



**HAMP Application Activity by Servicer<sup>1</sup>**  
As of February 2014

Servicer Name	Activity in February 2014				Program-to-Date			
	# Requests Received <sup>2</sup>	# Requests Processed <sup>3</sup>	# Requests Approved <sup>4</sup>	# Requests Denied <sup>5</sup>	# Requests Received <sup>2</sup>	# Requests Processed <sup>3</sup>	# Requests Approved <sup>4</sup>	# Requests Denied <sup>5</sup>
Bank of America, NA	8,237	4,816	899	3,917	1,374,426	1,349,202	587,678	761,524
BankUnited	42	39	22	17	9,699	9,500	4,674	4,826
Bayview Loan Servicing, LLC	1,383	1,126	302	824	33,828	31,666	10,773	20,893
Carrington Mortgage Services, LLC	1,333	1,529	281	1,248	73,426	72,608	23,892	48,716
CCO Mortgage, a division of RBS Citizens NA	507	271	27	244	27,300	26,430	5,861	20,569
CitiMortgage Inc	291	634	534	100	527,293	518,226	224,904	293,322
Green Tree Servicing LLC	1,742	909	537	372	90,160	85,507	33,794	51,713
JPMorgan Chase Bank, NA	10,470	2,715	733	1,982	1,538,845	1,519,835	439,267	1,080,568
Midland Mortgage Co.	2,315	2,303	251	2,052	110,468	108,357	9,636	98,721
Nationstar Mortgage LLC	11,213	8,627	1,863	6,764	408,625	383,246	82,919	300,327
Navy Federal Credit Union	169	165	27	138	10,718	10,235	1,950	8,285
Ocwen Loan Servicing, LLC	30,177	4,796	2,758	2,038	1,385,083	1,299,144	306,725	992,419
OneWest Bank	262	387	39	348	382,092	381,276	102,286	278,990
ORNL Federal Credit Union	16	16	-	16	553	553	52	501
PennyMac Loan Services, LLC	371	257	81	176	18,548	17,818	5,086	12,732
PNC Bank, National Association	17	19	3	16	723	657	39	618
PNC Mortgage <sup>6</sup>	781	796	77	719	38,407	38,295	27,430	10,865
Residential Credit Solutions, Inc.	274	300	57	243	17,120	16,863	1,982	14,881
Select Portfolio Servicing, Inc.	9,147	2,943	474	2,469	169,398	146,529	92,409	54,120
Specialized Loan Servicing LLC	1,256	1,600	215	1,385	48,615	46,505	7,251	39,254
U.S. Bank National Association	2,201	1,792	71	1,721	120,845	111,744	43,081	68,663
Wells Fargo Bank, NA	8,205	7,591	1,599	5,992	1,379,184	1,358,428	415,773	942,655
Other Servicers <sup>7</sup>	-	-	-	-	170,842	170,842	106,111	64,731
<b>TOTAL</b>	<b>90,409</b>	<b>43,631</b>	<b>10,850</b>	<b>32,781</b>	<b>7,936,198</b>	<b>7,703,466</b>	<b>2,533,573</b>	<b>5,169,893</b>

<sup>1</sup> 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.

<sup>2</sup> "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.

<sup>3</sup> "Requests Processed" is the sum of Requests Approved and Requests Denied, defined below.

<sup>4</sup> "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.

<sup>5</sup> "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.

<sup>6</sup> Formerly National City Bank.

<sup>7</sup> 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).