# Making Home Affordable Program

Servicer Performance Report through August 2009

Home Affordable Modification Program (HAMP) Snapshot through August 2009 <sup>1</sup>					
Number of Trial Modifications Started <sup>2</sup> (Cumulative)	360,165				
Number of Trial Period Plan Offers Extended to Borrowers (Cumulative)	571,354				
Number of Requests for Financial Information Sent to Borrowers (Cumulative)	1,883,108				
<sup>1</sup> Source: Survey data provided by servicers.					

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<sup>2</sup> Trial modifications start when the first trial payment is received.

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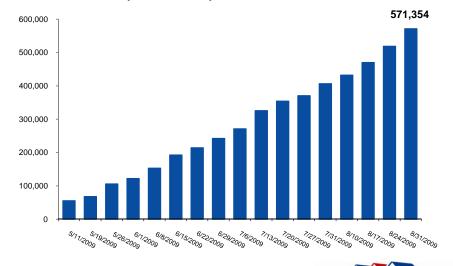
#### 450.000 400,000 360,165 350.000 300,000 250,000 200,000 150,000 100,000 50,000 0 5/19/2009 <sup>6/1</sup>5/2009 <sup>6/22/2009</sup> <sup>6/29/2009</sup> <sup>7</sup>/13/2009 7/31/2009 <sup>8/10/2009</sup> <sup>8/1</sup>7/2009 8/24/2009 5/26/2009 <sup>6/1/2009</sup> <sup>6/8/2009</sup> 7<sub>16/2009</sub> 7/20/2009 712712009 <sup>8/3</sup>1/2009 <sup>5/1</sup>1/2009

### **HAMP** Participating Servicers

- Approximately 85% of eligible mortgages are covered by HAMP participating servicers.
- 47 servicers have signed servicer participation agreements to modify loans under HAMP. These participants service loans owned or guaranteed by Fannie Mae or Freddie Mac, loans held in portfolio, or loans serviced on behalf of other investors.
- Approximately 2,300 participants service loans owned or guaranteed by Fannie Mae or Freddie Mac. These servicers automatically participate in HAMP.

Additional information on HAMP can be found on MakingHomeAffordable.gov or by calling the Homeowner's HOPE Hotline at 1-888-995-HOPE (4673).

### HAMP Trial Plans Extended to Borrowers (Cumulative)



MAKING HOME AFFORDABLE

#### HAMP Trial Modifications Started (Cumulative)

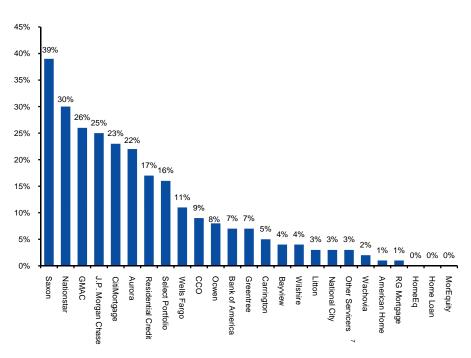
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#### HAMP Modification Activity by Servicer

