



  
**MAKING HOME AFFORDABLE**

**PROGRAM PERFORMANCE REPORT  
THROUGH THE THIRD QUARTER OF 2014**

# MHA AT-A-GLANCE

More than 2.2 Million Homeowner Assistance Actions have taken place under Making Home Affordable (MHA) programs

Treasury recently made enhancements to programs under Making Home Affordable (MHA) to better assist struggling homeowners and communities still recovering from the effects of the financial crisis. HAMP homeowners are now eligible to earn incentives of up to \$10,000 to reduce their outstanding principal balance, among other enhancements. For more information, please see the [press release](#).

## QUARTERLY PROGRAM VOLUMES FOR THE THIRD QUARTER OF 2014

(Months of July, August and September)

**1MP**

Q3: **58K**  
PTD: **1.7M**

See Page 4

**2MP**

Q3: **4K**  
PTD: **142K**

See Page 8

**HAFA**

Q3: **21K**  
PTD: **323K**

See Page 9

**UP**

Q3: **.8K**  
PTD: **41K**

See Page 9

## THIRD QUARTER 2014 SERVICER ASSESSMENT RESULTS

SERVICER	MINOR IMPROVEMENT NEEDED	MODERATE IMPROVEMENT NEEDED	SUBSTANTIAL IMPROVEMENT NEEDED
Bank of America, N.A.	✓		
CitiMortgage, Inc.		✓	
JPMorgan Chase Bank, N.A.	✓		
Nationstar Mortgage LLC		✓	
Ocwen Loan Servicing, LLC		✓	
Select Portfolio Servicing, Inc.		✓	
Wells Fargo Bank, N.A.		✓	

See page 12 for additional information and detailed results for this quarter.

# Making Home Affordable

## Program Performance Report Third Quarter 2014

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*Note: For more information and quarterly updates on the Hardest Hit Fund, please visit the website for the [Hardest Hit Fund](#) or the [TARP Monthly Report to Congress](#).*

*For information and quarterly updates on efforts taken by the Government Sponsored Enterprises (GSEs) beyond their participation in MHA that are not reflected in this report please visit the [Federal Housing Finance Agency's Foreclosure Prevention Report](#).*

*For more information on efforts undertaken by the Federal Housing Administration (FHA) please visit [its website](#).*

# Making Home Affordable

## Program Performance Report Third Quarter 2014

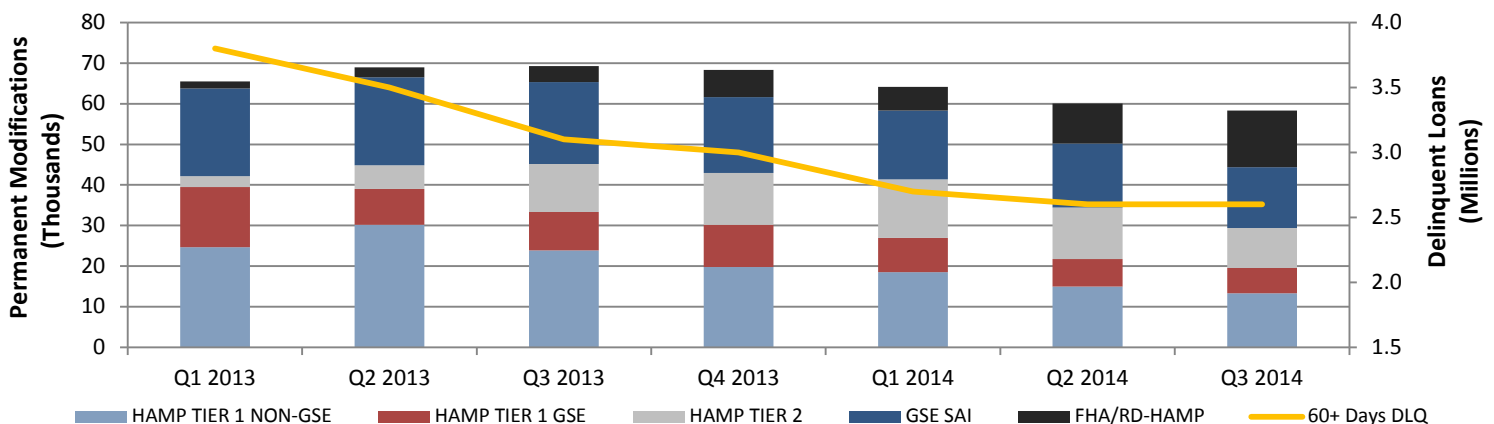
### MHA Program Updates

- As part of the recently announced enhancements to MHA, Treasury increased the amount of relocation assistance provided to homeowners in the Home Affordable Foreclosure Alternatives® (HAFA) Program, to \$10,000. In addition, the interest rate for HAMP Tier 2 is reduced by 50 basis points and all homeowners in HAMP will now be eligible for a \$5,000 incentive if they are in good standing at the end of the sixth year of their modification. For more information, please see the [press release](#).
- To increase awareness of the MHA Program's free resources and assistance for struggling homeowners, Treasury and HUD in conjunction with the Ad Council recently launched a series of public service advertisements (PSAs) under its Foreclosure Prevention Assistance campaign. Per the Ad Council model, all PSAs will be aired and run in airtime and space donated by media organizations. Since the campaign was launched in 2010, media outlets have donated more than \$135 million in airtime and space.
- For the third quarter of 2014, servicers either showed sustained performance or improvements in performance, with the exception of one servicer that moved out of the "minor improvement" category and into the "moderate improvement" category. One servicer's performance improved from requiring "substantial improvement" in the prior quarter to requiring "moderate improvement." This and other factors will result in the release of previously withheld incentives for this servicer. Also, this quarter's results indicate that some servicers need to continue to make improvements in the area of accurate identification and reporting of disqualified modifications.

The following table shows the program-to-date as well as this quarter's activity for the various MHA programs

	Program-to-Date	Q3 2014	QoQ % Change
MHA First Lien Permanent Modifications Started	1,695,306	58,367	-3%
<i>HAMP Tier 1</i>	1,345,522	19,536	-10%
<i>HAMP Tier 2</i>	71,183	9,848	-22%
<i>GSE Standard Modifications (SAI)</i>	223,298	15,021	-5%
<i>Treasury FHA and RD HAMP</i>	55,303	13,962	42%
2MP Modifications Started	141,697	4,411	-25%
HAFA Transactions Completed	323,287	21,256	0%
UP Forbearance Plans Started	41,471	816	-27%
<b>Cumulative Activity</b>	<b>2,201,761</b>	<b>84,850</b>	<b>-4%</b>

Quarterly Trending of MHA Permanent Modifications Started & Estimated Number of Loans 60+ Days Delinquent\*



\*Derived from the Mortgage Bankers Association Quarterly National Delinquency Survey

# Making Home Affordable: HAMP Program Results

Program Performance Report Third Quarter 2014

## HAMP Summary

Trial Modifications	All Trials Started <sup>1</sup>	2,246,680
	Tier 1	2,152,694
	Tier 2	93,986
	Active Trials	41,393
	Trial Modifications Cancelled since Verified Income Requirement*	88,119
Permanent Modifications	All Permanent Modifications Started	1,416,705
	Permanent Modifications Disqualified (Cumulative)**	419,401
	Active Permanent Modifications	961,648

\* When Treasury launched HAMP in the spring of 2009, the housing crisis was severe. The number of homeowners already in default was high and servicers had not yet built systems to fully implement a national mortgage modification program. In an effort to provide assistance to struggling homeowners as soon as possible, servicers were not required to verify a homeowner's income prior to commencing a trial modification. This resulted in many trials being cancelled if the homeowner could not ultimately provide the requisite documentation. Beginning in June 2010, servicers were required to verify a homeowner's income prior to offering trial modifications, which substantially reduced the number of trial cancellations. Prior to that date, 700,463 trials were cancelled, for a cumulative 788,582 trials cancelled program-to-date.

