

FEDERAL HOME LOAN MORTGAGE CORP
Form ABS-15G
November 08, 2013

Report 1 of 11

**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 **July 1, 2013 to September 30, 2013**

Date of Report (Date of earliest event reported): **November 7, 2013**

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

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

Neil Hughes, VP, Interim Head of SF 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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31344RXR6 Unavailable 189 \$15,785100% 1 \$15 0\$0 1 \$15 0\$0 0\$0 0\$0 0\$0 313401YM7 Unavailable 5,575 \$425,001100% 1 \$15 0\$0 1 \$15 0\$0 0\$0 0\$0 31346ADN2 Unavailable 1,071 \$98,988100% 1 \$15 0\$0 1 \$15 0\$0 0\$0 0\$0 31353GNX6 Unavailable 333 \$20,064100%0\$0 0\$0 0\$0 0\$0 1 \$9 0\$0 31349GVP1 Unavailable 1,661 \$176,970100% 1 \$35 0\$0 0\$0 0\$0 1 \$35 0\$0 31281LAL2 Unavailable 66 \$5,119100% 1 \$45 0\$0 1 \$45 0\$0 0\$0 0\$0 31292GBP0 Unavailable 16,014 \$1,670,783100% 1 \$22 0\$0 0\$0 1 \$22 0\$0 0\$0 0\$0 313949T66 Unavailable 53 \$4,973100%0\$0 1 \$37 0\$0 0\$0 0\$0 0\$0 0\$0 31292GGP5 ADRIAN STATE BANK 1 52 0 ANCHOR BANK 2 84 0 BANK OF AMERICA, N.A. 6 618 0 BANK OF ATHENS 1 133 0 BANK OF STOCKDALE, FSB 16 1,596 0 CALIFORNIA NATIONAL BANK 20 2,647 0 CAPITAL BANK OF COLUMBIA 1 171 0 CAPITAL BANK OF NORTH COUNTY 1 137 0 CENTRAL PACIFIC BANK 1 170 0 CENTURA BANK 5 570 0 CHARTER BANK (U.S. BANK AS INTERIM) 25 2,556 0 CHEMICAL BANK 1 72 0 CITIZENS BANKING COMPANY 1 63 0 COMUNITY LENDING, INCORPORATED 39 4,883 0 CONTINENTAL SAVINGS OF AMERICA, A SAVINGS & LOAN ASSOCIATION 9 1,430 0 EVERGREEN FEDERAL SAVINGS AND LOAN 2 184 0 FAIRFIELD COUNTY BANK 2 322 0 FCNB BANK 1 190 0 FIDELITY BANK DBA FIDELITY BANK MORTGAGE 2 145 0 FIRST EQUITY MORTGAGE, INCORPORATED 3 329 0 FIRST FEDERAL SAVINGS BANK 14 1,020 0 FIRST FRANKLIN FINANCIAL CORPORATION 1 104 0 FIRST MUTUAL BANK, SB 3 170 0 FIRST NIAGARA BANK, N.A. 3 143 0 FOUNDERS NATIONAL TRUST BANK 1 152 0 FULTON BANK, N.A. 2 306 0 KENNEBEC FEDERAL SAVINGS AND LOAN ASSOCIATION OF WATERVILLE 2 114 0 LAKE SUNAPEE BANK, FSB 1 60 0 LCNB NATIONAL BANK 1 75 0 MARITIME SAVINGS BANK 1 47 0 MCFARLAND STATE BANK 1 164 0 MERCHANTS BANK, NATIONAL ASSOCIATION 5 290 0 MICAL MORTGAGE, INC. 1 118 0 MORTGAGE BANKERS ACCEPTANCE COMPANY 1 155 0 NORTH VALLEY BANK 6 579 0 NORTHWEST BANK OF ROCKFORD 1 38 0 OCEANFIRST BANK 1 83 0 ONPOINT COMMUNITY CREDIT UNION 7 530 0 PACIFIC BAY BANK 2 272 0 PALM SPRINGS SAVINGS BANK, FSB 1 95 0 PEOPLE'S UNITED BANK 13 1,392 0 PEOPLES COMMUNITY BANK (RESURGENT CAPITAL AS INTERIM) 1 73 0 PHILADELPHIA MORTGAGE CORPORATION 4 405 0 PREMIER COMMUNITY BANK OF FLORIDA 1 50 0 REGIONS MORTGAGE, INC. 1 164 0 REPUBLIC BANCORP MORTGAGE CORPORATION 20 2,092 0 SANTA MONICA BANK 17 1,831 0 SIBLEY MORTGAGE CORPORATION 19 1,514 0 SPRINGS MORTGAGE CORPORATION 1 90 0 TEXAS BANK AND TRUST COMPANY 1 110 0 THE BANK OF HEMET 1 86 0 THE MORTGAGE CAPITAL GROUP 2 383 0 THE RIVERBANK 1 37 0 VINEYARD NATIONAL BANK 1 62 0 VISALIA COMMUNITY BANK 4 424 0 WASHINGTON MUTUAL BANK 34 2,573 0 WASHINGTON MUTUAL BANK 89 9,973 1 WESTMARK MORTGAGE CORPORATION 1 96 0 WILMINGTON SAVINGS FUND SOCIETY, FSB 3 295 0 Unavailable 14,093 1,412,485 97 1 84 1 84 Total 14,501 \$1,455,002 98% 1 \$84 0\$0 0\$0 1 \$84 0\$0 0\$0 31292GHR0 ABACUS FEDERAL SAVINGS BANK 8 1,427 0 ACACIA FEDERAL SAVINGS BANK 12 1,829 0 ADIRONDACK BANK 5 470 0 ADVANTAGE BANK 16 1,312 0 1 52 1 52 AFFORDABLE MORTGAGEE CORPORATION 1 86 0 ALASKA PACIFIC

