

# Making Home Affordable Program

Servicer Performance Report Through March 2010

## Report Highlights

### **Over 230,000 Homeowners Granted Permanent Modifications**

- More than 230,000 total permanent modifications have been granted to homeowners, who are guaranteed lower payments for five years.
- In addition, more than 108,000 permanent modifications have been approved by servicers and are pending borrower acceptance.

### **Over 1.1 Million Trial Modifications for Homeowners**

- More than 1.1 million trial modifications have begun under the program.
- 57,000 new trial modifications were added in March, down from 72,000 in February, reflecting servicers increasingly requiring upfront documentation from homeowners to comply with pending HAMP policy requirements.
- Borrowers realize immediate relief with the first trial payment.
- More than 1.4 million homeowners have received offers for trial modifications.
- Of the 1 million borrowers in active modifications (trial and permanent), more than 227,000 borrowers are in permanent modifications.
- The lower monthly mortgage payments for homeowners in HAMP represent a cumulative reduction of over \$3 billion.

### **Servicers Making Progress on Trial Modification Decisions**

- Over 60,000 trial modifications converted to permanent modifications in March, an increase of almost 15% from the nearly 53,000 in February.

### **HAMP Is One Part of the Administration Initiatives to Promote Housing and Financial Stability** *(see Page 2)*

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## Overview of Administration Housing Stability Initiatives

### Initiatives to Support Access to Affordable Mortgage Credit and Housing

#### Lower Mortgage Rates and Access to Credit:

- Continued financial support to maintain affordable mortgage rates through the Government-Sponsored Enterprises (GSEs).
- Interest rates remain near historic lows. Every 1% reduction in interest rate saves a new borrower a median of \$1,500 annually in mortgage payments.
- Access to sustainable mortgages through the Federal Housing Administration (FHA).
- FHA Refinance options to help homeowners owing more than their homes are worth.

#### State and Local Housing Initiatives:

- Access for Housing Finance Agencies to provide mortgages to first-time homebuyers, refinance opportunities for at-risk borrowers, and affordable rental housing. Over 90 HFAs across 45 states are participating.

#### Tax Credits for Housing:

- Homebuyer credit to help hundreds of thousands of American families buy new homes.
- Low-Income Housing Tax Credit (LIHTC) programs to support affordable rental housing, with total funding of \$5 billion.

### Initiatives to Prevent Avoidable Foreclosures and Stabilize Neighborhoods

#### Making Home Affordable – Modifications:

- Offering up to 3-4 million homeowners assistance to help prevent avoidable foreclosures through 2012.
- More than 1.1 million homeowners have started trial modifications and over 1.4 million offers for trial modifications have been extended to borrowers.
- Homeowners in permanent modifications have a median payment reduction of over \$500 per month. Homeowners in trial and permanent modifications have had a reduction of over \$3 billion in monthly mortgage payments in aggregate.

#### Refinancing:

- Refinancing flexibilities and low mortgage rates have allowed over 4 million borrowers with GSE mortgages to refinance, saving an average of \$150 per month and more than \$7.0 billion over the past year.

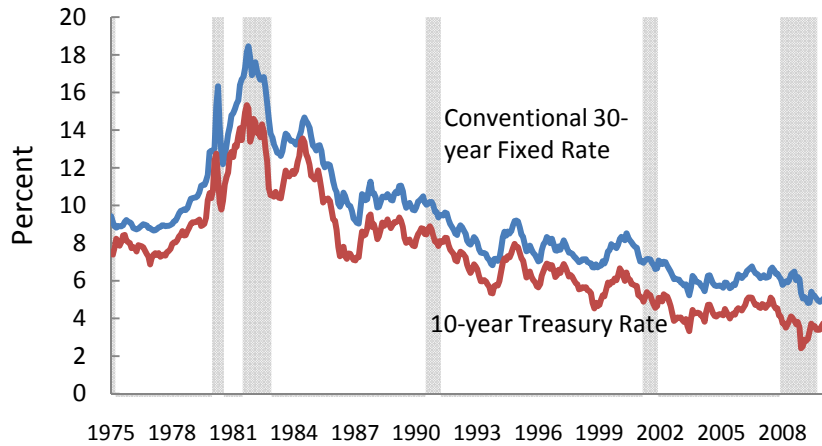
#### Neighborhood Stabilization and Community Development Programs:

- Over \$5 billion in Recovery Act support for the hardest hit communities to help stabilize neighborhoods.
- \$2.1 billion HFA Innovation Fund for the Hardest Hit Housing Markets to support innovative foreclosure prevention efforts.

# Making Home Affordable Program

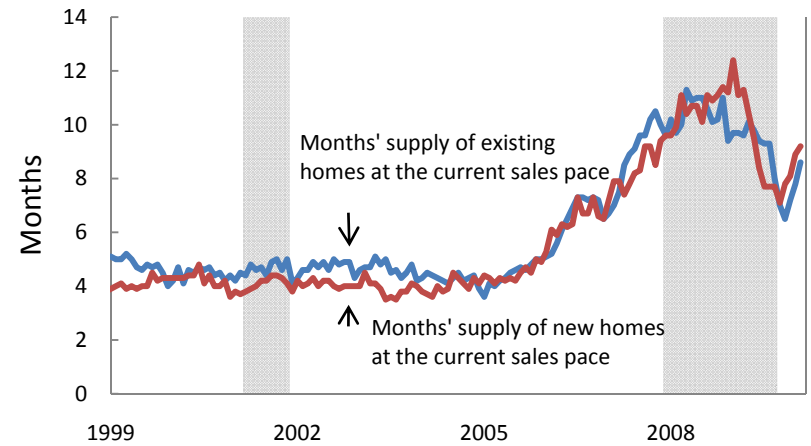
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## Mortgage Rates



Source: Federal Reserve.

