Servicer Performance Report Through April 2010

Report Highlights

Almost 300,000 Borrowers Granted Permanent Modifications, An Increase of 68,000

- Borrowers in permanent modifications are experiencing a median payment reduction of 36%, more than \$500 per month.
- Over 68,000 trial modifications converted to permanent modifications in April, an increase of almost 13% from March.

Servicers Begin to Require Upfront Documentation

- In order to comply with Treasury guidelines that take effect on June 1, in March 2010, servicers began collecting upfront documentation from borrowers prior to initiating new trial modifications.
- Treasury is monitoring servicer performance closely to ensure that borrower demand is met and that servicers are reviewing modification requests in a timely manner.

Servicers Provide Resolutions to Borrowers Who Entered Trials Before January 1, 2010

 Common causes of cancellations include missed trial payments and incomplete or unverifiable documentation.

New This Month: Conversion Rates By Servicer

- Servicers show wide variation in conversion rates as measured against trials eligible to convert.
- Servicers who started trials with verified documents generally posted higher conversion rates than servicers who allowed borrowers to enter trials with stated income. With recent Treasury guidance, all servicers are now verifying borrower documents before trial start.
- Using stated income upon trial starts, the four largest participating servicers have conversion rates below 30%.

New This Month: Aged Trial Modifications by Servicer

• Servicers show wide variation in completing timely decisions on trial modifications.

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 1.2 million homeowners have started trial modifications and almost 1.5 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 \$3.1 billion in monthly mortgage payments in aggregate to date.

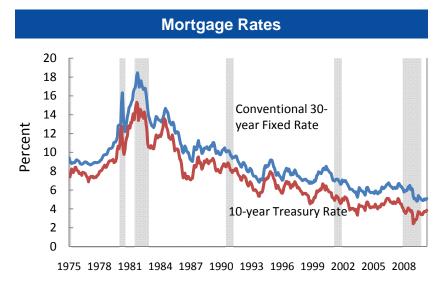
Refinancing:

 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 billion over the past year.

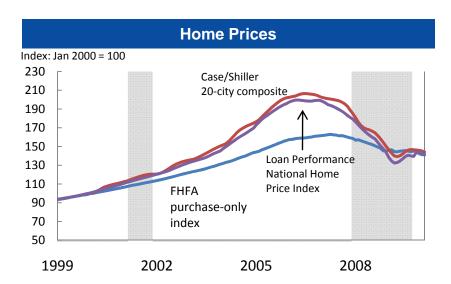
Neighborhood Stabilization and Community Development Programs:

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

Servicer Performance Report Through April 2010



Source: Federal Reserve.



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

Note: Shaded areas indicate recessions.



Source: National Association of Realtors.



Source: National Association of Realtors. Census Bureau.



Servicer Performance Report Through April 2010

| HAMP Activity: All Servicers | | | | | |
|------------------------------|---|-----------|--|--|--|
| | | Total | | | |
| LIAMD Eligibility | Eligible Delinquent Loans ¹ | 3,275,249 | | | |
| HAMP Eligibility | Eligible Delinquent Borrowers ² | 1,702,134 | | | |
| Trial Modifications | Trial Plan Offers Extended ³ | 1,487,594 | | | |
| | All Trials Started | 1,214,085 | | | |
| | Trials Reported Since March 2010 Report ⁴ | 47,160 | | | |
| | Trial Modifications Canceled | 277,640 | | | |
| | Active Trials | 637,353 | | | |
| Permanent Modifications | All Permanent Modifications Started | 299,092 | | | |
| | Permanent Modifications Canceled ⁵ | 3,744 | | | |
| | Active Permanent Modifications | 295,348 | | | |

¹ Estimated eligible 60+ day delinquent loans as reported by servicers as of March 31, 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 on or before January 1, 2009.

Estimated eligible 60+ day delinquent loans exclude:

- 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. Refer to the Waterfall of Eligible Borrowers on page 7 for further explanation.