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BANK 6 926 0	ALGONQUIN STATE BANK 1 167 0	ALLEGACY FEDERAL CREDIT UNION 1 144 0
0	ALLIANCE BANK 2 150 0	ALLIANCE BANK 4 607
0	ALPINE BANK & TRUST CO. 1 179 0	ALPINE BANK & TRUST CO. 52 4,369
0	ALPINE BANK OF ILLINOIS 2 247 0	AMCORE BANK, N.A. 86 9,585
1	AMERIANA BANK OF OHIO, F.S.B. 2 253 0	AMERIANA BANK OF OHIO, F.S.B. 3 386 0
BANTRUST MORTGAGE SERVICES CORPORATION 1 184 0	AMERICAN BANK AND TRUST COMPANY, N.A. 6 392 0	AMERICAN COMMERCIAL BANK
4 631 0	AMERICAN COMMUNITY BANK 11 744 0	AMERICAN MIDWEST BANK 1 203 0
0	AMERICAN MORTGAGE & INVESTMENT COMPANY 7 456 0	AMERICAN NATIONAL BANK AND TRUST COMPANY OF MUNCIE 8 466 0
SAVINGS BANK 11 788 0	AMERICANWEST BANK 1 195 0	AMERICAN TRUST AND SAVINGS BANK 11 788 0
120 0	AMERICAPITAL SERVICE CORP 1 150 0	AMERICANWEST BANK 1 120 0
0	AMERIFIRST BANK 6 679 0	AMERIFED BANK, FSB 23 1,934
0	AMERIFIRST MORTGAGE CORPORATION 7 1,063	AMERIFIRST BANK 6 679 0
0	AMSOUTH BANK 28 2,733 0	ANCHOR BANK 2 207 0
FSB 3 420 0	ANCHOR BANK, SSB 25 1,822 0	ANCHOR BANK, MORTGAGE ACCESS SERVICES 8 1,060 0
0	ANCHOR FEDERATED DBA	ANCHORBANK, FSB 32 2,977
0	ANDROSCOGGIN SAVINGS BANK 1 184 0	ASHEVILLE SAVINGS BANK 13 1,004
0	ASSOCIATED BANK MILWAUKEE 31 3,173 0	ASSOCIATED BANK NORTH 10 724
0	ASSOCIATED BANK, N.A. 42 2,857 0	ASSOCIATED BANK, N.A. 4 249
0	ASSOCIATED BANK, N.A. 29 2,051 0	ASTORIA FEDERAL SAVINGS AND LOAN ASSOCIATION 5 574 0
0	AURORA BANK FSB 2 384 0	BADGER BANK, S.S.B. 1 79
0	BANC ONE MORTGAGE CORPORATION 328 28,752 2	BANCO POPULAR NORTH AMERICA 1 140 0
BANK 4 263 0	BANK ATLANTIC 3 143 0	BANK BOYNTON, A STATE SAVINGS BANK 4 263 0
0	BANK MUTUAL 9 557 0	BANK OF AMERICA NT&SA 1 158
0	BANK OF AMERICA, FSB 2 300 0	BANK OF AMERICA, N.A. 4 264
0	BANK OF ATHENS 6 350 0	BANK OF CANTON 21 2,433 0
GUAM 5 803 0	BANK OF HAWAII 4 820 0	BANK OF GUAM 5 803 0
0	BANK OF ILLINOIS N.A. 1 146	BANK OF MID-JERSEY 1 197 0
0	BANK OF NEW HAMPSHIRE 7 627	BANK OF NORTH GEORGIA 2 186 0
0	BANK OF PONTIAC 1 120 0	BANK OF SAN PEDRO 9 1,168 0
FSB 1 176 0	BANK OF SPRINGFIELD 20 2,023 0	BANK OF STOCKDALE, FSB 1 176 0
0	BANK OF THE SIERRA 4 581 0	BANK OF THE WEST 3 351
0	BANK OF THE WEST 1 119 0	BANK OF THE WEST 1 169 0
UTAH 2 300 0	BANK OF UTAH 13 1,361 0	BANK OF UTAH 2 300 0
0	BANK ONE, ROCKFORD, N.A. 35 3,478 0	BANK OF WESTERN INDIANA 1 203
0	BANKAMERICA MORTGAGE, FSB 1 195 0	BANK ST. CROIX 3 449
0	BANKNORTH MORTGAGE COMPANY, INC. 23 2,168 0	BANKFINANCIAL F.S.B. 7 603
GROUP, A DIV OF BANKNORTH, N.A. 2 335 0	BANKNORTH MORTGAGE COMPANY, INC. 23 2,168 0	BANKNORTH MORTGAGE GROUP, A DIV OF BANKNORTH, N.A. 2 335 0
BANK 17 1,573 0	BANKUNITED, FSB 3 337 0	BANNER BANK 17 1,573 0
0	BANTERRA BANK 2 154 0	BAR HARBOR BANK & TRUST 5 860
0	BATH SAVINGS INSTITUTION 4 640 0	BAY MORTGAGE, INC. 4 596
0	BAY VIEW BANK 17 2,076 0	BENEFICIAL MUTUAL SAVINGS BANK 4 303
0	BERKELEY FEDERAL BANK & TRUST, FSB 5 689 0	BEVERLY COOPERATIVE BANK 1 185 0
BANK 1 185 0	BLACKHAWK BANK 3 201 0	BEVERLY COOPERATIVE BANK 1 185 0
UNION 2 156 0	BLOOMFIELD STATE BANK 1 203 0	BLACKHAWK COMMUNITY CREDIT UNION 2 156 0
0	BOONE COUNTY NATIONAL BANK 10 1,375	BOMAC CAPITAL CORP. 1 141 0
0	BRANCH BANKING & TRUST COMPANY 18 1,698 0	BOONE NATIONAL SAVINGS 1 120 0
1,698 0	BRANCH BANKING & TRUST COMPANY 4 500 0	BRANCH BANKING & TRUST COMPANY 8 1,001 0
TRUST COMPANY 8 1,001 0	BRANCH BANKING & TRUST COMPANY 19 1,446	BRANCH BANKING & TRUST COMPANY 8 1,001 0
0	BRANCH BANKING & TRUST COMPANY 11 823 0	BRANCH BANKING & TRUST COMPANY 11 823 0
LOAN ASSOCIATION 5 617 0	BRATTLEBORO SAVINGS & LOAN ASSOCIATION 5 617 0	BRATTLEBORO SAVINGS & LOAN ASSOCIATION 5 617 0
0	BREMER BANK, NATIONAL ASSOCIATION 1 164	BRIDGES MORTGAGE, INC. 7 881 0
BANK 9 785 0	BUSEY BANK 29 2,308 0	BRIDGES MORTGAGE, INC. 7 881 0
0	BYRON BANK 9 785 0	C.U. FINANCIAL SERVICES 1 159 0
0	CAL COAST MORTGAGE	C.U. FINANCIAL SERVICES 1 159 0

