

Making Home Affordable

Program Performance Report Through March 2012

Report Highlights

Over 1.1 Million Homeowner Assistance Actions Granted through Making Home Affordable

- Over 990,000 homeowners have been granted HAMP first lien permanent modifications and have saved an estimated \$12.2 billion in monthly mortgage payments. Homeowners in active first lien permanent modifications are currently saving a median of approximately \$535 per month – more than one-third of the median before-modification payment.
- Over 76,000 second lien modifications have been completed through the Second Lien Modification Program (2MP), and more than 40,000 homeowners have received a short sale or deed-in-lieu of foreclosure through the Home Affordable Foreclosure Alternatives Program (HAFA).
- 86% of eligible homeowners entering a HAMP trial modification since June 1, 2010 have received a permanent modification, with an average trial period of 3.5 months.

Permanent Modifications Continue to Perform Well Over Time

- After six months in the program, more than 94% of homeowners remain in permanent modifications and 9.8% of homeowners are 60+ days delinquent.
- Payment reduction is strongly correlated with permanent modification sustainability. For modifications seasoned 24 months, only 17.4% of modifications with a monthly payment reduction greater than 50% have been disqualified from the program due to missing three consecutive payments, compared to a disqualification rate of 44% where the payment had been cut by 20% or less.
- HAMP modifications continue to exhibit lower delinquency and re-default rates than industry modifications as reported by the Office of the Comptroller of the Currency.

Note: This report reflects program activity for the Making Home Affordable Program. For information and quarterly updates about the Hardest Hit Fund, please visit the website for the [Hardest Hit Fund](#) or the [TARP Monthly Report to Congress](#).

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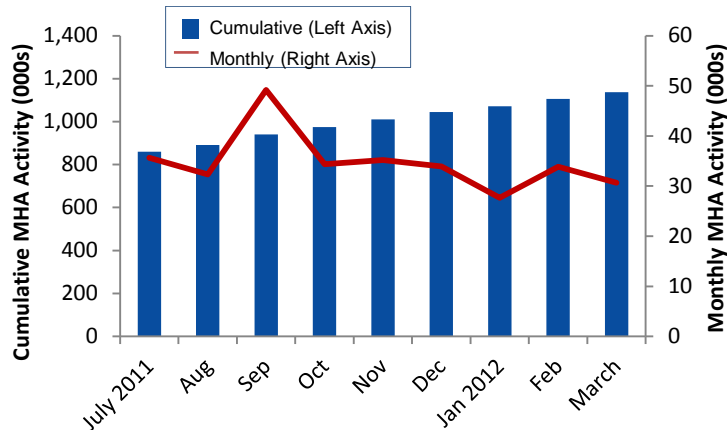
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Making Home Affordable Program Activity

In total, the MHA program has completed over 1.1 million first and second lien permanent modifications, HAFA transactions, and UP forbearance plans.

	Program-to-Date	Reported Since Prior Period
HAMP Permanent Modifications Started	993,522	19,940
2MP Modifications Started	76,218	5,085
HAFA Agreements Completed	40,252	4,486
FHA-HAMP and RD-HAMP Permanent Modifications Started	6,131	346
UP Forbearance Plans Started (through Feb. 2012)	20,402	809
Cumulative MHA Activity¹	1,136,525	30,666



The Making Home Affordable Program was launched in March 2009 with the Home Affordable Modification Program (HAMP) which provides assistance to struggling homeowners by lowering monthly first lien mortgage payments to an affordable level. Additional programs were subsequently rolled out to expand the program reach.

Program	Purpose
<ul style="list-style-type: none"> Home Affordable Modification Program (HAMP) 	Provides eligible borrowers the opportunity to lower their first lien mortgage payment to affordable and sustainable levels through a uniform loan modification process.
<ul style="list-style-type: none"> Second Lien Modification Program (2MP) 	Provides payment reducing modifications and extinguishments on second liens when there has been a first lien HAMP modification on the same property.
<ul style="list-style-type: none"> Home Affordable Foreclosure Alternatives (HAFA) 	Provides transition alternatives to foreclosure in the form of a short sale or deed-in-lieu of foreclosure.
<ul style="list-style-type: none"> FHA-HAMP and RD-HAMP modification programs 	Provides first lien modifications for distressed borrowers in loans guaranteed through the Federal Housing Administration and Rural Housing Service.
<ul style="list-style-type: none"> Unemployment Program (UP) 	Provides temporary forbearance of mortgage principal to enable unemployed borrowers to look for a new job without fear of foreclosure.
<ul style="list-style-type: none"> Principal Reduction Alternative (PRA) 	Provides principal forgiveness on eligible underwater loans that are modified under HAMP.

Source: HAMP system of record for HAMP, 2MP, HAFA, FHA-HAMP, and RD-HAMP. UP participation is reported via servicer survey through Feb. 29, 2012.

¹ Cumulative activity includes HAMP permanent modifications started, 2MP modifications started, HAFA transactions completed, FHA-HAMP and RD-HAMP permanent modifications started, and UP forbearance plans started. This does not include trial modifications that have cancelled or not yet converted to permanent modification and HAFA agreements started but not yet completed.

Making Home Affordable: Summary Results

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HAMP (First Lien) Modifications

HAMP is designed to lower monthly mortgage payments to help struggling homeowners stay in their homes and prevent avoidable foreclosure.

		Total
HAMP Eligibility (As of Feb. 29, 2012)	Eligible Delinquent Loans ¹	2,386,310
	Eligible Delinquent Borrowers ²	806,194
Trial Modifications	Trial Plan Offers Extended (Cumulative) ³	2,007,846
	All Trials Started	1,829,734
	Trials Reported Since February 2012 Report ⁴	20,909
	Trial Modifications Canceled Since June 1, 2010 ⁵	51,429
	Active Trials	68,630
Permanent Modifications	All Permanent Modifications Started	993,522
	Permanent Modifications Reported Since February 2012 Report	19,940
	Permanent Modifications Canceled (Cumulative) ⁶	198,774
	Active Permanent Modifications	794,748

¹ Estimated eligible 60+ day delinquent loans as reported by servicers as of February 29, 2012, 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.

² 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, unemployed borrowers, manufactured housing loans with title/chattel issues that exclude them from HAMP, loans where the investor pooling and servicing agreements preclude modification, and trial and permanent modifications disqualified from HAMP.

Exclusions for DTI and NPV results are estimated using market analytics.

³ As reported in the monthly servicer survey of large SPA servicers through March 31, 2012.

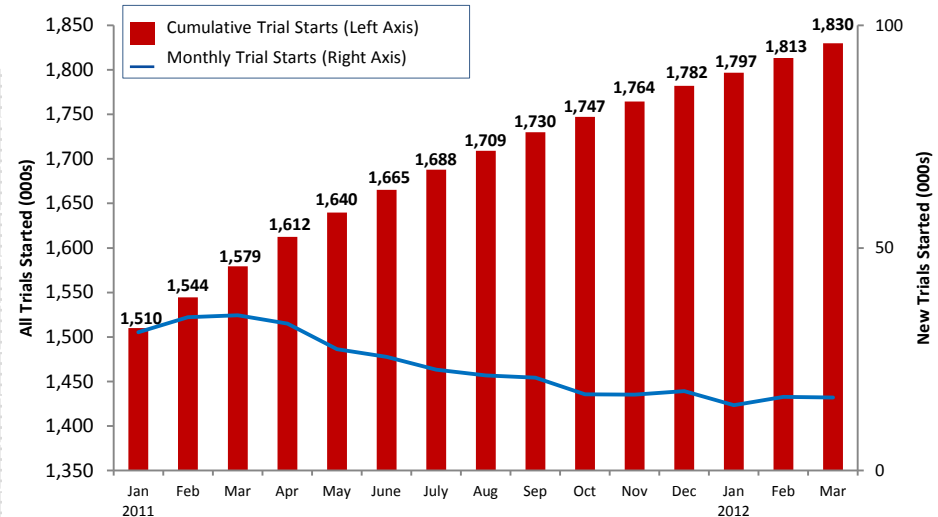
⁴ Servicers may enter new trial modifications into the HAMP system of record at anytime.

⁵ 767,582 cumulative including 716,153 that had trial start dates prior to June 1, 2010 when Treasury implemented a verified income requirement.

⁶ A permanent modification is canceled when the borrower has missed three consecutive monthly payments.

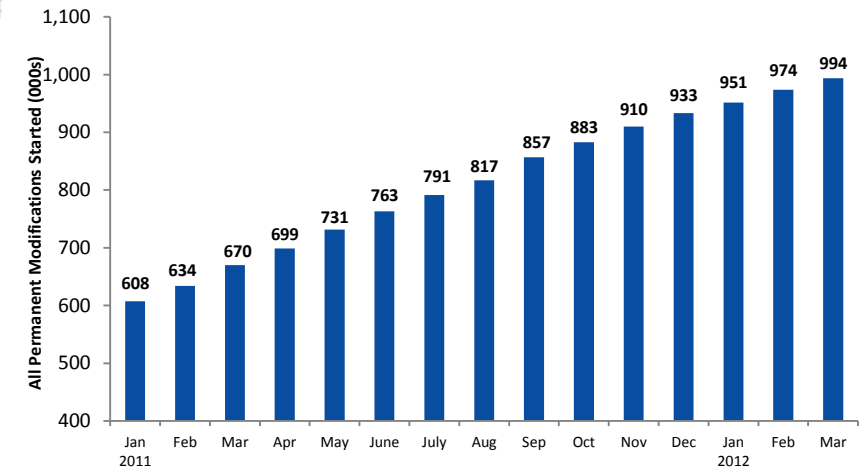
Includes 3,644 loans paid off.

HAMP (First Lien) Trials Started



Source: HAMP system of record. Servicers may enter new trial modifications into the HAMP system of record at any time. For example, 20,909 trials have entered the HAMP system of record since the prior report; 16,385 were trials with a first payment recorded in March 2012.

HAMP Permanent Modifications Started (Cumulative)



Source: HAMP system of record.

Note: Unless specified, exhibits in this report refer to HAMP first lien modification activity.