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

² Effective this month, the estimated eligible 60+ day delinquent borrowers are those in HAMP-eligible loans, minus estimated exclusions of loans on vacant properties, loans with borrower debt-to-income ratio below 31%, loans that fail the NPV test, properties no longer owner-occupied, manufactured housing loans with title/chattel issues that exclude them from HAMP, and loans where the investor pooling and service agreements preclude modification. Exclusions for DTI and NPV results are estimated using market analytics.

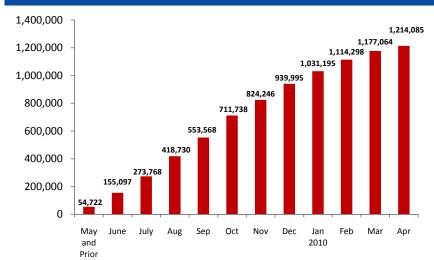
Refer to the Waterfall of Eligible Borrowers on page 7 for further explanation.

³ As reported in the weekly servicer survey through April 29, 2010.

⁴ Servicers may enter new trial modifications anytime before the loan converts to a permanent modification.

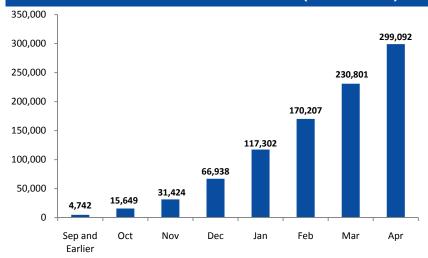
⁵ Includes 81 loans paid off. Source: HAMP system of record (except where noted).

HAMP Trials Started (Cumulative)



Note: Servicers may enter new trial modifications anytime before the loan converts to a permanent modification. Source: HAMP system of record.

Permanent Modifications Started (Cumulative)



Source: HAMP system of record.



Servicer Performance Report Through April 2010

Modification Characteristics

- Lower monthly mortgage payments for borrowers in active trial and permanent modifications represent a cumulative reduction of more than \$3.1 billion to date.
- The median savings for borrowers in permanent modifications is \$516.09, or 36% of the median beforemodification payment.

Permanent Modifications by Modification Step

| Interest Rate Reduction | 100% |
|-----------------------------|-------|
| Term Extension ¹ | 53.4% |
| Principal Forbearance | 28.6% |

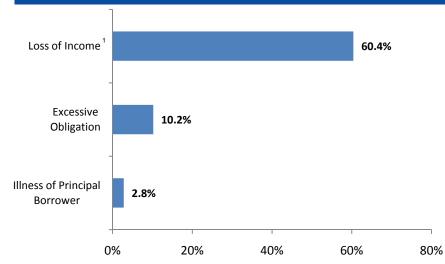
¹ The calculation for term extension has been corrected.

Select Median Characteristics of Permanent Modifications

| Loan Characteristic | Before Modification | After Modification | Median Decrease |
|---|------------------------|-----------------------|--------------------|
| Front-End Debt-to-Income Ratio ¹ | 44.9% | 31.0% | -14.0 pct pts |
| Back-End Debt-to-Income Ratio ² | 80.2% | 64.3% | -14.5 pct pts |
| Median Monthly Payment ³ | \$1,427.80 | \$836.82 | -\$516.09 |

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

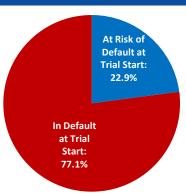
Predominant Hardship Reasons for Permanent Modifications



¹ 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% of permanent modifications reported as Other.

Loan Status Upon Entering Trial



Note: For all trial modifications started.

² 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.

³ Principal and interest payment.

[&]quot;At Risk of Default" includes borrowers up to 59 days delinquent at trial entry as well as those in imminent default. "In Default" refers to borrowers 60 or more days late at trial entry.