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CORPORATION 4 636 0 CALIFORNIA MORTGAGE SERVICE 31 4,732 0 CALIFORNIA
 NATIONAL BANK 4 660 0 CALIFORNIA NATIONAL BANK 6 852 0 CALUMET
 SECURITIES CORPORATION 4 295 0 CANANDAIGUA NATIONAL BANK AND TRUST
 COMPANY 2 371 0 CAPITAL BANK NATIONAL ASSOCIATION 22 2,095 0 CAPITAL
 BANK OF COLUMBIA 1 135 0 CAPITAL BANK, A FEDERAL SAVINGS BANK 1 144
 0 CAPITAL CITY BANK 2 229 0 CAPITOL FEDERAL SAVINGS BANK 139 12,451
 1 CARDINAL FEDERAL SAVINGS BANK 3 255 0 CARDINAL FINANCIAL
 COMPANY, LP 7 989 0 CASHMERE VALLEY BANK 3 365 0 CBI MORTGAGE 6 835
 0 CDC FEDERAL CREDIT UNION 7 869 0 CENTRA CREDIT UNION 2 151
 0 CENTRAL BANK OF LAKE OF THE OZARKS 2 292 0 CENTRAL JERSEY SAVINGS
 & LOAN 1 135 0 CENTRAL NATIONAL BANK 7 439 0 CENTRAL PACIFIC BANK 4
 848 0 CENTRAL STATE BANK 1 119 0 CENTRUE BANK 1 122 0 CENTURA
 BANK 15 1,081 0 CENTURA BANK 37 3,912 0 CFC MORTGAGE CORPORATION 4 627
 0 CHARTER FEDERAL SAVINGS BANK 3 252 0 CHARTER MORTGAGE AND
 INVESTMENT COMPANY 2 196 0 CHASE HOME FINANCE LLC 105 11,046
 1 CHATHAM SAVINGS AND LOAN ASSOCIATION 1 126 0 CHELSEA GROTON
 BANK 5 571 0 CHEMICAL BANK 12 986 0 CHEMICAL BANK 6 453
 0 CHEMICAL BANK 2 196 0 CHESAPEAKE BANK 2 330 0 CHEVIOT
 SAVINGS BANK 5 481 0 CHICOPEE SAVINGS BANK 3 451 0 CITIBANK, FSB 1 136
 0 CITIZENS BANK 2 301 0 CITIZENS BANK MORTGAGE COMPANY, LLC 3 296
 0 CITIZENS BANK MORTGAGE CORPORATION, LLC 1 133 0 CITIZENS BANK OF
 MASSACHUSETTS 2 256 0 CITIZENS BANK OF MASSACHUSETTS 7 857 0 CITIZENS
 BANK OF MUKWONAGO 2 272 0 CITIZENS FIRST BANK 5 494 0 CITIZENS
 NATIONAL BANK OF NORWALK 2 259 0 CITIZENS NATIONAL BANK OF TEXAS 6 430
 0 CITIZENS SAVINGS BANK, F.S.B. 14 1,395 0 CITY BANK & TRUST 1 130
 0 CITY NATIONAL BANK OF WEST VIRGINIA 13 990 0 CIVIC BANK OF
 COMMERCE 4 371 0 CIVITAS BANK 2 133 0 CIVITAS BANK 33 3,266
 0 CIVITAS BANK 16 1,211 0 CIVITAS BANK 21 1,752 0 CIVITAS BANK 1
 167 0 CLOVER LEAF BANK 6 435 0 CLOVERBANK 1 145 0 COAST
 COMMERCIAL BANK 1 119 0 COAST FUNDING CORPORATION 1 203 0 COLONIAL
 MORTGAGE COMPANY, INC. 4 631 0 COLONIAL SAVINGS, F.A. 79 7,559
 1 COLORADO BANKERS MORTGAGE, INC. 24 2,994 0 COLUMBIA SAVINGS AND
 LOAN 1 164 0 COLUMBIA STATE BANK 2 132 0 COLUMBUS BANK & TRUST
 COMPANY 4 603 0 COMMERCE BANK, N.A. 1 155 0 COMMERCE BANK, N.A. 49 4,285
 0 COMMERCIAL BANK OF TEXAS, NA 3 200 0 COMMERCIAL CENTER BANK 3 490
 0 COMMUNITY BANK OF LEXINGTON, INC. 3 333 0 COMMUNITY BANK, NA 1 151
 0 COMMUNITY BANKS OF TRACY 13 1,807 0 COMMUNITY DEVELOPMENT
 CORPORATION 1 120 0 COMMUNITY FIRST BANK 65 4,533 0 COMMUNITY TRUST
 BANK, INC 4 333 0 COMMUNITY TRUST BANK, N.A., MT. STERLING MARKET 8 541
 0 COMPASS BANK 1 167 0 COMUNITY LENDING, INCORPORATED 5 803
 0 CONTINENTAL CAPITAL CORPORATION 12 1,839 0 CONTINENTAL SAVINGS OF
 AMERICA, A SAVINGS & LOAN ASSOCIATION 21 2,755 0 CORNERSTONE BANK 4 390
 0 COUNTY MORTGAGE COMPANY, INC. 1 144 0 DAIRY STATE BANK 4 357
 0 DEERFIELD FEDERAL SAVINGS & LOAN ASSOCIATION 13 1,683 0 DEERFIELD
 STATE BANK 1 129 0 DELAWARE COUNTY BANK AND TRUST 3 491 0 DELMAR
 FINANCIAL COMPANY 6 921 0 DENALI STATE BANK 5 686 0 DEVELOPERS
 MORTGAGE CORPORATION D/B/A DEVELOPERS SERVICE COR 1 159 0 DIGITAL FEDERAL
 CREDIT UNION 2 334 0 DIME SAVINGS BANK OF WILLIAMSBURG 3 447 0 DIRECT
 FEDERAL CREDIT UNION 4 421 0 DIRECTIONS CREDIT UNION 4 300 0 DMB
 COMMUNITY BANK 1 145 0 DORAL FINANCIAL CORPORATION 38 4,164 0 DORAL
 MORTGAGE LLC 42 3,994 0 DROVERS AND MECHANICS BANK 3 527 0 DUBUQUE