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Principal Reduction Alternative (PRA) Activity

The Principal Reduction Alternative (PRA) requires servicers of non-GSE loans to evaluate the benefit of principal reduction for mortgages with a loan-to-value ratio of 115% or greater when evaluating a homeowner for a HAMP first lien modification. While servicers are required to evaluate homeowners for PRA, they are not required to reduce principal as part of the modification. PRA may be a feature of a HAMP trial or permanent modification.

All PRA Trial Modifications Started	77,640
PRA Trial Modifications Active	15,502
All PRA Permanent Modifications Started	56,443
PRA Permanent Modifications Active	52,243
Median Principal Amount Reduced for Active Permanent Modifications ¹	\$69,083
Median Principal Amount Reduced for Active Permanent Modifications (%) ²	31.4%

¹ Under the PRA program, principal is vested over a 3 year period. The amounts noted reflect the entire amount that may be forgiven.

² PRA amount as a percentage of before-modification UPB, excluding capitalization.

Unemployment Program (UP) Activity

The Treasury MHA Unemployment Program (UP) provides a temporary forbearance to homeowners who are unemployed. Under Treasury guidelines, unemployed homeowners must be considered for a minimum of 12 months' forbearance.

All UP Forbearance Plans Started (through Feb. 2012)	20,402
UP Forbearance Plans With Some Payment Required	17,643
UP Forbearance Plans With No Payment Required	2,759

Note: Data is as reported by servicers via survey for UP participation through Feb. 29, 2012.

Treasury FHA-HAMP Modification Activity

The Treasury FHA-HAMP Program provides assistance to eligible homeowners with FHA-insured mortgages.

All Treasury FHA-HAMP Trial Modifications Started	9,767
All Treasury FHA-HAMP Permanent Modifications Started	6,131

See Appendix A2 for servicer participants in additional Making Home Affordable programs.

Second Lien Modification Program (2MP) Activity

The Second Lien Modification Program (2MP) provides assistance to homeowners in a first lien permanent modification who have an eligible second lien with a participating HAMP servicer. This assistance can result in a modification of the second lien and even full or partial extinguishment of the second lien. 2MP modifications and partial extinguishments require that the first lien HAMP modification be permanent and active and that the second lien have an unpaid balance of \$5,000 or more and a monthly payment of at least \$100.

All Second Lien Modifications Started (Cumulative) ¹	76,218
Second Lien Modifications Involving Full Lien Extinguishments	16,599
Second Lien Modifications Disqualified ²	2,522
Active Second Lien Modifications ³	57,097

Of the Active Second Lien Modifications:

Second Lien Partially Extinguished	2,950
Second Lien Loan Modifications ⁴	54,147

Second Lien Extinguishment Details

Median Amount of Full Extinguishment	\$61,355
Median Amount of Partial Extinguishment for Active Second Lien Modifications	\$7,027

¹ Includes second lien modifications reported into HAMP system of record through the end of cycle for March 2012 data, though the effective date may occur in April 2012. Number of modifications is net of cancellations, which are primarily due to servicer data corrections.

² Includes 129 loans paid off.

³ Includes 2,536 loans in active non-payment status whereby the 1MP has disqualified from HAMP. As a result, the servicer is no longer required to report payment activity on the 2MP modification.

⁴ Second lien modifications follow a series of steps and may include capitalization, interest rate reduction, term extension and principal forbearance or forgiveness.

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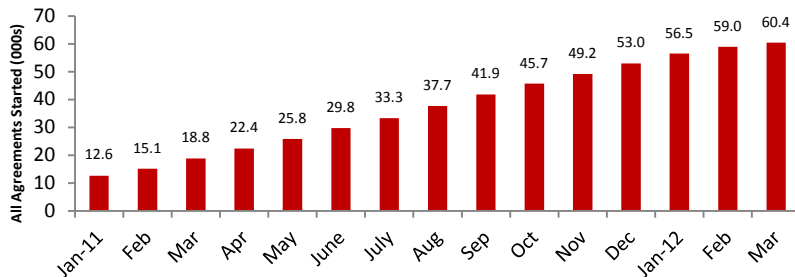
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Home Affordable Foreclosure Alternatives (HAFA)

The Home Affordable Foreclosure Alternatives Program (HAFA) offers incentives for homeowners looking to exit their homes through a short sale or deed-in-lieu of foreclosure. HAFA has established important homeowner protections and an industry standard for streamlined transactions.

HAFA Activity

All HAFA Agreements Started ¹	60,372
HAFA Agreements Active	10,155
HAFA Transactions Canceled	9,965
HAFA Transactions Completed	40,252
<i>Completed Transactions – Short Sale</i>	<i>39,177</i>
<i>Completed Transactions – Deed-in-Lieu²</i>	<i>1,075</i>



Includes agreements reported into HAMP system of record through the end of cycle for March 2012 data, though the effective date may occur in April 2012. For instance, 5,474 agreements have entered the HAMP system of record since the prior report; 14 were agreements with effective dates in April 2012.

Characteristics

- In HAFA transactions, homeowners:
 - Follow a streamlined process for short sales and deeds-in-lieu transactions that requires no verification of income;
 - Receive a waiver of deficiency once the transaction is completed that releases the homeowner from remaining mortgage debt;
 - Receive at least \$3,000 in relocation assistance at closing.
- In 21% of HAFA agreements started, the homeowner began a HAMP trial modification but later requested a HAFA agreement or was disqualified from HAMP.

HAFA Activity by State

Top Three States by HAFA Activity:	HAFA - % of Transactions Completed	HAMP - % of Active Modifications
• California	42%	25%
• Florida	15%	12%
• Arizona	7%	4%

HAFA Activity by Investor Type

Investor Type	Agreements Started ¹	Transactions Completed
GSE	4,169	2,598
Private	40,198	26,660
Portfolio	16,005	10,994
Total	60,372	40,252

¹ Servicer agreement with homeowner for terms of potential short sale, which lasts at least 120 days; or agreement for a deed-in-lieu transaction. A short sale requires a third-party purchaser and cooperation of junior lien holders and mortgage insurers to complete the transaction.

² Servicers typically require that the borrower make a good faith effort to list and market the property before the servicer will agree to accept a deed-in-lieu.

SPA servicers must consider all borrowers denied for HAMP for a short sale or deed-in-lieu of foreclosure through the HAFA program. However, individual investors can impose additional eligibility requirements. Both Fannie Mae and Freddie Mac issued investor-specific guidance surrounding HAFA policy. For example, Freddie Mac HAFA guidance excludes homeowners who have a current offer on the home.

Since the program was announced, Treasury has amended the HAFA guidance a number of times to expand the eligibility criteria. To date, neither GSE has formally adopted this expanded eligibility criteria for their respective HAFA programs.

See page 13 for detail of HAFA Activity by Servicer.

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Performance of Permanent Modifications (As of February 29, 2012)

This table shows the performance of permanent HAMP modifications at 3, 6, 12, 18 and 24 months of age and includes modifications that have aged at least 3, 6, 12, 18 or 24 months, as applicable. For example:

Of loans that became permanent in the 4th quarter of 2010, 8.6% were 60+ days delinquent at 6 months' seasoning.

Modification Became Permanent in:	Delinquency: Months After Conversion to Permanent Modification														
	3			6			12			18			24		
	#	60+ Days	90+ Days	#	60+ Days	90+ Days	#	60+ Days	90+ Days	#	60+ Days	90+ Days	#	60+ Days	90+ Days
Q3 2009	3,580	9.7%	3.4%	4,436	14.9%	9.8%	4,677	25.4%	20.7%	5,021	32.1%	28.8%	5,132	36.8%	33.5%
Q4 2009	44,296	5.3%	1.4%	48,123	9.6%	5.6%	52,106	19.8%	15.2%	55,470	25.0%	21.9%	56,499	31.3%	28.1%
Q1 2010	125,293	3.7%	0.9%	151,739	9.7%	5.3%	163,738	20.2%	15.9%	169,053	26.1%	22.4%	171,222	32.1%	28.9%
Q2 2010	149,540	5.0%	1.4%	159,098	11.8%	7.0%	176,200	19.4%	15.9%	173,520	27.7%	24.0%			
Q3 2010	86,834	4.7%	1.4%	96,713	10.7%	6.6%	105,133	17.9%	14.1%	107,375	25.2%	21.7%			
Q4 2010	58,309	4.3%	1.4%	62,776	8.6%	5.4%	65,396	18.1%	14.2%						
Q1 2011	71,577	2.6%	0.8%	76,446	7.7%	4.5%	80,487	16.8%	13.3%						
Q2 2011	80,768	3.4%	1.0%	89,939	8.9%	5.3%									
Q3 2011	81,650	3.6%	1.1%	86,822	8.7%	5.4%									
Q4 2011	65,566	3.2%	1.1%												
ALL	767,413	4.0%	1.2%	776,092	9.8%	5.8%	647,737	19.0%	15.1%	510,439	26.4%	22.8%	232,853	32.0%	28.8%

- For permanent loans aged at least 3 months as of February 29, 2012, as reported by servicers through March 16, 2012.
- The table stratifies the data by the quarter in which the permanent modification became effective and provides two separate performance metrics:
 - **60+ days delinquent:** All loans that have missed two or more consecutive monthly payments, including 90+ days delinquent loans.
 - **90+ days delinquent:** All loans that have missed three or more consecutive monthly payments.
- Loan payment status is not reported by servicers after program disqualification (90+ days delinquent). Therefore, 90+ days delinquent loans are included in each of the 60+ days delinquent and 90+ days delinquent metrics for all future reporting periods, even though some loans may have cured or paid off following program disqualification.
- This table reflects a total of 162,339 disqualified loans that have aged 3, 6, 12, 18 or 24 months through the February activity period as reported by servicers through March 16, 2012.
- Servicers are required to report monthly payment information on HAMP modifications in the form of an Official Monthly Report (OMR). Servicers did not submit 7,349 OMRs, or 0.9% of total required OMR's for payments due February 1, 2012. If a servicer does not report an OMR for a loan in a given month, the performance of that loan is not included in the table for that month. This table reflects improved servicer OMR reporting as the modification ages, causing the total loan count for each quarter in months 6 and beyond to be higher than the count in month 3. Reported loan counts may shift from prior reports due to servicer data corrections. If one were to assume all unreported OMRs reflect either a current payment status or the maximum number of missed payments based on the most recently submitted OMR, the re-default rate for permanent modifications that have aged 24 months may range between 28.4%-28.9%.
- Once a loan is paid off, it is no longer reflected in future periods.
- This table will be published quarterly. Beyond 6 months, performance is noted in 6-month increments.