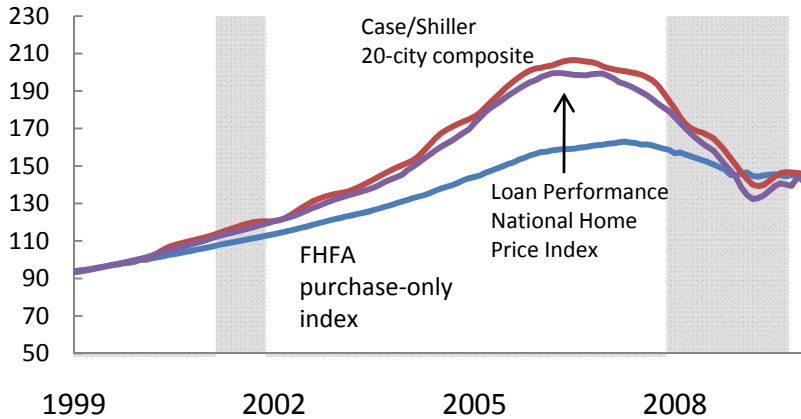
## Housing Inventory



Source: National Association of Realtors.

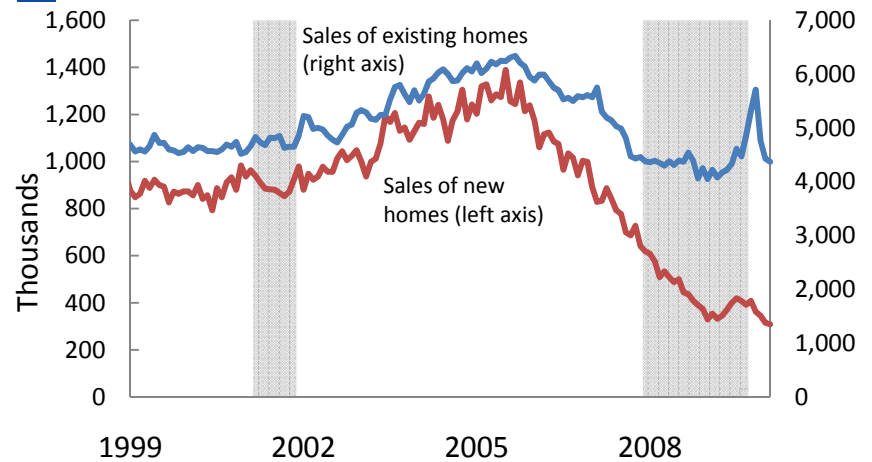
## Home Prices

Index: Jan 2000 = 100



Sources: S&P/Case-Shiller Home Price Index; LP/Haver Analytics; FHFA.

## New and Existing Home Sales



Source: National Association of Realtors, Census Bureau.

Note: Shaded areas indicate recessions.

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## Home Affordable Modification Program (HAMP) Snapshot Program Inception Through March 2010<sup>1</sup>

Number of Trial Period Plan Offers Extended to Borrowers (Cumulative)<sup>2</sup> 1,436,802

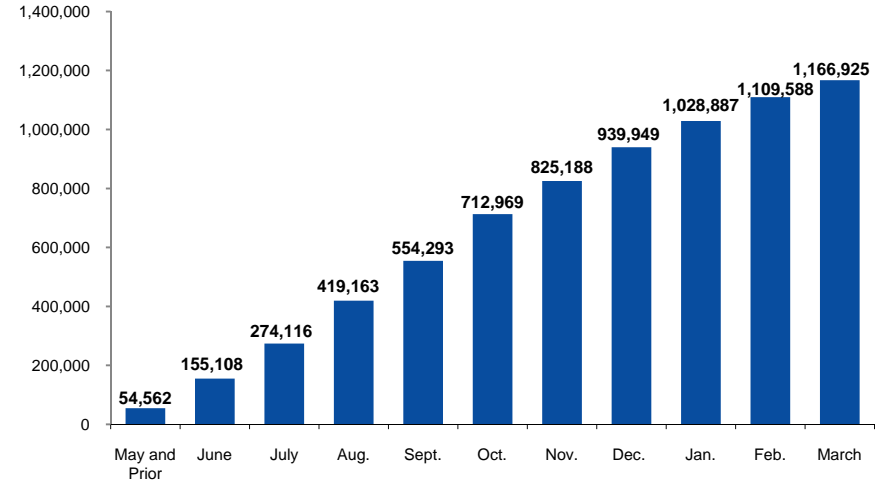
All HAMP Trials Started Since Program Inception 1,166,925

Trials Converted to Permanent Modifications 230,801

<sup>1</sup> As reported by the HAMP system of record except where noted.

<sup>2</sup> Source: Survey data provided by servicers.