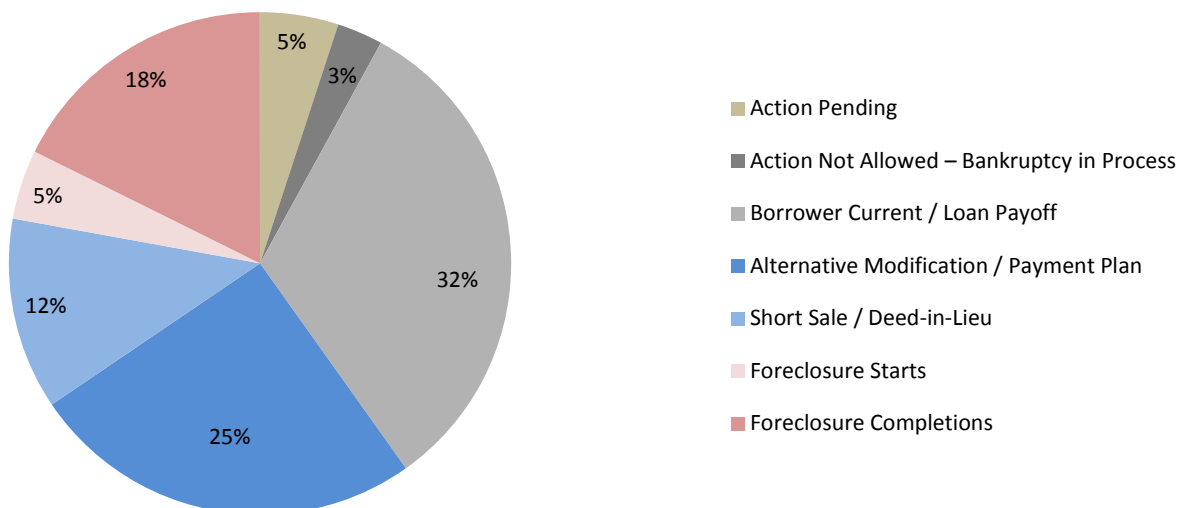
\*\* Does not include 35,656 loans paid off.

## Outcome for Homeowners Who Do Not Receive a HAMP Modification

While not all homeowners qualify for HAMP, many have found alternative solutions to their delinquency. For homeowners who were not approved for a HAMP trial modification, or for those whose HAMP trial modifications were cancelled:

- 58% received an alternative modification or resolved their delinquency.
- 22% were referred to foreclosure.

Status of Homeowners Not Accepted for a HAMP Trial Modification or Those Whose HAMP Trial Modification was Cancelled



Source: Survey data from large servicers<sup>3</sup>

# Making Home Affordable: HAMP Program Results

Program Performance Report Third Quarter 2014

## Performance of HAMP Tier 1 Permanent Modifications

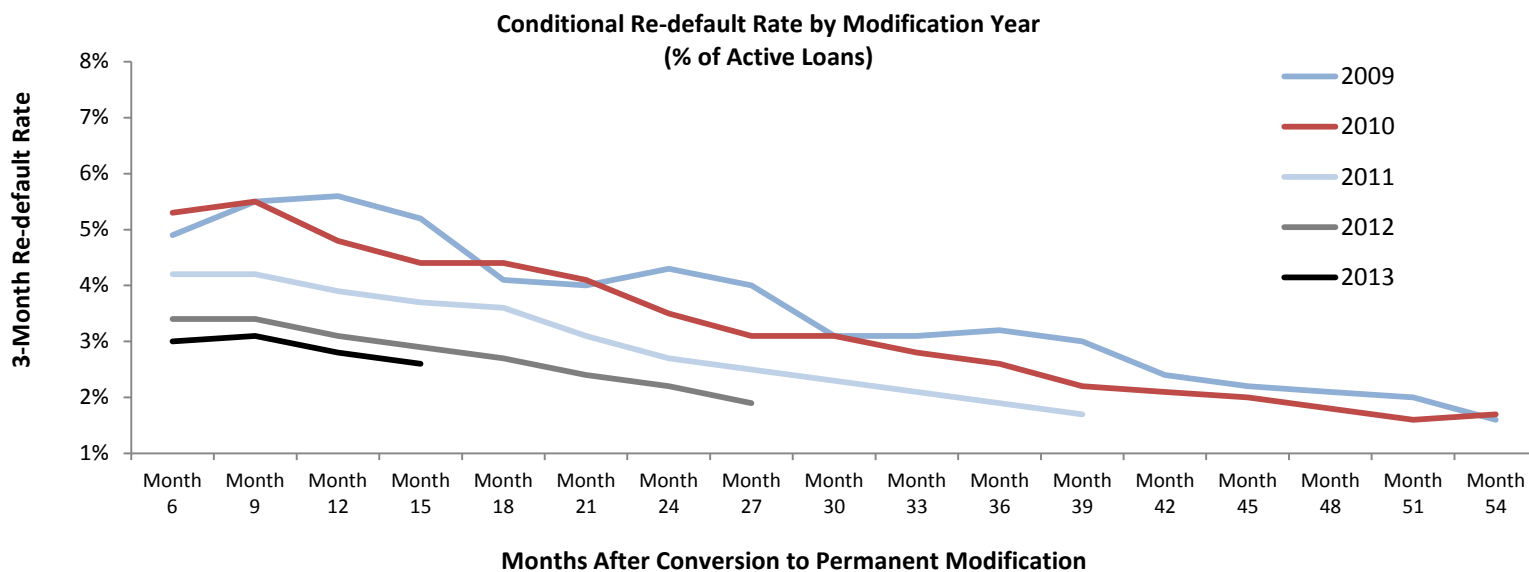
**Performance of HAMP modifications has improved over time.** For modifications seasoned 24 months, 23.7% of modifications started in 2011 have disqualified, compared to 28.8% of modifications started in 2009. Compared with other non-HAMP modifications, HAMP modifications continue to exhibit lower delinquency and re-default rates than industry modifications, as reported in the [latest report](#) by the Office of the Comptroller of the Currency.

The table below shows the performance of HAMP permanent modifications at various seasoning points for those modifications that have aged to, or past, the number of months noted.

# Months Post Modification	% of Disqualified Modifications <sup>2</sup>								
	2009	2010	2011	2012	2013	Q1 2014	Q2 2014	Q3 2014	ALL
3	2.1%	1.7%	1.2%	1.0%	0.9%	0.9%	1.1%	1.0%	1.4%
6	6.7%	6.7%	5.3%	4.3%	3.9%	3.9%	4.9%		5.6%
12	16.2%	15.5%	12.7%	10.3%	9.4%				13.4%
18	22.9%	22.7%	18.9%	15.3%	14.1%				20.0%
24	28.8%	28.0%	23.7%	19.3%					25.5%
30	33.3%	32.6%	27.3%	23.1%					30.2%
36	37.5%	36.6%	30.5%						34.6%
42	41.0%	39.3%	34.1%						38.6%
48	43.5%	41.9%							42.1%
54	45.9%	45.4%							45.5%

See Appendix 6 for additional information on HAMP Tier 1 performance by vintage.

**The longer a homeowner remains in HAMP without defaulting, the less likely they are to default on their mortgage in the future.** For example, the percent of loans active in month 12 that disqualified by month 15 is lower than the percent of loans active in month six that disqualified by month nine.