Servicer Performance Report Through April 2010

HAMP Modification Activity by Servicer

| Servicer | Estimated Eligible 60+ Day Delinquent Borrowers ¹ | Trial Plan Offers Extended ² | All HAMP Trials Started ³ | Active Trial Modifications ³ | Permanent Modifications ³ |
|---|--|---|---|--|---|
| American Home Mortgage Servicing Inc | 52,247 | 19,911 | 16,530 | 9,392 | 6,971 |
| Aurora Loan Services, LLC | 41,125 | 47,970 | 41,956 | 11,269 | 11,069 |
| Bank of America, NA4 | 477,509 | 402,398 | 302,981 | 214,562 | 56,398 |
| Carrington Mortgage Services LLC | 6,196 | 3,216 | 2,495 | 850 | 1,614 |
| CitiMortgage, Inc. | 152,357 | 153,389 | 144,176 | 54,947 | 28,556 |
| GMAC Mortgage, Inc. | 23,960 | 53,160 | 43,011 | 13,950 | 20,471 |
| Green Tree Servicing LLC | 7,341 | 7,031 | 5,763 | 3,279 | 1,134 |
| HomEq Servicing | 16,872 | 5,505 | 4,355 | 1,889 | 2,282 |
| J.P. Morgan Chase Bank, NA5 | 246,185 | 256,423 | 189,014 | 118,997 | 39,507 |
| Litton Loan Servicing LP | 54,888 | 36,671 | 30,224 | 17,852 | 6,146 |
| Nationstar Mortgage LLC | 22,687 | 24,446 | 20,599 | 7,318 | 6,933 |
| Ocwen Financial Corp. Inc. | 27,852 | 23,325 | 19,014 | 5,497 | 12,119 |
| OneWest Bank | 57,459 | 58,863 | 41,375 | 27,347 | 9,612 |
| PNC Mortgage ⁶ | 21,016 | 21,761 | 17,782 | 8,412 | 980 |
| Saxon Mortgage Services, Inc. | 36,658 | 44,505 | 39,701 | 12,946 | 10,568 |
| Select Portfolio Servicing | 21,178 | 60,716 | 36,940 | 9,784 | 12,903 |
| US Bank NA | 19,554 | 12,381 | 9,581 | 3,559 | 4,648 |
| Wachovia Mortgage, FSB7 | 30,232 | 8,969 | 6,295 | 6,243 | 43 |
| Wells Fargo Bank, NA8 | 174,995 | 233,284 | 171,704 | 75,322 | 36,094 |
| Other SPA servicers ⁹ | 17,515 | 13,670 | 11,216 | 5,996 | 4,131 |
| Other GSE Servicers ¹⁰ | 194,308 | NA | 59,373 | 27,942 | 23,169 |
| Total | 1,702,134 | 1,487,594 | 1,214,085 | 637,353 | 295,348 |

¹ Estimated eligible 60+ day delinquent borrowers as reported by servicers as of March 31, 2010, include those in 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 borrowers excludes:

- Those in FHA and VA loans.
 Those in loans that are current or less than 60 days delinquent, which
- may be eligible for HAMP if a borrower is in imminent default.

 Those borrowers with debt-to-income ratios less than 31% or a negative
- Those borrowers with debt-to-income ratios less than 31% or a negative NPV test,
- Owners of vacant properties or properties otherwise excluded (see footnotes of page 7 for further explanation).

Exclusions for DTI and NPV are estimated using market analytics.

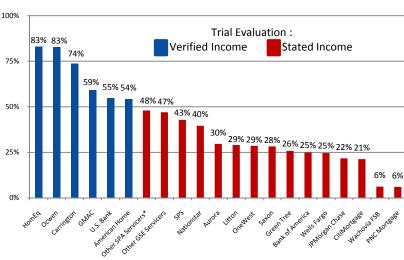
For servicers enrolling after February 1, 2010 that did not participate in the 60+

day delinquency survey, the delinquency count is from the servicer registration form.

- ² As reported in the weekly servicer survey through April 29, 2010.
- ³ Active trial and permanent modifications as reported into the HAMP system of record by servicers.
- ⁴ Bank of America, NA includes Bank of America, NA, BAC Home Loans Servicing LP, Home Loan Services and Wilshire Credit Corporation.
- Servicing LP, Home Loan Services and Wilshire Credit Corporation.

