



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

Servicer Name	Activity in March 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	7,364	6,896	456	6,440	1,450,938	1,418,652	582,859	835,793
BankUnited	34	17	14	3	10,011	9,711	4,820	4,891
Bayview Loan Servicing, LLC	2,766	1,711	387	1,324	55,572	51,887	15,711	36,176
Carrington Mortgage Services, LLC	633	869	134	735	88,659	88,104	25,440	62,664
CCO Mortgage, a division of RBS Citizens NA	432	416	22	394	33,492	32,973	6,418	26,555
CitiMortgage Inc	4,449	1,745	231	1,514	603,387	578,234	191,653	386,581
Green Tree Servicing LLC	1,154	801	274	527	106,586	104,432	41,153	63,279
JPMorgan Chase Bank, NA	5,576	5,756	678	5,078	1,775,465	1,756,826	448,829	1,307,997
Nationstar Mortgage LLC	8,892	9,614	1,980	7,634	504,574	494,615	104,865	389,750
Navy Federal Credit Union	168	183	12	171	12,771	12,550	2,282	10,268
Ocwen Loan Servicing, LLC	13,073	13,147	3,987	9,160	1,469,117	1,414,593	443,717	970,876
OneWest Bank	201	194	36	158	386,064	385,726	103,166	282,560
ORNL Federal Credit Union	7	7	1	6	654	654	54	600
PennyMac Loan Services, LLC	224	186	53	133	21,901	21,583	6,036	15,547
PNC Bank, National Association	15	19	-	19	1,193	1,142	59	1,083
PNC Mortgage <sup>6</sup>	487	474	64	410	45,377	45,313	28,321	16,992
Residential Credit Solutions, Inc.	564	590	21	569	36,789	36,563	4,762	31,801
Select Portfolio Servicing, Inc.	5,986	5,328	1,905	3,423	214,529	198,750	111,699	87,051
Specialized Loan Servicing LLC	3,016	1,323	266	1,057	77,219	73,541	13,356	60,185
U.S. Bank National Association	1,186	1,301	148	1,153	141,661	140,646	45,483	95,163
Wells Fargo Bank, NA	9,312	6,659	1,180	5,479	1,495,911	1,470,143	434,667	1,035,476
Other Servicers <sup>7</sup>	-	-	-	-	170,842	170,842	106,111	64,731
<b>TOTAL</b>	<b>65,539</b>	<b>57,236</b>	<b>11,849</b>	<b>45,387</b>	<b>8,702,712</b>	<b>8,507,480</b>	<b>2,721,461</b>	<b>5,786,019</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).