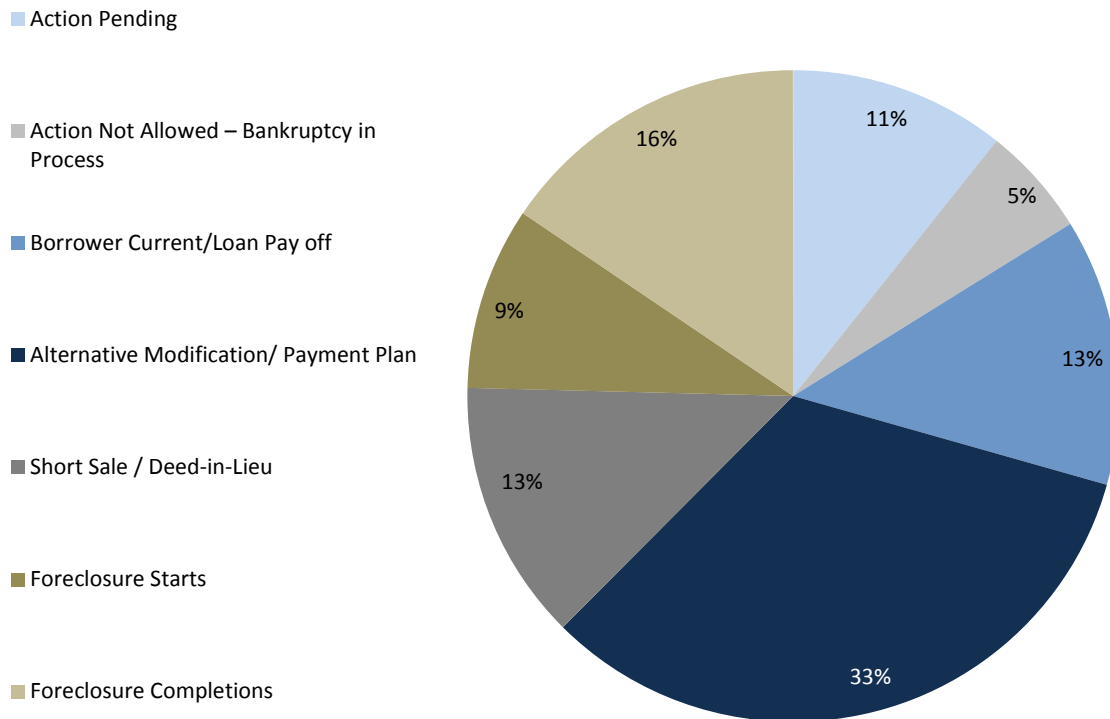


Note: A modification's inclusion in the 3-month re-default rate calculation is conditional on the modification being active at the start of the 3-month period being measured.

### Homeowners with Disqualified HAMP Permanent Modifications

Homeowners now have alternatives due to industry-wide changes instituted since the launch of HAMP. In addition, HAMP guidance requires that a servicer work with a delinquent homeowner in a permanent modification to cure the delinquency. In the event the homeowner cannot bring a delinquent HAMP modification current without additional assistance, the servicer is prohibited from commencing foreclosure proceedings until the homeowner is evaluated for other loss mitigation action. The majority of homeowners who disqualify from a HAMP permanent modification receive an alternative to foreclosure or resolve their delinquency. Homeowners can also take advantage of other MHA and/or other government sponsored assistance programs. Of the homeowners who have missed three payments, and therefore disqualified from HAMP, approximately 25% have been referred to foreclosure.

Status of Disqualified HAMP Permanent Modifications



Source: Survey data from large servicers<sup>3</sup>

### The HAMP Principal Reduction Alternative

The HAMP Principal Reduction Alternative (PRA) broadened the use of principal reduction in mortgage modifications as a tool to help underwater homeowners. Servicers of non-GSE loans are required to evaluate the benefit of principal reduction under HAMP PRA for mortgages with a loan-to-value (LTV) ratio greater than 115% when evaluating a homeowner for a HAMP modification. While servicers are required to evaluate homeowners for principal reduction, they are not required to reduce principal as part of the modification.

Under HAMP, servicers provide principal reduction on HAMP modifications in two ways:

- Under HAMP PRA, principal is reduced to lower the LTV, the investor is eligible to receive an incentive on the amount of principal reduced, and the reduction vests over a 3-year period.
- Servicers can also offer principal reduction to homeowners on a HAMP modification outside the requirements of HAMP PRA. If they do, the investor receives no incentive payment for the principal reduction and the principal reduction can be recognized immediately.

	HAMP Modifications with Earned Principal Reduction Under PRA <sup>4</sup>	HAMP Modifications with Upfront Principal Reduction Outside of PRA	Total HAMP Modifications with Principal Reduction
All Permanent Modifications Started	163,951	47,491	211,442
Active Permanent Modifications	130,592	38,107	168,699
Median Principal Amount Reduced for Permanent Modifications <sup>5</sup>	\$68,861	\$55,145	\$64,906
Median Principal Amount Reduced for Permanent Modifications (%) <sup>6</sup>	32.3%	18.0%	30.4%
Total Outstanding Principal Balance Reduced on Permanent Modifications <sup>5</sup>	\$14,754,337,376	\$3,188,193,970	\$17,942,531,346

### The Second Lien Modification Program<sup>7</sup>

The Second Lien Modification Program (2MP) provides additional assistance to homeowners in a first lien permanent modification who have an eligible second lien with a participating servicer, including second liens with a qualifying first lien modified under the GSEs' Standard Modification program. This assistance can result in a modification of the second lien, as well as a full or partial extinguishment of the second lien.

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

All Second Lien Modifications Started (Cumulative)*	141,697
Second Lien Modifications Involving Full Lien Extinguishments	38,480
Active Second Lien Modifications**	84,287
Active Second Lien Modifications Involving Partial Lien Extinguishments	10,775

\* Includes 5,012 loans that have a qualifying first lien GSE Standard Modification.

\*\* Includes 6,929 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.



### The Home Affordable Foreclosure Alternatives Program

The Home Affordable Foreclosure Alternatives (HAFA) Program offers incentives and a streamlined process for homeowners looking to exit their homes or sell a rental property through a short sale or deed-in-lieu (DIL) of foreclosure. HAFA has established important homeowner protections and an industry standard for streamlined transactions. Effective November 2012, the GSEs revised their Standard HAFA program to align with Treasury's HAFA program. In HAFA transactions, homeowners who need to relocate:

- Follow a streamlined process for short sales and DIL transactions that requires no verification of income (unless required by investors) and allows for pre-approved short sale terms;
- Receive a waiver of deficiency once the transaction is completed that releases the homeowner from remaining mortgage debt; and
- Receive at least \$3,000\* in relocation assistance at closing.

\* \$10,000 beginning in February 2015.

### HAFA Activity by Investor Type

Participating servicers must consider all homeowners not eligible for HAMP, or who request a short sale or DIL, for HAFA in accordance with their "HAFA Policy" and investor guidelines.

	Private	Portfolio	GSE	Total
Short Sale	118,742	43,756	127,496	289,994
Deed-in-Lieu	3,906	3,069	26,318	33,293
<b>Total Transactions Completed</b>	<b>122,648</b>	<b>46,825</b>	<b>153,814</b>	<b>323,287</b>

### The Home Affordable Unemployment Program

The Home Affordable Unemployment Program (UP) provides assistance to homeowners who are unable to make their mortgage payments as a result of unemployment. Unemployed homeowners can receive up to 12 months of forbearance, during which mortgage payments are reduced or suspended, allowing homeowners to seek employment without fear that they will lose their homes to foreclosure.