 ⁵ J.P. Morgan Chase Bank, NA includes EMC Mortgage Corporation.
- ⁶ Formerly National City Bank.
- ⁷ Wachovia Mortgage, FSB consists of Pick-a-Payment loans.
- 8 Wells Fargo Bank, NA includes a portion of the loans previously included in Wachovia Mortgage, FSB.
- Other SPA servicers are entities with less than 5,000 estimated eligible 60+ day delinquent borrowers that have signed participation agreements with Treasury and Fannie Mae. A full list of participating servicers is in the Appendix.
- ¹⁰ Includes servicers of loans owned or guaranteed by Fannie Mae and Freddie Mac.

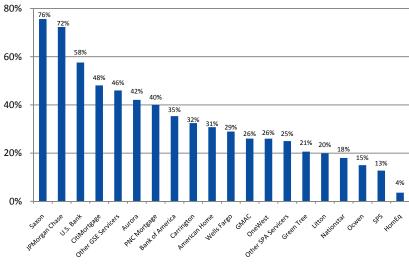
Conversion Rate¹



¹ As measured against trials eligible to convert – those three months in trial, or four months if the borrower was in imminent default.

Per program guidelines, all servicers will use verified income before starting trial modifications by June 1.

Aged Trials¹ as Share of Active Trials



¹ Active trials initiated at least six months ago. Note: Excludes Wachovia Mortgage, FSB at 0%.



^{*} Other SPA and Other GSE servicers represent a mix of verified and stated income trial starts.

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Borrower Engagement

Program to date, Treasury and partners have hosted 32 events across the country connecting more than 35,000 homeowners with mortgage servicers and housing counselors.

| Selected Outreach Measures | | | | |
|--|------------|--|--|--|
| Servicer Solicitation of Borrowers (cumulative since program inception) ¹ | 4,246,224 | | | |
| Page views on MHA.gov (April 2010) | 6,588,873 | | | |
| Page views on MHA.gov (cumulative) | 80,134,319 | | | |
| Percentage to Goal of 3-4 Million Modification Offers by 2012 ² | 37-50% | | | |

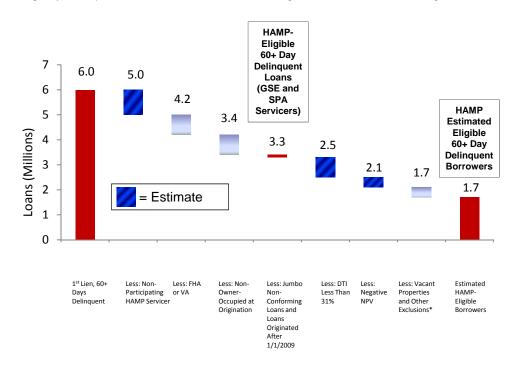
¹ Source: survey data provided by servicers. Servicers are encouraged by HAMP to solicit information from borrowers 60+ days delinquent, regardless of eligibility for a HAMP

² 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.

| Call Center Performance | | | | |
|---|------------|---------|--|--|
| | Cumulative | April | | |
| Total Number of Calls Taken at 1-888- 995-HOPE | 1,060,301 | 112,781 | | |
| Borrowers Receiving Free Housing Counseling | 545,318 | 53,001 | | |

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 4th 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.



Sources: Fannie Mae; monthly survey of participating servicers for March 31, 2010. Total 60+ delinquent figure from 4th quarter 2009 MBA delinquency survey. Excluded loans are as reported by servicers by survey who have signed a servicer participation agreement for HAMP.



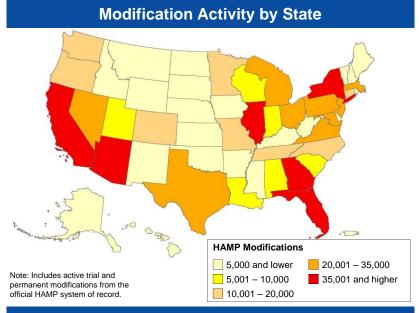
Other exclusions include: no longer owner-occupied; investor's pooling and servicing agreement precludes modification; and manufactured housing loans with titling/chattel issues that exclude them from HAMP.

