



HAMP Application Activity by Servicer¹ As of November 2015

Servicer Name	Activity in November 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	4,924	3,876	241	3,635	1,470,025	1,457,672	585,530	872,142
BankUnited	22	10	8	2	10,192	9,834	4,892	4,942
Bayview Loan Servicing, LLC	1,529	1,669	268	1,401	69,921	65,647	18,067	47,580
Carrington Mortgage Services, LLC	747	760	106	654	94,445	94,330	26,258	68,072
CCO Mortgage, a division of RBS Citizens NA	414	420	35	385	36,609	36,194	6,703	29,491
CIT Bank, NA ⁶	113	114	20	94	387,072	386,812	103,412	283,400
CitiMortgage Inc	1,647	1,297	145	1,152	607,202	591,503	193,037	398,466
Ditech Financial LLC ⁷	674	724	190	534	113,485	111,086	43,464	67,622
JPMorgan Chase Bank, NA	4,223	3,930	737	3,193	1,818,278	1,796,982	447,771	1,349,211
Nationstar Mortgage LLC	6,697	6,451	1,301	5,150	566,394	558,139	117,454	440,685
Navy Federal Credit Union	153	162	13	149	14,018	13,802	2,395	11,407
Ocwen Loan Servicing, LLC	10,282	10,930	2,970	7,960	1,554,349	1,507,446	470,380	1,037,066
ORNL Federal Credit Union	4	4	-	4	711	711	56	655
PennyMac Loan Services, LLC	152	129	29	100	23,152	22,944	6,406	16,538
PNC Bank NA ⁸	359	349	45	304	49,670	49,550	28,800	20,750
Residential Credit Solutions, Inc.	369	347	24	323	40,963	40,623	4,917	35,706
Select Portfolio Servicing, Inc.	3,685	2,961	1,145	1,816	259,698	236,684	122,717	113,967
Specialized Loan Servicing LLC	2,503	2,705	465	2,240	99,241	95,277	17,243	78,034
U.S. Bank National Association	911	867	133	734	150,867	149,832	46,765	103,067
Wells Fargo Bank, NA	6,944	6,974	1,047	5,927	1,549,974	1,525,721	443,347	1,082,374
Other Servicers ⁹	-	-	-	-	170,842	170,842	106,111	64,731
TOTAL	46,352	44,679	8,922	35,757	9,087,108	8,921,631	2,795,725	6,125,906

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 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 when the survey questions were not as extensive as current surveys (e.g. #Requests Denied was not a component of earlier surveys).