All UP Forbearance Plans Started	41,471
UP Forbearance Plans With Some Payment Required	35,250
UP Forbearance Plans With No Payment Required	6,221

# Making Home Affordable: Results by Servicer

Program Performance Report Third Quarter 2014

## Making Home Affordable Program Activity by Servicer

As of September 2014, there are 125 servicers that participate in Treasury's MHA programs, but seven servicers make up nearly 90% of non-GSE HAMP modifications. Program activity for these servicers is provided below.

Servicer	HAMP Tier 1 Permanent Modifications	HAMP Tier 2 Permanent Modifications	PRA <sup>8</sup> Permanent Modifications	2MP Modifications	HAFA <sup>9</sup> non-GSE Transactions Completed
Bank of America, N.A.	103,324	2,154	6,366	36,956	47,338
CitiMortgage, Inc.	54,787	3,514	4,402	18,069	1,433
JPMorgan Chase Bank, N.A.	186,183	1,558	25,432	39,824	36,287
Nationstar Mortgage LLC	134,525	8,402	8,400	4,858	6,679
Ocwen Loan Servicing, LLC	256,004	28,446	68,384	N/A	17,199
Select Portfolio Servicing, Inc.	73,820	8,387	10,900	N/A	12,387
Wells Fargo Bank, N.A.	193,419	6,365	29,005	21,796	30,722
Other Servicers	343,460	12,357	11,062	20,194	17,428
<b>Total</b>	<b>1,345,522</b>	<b>71,183</b>	<b>163,951</b>	<b>141,697</b>	<b>169,473</b>

## HAMP Permanent Modifications by Investor

Servicer	HAMP Permanent Modifications			
	GSE	Private	Portfolio	Total
Bank of America, N.A.	40,416	45,772	19,290	105,478
CitiMortgage, Inc.	31,533	8,296	18,472	58,301
JPMorgan Chase Bank, N.A.	85,767	59,398	42,576	187,741
Nationstar Mortgage LLC	81,319	57,681	3,927	142,927
Ocwen Loan Servicing, LLC	55,312	207,006	22,132	284,450
Select Portfolio Servicing, Inc.	677	75,659	5,871	82,207
Wells Fargo Bank, N.A.	78,855	41,172	79,757	199,784
Other Servicers	259,525	43,776	52,516	355,817
<b>Total</b>	<b>633,404</b>	<b>538,760</b>	<b>244,541</b>	<b>1,416,705</b>

### Making Home Affordable Servicer Assessments

Through ongoing compliance reviews performed by MHA-C, a division of Freddie Mac acting as Treasury's compliance agent for MHA, Treasury requires participating servicers to take specific actions to improve their servicing processes, as needed. MHA-C tests and evaluates a range of servicers' activities to determine compliance with MHA guidelines. MHA-C shares the results of each review with the servicer, requires remediation of identified issues, and reports to Treasury on the results of all reviews. The results of reviews are also used to generate the servicer assessments.

In June 2011, Treasury began publishing quarterly servicer assessments for the large servicers participating in MHA to drive servicers to improve their performance. The assessments highlight particular compliance activities tested, and provide a rating of the results. The assessments not only provide greater transparency to the public about servicer performance in the program, but also prompt servicers to correct identified instances of non-compliance.

In addition to compliance data, the assessments include program results based on data reported by servicers into the MHA system of record. These program results are key indicators of how timely and effectively servicers assist eligible homeowners under MHA guidelines and report program data to Treasury. Although the servicers are not given an overall rating for this data, the results nonetheless compare a servicer's performance for a given quarter against the other large servicers participating in the program.

Starting with the third quarter of 2013, the servicer assessments were enhanced to, among other things, present new compliance metrics and related benchmarks. These changes help provide additional insight into the impact of servicer performance on the homeowner's experience, allow for trending analysis of all compliance metrics, and foster further improvement in servicer performance.

Servicer participation in MHA is voluntary, based on a contract with Fannie Mae as financial agent on behalf of Treasury. Although Treasury does not regulate these institutions and does not have the authority to impose fines or penalties, Treasury can, pursuant to the contract, take certain remedial actions against servicers not in compliance with MHA guidelines. Such remedial actions include requiring servicers to correct identified instances of noncompliance, as noted above. In addition, Treasury can implement financial remedies such as withholding incentive payments owed to servicers. Such incentive payments, which are the only payments Treasury makes for the benefit of servicers under the program, include payments for every successful permanent modification under HAMP, and payments for completed short sale/DIL transactions pursuant to HAFA.

# Making Home Affordable: Results by Servicer

Program Performance Report Third Quarter 2014

## 3rd Quarter 2014 Servicer Assessment Summary Results

Improvement Needed	Servicer Name
Minor	Bank of America, N.A. JPMorgan Chase, N.A.
Moderate	CitiMortgage, Inc.* Nationstar Mortgage LLC Ocwen Loan Servicing, LLC** Select Portfolio Servicing, Inc. Wells Fargo Bank, N.A.
Substantial	None

*\*After considering all relevant factors, including performance in areas previously requiring substantial improvement, servicer incentives withheld from CitiMortgage beginning last quarter will be released this quarter.*

*\*\*The assessments provided in this report are based on the results of compliance reviews performed by MHA-C during the third quarter of 2014. Subsequent to those reviews, Ocwen reported that certain letters to borrowers were erroneously dated. Treasury is currently reviewing any impact of this matter on MHA programs.*

### The Determination Process: Results of the Data

Treasury reviews the compliance data and ratings, the program results metrics, and other relevant factors affecting servicer performance (including, but not limited to, a servicer's progress in implementing previously identified improvements) in determining whether a servicer needs substantial improvement, moderate improvement, or minor improvement to its overall performance under MHA guidelines. The assessments summarize the significant factors impacting those decisions. Based on those assessments, Treasury may take remedial action against servicers.

### Consequences for Servicers

For servicers in need of substantial improvement, Treasury will, absent extenuating circumstances, withhold financial incentives owed to those servicers until they make certain identified improvements. In certain cases, particularly where there is a failure to correct identified problems within a reasonable time, Treasury may also permanently reduce the financial incentives. Servicers in need of moderate improvement may be subject to withholding in the future if they fail to make certain identified improvements. All withholdings apply only to incentives owed to servicers for their participation in MHA; these withholdings do not apply to incentives paid to servicers for the benefit of homeowners or investors.

# Making Home Affordable: Results by Servicer

Program Performance Report Third Quarter 2014

## Compliance Metrics Overview

The metrics and benchmarks below reflect compliance areas tested and reported on across the large servicers to determine servicers' adherence to MHA Program Requirements. Servicer results (see overleaf) reflect percentages of tests that did not have a desired outcome.