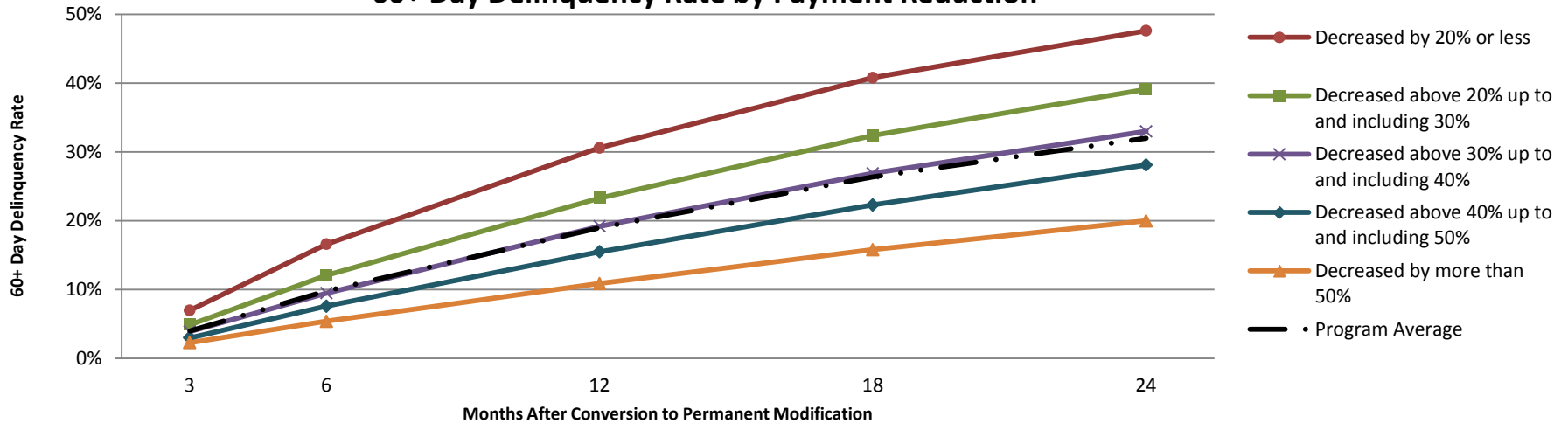
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Performance of Permanent Modifications by Homeowner Payment Reduction (As of February 29, 2012)

This chart and the table that follows show the performance of permanent HAMP modifications at 3, 6, 12, 18 and 24 months of age as related to homeowner payment reduction. For example: *Of loans that featured a payment reduction between 40% and 50%, 7.6% were 60+ days delinquent at 6 months' seasoning.*

60+ Day Delinquency Rate by Payment Reduction



Decrease From Before-Modification Principal + Interest Payment:	Delinquency: Months After Conversion to Permanent Modification														
	3			6			12			18			24		
	#	60+ Days	90+ Days	#	60+ Days	90+ Days	#	60+ Days	90+ Days	#	60+ Days	90+ Days	#	60+ Days	90+ Days
≤20% Decrease	153,035	7.0%	2.2%	155,158	16.6%	10.3%	126,278	30.6%	25.0%	98,868	40.8%	36.2%	43,569	47.6%	44.0%
(20%-30%] Decrease	120,156	4.9%	1.5%	121,927	12.1%	7.2%	101,430	23.3%	18.7%	79,632	32.4%	28.3%	36,241	39.1%	35.5%
(30%-40%] Decrease	135,109	3.9%	1.1%	136,723	9.5%	5.7%	114,618	19.2%	15.2%	90,378	26.9%	23.2%	41,992	33.0%	29.7%
(40%-50%] Decrease	140,665	3.0%	0.8%	142,054	7.6%	4.3%	118,795	15.5%	12.1%	93,439	22.3%	18.9%	43,082	28.1%	25.0%
>50% Decrease	218,448	2.3%	0.6%	220,230	5.4%	2.9%	186,616	10.9%	8.3%	148,122	15.8%	13.2%	67,969	20.0%	17.4%
ALL	767,413	4.0%	1.2%	776,092	9.8%	5.8%	647,737	19.0%	15.1%	510,439	26.4%	22.8%	232,853	32.0%	28.8%

Note: For permanent loans aged at least 3 months as of February 29, 2012, as reported by servicers through March 16, 2012. See previous page for technical notes.

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Homeowner Benefits and First Lien Modification Characteristics

- Aggregate payment savings to homeowners who received HAMP first lien permanent modifications are estimated to total **approximately \$12.2 billion**, program to date, compared with unmodified mortgage obligations.
- The median monthly savings for borrowers in active permanent first lien modifications is \$534.59, or **37% of the median monthly payment** before modification.

- Of trial modifications started, **80% of homeowners were at least 60 days delinquent at trial start**. The rest were up to 59 days delinquent or current and in imminent default.

- The **primary hardship reasons** for homeowners in active permanent modifications are:
 - 66.7% experienced loss of income (curtailment of income or unemployment)
 - 11.5% reported excessive obligation
 - 3.4% reported an illness of the principal borrower

- Active permanent modifications feature the following **modification steps**:
 - 97.6% feature interest rate reductions
 - 59.4% offer term extension
 - 30.8% include principal forbearance

Modifications by Investor Type (Large Servicers)

Servicer	GSE	Private	Portfolio	Total Active Modifications
American Home Mortgage Servicing, Inc.	1,277	27,176	0	28,453
Bank of America, NA ¹	80,826	61,700	10,575	153,101
CitiMortgage, Inc.	32,283	5,551	17,032	54,866
GMAC Mortgage, LLC	25,393	6,063	12,279	43,735
JPMorgan Chase NA ²	66,019	58,476	25,219	149,714
Ocwen Loan Servicing, LLC ³	6,760	38,232	124	45,116
OneWest Bank	15,289	16,604	2,805	34,698
Saxon Mortgage Services, Inc.	1,386	9,935	1,602	12,923
Select Portfolio Servicing	520	16,565	2,686	19,771
Wells Fargo Bank, NA ⁴	54,010	16,383	48,432	118,825
Other HAMP Servicers	161,167	24,688	16,321	202,176
Total	444,930	281,373	137,075	863,378

Select Median Characteristics of Active Permanent Modifications

Loan Characteristic	Before Modification	After Modification	Median Decrease
Front-End Debt-to-Income Ratio ¹	45.4%	31.0%	-14.5 pct pts
Back-End Debt-to-Income Ratio ²	76.4%	58.9%	-14.8 pct pts
Median Monthly Housing Payment ³	\$1,430.00	\$825.64	-\$534.59

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

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.

¹ Bank of America, NA includes all loans previously reported under BAC Home Loans Servicing LP, Home Loan Services and Wilshire Credit Corporation.

² JPMorgan Chase Bank, NA includes all loans previously reported under EMC Mortgage Corporation.

³ Ocwen Loan Servicing, LLC includes Litton Loan Servicing LP.

⁴ Wells Fargo Bank, NA includes all loans previously reported under Wachovia Mortgage, FSB.

Note: Figures reflect active trials and active permanent modifications.

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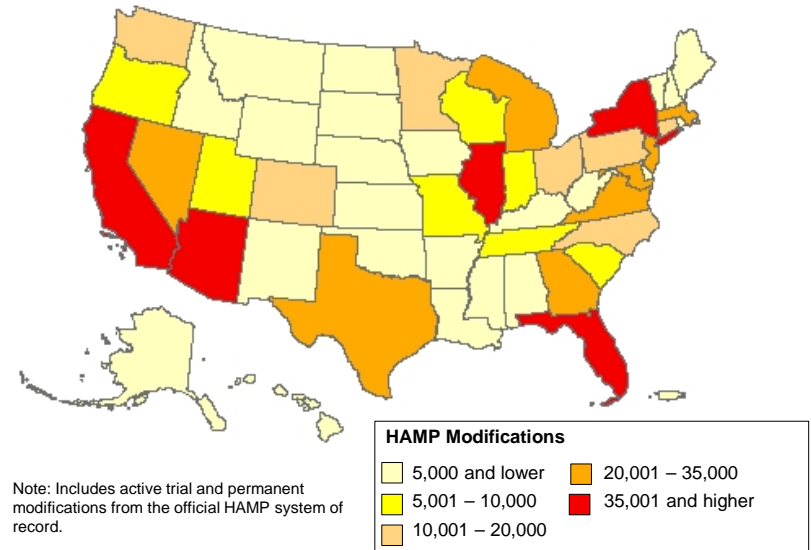
HAMP Activity by State