## HAMP Trials Started (Cumulative, by Month)



Source: All trial modifications started by month first payment posted; based on numbers reported by servicers to the HAMP system of record.

## Home Affordable Modification Program (HAMP) Snapshot As of March 2010<sup>1</sup>

Active Modifications (Trial and Permanent) 1,008,873

Active Trial Modifications 780,951

Active Permanent Modifications 227,922

Pending Permanent Modifications<sup>2</sup> 108,212

Trial Modifications Canceled 155,173

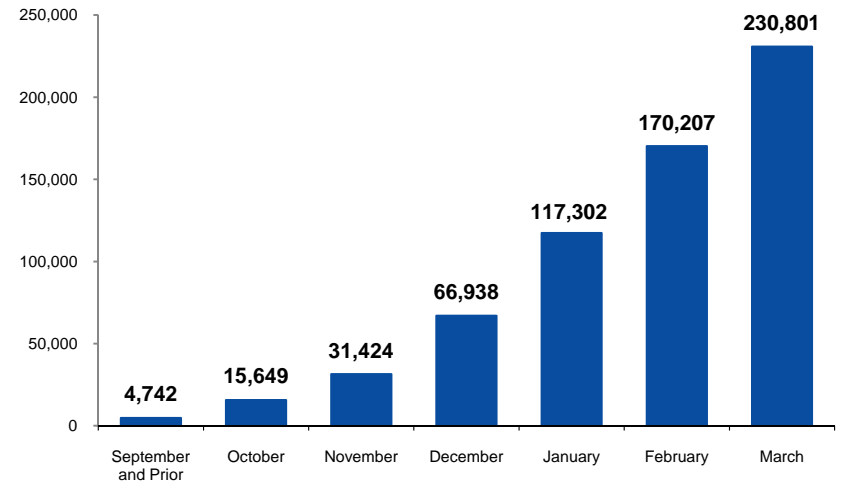
Permanent Modifications Canceled<sup>3</sup> 2,879

<sup>1</sup> As reported by the HAMP system of record.

<sup>2</sup> As reported by the top 21 servicers based on cap allocation; pending permanent modifications have been approved by the servicer but have not yet been accepted by the borrower. While pending, modifications are reflected in the count of active trials.

<sup>3</sup> Includes 37 loans paid off.

## Permanent Modifications Started (Cumulative, by Month)



Source: HAMP system of record.

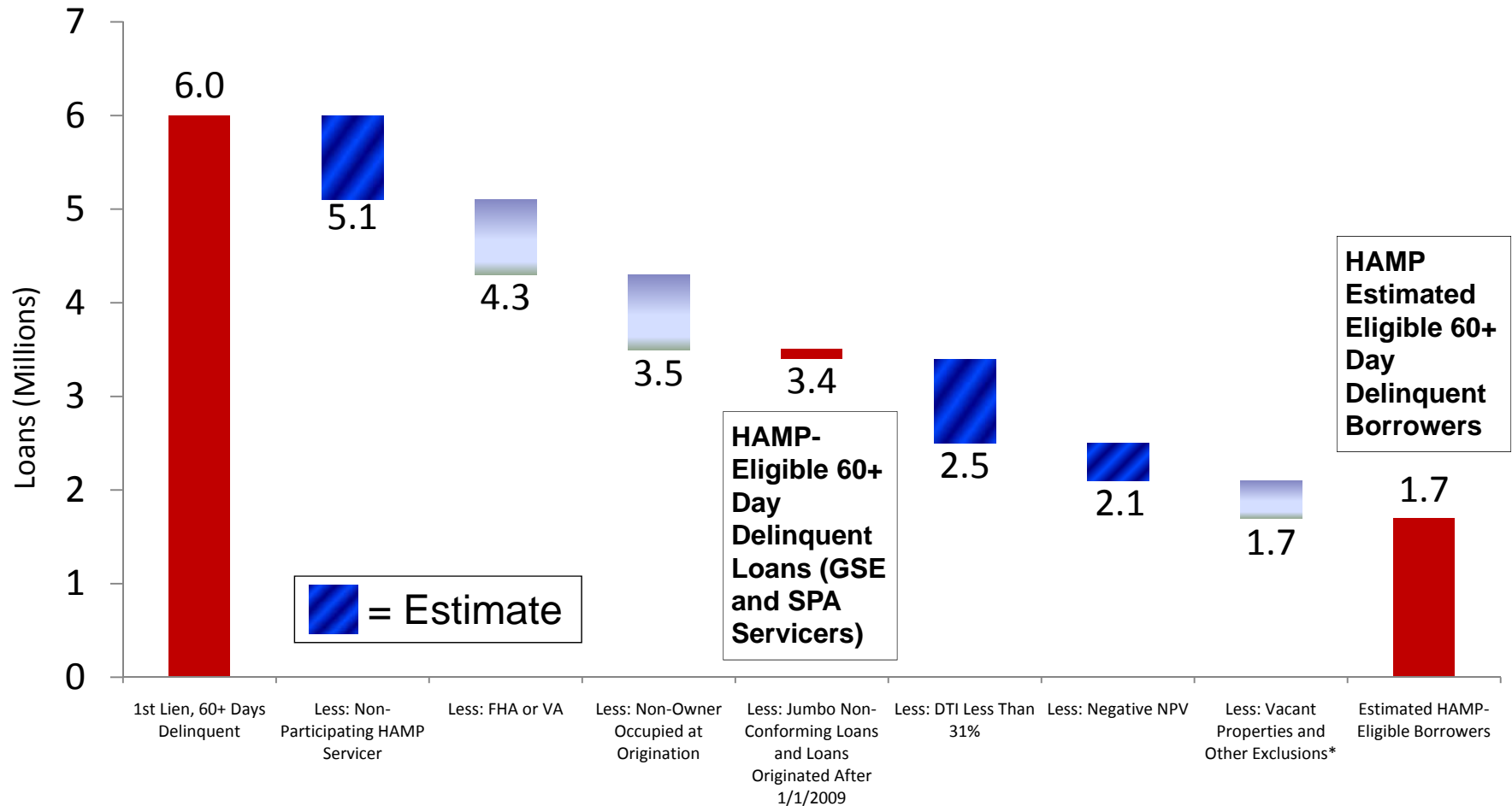
Additional information on HAMP can be found on [MakingHomeAffordable.gov](http://MakingHomeAffordable.gov). Borrowers may call the Homeowner's HOPE Hotline at 1-888-995-HOPE (4673).