	<i>Category</i>		<i>Metric</i>	<i>Benchmark</i>
<b>1</b>	<b>Identifying and Contacting Homeowners</b> Assesses whether the servicer identifies and communicates appropriately with potentially eligible MHA homeowners.	■	<b>Single Point of Contact Assignment % Noncompliance</b> Percentage of loans reviewed where MHA-C did not concur that the servicer had assigned a Single Point of Contact to a homeowner in accordance with MHA guidelines	<b>5.0%</b>
		■	<b>Second Look % Disagree</b> Percentage of loans reviewed where MHA-C did not concur with servicer's MHA determination for applicable programs	<b>2.0%</b>
		■	<b>Second Look % Unable to Determine</b> Percentage of loans reviewed where MHA-C was not able to conclude on the servicer's MHA determination for applicable programs	<b>2.0%</b>
<b>2</b>	<b>Homeowner Evaluation and Assistance</b> Assesses whether servicer correctly evaluates homeowners' eligibility for MHA programs and accurately communicates decisions.	■	<b>Income Calculation Error %</b> Percentage of loans for which MHA-C's income calculation differs from the servicer's by more than 5% for applicable programs	<b>2.0%</b>
		■	<b>Non-Approval Notice % Noncompliance</b> Percentage of loans reviewed where MHA-C did not concur with completion and accuracy of the notices sent to homeowners communicating reasons for non-approval, in accordance with MHA guidelines	<b>5.0%</b>
<b>3</b>	<b>Program Management and Reporting</b> Assesses whether the servicer has effective program management and submits timely and accurate program reports and information.	■	<b>Incentive Payment Data Errors</b> Average percentage of differences in calculated incentives resulting from data discrepancies between servicer files and the MHA system of record for applicable programs	<b>2.0%</b>
		■	<b>Disqualified Modification % Noncompliance</b> Percentage of loans reviewed where MHA-C did not concur with servicer's processing of defaulted HAMP modifications, in accordance with MHA guidelines	<b>5.0%</b>

# Making Home Affordable: Results by Servicer

Program Performance Report Third Quarter 2014

## 3rd Quarter Compliance Results

Servicer		Single Point of Contact	Second Look Disagree	Second Look Unable to Determine	Income Calculation Error	Non-Approval Notice Non-compliance	Incentive Payment Data Errors	Disqualified Modification Non-compliance
<b>BENCHMARK</b>		<b>5.0%</b>	<b>2.0%</b>	<b>2.0%</b>	<b>2.0%</b>	<b>5.0%</b>	<b>2.0%</b>	<b>5.0%</b>
Bank of America, N.A.	Servicer Result	0.0%	0.0%	0.0%	0.0%	1.9%	0.3%	3.0%
	Rating	***	***	***	***	***	***	***
CitiMortgage, Inc.	Servicer Result	1.1%	4.2%	0.0%	1.0%	2.8%	0.1%	12.0%
	Rating	***	**	***	***	***	***	*
JP Morgan Chase Bank, N.A.	Servicer Result	0.0%	0.9%	0.0%	0.0%	0.0%	0.0%	0.0%
	Rating	***	***	***	***	***	***	***
Nationstar Mortgage LLC	Servicer Result	0.0%	0.0%	0.0%	4.0%	4.2%	2.0%	13.0%
	Rating	***	***	***	**	***	***	*
Ocwen Loan Servicing, LLC	Servicer Result	0.0%	3.1%	0.0%	0.0%	5.0%	0.5%	1.0%
	Rating	***	**	***	***	***	***	***
Select Portfolio Servicing, Inc.	Servicer Result	0.0%	1.2%	1.2%	3.0%	0.0%	0.6%	1.0%
	Rating	***	***	***	**	***	***	***
Wells Fargo Bank, N.A.	Servicer Result	4.2%	1.4%	0.0%	0.0%	0.0%	0.4%	8.0%
	Rating	***	***	***	***	***	***	**

### Rating Legend

*	Did not meet benchmark; substantial improvement needed
**	Did not meet benchmark; moderate improvement needed
***	Met benchmark; minor improvement may be indicated

# Making Home Affordable: Results by Servicer

## Program Performance Report Third Quarter 2014

### Compliance Results Trending

Starting with the third quarter of 2013, the Servicer Assessment has been enhanced to present new compliance metrics and related benchmarks, including a methodology change to the metrics on this page. The coverage of these metrics now includes additional MHA components and programs, such as HAMP Tier 2, and the Second Lien Modification Program. Thus, starting in Q3 2013, the results of these metrics are not entirely comparable to previous quarters.

Servicer	Q1 2011	Q2 2011	Q3 2011	Q4 2011	Q1 2012	Q2 2012	Q3 2012	Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014
<b>Second Look % Disagree</b>															
Bank of America	1.5%	0.8%	1.0%	1.0%	2.0%	1.0%	1.2%	1.3%	0.0%	0.0%	0.0%	0.9%	1.4%	1.4%	0.0%
CitiMortgage	2.0%	0.5%	1.5%	1.0%	1.0%	1.0%	2.0%	6.7%	1.3%	4.7%	5.6%	4.3%	1.4%	15.2%	4.2%
JPMorgan Chase	1.6%	1.2%	0.0%	0.7%	0.2%	0.0%	0.1%	0.2%	0.2%	0.7%	1.0%	1.4%	1.8%	0.5%	0.9%
Nationstar	N/A										N/A	1.7%	1.6%	1.4%	0.0%
Ocwen	6.7%	2.7%	0.0%	0.7%	1.0%	1.0%	0.0%	0.0%	0.7%	3.1%	2.3%	3.8%	3.5%	0.5%	3.1%
SPS	0.0%	0.0%	0.8%	0.0%	0.0%	0.5%	0.0%	2.0%	1.3%	2.0%	1.7%	4.0%	1.2%	0.6%	1.2%
Wells Fargo	1.2%	0.4%	0.4%	0.0%	0.3%	1.0%	1.3%	3.0%	1.3%	3.0%	4.4%	3.1%	2.5%	2.8%	1.4%
<b>Second Look Unable to Determine %</b>															
Bank of America	18.8%	8.2%	1.5%	1.0%	1.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
CitiMortgage	13.3%	5.5%	0.5%	1.0%	0.5%	1.0%	3.8%	6.0%	4.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
JPMorgan Chase	11.3%	3.2%	0.9%	1.0%	0.7%	1.7%	1.4%	3.8%	3.1%	2.7%	2.0%	0.0%	0.5%	0.0%	0.0%
Nationstar	N/A										N/A	0.0%	0.0%	0.0%	0.0%
Ocwen	10.3%	3.0%	2.4%	0.0%	0.0%	0.0%	1.3%	0.0%	0.0%	2.0%	0.0%	1.0%	0.0%	1.1%	0.0%
SPS	2.3%	0.3%	0.8%	0.0%	3.0%	0.0%	0.7%	0.7%	0.7%	0.0%	0.0%	1.7%	0.0%	0.0%	1.2%
Wells Fargo	6.0%	1.3%	1.3%	0.0%	0.0%	0.8%	1.0%	0.5%	0.3%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
<b>Income Calculation Error %</b>															
Bank of America	22.0%	13.2%	6.0%	6.0%	5.0%	2.0%	3.0%	1.0%	3.0%	3.0%	1.0%	2.0%	3.0%	1.0%	0.0%
CitiMortgage	10.0%	12.0%	6.0%	3.0%	4.0%	1.0%	3.1%	0.0%	1.0%	2.0%	0.0%	2.0%	2.0%	6.0%	1.0%
JPMorgan Chase	31.0%	20.6%	6.0%	10.0%	9.0%	0.0%	2.0%	0.0%	1.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Nationstar	N/A										N/A	3.0%	3.0%	5.0%	4.0%
Ocwen	33.0%	2.0%	2.0%	2.0%	3.0%	3.0%	0.0%	0.0%	1.0%	1.3%	0.5%	0.5%	1.0%	1.0%	0.0%
SPS	15.0%	10.0%	3.2%	1.0%	3.0%	2.0%	3.0%	2.0%	0.0%	3.1%	2.1%	3.1%	6.0%	6.0%	3.0%
Wells Fargo	27.0%	4.4%	5.5%	4.0%	2.0%	0.0%	1.0%	1.5%	1.0%	0.5%	1.0%	1.0%	1.0%	1.0%	0.0%

