

FEDERAL HOME LOAN MORTGAGE CORP
Form ABS-15G
May 08, 2015

Report 1 of 8

**UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549**

FORM ABS-15G

**ASSET-BACKED SECURITIZER
REPORT PURSUANT TO SECTION 15G OF
THE SECURITIES EXCHANGE ACT OF 1934**

Check the appropriate box to indicate the filing obligation to which this form is intended to satisfy:

Rule 15Ga-1 under the Exchange Act (17 CFR 240.15Ga-1) for the reporting period **January 1, 2015 to March 31, 2015**

Date of Report (Date of earliest event reported): **May 8, 2015**

Commission File Number of securitizer: **001-34139**

Central Index Key Number of securitizer: **0001026214**

Neil Hughes, Vice President, Single Family Securitization, 703-903-2000

*Name and telephone number, including area code, of the person to contact
in connection with this filing*

Explanatory Notes

Rounding and other Conventions Relating to Entries in this Report

All dollar amounts are rounded to the nearest thousand. Percentages are rounded to the nearest percent (including, if applicable, 0%). Totals of dollar amounts and percentages reflect sums of rounded numbers.

Outstanding Mortgage Loan Count at Time of Securitization (Column (d))

In the case of a limited number of older Freddie Mac's mortgage-backed securities, the original mortgage loan count was not available and could not be derived or reconstructed. In those cases, a zero will appear.

Explanation for "Issuing Entity" (Column (a))

As sponsor, depositor and trustee for most of its mortgage-backed securities, Freddie Mac forms a trust to hold related mortgage loans. For the remainder of the mortgage-backed securities for which it was a securitizer, independent third parties serve in those capacities. For ease of reference, for "Issuing Entity," we disclose the CUSIP number of the security or other identifier that is backed by the applicable mortgage loans.

Explanation for "Name of Originator" (Column (c))

Freddie Mac has required its sellers of mortgage loans to furnish to Freddie Mac the identity of originators for mortgage loans with application dates received on or after August 1, 2012 that are delivered to Freddie Mac on or after November 26, 2012. (The "originator" is the entity that funded the mortgage loan.) Commencing with its Form ABS-15G report for the quarter ended December 31, 2012, Freddie Mac will report such seller-identified originators for mortgage loans delivered to Freddie Mac on or after November 26, 2012.

The following discussion in this note describes the convention, which Freddie Mac will follow for mortgage loans delivered to Freddie Mac before November 26, 2012.

For mortgage loans delivered to Freddie Mac before November 26, 2012, Freddie Mac did not collect the identity of the "originator" from sellers of mortgage loans. Freddie Mac had approximately eleven hundred sellers of mortgage loans before November 26, 2012 and during that period its purchase contracts with those sellers did not impose a requirement on sellers to identify originators. Accordingly, retroactively collecting that data with respect to the approximately eleven million mortgage loans backing Freddie Mac's outstanding mortgage-backed securities as of that date would require unreasonable effort and expense. Moreover, those sellers are typically responsible for the accuracy of mortgage loan representations and warranties and for repurchase covenants.

For mortgage loans delivered to Freddie Mac before November 26, 2012, for those mortgage loans, which sellers reported to Freddie Mac as "retail" in origination, Freddie Mac discloses the seller as being the identity of the originator. Freddie Mac believes that this is a reasonable inference where the mortgage loan is "retail" in origination and the seller does not report that a third party was involved in origination of the mortgage loan. For those mortgage loans delivered to Freddie Mac before November 26, 2012, for which sellers reported the involvement of a third party in origination or an unknown origination, Freddie Mac discloses "Unavailable" for the identity of the originator.

In addition, in cases where an originator may have been acquired by, or merged into, another entity, Freddie Mac will disclose the successor entity as originator because determining the predecessor entity would involve substantial revision of systems and operations and unreasonable effort and expense.

