

FY 1996 FHA SINGLE FAMILY MORTGAGE SERVICING
Loss Mitigation Performance Analysis
High, Medium, and Low Volume Servicers

Servicer ID	Servicer Name	FY 1996 Loans Scored	Standardized Score			Bonus Points			Final Score	
			Default Rate Score	Actual/Poten- tial Loss Score	Weighted Total Score	First-Time Homeowner	Minority Homeowner	Underserved Areas	Final Score	Receiving Incentives?
<i>High-Volume Servicer</i>										
12578	CROWN MORTGAGE COMPANY	7,164	-0.549	-0.349	-0.399	-0.025	-0.025	0.000	-0.449	Yes
17003	HIBERNIA NATIONAL BANK	12,691	-0.517	-0.321	-0.370	-0.025	-0.025	0.000	-0.420	Yes
22995	NORWEST MORTGAGE INC	300,289	-0.355	-0.329	-0.335	-0.025	-0.025	-0.025	-0.410	Yes
52070	CROSSLAND MORTGAGE CORPORATION	11,551	-0.508	-0.259	-0.322	-0.025	-0.025	-0.025	-0.397	Yes
15625	CORINTHIAN MORTGAGE CORP	10,572	-0.572	-0.255	-0.334	-0.025	-0.025	0.000	-0.384	Yes
73815	BANK UNITED OF TEXAS FSB	32,487	-0.334	-0.264	-0.282	-0.025	-0.050	-0.025	-0.382	Yes
64141	COUNTRYWIDE HOME LOANS INC	247,630	-0.267	-0.285	-0.280	-0.025	-0.050	-0.025	-0.380	Yes
23155	TRUSTMARK NATIONAL BANK	10,788	-0.526	-0.229	-0.303	-0.025	-0.050	0.000	-0.378	Yes
17158	STANDARD MORTGAGE CORPORATION	12,033	-0.451	-0.219	-0.277	-0.025	-0.050	-0.025	-0.377	Yes
24821	DELMAR FINANCIAL COMPANY	8,153	-0.351	-0.282	-0.300	0.000	-0.050	-0.025	-0.375	Yes
13779	INLAND MORTGAGE CORPORATION	52,036	-0.344	-0.308	-0.317	-0.025	-0.025	0.000	-0.367	Yes
01174	COLLATERAL MORTGAGE LTD	11,958	-0.258	-0.300	-0.290	-0.025	-0.025	-0.025	-0.365	Yes
24075	ROOSEVELT BANK	32,157	-0.305	-0.282	-0.287	0.000	-0.025	-0.050	-0.362	Yes
51606	ACCUBANC MORTGAGE CORPORATION	12,354	-0.124	-0.303	-0.258	-0.025	-0.050	-0.025	-0.358	Yes
04466	MELLON-METMOR FINANCIAL INC	77,647	-0.281	-0.307	-0.301	0.000	-0.025	-0.025	-0.351	Yes
21451	SOURCE ONE MORTGAGE SERV CORP	191,880	-0.441	-0.248	-0.296	0.000	-0.025	-0.025	-0.346	Yes
75640	PRINCIPAL RESIDENTIAL MORTGAGE INC	124,293	-0.384	-0.299	-0.321	0.000	0.000	-0.025	-0.346	Yes
77805	TRANS FINANCIAL MORTGAGE CO	9,938	-0.113	-0.344	-0.286	-0.025	-0.025	0.000	-0.336	Yes
71555	NORWEST-PRUDENTIAL HOME MORTGA	208,112	-0.062	-0.253	-0.205	-0.025	-0.050	-0.050	-0.330	Yes
13621	WATERFIELD MORTGAGE CO INC	83,803	-0.490	-0.242	-0.304	0.000	0.000	-0.025	-0.329	No
10101	IDAHO HOUSING AGENCY	7,402	-0.330	-0.262	-0.279	-0.050	0.000	0.000	-0.329	No
70864	HOMESIDE LENDING INC	181,888	-0.153	-0.287	-0.254	-0.025	-0.025	-0.025	-0.329	No
12703	LASALLE TALMAN HOME MORTGAGE	6,792	-0.172	-0.243	-0.225	-0.050	-0.050	0.000	-0.325	No
14722	RELIASTAR MORTGAGE CORPORATION	21,394	-0.015	-0.327	-0.249	0.000	-0.025	-0.050	-0.324	No
39276	MIDLAND MORTGAGE CO	151,550	-0.010	-0.295	-0.224	0.000	-0.050	-0.050	-0.324	No
38082	FIRST INVESTMENT COMPANY	7,498	-0.550	-0.245	-0.321	0.000	0.000	0.000	-0.321	No
09272	SUNTRUST MORTGAGE INC	12,696	-0.561	-0.206	-0.295	0.000	-0.025	0.000	-0.320	No
75326	NORTH AMERICAN MORTGAGE COMPAN	22,478	-0.134	-0.244	-0.217	-0.025	-0.050	-0.025	-0.317	No
11303	DOVENMUEHLE MORTGAGE INC	16,605	-0.069	-0.295	-0.239	0.000	-0.050	-0.025	-0.314	No
54179	CRESTAR MORTGAGE CORPORATION	14,133	-0.454	-0.194	-0.259	-0.025	-0.025	0.000	-0.309	No

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04001	BANK OF AMERICA NT AND SA	25,661	-0.123	-0.165	-0.155	-0.050	-0.050	-0.050	-0.305	No
75273	NVR MORTGAGE FINANCE INC	5,144	-0.436	-0.194	-0.254	-0.025	-0.025	0.000	-0.304	No
04586	WEYERHAEUSER MORTGAGE COMPANY	24,238	-0.016	-0.286	-0.218	-0.025	-0.050	0.000	-0.293	No
51355	NATIONSBANC MORTGAGE CORP	118,835	-0.064	-0.301	-0.242	-0.025	-0.025	0.000	-0.292	No
24046	MERCANTILE BANK NA	5,372	-0.080	-0.359	-0.289	0.000	0.000	0.000	-0.289	No
39325	MERCURY MORTGAGE CO INC	6,633	-0.643	-0.104	-0.239	-0.025	0.000	-0.025	-0.289	No
71160	CHARTER BANK FOR SAVINGS FSB	9,612	-0.219	-0.141	-0.161	-0.025	-0.050	-0.050	-0.286	No
60036	BANC ONE MORTGAGE CORPORATION	28,237	-0.272	-0.223	-0.235	0.000	-0.025	-0.025	-0.285	No
24654	GERSHMAN INVESTMENT CORP	18,875	-0.480	-0.147	-0.230	0.000	-0.025	-0.025	-0.280	No
08411	ALLIANCE MORTGAGE CO	25,130	0.278	-0.293	-0.150	-0.025	-0.050	-0.050	-0.275	No
51363	LOMAS MORTGAGE USA INC	21,459	-0.460	-0.113	-0.200	0.000	-0.025	-0.050	-0.275	No
05120	MELLON MORTGAGE COMPANY	37,662	-0.022	-0.317	-0.244	0.000	-0.025	0.000	-0.269	No
72475	FIRST AMERICAN BANK SSB	6,911	-0.590	-0.161	-0.268	0.000	0.000	0.000	-0.268	No
04718	GUILD MORTGAGE COMPANY	11,005	-0.042	-0.210	-0.168	0.000	-0.050	-0.050	-0.268	No
15155	MID CONTINENT FEDERAL SAVINGS BK	11,972	-0.403	-0.188	-0.242	-0.025	0.000	0.000	-0.267	No
70714	ALLIED GROUP MORTGAGE COMPANY	16,966	-0.308	-0.218	-0.240	0.000	0.000	-0.025	-0.265	No
76548	OLD KENT MORTGAGE COMPANY	7,316	-0.055	-0.328	-0.260	0.000	0.000	0.000	-0.260	No
30141	CHASE MANHATTAN MORTGAGE CORP	278,118	0.250	-0.328	-0.183	-0.025	-0.025	-0.025	-0.258	No
12621	PNC MORTGAGE CORP OF AMERICA	72,116	-0.420	-0.136	-0.207	-0.025	0.000	-0.025	-0.257	No
26426	COMMERICAL FEDERAL MORTGAGE COR	44,636	0.009	-0.311	-0.231	-0.025	0.000	0.000	-0.256	No
19234	COLUMBIA NATIONAL INCORPORATED	16,650	0.068	-0.258	-0.177	-0.025	-0.025	-0.025	-0.252	No
30023	GE CAPITAL MORTGAGE SER INC	156,920	0.249	-0.316	-0.175	-0.025	-0.025	-0.025	-0.250	No
77396	FIRST NATIONWIDE MORTGAGE CORP	259,309	0.249	-0.315	-0.174	0.000	-0.050	-0.025	-0.249	No
57073	FIRSTAR BANK MILWAUKEE NA	11,734	0.009	-0.266	-0.197	-0.025	0.000	-0.025	-0.247	No
01172	REGIONS MORTGAGE INC	44,461	-0.102	-0.258	-0.219	0.000	-0.025	0.000	-0.244	No
03329	FIRST COMMERCIAL MORTGAGE CO	24,365	0.333	-0.329	-0.164	-0.025	-0.050	0.000	-0.239	No
34471	AMERICAN HOME FUNDING INC	27,649	0.090	-0.248	-0.164	-0.025	-0.025	-0.025	-0.239	No
21083	STANDARD FEDERAL BANK	9,647	0.038	-0.262	-0.187	-0.025	0.000	-0.025	-0.237	No
22904	FBS MORTGAGE CORPORATION	6,330	-0.330	-0.196	-0.230	0.000	0.000	0.000	-0.230	No
22963	TCF MORTGAGE CORPORATION	22,394	-0.078	-0.246	-0.204	0.000	0.000	-0.025	-0.229	No
52199	MOUNTAIN STATES MTG CENTER	15,693	-0.264	-0.172	-0.195	0.000	0.000	-0.025	-0.220	No
68013	ATLANTIC MORTGAGE AND INVESTMENT	57,211	0.098	-0.282	-0.187	0.000	0.000	-0.025	-0.212	No
19382	NATIONSBANC MTG NY-NATIONSBANC M	89,328	-0.003	-0.209	-0.158	0.000	-0.025	-0.025	-0.208	No
22880	KNUTSON MORTGAGE CORPORATION	29,135	0.129	-0.241	-0.149	-0.025	0.000	-0.025	-0.199	No
52145	ZIONS MORTGAGE COMPANY	9,881	-0.024	-0.214	-0.167	0.000	0.000	-0.025	-0.192	No
73537	DALE MORTGAGE BANKERS CORP	5,651	-0.258	-0.162	-0.186	0.000	0.000	0.000	-0.186	No
38092	NATIONAL CITY MORTGAGE CO	43,770	-0.019	-0.207	-0.160	-0.025	0.000	0.000	-0.185	No