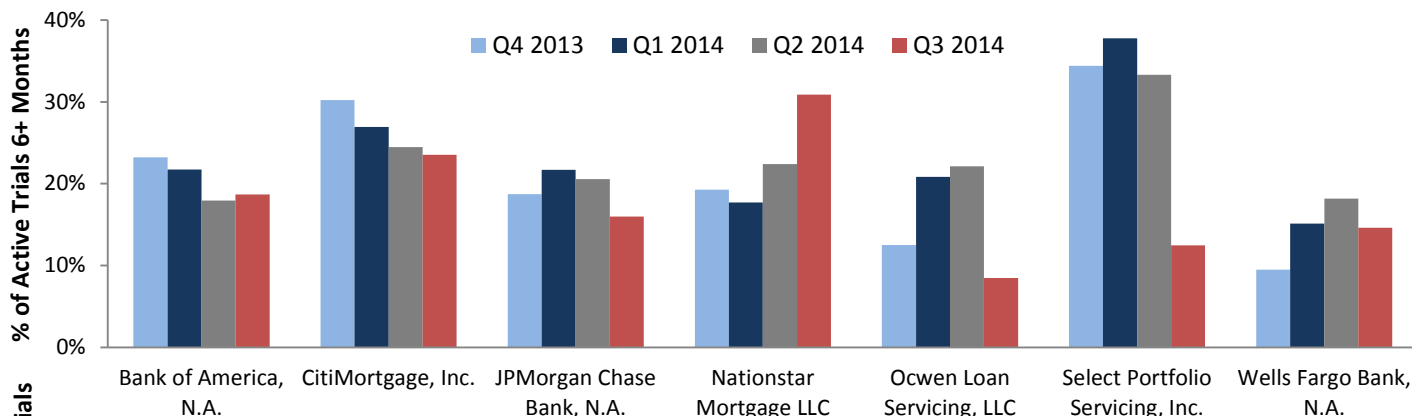
# Making Home Affordable: Results by Servicer

Program Performance Report Third Quarter 2014

## Program Results

### Trials Aged 6+ Months (% of Active Trials)<sup>10</sup>

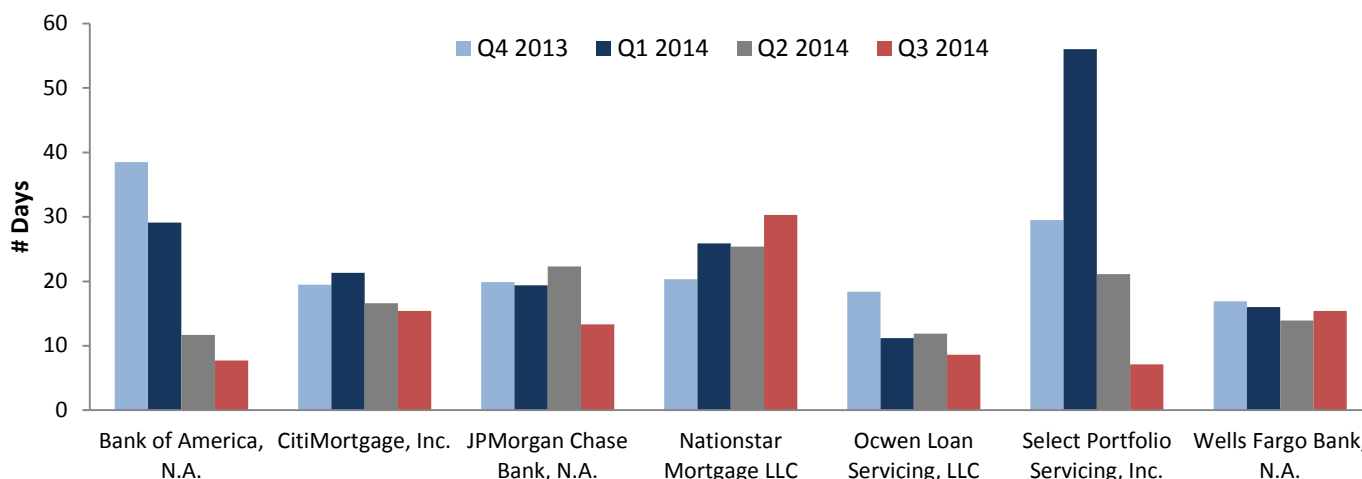
This quarterly metric measures trials lasting six months or longer as a share of all active trials. These figures include trial modifications that have been cancelled or converted to permanent modifications by the servicer and are pending reporting to the program system of record. Additionally, servicers may process cancellations of permanent modifications for various reasons, including but not limited to, data corrections, loan repurchase agreements, etc. This process requires reverting the impacted permanent modifications to trials in the HAMP system of record with re-boarding of some of these permanent modifications in subsequent reporting periods.



Servicer	Q4'13	Q1'14	Q2'14	Q3'14
Bank of America, N.A.	1,156	722	579	495
CitiMortgage, Inc.	865	550	469	411
JPMorgan Chase Bank, N.A.	859	672	492	351
Nationstar Mortgage LLC	1,184	1,183	1,226	1,378
Ocwen Loan Servicing, LLC	1,820	2,969	2,728	943
Select Portfolio Servicing, Inc.	1,888	1,733	1,076	504
Wells Fargo Bank, N.A.	800	1,001	931	672

### Average Calendar Days to Resolve Escalated Cases

This quarterly metric measures servicer response time for homeowner inquiries escalated to MHA Support Centers. Effective February 1, 2011, a target of 30 calendar days was established for non-GSE escalation cases, including an estimated 5 days processing by the MHA Support Centers. The methodology for calculating average days to respond to escalated cases includes non-GSE cases escalated on or after February 1, 2011. Investor denial cases escalated prior to November 1, 2011, cases involving bankruptcy, and those that did not require servicer actions are not included in the calculation of servicer time to resolve escalations.