State	Active Trials	Permanent Modifications	State Total ¹	% of U.S. HAMP Activity	State	Active Trials	Permanent Modifications	State Total ¹	% of U.S. HAMP Activity
AK	44	343	387	0.0%	MT	74	916	990	0.1%
AL	487	4,384	4,871	0.6%	NC	1,320	14,078	15,398	1.8%
AR	155	1,706	1,861	0.2%	ND	11	128	139	0.0%
AZ	1,988	33,386	35,374	4.1%	NE	122	1,033	1,155	0.1%
CA	15,937	201,282	217,219	25.2%	NH	306	3,574	3,880	0.4%
CO	906	10,966	11,872	1.4%	NJ	2,478	25,414	27,892	3.2%
CT	965	9,873	10,838	1.3%	NM	259	2,580	2,839	0.3%
DC	116	1,353	1,469	0.2%	NV	1,195	19,152	20,347	2.4%
DE	226	2,340	2,566	0.3%	NY	4,199	38,067	42,266	4.9%
FL	8,763	95,641	104,404	12.1%	OH	1,630	16,817	18,447	2.1%
GA	2,609	28,600	31,209	3.6%	OK	203	1,795	1,998	0.2%
HI	246	3,025	3,271	0.4%	OR	755	8,688	9,443	1.1%
IA	161	1,916	2,077	0.2%	PA	1,470	16,083	17,553	2.0%
ID	244	3,037	3,281	0.4%	RI	280	3,964	4,244	0.5%
IL	3,514	41,899	45,413	5.3%	SC	688	7,242	7,930	0.9%
IN	698	7,393	8,091	0.9%	SD	27	283	310	0.0%
KS	173	1,839	2,012	0.2%	TN	823	7,919	8,742	1.0%
KY	265	2,886	3,151	0.4%	TX	2,300	20,813	23,113	2.7%
LA	455	4,363	4,818	0.6%	UT	480	7,427	7,907	0.9%
MA	1,773	19,162	20,935	2.4%	VA	1,511	18,803	20,314	2.4%
MD	2,164	25,197	27,361	3.2%	VT	66	684	750	0.1%
ME	178	2,217	2,395	0.3%	WA	1,569	16,245	17,814	2.1%
MI	1,738	24,967	26,705	3.1%	WI	730	7,468	8,198	0.9%
MN	899	12,971	13,870	1.6%	WV	88	1,087	1,175	0.1%
MO	718	7,873	8,591	1.0%	WY	33	391	424	0.0%
MS	276	2,794	3,070	0.4%	Other ²	315	2,684	2,999	0.3%

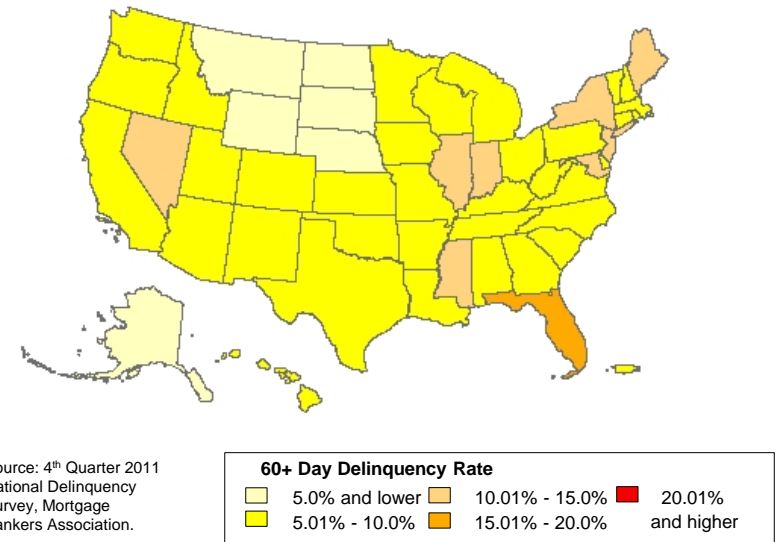
¹ Total reflects active trials and active permanent modifications.

² Includes Guam, Puerto Rico and the U.S. Virgin Islands.

Modification Activity by State



Mortgage Delinquency Rates by State



Making Home Affordable: Summary Results

Program Performance Report Through March 2012

15 Metropolitan Areas With Highest HAMP Activity

Metropolitan Statistical Area	Active Trials	Permanent Modifications	Total MSA HAMP Activity	% of U.S. HAMP Activity
Los Angeles-Long Beach-Santa Ana, CA	5,410	61,909	67,319	7.8%
New York-Northern New Jersey-Long Island, NY-NJ-PA	5,297	51,013	56,310	6.5%
Miami-Fort Lauderdale-Pompano Beach, FL	3,987	40,746	44,733	5.2%
Chicago-Joliet-Naperville, IL-IN-WI MSA	3,378	40,699	44,077	5.1%
Riverside-San Bernardino-Ontario, CA	2,776	41,112	43,888	5.1%
Washington-Arlington-Alexandria, DC-VA-MD-WV	1,980	26,865	28,845	3.3%
Phoenix-Mesa-Glendale, AZ MSA	1,446	26,932	28,378	3.3%
Atlanta-Sandy Springs-Marietta, GA	2,055	23,150	25,205	2.9%
San Francisco-Oakland-Fremont, CA	1,524	17,109	18,633	2.2%
Las Vegas-Paradise, NV	1,004	15,711	16,715	1.9%
Detroit-Warren-Livonia, MI	1,025	15,149	16,174	1.9%
San Diego-Carlsbad-San Marcos, CA	1,123	14,669	15,792	1.8%
Orlando-Kissimmee-Sanford, FL MSA	1,159	14,483	15,642	1.8%
Boston-Cambridge-Quincy, MA-NH	1,254	13,823	15,077	1.7%
Sacramento-Arden-Arcade-Roseville, CA	1,047	13,552	14,599	1.7%

Note: Total reflects active trials and active permanent modifications.

A complete list of HAMP activity for all metropolitan areas is available at <http://www.treasury.gov/initiatives/financial-stability/results/MHA-Reports/>

Homeowner's HOPE™ Hotline Volume

	Program to Date	March
Total Number of Calls Taken at 1-888-995-HOPE	2,979,227	83,386
Borrowers Referred for Free Housing Counseling Assistance Through the Homeowner's HOPE™ Hotline	1,421,300	41,161

Source: Homeowner's HOPE™ Hotline. Numbers reflect calls that resulted in customer records.

Selected Homeowner Outreach Measures

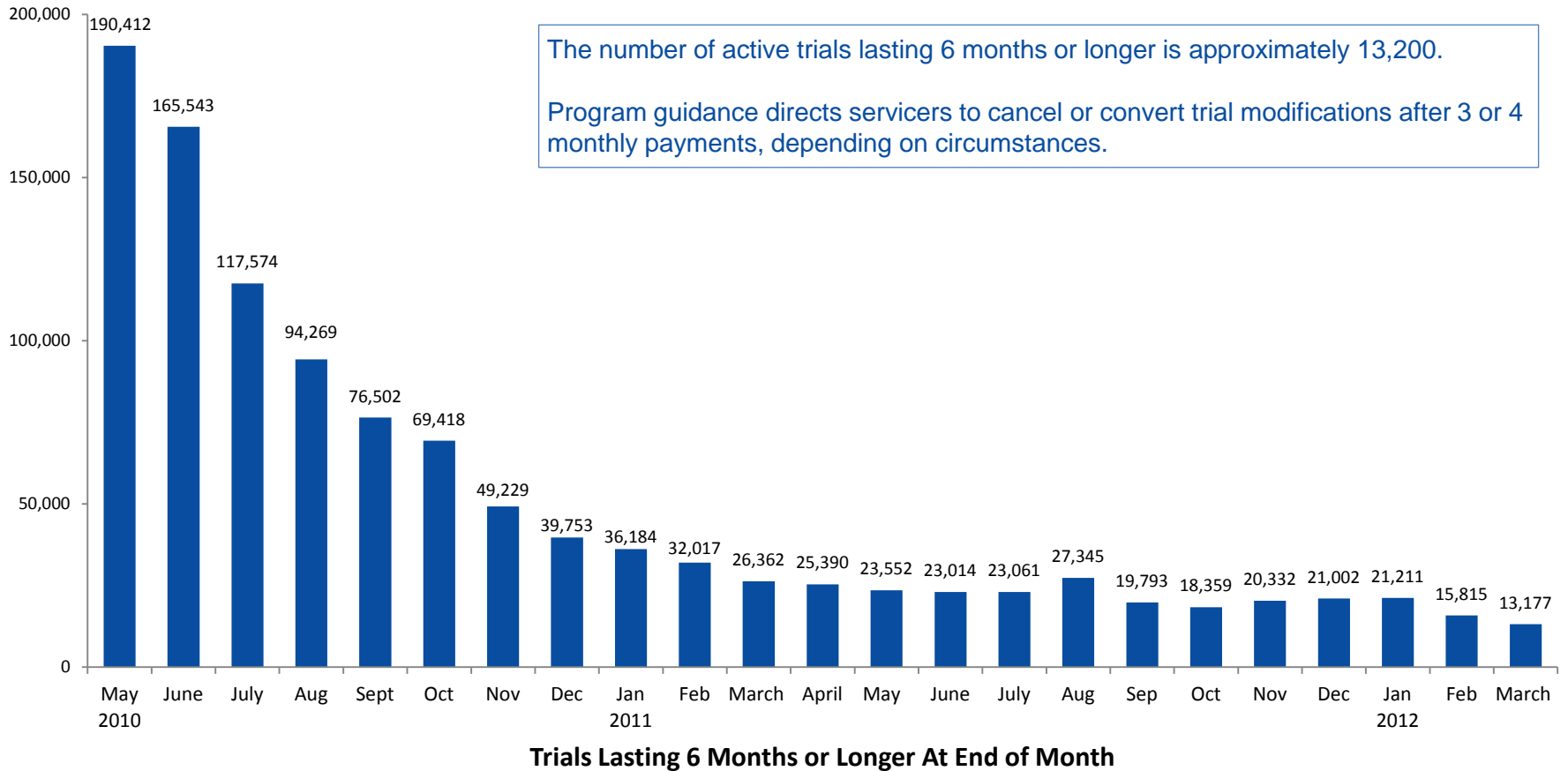
Homeowner Outreach Events Hosted Nationally by Treasury and Partners (cumulative)	67
Homeowners Attending Treasury-Sponsored Events (cumulative)	64,012
Servicer Solicitation of Borrowers (cumulative) ¹	8,412,725
Page views on MakingHomeAffordable.gov (March 2012)	3,028,397
Page views on MakingHomeAffordable.gov (cumulative)	143,654,934

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

Making Home Affordable: Summary Results

Program Performance Report Through March 2012

Aged Trials¹



¹ Active trials initiated at least six months ago. See page 12 for number of aged trials by servicer. These figures include trial modifications that have been converted to permanent modifications or cancelled by the servicer, but not reported as such to the HAMP system of record.