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76062	RESOURCE BANCSHARE MORTGAGE GR	26,964	-0.558	-0.016	-0.152	0.000	-0.025	0.000	-0.177	No
35029	BRANCH BANKING AND TRUST CO	5,848	0.445	-0.345	-0.147	-0.025	0.000	0.000	-0.172	No
49001	UNION PLANTERS NATIONAL BANK	13,672	0.391	-0.189	-0.044	-0.050	-0.050	-0.025	-0.169	No
24361	CHARLES F CURRY CO	34,275	-0.138	-0.134	-0.135	0.000	0.000	-0.025	-0.160	No
39318	MORTGAGE CLEARING CORPORATION	9,466	-0.091	-0.183	-0.160	0.000	0.000	0.000	-0.160	No
47219	FLEET MORTGAGE CORP	144,671	0.464	-0.294	-0.105	0.000	-0.025	-0.025	-0.155	No
12606	SUNBELT NATIONAL MORTGAGE CORP	9,975	0.442	-0.351	-0.152	0.000	0.000	0.000	-0.152	No
64308	FIRST MORTGAGE CORPORATION	8,391	-0.086	-0.038	-0.050	0.000	-0.050	-0.050	-0.150	No
39453	BANCOKLAHOMA MORTGAGE CORP	18,949	-0.051	-0.180	-0.148	0.000	0.000	0.000	-0.148	No
01310	COLONIAL MORTGAGE COMPANY	10,531	0.600	-0.321	-0.091	-0.025	-0.025	0.000	-0.141	No
64312	FIRST INTERSTATE MTG CO CA COR	15,041	0.060	-0.141	-0.091	0.000	-0.025	-0.025	-0.141	No
24909	SECURITY FINANCIAL AND MTGE CORP	7,779	-0.135	-0.097	-0.107	-0.025	0.000	0.000	-0.132	No
75834	TEMPLE-INLAND MORTGAGE CORPORATI	49,633	0.510	-0.278	-0.081	0.000	-0.025	-0.025	-0.131	No
01113	SOUTHTRUST MORTGAGE CORP	11,430	0.221	-0.232	-0.119	0.000	0.000	0.000	-0.119	No
33077	FIRST FEDERAL SAVINGS AND LOAN	38,823	0.288	-0.221	-0.094	0.000	0.000	-0.025	-0.119	No
22984	HEIGL MORTGAGE AND FIN CORP	5,608	0.490	-0.321	-0.118	0.000	0.000	0.000	-0.118	No
38142	LEADER MORTGAGE COMPANY	35,179	0.491	-0.186	-0.017	-0.050	-0.025	-0.025	-0.117	No
49234	BOATMEN'S NATIONAL MORTGAGE INC	91,301	0.484	-0.274	-0.085	0.000	-0.025	0.000	-0.110	No
75371	VANDERFORD COMPANY INC	22,109	0.265	-0.143	-0.041	0.000	-0.025	-0.025	-0.091	No
38314	RYLAND MORTGAGE CO	10,609	0.200	-0.183	-0.087	0.000	0.000	0.000	-0.087	No
30084	CENLAR FEDERAL SAVINGS BANK	19,148	0.669	-0.232	-0.006	0.000	-0.025	-0.050	-0.081	No
51706	HARBOR FINANCIAL MORTGAGE CORP	5,030	0.642	-0.203	0.009	0.000	-0.050	-0.025	-0.066	No
37993	CHEMICAL MORTGAGE COMPANY	20,038	0.919	-0.322	-0.012	0.000	-0.025	-0.025	-0.062	No
51272	COLONIAL SAVINGS AND LOAN ASSN FA	34,210	0.503	-0.242	-0.056	0.000	0.000	0.000	-0.056	No
35214	FIRST UNION MORTGAGE CORP	81,407	0.780	-0.250	0.008	0.000	-0.025	-0.025	-0.042	No
74697	FIRST BANKERS MORTGAGE CORP	5,918	0.618	-0.162	0.033	0.000	-0.050	-0.025	-0.042	No
15468	FIDELITY SAVINGS BANK	9,018	0.127	-0.093	-0.038	0.000	0.000	0.000	-0.038	No
16276	PNC BANK KENTUCKY INC	18,903	0.595	-0.207	-0.006	-0.025	0.000	0.000	-0.031	No
23185	DEPOSIT GUARANTY MORTGAGE CO	12,836	0.308	-0.107	-0.003	0.000	-0.025	0.000	-0.028	No
75636	BANK OF AMERICA FSB	61,733	0.792	-0.261	0.002	0.000	0.000	-0.025	-0.023	No
21815	STERLING BANK AND TRUST FSB	8,645	0.583	-0.116	0.059	-0.025	0.000	-0.050	-0.016	No
01396	MOLTON ALLEN AND WILLIAMS CORP	7,293	0.269	-0.107	-0.013	0.000	0.000	0.000	-0.013	No
52088	WESTERN MORTGAGE LOAN CORP.	22,111	0.964	-0.335	-0.010	0.000	0.000	0.000	-0.010	No
64114	CALIFORNIA MORTGAGE SERVICE	7,619	0.771	-0.136	0.090	0.000	-0.050	-0.050	-0.010	No
08708	J I KISLAK MTG SERVICE CORP	10,447	0.596	-0.136	0.047	0.000	-0.025	-0.025	-0.003	No
16001	GREAT FINANCIAL BANK FSB	40,392	0.901	-0.265	0.027	0.000	0.000	-0.025	0.002	No
15565	FT MORTGAGE COMPANIES	64,947	1.228	-0.340	0.052	0.000	-0.025	-0.025	0.002	No

