

FEDERAL HOME LOAN MORTGAGE CORP
Form ABS-15G
May 09, 2018

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, 2018 to March 31, 2018**

Date of Report (Date of earliest event reported): **May 9, 2018**

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.

In the Single Family Structured Deals section of this report, the transaction identified as Z002 under the 'Name of Issuing Entity' corresponds to Seasoned Credit Risk Transfer Trust, Series 2016-1.

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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3128FSP69	JPMORGAN CHASE BANK, N.A.	195 11,782 85	1 36				Unavailable	34 2,088	
15	Total	229 \$13,870	100%0\$0	1 \$36 0\$0 0\$0 0\$0 0\$0	31292GZM1	ACCUBANC MORTGAGE CORPORATION			
0	ADVANTAGE BANK DBA CAMBRIDGE SAVINGS BANK	2 340							
0	ADVANTAGE BANK DBA CAMBRIDGE SAVINGS BANK	1 132 0							
N.A. 2 284 0	AMERICREDIT BANK	2 324 0							
0	AMERICAN MORTGAGES, INC.	3 368 0							
0	BANCORP SOUTH BANK	1 90 0							
0	AMERICAN MORTGAGES, INC.	3 368 0							
0	BANCORP SOUTH BANK	1 90 0							
0	BANK OF AMERICA, N.A.	678 97,447 7 1 56	1 56						
0	BANK OF AMERICA, N.A.	678 97,447 7 1 56	1 56						
0	BANK OF STOCKDALE, FSB	1 100 0							
0	BANK OF THE SIERRA	2 434 0							
0	BANK OF THE WEST	40 5,322 0							
0	BANK OF UTAH	1 87 0							
0	BANKNORTH MORTGAGE COMPANY, INC.	17 2,081							
0	BANKNORTH MORTGAGE GROUP, A DIV OF BANKNORTH, N.A.	5 674							
0	BANKNORTH MORTGAGE GROUP, A DIV OF BANKNORTH, N.A.	2 435 0							
0	HARBOR BANK & TRUST	1 97 0							
0	BATH SAVINGS INSTITUTION	1 128							
0	BLACKHAWK BANK	1 214 0							
0	BMO HARRIS BANK N.A.	26 3,496							
0	BOSTON FEDERAL SAVINGS BANK	14 2,217 0							
0	BRANCH BANKING & TRUST COMPANY	10 1,129 0							
0	BRANCH BANKING & TRUST COMPANY	1 80 0							
0	BRANCH BANKING & TRUST COMPANY	3 280 0							
0	BRANCH BANKING & TRUST COMPANY	7 850 0							
0	BRANCH BANKING & TRUST COMPANY	5 865 0							
0	BRANCH BANKING & TRUST COMPANY	2 166 0							
0	BRANCH BANKING & TRUST COMPANY	10 1,241 0							
0	CAL COAST MORTGAGE CORPORATION	1 195							
0	CALIFORNIA MORTGAGE SERVICE	1 177 0							
0	CAMDEN NATIONAL BANK	1 100							
0	CAPITAL BANK NATIONAL ASSOCIATION	22 2,961 0							
0	CAPITAL PACIFIC MORTGAGE COMPANY	1 108							
0	CASHMERE VALLEY BANK	3 418 0							
0	CASTLE MORTGAGE CORPORATION	19 2,456							
0	CDC FEDERAL CREDIT UNION	16 2,563 0							
0	CENTRAL NATIONAL BANK	3 260							
0	CENTRAL PACIFIC BANK	1 157 0							
0	CF BANCORP MORTGAGE CO. (CENLAR AS INTERIM)	5 619 0							
0	CHARTER BANK (U.S. BANK AS INTERIM)	19 2,221 0							
0	CHARLEVOIX STATE BANK	1 125 0							
0	CHARTERBANK	2 189 0							
0	CHASE HOME FINANCE LLC	8 835							
0	CHELSEA GROTON BANK	3 388 0							
0	CHEMICAL BANK	3 423 0							
0	CHEMICAL BANK	3 423 0							
0	CHEMICAL BANK	3 423 0							
0	CHESAPEAKE BANK	2 260 0							
0	CHITTENDEN TRUST COMPANY	12							
1,139 0	CHITTENDEN TRUST COMPANY	4 509 0							
1	CITIMORTGAGE, INC.	81 11,386							
0	CITIMORTGAGE, INC.	36 4,607 0							
0	CITIZENS BANK OF MASSACHUSETTS	5 685							
0	CIVITAS BANK	1 204 0							
0	COAST COMMERCIAL BANK	9 1,832							
0	COASTAL MORTGAGE SERVICES, INC.	7 1,155 0							
0	COLONIAL BANK	42 5,912							
0	COLORADO BANKERS MORTGAGE, INC.	2 360 0							
0	COLUMBIA STATE BANK	14							
1,748 0	COMMUNITY BANK, N.A.	6 755 0							
0	COMMUNITY FIRST MORTGAGE CORPORATION	7 807 0							
0	COMPASS BANK	1 150 0							
0	CRESCENT BANK & TRUST COMPANY DBA CRESCENT MORTGAGE	1 174 0							
0	CRESCENT MORTGAGE SERVICES, INC.	14							
2,019 0	CROSSLAND MORTGAGE CORPORATION	6 775 0							
0	CTX MORTGAGE COMPANY, LLC (CENLAR AS INTERIM)	5 732 0							
0	CUNA MUTUAL MORTGAGE CORPORATION	1 131 0							
0	DIGITAL FEDERAL CREDIT UNION	2 273 0							
0	DIRECT FEDERAL CREDIT UNION	5 564 0							
0	DMR FINANCIAL SERVICES, INC.	14 1,835 0							
0	DOLLAR BANK, FSB	18							

