

REQUEST FOR QUALIFICATIONS AND PROPOSALS

**MASTER SERVICER FOR
SINGLE FAMILY MORTGAGE LENDING PROGRAM**



Strength, Dignity, Quality of Life

MISSOURI HOUSING

DEVELOPMENT COMMISSION

RESPONSES DUE:

Friday, February 3, 2017 by 4:30 P.M. CST

Section I: Introductory Information

Missouri Housing Development Commission: The Missouri Housing Development Commission (“MHDC” or the “Commission”) was established in 1969 in order to increase the availability of decent, safe and sanitary housing at prices within the means of low and moderate-income persons. The Commission is a governmental instrumentality of the state of Missouri and a body corporate and politic. The Commission’s authority is derived from Section 215.030, *et seq.*, of the Revised Statutes of Missouri, as amended and supplemented.

Purpose of RFP: The purpose of this Request for Qualifications and Proposals (“RFP”) is to obtain statements of qualifications and proposals (“Proposal(s)”) from qualified companies to be a master servicer for the Commission’s single-family mortgage lending programs.

Term of Engagement: It is anticipated that the selected firm or firms will be retained by the Commission for a period of three years with one additional two-year extension period at the option of the Commission, for a total of up to five years.

Proposal Due Date: Friday, February 3, 2017 by 4:30 P.M. Central time

Submission of Proposal: Three copies of Proposals must be submitted in written or printed bound form, along with one electronic email copy, in a sealed envelope marked “Proposal to Serve as Master Servicer to MHDC” and shall include all information required pursuant to this RFP. The envelope shall be marked with the name of the firm submitting the Proposal. Proposals must be submitted by the Proposal Due Date noted above to:

Missouri Housing Development Commission
920 Main St.
Suite 1400
Kansas City, Missouri 64105
Attn: Don Brinker, Homeownership Manager

(Neither faxed copies nor electronic submissions will be accepted.)

Anticipated Timetable for RFP and Proposals:	Release RFP	December 21, 2016
	Proposals Due	February 3, 2017
	Evaluation Committee Recommendation	March 2, 2017
	Selection by Commissioners	March 10, 2017

Section II: Procedures and Instructions

Questions: Questions regarding this RFP should be directed to the Commission in writing by mail, facsimile or electronic mail, as follows:

Don Brinker
Homeownership Manager
Missouri Housing Development Commission
920 Main St, Suite 1400
Kansas City, Missouri 64105
(816) 384-1000 (fax)
dbrinker@mhdc.com

Standards of Conduct: Please refer to the Commission’s “Standards of Conduct” Policy for information regarding contact with MHDC commissioners or staff in connection with this RFP, necessary disclosures thereunder and other policies regulating the actions of interested parties, employees and commissioners during a competitive matter. The Commission’s Standards of Conduct Policy is available on MHDC’s website at www.mhdc.com. Furthermore, pursuant to the Standards of Conduct, any Response under this RFP shall disclose the name of the individual, entity and/or entities having ownership interests in the Respondent. All entities identified in this disclosure shall be reduced to their human being level irrespective of the number of entity layers that may be present for any disclosed entity. If the respondent to this RFP is a publicly held corporation the disclosure under this section shall include the names of the respondent’s board of directors, its chief executive officer, chief financial officer, chief operating officer and any individual participating in the preparation of the application vis-à-vis this RFP. Questions regarding this requirement may be directed to the Commission’s General Counsel, Katherine Jeter-Boldt, by phone at 816-759-6835 or email at kjeterboldt@mhdc.com.

Modifications to Proposals: A respondent may not modify its Proposal any time after the Proposal Due Date, except in direct response to a request from the Commission for clarification.

Revisions to this RFP: If it becomes necessary to revise any part of this RFP, the Commission will provide an addendum to each firm receiving this RFP. Any additional information required to clarify portions of this RFP will be issued in the form of an addendum.

Expense of The Commission is not responsible for any expense incurred in preparing

Preparation of: and submitting a Proposal or taking any action in connection with the process, or for the costs of any services performed in connection with submission of a Proposal.