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## Waterfall of HAMP-Eligible Borrowers

Not all 60-day delinquent loans are eligible for HAMP. Other characteristics may preclude borrower eligibility. Based on the estimates, of the 6.0 million borrowers who were 60 days delinquent in the 4<sup>th</sup> quarter of 2009, 1.7 million borrowers are eligible for HAMP. As this represents a point-in-time snapshot of the delinquency population and estimated HAMP eligibility, we expect that more borrowers will become eligible for HAMP from now through 2012.



•Other exclusions include: no longer owner-occupied; investor's pooling and servicing agreement precludes modification; and manufactured housing loans with titling/chattel issues that exclude them from HAMP.

Sources: Fannie Mae; monthly survey of participating servicers for February 28, 2010. Total 60+ delinquent figure from 4<sup>th</sup> quarter 2009 MBA delinquency survey. Excluded loans are as reported by servicers by survey who have signed a servicer participation agreement for HAMP.

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## Modification Characteristics

- Lower monthly mortgage payments for borrowers in active trial and permanent modifications represent a cumulative reduction of more than \$3 billion.
- The median savings for borrowers in permanent modifications is \$512.39, or 36% of the median before-modification payment.

## Permanent Modifications by Modification Steps:

Interest Rate Reduction	100%
Term Extension	38.9%
Principal Forbearance	27.6%

## Select Median Characteristics of Permanent Modifications

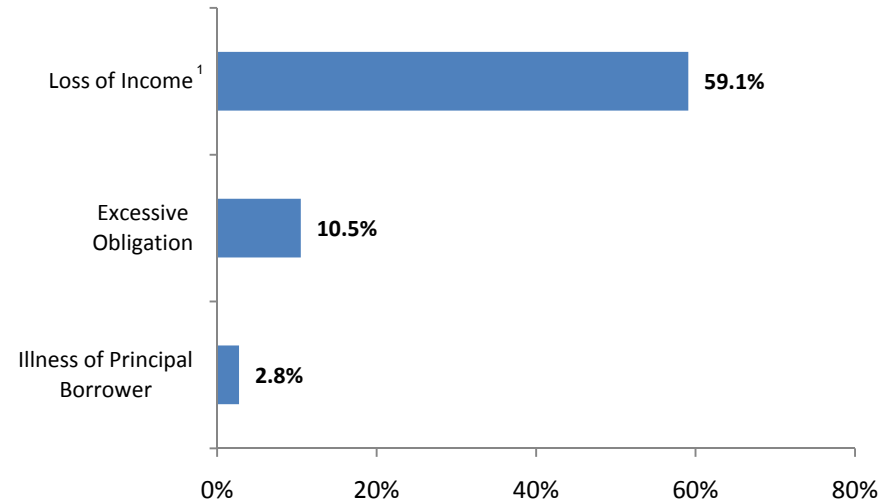
Loan Characteristic	Before Modification	After Modification	Median Decrease
Front-End Debt-to-Income Ratio <sup>1</sup>	44.8%	31.0%	-13.9 pct pts
Back-End Debt-to-Income Ratio <sup>2</sup>	77.5%	61.3%	-14.4 pct pts
Median Monthly Payment <sup>3</sup>	\$1,428.46	\$841.61	-\$512.39

<sup>1</sup> Ratio of housing expenses (principal, interest, taxes, insurance and homeowners association and/or condo fees) to monthly gross income.

<sup>2</sup> Ratio of total monthly debt payments (including mortgage principal and interest, taxes, insurance, homeowners association and/or condo fees, plus payments on installment debts, junior liens, alimony, car lease payments and investment property payments) to monthly gross income. Borrowers who have a back-end debt-to-income ratio of greater than 55% are required to seek housing counseling under program guidelines.

<sup>3</sup> Principal and interest payment.

## Predominant Hardship Reasons for Permanent Modifications



<sup>1</sup> Includes borrowers who are employed but have faced a reduction in hours and/or wages as well as those who have lost their jobs.

Note: Does not include 19.9% of permanent modifications reported as Other.