	Participation		Trial Plan Offers	Trial Plan Offers as Share of Estimated Eligible 60+ Day	Trial Modifications	Trial Modifications as Share of Estimated Eligible 60+ Day
Servicer	Date	Delinquency <sup>1</sup>	Extended	Delinquencies	Started	Delinquencie
American Home Mortgage Servicing Inc	7/22/2009	98,754	900	1%	497	1%
Aurora Loan Services, LLC	5/1/2009	71,680	42,480	59%	16,044	22%
Bank of America, NA <sup>2</sup>	4/17/2009	835,680	125,338	15%	59,891	7%
Bayview Loan Servicing, LLC	7/1/2009	5,987	718	12%	219	4%
Carrington Mortgage Services, LLC	4/27/2009	15,975	1,308	8%	876	5%
CCO Mortgage	6/17/2009	4,401	634	14%	376	9%
CitiMortgage, Inc.	4/13/2009	191,128	59,916	31%	44,750	23%
Citizens First Wholesale Mortgage Company	6/26/2009	23	9	39%	8	35%
Farmers State Bank	7/17/2009	23	9	39%	8	35%
First Bank	7/29/2009	547	0	0%	0	0%
First Federal Savings and Loan	6/19/2009	20	3	15%	3	15%
GMAC Mortgage, Inc.	4/13/2009	67,561	26,210	39%	17,347	26%
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Green Tree Servicing LLC	4/24/2009	5,343	610	11%	366	7%
HomeEq Servicing	8/5/2009	30,521	3	0%	0	0%
Home Loan Services, Inc. BM Southeast Employees' Federal Credit	4/20/2009	38,530 69	0	0% 6%	0	0%
Jnion J.P. Morgan Chase Bank, NA³	4/13/2009	417,341	139,450	33%	106,288	25%
.ake City Bank	8/5/2009	417,341	139,450	45%	100,200	237
.ake National Bank	7/10/2009	40	0	0%	1	100%
itton Loan Servicing LP	8/12/2009	103,871	6.980	7%	2.603	3%
Vission Federal Credit Union	7/22/2009	20	0,000	5%	2,000	0%
MorEquity, Inc.	7/17/2009	2.223	0	0%	0	0%
Mortgage Center, LLC	7/22/2009	251	2	1%	1	0%
National City Bank	6/26/2009	37,936	5,381	14%	1,115	3%
Nationstar Mortgage LLC	5/28/2009	27,798	13,404	48%	8,219	30%
Dakland Municipal Credit Union	8/5/2009	14	0	0%	1	7%
Dowen Financial Corporation, Inc. DneWest Bank <sup>6</sup>	4/16/2009 8/28/2009	57,203 126,934	9,092 NA	16% NA	4,785 NA	8% N/
PennyMac Loan Services, Inc.	8/12/2009	903	0	0%	0	0%
PNC Bank, National Association	7/17/2009	756	6	1%	3	0%
Purdue Employees Federal Credit Union	7/29/2009	11	0	0%	0	0%
Residential Credit Solutions	6/12/2009	1.585	320	20%	274	17%
RG Mortgage Corporation	6/17/2009	3,379	146	4%	30	19
Roundpoint Mortgage Servicing Corporation <sup>6</sup>	8/28/2009	67	NA	NA	NA	NA
Saxon Mortgage Services, Inc.	4/13/2009	73,694	35,622	48%	29,011	39%
Select Portfolio Servicing	4/13/2009	59,184	25,115	42%	9,500	16%
Servis One, Inc.	8/12/2009	258	3	1%	7	3%
Shore Bank	7/17/2009	247	0	0%	24	10%
Stanford Federal Credit Union6	8/28/2009	15	NA	NA	NA	NA
Technology Credit Union	6/26/2009	1	0	0%	0	0%
Vachovia Mortgage, FSB <sup>4</sup>	7/1/2009	74,231 292,515	2,470	3%	1,812	2%
Wells Fargo Bank, NA	4/13/2009		71,718	25%	33,172	11%
Nescom Central Credit Union	6/19/2009	163	65	40%	46	28%
Wilshire Credit Corporation	4/20/2009	19,280	3,428	18%	746	49
Other GSE Servicers <sup>5</sup>		299,833	NA	NA	22,147	79

#### Trial Modification Tracker: Trial Modification Starts as a Share of Estimated Eligible 60+ Day Delinguencies



Note: NA denotes a newly signed servicer that has not yet started reporting

<sup>1</sup>Estimated eligible 60+ day delinquent mortgages as of July 31, 2009 include loans:

- in foreclosure and bankruptcy.
- with a current unpaid principal balance less than \$729,750 on a one unit property, \$934,200 on a two unit property, \$1,129,250 on a three unit property and \$1,403,400 on a four unit property.
- on a property owner-occupied at origination.
- originated prior to January 1, 2009.

Estimated eligible 60+ day delinquent loans excludes:

- FHA and VA loans.
- loans that are current or less than 60 days delinquent, which may be eligible for HAMP if a borrower is in imminent default.
- <sup>2</sup> Bank of America, NA includes Countrywide Home Loans Servicing LP.
- <sup>3</sup> J.P. Morgan Chase Bank, NA includes EMC Mortgage Corporation.
- <sup>4</sup> Wachovia Mortgage FSB includes Wachovia Bank NA.
- <sup>5</sup>Includes approximately 2,300 participants that service loans owned or guaranteed by Fannie Mae and Freddie Mac.
- <sup>6</sup> Estimated Eligible 60+ Day delinquencies based on the servicer registration form.
- <sup>7</sup> Other Servicers include entities with less than 1,000 Estimated Eligible 60+ Day Delinquencies.

