



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

Servicer Name	Activity in September 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	12,498	11,145	567	10,578	1,411,338	1,394,545	579,654	814,891
BankUnited	23	18	12	6	9,888	9,641	4,766	4,875
Bayview Loan Servicing, LLC	1,464	256	55	201	46,022	39,899	12,900	26,999
Carrington Mortgage Services, LLC	3,045	1,792	98	1,694	87,292	82,225	24,845	57,380
CCO Mortgage, a division of RBS Citizens NA	494	432	52	380	30,800	29,924	6,265	23,659
CitiMortgage Inc	6,226	3,741	572	3,169	547,368	532,002	229,280	302,722
Green Tree Servicing LLC	1,397	1,359	485	874	101,026	97,742	38,572	59,170
JPMorgan Chase Bank, NA	9,344	3,235	786	2,449	1,568,296	1,542,281	444,628	1,097,653
Nationstar Mortgage LLC	8,752	9,521	1,526	7,995	455,348	443,509	94,411	349,098
Navy Federal Credit Union	188	185	18	167	12,049	11,578	2,187	9,391
Ocwen Loan Servicing, LLC	15,740	9,808	2,746	7,062	898,871	870,873	154,415	716,458
OneWest Bank	95	232	54	178	383,937	383,765	102,658	281,107
ORNL Federal Credit Union	11	11	-	11	616	616	53	563
PennyMac Loan Services, LLC	374	387	80	307	22,204	21,498	6,109	15,389
PNC Bank, National Association	25	43	2	41	1,076	994	52	942
PNC Mortgage <sup>6</sup>	421	421	65	356	42,841	42,817	27,945	14,872
Residential Credit Solutions, Inc.	315	320	30	290	19,196	19,091	2,181	16,910
Select Portfolio Servicing, Inc.	5,501	2,475	1,037	1,438	185,797	170,741	102,319	68,422
Specialized Loan Servicing LLC	1,286	1,203	277	926	64,540	62,139	10,385	51,754
U.S. Bank National Association	1,463	1,887	185	1,702	132,748	130,270	44,613	85,657
Wells Fargo Bank, NA	8,323	9,021	1,472	7,549	1,449,799	1,437,177	427,865	1,009,312
Other Servicers <sup>7</sup>	-	-	-	-	170,842	170,842	106,111	64,731
<b>TOTAL</b>	<b>76,985</b>	<b>57,492</b>	<b>10,119</b>	<b>47,373</b>	<b>7,641,894</b>	<b>7,494,169</b>	<b>2,422,214</b>	<b>5,071,955</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.

<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).