Public Records: Firms responding to this RFP should be aware that the Proposals are public records in accordance with state law after the evaluation and selection process has been completed.

Reservation of Rights: The Commission reserves the right to conduct any investigation of the qualifications of any firm that it deems appropriate, negotiate modifications to any of the items proposed in the Proposal, request additional information from any firm, reject any or all Proposals, and waive any irregularities in any Proposal. **The Commission retains the right to negotiate the payment amounts for servicing rights for its master servicer(s).** The engagement described in this RFP is not necessarily exclusive and MHDC expressly retains the right at any time to retain any other firm to provide the services described herein and to terminate any firm's position as master servicer at any time without violating the engagement contemplated by this RFP.

Visits and Interviews: All firms responding to this RFP must be prepared to schedule a visit to their offices or to another location upon request by the Commission. In addition, firms responding to this RFP may be interviewed at MHDC's offices as a part of the selection process.

Section III: Scope of Services

The Commission is seeking proposals for servicing of up to five years' production of single-family mortgage loans (the "Mortgage Loans") proposed to be originated under its Single Family Homeownership Program, commencing August 1, 2017. The Mortgage Loans will be originated by multiple participating lenders and sold to a Master Servicer. The Program will include Mortgage Loans that will be FHA-insured, VA guaranteed, RD guaranteed or conventional mortgage loans. Conventional loans may include loans originated pursuant to available Fannie Mae ("Fannie Mae") or Federal Home Loan Mortgage Corporation ("Freddie Mac") programs. Funding for the Mortgage Loans may include proceeds of one or more tax-exempt bond issues, taxable bonds, and direct sales of mortgage backed securities through the conventional and TBA markets. In addition, some Mortgage Loan borrowers may receive mortgage credit certificates through the Commission. Under the Master Servicer Agreement (the "Servicing Agreement"), the Master Servicer(s) will be required to (i) purchase eligible Mortgage Loans from participating lenders promptly as Mortgage Loans become available for purchase, (ii) pool loans as directed by the Commission and its representatives and assign the FHA, VA and RD Mortgage Loans to the Government National Mortgage Association ("GNMA") under the terms of its GNMA Guaranty Agreement and issue its GNMA Certificates (in the form of GNMA I or GNMA II securities) backed by the FHA, VA or RD Mortgage Loans for sale to the Commission's bond trustee or custodian (the "Trustee"), (iii) pool and swap the conventional Mortgage Loans for Fannie Mae or Freddie Mac mortgage backed securities in accordance with the requirements of Fannie Mae or Freddie Mac, as applicable, and

(iv) deliver the mortgage backed securities to the Trustee on behalf of the Commission on a timetable acceptable to the Commission. Risk of loss on Mortgage Loans backing any mortgage-backed securities will remain with the Master Servicer. The Mortgage Loans to be purchased by the Master Servicer are anticipated to be originated and pooled to form mortgage-backed securities during the term of the Servicing Agreement; however, the Commission may extend the period for delivery, as may be necessary and appropriate to accommodate any remaining proceeds from one or more outstanding series of bonds in progress, or similar programmatic funding available (such as a TBA funding agreement), as of the termination date of the Servicing Agreement.

The Commission is targeting funding approximately \$350 million of Mortgage Loans in each calendar year. Certain factors outside of the Commission's control, including viability of hedging strategies for direct sales of mortgage-backed securities, viability of tax-exempt bonds as a cost efficient funding source, availability of allocation of tax-exempt volume cap, market demand for mortgage loans by eligible homebuyers and competing loan products, may impact the Commission's ability to achieve its objectives. Mortgage Loan volume each year during the term of the Master Servicer selected pursuant to the RFP may be higher or lower than the targeted amount and the Master Servicer must be in a position to accommodate volume levels much lower and much higher than \$350 million. For the past three years MHDC has securitized the following amounts of Mortgage Loans, and anticipates securitizing the amount below in 2016:

<u>Calendar Year</u>	<u>Number and Dollar Amount of MBS Issued</u>
2013	1,644 loans for \$160,691,963
2014	2,297 loans for \$230,683,922
2015	2,431 loans for \$244,129,372
2016	Projected 2,043 loans for \$229,400,000

In order to implement the above program, each Master Servicer will be expected to:

- (1) Assign experienced staff immediately upon proposal acceptance to review final program terms and all program documents (including negotiating the terms of a Servicing Agreement satisfying the terms and conditions set forth in this RFP), suggesting revisions to program documents to further the objectives of MHDC and the lending program, subject to approval by MHDC, as necessary.
- (2) Conduct with MHDC staff regional lender meetings at which the underwriting guidelines and program procedures will be explained to participating Lenders.
- (3) Review Mortgage Loan documents within five (5) business days of receipt for conformity with the requirements of the origination agreement and the related program notice.
- (4) Purchase and fund (as soon as possible but not later than 10 business days following receipt) Mortgage Loans daily from participating lenders upon delivery of such Mortgage Loans and the required documentation by participating lenders.
- (5) Pool mortgages as instructed by the Commission and its representatives and issue mortgage backed securities as soon as reasonably possible as minimum pool sizes acceptable to the Commission are achieved.

- (6) Accept assignments of mortgages utilizing the MERS system, if so requested.
- (7) Deliver GNMA certificates, Fannie Mae mortgage backed securities and Freddie Mac mortgage backed securities immediately upon issuance and deliver the mortgage backed securities to the Trustee on behalf of the Commission or as otherwise directed by the Commission on a schedule acceptable to the Commission. The price paid for the GNMA certificates, Fannie Mae mortgage backed securities and Freddie Mac mortgage backed securities, including any premium amounts related to down payment and closing cost assistance, shall be computed based upon the outstanding principal amount of such certificates and securities at the time of delivery.
- (8) Consult with and advise the Commission, lenders and the Trustee concerning technical questions that may arise with respect to the Mortgage Loans, GNMA Certificates, Fannie Mae mortgage-backed securities or Freddie Mac mortgage backed securities.
- (9) Purchase and pool Mortgage Loans originated in target areas under MHDC's continuous origination program into mortgage backed securities and transfer these to MHDC through the Trustee. In place of Targeted Area Set-Asides, Mortgage Loans will be continuously originated in Federally Targeted Census Tracts, up to an amount equal to 20% of the new funds of each tax-exempt bond issue.
- (10) Service loans in accordance with VA, FHA or RD and GNMA and Fannie Mae or Freddie Mac requirements, as applicable.
- (11) Render to the Commission, Trustee, participating lenders or others, as appropriate, such certifications as shall be required from time to time pursuant to the Program documents to assure compliance with Program guidelines.
- (12) Require repurchase of any non-conforming loans by the applicable originating lender.
- (13) Provide a list of all documentation and samples of all forms that shall be required to be provided by lenders.
- (14) Service all second mortgages established in connection with the first mortgage loans for which your company serves as Master Servicer under the same terms and conditions as the first mortgage loans at no additional cost, charge or fee.

Section IV: Structure of Proposal

- A. The Commission desires to consider Proposals in a consistent and easily comparable format as established in this RFP. Proposals not organized as set forth in this RFP may, at the Commission's discretion, be considered unresponsive. Do not refer to other parts of your Proposal in lieu of answering a specific question. Do not provide references to filings or forms publicly available, including on the firm's website, in lieu of providing specific information in the Proposal.

- B. Each Proposal shall include a transmittal letter signed by an authorized representative of the firm. In the transmittal letter the firm shall certify (i) that no elected or appointed official or employee of the Commission is financially interested, directly or indirectly, in the performance of the services specified in the RFP, (ii) that the information included in the Proposal is true and correct to the best of its knowledge and (iii) that the person signing the transmittal letter is authorized to execute the Proposal on behalf of the firm.
- C. Proposals should be organized in the same manner as the individual information request contained in **Section VII: Proposal Details**. Responses to each lettered question shall begin on a separate page (e.g., answers to Question B should begin on a separate page from the response to Question A).
- D. Exhibits containing additional information may be attached to provide a more detailed response to a question, but only if clearly identifiable as a response to a specific question.