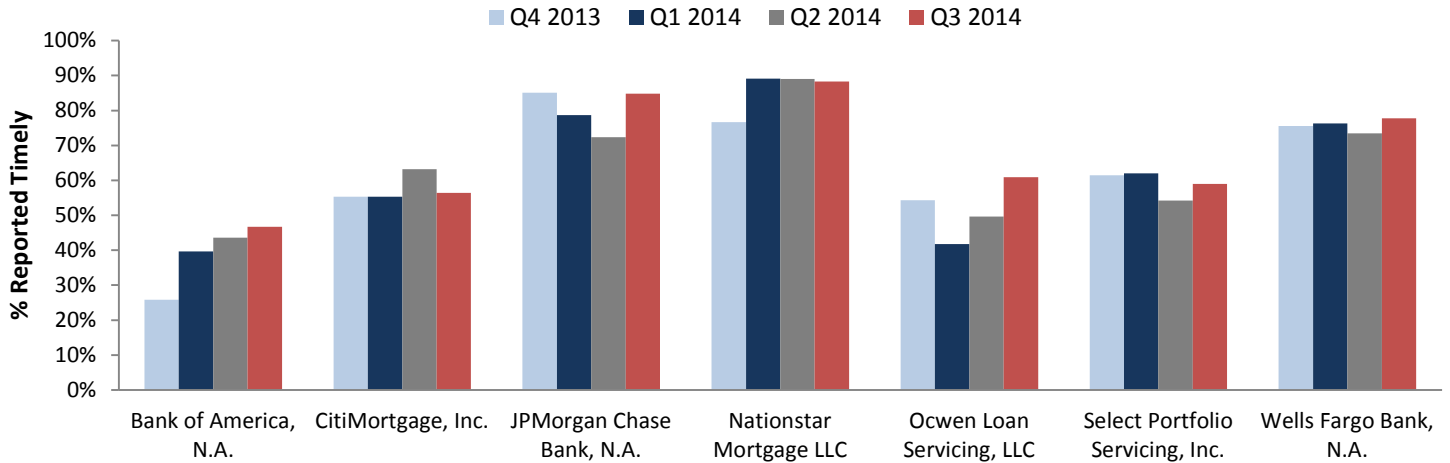




### Program Results

#### Timely Reporting of Permanent Modifications (% Reported within the Month of Conversion)

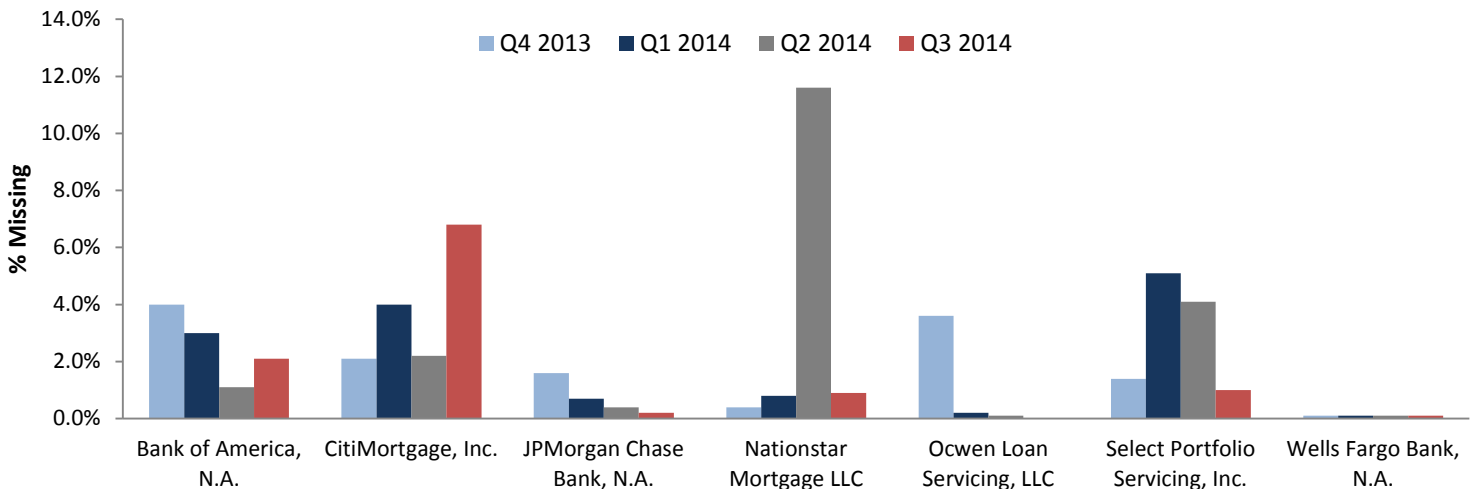
This quarterly metric measures the servicer's ability to promptly report the conversion from a trial to a permanent modification. Untimely reporting of permanent modification conversions impacts incentive compensation, including the possible delay of homeowner incentives. In addition, it hinders the effectiveness of program monitoring and transparency.



#### Missing Permanent Modification Status Reports (%)

This quarterly metric measures the servicer's ability to promptly report on the current status of permanent modifications. Inconsistent and untimely reporting of modification status reports may impact incentive compensation and loan performance analysis.

Treasury revised its Federally Declared Disaster (FDD) guidance, allowing servicers to suspend the reporting of permanent modification status for loans where the homeowner was impacted by Hurricane Sandy or any other FDD. This revised guidance may impact missing permanent modification status reporting.



### Appendix 1: Program and Servicer Assessment Notes

The **Home Affordable Modification Program (HAMP)** provides eligible homeowners the opportunity to lower their first lien mortgage payment through a loan modification. HAMP includes a Tier 1 modification for Government Sponsored Enterprises (GSEs) and non-GSE homeowners and a Tier 2 for non-GSE homeowners. In October 2011, the GSEs launched the Servicer Alignment Initiative (SAI), creating the **GSE Standard Modification**. Tier 2 is modeled after the GSE Standard Modification and expands HAMP eligibility to include homeowners with properties currently occupied by a tenant as well as vacant properties the homeowner intends to rent.

Treasury **FHA-HAMP** provides first lien modifications for distressed homeowners in loans insured or guaranteed through the Federal Housing Administration. The FHA introduced FHA-HAMP to provide assistance to borrowers with FHA-insured loans who are unable to meet their mortgage payments. Treasury pays incentives to servicers for FHA-insured first lien non-GSE mortgages that are modified under Treasury FHA-HAMP guidelines.

**RD-HAMP** provides first lien modifications for distressed homeowners in loans guaranteed through the Rural Housing Service.

The **Second Lien Modification Program (2MP)** provides modifications and extinguishments on second liens when there has been an eligible first lien modification on the same property.

The **Home Affordable Foreclosure Alternatives (HAFA) Program** provides transition alternatives to foreclosure in the form of a short sale or deed-in-lieu of foreclosure. The GSE Standard HAFA program is closely aligned with Treasury's MHA HAFA program.

The **Home Affordable Unemployment Program (UP)** provides temporary forbearance of mortgage principal to enable unemployed homeowners to look for a new job without fear of foreclosure.

#### General MHA Program Notes:

##### MHA Program Effective Dates:

HAMP First Lien: April 6, 2009

PRA: October 1, 2010

2MP: August 13, 2009

HAFA: April 5, 2010

HAMP, PRA, Treasury FHA-HAMP, RD-HAMP, 2MP, and HAFA program data include activity reported into the HAMP system of record through the end of cycle for the current reporting month, though the effective date may occur in the following month.

#### MHA First Lien Program Notes:

MHA First Lien Permanent Modifications Started includes: HAMP Tier 1, HAMP Tier 2, GSE Standard Modifications and both Treasury FHA- and RD-HAMP. HAMP Tier 1 includes both GSE and non-GSE modifications. The GSEs do not participate in HAMP Tier 2, however the GSE Standard Modification is similar to HAMP Tier 2. Treasury's FHA-HAMP and RD-HAMP are similar to HAMP Tier 1.

GSE Standard Modification data is provided by Fannie Mae and Freddie Mac as of September 2014. The GSEs undertake other foreclosure prevention activities beyond their participation in MHA that are not reflected in this report. The latest Federal Housing Finance Agency's Foreclosure Prevention Report can be found at: [www.FHFA.gov](http://www.FHFA.gov).

#### Treasury FHA-HAMP Program Notes:

The FHA undertakes foreclosure prevention activities beyond their participation in MHA that are not reflected in this report. Please refer to the latest edition of the Obama Administration's Housing Scorecard for the total number of loss mitigation and early delinquency interventions FHA has offered since April 1, 2009. Please visit [www.hud.gov](http://www.hud.gov) to view the latest Housing Scorecard.

### Appendix 1: Program and Servicer Assessment Notes

#### 2MP Program Notes:

Number of modifications started is net of cancellations, which are primarily due to servicer data corrections. 2MP loans previously reported under top servicers that were transferred to or acquired by non-participating 2MP servicers are reflected in "Other Servicers."

Homeowners with an active first lien permanent modification who have also received a 2MP modification realize a higher monthly payment reduction on their first lien compared to the overall population of first line homeowners as the median first lien unpaid principal balance is higher.

#### HAFA Program Notes:

Unless otherwise noted, HAFA Transactions Completed includes GSE activity under the MHA program in addition to the GSE Standard HAFA program implemented in November 2012. GSE Standard HAFA data provided by Fannie Mae and Freddie Mac as of September 2014. It does not include other GSE short sale and DIL activity outside the HAFA program. Please refer to the latest Federal Housing Finance Agency's Foreclosure Prevention Report for the total number of short sales and DIL of foreclosure actions the GSEs have completed since 4Q 2008. Please visit [www.FHFA.gov](http://www.FHFA.gov) for the complete FHFA report.

A short sale requires a third-party purchaser and cooperation of junior lien holders and mortgage insurers to complete the transaction.