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BANK AND TRUST COMPANY 5 473 0 EAST WEST BANK 10 1,532 0 EASTERN
 BANK 3 353 0 EASTERN INTERNATIONAL BANK 1 97 0 EASTHAMPTON SAVINGS
 BANK 2 256 0 EDGEWATER BANK 5 543 0 EDUCATIONAL SYSTEMS FEDERAL
 CREDIT UNION 2 295 0 ELDORADO BANK DBA COMMERCE SECURITY BANK 54 5,706
 0 EMPIRE BANK 11 1,409 0 EMPIRE NATIONAL BANK OF TRAVERSE CITY 8 665
 0 ENTRON MORTGAGE, INC. 7 1,053 0 EQUITABLE SAVINGS & LOAN
 ASSOCIATION 2 323 0 EVERGREEN BANK, NA 5 477 0 EXTRACO BANKS, N.A, DBA
 EXTRACO MORTGAGE 1 70 0 F&M MORTGAGE SERVICES, INC. 1 151 0 FAIRFIELD
 COUNTY BANK 6 958 0 FALLBROOK MORTGAGE CORPORATION 9 1,518
 0 FARMERS & MERCHANTS BANK 9 753 0 FARMERS NATIONAL BANK OF
 MARYLAND 1 140 0 FCNB BANK 3 381 0 FEDCHOICE FEDERAL CREDIT UNION 1
 160 0 FIDELITY BANK DBA FIDELITY BANK MORTGAGE 1 196 0 FIDELITY
 FEDERAL BANK & TRUST 8 938 0 FIDELITY SAVINGS BANK, F.S.B. 9 982 0 FIFTH
 THIRD MORTGAGE 22 1,416 0 FIRST AMERICAN BANK 1 152 0 FIRST ARIZONA
 SAVINGS 3 474 0 FIRST BANK 2 254 0 FIRST BANK & TRUST 4 208
 0 FIRST BANK DBA FIRST BANK MORTGAGE 7 826 0 FIRST BANK OF BERNE 2 120
 0 FIRST BANK OF EUREKA 2 127 0 FIRST CENTRAL BANK, NA 41 6,428
 0 FIRST CITIZENS BANK AND TRUST COMPANY 7 445 0 FIRST DEWITT BANK 5
 761 0 FIRST EQUITY MORTGAGE, INCORPORATED 15 1,995 0 FIRST FEDERAL
 BANK 13 925 0 FIRST FEDERAL BANK 5 414 0 FIRST FEDERAL BANK OF
 CALIFORNIA (CENLAR AS INTERIM) 11 1,517 0 FIRST FEDERAL BANK OF COLORADO 10 706
 0 FIRST FEDERAL BANK OF THE MIDWEST 4 375 0 FIRST FEDERAL BANK, FSB 10
 880 0 FIRST FEDERAL SAVINGS & LOAN OF CHARLOTTE 4 416 0 FIRST FEDERAL
 SAVINGS BANK 3 202 0 FIRST FEDERAL SAVINGS BANK 11 607 0 FIRST FEDERAL
 SAVINGS BANK 5 324 0 FIRST FEDERAL SAVINGS BANK OF BOSTON 61 6,370
 0 FIRST FEDERAL SAVINGS BANK OF BRUNSWICK 3 330 0 FIRST FEDERAL
 SAVINGS BANK OF KOKOMO 2 330 0 FIRST FIDELITY SAVINGS BANK, FSB 1 149
 0 FIRST FINANCIAL BANK, FIRST FINANCIAL BANK, NATIONAL ASSOCIA 1 135
 0 FIRST FINANCIAL FEDERAL CREDIT UNION OF MARYLAND 1 150 0 FIRST
 FINANCIAL SAVINGS ASSOCIATION, F.A. 4 418 0 FIRST FRANKLIN FINANCIAL
 CORPORATION 11 1,590 0 FIRST FRANKLIN FINANCIAL CORPORATION 3 555
 0 FIRST HAWAIIAN BANK 1 189 0 FIRST INTERNATIONAL BANK, N.A. 1 194
 0 FIRST MID-ILLINOIS BANK & TRUST 10 870 0 FIRST MIDWEST BANK 2 306
 0 FIRST MIDWEST BANK/DANVILLE, NATIONAL ASSOCIATION 4 391 0 FIRST
 MIDWEST BANK/ILLINOIS, NATIONAL ASSOCIATION 19 1,599 0 FIRST MIDWEST BANK,
 NATIONAL ASSOCIATION 1 120 0 FIRST MORTGAGE CORPORATION 7 1,086
 0 FIRST MUTUAL BANK, SB 10 796 0 FIRST NATIONAL BANK 1 132
 0 FIRST NATIONAL BANK & TRUST COMPANY OF ROCHELLE 1 126 0 FIRST
 NATIONAL BANK IN HOWELL (CENLAR AS INTERIM) 3 152 0 FIRST NATIONAL BANK
 NORTHWEST OHIO 25 1,857 0 FIRST NATIONAL BANK OF LA GRANGE 1 165
 0 FIRST NATIONAL BANK OF PARKER 1 160 0 FIRST NATIONAL BANK OF
 PENNSYLVANIA 20 2,060 0 FIRST NATIONAL BANK OF PENNSYLVANIA 1 140
 0 FIRST NATIONAL BANK OF RIVER FALLS 9 910 0 FIRST NATIONAL BANK OF
 ROCHESTER 6 740 0 FIRST NATIONAL BANK OF THE HUDSON VALLEY 3 432
 0 FIRST NIAGARA BANK, N.A. 5 522 0 FIRST NORTHERN BANK OF DIXON 2 326
 0 FIRST PALMETTO BANK 7 825 0 FIRST PIEDMONT FEDERAL SAVINGS & LOAN
 ASSOCIATION 2 216 0 FIRST REPUBLIC BANK 5 849 0 FIRST SAFETY BANK 1 141
 0 FIRST SAVINGS BANK SSB 13 883 0 FIRST SECURITY BANK, NA 95 8,526
 1 FIRST SECURITY BANK, NA 1 130 0 FIRST SOUTH BANK 30 2,543
 0 FIRST STATE BANK 11 1,010 0 FIRST STATE BANK - MONTICELLO 3 287
 0 FIRST TECHNOLOGY FEDERAL CREDIT UNION 5 453 0 FIRST TENNESSEE BANK

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NATIONAL ASSOCIATION 4 705 0 FIRST TENNESSEE BANK NATIONAL ASSOCIATION 7 719
0 FIRST TENNESSEE BANK NATIONAL ASSOCIATION 4 717 0 FIRST TRADE UNION
BANK 1 132 0 FIRST UNION NATIONAL BANK 29 3,589 0 FIRST WEST MORTGAGE
BANKERS, LTD. 10 1,574 0 FIRSTBANK 3 162 0 FIRSTBANK 1 142
0 FIRSTCITY MORTGAGE, INC. 3 482 0 FIRSTTIER SAVINGS BANK, FSB 26 2,272
0 FIRSTMERIT BANK, NA 22 1,602 0 FIRSTMERIT BANK, NA 1 135
0 FIRSTMERIT BANK, NA 11 749 0 FLAGSHIP BANK AND TRUST COMPANY 10
1,200 0 FLAGSTAR BANK, FSB 64 5,370 0 FLEET MORTGAGE CORP. 24 2,937
0 FLEET NATIONAL BANK 1 119 0 FMB - FIRST MICHIGAN BANK 69 4,946
0 FMB LUMBERMAN'S BANK 32 2,425 0 FMG - NJ MORTGAGE CORP. 3 263
0 FORT WAYNE NATIONAL BANK 4 388 0 FOUNDERS NATIONAL TRUST BANK 19
1,498 0 FOX CITIES BANK, FSB 11 879 0 FOX VALLEY SAVINGS BANK 6 462
0 FREMONT BANK 31 4,270 0 FRONTIER STATE BANK 3 199 0 FRONTIER
STATE BANK 1 130 0 FUNDERS MORTGAGE CORPORATION OF AMERICA 1 158
0 GATEWAY FEDERAL SAVINGS BANK 4 315 0 GE CAPITAL MORTGAGE
SERVICES, INC. 9 1,070 0 GENERAL AMERICAN FINANCIAL CORPORATION 123 16,964
1 GERMAN AMERICAN BANCORP 36 2,623 0 GLASTONBURY BANK AND TRUST
COMPANY 3 536 0 GLENDALE FEDERAL BANK 8 979 0 GLENVIEW STATE BANK 4
647 0 GLOBE MORTGAGE COMPANY 24 3,437 0 GOLDEN BAY FEDERAL CREDIT
UNION 1 130 0 GOLDEN EMPIRE MORTGAGE, INC. 3 507 0 GOLDEN STATE
MORTGAGE TRUST, INC. 2 324 0 GRAND PREMIER FINANCIAL, INC. 2 255
0 GRAND PREMIER FINANCIAL, INC. 2 346 0 GRAYSTONE SOLUTIONS
INCORPORATED 1 165 0 GREAT NORTHERN FINANCIAL CORPORATION 9 1,342
0 GREAT SOUTHERN BANK 2 353 0 GREATER SUBURBAN MORTGAGE GROUP,
INC. 3 400 0 GREENTREE MORTGAGE COMPANY, LP 1 156 0 GROUP ONE
MORTGAGE CORPORATION 12 1,147 0 GRUNDY BANK 3 391 0 GUARANTY BANK
1 160 0 GUARANTY BANK 4 267 0 GUARANTY BANK 1 102 0 GUARDIAN
SAVINGS BANK, FSB 12 1,416 0 HAMILTON FINANCIAL CORPORATION 10 1,530
0 HARBORSTONE CREDIT UNION 8 690 0 HARRIS N.A. 10 1,051 0 HARRIS
N.A. 20 1,374 0 HARRIS N.A. 5 668 0 HAWAII NATIONAL BANK 2 345
0 HAWTHORN BANK 4 300 0 HBMC INCORPORATED 3 391
0 HEARTLAND BANK AND TRUST COMPANY 1 125 0 HEARTWELL MORTGAGE
CORPORATION 7 634 0 HERITAGE BANK 6 437 0 HERITAGE BANK OF
SCHAUMBURG 1 203 0 HERITAGE COOPERATIVE BANK 17 1,669 0 HOME
AMERICAN MORTGAGE CORPORATION 11 1,383 0 HOME FEDERAL BANK 1 134
0 HOME FEDERAL BANK 42 3,191 0 HOME FEDERAL SAVINGS BANK 1 183
0 HOME FUNDING FINDERS, INC. 14 1,530 0 HOME FUNDING, INC. 23 3,357
0 HOME SAVINGS BANK 51 4,347 0 HOMEMAC CORPORATION 1 123
0 HOMEOWNERS ASSISTANCE CORPORATION 4 458 0 HOMETOWN BANK OF THE
HUDSON VALLEY 3 398 0 HSBC BANK USA, N.A. 9 793 0 HUDSON RIVER BANK &
TRUST COMPANY 3 435 0 HUDSON VALLEY BANK 1 201 0 ILLINOIS STATE BANK
AND TRUST 3 413 0 IMPAC FUNDING CORPORATION 67 7,990 1 INDEPENDENT
BANK 1 135 0 INDEPENDENT BANK MSB 25 1,888 0 INDYMAC BANK, F.S.B. 2 289
0 INSTITUTION FOR SAVINGS IN NEWBURYPORT AND ITS VICINITY 1 178
0 INTEGRA BANK N.A. 7 554 0 INTERWEST MORTGAGE 2 248
0 INVESTORS SAVINGS BANK 2 134 0 IRWIN MORTGAGE CORPORATION 2 335
0 ISABELLA BANK 5 380 0 JACKSON COUNTY FEDERAL BANK, A FEDERAL
SAVINGS BANK 1 140 0 JEFFERSON BANK 7 1,085 0 JOHNSON BANK 36 3,093
0 JOHNSON BANK 2 154 0 JPMORGAN CHASE BANK, N.A. 92 11,610
1 JPMORGAN CHASE BANK, N.A. F/K/A WAMU 4 344 0 KADILAC MORTGAGE
BANKERS LTD. 5 746 0 KENTUCKY BANK 12 696 0 KEYBANK NATIONAL