Section V: Evaluation Criteria

The criteria to be used in evaluating the Proposals will include, but are not limited to, the following:

- (1) Relevant experience providing similar services to state and local housing finance authorities or other large commercial clients.
- (2) The firm's ability and willingness to provide the services desired by the Commission and demonstrated understanding of the requirements of the Commission.
- (3) The firm's capacity to perform the services described under Scope of Services above in a prompt, responsive manner with excellent quality of work product.
- (4) The Commission's prior experiences, if any, with the firm and any other factors the Commission believes would be in its best interest to consider.
- (5) Financial capacity of the firm to reliably provide the above Scope of Services.
- (6) Proposed payment amounts for servicing rights.
- (7) Special strengths or capabilities of the firm, minority and women participation, (including through employment or participation with a minority or woman-owned firms), Missouri presence, and any other special services or assistance helpful to MHDC in financing or administering its homeownership lending program initiatives.

In addition, conflicts of interest, related regulatory proceedings and litigation involving the firm will be taken into account, depending upon the nature and significance of the proceedings.

Section VI: Eligibility Requirements

- A. Each firm must meet the following threshold requirements to be considered eligible to serve as master servicer to the Commission:
- (1) Be engaged in the business of servicing residential mortgage loans and qualified to do business in the State of Missouri.
 - (2) Enter into (i) the Lender Origination Agreement, unless your company will not serve MHDC as an Originator, which should be explained, and (ii) the Servicing Agreement with MHDC and agreed and accepted by the trustee.
 - (3) Be (i) an FHA-approved, VA-approved and RD-approved mortgagee, a GNMA approved issuer and Servicer of GNMA Certificates for FHA-insured, VA-guaranteed and RD-guaranteed mortgages, and (ii) a Fannie Mae-approved seller-Servicer eligible to pool and service Fannie Mae mortgage backed securities for conventional Mortgage Loans and/or (iii) a Freddie Mac-approved seller-Servicer eligible to pool and service Freddie Mac mortgage backed securities for conventional Mortgage Loans and meet all requirements of applicable laws so as to be eligible to originate, purchase, hold and service FHA-insured, VA-guaranteed and RD-guaranteed mortgages and conventional Mortgage Loans.
 - (4) Agree to accept and approve all otherwise eligible Mortgage Loans with FICO Scores of 620 or above, and with a back-end ratio (Debt Payment Requirement to Gross Income ratio) of 45% or lower, or such other credit score requirements as mutually agreed in writing.
 - (5) The respondent must comply with all applicable employment laws.
 - (6) Have a current CRA rating of “satisfactory” or better, if applicable.
 - (7) Pursuant to *Mo.Rev.Stat. §285.530.2*, firm(s) selected pursuant to this RFP shall provide MHDC with an affidavit stating that the firm does not employ any person who is an unauthorized alien in conjunction with the contracted services, and that the firm is enrolled in and participating in a federal work authorization program with respect to the employees working in connection with the contracted services. Prior to execution of any agreement contemplated herein, the firm shall provide evidence of participation in a federal work authorization program. Questions regarding this requirement may be directed to the Commission’s General Counsel, Katherine Jeter-Boldt, by phone at 816-759-6835 or email at kjeterboldt@mhdc.com. **In your proposal, please indicate whether or not your firm is currently enrolled in and participating in a federal work authorization program such as E-Verify.**
 - (8) Agree to provide certain periodic reports to MHDC in addition to reports normally supplied pursuant to the GNMA I Guide, GNMA II Guide, and pursuant to the standards of Fannie Mae and Freddie Mac, as applicable. These periodic reports will include monthly reports on prepayments, foreclosures and delinquencies in the format requested by the Commission.
 - (9) Maintain a credit facility or other sources of liquidity available to warehouse mortgage loans for a period of up to six (6) months from their date of purchase from the originating lender(s) until such loans are pooled to form mortgage-backed securities for purchase by the Trustee. In addition, allow the Commission, at its option, to provide warehouse financing for mortgage loans at volume levels acceptable to the Commission.

