-0.05	0.617	No
39194	AEGIS MORTGAGE CORPORATION	199	-0.604	1.180	0.734	-0.025	-0.05	0	0.659	No
50686	CASSLE AND CASSLE INC	440	-0.381	1.049	0.692	0	0	0	0.692	No
21802	AMERA MORTGAGE CORPORATION	214	-0.316	1.170	0.799	-0.025	0	0	0.774	No
24850	MISSOURI HOUSING DEV COMM	122	1.607	0.515	0.788	0	0	0	0.788	No

Svcr ID	Servicer Name	FY 1998 Loans Scored	STANDARDIZED		SCORES	BONUS POINTS			FINAL SCORE	Increased Incentives
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39329	HARRY MORTGAGE COMPANY	191	-0.548	1.364	0.886	0	0	-0.025	0.861	No
19434	MERCANTILE MORTGAGE CORP	984	-0.558	1.471	0.963	-0.05	-0.05	0	0.863	No
30285	PIONEER MORTGAGE INC	612	-0.375	1.434	0.981	-0.025	-0.025	-0.05	0.881	No
34502	HARTFORD FUNDING LTD	86	1.788	0.681	0.958	-0.025	0	-0.05	0.883	No
72313	LITTON LOAN SERVICING LP	503	3.743	0.098	1.010	-0.025	-0.05	-0.05	0.885	No
70122	EQUALITY STATE BANK	225	-0.136	1.504	1.094	-0.05	0	-0.05	0.994	No
55535	STERLING SAVING ASSN	193	-0.088	1.391	1.021	0	0	0	1.021	No
27058	INTERWEST MORTGAGE	91	1.535	0.941	1.089	-0.025	-0.025	0	1.039	No
39248	HOME FEDERAL SAVINGS AND LOAN	102	-0.602	1.605	1.053	0	0	0	1.053	No
58002	FIRST INTERSTATE BANK WY	439	-0.379	1.729	1.202	-0.025	0	0	1.177	No
32137	WESTERN COMMERCE BANK	209	-0.617	1.847	1.231	0	-0.05	0	1.181	No
52091	BANK OF UTAH	468	-0.510	1.941	1.328	-0.05	-0.025	-0.05	1.203	No
34475	GOLDEN NATIONAL MTG BANKING	510	-0.174	1.865	1.356	-0.05	-0.05	-0.05	1.206	No
05465	HOMEAMERICAN MORTGAGE CORP	109	-0.264	1.736	1.236	0	-0.025	0	1.211	No
22900	GMAC MORTGAGE CORP-WELLS FAR	117	-0.598	1.985	1.339	-0.05	-0.025	-0.05	1.214	No
12276	JAMES F MESSINGER AND COMPANY	166	-0.620	1.971	1.323	0	-0.05	-0.05	1.223	No
27050	PHILADELPHIA FREEDOM CORP	252	-0.612	1.902	1.273	-0.05	0	0	1.223	No
47017	FIRST FEDERAL SAVINGS AND LN CH	338	-0.619	1.874	1.251	-0.025	0	0	1.226	No
54363	FIRST VIRGINIA MORTGAGE CO	198	-0.605	1.922	1.290	0	-0.025	0	1.265	No
71619	PLYMOUTH MORTGAGE INC	56	-0.377	1.815	1.267	0	0	0	1.267	No
71336	CONTINENTAL CAPITAL CORP	125	-0.615	1.973	1.326	0	-0.05	0	1.276	No
30280	COUNTY MORTGAGE COMPANY INC	492	1.572	1.379	1.427	-0.025	-0.05	-0.05	1.302	No
06245	NORTH AMERICAN BANK AND TR CO	553	-0.114	1.889	1.388	-0.05	0	0	1.338	No
54281	LIFE SAVINGS BANK FSB	154	-0.462	2.011	1.393	0	0	-0.025	1.368	No
04674	PROVIDENT SAVINGS BANK	58	1.045	1.840	1.641	-0.05	-0.05	0	1.541	No
36005	FIRST NATIONAL BK NORTH DAKOTA	77	1.531	1.958	1.851	0	0	0	1.851	No
64476	GN MORTGAGE CORPORATION	59	7.460	0.149	1.976	-0.025	-0.05	0	1.901	No
51358	CTX MORTGAGE COMPANY	409	8.297	1.036	2.851	-0.025	-0.05	0	2.776	No
08708	J I KISLAK MTG SERVICE CORP	61	-0.493	-1.780	-1.458	0	-0.05	-0.05	-1.558	No
08890	FLORIDA HOMELOAN CORPORATION	57	-0.542	-1.797	-1.483	0	0	-0.05	-1.533	No
74184	STM MORTGAGE CO	134	-0.360	-1.748	-1.401	0	0	0	-1.401	No
75262	CORESTATES MORTGAGE SERVICES	167	-0.147	-1.667	-1.287	-0.05	0	0	-1.337	No
35412	NORWEST-BARCLAYS MORTGAGE	566	0.013	-1.651	-1.235	0	0	0	-1.235	No
75257	HARBOURTON MORTGAGE LP	329	1.008	-1.760	-1.068	0	-0.025	-0.025	-1.118	No

Svcr ID	Servicer Name	FY 1998 Loans Scored	STANDARDIZED SCORES			BONUS POINTS			FINAL SCORE	Increased Incentives
			Default Rate Score	Actual Loss/ Potential Loss Score	Weighted Total Score	FirstTime Homeowner	Minority Homeowner	UnderServed Area		
19211	ATLANTIC FEDERAL SAVINGS BANK	147	0.458	-1.167	-0.761	0	0	0	-0.761	No
30093	LUMBERMENS MORTGAGE CORP	315	-0.563	0.787	0.450	-0.05	0	-0.025	0.375	No
Subtotal		46,341	loans scored for	126	servicers					
Total		5,431,268	loans scored for	324	servicers					