Explanation that "Assets That Were Subject of Demand," "Repurchased or Replaced," "Pending Repurchase or Replacement," "In Dispute," "Withdrawn" or "Rejected" could include mortgage loans that have been repurchased from mortgage-backed securities by Freddie Mac because they were 120 or more days delinquent or for other reasons. (Columns (g) through (x))

Notwithstanding Freddie Mac's repurchase of mortgage loans during a reporting period from a trust/security due to serious delinquency or other reasons and such mortgage loans' absence from the trust/security at the end of a reporting period, Freddie Mac will include repurchase activity associated with those repurchased mortgage loans in its disclosures for the reporting period and subsequent reporting periods. For purposes of mortgage loans repurchased by Freddie Mac from a trust/security, the unpaid principal balance of the loans at the time of repurchase by Freddie Mac is disclosed.

Explanation for "Assets That Were Repurchased or Replaced" (Columns (j) through (l))

Mortgage loans included in these columns (j through l) reflect those mortgage loans where the seller has (1) paid full or partial repurchase funds, (2) entered into a monetary settlement with Freddie Mac covering certain liabilities or potential liabilities associated with breaches or possible breaches of representations and warranties related to origination of the mortgage loans delivered to Freddie Mac over a certain time period and Freddie Mac agreed, subject to certain exceptions, to release a seller from such liabilities or potential liabilities associated with such breaches or possible breaches of representations and warranties or (3) resolved the repurchase demand without the immediate payment of repurchase funds; for example, a seller may agree to be recourse on the mortgage loan or to provide indemnification to Freddie Mac if the mortgage loan subsequently defaults.

Partial payment of funds may apply in circumstances where, for example, the repurchase demand is outstanding and there has been a foreclosure sale or short sale of the property subject to the mortgage loan or recovery of mortgage insurance proceeds and the seller has paid a portion of the difference between (A) the then unpaid principal balance of the mortgage loan and (B) the proceeds received from such sale or insurance payout. Freddie Mac currently has a policy that if the amount of this difference is less than \$7,500, Freddie Mac will withdraw its repurchase demand related to that mortgage loan.

Explanation for Principal Balance calculations relating to "Assets That Were Repurchased or Replaced" (Columns (j) through (l))

For columns (j through l), Freddie Mac is reporting the principal balance of mortgage loans repurchased or replaced by a seller at the time of such repurchase or replacement because the outstanding principal balance of such repurchased or replaced mortgage loans at the end of the reporting period would be zero.

Explanation for "cure period" in "Assets Pending Repurchase or Replacement" (Columns (m) through (o))

With respect to columns (m through o), Freddie Mac's repurchase demands do not explicitly indicate a "cure period," as such, but require that within 30 days of the date of the repurchase demand the seller either remit repurchase funds for the applicable mortgage loans or submit a written request to appeal the demand. Freddie Mac works with sellers that exceed the 30-day period, and generally seeks to have outstanding repurchase requests substantially resolved within 120 days from the date of the repurchase demand. Therefore, mortgage loans included in these columns (m through o) reflect those mortgage loans that have been subject to repurchase demands for up to 120 days and for which Freddie Mac has not received from the seller (A) repurchase funds or any other remedy or (B) a written appeal, and Freddie Mac has not withdrawn its repurchase demand.

Explanation for "Demand In Dispute" (Columns (p) through (r))

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Mortgage loans included in these columns (p through r) reflect those mortgage loans where the seller has appealed Freddie Mac's repurchase demand and the appeals process has not been completed or resolved as evidenced by (A) the mortgage loan being repurchased by seller, (B) the demand being withdrawn by Freddie Mac or (C) Freddie Mac deeming the demand to be uncollectible.

Explanation for "Demand Withdrawn" (Columns (s) through (u))

Mortgage loans included in these columns (s through u) reflect those mortgage loans where Freddie Mac has withdrawn its repurchase demand because the mortgage loan file or an explanation provided by the seller indicates that the deficiency or deficiencies related to the demand were unfounded. Under the applicable circumstances, Freddie Mac may also decide that providing feedback to the seller is more appropriate than pursuing the repurchase demand. In addition, in cases where the repurchase demand is outstanding and, for example, there has been a foreclosure sale or short sale of the property subject to the mortgage loan or recovery of mortgage insurance proceeds, if the difference between (i) the then unpaid principal balance of the mortgage loan and (ii) the proceeds received from such sale or insurance payout is less than \$7,500, Freddie Mac will withdraw its repurchase demand related to that mortgage loan.