## Selected Outreach Measures

Servicer Solicitation of Borrowers (cumulative since program inception) <sup>1</sup>	4,077,912
Page views on <a href="http://MHA.gov">MHA.gov</a> (March 2010)	7,064,803
Page views on <a href="http://MHA.gov">MHA.gov</a> (cumulative)	73,545,446
Percentage to Goal of 3-4 Million Modification Offers by 2012 <sup>2</sup>	36-48%

<sup>1</sup> Source: survey data provided by servicers. Servicers are encouraged by HAMP to solicit information from borrowers 60+ days delinquent, regardless of eligibility for a HAMP modification.

<sup>2</sup> In 2009, Treasury set a goal of offering help to 3-4 million borrowers through the end of 2012, as measured by trial plan offers extended to borrowers.

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## HAMP Modification Activity by Servicer

Servicer	Estimated Eligible 60+ Day Delinquency <sup>1</sup>	Trial Plan Offers Extended <sup>2</sup>	All HAMP Trials Started <sup>3</sup>	Active Trial Modifications <sup>3</sup>	Permanent Modifications <sup>3</sup>	Pending Permanent Modifications <sup>4</sup>	Active Trials + Permanents as Share of Eligible 60+ Day Delinquencies
American Home Mortgage Servicing Inc	121,342	18,214	15,001	10,740	4,194	7,397	12%
Aurora Loan Services, LLC	75,550	47,508	41,286	15,335	9,887	1,497	33%
Bank of America, NA <sup>5</sup>	1,085,894	388,043	289,351	250,658	32,900	38,074	26%
Bank United	5,277	1,667	1,389	635	736	528	26%
Bayview Loan Servicing, LLC	9,685	2,711	4,630	3,567	819	91	45%
Carrington Mortgage Services LLC	18,235	3,082	1,708	298	1,398	48	9%
CCO Mortgage	5,880	1,842	1,476	1,230	246	487	25%
CitiMortgage, Inc.	246,582	153,113	142,804	92,597	22,455	9,533	47%
GMAC Mortgage, Inc.	66,750	51,420	40,494	14,742	17,102	2,776	48%
Green Tree Servicing LLC	12,336	6,795	5,129	3,628	556	1,470	34%
HomeEq Servicing	40,568	4,879	2,116	1,311	713	1,117	5%
J.P. Morgan Chase Bank, NA <sup>6</sup>	431,341	247,530	186,769	129,992	31,460	17,894	37%
Litton Loan Servicing LP	105,593	36,430	30,169	19,734	5,469	878	24%
Nationstar Mortgage LLC	45,616	23,870	20,198	8,241	5,740	877	31%
Ocwen Financial Corporation, Inc.	61,949	21,767	17,720	5,771	11,060	2,764	27%
OneWest Bank	109,555	56,302	38,598	28,214	6,883	5,673	32%
PNC Mortgage <sup>7</sup>	44,303	21,731	17,562	10,979	743	853	26%
Saxon Mortgage Services, Inc.	68,028	43,164	38,584	15,973	8,721	4,061	36%
Select Portfolio Servicing	55,543	58,953	35,071	11,568	11,483	1,639	42%
US Bank NA	34,160	11,890	9,157	4,817	4,191	1,393	26%
Wachovia Mortgage, FSB <sup>8</sup>	65,426	6,665	3,902	3,894	6	0	6%
Wells Fargo Bank, NA <sup>9</sup>	378,480	225,610	165,217	114,918	30,014	9,162	38%
Other SPA servicers <sup>10</sup>	22,895	3,616	2,916	1,283	1,411	NA	12%
Other GSE Servicers <sup>11</sup>	287,624	NA	55,678	30,826	19,735	NA	18%
<b>Total</b>	<b>3,398,612</b>	<b>1,436,802</b>	<b>1,166,925</b>	<b>780,951</b>	<b>227,922</b>	<b>108,212</b>	<b>30%</b>

<sup>1</sup> Estimated eligible 60+ day delinquent mortgages as reported by servicers as of February 28, 2010, include conventional 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 that was 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.

For servicers enrolling after January 1, 2010 that did not participate in the 60+ day delinquency survey, the delinquency count is from the servicer registration form.

<sup>2</sup> As reported in the weekly servicer survey through April 1, 2010.

<sup>3</sup> Active trial and permanent modifications as reported into the HAMP system of record

by servicers.

<sup>4</sup> As reported by servicers. Pending permanent modifications have been approved by the servicer but have not yet been accepted by the borrower. While pending, modifications are reflected in the count of active trials. This metric will be reported through March 2010.

<sup>5</sup> Bank of America, NA includes Bank of America, NA, BAC Home Loans Servicing LP, Home Loan Services and Wilshire Credit Corporation.

<sup>6</sup> J.P. Morgan Chase Bank, NA includes EMC Mortgage Corporation.

<sup>7</sup> Formerly National City Bank.