Making Home Affordable: Servicer Results

Program Performance Report Through March 2012

HAMP Modification Activity by Servicer

Servicer	As of Feb. 29, 2012	Cumulative			As of Mar. 31, 2012		
	Estimated Eligible 60+ Day Delinquent Borrowers ¹	Trial Plan Offers Extended ²	All HAMP Trials Started ³	All HAMP Permanent Modifications Started ³	Active Trial Modifications ³	Active Trial Modifications Lasting 6 Months or Longer ⁴	Active Permanent Modifications ³
American Home Mortgage Servicing, Inc	33,567	44,381	40,508	33,559	2,001	151	26,452
Bank of America, NA ⁵	151,692	536,811	378,886	181,309	11,040	6,210	142,061
CitiMortgage, Inc.	50,814	202,066	137,616	62,083	3,682	1,370	51,184
GMAC Mortgage, LLC	20,841	85,916	69,925	51,932	3,007	23	40,728
JPMorgan Chase Bank, NA ⁶	117,402	358,587	317,343	166,674	15,829	1,622	133,885
Ocwen Loan Servicing, LLC ⁷	57,129	97,173	93,171	55,924	5,650	966	39,466
OneWest Bank	29,129	78,138	60,842	37,439	3,014	125	31,684
Saxon Mortgage Services, Inc.	11,289	45,058	39,686	16,981	597	62	12,326
Select Portfolio Servicing	7,981	70,709	44,694	25,010	813	55	18,958
Wells Fargo Bank, NA ⁸	102,106	296,568	259,471	131,718	10,489	1,278	108,336
Other SPA servicers ⁹	67,876	192,439	201,211	112,081	6,214	585	90,589
Other GSE Servicers ¹⁰	156,368	NA	186,381	118,812	6,294	730	99,079
Total	806,194	2,007,846	1,829,734	993,522	68,630	13,177	794,748

¹ Estimated eligible 60+ day delinquent borrowers as reported by servicers as of Feb. 29, 2012, 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 on or before January 1, 2009.

Estimated eligible 60+ day delinquent borrowers exclude:

- 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 NPV test.
- owners of vacant properties or properties otherwise excluded.
- HAMP Trials and Permanent Modifications disqualified from HAMP.
- unemployed borrowers.

Exclusions for DTI and NPV are estimated using market analytics.

² As reported in the monthly servicer survey of large SPA servicers through Mar. 31, 2012.

³ As reported into the HAMP system of record by servicers. Excludes FHA-HAMP modifications. Subject to adjustment based on servicer reconciliation of historic loan files. Totals reflect impact of servicing transfers. Servicers may enter new trial modifications into the HAMP system of record at any time.

⁴ These figures include trial modifications that have been converted to permanent modifications or cancelled by the servicer, but not reported as such to the HAMP system of record

⁵ Bank of America, NA includes all loans previously reported under BAC Home Loans Servicing LP, Home Loan Services and Wilshire Credit Corporation.

⁶ JPMorgan Chase Bank, NA includes all loans previously reported under EMC Mortgage Corporation.

⁷ Ocwen Loan Servicing, LLC includes Litton Loan Servicing LP.

⁸ Wells Fargo Bank, NA includes all loans previously reported under Wachovia Mortgage, FSB.

⁹ Other SPA servicers are entities excluding the 10 largest servicers that have signed participation agreements with Treasury and Fannie Mae. A full list of participating servicers is in Appendix A1.

¹⁰ Includes servicers of loans owned or guaranteed by Fannie Mae and Freddie Mac. Includes GSE loans previously transferred from SPA servicers.

Making Home Affordable: Servicer Results

Program Performance Report Through March 2012

Making Home Affordable Programs by Servicer¹

Servicer	HAMP First Lien Modifications		Principal Reduction Alternative (PRA) ²		Second Lien Modification (ZMP)	Home Affordable Foreclosure Alternatives (HAFA)	
	Trials Started ³	Permanent Modifications Started ³	Trials Started ³	Permanent Modifications Started ³	Second Lien Modifications Started ⁴	Agreements Started ⁵	Agreements Completed
American Home Mortgage Servicing, Inc.	40,508	33,559	0	0	N/A	651	326
Bank of America, NA ⁶	378,886	181,309	15,039	12,270	26,116	11,384	10,155
CitiMortgage, Inc.	137,616	62,083	2,327	1,764	9,793	182	148
GMAC Mortgage, LLC	69,925	51,932	1,620	860	4,111	2,364	1,641
JPMorgan Chase Bank, NA ⁷	317,343	166,674	19,101	12,989	19,380	23,593	14,254
Ocwen Loan Servicing, LLC ⁸	93,171	55,924	14,879	9,592	N/A	2,232	1,053
OneWest Bank	60,842	37,439	4,327	3,057	2,167	1,708	937
Saxon Mortgage Services, Inc.	39,686	16,981	579	516	N/A	399	114
Select Portfolio Servicing	44,694	25,010	135	106	N/A	2,208	1,524
Wells Fargo Bank, NA ⁹	259,471	131,718	17,806	13,762	12,155	12,520	7,640
Other Servicers	387,592	230,893	1,827	1,527	2,496	3,131	2,460
Total	1,829,734	993,522	77,640	56,443	76,218	60,372	40,252

¹ MHA Program Effective Dates:
HAMP First Lien: April 6, 2009
PRA: October 1, 2010
ZMP: August 13, 2009
HAFA: April 5, 2010

² While both GSE and non-GSE loans are eligible for HAMP, at the present time due to GSE policy, servicers can only offer PRA on non-GSE modifications under HAMP. Servicer volume can vary based on the investor composition of the servicer's portfolio and respective policy with regards to PRA. See page 8 for additional servicer detail on HAMP activity by investor type.

³ As reported into the HAMP system of record by servicers. Excludes FHA-HAMP modifications. Subject to adjustment based on servicer reconciliation of historic loan files. Totals reflect impact of servicing transfers. Servicers may enter new trial modifications into the HAMP system of record at any time.

⁴ Number of second lien modifications started is net of cancellations, which are primarily due to servicer data corrections.

⁵ Servicer agreement with homeowner for terms of potential short sale, which lasts at least 120 days; or agreement for a deed-in-lieu transaction. A short sale requires a third-party purchaser and cooperation of junior lienholders and mortgage insurers to complete the transaction.

⁶ Bank of America, NA includes all loans previously reported under BAC Home Loans Servicing LP, Home Loan Services and Wilshire Credit Corporation.

⁷ JPMorgan Chase Bank, NA includes all loans previously reported under EMC Mortgage Corporation.

⁸ Ocwen Loan Servicing, LLC includes Litton Loan Servicing LP.

⁹ Wells Fargo Bank, NA includes all loans previously reported under Wachovia Mortgage, FSB.

See Appendix A1 and A2 for servicer participants in Making Home Affordable programs.

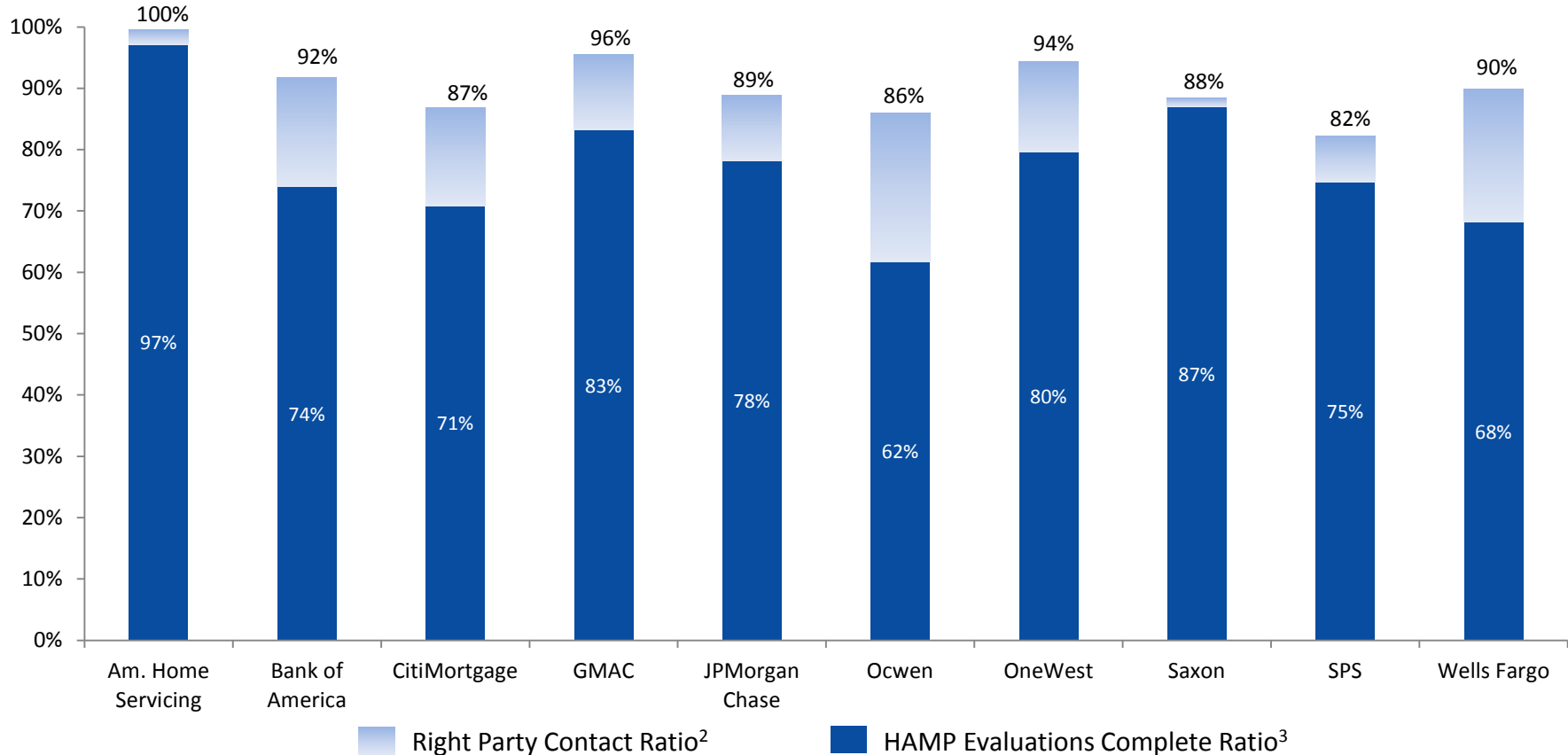
N/A – Servicer does not participate in the program.