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57693	FLEET MORTGAGE-FLEET MTG CORP	190,877	0.770	-0.251	0.004	0.000	0.000	0.000	0.004	No
09378	CITIZENS MORTGAGE CORPORATION	11,080	0.528	-0.096	0.060	0.000	-0.025	-0.025	0.010	No
06230	MCCUE MORTGAGE COMPANY	5,527	0.226	0.017	0.069	-0.050	0.000	0.000	0.019	No
75864	M AND T MORTGAGE CORPORATION	12,772	0.783	-0.138	0.092	0.000	0.000	-0.050	0.042	No
39309	LIBERTY MORTGAGE COMPANY	5,659	-0.063	0.118	0.072	0.000	0.000	0.000	0.072	No
42162	GMAC MORTGAGE CORPORATION	92,212	0.140	0.158	0.153	-0.025	-0.025	-0.025	0.078	No
76038	MARKET STREET MORTGAGE CORPORA	11,114	-0.612	0.348	0.108	0.000	0.000	-0.025	0.083	No
03149	FEDERAL SAVINGS BANK	11,222	1.557	-0.205	0.236	0.000	-0.050	-0.050	0.136	No
64942	ITT RESIDENTIAL CAPITAL SERVICING CO	13,667	1.375	-0.209	0.187	0.000	0.000	0.000	0.187	No
24893	CITICORP MORTGAGE INC	25,228	1.531	-0.189	0.241	0.000	-0.025	-0.025	0.191	No
74525	TRANSWORLD MORTGAGE CORP	26,994	1.420	-0.058	0.311	0.000	-0.025	-0.050	0.236	No
30284	CHASE MORTGAGE SERVICES INC	35,195	-0.663	0.628	0.306	0.000	-0.025	-0.025	0.256	No
35412	NORWEST-BARCLAYS MORTGAGE	43,479	1.689	-0.046	0.388	0.000	-0.050	-0.050	0.288	No
49044	LEADER FEDERAL BANK FOR SAVINGS	75,025	2.288	-0.290	0.355	0.000	-0.025	-0.025	0.305	No
03017	SIMMONS FIRST NATIONAL BANK	9,354	2.262	-0.195	0.419	-0.025	-0.025	0.000	0.369	No
21490	UNIVERSAL AMERICAN MORTGAGE CO	9,589	2.139	-0.145	0.426	0.000	-0.050	0.000	0.376	No
77528	MAGNA MORTGAGE CO	21,893	0.971	0.226	0.412	0.000	-0.025	0.000	0.387	No
70099	WENDOVER FUNDING INC	7,550	0.844	0.391	0.504	-0.025	-0.025	-0.050	0.404	No
21794	DMR FINANCIAL SERVICES INC	9,964	-0.652	0.878	0.495	-0.025	0.000	-0.025	0.445	No
73295	COMERICA MORTGAGE CORPORATION	7,191	1.484	0.453	0.711	-0.050	-0.025	-0.050	0.586	No
01337	AMSOUTH MORTGAGE COMPANY INC	8,823	0.310	0.740	0.633	0.000	0.000	0.000	0.633	No
24671	JAMES B NUTTER AND COMPANY	29,741	-0.592	1.269	0.804	0.000	0.000	0.000	0.804	No
75257	HARBOURTON MORTGAGE LP	17,293	6.071	-0.223	1.351	0.000	-0.050	-0.050	1.251	No
04098	GLENDALE FEDERAL BANK	21,298	0.216	1.883	1.466	-0.050	-0.050	-0.025	1.341	No
55582	CONTINENTAL SAVINGS BANK	11,035	-0.686	2.182	1.465	-0.050	0.000	-0.050	1.365	No
50592	MORTGAGE AND TRUST INC	8,933	-0.172	2.213	1.617	-0.025	0.000	-0.025	1.567	No

SubTotal: 5,228,662

Medium-Volume Servicer

09497	GEORGIA HOUSING-FINANCE AUTHORITY	1,604	-0.573	-0.337	-0.396	-0.050	-0.050	-0.050	-0.546	Yes
32133	SUBURBAN MORTGAGE CO OF NM	1,032	-0.603	-0.324	-0.394	-0.050	-0.050	-0.050	-0.544	Yes
47108	FIRST CITIZENS BANK AND TR CO	3,375	-0.690	-0.357	-0.441	-0.050	-0.025	-0.025	-0.541	Yes
04303	CALIFORNIA FEDERAL BANK FSB	2,269	-0.702	-0.352	-0.439	-0.050	-0.050	0.000	-0.539	Yes
75561	WELLS FARGO BANK NA	2,083	-0.640	-0.335	-0.411	-0.050	-0.025	-0.050	-0.536	Yes
52106	UNITED SAVINGS BANK	2,179	-0.581	-0.356	-0.412	-0.050	0.000	-0.050	-0.512	Yes
70708	COLORADO SPRINGS SAVINGS ALA	1,997	-0.638	-0.267	-0.360	-0.050	-0.050	-0.050	-0.510	Yes
21736	FIRST CHICAGO NBD MORTGAGE CO	2,426	-0.547	-0.352	-0.401	-0.050	0.000	-0.050	-0.501	Yes

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51835	ROCKY MOUNTAIN MORTGAGE CO	2,838	-0.703	-0.260	-0.370	-0.025	-0.050	-0.050	-0.495	Yes
38358	SECURITY SAVINGS MORTGAGE CORP	1,470	-0.682	-0.291	-0.389	-0.050	0.000	-0.050	-0.489	Yes
33955	LONG ISLAND SAVINGS BANK FSB	1,173	-0.680	-0.311	-0.403	-0.050	-0.025	0.000	-0.478	Yes
70402	SECURITY MORTGAGE CORPORATION	3,246	-0.656	-0.316	-0.401	-0.050	0.000	-0.025	-0.476	Yes
42581	PENNSYLVANIA HOUSING FIN AGCY	3,904	-0.589	-0.286	-0.361	-0.050	0.000	-0.050	-0.461	Yes
54531	SIGNET MORTGAGE CORPORATION	3,793	-0.600	-0.306	-0.380	-0.025	-0.025	-0.025	-0.455	Yes
06060	WEBSTER BANK	3,251	-0.528	-0.357	-0.400	-0.050	0.000	0.000	-0.450	Yes
33507	GREATER NEW YORK SAVINGS BANK	1,841	-0.712	-0.361	-0.449	0.000	0.000	0.000	-0.449	Yes
19408	CHEVY CHASE SAVINGS BANK FSB	1,050	-0.626	-0.284	-0.369	-0.025	-0.050	0.000	-0.444	Yes
47230	SOUTH CAROLINA STATE HSG FDA	2,378	-0.371	-0.333	-0.342	-0.050	-0.025	-0.025	-0.442	Yes
35361	MARSH ASSOCIATES INC	3,694	-0.639	-0.208	-0.316	-0.050	-0.050	-0.025	-0.441	Yes
25095	WESTERN FEDERAL SAVINGS BANK	1,374	-0.640	-0.340	-0.415	-0.025	0.000	0.000	-0.440	Yes
39466	AMERICAN MORTGAGE AND INVEST CO	1,691	-0.648	-0.331	-0.410	-0.025	0.000	0.000	-0.435	Yes
58109	WYOMING COMMUNITY DEV AUTH	3,483	-0.585	-0.317	-0.384	-0.050	0.000	0.000	-0.434	Yes
70246	FIRST COMMERCE MORTGAGE CO	1,772	-0.586	-0.350	-0.409	-0.025	0.000	0.000	-0.434	Yes
05369	PULTE MORTGAGE CORPORATION	1,624	-0.520	-0.266	-0.329	-0.050	-0.050	0.000	-0.429	Yes
61024	HONOLULU MORTGAGE COMPANY	1,530	-0.610	-0.230	-0.325	-0.025	-0.050	-0.025	-0.425	Yes
48170	HOME FEDERAL SAVINGS BANK	4,459	-0.689	-0.262	-0.369	-0.050	0.000	0.000	-0.419	Yes
04712	DOWNEY SAVINGS AND LOAN ASSN	2,377	-0.689	-0.260	-0.367	0.000	-0.050	0.000	-0.417	Yes
34108	SIBLEY MORTGAGE CORPORATION	1,046	-0.707	-0.248	-0.363	0.000	0.000	-0.050	-0.413	Yes
25122	STREETER BROTHERS MTG CORP	1,206	-0.498	-0.349	-0.386	-0.025	0.000	0.000	-0.411	Yes
15560	REGIONAL INVESTMENT CO	4,708	-0.225	-0.358	-0.325	-0.050	0.000	-0.025	-0.400	Yes
38072	YERKE MORTGAGE CO	1,773	-0.547	-0.349	-0.399	0.000	0.000	0.000	-0.399	Yes
64439	CAPITAL PACIFIC MTGE CO	1,143	-0.569	-0.209	-0.299	0.000	-0.050	-0.050	-0.399	Yes
36242	NORTH DAKOTA HOUSING FIN AGENCY	2,345	-0.508	-0.292	-0.346	-0.050	0.000	0.000	-0.396	Yes
26003	FIRST NATIONAL BANK	1,050	-0.557	-0.275	-0.345	-0.025	0.000	-0.025	-0.395	Yes
20311	SPRINGFIELD INSTITUTE FOR SAVINGS	1,070	-0.561	-0.270	-0.343	-0.050	0.000	0.000	-0.393	Yes
64325	CALIFORNIA HOUSING FINANCE	2,014	-0.175	-0.266	-0.243	-0.050	-0.050	-0.050	-0.393	Yes
72609	JEFFERSON MORTGAGE SERV INC	1,170	-0.083	-0.360	-0.291	0.000	-0.050	-0.050	-0.391	No
36006	GATE CITY FEDERAL SAVINGS BANK	1,468	-0.679	-0.260	-0.365	-0.025	0.000	0.000	-0.390	No
35127	PFEFFERKORN CO	3,325	-0.664	-0.195	-0.312	-0.050	-0.025	0.000	-0.387	No
77388	STANDARD MORTGAGE CORP GEORGIA	4,527	-0.135	-0.304	-0.262	-0.025	-0.050	-0.050	-0.387	No
72080	AMERIHOM MORTGAGE CORPORATION	1,800	-0.428	-0.306	-0.336	0.000	0.000	-0.050	-0.386	No
39329	HARRY MORTGAGE COMPANY	1,365	-0.457	-0.359	-0.384	0.000	0.000	0.000	-0.384	No
08282	MCCAUGHAN MORTGAGE CO INC	4,474	-0.660	-0.290	-0.382	0.000	0.000	0.000	-0.382	No
58050	FIRST INTERSTATE BANK WY NA	2,207	-0.526	-0.301	-0.357	-0.025	0.000	0.000	-0.382	No
23009	BANK OF MISSISSIPPI	3,395	-0.488	-0.313	-0.357	0.000	-0.025	0.000	-0.382	No

