

HAMP Application Activity by Servicer ¹ As of October 2015

	Activity in October 2015					
Servicer Name	# Requests	# Requests	# Requests	# Requests	# Request	
	Received ²	Processed ³	Approved ⁴	Denied ⁵	Received	
Bank of America, NA	4,944	4,047	300	3,747	1,466,	
BankUnited	20	17	11	6	10,	
Bayview Loan Servicing, LLC	1,779	1,968	260	1,708	67,	
Carrington Mortgage Services, LLC	781	904	129	775	93,	
CCO Mortgage, a division of RBS Citizens NA	352	338	29	309	36,	
CIT Bank, NA ⁶	92	109	28	81	386,	
CitiMortgage Inc	2,018	1,580	164	1,416	605,	
Ditech Financial LLC ⁷	566	474	128	346	112,	
JPMorgan Chase Bank, NA	5,308	5,336	947	4,389	1,814,	
Nationstar Mortgage LLC	6,904	7,157	1,623	5,534	559,	
Navy Federal Credit Union	161	170	11	159	13,	
Ocwen Loan Servicing, LLC	11,505	11,547	3,336	8,211	1,545,	
ORNL Federal Credit Union	9	9	-	9		
PennyMac Loan Services, LLC	149	133	34	99	23,	
PNC Bank NA ⁸	381	388	52	336	49,	
Residential Credit Solutions, Inc.	468	450	12	438	40,	
Select Portfolio Servicing, Inc.	3,832	3,646	1,451	2,195	256,	
Specialized Loan Servicing LLC	2,323	2,698	486	2,212	96,	
U.S. Bank National Association	1,113	1,023	198	825	149,	
Wells Fargo Bank, NA	7,453	7,123	1,219	5,904	1,543,	
Other Servicers ⁹	-	-	-	-	170,	
TOTAL	50,158	49,117	10,418	38,699	9,043,	

Program-to-Date						
# Requests	# Requests # Requests		# Requests			
Received ²	Processed ³	Approved ⁴	Denied ⁵			
1,466,676	1,453,796	585,289	868,507			
10,170	9,824	4,884	4,940			
67,898	63,978	17,799	46,179			
93,698	93,570	26,152	67,418			
36,195	35,774	6,668	29,106			
386,959	386,698	103,392	283,306			
605,795	590,206	192,892	397,314			
112,811	110,362	43,274	67,088			
1,814,055	1,793,052	447,034	1,346,018			
559,699	551,688	116,153	435,535			
13,865	13,640	2,382	11,258			
1,545,286	1,496,516	467,410	1,029,106			
707	707	56	651			
23,000	22,815	6,377	16,438			
49,305	49,200	28,754	20,446			
40,594	40,276	4,893	35,383			
256,119	233,720	121,570	112,150			
96,738	92,572	16,778	75,794			
149,956	148,965	46,632	102,333			
1,543,606	1,518,747	442,300	1,076,447			
170,842	170,842	106,111	64,731			
9,043,974	8,876,948	2,786,800	6,090,148			

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 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 &}quot;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 OneWest Bank.

⁷ Formerly GreenTree Servicing LLC.

⁸ Includes both PNC Bank, NA and PNC Mortgage, formerly National City Bank.

⁹ 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