Making Home Affordable: Servicer Results

Program Performance Report Through March 2012

Servicer Outreach to 60+ Day Delinquent Homeowners: Cumulative Servicer Results, Mar. 2011 – Feb. 2012

Per program guidance, servicers are directed to establish Right Party Contact (RPC) with homeowners of delinquent HAMP eligible loans¹ and then evaluate the homeowners' eligibility for HAMP. There is a range of performance results across top program servicers with respect to making RPC and completing the evaluations.



¹ Homeowners with HAMP eligible loans, which include conventional loans that were originated on or before Jan. 1, 2009 and were owner-occupied at origination; excludes FHA and VA loans, loans where investor pooling and servicing agreements preclude modification, and manufactured housing loans with title/chattel issues that exclude them from HAMP.

² Right Party Contact (RPC) is achieved when a servicer has successfully communicated directly with the homeowner obligated under the mortgage about resolution of their delinquency in accordance with program guidelines. The RPC ratio reflects the share of homeowners with which the servicer has established RPC as a percent of HAMP eligible loans, excluding homeowners where RPC or HAMP evaluation is no longer needed.

³ HAMP evaluations complete ratio reflects the share of homeowners who have been evaluated for HAMP as a percent of HAMP eligible loans, excluding homeowners where RPC or HAMP evaluation is no longer needed. Evaluated homeowners include those offered a trial plan, those that are denied or did not accept a trial plan and homeowners that failed to submit a complete HAMP evaluation package by program-specified timelines.

Making Home Affordable: Servicer Results

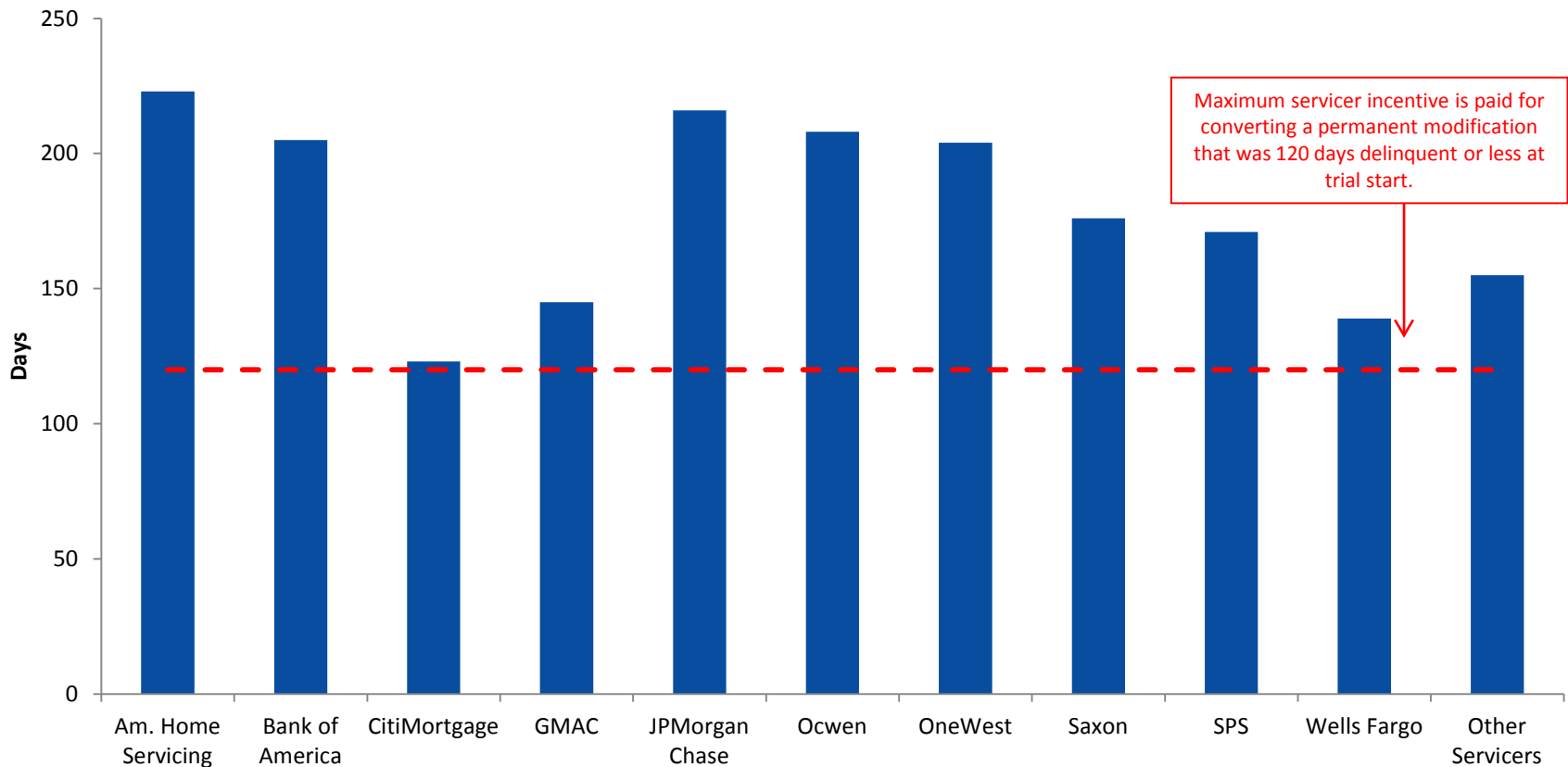
Program Performance Report Through March 2012

Average Homeowner Delinquency at Trial Start¹

Servicers are instructed to follow a series of steps in order to evaluate homeowners for HAMP, including:

- Identifying and soliciting the homeowners in the early stages of delinquency;
- Making reasonable efforts to establish right party contact with the homeowners;
- Gathering required documentation once contact is established in order to evaluate the homeowners for a HAMP trial; and,
- Communicating decisions to the homeowners.

Effective 10/1/11, a new servicer compensation structure exists to encourage servicers to work with struggling homeowners in the early stages of delinquency with the highest incentives paid for permanent modifications completed when the homeowner is 120 days delinquent or less at the trial start.



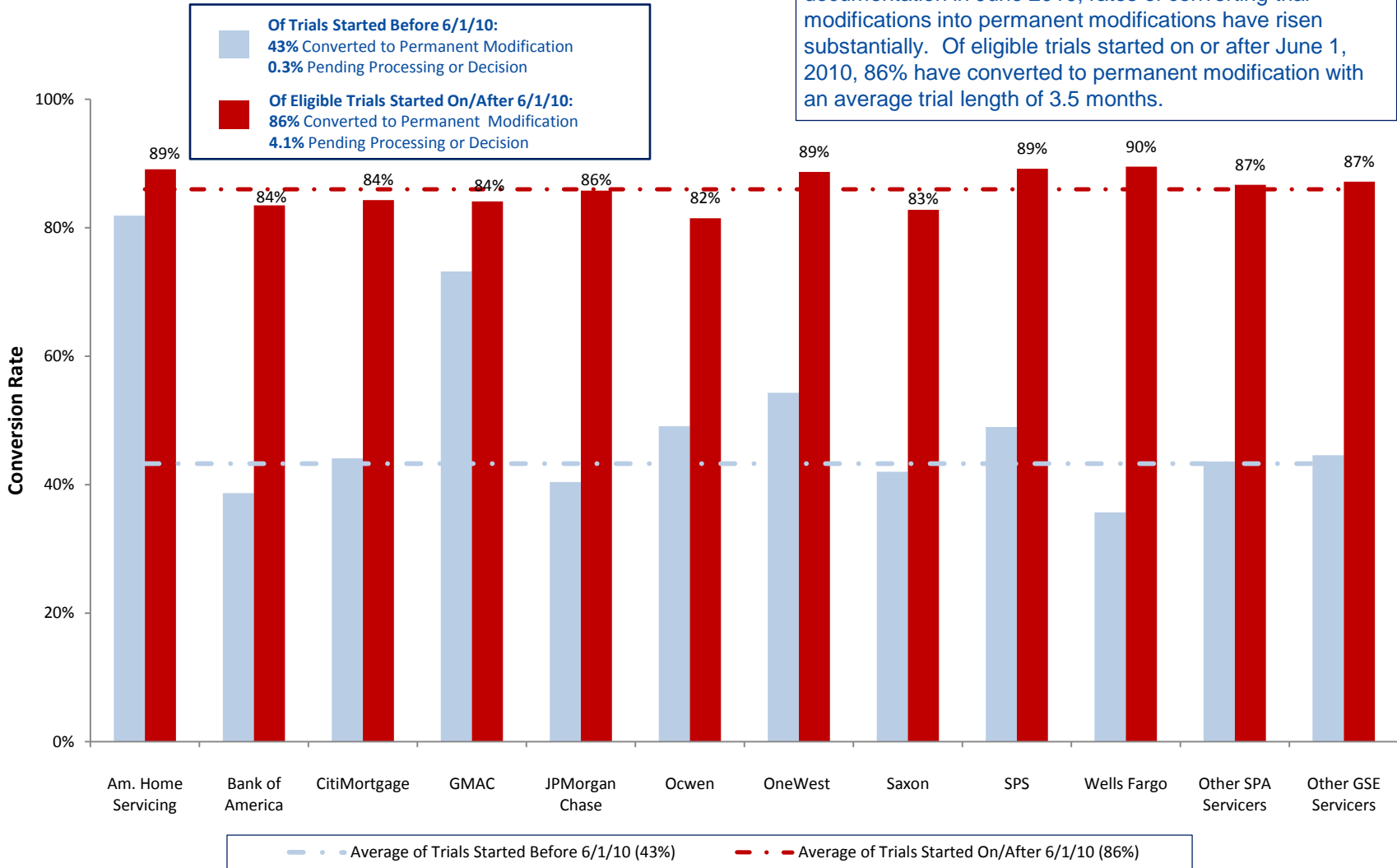
¹ For all permanent modifications started, the average number of days delinquent as of the trial plan start date. Delinquency is calculated as the number of days between the homeowner's last paid installment before the trial plan and the first payment due date of the trial plan.