Servicer ID	Servicer Name	FY 1996 Loans Scored	Standardized Score			Bonus Points			Final Score	
			Default Rate Score	Actual/Poten- tial Loss Score	Weighted Total Score	First-Time Homeowner	Minority Homeowner	Underserved Areas	Final Score	Receiving Incentives?
11492	DRAPER AND KRAMER INC	2,284	-0.420	-0.297	-0.328	-0.050	0.000	0.000	-0.378	No
33831	ALBANK FSB	1,241	-0.655	-0.285	-0.377	0.000	0.000	0.000	-0.377	No
05436	UNIVERSAL LENDING CORPORATION	3,170	-0.561	-0.206	-0.295	0.000	-0.025	-0.050	-0.370	No
51028	TURNER-YOUNG INVESTMENT CO	2,262	-0.251	-0.274	-0.268	0.000	-0.050	-0.050	-0.368	No
17457	PREMIER MORTGAGE CO	1,308	-0.614	-0.281	-0.364	0.000	0.000	0.000	-0.364	No
16396	KENTUCKY HOUSING CORPORATION	4,408	-0.647	-0.200	-0.312	-0.050	0.000	0.000	-0.362	No
21036	CITIZENS BANK	3,355	-0.398	-0.202	-0.251	-0.025	-0.025	-0.050	-0.351	No
24894	FIRST BANK FSB	4,625	-0.618	-0.228	-0.326	0.000	0.000	-0.025	-0.351	No
42658	EASTERN MORTGAGE SERVICES INC	1,413	-0.522	-0.159	-0.250	-0.050	-0.025	-0.025	-0.350	No
55220	SEATTLE MORTGAGE COMPANY	2,419	-0.621	-0.252	-0.344	0.000	0.000	0.000	-0.344	No
29318	HUDSON CITY SAVINGS BANK	1,053	-0.661	-0.232	-0.339	0.000	0.000	0.000	-0.339	No
13797	MATRIX FINANCIAL SERVICES CORP	1,201	-0.105	-0.311	-0.259	0.000	-0.050	-0.025	-0.334	No
49222	CURTIS MORTGAGE COMPANY INC.	4,704	-0.683	-0.216	-0.333	0.000	0.000	0.000	-0.333	No
59034	ALASKA USA FEDERAL CREDIT UNION	2,944	-0.674	-0.215	-0.330	0.000	0.000	0.000	-0.330	No
03338	CHARTER MORTGAGE AND INVESTMENT	1,768	-0.584	-0.240	-0.326	0.000	0.000	0.000	-0.326	No
51408	VALLEY MORTGAGE COMPANY INC	1,146	-0.522	-0.059	-0.174	-0.050	-0.050	-0.050	-0.324	No
21658	UNIVERSAL MORTGAGE CORP	3,031	-0.292	-0.222	-0.240	-0.025	0.000	-0.050	-0.315	No
54363	FIRST VIRGINIA MORTGAGE CO	1,220	-0.665	-0.129	-0.263	0.000	-0.025	-0.025	-0.313	No
42077	FIDELITY BOND AND MORTGAGE CO	1,686	-0.255	-0.261	-0.260	0.000	-0.050	0.000	-0.310	No
04418	CORSTAN INC	2,355	-0.391	-0.276	-0.305	0.000	0.000	0.000	-0.305	No
72713	PACIFIC SOUTHWEST BANK FSB	1,413	-0.307	-0.234	-0.252	0.000	-0.050	0.000	-0.302	No
13461	CALUMET SECURITIES CORPORATION	4,120	-0.656	-0.116	-0.251	-0.050	0.000	0.000	-0.301	No
57848	M AND I MORTGAGE CORP	2,538	-0.051	-0.307	-0.243	0.000	0.000	-0.050	-0.293	No
70492	FIRST MORTGAGE CORPORATION	4,035	-0.639	-0.178	-0.293	0.000	0.000	0.000	-0.293	No
30275	PHH MORTGAGE SERVICES CORPORATI	2,650	-0.471	-0.225	-0.287	0.000	0.000	0.000	-0.287	No
40241	WEST ONE FINANCIAL SER INC	1,755	-0.345	-0.265	-0.285	0.000	0.000	0.000	-0.285	No
21645	GUARDIAN MORTGAGE COMPANY INC	3,694	-0.649	-0.158	-0.281	0.000	0.000	0.000	-0.281	No
24905	TOWN AND COUNTRY MORTGAGE CO	1,237	-0.472	-0.082	-0.179	-0.050	-0.025	-0.025	-0.279	No
09558	SUNSHINE MORTGAGE CORP	1,605	0.249	-0.352	-0.202	0.000	-0.050	-0.025	-0.277	No
19434	MERCANTILE MORTGAGE CORP	1,457	-0.086	-0.199	-0.170	-0.050	-0.050	0.000	-0.270	No
56243	WEST VIRGINIA HOUSING DEV FUND	3,178	-0.629	-0.074	-0.213	-0.050	0.000	0.000	-0.263	No
03335	PULASKI MORTGAGE CO	2,158	-0.144	-0.222	-0.203	-0.025	-0.025	0.000	-0.253	No
21571	GENERAL MORTGAGE CORPORATION	2,570	-0.592	0.029	-0.126	-0.050	-0.025	-0.050	-0.251	No
25003	SECURITY BANK FSB	1,365	-0.047	-0.250	-0.200	-0.050	0.000	0.000	-0.250	No
35234	CENTURA BANK	2,459	0.092	-0.325	-0.221	-0.025	0.000	0.000	-0.246	No
24907	EQUALITY MORTGAGE CORPORATION	1,317	-0.115	-0.256	-0.221	-0.025	0.000	0.000	-0.246	No
23298	BAILEY MORTGAGE CO-FDIC	2,216	-0.334	-0.177	-0.216	0.000	-0.025	0.000	-0.241	No