Servicer Performance Report Through April 2010

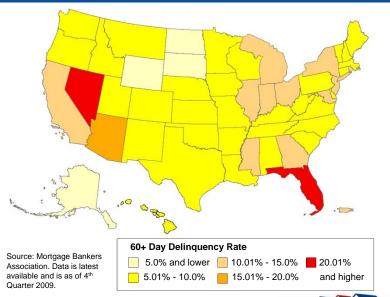
HAMP Activity by State

| State | Active Trials | Permanent Modifications | Total | % of Total | State | Active Trials | Permanent Modifications | Total | % of Total |
|-------|------------------|----------------------------|---------|---------------|--------|------------------|----------------------------|--------|---------------|
| AK | 355 | 135 | 490 | 0.1% | MT | 867 | 330 | 1,197 | 0.1% |
| AL | 4,427 | 1,843 | 6,270 | 0.7% | NC | 13,160 | 5,933 | 19,093 | 2.0% |
| AR | 1,813 | 758 | 2,571 | 0.3% | ND | 153 | 59 | 212 | 0.0% |
| AZ | 29,952 | 16,120 | 46,072 | 4.9% | NE | 889 | 436 | 1,325 | 0.1% |
| CA ' | 135,499 | 62,883 | 198,382 | 21.3% | NH | 2,671 | 1,476 | 4,147 | 0.4% |
| СО | 8,932 | 4,355 | 13,287 | 1.4% | NJ | 21,143 | 9,821 | 30,964 | 3.3% |
| СТ | 8,092 | 3,918 | 12,010 | 1.3% | NM | 2,371 | 969 | 3,340 | 0.4% |
| DC | 1,269 | 470 | 1,739 | 0.2% | NV | 16,834 | 8,229 | 25,063 | 2.7% |
| DE | 2,026 | 1,025 | 3,051 | 0.3% | NY | 30,800 | 11,590 | 42,390 | 4.5% |
| FL | 78,356 | 36,130 | 114,486 | 12.3% | ОН | 13,631 | 6,580 | 20,211 | 2.2% |
| GA | 25,385 | 11,082 | 36,467 | 3.9% | OK | 2,028 | 714 | 2,742 | 0.3% |
| HI | 2,371 | 1,076 | 3,447 | 0.4% | OR | 7,097 | 3,419 | 10,516 | 1.1% |
| IA | 1,945 | 791 | 2,736 | 0.3% | PA | 14,350 | 6,269 | 20,619 | 2.2% |
| ID | 2,520 | 1,198 | 3,718 | 0.4% | RI | 2,891 | 1,582 | 4,473 | 0.5% |
| IL | 33,393 | 15,434 | 48,827 | 5.2% | SC | 6,564 | 2,971 | 9,535 | 1.0% |
| IN | 6,620 | 3,061 | 9,681 | 1.0% | SD | 300 | 109 | 409 | 0.0% |
| KS | 1,839 | 777 | 2,616 | 0.3% | TN | 7,063 | 3,288 | 10,351 | 1.1% |
| KY | 2,658 | 1,201 | 3,859 | 0.4% | TX | 22,671 | 7,214 | 29,885 | 3.2% |
| LA | 3,903 | 1,438 | 5,341 | 0.6% | UT | 5,540 | 2,737 | 8,277 | 0.9% |
| MA | 14,304 | 7,437 | 21,741 | 2.3% | VA | 15,671 | 7,836 | 23,507 | 2.5% |
| MD | 20,746 | 10,204 | 30,950 | 3.3% | VT | 455 | 248 | 703 | 0.1% |
| ME | 1,633 | 902 | 2,535 | 0.3% | WA | 12,491 | 5,959 | 18,450 | 2.0% |
| MI | 20,422 | 10,203 | 30,625 | 3.3% | WI | 6,081 | 3,064 | 9,145 | 1.0% |
| MN | 10,555 | 6,162 | 16,717 | 1.8% | WV | 1,010 | 498 | 1,508 | 0.2% |
| МО | 7,626 | 3,431 | 11,057 | 1.2% | WY | 335 | 164 | 499 | 0.1% |
| MS | 2,421 | 1,176 | 3,597 | 0.4% | Other* | 1,225 | 643 | 1,868 | 0.2% |

^{*} Includes Guam, Puerto Rico and the U.S. Virgin Islands.