- (10) MHDC uses and will continue to use Lender On Line through Emphasys Software for on-line lender loan reservations and to process, track and monitor loan activity. The respondent must have the ability to upload and download data to and from MHDC using the Single Family and Loan Tracker modules of Lender On Line. The respondent must have the ability to comply with the specific file-layout as required by the software vendor for the file transfers.
- B. If the firm intends to utilize the services of one or more other firms in the firm's proposed method of performance, the other firm(s) must be identified in the Proposal, must also satisfy the criteria described in (1) through (7) (Eligibility Requirements (8) through (10) may be satisfied by the primary respondent only) immediately above, and must be acceptable to the Commission.

Section VII: Proposal Details

Include a cover letter (limit to 1 page) stating that: (i) that no elected or appointed official or employee of the Commission is financially interested, directly or indirectly, in the performance of the services specified in the RFP, (ii) that the information included in the Proposal is true and correct to the best of its knowledge and (iii) that the person signing the transmittal letter is authorized to execute the Proposal on behalf of the firm.

In addition, firms responding to this RFP should prepare clear and complete responses to each of the following questions and information requests. Brevity and clarity of responses will be appreciated.

- A. Location and Personnel. List the location of your firm's main office and the locations of offices in the State of Missouri. Provide the address of the office location that will service the Commission. Identify the person directly responsible as the primary representative on behalf of the Commission, the key personnel that will coordinate work with the Commission's originating lenders, and other key personnel expected to provide services to the Commission. Provide contact information for the primary representative and those key personnel and include a brief description of each person's background and experience as well as an explanation of their role and responsibilities for the firm.
- B. Firm Overview. Provide an overview of the firm, including the full legal name of the institution, state of organization and supervisory and regulatory authorities that oversee the institution. Provide a summary of the structure and management of the firm. Describe any significant changes in the management and/or structure of your firm, including mergers that have occurred during the past three years. Does your firm foresee or anticipate any organizational changes in the next 24 months? Pursuant to the Commission's Standards of Conduct, any Response under this RFP shall disclose the name of the individual, entity and/or entities having ownership interests in the Respondent. All entities identified in this disclosure shall be reduced to their human being level irrespective of the number of entity layers which may be present for any disclosed entity. If the respondent to this RFP is a publicly held corporation the disclosure under this section shall include the names of the respondent's board of directors, its chief executive officer, chief financial officer, chief operating officer and any individual participating in the preparation of the application vis-à-vis this RFP. Questions regarding these requirements may be directed to the Commission's General Counsel, Katherine Jeter-Boldt, by phone at 816-759-6835 or email at kjeterboldt@mhdc.com.

- C. Eligibility. Please confirm respondent's satisfaction of the Eligibility Requirements in Section VI, including specifically confirming each item numbered one through ten in part A and note any applicable exceptions. Indicate whether or not respondent will utilize the services of any other firms as described in Part B and, if yes, provide the requested information.
- D. References. Provide a list of all master servicer engagements of the firm and provide references for at least five such engagements, with particular attention to state housing finance authorities, if applicable. Describe any issues or problems that have impacted those accounts.
- E. Financial Position. Provide the most recent audited financial statement of the firm and unaudited financial statements for each quarter since the close of the fiscal year represented by the audited financial statement. Describe the firm's available liquidity to purchase and hold mortgage loans originated pursuant to the Commission's Single Family Housing Program until the loans are pooled into mortgage backed securities and sold to the trustee, taking into account all the other obligations or claims for those funds besides the Commission's programs.
- F. Customer Contacts. Describe and discuss your servicing procedures, including the location where MHDC loans will be serviced, customer contact information for borrowers, handling of customer inquiries, and other details of the customer service experience for MHDC borrowers.
- G. Legal, Regulatory and Ethics Actions. Provide a summary of any litigation, arbitration and regulatory proceedings, pending, adjudicated or settled that your firm has been subject to within the last three years involving services your firm provided as a master servicer. Please describe each regulatory proceeding in detail and any litigation or arbitration proceeding resulting in judgments, settlements or damage claims (for those matters not yet resolved) in excess of \$100,000 within the last three years involving services your firm provided as a master servicer. Describe any and all suits brought by or on behalf of the State of Missouri or any agency thereof, regardless of the resolution of such case, in civil or criminal court, against the respondent or any affiliate of the respondent at any time during the past five years. Describe any regulatory proceeding of any kind brought by or on behalf of the State of Missouri or agency thereof against the respondent or any affiliate of the respondent at any time during the past five years. Answers to this Question G shall be contained within the proposal response and shall not be incorporated by reference to other public filings.
- H. Scope of Service. Respond to each of the Scope of Services in **Section III** and indicate whether or not your firm can provide those services, including a brief description of how the services will be provided. Provide a detailed explanation of any service described in **Section III** the firm will not or cannot provide.
- I. Delinquency and Foreclosure Experience. Please supply the following information as of the end of the years noted, relating to all single family mortgage loans being serviced by you for your own account or for the account of others:

	12/31/14	12/31/15	12/31/16
% of Loans 30-60 days delinquent	%	%	%
% of Loans 61-90 days delinquent	%	%	%
% of loans more than 90 days delinquent (except foreclosure)	%	%	%
% of loans in process of foreclosure	%	%	%

- J. Preventing Delinquencies and Defaults. Describe and discuss any early intervention efforts your company has to keep loans current and to prevent defaults on loans serviced by your company.
- K. Loan Originator Requirements. Describe any documentation your company would expect to enter into with originating lenders and please include samples of such documentation. Will your company expect participating lenders to provide it with any information besides MHDC's approval? If yes, please describe the required information and the purpose for obtaining it. Will your company accept loans for purchase from any lender approved by MHDC? If no, please describe the criteria used to accept lenders. Describe and discuss any special procedures or requirements that might be imposed on originating lenders or required of originating lenders to facilitate loan deliveries and purchases. Attached hereto as Exhibit A is a list of MHDC certified lenders please identify any lender(s) on the list that are not currently qualified to originate loans.
- L. Correspondent Lending. Describe your company's willingness to enter into correspondent lending arrangements with lenders in rural markets desiring to offer the program and the terms upon which your company would enter into those arrangements. Will your company require all participating lenders to enter into correspondent lending agreements? If yes, please describe the terms of those agreements.
- M. Rural Outreach. Describe and discuss how the Master Servicer might enhance MHDC's ability to reach rural (non-metro) markets. Describe approaches the firm uses to originate and service loans in rural areas, and provide references from other state housing finance authorities where the respondent has established a history of originating or servicing loans in such areas.
- N. Conflicts of Interest. Provide a statement disclosing: (i) any political contribution or gift valued in excess of \$250 (singularly or in the aggregate) made by or on behalf of respondent or executive officers of the respondent to any statewide elected official of the State of Missouri in the past two years; (ii) any current or proposed business transaction between respondent and any MHDC member, officer, or employee (attach list); and (iii) any other conflict or potential conflict or claim of conflict of interest that may exist between respondent and any MHDC member, officer, or employee (attach list).
- O. Service Auditors Report. Provide a copy of the respondent's most recent Service Organization Control Report (SSAE16).
- P. Confidentiality. Describe your firm's standards and safeguards to ensure the security and confidentiality of nonpublic personal financial information.

Q. Multiple Master Servicers. MHDC currently expects to retain a single firm as master servicer, but in order to provide redundancy and additional capacity for its single-family lending program MHDC reserves the right to engage more than one master servicer for its programs. Please describe any advantages and disadvantages this change would provide MHDC.