Explanation for "Demand Rejected" (Columns (v) through (x))

Mortgage loans included in these columns (v through x) reflect those mortgage loans where Freddie Mac has deemed its repurchase demand to be uncollectible. Freddie Mac may deem its repurchase demand to be uncollectible when, for example, (i) the seller of the mortgage loan has ceased to do business because of bankruptcy, receivership or like event, (ii) Freddie Mac has terminated the seller and ceased to do business with it or (iii) the seller has refused to repurchase the mortgage loan and Freddie Mac is pursuing available remedies.

Explanation for Blanks for Principal Balance percentages (Columns (i), (l), (o), (r), (u) and (x))

Percentages for columns (i), (l), (o), (r), (u) and (x) are not indicated because (A) the principal balance of mortgage loans with repurchase activity during a reporting period may include mortgage loans that Freddie Mac has repurchased during a reporting period from a trust/security due to serious delinquency or other reasons, which mortgage loans are no longer in that trust/security at the end of a reporting period, and (B) the principal balance of all mortgage loans related to a trust/security at the end of the reporting period will reflect reductions on account of (i) other repurchases of mortgage loans, (ii) scheduled or other principal payments and (iii) refinancings of mortgage loans. Therefore, disclosure of percentages in these columns would be misleading.

Entries for mortgage-backed securities for which independent third parties acted as Trustee and/or Servicer

Data for Issuing Entities T005, T007 through T010, T013 through T016, T020, T021, T023, T024, T027, T030 through T032, T035, T036, T040, T041, T048, T051, T054 through T057, T059 through T063, T065, T069, T073 and T076 were furnished to Freddie Mac by the trustee or master servicer for these trusts pursuant to certain conditions and parameters provided in a Memorandum of Understanding (MOU) between the trustee or master servicer and Freddie Mac and are subject to that MOU.

Freddie Mac may also have initiated repurchase demands associated with Issuing Entities T001 through T082. The entries for these repurchase demands and any ensuing activity are governed by the explanations in the preceding notes.