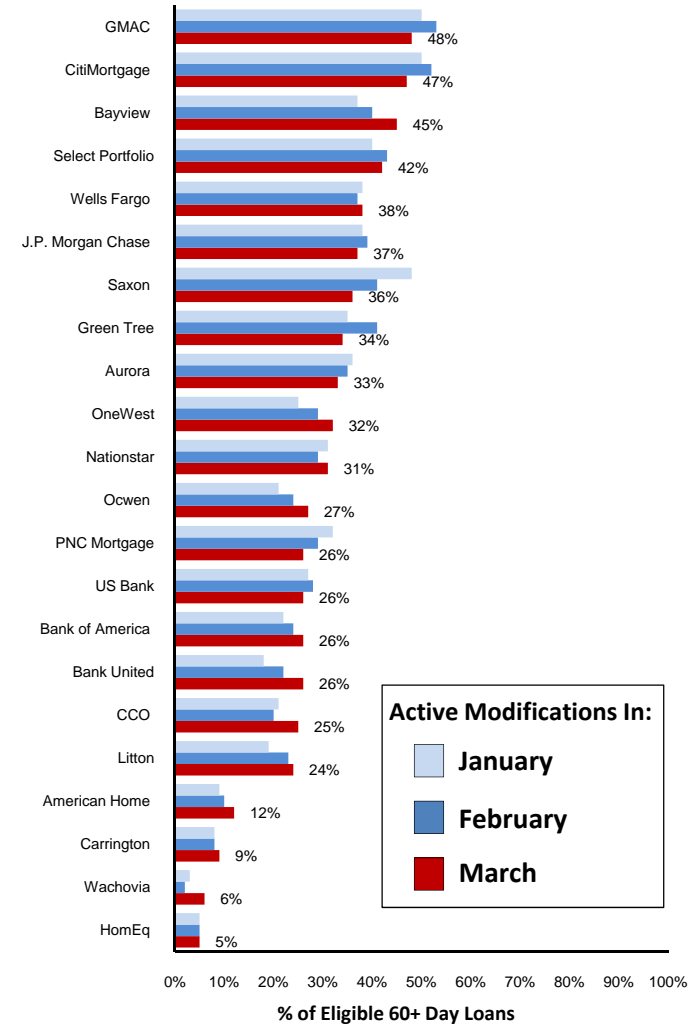
<sup>8</sup> Wachovia Mortgage, FSB consists of Pick-a-Payment loans.

<sup>9</sup> Wells Fargo Bank, NA includes a portion of the loans previously included in Wachovia Mortgage, FSB.

<sup>10</sup> Other SPA servicers are entities with less than 5,000 estimated eligible 60+ day delinquencies that have signed participation agreements with Treasury and Fannie Mae. A full list of participating servicers is in the Appendix.

<sup>11</sup> Includes servicers of loans owned or guaranteed by Fannie Mae and Freddie Mac.

## Active Modifications as a Share of Estimated Eligible 60+ Day Delinquencies<sup>1</sup>



Active Modifications In:

- January
- February
- March

Note: Includes active trial and permanent modifications. Servicer combinations are the same as the table at left. Modifications through January as share of 60+ day delinquencies on December 31, 2009. Modifications through February as share of 60+ day delinquencies on January 31, 2010. Modifications through March as share of 60+ delinquencies on February 28, 2010.

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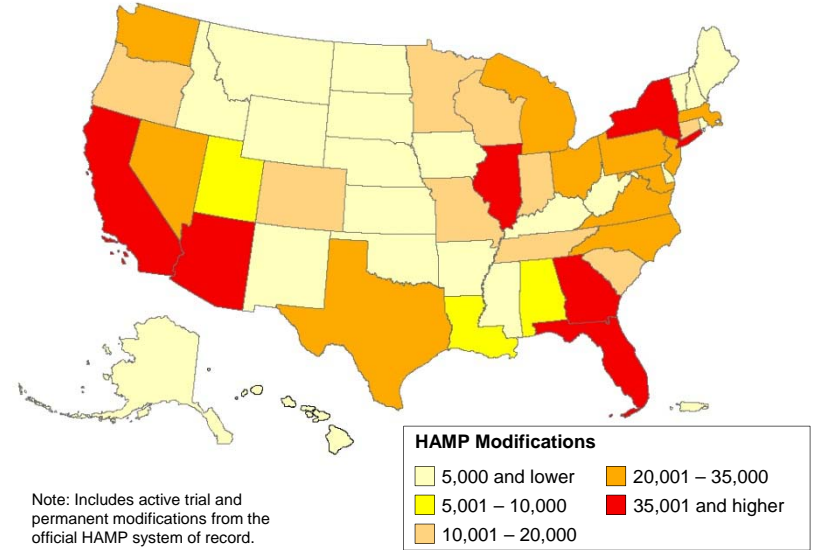
## HAMP Activity by State

State	Active Trials	Permanent Modifications	Total
AK	450	102	552
AL	5,531	1,428	6,959
AR	2,245	603	2,848
AZ	37,269	12,722	49,991
CA	159,780	47,933	207,713
CO	10,929	3,422	14,351
CT	9,982	2,948	12,930
DC	1,501	372	1,873
DE	2,533	801	3,334
FL	95,400	28,286	123,686
GA	31,433	8,668	40,101
HI	2,876	837	3,713
IA	2,575	619	3,194
ID	3,172	944	4,116
IL	41,441	11,773	53,214
IN	8,430	2,373	10,803
KS	2,434	602	3,036
KY	3,384	919	4,303
LA	4,777	1,108	5,885
MA	17,689	5,635	23,324
MD	25,429	7,868	33,297
ME	2,009	711	2,720
MI	25,808	7,906	33,714
MN	13,852	4,948	18,800
MO	9,704	2,623	12,327
MS	3,053	899	3,952