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2,046 0 DROVERS AND MECHANICS BANK 12 1,562 0 EAGLE HOME MORTGAGE,
 LLC 1 168 0 EAGLE HOME MORTGAGE, LLC 2 343 0 EASTERN BANK 3 325
 0 EASTERN SAVINGS BANK 1 90 0 EASTHAMPTON SAVINGS BANK 1 135
 0 EMIGRANT MORTGAGE COMPANY, INC. 4 496 0 ENVISION BANK 27 3,423
 0 EVERBANK 270 36,178 3 FARMERS & MERCHANTS BANK 4 605
 0 FIDELITY BANK 2 356 0 FIFTH THIRD BANK 1 100 0 FINANCE
 FACTORS, LTD. 1 138 0 FINANCE OF AMERICA MORTGAGE LLC 38 4,860 0 FIRST
 COLORADO MORTGAGE CORPORATION 30 4,687 0 FIRST COMMONWEALTH BANK 1 116
 0 FIRST FEDERAL BANK OF CALIFORNIA (CENLAR AS INTERIM) 1 101 0 FIRST
 FEDERAL SAVINGS BANK 12 1,441 0 FIRST FEDERAL SAVINGS BANK OF TWIN FALLS 1 127
 0 FIRST FINANCIAL OF MARYLAND FEDERAL CREDIT UNION 1 182 0 FIRST
 HAWAIIAN BANK 19 3,313 0 FIRST MERCHANTS BANK, NATIONAL ASSOCIATION 1 180
 0 FIRST MORTGAGE INVESTMENT COMPANY 2 320 0 FIRST NATIONAL BANK 1
 136 0 FIRST NATIONAL BANK OF GRIFFIN 8 1,007 0 FIRST NATIONAL BANK OF
 PENNSYLVANIA 5 679 0 FIRST NATIONAL BANK OF PENNSYLVANIA 4 330
 0 FIRST NATIONAL BANK OF PENNSYLVANIA 1 184 0 FIRST NIAGARA BANK,
 N.A. 16 1,678 0 FIRST STATE BANK 1 137 0 FIRST STATE BANK & TRUST 3 460
 0 FIRST TENNESSEE BANK NATIONAL ASSOCIATION 82 13,219 1 FIRST WESTERN
 BANK, NA 1 130 0 FIVE STAR BANK 1 98 0 FLAGSHIP BANK AND TRUST
 COMPANY 1 134 0 FLAGSTAR BANK, FSB 6 995 0 FREMONT BANK 1 200
 0 FTM MORTGAGE COMPANY 40 5,570 0 GATE CITY BANK 7 767
 0 GATEWAY BANK, F.S.B. 1 193 0 GENOA BANKING COMPANY 1 133
 0 GLACIER BANK 2 179 0 GMAC MORTGAGE, LLC 9 1,262 0 GUARANTY
 BANK 5 799 0 GUARANTY BANK 3 380 0 HARBOR FINANCIAL MORTGAGE
 CORPORATION 4 555 0 HARBOURTON MORTGAGE INVESTMENT 56 7,694