Servicer ID	Servicer Name	FY 1996 Loans Scored	Standardized Score			Bonus Points			Final Score	
			Default Rate Score	Actual/Poten- tial Loss Score	Weighted Total Score	First-Time Homeowner	Minority Homeowner	Underserved Areas	Final Score	Receiving Incentives?
32053	PIONEER SAVINGS BANK	2,637	-0.479	-0.117	-0.207	0.000	-0.025	0.000	-0.232	No
58070	WALLICK AND VOLK INC	3,084	-0.363	-0.155	-0.207	-0.025	0.000	0.000	-0.232	No
70336	UNITED SAVINGS BANK FSB	2,710	-0.263	-0.076	-0.123	0.000	-0.050	-0.050	-0.223	No
64102	MISSION HILLS MORTGAGE CORP	4,227	-0.025	-0.149	-0.118	0.000	-0.050	-0.050	-0.218	No
54521	VIRGINIA HOUSING DEV AUT	3,256	-0.685	0.082	-0.109	-0.050	-0.025	-0.025	-0.209	No
01366	MORTGAGEAMERICA INC	2,384	-0.014	-0.225	-0.173	0.000	0.000	-0.025	-0.198	No
51027	MERITECH MORTGAGE SERVICES INC	2,625	-0.539	0.017	-0.122	0.000	-0.025	-0.050	-0.197	No
55017	WASHINGTON MUTUAL BANK	4,828	-0.465	-0.034	-0.142	-0.025	0.000	-0.025	-0.192	No
51370	MITCHELL MORTGAGE COMPANY LLC	4,033	-0.395	-0.013	-0.108	-0.025	-0.050	0.000	-0.183	No
71274	FLAGSTAR BANK FSB	1,049	-0.666	0.078	-0.108	-0.050	0.000	-0.025	-0.183	No
73622	BROADVIEW MORTGAGE COMPANY	1,936	-0.088	-0.111	-0.105	-0.025	0.000	-0.050	-0.180	No
13745	TRUSTCORP MORTGAGE COMPANY	3,737	-0.135	-0.179	-0.168	0.000	0.000	0.000	-0.168	No
73790	CONSTITUTION MTG BANKERS INC	2,561	-0.029	-0.170	-0.135	0.000	0.000	-0.025	-0.160	No
35058	UNITED CAROLINA BANK	2,949	0.090	-0.243	-0.160	0.000	0.000	0.000	-0.160	No
03021	SUPERIOR FEDERAL BANK FSB	3,171	0.062	-0.227	-0.154	0.000	0.000	0.000	-0.154	No
21677	NORWEST-INDEPENDENCE ONE MTG	2,167	0.324	-0.163	-0.041	0.000	-0.050	-0.050	-0.141	No
64424	NATIONAL PACIFIC MORTGAGE CORP	3,844	0.323	-0.087	0.015	-0.050	-0.050	-0.050	-0.135	No
35050	UNITED FEDERAL SAVINGS BANK	2,710	0.347	-0.227	-0.084	-0.025	-0.025	0.000	-0.134	No
71835	FIRST MORTGAGE INVESTMENT CO	1,826	-0.640	0.104	-0.082	-0.050	0.000	0.000	-0.132	No
71448	INTEGRA MORTGAGE COMPANY	2,961	0.709	-0.270	-0.025	-0.050	0.000	-0.050	-0.125	No
08220	PAN AMERICAN MORTGAGE CORP	1,132	-0.688	0.072	-0.118	0.000	0.000	0.000	-0.118	No
56072	ONE VALLEY BANK NA	2,617	-0.316	0.016	-0.067	-0.050	0.000	0.000	-0.117	No
21484	FIRST OF AMERICA LOAN SERVICES	3,670	-0.161	-0.013	-0.050	-0.025	0.000	-0.025	-0.100	No
64491	FUNDERS MORTGAGE CORP AMERICA	1,315	1.110	-0.351	0.014	0.000	-0.050	-0.050	-0.086	No
57732	UNIVERSAL MORTGAGE CORP-WISCONSI	4,967	1.098	-0.304	0.046	-0.025	-0.025	-0.050	-0.054	No
05421	INTERMOUNTAIN MORTGAGE COMPANY	4,985	-0.552	0.287	0.077	-0.025	-0.050	-0.050	-0.048	No
19472	BOGMAN INC	1,449	1.121	-0.282	0.069	-0.050	0.000	-0.050	-0.031	No
64438	SUN WEST MORTGAGE CO INC	3,811	0.279	0.020	0.084	0.000	-0.050	-0.050	-0.016	No
73991	MVB MORTGAGE CORPORATION	2,572	1.337	-0.266	0.135	-0.050	-0.050	-0.050	-0.015	No
40213	U S BANCORP MORTGAGE COMPANY	1,057	-0.210	0.186	0.087	0.000	0.000	-0.050	0.037	No
19093	LOYOLA FSB	1,220	-0.292	0.155	0.043	0.000	0.000	0.000	0.043	No
49522	FIRST TRUST MORTGAGE COMPANY	1,157	1.530	-0.224	0.214	-0.050	-0.050	-0.050	0.064	No
64854	WESTERN FINANCIAL SAVINGS BANK	1,024	1.822	-0.361	0.185	0.000	-0.050	-0.050	0.085	No
11086	BELL FEDERAL SAVINGS ALA	1,443	-0.392	0.272	0.106	0.000	0.000	0.000	0.106	No
68028	SUNCOAST SAVINGS AND LOAN ASSN	4,743	1.216	-0.128	0.208	0.000	-0.050	-0.050	0.108	No
46049	RHODE ISLAND HSG MTGE FIN CORP	1,342	0.723	0.038	0.210	-0.050	0.000	-0.050	0.110	No
34354	EMPBANQUE CAPITAL CORPORATION	1,970	-0.716	0.602	0.273	-0.050	-0.050	-0.050	0.123	No

Servicer ID	Servicer Name	FY 1996 Loans Scored	Standardized Score			Bonus Points			Final Score	
			Default Rate Score	Actual/Poten- tial Loss Score	Weighted Total Score	First-Time Homeowner	Minority Homeowner	Underserved Areas	Final Score	Receiving Incentives?
12668	FEDERATION FINANCIAL INSTITUTIONS L	3,389	-0.233	0.242	0.124	0.000	0.000	0.000	0.124	No
64292	HAMMOND COMPANY MORTGAGE BANKE	1,390	0.424	0.166	0.231	0.000	-0.050	-0.050	0.131	No
57827	FIRST FINANCIAL BANK FSB	3,129	-0.321	0.349	0.182	-0.025	0.000	-0.025	0.132	No
21780	BENCHMARK MORTGAGE CORPORATION	3,449	1.096	-0.091	0.206	0.000	0.000	-0.025	0.181	No
21681	D AND N BANK FSB	1,109	0.307	0.319	0.316	-0.050	-0.025	-0.050	0.191	No
64192	NORWEST-DIRECTORS MTG LN CORP	2,011	1.994	-0.225	0.330	0.000	-0.025	-0.025	0.280	No
51833	BANCLPLUS MORTGAGE CORP	4,116	1.925	-0.243	0.299	0.000	0.000	0.000	0.299	No
71319	RANCHO MORTGAGE CORPORATION	1,022	2.563	-0.145	0.532	0.000	-0.050	-0.050	0.432	No
51358	CTX MORTGAGE COMPANY	1,138	4.676	-0.165	1.045	0.000	-0.025	0.000	1.020	No
33072	DIME SAVINGS BANK NY FSB	1,524	0.236	1.589	1.251	0.000	-0.025	0.000	1.226	No
74842	EMPIRE AMERICA REALTY CREDIT	3,267	5.997	0.112	1.583	0.000	0.000	0.000	1.583	No
06044	PEOPLES BANK	2,272	-0.716	2.799	1.920	-0.050	0.000	-0.050	1.820	No

