



### HAMP Application Activity by Servicer<sup>1</sup> As of February 2015

Servicer Name	Activity in February 2015				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	18,262	6,485	439	6,046	1,454,760	1,411,756	582,403	829,353
BankUnited	19	21	15	6	9,977	9,694	4,806	4,888
Bayview Loan Servicing, LLC	1,543	261	59	202	45,383	41,315	13,250	28,065
Carrington Mortgage Services, LLC	572	649	74	575	88,026	87,235	25,306	61,929
CCO Mortgage, a division of RBS Citizens NA	382	328	12	316	33,060	32,557	6,396	26,161
CitiMortgage Inc	5,257	2,110	278	1,832	606,103	576,489	191,422	385,067
Green Tree Servicing LLC	1,060	961	426	535	105,432	103,631	40,879	62,752
JPMorgan Chase Bank, NA	5,270	2,518	607	1,911	1,578,266	1,556,974	448,151	1,108,823
Nationstar Mortgage LLC	7,058	7,178	1,546	5,632	495,682	485,001	102,885	382,116
Navy Federal Credit Union	142	126	15	111	12,603	12,367	2,270	10,097
Ocwen Loan Servicing, LLC	12,890	13,667	4,276	9,391	907,984	853,331	133,978	719,353
OneWest Bank	168	190	54	136	385,863	385,532	103,130	282,402
ORNL Federal Credit Union	6	6	-	6	647	647	53	594
PennyMac Loan Services, LLC	250	247	74	173	21,677	21,397	5,983	15,414
PNC Bank, National Association	15	10	-	10	1,177	1,123	59	1,064
PNC Mortgage <sup>6</sup>	404	382	61	321	44,890	44,839	28,257	16,582
Residential Credit Solutions, Inc.	453	448	18	430	36,225	35,973	4,741	31,232
Select Portfolio Servicing, Inc.	5,273	3,988	1,447	2,541	209,671	193,421	109,794	83,627
Specialized Loan Servicing LLC	2,015	2,301	636	1,665	74,203	72,218	13,090	59,128
U.S. Bank National Association	1,388	1,567	116	1,451	140,475	139,345	45,335	94,010
Wells Fargo Bank, NA	7,875	5,929	1,010	4,919	1,486,660	1,463,518	433,487	1,030,031
Other Servicers <sup>7</sup>	-	-	-	-	170,842	170,842	106,111	64,731
<b>TOTAL</b>	<b>70,302</b>	<b>49,372</b>	<b>11,163</b>	<b>38,209</b>	<b>7,909,606</b>	<b>7,699,205</b>	<b>2,401,786</b>	<b>5,297,419</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 of 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).