Making Home Affordable: Servicer Results

Program Performance Report Through March 2012

Conversion Rate¹

Following the implementation of verified income documentation in June 2010, rates of converting trial modifications into permanent modifications have risen substantially. Of eligible trials started on or after June 1, 2010, 86% have converted to permanent modification with an average trial length of 3.5 months.



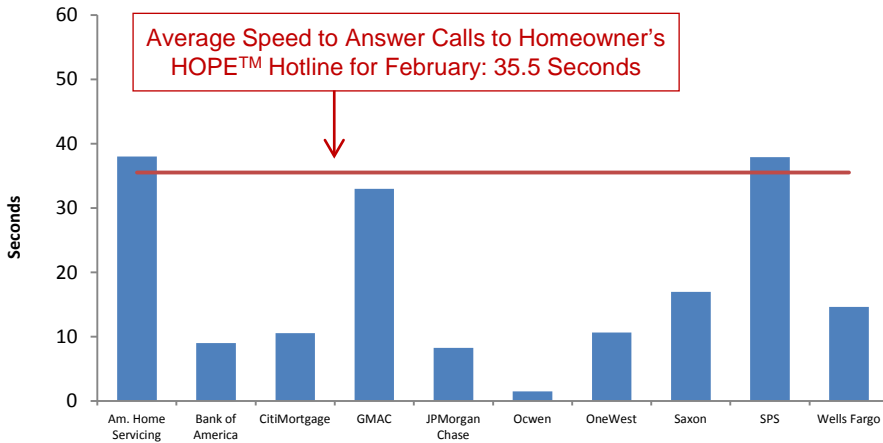
¹ Per program guidelines, effective June 1, 2010 all trials must be started using verified income. Before June 1, 2010, some servicers initiated trials using stated income information. Chart depicts conversion rates as measured against trials eligible to convert – those three months in trial, or four months if the borrower was at risk of imminent default at trial modification start. Permanent modifications transferred among servicers are credited to the originating servicer. Trial modifications transferred are reflected in the current servicer's population.

Making Home Affordable: Servicer Results

Program Performance Report Through March 2012

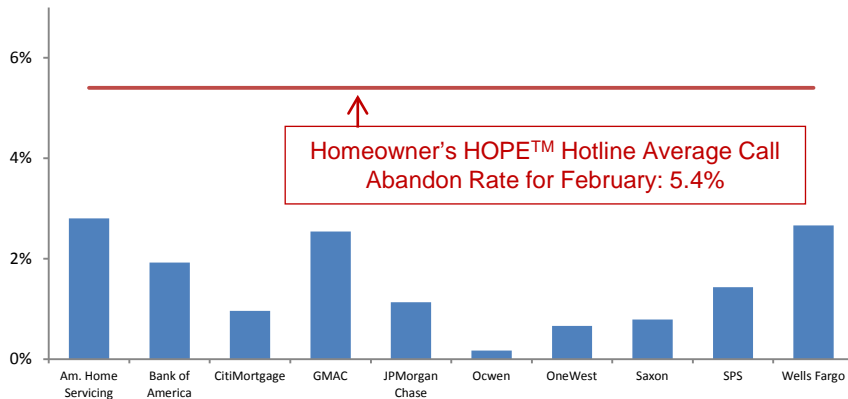
Homeowner Experience (10 Largest Servicers)

Average Speed to Answer Homeowner Calls (February 2012)



Source: Survey data through February 29, 2012, from servicers on call volume to loss mitigation lines; Homeowner's HOPE™ Hotline.

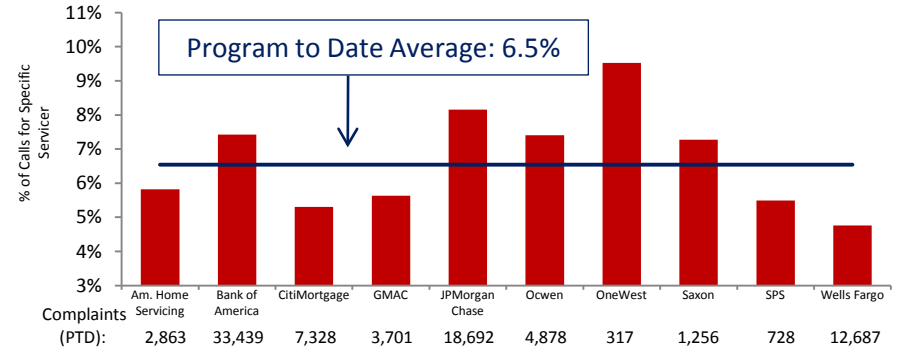
Call Abandon Rate (February 2012)



Source: Survey data through February 29, 2012, from servicers on call volume to loss mitigation lines; Homeowner's HOPE™ Hotline.

Servicer Complaint Rate to Homeowner's HOPE™ Hotline (Program to Date, Through March)

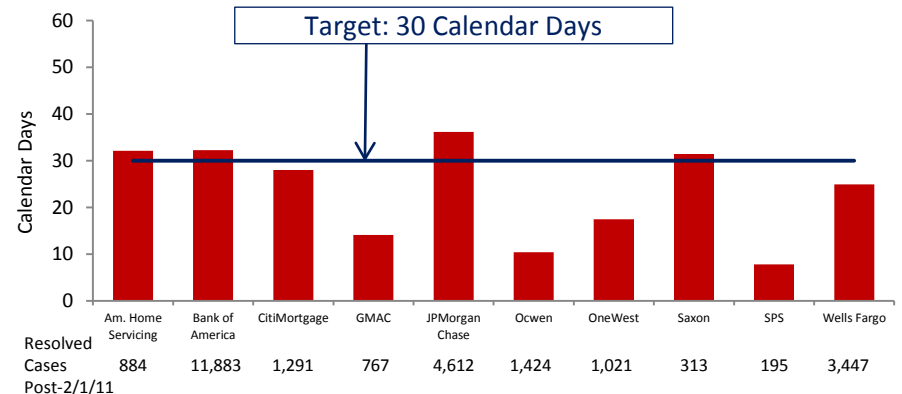
Program to date, there have been 1,469,613 calls to the Homeowner's HOPE™ Hotline regarding a specific SPA servicer, of which 6.5% included complaints. Below shows specific complaint rates.



Complaints (PTD): 2,863 33,439 7,328 3,701 18,692 4,878 317 1,256 728 12,687

Source: Homeowner's HOPE™ Hotline. Numbers reflect calls that resulted in customer records. Note: Complaint rate is the share of a specific servicer's call volume that are complaints (e.g., for all calls about OneWest, 9.5% included complaints.)

Servicer Time to Resolve Third-Party Escalations (Cases Reported Feb. 1, 2011-Mar. 31, 2012)



Source: MHA Support Centers. GSE and Non-GSE escalations escalated on or after Feb. 1, 2011. Investor denial cases escalated prior to Nov. 1, 2011, cases involving bankruptcy and those that did not require servicer actions are not included in calculation of servicer time to resolve escalations. Target of 30 calendar days, effective Feb. 1, 2011, includes an estimated 5 days of processing by MHA Support Centers.

Making Home Affordable: Servicer Results

Program Performance Report Through March 2012

Disposition Path Homeowners in Canceled HAMP Trial Modifications Survey Data Through February 2012 (10 Largest Servicers)

Status of Homeowners Whose HAMP Trial Modification Was Canceled:

Servicer	Action Pending ¹	Action Not Allowed – Bankruptcy in Process	Borrower Current	Alternative Modification	Payment Plan ²	Loan Payoff	Short Sale/ Deed-in-Lieu	Foreclosure Starts	Foreclosure Completions	Total (As of February 2012)
American Home Mortgage Servicing, Inc.	154	85	210	2,580	49	355	354	677	188	4,652
Bank of America, NA ³	12,363	7,479	17,501	69,007	2,111	5,225	17,762	25,191	27,300	183,939
CitiMortgage Inc.	857	6,149	7,226	29,130	1,958	4,818	5,681	5,687	9,964	71,470
GMAC Mortgage, LLC	959	420	1,761	5,645	109	591	1,186	1,762	2,116	14,549
JPMorgan Chase Bank NA ⁴	5,750	2,935	23,324	45,119	290	1,553	12,848	18,298	12,051	122,168
Ocwen Loan Services LLC ⁵	3,875	981	8,566	6,671	2,136	182	387	4,237	1,705	28,740
OneWest Bank	251	286	540	12,107	64	104	1,202	1,698	4,196	20,448
Saxon Mortgage Services, Inc.	1,989	860	3,057	2,578	397	443	1,062	4,038	4,109	18,533
Select Portfolio Servicing	1,012	345	1,230	5,598	242	466	1,360	1,238	3,843	15,334
Wells Fargo Bank NA ⁶	5,031	848	10,299	47,721	829	25,824	2,544	17,574	6,619	117,289
TOTAL (These 10 Largest Servicers)	32,241	20,388	73,714	226,156	8,185	39,561	44,386	80,400	72,091	597,122
	5.4%	3.4%	12.3%	37.9%	1.4%	6.6%	7.4%	13.5%	12.1%	100.0%

The most common causes of trial cancellations from all servicers are:

- Insufficient documentation
- Trial plan payment default
- Ineligible borrower: first lien housing expense is already below 31% of household income

Note: Data is as reported by servicers for actions completed through February 29, 2012. Survey data is not subject to the same data quality checks as data uploaded into the HAMP system of record.

¹ Trial loans that have been canceled, but no further action has yet been taken.

² An arrangement with the borrower and servicer that does not involve a formal loan modification.

³ Bank of America, NA includes all loans previously reported under BAC Home Loans Servicing LP, Home Loan Services and Wilshire Credit Corporation.

⁴ JPMorgan Chase Bank, NA includes all loans previously reported under EMC Mortgage Corporation.

⁵ Ocwen Loan Servicing, LLC includes Litton Loan Servicing LP.

⁶ Wells Fargo Bank, NA includes all loans previously reported under Wachovia Mortgage, FSB.

Note: Excludes cancellations pending data corrections and loans otherwise removed from servicing portfolios.