 1 HARRIS N.A. 1 205 0 HOME AMERICAN MORTGAGE CORPORATION 25 4,252
 0 HOME FEDERAL BANK 6 774 0 HOME FEDERAL SAVINGS & LOAN
 ASSOCIATION 1 100 0 HOME SAVINGS BANK 7 1,015 0 HOMEOWNERS
 ASSISTANCE CORPORATION 4 394 0 HOMESTEAD USA, INC. 6 743 0 HOMETOWN
 BANK 7 605 0 HORIZON BANK, N.A. 4 725 0 HSBC BANK USA, N.A. 16 2,028
 0 IBM SOUTHEAST EMPLOYEES' CREDIT UNION 1 126 0 INDYMAC BANK, F.S.B. 1
 167 0 IRWIN MORTGAGE CORPORATION 1 81 0 ISLAND MORTGAGE NETWORK,
 INC. 2 294 0 JPMORGAN CHASE BANK, N.A. 1,346 183,866 13 JPMORGAN CHASE
 BANK, N.A. 10 997 0 JPMORGAN CHASE BANK, N.A. 25 3,738 0 KB HOME
 MORTGAGE COMPANY 2 242 0 KEYBANK NATIONAL ASSOCIATION 8 1,226
 0 KEYSTONE FINANCIAL BANK, N.A. 17 2,181 0 KNUTSON MORTGAGE
 CORPORATION 3 563 0 LAKE CITY BANK 2 257 0 LANDMARK BANK 5 605
 0 LEE BANK 1 85 0 LIBERTY BANK MINNESOTA 17 2,171
 0 LOWCOSTLOAN.....COM, INC. 3 362 0 MARKET STREET MORTGAGE
 CORPORATION (US BANK AS INTERIM) 26 3,261 0 MERCHANTS BANK 1 149
 0 MERCHANTS BANK, NATIONAL ASSOCIATION 5 576 0 MIDLAND STATES BANK
 1 86 0 MILFORD FEDERAL SAVINGS & LOAN ASSOCIATION 8 1,153 0 MONUMENT
 MORTGAGE, INC. 1 240 0 MORTGAGE ACCESS CORP. DBA WEICHERT FINANCIAL
 SERVICES 40 6,084 0 MORTGAGEAMERICA, INC. (INTERIM) 8 1,201 0 MUFG UNION
 BANK, N.A. 7 1,196 0 NE MOVES MORTGAGE, LLC 2 433 0 NEW ENGLAND
 FEDERAL CREDIT UNION 3 303 0 NEW LONDON TRUST, FSB 2 283 0 NEW SOUTH
 FEDERAL SAVINGS BANK (CENLAR AS INTERIM) 33 5,051 0 NEW YORK COMMUNITY BANK
 3 413 0 NICOLLET COUNTY BANK OF ST. PETER 1 106 0 NORTH AMERICAN
 SAVINGS BANK, FSB 102 11,999 1 NORTH SHORE BANK, A CO-OPERATIVE BANK 1 125
 0 OAK HILL BANKS 1 215 0 OLD KENT MORTGAGE COMPANY 39 5,453
 0 OLD SECOND NATIONAL BANK 2 353 0 OPPORTUNITY BANK OF MONTANA 4