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ASSOCIATION 15 1,384 0 KEYSTONE FINANCIAL BANK, N.A. 9 888 0 KEYSTONE
FINANCIAL BANK, N.A. 1 153 0 KITSAP BANK 4 649 0 LA CUMBRE SAVINGS BANK
1 120 0 LAFAYETTE SAVINGS BANK, FSB 1 127 0 LAKE CITY BANK 6 507
0 LAKE SHORE SAVINGS BANK 1 120 0 LAMBRECHT COMPANY 14 1,450
0 LANDMARK BANK 7 1,123 0 LANDMARK CREDIT UNION 20 1,484
0 LANDMARK NATIONAL BANK 6 324 0 LANDMARK NATIONAL BANK 1 140
0 LEBANON CITIZENS NATIONAL BANK 2 129 0 LGE COMMUNITY CREDIT UNION
1 120 0 LIBERTY BANK 9 817 0 LIBERTY BANK 2 570 0 LIBERTY
MORTGAGE COMPANY 1 141 0 LIBERTY MORTGAGE CORPORATION 18 1,539
0 LIFE SAVINGS BANK, FSB 17 1,451 0 LITENDA MORTGAGE CORPORATION 2 305
0 LOHAVEN FEDERAL SAVINGS & LOAN 5 299 0 LOS ALAMOS NATIONAL BANK
1 203 0 LOWELL, SMITH & EVERS, INC. 1 125 0 LUMBERMENS MORTGAGE
CORPORATION 4 589 0 M & I BANK OF SOUTHERN WISCONSIN 8 1,441 0 M & I
BANK NORTHEAST 2 157 0 M & I BANK SSB 22 1,575 0 M & I MID STATE
BANK, N.A. 3 340 0 M & I MORTGAGE CORPORATION 15 1,693 0 M&I MORTGAGE
CORPORATION 22 1,697 0 M&T BANK 3 311 0 M-WEST MORTGAGE CORPORATION
8 959 0 MAIN STREET BANK & TRUST 20 1,597 0 MAINSOURCE BANK 3 415
0 MANTENO STATE BANK 2 251 0 MARITIME SAVINGS BANK 8 534
0 MARK TWAIN BANK DBA MARK TWAIN MORTGAGE COMPANY 1 197
0 MARKET STREET MORTGAGE CORPORATION 7 855 0 MARVAL MORTGAGE
CORPORATION 2 300 0 MB FINANCIAL BANK, N.A. 12 1,187 0 MCA MORTGAGE
CORPORATION 13 1,259 0 MCFARLAND STATE BANK 1 150 0 MEDALLION
MORTGAGE COMPANY 18 2,187 0 MERCANTILE BANK OF ILLINOIS 17 1,667
0 MERCANTILE BANK OF MT. VERNON 1 163 0 MERCANTILE BANK, FSB 28 2,492
0 MERCANTILE BANK, N.A. 48 3,040 0 MERCANTILE MIDWEST 8 1,208
0 MERCHANTS BANK 7 1,092 0 MERCHANTS BANK 3 531 0 MERCURY
MORTGAGE SERVICES CORPORATION 2 277 0 MERIT MORTGAGE SERVICES, INC. (OCWEN
AS INTERIM) 2 258 0 METROBANK MORTGAGE SERVICES, L.L.C. 15 1,558
0 METROPOLITAN FEDERAL SAVINGS & LOAN ASSOCIATION 1 119
0 METROPOLITAN SERVICE CORPORATION 210 30,119 2 MFC FIRST NATIONAL
BANK 1 149 0 MFC FIRST NATIONAL BANK 2 166 0 MICAL MORTGAGE, INC. 6 709
0 MID STATE BANK 2 268 0 MIDCOUNTRY BANK 9 619 0 MIDWEST
BANKCENTRE 1 130 0 MILFORD FEDERAL SAVINGS & LOAN ASSOCIATION 47 5,441
0 MONARCH COMMUNITY BANK 2 132 0 MONUMENT MORTGAGE, INC. 4 636
0 MORTGAGE BANKERS ACCEPTANCE COMPANY 2 313 0 MORTGAGE SERVICE
AMERICA CO DBA FIRST CALIFORNIA MORTGAGE CO 47 5,864 0 MORTGAGEAMERICA,
INC. (RESURGENT IS INTERIM SERVICER) 2 217 0 MUTUAL OF NORTH AMERICA, INC 16
2,548 0 MUTUAL OF OMAHA BANK 1 129 0 MUTUALBANK 6 391 0 MVB
MORTGAGE CORPORATION (US BANK AS INTERIM) 4 553 0 NAPA NATIONAL BANK 2 375
0 NAPA VALLEY BANK 4 650 0 NATIONAL GRAND BANK 8 1,111
0 NATIONAL HOME FUNDING CORPORATION 2 395 0 NATIONAL PACIFIC
MORTGAGE CORP 13 1,973 0 NATIONAL PENN BANK 17 1,446 0 NATIONAL PENN
BANK 3 251 0 NATIONSBANC MORTGAGE CORPORATION 61 8,850
1 NATIONSBANC MORTGAGE CORPORATION 10 1,359 0 NBC UNIVERSAL
EMPLOYEES FEDERAL CREDIT UNION 2 308 0 NBT BANK, N.A. 11 782 0 NBT
BANK, N.A. 3 230 0 NETWORK CAPITAL GROUP, INC. 2 406 0 NEW DARTMOUTH
BANK 6 725 0 NEW ENGLAND BANK & TRUST COMPANY 5 584 0 NEW ENGLAND
FEDERAL CREDIT UNION 4 456 0 NEW ENGLAND SAVINGS BANK 2 260 0 NEW
LONDON TRUST, FSB 3 246 0 NEW YORK COMMUNITY BANK 5 657 0 NFS
SAVINGS BANK, F.S.B. 2 254 0 NORSTATES BANK (CENLAR FSB AS INTERIM) 3 407
0 NORTH COMMUNITY BANK 3 358 0 NORTH COUNTY BANK 1 148

