



HAMP Application Activity by Servicer¹ As of January 2014

Servicer Name	Activity in January 2014				Program-to-Date			
	# Requests Received ²	# Requests Processed ³	# Requests Approved ⁴	# Requests Denied ⁵	# Requests Received ²	# Requests Processed ³	# Requests Approved ⁴	# Requests Denied ⁵
Bank of America, NA	10,286	5,390	1,071	4,319	1,371,746	1,344,386	586,779	757,607
BankUnited	58	30	19	11	9,657	9,461	4,652	4,809
Bayview Loan Servicing, LLC	1,627	967	236	731	32,445	30,540	10,471	20,069
Carrington Mortgage Services, LLC	1,298	1,363	358	1,005	72,093	71,079	23,611	47,468
CCO Mortgage, a division of RBS Citizens NA	437	331	21	310	26,793	26,159	5,834	20,325
CitiMortgage Inc	288	526	288	238	527,002	517,592	224,370	293,222
Green Tree Servicing LLC	1,812	1,058	336	722	88,418	84,598	33,257	51,341
JPMorgan Chase Bank, NA	13,264	2,442	644	1,798	1,535,365	1,517,110	438,534	1,078,576
Midland Mortgage Co.	2,880	2,654	360	2,294	108,153	106,054	9,385	96,669
Nationstar Mortgage LLC	9,048	11,016	2,068	8,948	397,412	374,619	81,056	293,563
Navy Federal Credit Union	208	192	20	172	10,549	10,070	1,923	8,147
Ocwen Loan Servicing, LLC	28,072	6,070	1,439	4,631	1,354,906	1,294,348	303,967	990,381
OneWest Bank	485	510	59	451	381,921	380,889	102,247	278,642
ORNL Federal Credit Union	10	10	-	10	537	537	52	485
PennyMac Loan Services, LLC	550	695	214	481	18,177	17,561	5,005	12,556
PNC Bank, National Association	33	26	4	22	702	640	36	604
PNC Mortgage ⁶	588	580	74	506	37,626	37,499	27,353	10,146
Residential Credit Solutions, Inc.	311	311	36	275	16,846	16,563	1,925	14,638
Select Portfolio Servicing, Inc.	13,149	3,833	924	2,909	160,257	143,620	91,940	51,680
Specialized Loan Servicing LLC	1,420	1,298	231	1,067	47,359	44,905	7,036	37,869
U.S. Bank National Association	2,230	1,543	72	1,471	118,644	109,952	43,010	66,942
Wells Fargo Bank, NA	10,278	7,231	1,757	5,474	1,370,979	1,350,837	414,174	936,663
Other Servicers ⁷	-	-	-	-	170,842	170,842	106,111	64,731
TOTAL	98,332	48,076	10,231	37,845	7,858,429	7,659,861	2,522,728	5,137,133

¹ This report is sourced from the Monthly Servicer Survey of select servicers participating in MHA under a Servicer Participation Agreement. All data present in this report reflects what is provided by servicers participating in the survey and is not separately validated by Treasury.

In 2013, the Bureau of Consumer Financial Protection (CFPB) issued new mortgage servicing rules under the Real Estate Settlement Procedures Act (Regulation X). These rules, which became effective on January 10, 2014, may impact servicer processes for evaluation of requests for assistance under MHA. As a result, servicers' reporting of Requests Received, Requests Processed, and Requests Denied (defined below) may include all mortgage modification requests. Previously, servicer reporting for these categories included only requests that met basic HAMP eligibility criteria.

From time to time, a servicer's current month's cumulative results may not equal the sum of that servicer's prior month's cumulative results and current month's activity; this may be due to servicing transfers or servicer corrections to prior reporting. Note that Requests Processed, Requests Approved, and Requests Denied in any given month may be related to Requests Received in prior months.

² "Requests Received" is the total number of mortgage modification requests received, as reported by servicers. Cumulative Requests Received include all mortgage modification requests received since implementation of Supplemental Directive 10-02, effective June 1, 2010, and any requests that were approved for a trial modification prior to implementation of such guidance. As noted in Footnote 1 above, some servicers may include all mortgage modification requests received, whereas they previously included only requests that met basic HAMP eligibility criteria.

³ "Requests Processed" is the sum of Requests Approved and Requests Denied, defined below.

⁴ "Requests Approved" is the total number of mortgage modification requests approved for a trial modification under HAMP and trial offers sent to the borrowers, as reported by servicers. Note that all Requests Approved do not become Active Trials because some borrowers do not accept the trial or fail to make the first trial payment.

⁵ "Requests Denied" is the total number of mortgage modification requests not approved for a trial modification under HAMP and the decision communicated to the borrower by the servicer in accordance with program guidance, as reported by servicers. Cumulative Requests Denied include all mortgage modification requests denied and communicated to the borrower by the servicer since implementation of Supplemental Directive 10-02, effective June 1, 2010; servicers do not report Requests Denied prior to then as relevant data is incomplete. Figures include HAMP mortgage modification requests denied due to insufficient documentation, failure to meet basic eligibility criteria, and/or other reasons.

⁶ Formerly National City Bank.

⁷ Includes servicers that are no longer actively participating in the survey process or those whose Servicer Participation Agreement has been terminated. These servicers no longer submit a survey, and their results only reflect previous periods when the survey questions were not as extensive as current surveys (e.g. #Requests Denied was not a component of earlier surveys).