SubTotal: 318,344

Low-Volume Servicer

14180	PRINCIPAL MUTUAL LIFE INS CO	338	-0.716	-0.361	-0.450	0.000	-0.050	-0.050	-0.550	Yes
30093	LUMBERMENS MORTGAGE CORP	412	-0.559	-0.327	-0.385	-0.050	-0.050	-0.050	-0.535	Yes
55145	WASHINGTON FEDERAL SAVINGS AND L	418	-0.703	-0.361	-0.447	-0.050	0.000	-0.025	-0.522	Yes
06150	MECHANICS SAVINGS BANK	261	-0.675	-0.361	-0.439	-0.050	-0.025	0.000	-0.514	Yes
08125	NATIONAL TITLE INSURANCE CO	864	-0.669	-0.326	-0.412	0.000	-0.050	-0.050	-0.512	Yes
64154	FIRST CALIFORNIA MORTGAGE CO	271	-0.669	-0.354	-0.432	-0.050	-0.025	0.000	-0.507	Yes
39022	LOCAL FEDERAL BANK FSB	610	-0.716	-0.361	-0.449	-0.025	0.000	-0.025	-0.499	Yes
21824	HEARTWELL MORTGAGE CORPORATION	641	-0.685	-0.333	-0.421	-0.050	0.000	-0.025	-0.496	Yes
03244	WORTHEN MORTGAGE COMPANY	146	-0.607	-0.325	-0.396	0.000	-0.050	-0.050	-0.496	Yes
24038	HEARTLAND SAVINGS BANK FSB	149	-0.699	-0.361	-0.445	-0.050	0.000	0.000	-0.495	Yes
06153	AMERICAN SAVINGS BANK	403	-0.573	-0.361	-0.414	-0.050	0.000	-0.025	-0.489	Yes
09359	LIBERTY MORTGAGE CORP	620	-0.668	-0.361	-0.438	-0.025	-0.025	0.000	-0.488	Yes
77678	DRAPER AND KRAMER MORTGAGE	350	-0.662	-0.350	-0.428	-0.050	0.000	0.000	-0.478	Yes
30285	PIONEER MORTGAGE INC	536	-0.636	-0.356	-0.426	0.000	-0.025	-0.025	-0.476	Yes
19469	MNC MORTGAGE CORPORATION	230	-0.515	-0.361	-0.399	-0.050	-0.025	0.000	-0.474	Yes
47269	REPUBLIC NATIONAL BANK	246	-0.715	-0.361	-0.449	0.000	0.000	-0.025	-0.474	Yes
20379	EASTERN BANK	229	-0.711	-0.361	-0.449	-0.025	0.000	0.000	-0.474	Yes
23137	MAGNOLIA FEDERAL BANK SAVINGS	624	-0.698	-0.356	-0.441	0.000	-0.025	0.000	-0.466	Yes
26178	DOUGLAS COUNTY BANK AND TRUST CO	104	-0.698	-0.321	-0.415	0.000	0.000	-0.050	-0.465	Yes
57489	SECURITY BANK SSB	452	-0.647	-0.327	-0.407	-0.050	0.000	0.000	-0.457	Yes
39194	AEGIS MORTGAGE CORPORATION	579	-0.679	-0.350	-0.432	0.000	-0.025	0.000	-0.457	Yes
24122	FIRST FEDERAL BANK FSB	233	-0.681	-0.348	-0.431	-0.025	0.000	0.000	-0.456	Yes

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			Default Rate Score	Actual/Poten- tial Loss Score	Weighted Total Score	First-Time Homeowner	Minority Homeowner	Underserved Areas	Final Score	Receiving Incentives?
34189	MID-ISLAND EQUITIES CORP	158	-0.433	-0.262	-0.305	-0.050	-0.050	-0.050	-0.455	Yes
64229	COAST FUNDING CORP	620	-0.504	-0.304	-0.354	-0.050	-0.050	0.000	-0.454	Yes
49006	FIRST TENNESSEE BANK NA	851	-0.709	-0.235	-0.353	-0.050	-0.050	0.000	-0.453	Yes
75247	KISSELL COMPANY	246	-0.602	-0.334	-0.401	0.000	0.000	-0.050	-0.451	Yes
32010	FIRST SAVINGS BANK FSB	428	-0.696	-0.267	-0.374	-0.050	-0.025	0.000	-0.449	Yes
38361	DEVELOPERS MORTGAGE COMPANY	164	-0.665	-0.310	-0.399	-0.025	-0.025	0.000	-0.449	Yes
58002	FIRST INTERSTATE BANK COMMERCE	475	-0.501	-0.360	-0.395	-0.050	0.000	0.000	-0.445	Yes
38040	NORTHERN OHIO INVESTMENT CO	308	-0.579	-0.334	-0.395	0.000	-0.025	-0.025	-0.445	Yes
52022	UTAH FEDERAL SAVINGS BANK	397	-0.491	-0.361	-0.393	-0.025	0.000	-0.025	-0.443	Yes
33631	JAMAICA SAVINGS BANK FSB	654	-0.699	-0.356	-0.442	0.000	0.000	0.000	-0.442	Yes
34517	SBU MORTGAGE CORPORATION	428	-0.606	-0.348	-0.413	-0.025	0.000	0.000	-0.438	Yes
05342	FIRST DENVER MORTGAGE COMPANY	388	-0.682	-0.355	-0.437	0.000	0.000	0.000	-0.437	Yes
21015	FIRST FEDERAL OF MICHIGAN	223	-0.712	-0.277	-0.386	-0.050	0.000	0.000	-0.436	Yes
03221	GUARANTY LOAN AND REAL ESTATE	708	-0.301	-0.361	-0.346	0.000	-0.025	-0.050	-0.421	Yes
26073	FIRST FEDERAL LINCOLN	839	-0.710	-0.312	-0.412	0.000	0.000	0.000	-0.412	Yes
49253	FIRST FEDERAL SAVINGS BANK	530	-0.467	-0.359	-0.386	-0.025	0.000	0.000	-0.411	Yes
64900	COMMERCE SECURITY BANK	743	-0.532	-0.330	-0.380	0.000	-0.025	0.000	-0.405	Yes
13608	LAKE MORTGAGE COMPANY INC	818	-0.359	-0.217	-0.253	-0.050	-0.050	-0.050	-0.403	Yes
25107	FIRST SECURITY BANK AND TRUST	130	-0.662	-0.242	-0.347	-0.050	0.000	0.000	-0.397	Yes
37078	OHIO SAVINGS BANK	806	-0.146	-0.340	-0.292	-0.025	-0.025	-0.050	-0.392	Yes
72033	HOMESTEAD MORTGAGE COMPANY	257	-0.505	-0.273	-0.331	-0.050	0.000	0.000	-0.381	No
34441	SYRACUSE SECURITIES INC	107	-0.340	-0.361	-0.356	0.000	0.000	-0.025	-0.381	No
34448	AMERIFIRST MORTGAGE CORP	131	-0.238	-0.294	-0.280	0.000	-0.050	-0.050	-0.380	No
35326	WACHOVIA MORTGAGE COMPANY	778	-0.705	-0.237	-0.354	0.000	-0.025	0.000	-0.379	No
14711	IOWA BANKERS MORTGAGE CORP	702	-0.573	-0.281	-0.354	-0.025	0.000	0.000	-0.379	No
39467	FIRST COMMERCIAL SAVINGS BANK	459	-0.614	-0.217	-0.316	-0.050	0.000	0.000	-0.366	No
33532	EMIGRANT SAVINGS BANK	204	-0.439	-0.335	-0.361	0.000	0.000	0.000	-0.361	No
59010	FIRST NATIONAL BANK ANCHORAGE	714	-0.701	-0.247	-0.360	0.000	0.000	0.000	-0.360	No
19490	EASTERN SAVINGS BANK FSB	185	-0.357	-0.360	-0.359	0.000	0.000	0.000	-0.359	No
17254	AULDS HORNE AND WHITE INV CORP	901	-0.698	-0.246	-0.359	0.000	0.000	0.000	-0.359	No
33346	BSB BANK AND TRUST COMPANY	390	-0.670	-0.189	-0.309	-0.050	0.000	0.000	-0.359	No
04713	HOMESTEAD FEDERAL SAVINGS-FDIC	149	-0.409	-0.230	-0.274	0.000	-0.025	-0.050	-0.349	No
38334	SWAIN MORTGAGE COMPANY	479	-0.713	-0.194	-0.324	-0.025	0.000	0.000	-0.349	No
30307	GREENTREE MORTGAGE CORPORATION	272	-0.108	-0.360	-0.297	-0.050	0.000	0.000	-0.347	No
36069	BANK OF NORTH DAKOTA	880	-0.358	-0.331	-0.338	0.000	0.000	0.000	-0.338	No
15446	RAILROAD SAVINGS BANK FSB	428	-0.709	-0.212	-0.336	0.000	0.000	0.000	-0.336	No
30323	AURORA FINANCIAL GROUP INC	806	-0.457	-0.099	-0.189	-0.050	-0.050	-0.025	-0.314	No