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0	NORTH MIDDLESEX SAVINGS BANK 2 190 0	NORTH SHORE BANK FSB 27 1,984
0	NORTH SOUND BANK 2 310 0	NORTHEAST BANK 1 203 0
0	CREDIT UNION 2 192 0	NORTHEAST
0	NORTHFIELD BANK 5 701 0	NORTHERN FEDERAL SAVINGS BANK 2 266
0	NORTHWEST SAVINGS BANK 2 314 0	NORTHWEST BANK & TRUST COMPANY 8 756
0	OAK HILL BANKS 2 344 0	NVR MORTGAGE FINANCE, INC. 3 431
0	OCEANFIRST BANK 3 374 0	OCCIDENTAL MORTGAGE CORPORATION 2 282
0	LOAN SERVICING, LLC FKA GMAC MORTGAGE 61 6,701 0	OCEANFIRST BANK 18 2,770 0
0	OLD POINT NATIONAL BANK 1 130 0	OCWEN
1	OMNI BANK, N.A. 3 554 0	OHIO BANK 34 2,760
0	OXFORD BANK & TRUST 1 151 0	OLD SECOND NATIONAL BANK 82 8,235
1	PACIFIC BAY BANK 2 316 0	OMNIBANK, SSB 6 405 0
0	PACIFIC TRUST BANK, FSB 29 3,354 0	OPUS BANK 7 564
0	PALM BEACH SAVINGS & LOAN, FSA 3 506 0	P I B MORTGAGE COMPANY 120 19,133
0	PAPER CITY SAVINGS ASSOCIATION 4 286 0	PACIFIC CENTRAL MORTGAGE, INC. 2 320
0	PARK BANK 2 168 0	PALISADE SAVINGS BANK, SLA 7 858
0	PARK NATIONAL BANK 2 242 0	PALMETTO STATE BANK 1 133
0	BANK 9 780 0	PARAMOUNT BANK, FSB 4 616
0	PARK NATIONAL BANK 31 2,903 0	PARK NATIONAL BANK 2 242 0
0	PARK NATIONAL BANK 3 445 0	PARK NATIONAL BANK 9 574
0	TRUST BANK 2 139 0	PARKWAY BANK 1 126 0
126 0	PATRIOT NATIONAL BANK 1 150 0	PARTNERS
BRITAIN 11 1,062 0	PENNSVILLE NATIONAL BANK 2 130 0	PEAK NATIONAL BANK 1
TRUST CO. 1 131 0	PEOPLE'S UNITED BANK 45 3,829 0	PEOPLE'S SAVINGS BANK OF NEW
COMMUNITY BANK (RESURGENT CAPITAL AS INTERIM) 3 512 0	PEOPLES BANK OF KANKAKEE COUNTY 1 125 0	PEOPLES BANK AND
SAVINGS BANK 10 1,241 0	PEOPLES BANK OF KANKAKEE COUNTY 1 125 0	PEOPLES
0	PEOPLES FEDERAL SAVINGS BANK OF DEKALB COUNTY 1 119	PEOPLES FEDERAL
0	PEOPLES MORTGAGE CORPORATION 2 251 0	PEOPLES SAVINGS BANK 2 319
0	PEOPLES SAVINGS BANK 13 1,146 0	PEOPLES BANK 3 378
0	PERFORMANCE MORTGAGE OF COACHELLA VALLEY 3 449 0	PERMANENT
0	FEDERAL SAVINGS BANK 4 264 0	PHILADELPHIA FREEDOM CORPORATION 3 350
0	PHILADELPHIA MORTGAGE CORPORATION 14 1,836 0	PINNACLE BANK 2 323
0	PINNACLE MORTGAGE INVESTMENT CORPORATION 15 2,036 0	PINNACLE
0	NATIONAL BANK 8 711 0	PLACER SIERRA BANK 8 845 0
0	PNC BANK, NA 1 177 0	PNC BANK, NA 2 348
0	RICHMOND SAVINGS 2 264 0	POINTE FEDERAL SAVINGS BANK 4 474 0
160 0	PREMIER NATIONAL BANK 2 327 0	PORT
1,190 0	PREMIUM FEDERAL SAVINGS BANK 1 202 0	PREMIERBANK 1
FINANCIAL CORP. 2 175 0	PRIMERIT BANK, A FEDERAL SAVINGS BANK 16 1,603 0	PRINCETON
0	PROVIDENT BANK 3 498 0	PROVIDENT BANK 17 1,500
0	PROVIDENT BANK 37 4,432 0	PROVIDENT COMMUNITY BANK NA 1 89
0	PROVIDENT FUNDING ASSOCIATES, L.P. 1 152 0	PROVIDENT SAVINGS BANK,
0	FSB 1 131 0	PSF MORTGAGE LIMITED, DBA FRONTLINE MORTGAGE COMPANY 8 1,189
0	PUBLIX EMPLOYEES FEDERAL CREDIT UNION 3 450 0	PYRAMAX BANK, FSB 5
448 0	PYRAMAX BANK, FSB 11 703 0	QUICKEN LOANS INC. 45 5,644
0	R&G MORTGAGE CORPORATION 24 1,413 0	RABOBANK, NA 6 1,004
0	RABOBANK, NA 5 751 0	RAINIER PACIFIC BANK (RESURGENT CAPITAL AS
0	INTERIM) 2 130 0	RANCHO MORTGAGE CORPORATION 1 130 0
0	NATIONAL BANK 1 143 0	RANCHO VISTA
0	REGIONS BANK DBA REGIONS MORTGAGE 7 425 0	RBC BANK (USA) 13 1,178 0
0	REGIONS MORTGAGE 25 2,290 0	RBS CITIZENS, NA 8 710
0	REGIONS BANK OF FLORIDA 1 145 0	REGIONS BANK DBA
0	MORTGAGE CORPORATION 62 5,870 0	REGIONS BANK DBA REGIONS MORTGAGE 1 136
0	REPUBLIC SECURITY BANK 1 185 0	REGIONS MORTGAGE, INC. 2 349
0	REPUBLIC SECURITY BANK 1 185 0	REPUBLIC BANCORP
0	REPUBLIC SECURITY BANK 1 185 0	REPUBLIC BANK & TRUST COMPANY 41 3,227
0	REPUBLIC SECURITY BANK 1 185 0	RESOURCE BANK, NATIONAL