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Name of Issuing Entity	Check if Registered	Name of Originator	Total Assets in ABS by Originator	Assets That Were Subject of Demand	Assets That Were Repurchased or Replaced	Assets Pending Repurchase or Replacement (within cure period)	Demand in Dispute	Demand Withdrawn	Demand Rejected
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313401XA4 Unavailable 6,941 \$465,900 100% 1 \$16 0\$0 1 \$16 0\$0 0\$0 0\$0 31344UB36 Unavailable 239
 \$13,667 100% 0\$0 0\$0 0\$0 0\$0 1 \$8 0\$0 31348HHR2 Unavailable 40 \$1,591 100% 0\$0 1
 \$11 0\$0 0\$0 0\$0 0\$0 31292GCG9 Unavailable 8,168 \$854,421 100% 1 \$89 1
 \$89 0\$0 0\$0 0\$0 0\$0 31292GG67 ACCUBANC MORTGAGE CORPORATION 1 86 0 ACUITY BANK
 1 36 0 ADIRONDACK BANK 3 144 0 ADVANTAGE BANK DBA CAMBRIDGE
 SAVINGS BANK 1 64 0 ADVANTAGE BANK DBA CAMBRIDGE SAVINGS BANK 6 431
 0 ALASKA USA FEDERAL CREDIT UNION 1 63 0 ALL PACIFIC MORTGAGE
 COMPANY 1 70 0 ALLIANCE BANK 1 72 0 ALPINE BANK & TRUST CO. 2 139
 0 ALPINE BANK & TRUST CO. 28 1,707 0 ALPINE BANK OF ILLINOIS 15 1,031
 0 AMCORE BANK, MOUNT HOREB 2 116 0 AMCORE BANK, N.A. 1 142
 0 AMERIANA BANK OF OHIO, F.S.B. 2 254 0 AMERIBANK 4 343
 0 AMERICAN BANK AND TRUST COMPANY, N.A. 6 484 0 AMERICAN
 COMMUNITY BANK 6 368 0 AMERICAN FIRST MORTGAGE SERVICES 1 108
 0 AMERICAN MIDWEST BANK 3 267 0 AMERICAN MORTGAGE & INVESTMENT
 COMPANY 6 456 0 AMERICAN NATIONAL BANK AND TRUST COMPANY OF MUNCIE 3 174
 0 AMERICAN STATE BANK 1 103 0 AMERICAN TRUST AND SAVINGS BANK 9 676
 0 AMERICAPITAL SERVICE CORP 3 306 0 AMERICU CREDIT UNION 2 99
 0 AMERIFIRST BANK 4 226 0 AMERIFIRST MORTGAGE CORPORATION 3 325
 0 AMERISERV FINANCIAL BANK 1 67 0 ANCHOR BANK, FSB 5 397
 0 ANCHOR FEDERATED DBA MORTGAGE ACCESS SERVICES 6 315
 0 ANCHORBANK, FSB 12 791 0 ARK MORTGAGE, INC. 1 203
 0 ASSOCIATE BANK OF LODI 2 161 0 ASSOCIATED BANK MILWAUKEE 5 448
 0 ASSOCIATED BANK, N.A. 7 376 0 ASSOCIATES FIRST CAPITAL MORTGAGE
 CORPORATION 1 190 0 AURORA BANK FSB 1 134 0 BANC OF CALIFORNIA,
 NATIONAL ASSOCIATION 10 1,240 0 BANC ONE MORTGAGE CORPORATION 171 13,351
 3 BANK ATLANTIC 1 46 0 BANK OF AMERICA NT&SA 3 336 0 BANK OF
 AMERICA, FSB 4 558 0 BANK OF ATHENS 1 68 0 BANK OF CANTON 2 142
 0 BANK OF HAWAII 3 316 0 BANK OF MAUSTON 1 50 0 BANK OF NEW
 HAMPSHIRE 5 378 0 BANK OF NORTH GEORGIA 5 355 0 BANK OF SPRINGFIELD 1
 80 0 BANK OF THE SIERRA 1 121 0 BANK OF THE WEST 3 338 0 BANK OF
 THE WEST 1 99 0 BANK OF UTAH 7 593 0 BANK OF UTAH 3 297 0 BANK
 ONE, ROCKFORD, N.A. 11 698 0 BANK ST. CROIX 1 52 0 BANKAMERICA
 MORTGAGE, FSB 2 298 0 BANKNORTH MORTGAGE COMPANY, INC. 7 699
 0 BANKNORTH MORTGAGE GROUP, A DIV OF BANKNORTH, N.A. 5 605 0 BANNER
 BANK 1 72 0 BANNER BANK 1 65 0 BATH SAVINGS INSTITUTION 2 160
 0 BATH STATE BANK 1 44 0 BAY MORTGAGE, INC. 1 75 0 BAY VIEW
 BANK 2 382 0 BLACKHAWK BANK 7 371 0 BLUE SPRINGS BANK 1 112
 0 BLUEBONNET SAVINGS BANK, FSB 7 428 0 BMO HARRIS BANK N.A. 6 416
 0 BMO HARRIS BANK N.A. 1 120 0 BMO HARRIS BANK N.A. 1 36
 0 BOATMEN'S FIRST NATIONAL BANK 1 60 0 BOMAC CAPITAL CORP. 4 592
 0 BOONE COUNTY NATIONAL BANK 1 75 0 BOONE NATIONAL SAVINGS 4 397
 0 BRANCH BANKING & TRUST COMPANY 12 921 0 BRANCH BANKING & TRUST