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667 0	OPUS BANK 9 1,385 0	PARK NATIONAL BANK 1 114 0	PARK NATIONAL BANK 1 187 0
WASHINGTON 1 115 0	PEOPLES COMMERCIAL BANK 2 290 0	PEOPLES BANK MT. PEOPLES EXCHANGE BANK 8 992 0	PEOPLES FIRST COMMUNITY BANK (US BANK AS INTERIM) 19 3,303 0
SAVINGS BANK 1 108 0	PFEFFERKORN COMPANY 10 1,238 0	PERMANENT FEDERAL MORTGAGE CORPORATION 3 340 0	PHOENIX GLOBAL BANK, NA 1 209 0
PNC BANK, NA 1 209 0	PNC BANK, NA 41 4,993 0	PINNACLE NATIONAL BANK 13 2,048 0	PNC BANK, NA 13 1,911 0
PNC BANK, NA 2 203 0	PROSPECT MORTGAGE, LLC 3 772 0	QNB BANK 4 491 0	R&G MORTGAGE CORPORATION 45 4,614 0
MORTGAGE 18 2,319 0	REGIONS BANK DBA REGIONS MORTGAGE 76 9,680	REPUBLIC BANCORP MORTGAGE CORPORATION 27 3,219 0	RHINEBECK BANK 1 156 0
RIVERVIEW COMMUNITY BANK 1 103 0	ROCKLAND TRUST COMPANY 1 126 0	ROCKLAND TRUST COMPANY 101 15,857 1	RYLAND MORTGAGE COMPANY 101 15,857 1
SANTANDER BANK, N.A. 18 2,000 0	SECOND BANK & TRUST 3 386 0	SHAPPELL MORTGAGE, INC. 4 719 0	SKY FINANCIAL GROUP 5 525 0
SOUTH HOLLAND TRUST & SAVINGS BANK 1 123 0	SOUTHERN BANK & TRUST COMPANY 4 403 0	STANDARD BANK, PASB 1 140 0	STANDARD MORTGAGE CORPORATION 3 386 0
STATE EMPLOYEES FEDERAL CREDIT UNION 1 133 0	STEARNS LENDING, LLC 4 864 0	STONEHAMBANK - A CO-OPERATIVE BANK 1 271 0	SUMMIT BANK 13 1,500 0
SUNSHINE MORTGAGE CORPORATION (US BANK AS INTERIM) 1 240 0	SUNTRUST MORTGAGE, INC. 80 10,690 1	SUSSEXBANK 1 169 0	SUTTON BANK 1 104 0
SYNOVUS MORTGAGE CORPORATION 2 331 0	TD BANK 1 94 0	TD BANK, N.A. 9 1,378 0	TEHAMA COUNTY BANK 1 240 0
TEMECULA VALLEY BANK, NA 1 131 0	THE GREENWOOD'S STATE BANK INC 1 92 0	THE HUNTINGTON NATIONAL BANK 4 629 0	THE STATE BANK 1 118 0
THE WASHINGTON TRUST COMPANY, OF WESTERLY 4 496 0	THE WESTERN STATE BANK 1 184 0	THIES REALTY & MORTGAGE COMPANY 2 267 0	THINK MUTUAL BANK 4 459 0
TRIANGLE BANK 3 590 0	TRINITY MORTGAGE COMPANY OF DALLAS 1 110 0	U.S. BANK N.A. 20 1,665 0	ULSTER SAVINGS BANK 11 1,175 0
UMPQUA BANK 9 1,285 0	UMPQUA BANK 2 289 0	UNIBANK FOR SAVINGS 1 110 0	UNION FEDERAL BANK OF INDIANAPOLIS 7 880 0
UNION SAVINGS BANK 5 600 0	UNITED COMMUNITY BANK 39 4,888 0	UNIVERSITY BANK 1 196 0	UNIVEST BANK AND TRUST CO. 4 655 0
UNIVEST NATIONAL BANK AND TRUST CO. 2 209 0	USALLIANCE FEDERAL CREDIT UNION 2 268 0	WASHINGTON TRUST BANK 18 1,956 0	WAYNE SAVINGS COMMUNITY BANK 3 271 0
WAYPOINT BANK 32 4,217 0	WELLS FARGO BANK, N.A. 73 9,358 1	WELLS FARGO BANK, N.A. 6 943 0	WESBANCO BANK, INC. 1 236 0
WILMINGTON SAVINGS FUND SOCIETY, FSB 6 956 0	WINDSOR FEDERAL SAVINGS AND LOAN ASSOCIATION 1 140 0	YORK FEDERAL SAVINGS AND LOAN ASSOCIATION 3 411 0	Unavailable 5,058 731,413
53	Total 9,698 \$1,367,489 84%	1 \$56 0\$0 1 \$56 0\$0 0\$0 0\$0 31298LSF7	Unavailable 82 \$10,645100%0\$0 1 \$159 0\$0 0\$0 0\$0 31298V7H4
GREENPOINT MORTGAGE FUNDING, INC. 8 1,203 1	Unavailable 809 109,358 99 1 77	Total 817 \$110,561100%0\$0 1 \$77 0\$0 0\$0 0\$0 0\$0 31298YEX5	GREENPOINT MORTGAGE FUNDING, INC. 11 1,859 1
Unavailable 908 124,139 99 1 29	Total 919 \$125,998100%0\$0 1 \$29 0\$0 0\$0 0\$0 0\$0 31287RBR9	Unavailable 43 \$4,669100%0\$0 1 \$51 0\$0 0\$0 0\$0 0\$0 31296WSY4	R&G MORTGAGE CORPORATION 184 \$19,997100%0\$0 1 \$64 0\$0 0\$0 0\$0 0\$0 31296WZH3
U.S. BANK N.A. 114 10,967 80	Unavailable 28 2,743 20 1 75 1 75	Total 142 \$13,710100% 1 \$75 0\$0 1 \$75 0\$0 0\$0 0\$0 31297UVE7	R&G MORTGAG