Mortgage Delinquency Rates by State



Servicer Performance Report Through April 2010

15 Metropolitan Areas With Highest HAMP Activity

| Metropolitan Statistical Area | Active Trials | Permanent Modifications | Total HAMP Activity | % of All HAMP Activity |
|--|------------------|----------------------------|---------------------------|------------------------------|
| Los Angeles-Long Beach-Santa Ana, CA | 40,573 | 17,185 | 57,758 | 6.2% |
| New York-Northern New Jersey- Long Island, NY-NJ-PA | 40,425 | 16,672 | 57,097 | 6.1% |
| Chicago-Naperville-Joliet, IL-IN-WI | 32,178 | 14,890 | 47,068 | 5.0% |
| Riverside-San Bernardino-Ontario, CA | 29,709 | 15,560 | 45,269 | 4.9% |
| Miami-Fort Lauderdale-Pompano Beach, FL | 30,923 | 13,059 | 43,982 | 4.7% |
| Phoenix-Mesa-Scottsdale, AZ | 24,496 | 13,330 | 37,826 | 4.1% |
| Washington-Arlington-Alexandria, DC-VA-MD-WV | 22,081 | 10,713 | 32,794 | 3.5% |
| Atlanta-Sandy Springs-Marietta, GA | 20,509 | 9,036 | 29,545 | 3.2% |
| Las Vegas-Paradise, NV | 14,099 | 6,749 | 20,848 | 2.2% |
| Detroit-Warren-Livonia, MI | 12,946 | 6,048 | 18,994 | 2.0% |
| Orlando-Kissimmee, FL | 12,406 | 6,022 | 18,428 | 2.0% |
| Philadelphia-Camden-Wilmington, PA-NJ-DE-MD | 10,958 | 5,013 | 15,971 | 1.7% |
| Boston-Cambridge-Quincy, MA-NH | 10,073 | 5,297 | 15,370 | 1.6% |
| Sacramento-Arden-Arcade- Roseville, CA | 9,624 | 5,019 | 14,643 | 1.6% |
| Tampa-St. Petersburg-Clearwater, FL | 9,773 | 4,678 | 14,451 | 1.5% |

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

Modifications by Investor Type (Large Servicers)

| Servicer | GSE | Private | Portfolio | Total |
|---|---------|---------|-----------|---------|
| Bank of America, NA1 | 176,755 | 80,887 | 13,318 | 270,960 |
| JP Morgan Chase NA ² | 73,309 | 62,983 | 22,212 | 158,504 |
| Wells Fargo Bank, NA ³ | 77,803 | 28,417 | 5,196 | 111,416 |
| CitiMortgage, Inc. | 55,127 | 5,425 | 22,951 | 83,503 |
| OneWest Bank | 18,673 | 15,679 | 2,607 | 36,959 |
| GMAC Mortgage, Inc. | 19,938 | 14,483 | 0 | 34,421 |
| Litton Loan Servicing LP | 1,871 | 22,127 | 0 | 23,998 |
| Saxon Mortgage Services Inc. | 1,929 | 20,399 | 1,186 | 23,514 |
| Select Portfolio Servicing | 533 | 19,622 | 2,532 | 22,687 |
| Aurora Loan Services, LLC | 12,891 | 9,191 | 256 | 22,338 |
| Ocwen Financial Corporation, Inc. | 5,147 | 12,397 | 72 | 17,616 |
| American Home Mortgage Servicing Inc | 1,087 | 15,276 | 0 | 16,363 |
| Nationstar Mortgage LLC | 10,351 | 3,889 | 11 | 14,251 |
| PNC Mortgage ⁴ | 8,354 | 230 | 808 | 9,392 |
| US Bank NA | 5,637 | 21 | 2,549 | 8,207 |
| Wachovia Mortgage, FSB5 | 123 | 309 | 5,854 | 6,286 |
| Green Tree Servicing LLC | 4,146 | 257 | 10 | 4,413 |
| HomEq Servicing | 25 | 4,026 | 120 | 4,171 |
| Carrington Mortgage Services LLC | 0 | 2,464 | 0 | 2,464 |
| Remainder of HAMP Servicers | 53,183 | 4,147 | 3,908 | 61,238 |
| Total | 526,882 | 322,229 | 83,590 | 932,701 |

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

Note: Figures reflect active trials and permanent modifications.