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COMPANY 3 250 0 BRANCH BANKING & TRUST COMPANY 1 81 0 BREMER BANK,
 NATIONAL ASSOCIATION 1 47 0 BRIDGES MORTGAGE, INC. 6 525 0 BRISTOL
 MORTGAGE CORPORATION 1 72 0 BUSEY BANK 4 299 0 BYLINE BANK 2 145
 0 BYRON BANK 1 109 0 CAL COAST MORTGAGE CORPORATION 1 133
 0 CALIFORNIA MORTGAGE SERVICE 14 1,738 0 CALIFORNIA NATIONAL BANK 2
 91 0 CALUMET SECURITIES CORPORATION 7 475 0 CAPITAL BANK OF COLUMBIA
 7 767 0 CAPITAL CITY BANK 1 116 0 CAPITAL ONE, N.A. 1 114
 0 CAPITOL COMMERCE MORTGAGE COMPANY 1 103 0 CAPSTONE BANK 4 320
 0 CARDINAL FINANCIAL COMPANY, LP 2 134 0 CBI MORTGAGE 2 286
 0 CENTRA CREDIT UNION 1 54 0 CENTRUE BANK 8 575 0 CENTRUE
 BANK 1 43 0 CENTURA BANK 2 301 0 CFC MORTGAGE CORPORATION 4 408
 0 CHARTER FEDERAL SAVINGS BANK 9 541 0 CHARTER ONE BANK, N.A. 1 60
 0 CHASE HOME FINANCE LLC 41 4,997 1 CHATHAM SAVINGS AND LOAN
 ASSOCIATION 2 192 0 CHELSEA GROTON BANK 2 148 0 CHEMICAL BANK 3 166
 0 CHEMICAL BANK 2 113 0 CHEMICAL BANK AND TRUST COMPANY 1 37
 0 CHESAPEAKE BANK 1 43 0 CHITTENDEN TRUST COMPANY 2 149
 0 CHOICEONE BANK 1 46 0 CITIZENS BANK 1 41 0 CITIZENS BANK 1 65
 0 CITIZENS BANK MORTGAGE COMPANY, LLC 7 481 0 CITIZENS BANK
 MORTGAGE CORPORATION, LLC 1 96 0 CITIZENS BANK OF MASSACHUSETTS 2 370
 0 CITIZENS BANK OF MASSACHUSETTS 11 916 0 CITIZENS NATIONAL BANK OF
 NORWALK 1 85 0 CITY NATIONAL BANK OF WEST VIRGINIA 2 124 0 CIVITAS
 BANK 1 52 0 CIVITAS BANK 10 874 0 CIVITAS BANK 6 333 0 CIVITAS
 BANK 6 434 0 CLOVER LEAF BANK 2 173 0 COAST COMMERCIAL BANK 1 160
 0 COAST FUNDING CORPORATION 1 104 0 COLONIAL BANK 4 246
 0 COLONIAL CENTRAL SAVINGS BANK F.S.B. 1 42 0 COLONIAL MORTGAGE
 COMPANY, INC. 2 157 0 COLORADO BANKERS MORTGAGE, INC. 21 2,128
 0 COLUMBUS BANK & TRUST COMPANY 1 80 0 COMMERCE BANK, N.A. 1 78
 0 COMMERCIAL BANK 1 64 0 COMMERCIAL CENTER BANK 1 40
 0 COMMONWEALTH BANK, A DIVISION OF MERIDIAN 1 58 0 COMMUNITY BANK,
 N.A. 5 338 0 COMMUNITY BANKS OF TRACY 8 792 0 COMMUNITY FIRST BANK 4
 259 0 COMMUNITY FIRST NATIONAL BANK 1 75 0 COMMUNITY TRUST BANK 3
 172 0 COMMUNITY TRUST BANK, N.A., MT. STERLING MARKET 3 125 0 COMPASS
 BANK 1 62 0 COMUNITY LENDING, INCORPORATED 3 261 0 CONTINENTAL
 CAPITAL CORPORATION 3 412 0 CONTINENTAL SAVINGS OF AMERICA, A SAVINGS &
 LOAN ASSOCIATION 2 267 0 CORSTAN, INC. 1 127 0 CORTLAND SAVINGS &
 BANKING COMPANY 1 83 0 CUNA MUTUAL MORTGAGE CORPORATION 1 63
 0 DEARBORN FEDERAL SAVINGS BANK 16 1,234 0 DEERFIELD FEDERAL
 SAVINGS & LOAN ASSOCIATION 2 167 0 DELMAR FINANCIAL COMPANY 12 936
 0 DEVELOPERS MORTGAGE CORPORATION D/B/A DEVELOPERS SERVICE COR 1 180
 0 DIME SAVINGS BANK OF WILLIAMSBURG 1 125 0 DIRECT FEDERAL CREDIT
 UNION 1 57 0 DOLLAR MORTGAGE CORPORATION (U.S. BANK AS INTERIM) 2 240
 0 DOMINION SAVINGS BANK, FSB 1 52 0 DRAPER AND KRAMER MORTGAGE
 CORP DBA 1ST ADVANTAGE MORTGAGE 2 130 0 DUBUQUE BANK AND TRUST COMPANY 2
 133 0 E.F.M. MORTGAGE BANKERS 1 69 0 EASTERN BANK 3 338
 0 EASTERN SAVINGS BANK 1 118 0 EASTERN SAVINGS BANK, FSB 1 45
 0 EDUCATIONAL SYSTEMS FEDERAL CREDIT UNION 4 388 0 ELDORADO BANK
 DBA COMMERCE SECURITY BANK 4 263 0 EMPIRE BANK 10 647 0 EMPIRE
 FINANCIAL CORPORATION 1 85 0 EUSTIS MORTGAGE CORPORATION 6 683
 0 EVERGREEN FEDERAL SAVINGS AND LOAN 1 76 0 EXTRACO BANKS, N.A., DBA
 EXTRACO MORTGAGE 3 217 0 F&M BANK PEOPLES 2 187 0 F&M MORTGAGE
 SERVICES, INC. 2 181 0 FAMILY BANK 10 1,025 0 FARMERS & MERCHANTS BANK

