



### HAMP Application Activity by Servicer<sup>1</sup> As of July 2014

Servicer Name	Activity in July 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	10,008	9,842	886	8,956	1,423,820	1,398,023	592,136	805,887
BankUnited	23	14	12	2	9,845	9,615	4,746	4,869
Bayview Loan Servicing, LLC	1,858	429	138	291	43,121	39,356	12,756	26,600
Carrington Mortgage Services, LLC	1,308	1,066	120	946	81,743	79,333	24,636	54,697
CCO Mortgage, a division of RBS Citizens NA	567	643	62	581	29,756	28,888	6,160	22,728
CitiMortgage Inc	6,727	3,976	1,071	2,905	534,851	524,607	228,086	296,521
Green Tree Servicing LLC	1,450	1,726	573	1,153	98,424	94,835	37,527	57,308
JPMorgan Chase Bank, NA	7,626	3,227	721	2,506	1,559,620	1,535,309	442,947	1,092,362
Midland Mortgage Co.	2,442	2,509	101	2,408	121,773	120,065	19,405	100,660
Nationstar Mortgage LLC	7,889	9,000	1,345	7,655	443,230	423,584	91,162	332,422
Navy Federal Credit Union	202	206	22	184	11,681	11,221	2,153	9,068
Ocwen Loan Servicing, LLC	17,762	18,174	3,628	14,546	872,129	850,472	147,746	702,726
OneWest Bank	224	264	68	196	383,458	383,110	102,604	280,506
ORNL Federal Credit Union	8	8	-	8	592	592	53	539
PennyMac Loan Services, LLC	605	1,108	226	882	20,805	20,085	5,732	14,353
PNC Bank, National Association	10	38	2	36	994	924	47	877
PNC Mortgage6	535	544	65	479	41,924	41,886	27,824	14,062
Residential Credit Solutions, Inc.	317	315	38	277	18,580	18,413	2,124	16,289
Select Portfolio Servicing, Inc.	5,216	4,753	1,804	2,949	176,872	164,854	99,789	65,065
Specialized Loan Servicing LLC	2,381	3,294	720	2,574	61,308	59,473	9,836	49,637
U.S. Bank National Association	1,607	2,607	222	2,385	129,468	126,328	44,159	82,169
Wells Fargo Bank, NA	8,470	9,452	1,497	7,955	1,417,798	1,402,645	422,946	979,699
Other Servicers <sup>7</sup>	-	-	-	-	170,842	170,842	106,111	64,731
<b>TOTAL</b>	<b>77,235</b>	<b>73,195</b>	<b>13,321</b>	<b>59,874</b>	<b>7,652,634</b>	<b>7,504,460</b>	<b>2,430,685</b>	<b>5,073,775</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. Servicers' regularly perform evaluation and refinement of reporting, which can lead to updating Program-to-Date results.

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. Due to the ongoing implementation of the mortgage servicing rules and refinement of reporting, some servicers have updated Program-to-Date results to better reflect HAMP Application Activity.

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).