² J.P. Morgan Chase Bank, NA includes EMC Mortgage Corporation.

³ Wells Fargo Bank, NA includes a portion of the loans previously included in Wachovia Mortgage, FSB.

⁴ Formerly National City Bank.

⁵ Wachovia Mortgage, FSB consists of Wachovia Mortgage FSB Pick-a-Payment loans.

Servicer Performance Report Through April 2010

Appendix: Non-GSE Participants in HAMP

Allstate Mortgage Loans & Investments, Inc.

American Eagle Federal Credit Union

American Home Mortgage Servicing, Inc

AMS Servicing, LLC

Aurora Loan Services, LLC

Bank of America, N.A.¹

Bank United

Bay Federal Credit Union

Bay Gulf Credit Union

Bayview Loan Servicing, LLC

Carrington Mortgage Services, LLC

CCO Mortgage

Central Florida Educators Federal Credit Union

Central Jersey Federal Credit Union

Chase Home Finance, LLC

CitiMortgage, Inc.

Citizens 1st National Bank

Citizens First Wholesale Mortgage Company

Community Bank & Trust Company

CUC Mortgage Corporation Digital Federal Credit Union

DuPage Credit Union

Eaton National Bank & Trust Co

Farmers State Bank

Fidelity Homestead Savings Bank

First Bank

First Federal Savings and Loan

First Keystone Bank

First National Bank of Grant Park

Franklin Credit Management Corporation

Fresno County Federal Credit Union

Glass City Federal Credit Union

Glenview State Bank GMAC Mortgage, Inc. Golden Plains Credit Union

Golden Plains Credit Union Grafton Suburban Credit Union **Great Lakes Credit Union**

Greater Nevada Mortgage Services

Green Tree Servicing LLC Hartford Savings Bank

Hillsdale County National Bank

HomEq Servicing

HomeStar Bank & Financial Services

Horicon Bank Horizon Bank, NA Iberiabank

IBM Southeast Employees' Federal Credit Union

IC Federal Credit Union

Idaho Housing and Finance Association

iServe Residential Lending LLC

iServe Servicing Inc.

J.P.Morgan Chase Bank, NA²

Lake City Bank Lake National Bank Litton Loan Servicing Los Alamos National Bank Marix Servicing, LLC

Metropolitan National Bank Midwest Bank & Trust Co. Mission Federal Credit Union

MorEquity, Inc. Mortgage Center, LLC

Mortgage Clearing Corporation

National City Bank
Nationstar Mortgage LLC
Navy Federal Credit Union
Oakland Municipal Credit Union
Ocwen Financial Corporation, Inc.

OneWest Bank

ORNL Federal Credit Union Park View Federal Savings Bank PennyMac Loan Services, LLC PNC Bank, National Association

Purdue Employees Federal Credit Union

QLending, Inc.

Quantum Servicing Corporation Residential Credit Solutions RG Mortgage Corporation

Roebling Bank

RoundPoint Mortgage Servicing Corporation

Saxon Mortgage Services, Inc. Schools Financial Credit Union

SEFCU

Select Portfolio Servicing

Servis One Inc., dba BSI Financial Services, Inc.

ShoreBank

Silver State Schools Credit Union

Sound Community Bank Specialized Loan Servicing, LLC Spirit of Alaska Federal Credit Union

Stanford Federal Credit Union

Sterling Savings Bank
Technology Credit Union
Tempe Schools Credit Union
The Golden 1 Credit Union
U.S. Bank National Association

United Bank of Georgia

United Bank Mortgage Corporation

Urban Trust Bank Vantium Capital, Inc. Verity Credit Union Vist Financial Corp. Wells Fargo Bank, NA³ Wealthbridge Mortgage Corp. Wescom Central Credit Union

Yadkin Valley Bank

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

² J.P. Morgan Chase Bank, NA includes EMC Mortgage Corporation.