R. Payment for Servicing Rights. Provide a firm quotation for the amounts your firm will pay for the right to serve as master servicer in accordance with the following table. Payments for servicing rights shall be computed based upon the principal amount outstanding at the time the Mortgage Loan is converted to a mortgage backed security and delivered as provided herein. In addition, if the payment quotation would be different if your firm serves as the exclusive master servicer, rather than as one of two or three master servicers, please provide separate quotations for exclusive master servicer and non-exclusive master servicer. **For purposes of this fee quotation, no additional fees for reservation, processing, or underwriting, or any other fees, other than those expressly authorized by MHDC to be collected by originating lenders, may be charged to any borrower, to MHDC or to the originating lender by the Master Servicer.**

	SERVICING FEE—NET OF ANY GUARANTEE FEE								
Loan Type	6.5	18	19	25	31.5	43	44	56.5	69
GNMA I									
GNMA II									
Fannie Mae									
Freddie Mac									

In the event your company recommends charging fees to any borrower under any circumstances, please provide a specific listing of all such fees that would be proposed, the amounts of such fees and the rationale for charging them. In addition, please provide a second chart of the amounts your firm will pay for the right to serve as master servicer in accordance with the table above in the event MHDC shall consent to such fees. Confirm the period of time your quotation for payments for servicing rights would remain in effect at the levels set forth above. In the event those amounts would not extend for the full potential five-year duration of the engagement, specify your quotation or specify how your fee will be determined for the remainder of the full five-year prospective term. **Amounts bid for the periods specified may not be adjusted during the term of the engagement.**

S. Rationale for Selection. Describe any special strengths or capabilities of your firm, the firm’s inclusion of minority and women participation, including the firm’s employees and/or any participation with a minority or woman-owned firms, the presence of offices or headquarters in Missouri, or any other special services or assistance your firm may provide to MHDC that you believe may be relevant to or helpful to MHDC in financing or administering its homeownership lending program initiatives.

Exhibit A

Lender Name

Academy Mortgage Corp.
American Portfolio Mortgage Corp.
American Southwest Mortgage Funding Corp
Arvest Bank
Bancorpsouth Bank
Bank of Edwardsville
Bank of Little Rock Mortgage Corp.
Bank of Sullivan
Bear State Bank, NA
BMO Harris Bank, N.A.
BNC National Bank
BOKF NA, dba Bank of Kansas City
Busey Bank
Caliber Home Loans
Carrollton Bank
Catalyst Lending Inc.
Central Bank of Boone County
Central Bank of Sedalia
Central Bank of St. Louis
Central Trust Bank
Citizens National Bank of Greater StL
Community First National Bank
Community Mortgage
Cornerstone Home Lending, Inc.
Cornerstone Mortgage, Inc.
DAS Acquisition Co., dba USA Mortgage
Delmar Financial Co.
Enterprise Bank and Trust
Envoy Mortgage
Everett Financial Inc., dba Supreme Lending
F&B Acquisition Group, LLC
Fairway Independent Mortgage Corp.
First Bank Mortgage
First Collinsville Bank
First Federal Bank
First Integrity Mortgage Services, Inc.
First State Bank Mortgage

Flat Branch Mortgage, Inc.
FortuneBank
Frontier Financial Inc DBA Frontier Mortgage
Gateway Mortgage Group, LLC
Gershman Investment Corp.
Great Southern Bank
GSF Mortgage Corp.
Home Services Lending, LLC
HomeBridge Financial Services, Inc.
IberiaBank Mortgage Company
Jefferson Bank
KS StateBank
Landmark National Bank
Leader One Financial Corp.
MegaStar Financial Corp.
Midland States Bank
Midwest Bankcentre
Mortgage Investment Services Corp.
Nations Reliable Lending, LLC
New American Funding
North American Savings Bank, FSB
Oak Star Bank
Orgin Bank
Paramount Mortgage Co., Inc.
Peoples Bank
Peoples Home Equity, Inc.
PHH Home Loans LLC
PrimeLending
PrivateBank and Trust Company
Sagamore Home Mortgage
Simmons First National Corp.
Southwest Missouri Bank
Stifel Bank & Trust
Stonegate Mortgage Corp.
U.S. Bank
Union Home Mortgage Corp.
United Bank of Union
Universal Amer. Mort. dba Eagle Home Mortgage
Wells Fargo Bank, N.A.
West Plains Bank & Trust Co.
Wintrust Mortgage

There is no additional information requested. Thank you for reviewing this RFP.

We look forward to your response.