Servicer ID	Servicer Name	FY 1996 Loans Scored	Standardized Score			Bonus Points			Final Score	
			Default Rate Score	Actual/Poten- tial Loss Score	Weighted Total Score	First-Time Homeowner	Minority Homeowner	Underserved Areas	Final Score	Receiving Incentives?
19266	CITIZENS SAVINGS BANK FSB	434	-0.715	-0.045	-0.212	-0.050	-0.050	0.000	-0.312	No
03232	LOGAN FINANCE CORPORATION	161	0.118	-0.351	-0.234	-0.050	-0.025	0.000	-0.309	No
50686	CASSLE AND CASSLE INC	610	-0.496	-0.243	-0.306	0.000	0.000	0.000	-0.306	No
16042	COMMUNITY TRUST BANK FSB	519	0.056	-0.350	-0.248	-0.050	0.000	0.000	-0.298	No
15056	CAPITOL FEDERAL SAVINGS ALA	280	-0.322	-0.289	-0.297	0.000	0.000	0.000	-0.297	No
71336	CONTINENTAL CAPITAL CORP	243	0.030	-0.272	-0.197	0.000	-0.050	-0.050	-0.297	No
37977	CITYFED MORTGAGE COMPANY-RTC	130	0.097	-0.357	-0.244	-0.025	0.000	-0.025	-0.294	No
36111	FIRST AMERICAN BANK AND TRUST	417	-0.468	-0.163	-0.239	-0.050	0.000	0.000	-0.289	No
72799	AMERICAN SAVINGS BANK FSB	145	-0.582	-0.182	-0.282	0.000	0.000	0.000	-0.282	No
71882	COMMONWEALTH SAVINGS BANK	243	0.210	-0.310	-0.180	-0.050	-0.025	-0.025	-0.280	No
03027	CITY NAT BANK FORT SMITH	348	-0.666	-0.095	-0.238	0.000	-0.025	0.000	-0.263	No
03062	FIRST FINANCIAL BANK FSB	709	-0.154	-0.294	-0.259	0.000	0.000	0.000	-0.259	No
29548	HOWARD SAVINGS BANK	396	-0.714	-0.071	-0.232	0.000	0.000	-0.025	-0.257	No
36032	FIRST BANK FSB	850	-0.502	-0.163	-0.248	0.000	0.000	0.000	-0.248	No
39026	AMERICAN NATIONAL BANK	135	-0.447	-0.180	-0.246	0.000	0.000	0.000	-0.246	No
54267	VIRGINIA FIRST SAVINGS FSB	132	0.053	-0.269	-0.188	-0.025	-0.025	0.000	-0.238	No
76272	COMMERCE SERVICE CORPORATION	293	-0.709	-0.081	-0.238	0.000	0.000	0.000	-0.238	No
72387	AVSTAR MORTGAGE CORP	458	0.349	-0.232	-0.087	-0.050	-0.050	-0.050	-0.237	No
64272	OCCIDENTAL MORTGAGE CORP	625	-0.241	-0.066	-0.110	-0.025	-0.050	-0.050	-0.235	No
34404	EXCHANGE MORTGAGE CORPORATION	220	-0.488	-0.074	-0.177	0.000	0.000	-0.050	-0.227	No
55136	METROPOLITAN FEDERAL SAVINGS	196	-0.386	-0.068	-0.148	-0.025	0.000	-0.050	-0.223	No
22447	AMERICAN FEDERAL BANK	227	-0.671	-0.068	-0.219	0.000	0.000	0.000	-0.219	No
73609	SECURITY SAVINGS BANK FSB	539	-0.594	-0.027	-0.169	0.000	-0.025	-0.025	-0.219	No
64604	WESTERN CITIES MORTGAGE CORP	341	0.572	-0.346	-0.116	0.000	-0.050	-0.050	-0.216	No
09454	BANK SOUTH MORTGAGE INC	537	-0.484	-0.060	-0.166	0.000	-0.025	-0.025	-0.216	No
15102	LANDMARK FEDERAL SAVINGS ASSN	201	-0.646	-0.037	-0.189	-0.025	0.000	0.000	-0.214	No
42641	MERIDIAN MORTGAGE CORP	231	-0.169	-0.093	-0.112	-0.050	-0.025	-0.025	-0.212	No
33749	ONBANK	954	-0.620	0.000	-0.155	-0.050	0.000	0.000	-0.205	No
32062	PLAZA HOME MORTGAGE SERVICING CO	236	0.625	-0.313	-0.078	-0.025	-0.050	-0.050	-0.203	No
70981	AMERUS MORTGAGE INC	834	0.339	-0.336	-0.167	-0.025	0.000	0.000	-0.192	No
38399	MLA INC	523	-0.263	-0.157	-0.183	0.000	0.000	0.000	-0.183	No
09512	FIRST TOWN MORTGAGE CORP	260	0.643	-0.358	-0.108	-0.025	-0.050	0.000	-0.183	No
23026	PEOPLES BANK AND TRUST CO TUPELO	300	-0.406	-0.106	-0.181	0.000	0.000	0.000	-0.181	No
64709	CAL BAY MORTGAGE GROUP	968	-0.472	0.089	-0.051	-0.025	-0.050	-0.050	-0.176	No
34532	HOMESTEAD FINANCIAL SVCS INC	212	0.086	-0.254	-0.169	0.000	0.000	0.000	-0.169	No
19010	PROVIDENT BANK OF MD	787	0.077	-0.176	-0.113	-0.025	0.000	-0.025	-0.163	No
21489	ROSS MORTGAGE CORPORATION	228	-0.064	-0.125	-0.110	-0.050	0.000	0.000	-0.160	No

Servicer ID	Servicer Name	FY 1996 Loans Scored	Standardized Score			Bonus Points			Final Score	
			Default Rate Score	Actual/Poten- tial Loss Score	Weighted Total Score	First-Time Homeowner	Minority Homeowner	Underserved Areas	Final Score	Receiving Incentives?
33575	WILLIAMSBURGH SAVINGS BANK	130	-0.705	0.050	-0.139	0.000	0.000	0.000	-0.139	No
13758	CUNA MORTGAGE CORPORATION	100	0.393	-0.313	-0.136	0.000	0.000	0.000	-0.136	No
13398	FIRST FEDERAL SAVINGS BANK INDIANA	294	-0.612	0.097	-0.080	-0.050	0.000	0.000	-0.130	No
37765	CITIZENS NATIONAL BANK	105	0.507	-0.307	-0.103	-0.025	0.000	0.000	-0.128	No
75126	VICTORIA MORTGAGE CORP	826	0.420	-0.209	-0.052	-0.025	-0.050	0.000	-0.127	No
37336	BANKERS GUARANTEE TITLE AND TRUST	385	-0.133	-0.123	-0.125	0.000	0.000	0.000	-0.125	No
08890	FLORIDA HOMELOAN CORPORATION	992	0.402	-0.197	-0.047	-0.025	0.000	-0.050	-0.122	No
51314	TEXARKANA NATIONAL MORTGAGE CO	228	-0.632	0.153	-0.043	-0.025	-0.050	0.000	-0.118	No
24221	UNITED MISSOURI MORTGAGE CO	662	-0.423	-0.011	-0.114	0.000	0.000	0.000	-0.114	No
68055	RIVERSIDE NATIONAL BANK FLA	181	-0.609	0.087	-0.087	-0.025	0.000	0.000	-0.112	No
46024	BANK OF NEWPORT	476	0.495	-0.244	-0.059	-0.050	0.000	0.000	-0.109	No
09651	DOUGLAS FEDERAL BANK FSB	115	0.465	-0.200	-0.033	-0.025	-0.050	0.000	-0.108	No
51483	BOMAC CAPITAL CORP	188	-0.349	0.073	-0.033	0.000	-0.025	-0.050	-0.108	No
64745	ENTRY MORTGAGE CORPORATION	111	0.261	-0.093	-0.004	0.000	-0.050	-0.050	-0.104	No
34435	KADILAC MORTGAGE BANKERS LTD	127	0.796	-0.203	0.047	-0.050	-0.050	-0.050	-0.103	No
37774	STAR BANK NA	434	-0.681	0.166	-0.046	-0.050	0.000	0.000	-0.096	No
34210	MIDCOAST MORTGAGE CORPORATION	999	-0.278	0.100	0.005	0.000	-0.050	-0.050	-0.095	No
42612	CITIZENS MORTGAGE SERVICE CO	134	0.533	-0.197	-0.015	-0.050	-0.025	0.000	-0.090	No
21804	MARATHON MORTGAGE CORPORATION	954	0.985	-0.243	0.064	-0.050	-0.050	-0.050	-0.086	No
54460	AMERIBANC SAVINGS BANK	159	-0.707	0.133	-0.077	0.000	0.000	0.000	-0.077	No
02173	AMERICAN BANTRUST MTG SER CORP	345	-0.619	0.142	-0.048	0.000	-0.025	0.000	-0.073	No
38132	SCHMIDT MORTGAGE COMPANY	578	0.566	-0.185	0.003	-0.025	0.000	-0.050	-0.072	No
38367	TRANSOHIO SAVINGS BANK-RTC	116	-0.078	-0.057	-0.062	0.000	0.000	0.000	-0.062	No
35110	ASHEVILLE FEDERAL BANK FSB	478	-0.708	0.227	-0.007	-0.050	0.000	0.000	-0.057	No
42639	PHILADELPHIA MORTGAGE CORP	121	-0.270	0.091	0.001	-0.050	0.000	0.000	-0.049	No
22900	GMAC MORTGAGE CORPORATION IOWA	542	0.898	-0.360	-0.045	0.000	0.000	0.000	-0.045	No
72313	LITTON LOAN SERVICING INC	863	1.045	-0.296	0.039	0.000	-0.025	-0.050	-0.036	No
19522	ATLANTIC FIRST MORTGAGE CORPORATI	111	1.064	-0.330	0.019	0.000	-0.050	0.000	-0.031	No
71055	GUARANTY SAVINGS AND LOAN FA	359	-0.432	0.171	0.020	-0.025	0.000	-0.025	-0.030	No
54659	MID ATLANTIC FINANCIAL GROUP	217	-0.689	0.196	-0.025	0.000	0.000	0.000	-0.025	No
08300	FIRST FEDERAL/OSCEOLA	134	-0.708	0.373	0.103	-0.025	-0.050	-0.050	-0.022	No
39390	FIRST BANK CLAREMORE FSB	487	0.830	-0.168	0.082	-0.025	-0.050	0.000	0.007	No
51729	ASSOCIATES NATIONAL MTG CORP	888	-0.279	0.192	0.074	0.000	0.000	-0.050	0.024	No
70185	COMMERCIAL CENTER BANK	360	0.104	0.154	0.141	0.000	-0.050	-0.050	0.041	No
70565	PRECEDENT FINANCIAL CORP	261	0.410	-0.020	0.087	-0.025	0.000	0.000	0.062	No
24870	MARK TWAIN BANK	346	-0.535	0.381	0.152	0.000	-0.050	-0.025	0.077	No
54474	DOMINION BANKSHARES MTG CORP	357	-0.582	0.418	0.168	0.000	-0.025	-0.050	0.093	No

