



HAMP Application Activity by Servicer¹ As of April 2014

Servicer Name	Activity in April 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	10,338	11,358	1,130	10,228	1,396,450	1,369,790	589,751	780,039
BankUnited	25	26	17	9	9,763	9,552	4,709	4,843
Bayview Loan Servicing, LLC	2,223	1,589	408	1,181	37,577	34,551	11,497	23,054
Carrington Mortgage Services, LLC	2,087	1,714	170	1,544	77,470	75,872	24,237	51,635
CCO Mortgage, a division of RBS Citizens NA	497	534	65	469	28,231	27,329	5,979	21,350
CitiMortgage Inc	13	584	518	66	527,538	519,518	226,033	293,485
Green Tree Servicing LLC	2,907	1,966	712	1,254	94,265	89,982	35,879	54,103
JPMorgan Chase Bank, NA	8,876	3,178	843	2,335	1,553,062	1,526,151	440,812	1,085,339
Midland Mortgage Co.	2,215	2,383	275	2,108	114,926	112,969	10,197	102,772
Nationstar Mortgage LLC	8,355	6,872	1,401	5,471	421,245	398,950	86,261	312,689
Navy Federal Credit Union	195	227	58	169	11,114	10,659	2,051	8,608
Ocwen Loan Servicing, LLC	37,550	31,538	2,852	28,686	1,473,838	1,413,348	216,352	1,196,996
OneWest Bank	381	439	65	374	382,969	382,223	102,417	279,806
ORNL Federal Credit Union	8	8	-	8	576	576	53	523
PennyMac Loan Services, LLC	516	486	189	297	19,309	18,558	5,349	13,209
PNC Bank, National Association	31	78	2	76	889	751	41	710
PNC Mortgage ⁶	904	914	97	817	40,203	40,130	27,626	12,504
Residential Credit Solutions, Inc.	255	294	25	269	17,710	17,500	2,028	15,472
Select Portfolio Servicing, Inc.	6,293	4,264	1,536	2,728	187,143	153,365	94,510	58,855
Specialized Loan Servicing LLC	2,798	2,641	513	2,128	53,489	49,963	7,998	41,965
U.S. Bank National Association	1,732	2,970	199	2,771	125,039	117,386	43,381	74,005
Wells Fargo Bank, NA	8,919	9,516	1,518	7,998	1,397,328	1,377,422	418,867	958,555
Other Servicers ⁷	-	-	-	-	170,842	170,842	106,111	64,731
TOTAL	97,118	83,579	12,593	70,986	8,140,976	7,917,387	2,462,139	5,455,248

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).