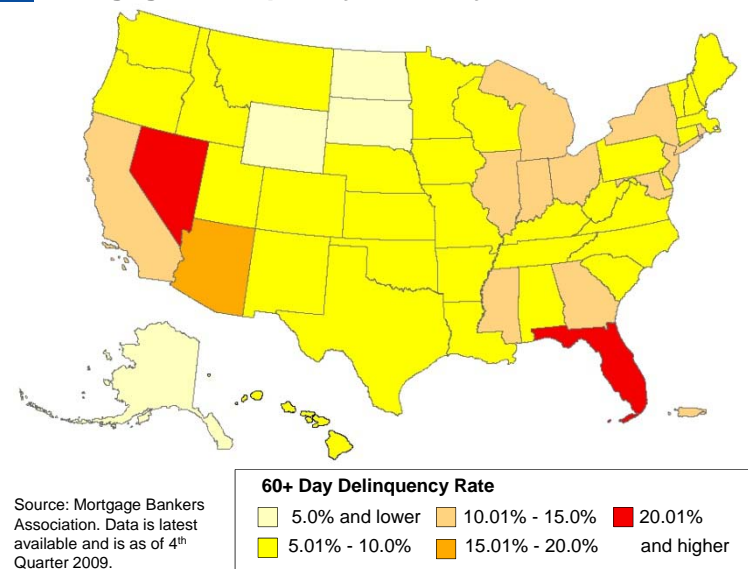
State	Active Trials	Permanent Modifications	Total
MT	1,090	260	1,350
NC	16,457	4,677	21,134
ND	205	43	248
NE	1,229	346	1,575
NH	3,379	1,147	4,526
NJ	26,154	7,458	33,612
NM	2,907	758	3,665
NV	20,661	6,400	27,061
NY	37,449	8,380	45,829
OH	17,042	5,134	22,176
OK	2,522	560	3,082
OR	8,955	2,678	11,633
PA	18,038	4,792	22,830
RI	3,558	1,216	4,774
SC	8,390	2,327	10,717
SD	398	85	483
TN	8,697	2,561	11,258
TX	27,646	5,433	33,079
UT	6,803	2,149	8,952
VA	19,152	6,190	25,342
VT	552	195	747
WA	15,387	4,676	20,063
WI	7,720	2,347	10,067
WV	1,316	373	1,689
WY	403	137	540
Other*	1,155	550	1,705

\* Includes Guam, Puerto Rico and the U.S. Virgin Islands.

## HAMP Activity by State



## Mortgage Delinquency Rates by State





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## 15 Metropolitan Areas With Highest HAMP Activity

Metropolitan Statistical Area	Active Trials	Permanent Modifications	Total HAMP Activity	% of All HAMP Activity
New York-Northern New Jersey-Long Island, NY-NJ-PA	49,457	12,247	61,704	6.1%
Los Angeles-Long Beach-Santa Ana, CA	47,255	12,887	60,142	6.0%
Chicago-Naperville-Joliet, IL-IN-WI	39,914	11,333	51,247	5.1%
Riverside-San Bernardino-Ontario, CA	35,559	11,992	47,551	4.7%
Miami-Fort Lauderdale-Pompano Beach, FL	36,856	10,206	47,062	4.7%
Phoenix-Mesa-Scottsdale, AZ	30,523	10,533	41,056	4.1%
Washington-Arlington-Alexandria, DC-VA-MD-WV	26,811	8,282	35,093	3.5%
Atlanta-Sandy Springs-Marietta, GA	25,382	7,041	32,423	3.2%
Las Vegas-Paradise, NV	17,236	5,200	22,436	2.2%
Detroit-Warren-Livonia, MI	16,337	4,637	20,974	2.1%
Orlando-Kissimmee, FL	15,287	4,723	20,010	2.0%
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	13,802	3,839	17,641	1.7%
Boston-Cambridge-Quincy, MA-NH	12,490	4,024	16,514	1.6%
Tampa-St. Petersburg-Clearwater, FL	12,031	3,653	15,684	1.6%
Sacramento-Arden-Arcade-Roseville, CA	11,653	3,882	15,535	1.5%

A complete list of HAMP activity for all MSAs is available at <http://makinghomeaffordable.gov/docs/MSA%20Data%20March.pdf>

## HAMP Modifications by Investor Type (20 Largest Servicers)

Servicer	GSE	Private	Portfolio	Total
Bank of America, NA <sup>1</sup>	181,003	88,367	14,188	283,558
Wells Fargo Bank, NA <sup>2</sup>	104,426	35,110	5,396	144,932
JP Morgan Chase NA <sup>3</sup>	75,013	63,949	22,490	161,452
CitiMortgage, Inc.	78,658	7,716	28,678	115,052
OneWest Bank	18,186	14,508	2,403	35,097
GMAC Mortgage, Inc.	18,888	12,956	0	31,844
Aurora Loan Services, LLC	14,187	10,730	305	25,222
Litton Loan Servicing LP	2,007	23,196	0	25,203
Saxon Mortgage Services Inc.	1,667	22,312	715	24,694
Select Portfolio Servicing	553	19,761	2,737	23,051
Ocwen Financial Corporation, Inc.	4,656	12,108	67	16,831
American Home Mortgage Servicing Inc	989	13,945	0	14,934
Nationstar Mortgage LLC	10,194	3,769	18	13,981
PNC Mortgage <sup>4</sup>	10,424	113	1,185	11,722
US Bank NA	6,539	26	2,443	9,008
Bayview Loan Servicing, LLC	1	4,355	30	4,386
Green Tree Servicing LLC	3,914	260	10	4,184
Wachovia Mortgage, FSB <sup>5</sup>	93	220	3,587	3,900
HomEq Servicing	0	1,985	39	2,024
Carrington Mortgage Services LLC	0	1,696	0	1,696
Remainder of HAMP Servicers	52,688	73	3,341	56,102
<b>Total</b>	<b>584,086</b>	<b>337,155</b>	<b>87,632</b>	<b>1,008,873</b>