Making Home Affordable: Servicer Results

Program Performance Report Through March 2012

Disposition Path Homeowners Not Accepted for HAMP Trial Modifications Survey Data Through February 2012 (10 Largest Servicers)

Status of Homeowners Not Accepted for a HAMP Trial Modification:

Servicer	Action Pending ¹	Action Not Allowed – Bankruptcy in Process	Borrower Current	Alternative Modification	Payment Plan ²	Loan Payoff	Short Sale/Deed-in-Lieu	Foreclosure Starts	Foreclosure Completions	Total (As of February 2012)
American Home Mortgage Servicing, Inc.	2,615	1,729	15,488	43,211	1,428	3,023	3,043	10,050	2,233	82,820
Bank of America, NA ³	33,523	17,999	94,269	148,621	9,600	12,577	45,454	65,814	56,560	484,417
CitiMortgage Inc.	4,025	14,079	26,311	56,691	7,218	18,256	17,102	17,004	19,056	179,742
GMAC Mortgage, LLC	13,140	6,304	52,102	39,540	1,592	7,132	10,124	17,532	17,770	165,236
JPMorgan Chase Bank NA ⁴	32,510	12,580	166,508	131,383	2,069	42,917	53,783	65,813	27,410	534,973
Ocwen Loan Services LLC ⁵	19,135	5,129	29,959	60,217	10,067	2,888	2,909	16,074	8,819	155,197
OneWest Bank	5,655	2,500	26,937	30,701	1,024	2,425	5,506	8,553	11,863	95,164
Saxon Mortgage Services, Inc.	3,961	1,308	6,331	8,803	679	1,094	1,023	5,126	3,653	31,978
Select Portfolio Servicing	2,508	432	3,284	6,059	337	429	1,468	1,616	2,307	18,440
Wells Fargo Bank NA ⁶	18,054	5,256	49,396	51,421	1,644	35,015	16,662	24,991	16,628	219,067
TOTAL (These 10 Largest Servicers)	135,126	67,316	470,585	576,647	35,658	125,756	157,074	232,573	166,299	1,967,034
	6.9%	3.4%	23.9%	29.3%	1.8%	6.4%	8.0%	11.8%	8.5%	100.0%

The most common causes of trials not accepted from all servicers are:

- Insufficient documentation
- Ineligible borrower: first lien housing expense is already below 31% of household income
- Offer Not Accepted by Borrower/Request Withdrawn

Note: Data is as reported by servicers for actions completed through February 29, 2012. Survey data is not subject to the same data quality checks as data uploaded into the HAMP system of record.

¹ Homeowners who were not approved for a HAMP trial modification, but no further action has yet been taken.

² An arrangement with the borrower and servicer that does not involve a formal loan modification.

³ Bank of America, NA includes all loans previously reported under BAC Home Loans Servicing LP, Home Loan Services and Wilshire Credit Corporation.

⁴ JPMorgan Chase Bank, NA includes all loans previously reported under EMC Mortgage Corporation.

⁵ Ocwen Loan Servicing, LLC includes Litton Loan Servicing LP.

⁶ Wells Fargo Bank, NA includes all loans previously reported under Wachovia Mortgage, FSB.

Note: Excludes loans removed from servicing portfolios.

Making Home Affordable

Program Performance Report Through March 2012

Appendix A1: Non-GSE Participants in HAMP

Servicers participating in the HAMP First Lien Modification Program may also offer additional support for homeowners, including Home Affordable Foreclosure Alternatives (HAFA), a forbearance for unemployed borrowers through the Unemployment Program (UP), and Principal Reduction Alternative (PRA).

Effective October 3, 2010, the ability to make new financial commitments under the Troubled Asset Relief Program (TARP) terminated, and consequently no new Servicer Participation Agreements may be executed. In addition, effective June 25, 2010, no new housing programs may be created under TARP.

Allstate Mortgage Loans & Investments, Inc.	Franklin Savings	Marix Servicing, LLC	SEFCU
American Home Mortgage Servicing, Inc	Fresno County Federal Credit Union	Midland Mortgage Company	Select Portfolio Servicing
AMS Servicing, LLC	Glass City Federal Credit Union	Midwest Community Bank	Servis One Inc., dba BSI Financial Services, Inc.
Aurora Loan Services, LLC	GMAC Mortgage, LLC	Mission Federal Credit Union	ShoreBank
Bank of America, N.A. ¹	Great Lakes Credit Union	Mortgage Center, LLC	Silver State Schools Credit Union
Bank United	Greater Nevada Mortgage Services	Nationstar Mortgage LLC	Specialized Loan Servicing, LLC
Bayview Loan Servicing, LLC	Green Tree Servicing LLC	Navy Federal Credit Union	Sterling Savings Bank
Carrington Mortgage Services, LLC	Hartford Savings Bank	Ocwen Loan Servicing, LLC ³	Suburban Mortgage Company of New Mexico
CCO Mortgage	Hillsdale County National Bank	OneWest Bank	Technology Credit Union
Central Florida Educators Federal Credit Union	HomEq Servicing	ORNL Federal Credit Union	The Golden 1 Credit Union
CitiMortgage, Inc.	HomeStar Bank & Financial Services	Park View Federal Savings Bank	U.S. Bank National Association
Citizens 1st National Bank	Horicon Bank	Pathfinder Bank	United Bank
Community Bank & Trust Company	Horizon Bank, NA	PennyMac Loan Services, LLC	United Bank Mortgage Corporation
Community Credit Union of Florida	IBM Southeast Employees' Federal Credit Union	PNC Bank, National Association	Vantium Capital, Inc.
CUC Mortgage Corporation	IC Federal Credit Union	PNC Mortgage ⁴	Vist Financial Corp.
DuPage Credit Union	Idaho Housing and Finance Association	Purdue Employees Federal Credit Union	Wealthbridge Mortgage Corp.
Fay Servicing, LLC	iServe Residential Lending LLC	QLending, Inc.	Wells Fargo Bank, NA ⁵
Fidelity Homestead Savings Bank	iServe Servicing Inc.	Quantum Servicing Corporation	Yadkin Valley Bank
First Bank	JPMorgan Chase Bank, NA ²	Residential Credit Solutions	
First Financial Bank, N.A.	Lake City Bank	RG Mortgage Corporation	
Franklin Credit Management Corporation	Lake National Bank	RoundPoint Mortgage Servicing Corporation	
	Liberty Bank and Trust Co.	Saxon Mortgage Services, Inc.	
	Los Alamos National Bank	Schools Financial Credit Union	
	Magna Bank		

¹ Bank of America, NA includes all loans previously reported under BAC Home Loans Servicing LP, Home Loan Services and Wilshire Credit Corporation.

² JPMorgan Chase Bank, NA includes all loans previously reported under EMC Mortgage Corporation.

³ Ocwen Loan Servicing, LLC includes Litton Loan Servicing LP.

⁴ Formerly National City Bank.

⁵ Wells Fargo Bank, NA includes all loans previously reported under Wachovia Mortgage, FSB.

Making Home Affordable

Program Performance Report Through March 2012

Appendix A2: Participants in Additional Making Home Affordable Programs

Second Lien Modification Program (2MP)

Bank of America, NA¹
Bayview Loan Servicing, LLC
CitiMortgage, Inc.
Community Credit Union of Florida
GMAC Mortgage, LLC
Green Tree Servicing LLC
iServe Residential Lending, LLC
iServe Servicing, Inc.
JPMorgan Chase Bank, NA²
Nationstar Mortgage LLC
OneWest Bank
PennyMac Loan Services, LLC
PNC Bank, National Association
PNC Mortgage³
Residential Credit Solutions
Servis One Inc., dba BSI Financial Services, Inc.
Wells Fargo Bank, NA⁴

FHA First Lien Program (Treasury FHA-HAMP)

Amarillo National Bank
American Financial Resources Inc.
Aurora Financial Group, Inc.
Aurora Loan Services, LLC
Banco Popular de Puerto Rico
Bank of America, NA¹
Capital International Financial, Inc.
CitiMortgage, Inc.
CU Mortgage Services, Inc.
First Federal Bank of Florida
First Mortgage Corporation

Franklin Savings
Gateway Mortgage Group, LLC
GMAC Mortgage, LLC.
Green Tree Servicing LLC
Guaranty Bank
iServe Residential Lending, LLC
iServe Servicing, Inc.
James B. Nutter & Company
JPMorgan Chase Bank, NA²
M&T Bank
Marix Servicing, LLC
Marsh Associates, Inc.
Midland Mortgage Company
Nationstar Mortgage LLC
Ocwen Loan Servicing, LLC
PennyMac Loan Services, LLC
PNC Mortgage³
RBC Bank (USA)
Residential Credit Solutions
Saxon Mortgage Services, Inc.
Schmidt Mortgage Company
Select Portfolio Servicing
Servis One Inc., dba BSI Financial Services, Inc.
Stockman Bank of Montana
Wells Fargo Bank, NA⁴
Weststar Mortgage, Inc.

FHA Second Lien Program (FHA 2LP)

Bank of America, NA¹
Bayview Loan Servicing, LLC
CitiMortgage, Inc.
Flagstar Capital Markets Corporation
GMAC Mortgage, LLC.
Green Tree Servicing LLC
JPMorgan Chase Bank, NA²
Nationstar Mortgage LLC
PNC Bank, National Association
PNC Mortgage³
Residential Credit Solutions
Saxon Mortgage Services, Inc.
Select Portfolio Servicing
Wells Fargo Bank, NA⁴

Rural Housing Service Modification Program (RD-HAMP)

Banco Popular de Puerto Rico
Bank of America, N.A.¹
Horicon Bank
JPMorgan Chase Bank, NA²
Magna Bank
Marix Servicing, LLC
Midland Mortgage Company
Nationstar Mortgage LLC
Wells Fargo Bank, NA⁴

¹ Bank of America, NA includes all loans previously reported under BAC Home Loans Servicing LP, Home Loan Services and Wilshire Credit Corporation.

² JPMorgan Chase Bank, NA includes all loans previously reported under EMC Mortgage Corporation.

³ Formerly National City Bank.

⁴ Wells Fargo Bank, NA includes all loans previously reported under Wachovia Mortgage FSB.