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2 152 0	FARMERS STATE BANK 1 93 0	FCNB BANK 4 381 0	FEDCHOICE
FEDERAL CREDIT UNION 1 110 0	FIDELITY BANK DBA FIDELITY BANK MORTGAGE 2 262		
0	FIDELITY FEDERAL BANK & TRUST 3 349 0	FIDELITY SAVINGS BANK, F.S.B. 5	
424 0	FIFTH THIRD BANK 28 2,159 0	FIFTH THIRD MORTGAGE 25 1,924	
0	FIRST AMERICAN SAVINGS BANK, SSB 1 54 0	FIRST ARIZONA SAVINGS 1 108	
0	FIRST BANK & TRUST 3 129 0	FIRST BANK AND TRUST EAST TEXAS 1 106	
0	FIRST BANK DBA FIRST BANK MORTGAGE 12 980 0	FIRST CENTRAL BANK, NA	
3 494 0	FIRST CHICAGO BANK & TRUST (CENLAR IS INTERIM SERVICER) 1 95		
0	FIRST CITIZENS BANK AND TRUST COMPANY 1 69 0	FIRST EASTERN BANK,	
N.A. 12 1,082 0	FIRST EQUITY MORTGAGE, INCORPORATED 1 96 0	FIRST FEDERAL	
BANK OF THE MIDWEST 1 87 0	FIRST FEDERAL BANK, FSB 2 142 0	FIRST	
FEDERAL SAVINGS & LOAN ASSOCIATION OF EAST HARTFORD 1 49 0	FIRST FEDERAL SAVINGS BANK 9 522	FIRST FEDERAL	
SAVINGS & LOAN ASSOCIATION OF NEWARK 1 46 0	FIRST FEDERAL SAVINGS BANK OF BOSTON 27 2,895 1	FIRST FEDERAL	
0	FIRST FEDERAL SAVINGS BANK OF BRUNSWICK 1 74 0	FIRST FINANCIAL BANK 1 94 0	FIRST
FINANCIAL BANK, FIRST FINANCIAL BANK, NATIONAL ASSOCIA 4 235 0	FIRST FINANCIAL BANK 1 94 0	FIRST FRANKLIN	
FINANCIAL CORPORATION 2 228 0	FIRST FRANKLIN FINANCIAL CORPORATION 3 522		
0	FIRST HAWAIIAN BANK 10 1,735 0	FIRST MERCHANTS BANK, NATIONAL	
ASSOCIATION 1 60 0	FIRST MIDWEST BANK 9 650 0	FIRST MIDWEST	
BANK/ILLINOIS, NATIONAL ASSOCIATION 6 411 0	FIRST MIDWEST BANK, NATIONAL		
ASSOCIATION 2 165 0	FIRST MORTGAGE CORPORATION 27 3,845 1	FIRST	
MUTUAL BANK, SB 2 159 0	FIRST NATIONAL BANK NORTHWEST OHIO 32 1,678		
0	FIRST NATIONAL BANK OF PENNSYLVANIA 4 345 0	FIRST NATIONAL BANK OF	