Servicer ID	Servicer Name	FY 1996 Loans Scored	Standardized Score			Bonus Points			Final Score	
			Default Rate Score	Actual/Poten- tial Loss Score	Weighted Total Score	First-Time Homeowner	Minority Homeowner	Underserved Areas	Final Score	Receiving Incentives?
29582	COLLECTIVE FEDERAL SAVINGS BK	746	-0.685	0.519	0.218	-0.050	-0.025	-0.050	0.093	No
75252	JUPITER MORTGAGE CORP	717	1.025	-0.144	0.148	-0.025	0.000	-0.025	0.098	No
70533	IMPERIAL CREDIT INDUSTRIES INC	218	1.718	-0.359	0.160	0.000	-0.025	-0.025	0.110	No
73146	FIRST NATIONAL MORTGAGE CORP	608	1.493	-0.282	0.162	-0.025	-0.025	0.000	0.112	No
38398	LIBERTY MORTGAGE CO INC	471	-0.274	0.358	0.200	0.000	-0.025	-0.050	0.125	No
50589	FIRST FEDERAL SAVINGS AND LOAN	156	-0.455	0.390	0.179	0.000	-0.050	0.000	0.129	No
08973	FINANCIAL RESEARCH SERVICES	842	1.710	-0.229	0.256	-0.025	-0.050	-0.050	0.131	No
54499	MORTCO INC	207	-0.581	0.445	0.188	0.000	-0.025	-0.025	0.138	No
21799	TOWNE MORTGAGE AND REALTY CO	885	-0.660	0.533	0.235	-0.025	0.000	-0.050	0.160	No
12276	JAMES F MESSINGER AND COMPANY	284	-0.612	0.554	0.262	0.000	-0.050	-0.050	0.162	No
64478	BOWEST CORPORATION-LA JOLLA	245	-0.179	0.318	0.193	0.000	0.000	0.000	0.193	No
06245	NORTH AMERICAN BANK AND TR CO	713	0.995	0.073	0.303	-0.050	0.000	0.000	0.253	No
47221	FIRST CITIZENS MORTGAGE CORP	190	1.550	-0.076	0.330	-0.050	-0.025	0.000	0.255	No
19457	DEVELOPERS MORTGAGE CORP	241	1.136	-0.010	0.276	0.000	0.000	0.000	0.276	No
06141	SAVINGS BANK OF MANCHESTER	174	-0.685	0.742	0.385	-0.050	0.000	-0.025	0.310	No
49375	FIRST AMERICAN BANK	247	0.042	0.409	0.317	0.000	0.000	0.000	0.317	No
71206	OLYMPIA MORTGAGE CORPORATION	413	1.207	0.178	0.435	0.000	-0.050	-0.050	0.335	No
60136	INDEPENDENCE FEDERAL BANK	132	2.645	-0.234	0.485	-0.050	-0.050	-0.050	0.335	No
75148	GE CAPITAL ASSET MGTMT CORP	243	2.455	-0.291	0.395	0.000	-0.050	0.000	0.345	No
09050	BANKERS FIRST FEDERAL SAVINGS AND	152	-0.516	0.638	0.350	0.000	0.000	0.000	0.350	No
08223	HOMESIDE HOLDINGS INC	441	0.599	0.339	0.404	0.000	-0.025	-0.025	0.354	No
49127	FIRST FEDERAL BANK FSB	248	2.781	-0.279	0.486	0.000	-0.050	-0.050	0.386	No
51700	MILTEX MORTGAGE INC	130	-0.597	0.814	0.461	0.000	-0.050	-0.025	0.386	No
49115	CAVALRY BANKING FEDERAL SAVINGS L	188	-0.642	0.848	0.476	-0.050	0.000	0.000	0.426	No
70019	MIAMI VALLEY BANK	337	0.467	0.553	0.532	0.000	-0.050	-0.050	0.432	No
72537	HOMEOWNERS ASSISTANCE CORP	137	-0.656	0.990	0.578	-0.050	0.000	0.000	0.528	No
42544	DWELLING HOUSE SAVINGS ALA	164	3.906	-0.307	0.746	-0.050	-0.050	-0.050	0.596	No
74184	STM MORTGAGE CO	973	3.087	-0.232	0.598	0.000	0.000	0.000	0.598	No
04443	GE CAPITAL MORTGAGE SERVICES CALIF	981	0.329	0.785	0.671	0.000	-0.050	0.000	0.621	No
60186	FIRST WASHINGTON MORTGAGE CORP	111	0.615	0.819	0.768	-0.050	-0.025	-0.050	0.643	No
75262	CORESTATES MORTGAGE SERVICES CO	630	3.580	-0.220	0.730	-0.025	-0.050	0.000	0.655	No
21802	AMERA MORTGAGE CORPORATION	397	-0.657	1.200	0.735	-0.025	0.000	0.000	0.710	No
27003	AMERICAN FEDERAL SAVINGS BANK	221	-0.671	1.223	0.750	0.000	0.000	-0.025	0.725	No
74008	CMC MORTGAGE SERVICES INC	110	3.234	-0.096	0.737	0.000	0.000	0.000	0.737	No
54011	CENIT BANK FOR SAVINGS FSB	419	0.106	1.174	0.907	0.000	0.000	-0.025	0.882	No
75137	EXCHANGE MORTGAGE CORPORATION	111	-0.457	1.481	0.997	0.000	0.000	-0.025	0.972	No
75364	MAIN STREET MORTGAGE COMPANY LP	362	-0.716	1.593	1.016	0.000	0.000	0.000	1.016	No

Servicer ID	Servicer Name	FY 1996 Loans Scored	Standardized Score			Bonus Points			Final Score	
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32137	WESTERN COMMERCE BANK	241	-0.703	2.202	1.476	-0.025	-0.050	0.000	1.401	No
06238	CONNECTICUT HOUSING FINANCE AU	136	9.890	-0.146	2.363	-0.050	0.000	-0.025	2.288	No
71247	HUNTINGTON MORTGAGE COMPANY	625	1.010	2.743	2.310	0.000	0.000	0.000	2.310	No
06247	BRISTOL MORTGAGE CORP	934	-0.129	3.954	2.933	-0.050	0.000	0.000	2.883	No
64775	PACIFIC NATIONAL BANK	257	-0.009	4.489	3.365	-0.050	-0.050	0.000	3.265	No
73452	VNB MORTGAGE SERVICES INC	361	0.706	5.219	4.091	-0.050	-0.050	-0.050	3.941	No
08172	SOUTHEAST MORTGAGE COMPANY	990	-0.697	5.759	4.145	0.000	0.000	0.000	4.145	No
64268	KAUFMAN AND BROAD MORTGAGE CO	501	0.558	6.882	5.301	-0.050	-0.050	0.000	5.201	No
15143	WICHITA FEDERAL SAVINGS AND LN ASS	123	-0.685	14.653	10.819	-0.050	0.000	0.000	10.769	No
SubTotal:		73,569								
Total Loans:		5,620,575								