<sup>1</sup> Bank of America, NA includes Bank of America, NA, BAC Home Loans Servicing LP, Home Loans Services and Wilshire Credit Corporation.

<sup>2</sup> Wells Fargo Bank, NA includes a portion of the loans previously included in Wachovia Mortgage, FSB.

<sup>3</sup> J.P. Morgan Chase Bank, NA includes EMC Mortgage Corporation.

<sup>4</sup> Formerly National City Bank.

<sup>5</sup> Wachovia Mortgage, FSB consists of Wachovia Mortgage FSB Pick-a-Payment loans.

Note: Figures reflect active trials and permanent modifications.

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## Appendix: Non-GSE Participants in HAMP

Allstate Mortgage Loans & Investments, Inc.	Great Lakes Credit Union	PennyMac Loan Services, LLC
American Eagle Federal Credit Union	Greater Nevada Mortgage Services	PNC Bank, National Association
American Home Mortgage Servicing, Inc	Green Tree Servicing LLC	Purdue Employees Federal Credit Union
AMS Servicing, LLC	Harleysville National Bank & Trust Company	QLending, Inc.
Aurora Loan Services, LLC	Hartford Savings Bank	Quantum Servicing Corporation
Bank of America, N.A. <sup>1</sup>	Hillsdale County National Bank	Residential Credit Solutions
Bank United	Home Financing Center, Inc	RG Mortgage Corporation
Bay Federal Credit Union	HomEq Servicing	Roebbling Bank
Bay Gulf Credit Union	HomeStar Bank & Financial Services	RoundPoint Mortgage Servicing Corporation
Bayview Loan Servicing, LLC	Horicon Bank	Saxon Mortgage Services, Inc.
Carrington Mortgage Services, LLC	Horizon Bank, NA	Schools Financial Credit Union
CCO Mortgage	Iberiabank	SEFCU
Central Florida Educators Federal Credit Union	IBM Southeast Employees' Federal Credit Union	Select Portfolio Servicing
Central Jersey Federal Credit Union	IC Federal Credit Union	Servis One Inc., dba BSI Financial Services, Inc.
Chase Home Finance, LLC	Idaho Housing and Finance Association	ShoreBank
CitiMortgage, Inc.	iServe Residential Lending LLC	Silver State Schools Credit Union
Citizens 1st National Bank	iServe Servicing Inc.	Sound Community Bank
Citizens First Wholesale Mortgage Company	J.P.Morgan Chase Bank, NA <sup>2</sup>	Specialized Loan Servicing, LLC
Community Bank & Trust Company	Lake City Bank	Spirit of Alaska Federal Credit Union
CUC Mortgage Corporation	Lake National Bank	Stanford Federal Credit Union
Digital Federal Credit Union	Litton Loan Servicing	Sterling Savings Bank
DuPage Credit Union	Los Alamos National Bank	Technology Credit Union
Eaton National Bank & Trust Co	Marix Servicing, LLC	Tempe Schools Credit Union
Farmers State Bank	Members Mortgage Company, Inc	The Bryn Mawr Trust Co.
Fidelity Homestead Savings Bank	Metropolitan National Bank	The Golden 1 Credit Union
First Bank	Mission Federal Credit Union	U.S. Bank National Association
First Federal Savings and Loan	MorEquity, Inc.	United Bank of Georgia
First Federal Savings and Loan Assn. of Lakewood	Mortgage Center, LLC	United Bank Mortgage Corporation
First Keystone Bank	Mortgage Clearing Corporation	Urban Trust Bank
First National Bank of Grant Park	National City Bank	Vantium Capital, Inc.
Franklin Credit Management Corporation	Nationstar Mortgage LLC	Verity Credit Union
Fresno County Federal Credit Union	Navy Federal Credit Union	Vist Financial Corp.
Glass City Federal Credit Union	Oakland Municipal Credit Union	Wells Fargo Bank, NA <sup>3</sup>
Glenview State Bank	Ocwen Financial Corporation, Inc.	Wescom Central Credit Union
GMAC Mortgage, Inc.	OneWest Bank	Yadkin Valley Bank
Golden Plains Credit Union	ORNL Federal Credit Union	
Grafton Suburban Credit Union	Park View Federal Savings Bank	

<sup>1</sup> Bank of America, NA includes Bank of America, NA, BAC Home Loans Servicing LP, Home Loan Services and Wilshire Credit Corporation.

<sup>2</sup> J.P. Morgan Chase Bank, NA includes EMC Mortgage Corporation.

<sup>3</sup> Wells Fargo Bank, NA includes Wachovia Mortgage FSB and Wachovia Bank NA.