PENNSYLVANIA 1 66 0	FIRST NATIONAL BANK OF RIVER FALLS 5 416 0	FIRST	
NATIONAL BANK OF THE HUDSON VALLEY 3 209 0	FIRST NATIONAL BANK OF VENICE 2		
85 0	FIRST PALMETTO BANK 2 260 0	FIRST REPUBLIC SAVINGS BANK, FSB 3 148	
0	FIRST SAVINGS BANK OF PERKASIE 2 126 0	FIRST SECURITY BANK, NA 48 3,626	
1	FIRST SECURITY BANK, NA 7 466 0	FIRST SOUTH BANK 4 394 0	FIRST
STATE BANK 1 50 0	FIRST STATE BANK & TRUST 1 65 0	FIRST TENNESSEE BANK	
NATIONAL ASSOCIATION 2 299 0	FIRST TENNESSEE BANK NATIONAL ASSOCIATION 2 230		
0	FIRST UNION NATIONAL BANK 4 529 0	FIRST UNION NATIONAL BANK 2 180	
0	FIRST VALLEY BANK 3 261 0	FIRST WEST MORTGAGE BANKERS, LTD. 2 313	
0	FIRSTBANK 1 45 0	FIRSTCITY MORTGAGE, INC. 12 957 0	FIRSTIER
SAVINGS BANK, FSB 3 341 0	FIRSTMERIT BANK, NA 12 783 0	FIRSTMERIT BANK,	
NA 3 207 0	FIRSTMERIT BANK, NA 3 151 0	FIRSTMERIT BANK, NA 8 742	
0	FIVE STAR BANK 4 294 0	FLAGSHIP BANK AND TRUST COMPANY 2 308	
0	FLAGSTAR BANK, FSB 30 2,232 0	FLEET MORTGAGE CORP. 3 291	
0	FMB - FIRST MICHIGAN BANK 3 258 0	FMB LUMBERMAN'S BANK 2 126	
0	FMG - NJ MORTGAGE CORP. 8 1,022 0	FNB SOUTHEAST 1 78 0	FNBC
BANK AND TRUST 1 187 0	FORT WAYNE NATIONAL BANK 3 198 0	FOUNDERS	
NATIONAL TRUST BANK 2 237 0	FOX CITIES BANK, FSB 3 168 0	FOX VALLEY	
SAVINGS BANK 1 100 0	FRANDSEN BANK & TRUST 1 86 0	FREMONT BANK 9 883	
0	GATEWAY BANK, F.S.B. 1 150 0	GATEWAY FEDERAL SAVINGS BANK 4 306	
0	GE CAPITAL MORTGAGE SERVICES, INC. 5 423 0	GENERAL AMERICAN	
FINANCIAL CORPORATION 8 895 0	GERMAN AMERICAN BANCORP 13 950		
0	GERSHMAN INVESTMENT CORPORATION DBA GERSHMAN MORTGAGE 1 52		
0	GLASTONBURY BANK AND TRUST COMPANY 3 334 0	GLENDALE FEDERAL	
BANK 3 434 0	GLOBE MORTGAGE COMPANY 1 156 0	GMAC MORTGAGE LLC 4 458	
0	GMAC MORTGAGE, LLC 1 70 0	&nbs	