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ASSOCIATION 4 555 0	RICHMOND SAVINGS BANK SSB 1 141 0	RIVERVIEW
COMMUNITY BANK 7 668 0	RNG MORTGAGE SERVICES, INC. 1 120 0	ROCKBANK
1 120 0	ROCKLAND TRUST COMPANY 4 523 0	ROSLYN NATIONAL MORTGAGE
CORP. 10 1,266 0	ROSLYN SAVINGS BANK 2 372 0	ROSS MORTGAGE
CORPORATION 66 5,543 0	RSL MORTGAGE CORPORATION 1 162 0	SACRAMENTO
SAVINGS BANK 53 5,719 0	SAGE BANK 1 125 0	SALEM FIVE MORTGAGE
COMPANY, LLC 1 133 0	SALIN BANK 2 329 0	SAN DIEGO FUNDING 12 1,948
0	SAN DIEGO TRUST & SAVINGS BANK 1 119 0	SANDWICH CO-OPERATIVE BANK
3 410 0	SANDY SPRING BANK 3 461 0	SANTA CRUZ MORTGAGE COMPANY 17
2,765 0	SANTA MONICA BANK 20 2,550 0	SAUGUSBANK, A CO-OPERATIVE BANK
1 169 0	SAWYER SAVINGS BANK 6 420 0	SBMC MORTGAGE 3 447 0
ENTERPRISES, INC. 43 6,988 0	SCHOOLSFIRST FEDERAL CREDIT UNION 2 230	SCF
0	SCHOOLSFIRST FEDERAL CREDIT UNION 30 3,911 0	SEATTLE MORTGAGE
SERVICES 11 1,077 0	SECURITY FEDERAL SAVINGS BANK 2 309 0	SECURITY
SAVINGS BANK 12 570 0	SEQUOIA NATIONAL BANK 1 169 0	SHELTON SAVINGS
BANK 10 1,288 0	SIBLEY MORTGAGE CORPORATION 59 5,866 0	SIGNET
MORTGAGE CORPORATION 1 171 0	SIUSLAW BANK 3 354 0	SJS FEDERAL
SAVINGS BANK 6 427 0	SKY FINANCIAL GROUP 29 2,778 0	SKY FINANCIAL
GROUP, INC. 70 4,497 0	SOUTH CENTRAL BANK OF BOWLING GREEN, INC. 1 202	
0	SOUTH CENTRAL BANK, INC. 3 266 0	SOUTH SIDE TRUST AND SAVINGS BANK
7 523 0	SOUTHBANK 3 304 0	SOUTHTRUST BANK OF GEORGIA, N.A. 16 1,716
0	SOVEREIGN BANK 5 917 0	SOVEREIGN BANK 7 1,021 0
BANK 3 435 0	SPECTRUM HOME MORTGAGE CORPORATION 39 2,731	SOVEREIGN
0	SPRINGFIELD INSTITUTION FOR SAVINGS 9 957 0	ST PAUL FEDERAL BANK 5
703 0	ST. LOUIS BANK FOR SAVINGS FSB 8 615 0	STANDARD MORTGAGE
CORPORATION 1 200 0	STATE BANK 10 754 0	STATE BANK OF CROSS PLAINS 6
836 0	STATE BANK OF LA CROSSE 3 240 0	STATE EMPLOYEES FEDERAL CREDIT
UNION 2 191 0	STATE FINANCIAL NETWORK, LLC 14 1,454 0	STATEWIDE
FUNDING CORPORATION 4 503 0	STERLING BANK 31 2,925 0	STERLING FEDERAL
BANK, FSB 3 156 0	STILLMAN BANCCORP, N.A. 3 462 0	STM MORTGAGE
COMPANY 24 3,121 0	STOCKTON SAVINGS BANK, FSB 21 1,966	
0	STONEHAMBANK - A CO-OPERATIVE BANK 21 2,494 0	STUART-WRIGHT
MORTGAGE, INC. 9 1,348 0	SUMMIT BANK 1 144 0	SUMMIT BANK 1 193
0	SUMMIT SAVINGS BANK 2 123 0	SUMMIT SAVINGS BANK 1 84
0	SUMMIT STATE BANK 6 929 0	SUNSHINE MORTGAGE CORPORATION (US BANK
AS INTERIM) 2 294 0	SUNTRUST MORTGAGE, INC. 3 441 0	SUNTRUST MORTGAGE,
INC. 126 10,810 1	SUPERIOR SAVINGS BANK 1 150 0	SURETY BANK 1 165
0	SUSQUEHANNA BANK 26 3,042 0	TD BANK 4 468 0
337 0	TERRITORIAL SAVINGS BANK 1 270 0	TD BANK, N.A. 3
0	THE BANK OF HEMET 2 152 0	THE BANK OF EDWARDSVILLE 1 183
BRYN MAWR TRUST COMPANY 6 887 0	THE BANKERS BANK 32 2,508 0	THE
0	THE BRYN MAWR TRUST COMPANY 7 1,110	
0	THE CAL-BAY MORTGAGE GROUP 3 405 0	THE CAMDEN NATIONAL BANK 1 181
0	THE CITIZENS NATIONAL BANK 8 462 0	THE COMMUNITY BANK 3 377
0	THE COOPERATIVE BANK 1 155 0	THE FARMERS & MERCHANTS STATE BANK 3
439 0	THE FARMERS BANK 3 144 0	THE FIRST BANK OF BALDWIN 7 463
0	THE FIRST N.A. 1 184 0	THE FIRST NATIONAL MORTGAGE EXCHANGE 13 1,971
0	THE GREENWOOD'S STATE BANK INC 1 131 0	THE HERITAGE CORPORATION
OF SOUTH FLORIDA 11 1,561 0	THE HUNTINGTON NATIONAL BANK OF INDIANA 30 2,594	
0	THE PROVIDENT BANK 4 491 0	THIES REALTY & MORTGAGE COMPANY 1 185
0	THREE RIVERS BANK OF MONTANA 1 121 0	TIMBERLAND BANK 3 391
0	TOMPKINS TRUST COMPANY 1 178 0	TOWER FEDERAL CREDIT UNION 3 291

