



HAMP Application Activity by Servicer¹ As of June 2015

Servicer Name	Activity in June 2015				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	5,778	5,184	352	4,832	1,470,389	1,436,897	584,099	852,798
BankUnited	27	11	7	4	10,094	9,769	4,846	4,923
Bayview Loan Servicing, LLC	1,759	1,575	312	1,263	60,426	57,310	16,729	40,581
Carrington Mortgage Services, LLC	691	800	94	706	90,677	90,234	25,721	64,513
CCO Mortgage, a division of RBS Citizens NA	476	482	35	447	34,751	34,272	6,532	27,740
CitiMortgage Inc	5,071	1,831	156	1,675	606,247	583,710	192,267	391,443
Green Tree Servicing LLC	1,373	993	304	689	110,418	107,364	42,185	65,179
JPMorgan Chase Bank, NA	5,916	5,150	567	4,583	1,818,162	1,772,153	450,687	1,321,466
Nationstar Mortgage LLC	8,141	8,377	1,833	6,544	529,062	520,424	110,130	410,294
Navy Federal Credit Union	151	164	23	141	13,211	13,029	2,331	10,698
Ocwen Loan Servicing, LLC	12,091	10,820	2,901	7,919	1,501,076	1,452,100	454,224	997,876
OneWest Bank	162	158	36	122	386,493	386,202	103,281	282,921
ORNL Federal Credit Union	4	4	-	4	680	680	56	624
PennyMac Loan Services, LLC	121	169	50	119	22,508	22,126	6,175	15,951
PNC Bank, National Association	14	21	-	21	1,255	1,198	61	1,137
PNC Mortgage ⁶	415	422	59	363	46,542	46,483	28,492	17,991
Residential Credit Solutions, Inc.	632	662	24	638	38,618	38,352	4,828	33,524
Select Portfolio Servicing, Inc.	4,606	4,379	1,460	2,919	241,478	218,596	116,258	102,338
Specialized Loan Servicing LLC	3,315	3,086	557	2,529	86,248	81,735	14,981	66,754
U.S. Bank National Association	1,123	1,178	167	1,011	145,110	144,189	45,966	98,223
Wells Fargo Bank, NA	6,970	6,209	972	5,237	1,516,243	1,489,575	437,879	1,051,696
Other Servicers ⁷	-	-	-	-	170,842	170,842	106,111	64,731
TOTAL	58,836	51,675	9,909	41,766	8,900,530	8,677,240	2,753,839	5,923,401

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. 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.

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).