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0	TOWN & COUNTRY MORTGAGE COMPANY 5 567 0	TRI CITY NATIONAL BANK 2
343 0	TRIANGLE BANK 23 1,856 0	TRINITY MORTGAGE COMPANY OF DALLAS 4
497 0	TROY SAVINGS BANK 4 415 0	TRUITY FEDERAL CREDIT UNION 4 538
0	TRUST COMPANY BANK OF NORTH GEORGIA 3 282 0	U.S. BANK N.A. 18 2,322
0	U.S. BANK, N.A. 4 296 0	ULSTER SAVINGS BANK 12 1,225 0
BANK 2 262 0	UNION BANK, NA 10 1,125 0	UNION PLANTERS BANK, NATIONAL
ASSOCIATION 19 1,517 0	UNION PLANTERS BANK, NATIONAL ASSOCIATION 6 481	
0	UNION PLANTERS BANK, NATIONAL ASSOCIATION 5 664 0	UNION SAVINGS
BANK 113 12,181 1	UNION STATE BANK 8 740 0	UNITED BANK OF BISMARCK 4 223
0	UNITED BANK, INC. 16 1,404 0	UNITED COMMERCIAL BANK 45 5,504
0	UNITED COMMUNITY BANK 1 121 0	UNITED FEDERAL SAVINGS BANK 14 1,349
0	UNITED FUNDING CORPORATION 1 183 0	UNITED SAVINGS & LOAN
ASSOCIATION 2 269 0	UNITED SAVINGS BANK 4 560 0	UNITED SAVINGS BANK 14
1,313 0	UNIVERSAL CAPITAL CORPORATION 2 265 0	UNIVERSITY BANK 4 634
0	UNIVERSITY SAVINGS BANK 2 263 0	VALLEY FEDERAL SAVINGS BANK 1 150
0	VALLEY NATIONAL BANK 1 140 0	VECTRA BANK COLORADO, N.A. 28 2,104
0	VENTURA COUNTY NATIONAL BANK 6 849 0	VERMONT FEDERAL BANK, FSB 1
134 0	VERMONT NATIONAL BANK 28 2,496 0	VINEYARD NATIONAL BANK 1 144
0	VINTAGE BANK 1 125 0	VISALIA COMMUNITY BANK 12 1,553
0	WACHOVIA BANK, N.A. 22 2,521 0	WALLICK AND VOLK, INC. 2 247
0	WASHINGTON FEDERAL SAVINGS 3 264 0	WASHINGTON MUTUAL BANK 7 941
0	WASHINGTON MUTUAL BANK 112 12,830 1	WASHINGTON TRUST BANK 6 725
0	WAUKESHA STATE BANK 42 3,940 0	WELLS FARGO BANK, N.A. 198 24,048
2	WESBANCO BANK, INC. 11 995 0	WESCOM CENTRAL CREDIT UNION 2 135
0	WEST COAST BANK 2 393 0	WEST SUBURBAN BANK OF AURORA (US BANK AS
INTERIM) 20 1,904 0	WESTAMERICA BANK 48 5,255 0	WESTAMERICA MORTGAGE
COMPANY 2 271 0	WESTBURY BANK 5 421 0	WESTERN CITIES MORTGAGE
CORPORATION 1 126 0	WESTERN FINANCIAL BANK, FSB 3 309 0	WESTERN
MORTGAGE LOAN CORPORATION 10 1,232 0	WESTMARK MORTGAGE CORPORATION 6 964	
0	WILMINGTON SAVINGS FUND SOCIETY, FSB 5 717 0	WINDSOR FEDERAL
SAVINGS AND LOAN ASSOCIATION 10 1,191 0	WOLVERINE BANK, FSB 22 2,091	
0	WOODTRUST BANK, N.A. 5 304 0	YADKIN BANK 1 177 0
MORTGAGE SERVICE CORPORATION 1 162 0	YOUR COMMUNITY BANK 25 1,738	YOUNG
0	ZIONS FIRST NATIONAL BANK 137 11,659 1	1ST SOURCE BANK 14 1,732
0	1ST 2ND MORTGAGE COMPANY OF NJ, INC. 30 4,357 0	Unavailable 4,357 546,526
38	Total 12,881 \$1,452,029 59% 1 \$52 0\$0 1 \$52 0\$0 0\$0 0\$0 313977XA3 IMPAC FUNDING	
CORPORATION 25 2,743 12	Unavailable 163 19,794 88 1 68	Total 188 \$22,537 100% 0\$0 1
\$68 0\$0 0\$0 0\$0 0\$0 31292GL46 ABACUS FEDERAL SAVINGS BANK 1 160 0		ACACIA FEDERAL
SAVINGS BANK 1 95 0	ADVANTAGE BANK 11 741 0	ADVANTAGE BANK DBA
CAMBRIDGE SAVINGS BANK 1 68 0	ADVANTAGE BANK DBA CAMBRIDGE SAVINGS BANK	
5 290 0	ALASKA USA FEDERAL CREDIT UNION 2 286 0	ALGONAC SAVINGS BANK
1 40 0	ALLIANCE BANK 2 95 0	ALLIANCE BANK 5 469 0
TRUST CO. 3 253 0	ALPINE BANK & TRUST CO. 6 488 0	ALPINE BANK &
1 62 0	AMCORE BANK NA, SOUTH CENTRAL 4 297 0	ALPINE BANK OF ILLINOIS
WISCONSIN 1 95 0	AMCORE BANK, MOUNT HOREB 1 90 0	AMCORE BANK, CENTRAL
72 0	AMEGY MORTGAGE COMPANY, L.L.C. 1 117 0	AMCORE BANK, N.A. 1
0	AMERIBANK 2 186 0	AMERIANA BANK 1 92
BANK 4 180 0	AMERIBANK 3 192 0	AMERICAN COMMUNITY
BANK 2 160 0	AMERICAN HOME MORTGAGE, INC. 1 158 0	AMERICAN MIDWEST
AND TRUST COMPANY OF MUNCIE 2 128 0	AMERICAN NATIONAL BANK 5 323 0	AMERICAN NATIONAL BANK
0	AMERICAN STATE BANK 1 43	
	AMERICAN TRUST AND SAVINGS BANK 5 303 0	AMERICANWEST BANK 1 84

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0 AMERICANWEST BANK 1 65 0 AMERICAPITAL SERVICE CORP 1 49
 0 AMERIFIRST BANK 2 113 0 AMERISERV FINANCIAL BANK 1 52
 0 AMSOUTH BANK 10 737 0 ANCHOR BANK 2 108 0 ANCHOR BANK, FSB
 1 49 0 ANCHOR BANK, SSB 3 265 0 ANCHOR FEDERATED DBA MORTGAGE
 ACCESS SERVICES 4 206 0 ANCHORBANK, FSB 1 80 0 ANCHORBANK, FSB 8 599
 0 ANDOVER BANK 2 81 0 ANGELINA SAVINGS BANK, SSB 1 90 0 AREA
 BANK 1 53 0 ARTHUR STATE BANK 1 166 0 ASHEVILLE SAVINGS BANK 6 404
 0 ASSOCIATE BANK OF LODI 1 54 0 ASSOCIATED BANK MILWAUKEE 7 703
 0 ASSOCIATED BANK PORTAGE, NATIONAL ASSOCIATION 6 481 0 ATHENS
 FEDERAL COMMUNITY BANK 1 75 0 ATHENS FIRST BANK & TRUST COMPANY 4 202
 0 BANC ONE MORTGAGE CORPORATION 4 239 0 BANCFIRST 9 821
 0 BANCO SERVICES, INC. 4 326 0 BANCORPSOUTH BANK 3 217 0 BANK
 OF FORT ATKINSON 1 78 0 BANK OF GUAM 10 1,134 0 BANK OF HAWAII 6 1,147
 0 BANK OF ILLINOIS N.A. 1 43 0 BANK OF NORTH GEORGIA 2 154
 0 BANK OF PONTIAC 1 100 0 BANK OF PRAIRIE DU SAC 2 147 0 BANK
 OF SPRINGFIELD 10 951 0 BANK OF SUN PRAIRIE 6 582 0 BANK OF THE SIERRA 3
 408 0 BANK OF UTAH 8 708 0 BANK OF UTAH 13 1,134 0 BANK ST.
 CROIX 1 105 0 BANKATLANTIC, A FEDERAL SAVINGS BANK 3 148 0 BANKNORTH
 MORTGAGE COMPANY, INC. 17 1,228 0 BANKNORTH MORTGAGE GROUP, A DIV OF
 BANKNORTH, N.A. 1 50 0 BANKUNITED, FSB 1 201 0 BAR HARBOR BANK &
 TRUST 2 145 0 BARABOO NATIONAL BANK 3 258 0 BATH SAVINGS INSTITUTION
 5 352 0 BATH STATE BANK 2 165 0 BAY MORTGAGE, INC. 1 100 0 BAY
 VIEW BANK 6 601 0 BAYLAKE BANK 1 47 0 BENCHMARK BANK 1 177
 0 BLACKHAWK BANK 2 111 0 BLACKHAWK BANK 2 155 0