The debt relief represents the obligation relieved by the short sale or deed-in-lieu transaction and is calculated as the unpaid principal balance and allowable transactions costs less the property sales price. The allowable transaction costs may include release of any subordinate lien, homeowner relocation assistance, sales commission, and closing costs for taxes, title, and attorney fees.

#### PRA Program Notes:

Eligible loans include those receiving evaluation under HAMP PRA guidelines plus loans that did not require an evaluation but received principal reduction on their modification.

#### Servicer Assessment Notes:

Treasury's foremost goal is to assist struggling homeowners who may be eligible for MHA. The servicer assessments have set a benchmark for providing detailed information about how mortgage servicers are performing against specific metrics. But, in addition to this direct effect, MHA has had an important indirect effect on the market as well. MHA has established standards that have improved mortgage modifications across the industry, and has led to important changes in the way mortgage servicers assist struggling homeowners generally. These changes include standards for how mortgage modifications should be designed so that they are sustainable, standards for communications with homeowners so that the process is as efficient and as understandable as possible, and a variety of standards for protecting homeowners, such as prohibitions on "dual tracking" – simultaneously evaluating a homeowner for a modification while proceeding to foreclose. Treasury believes these assessments will continue to set the standard for transparency about mortgage servicer efforts to assist homeowners.

Although the compliance reviews that form the basis for the servicer assessments emphasize objective measurements and observed facts, compliance reviews still involve a certain level of judgment. Compliance reviews are also retrospective in nature – looking backward, not forward, which means that activities identified as needing improvement in a given quarter may already be under remediation by the servicer. In addition, the compliance reviews use "sampling" as a testing methodology. Sampling, an industry-accepted auditing technique, looks at a subset of a particular population of transactions, rather than the entirety of the population of transactions, to assess a servicer's overall performance in that particular activity.

It is important to note that Treasury's compliance work related to MHA applies only to those servicers that have agreed to participate in MHA for mortgage loans that are not owned or guaranteed by Fannie Mae or Freddie Mac (the GSEs). Treasury cannot and does not perform compliance reviews of (1) mortgage loans or activities that fall outside of MHA, (2) GSE loans or (3) those loans insured through the Federal Housing Administration. For each servicer, the loans that are eligible for MHA represent only a portion of that servicer's overall mortgage servicing operation.

### Appendix 1: Program and Servicer Assessment Notes

#### Compliance Metrics

##### Single Point of Contact Assignment % Noncompliance:

Servicers are required to assign certain delinquent homeowners to a Single Point of Contact (SPOC). This metric measures the percentage of loans reviewed where MHA-C did not concur that the servicer had assigned a SPOC to a homeowner in a timely fashion and otherwise in accordance with MHA guidelines.

For SPOC Assignment Noncompliance results, remedial actions Treasury requires servicers to take include, but are not limited to: assigning a SPOC to the homeowner, and correcting system and operational processes such that SPOCs are properly assigned to homeowners in a timely fashion.

##### Second Look % Disagree:

Second Look is a process in which MHA-C reviews loans not in a permanent modification, to assess the timeliness and accuracy of the servicer's homeowner outreach and eligibility review in order to verify that the homeowner was properly considered, denied or deemed ineligible for receiving a permanent modification. This metric measures the percentage of loans reviewed in Second Look where MHA-C did not concur with a servicer's solicitation efforts and/or eligibility review.

##### Second Look % Unable to Determine:

This metric measures the percentage of loans reviewed in Second Look for which MHA-C is not able to determine, based on the documentation provided, whether the homeowner was properly considered, denied or deemed ineligible for receiving a permanent modification.

For both Second Look Disagree and Unable to Determine results, remedial actions Treasury requires servicers to take include, but are not limited to: reconsidering homeowners for a modification if they were not properly solicited or incorrectly evaluated, retaining documentation to support solicitation efforts and eligibility determination, and, if applicable, engaging in systemic process remediation. All loans categorized as Disagree or Unable to Determine remain on foreclosure hold until the servicer completes the appropriate corrective actions.

##### Income Calculation Error %:

Correctly calculating homeowners' monthly income is a critical component of evaluating eligibility for MHA, as well as establishing an accurate modification payment. This metric measures how often MHA-C disagrees with a servicer's calculation of a homeowner's Monthly Gross Income, allowing for up to a 5% differential from MHA-C's calculations.

For Income Calculation Errors, remedial actions Treasury requires servicers to take include, but are not limited to: correcting income errors, requiring the servicer to review their own income calculation accuracy, enhancing policies and procedures, and conducting staff training on income calculation.

##### Non-Approval Notice % Noncompliance:

Correctly communicating reasons for non-approval may affect homeowners' awareness of other foreclosure alternatives or the ability to challenge the non-approval. This metric measures the percentage of loans reviewed where MHA-C did not concur with the completion or accuracy of the notices sent to homeowners communicating reasons for non-approval, in accordance with MHA guidelines.

For Non-Approval Notice results, remedial actions Treasury requires servicers to take include, but are not limited to: correcting the non-approval letter template, and engaging in systemic process remediation in order to deliver accurate non-approval notices.

### Appendix 1: Program and Servicer Assessment Notes

#### Incentive Payment Data Errors:

Treasury provides incentives for servicers, investors, and homeowners for permanent modifications completed under MHA. Although intended for different recipients, all incentives are initially paid to servicers to distribute to the appropriate parties. Data that servicers report to the program system of record is used to calculate the incentives due to servicers, investors, and homeowners. This metric measures how data anomalies between servicer loan files and the reported information affect incentive payments.

For Incentive Payment Data Error results, remedial actions Treasury requires servicers to take include, but are not limited to: correcting the identified errors and correcting system and operational processes such that accurate data is mapped to its appropriate places in the program system of record.

#### Disqualified Modification % Noncompliance:

Permanent modifications on which homeowners lose good standing are subsequently disqualified from the program. This metric measures the percentage of loans reviewed where MHA-C did not concur with a servicer's processing of defaulted HAMP modifications, in accordance with MHA guidelines.

### Appendix 2: Terms and Methodologies

#### Back-End Debt-to-Income Ratio:

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. Homeowners who have a back-end debt-to-income ratio of greater than 55% are required to seek housing counseling under program guidelines.

#### Disqualification:

A permanent modification disqualifies from HAMP when the borrower has missed the equivalent of three full monthly payments. Once disqualified, the borrower is no longer eligible to receive HAMP incentives. However, the terms of the permanent modification remain the same, and the servicer will continue to work with the borrower to cure the delinquency or identify other loss mitigation options.

Servicers are required to report monthly payment information on HAMP modifications in the form of an Official Monthly Report (OMR). If a servicer does not report an OMR for a loan in a given month, the performance of that loan is not included in official Treasury reporting for that month. In addition, reported loan counts may shift from prior reports due to servicer data corrections.

#### Eligible Loans:

Homeowners with HAMP eligible loans, which include conventional loans that were originated on or before January 1, 2009; excludes loans with current unpaid principal balances greater than current conforming loan limits-current unpaid principal balance must be no greater than: \$729,750 for a single-unit property, 2 units: \$934,200, 3 Units: \$1,129,250, 4 Units: \$1,403,400; 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.

#### Front-End Debt-to-Income Ratio:

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

#### Median Monthly Housing Payment:

Principal and interest payment. Before modification payment is homeowner's current payment at time of evaluation.

### Appendix 3: End Notes

Note #	Section	End Notes
1	HAMP	As reported into the HAMP system of record by servicers. Excludes Treasury FHA-HAMP modifications. Totals reflect impact of servicing transfers. Servicers may enter new trial modifications into the HAMP system of record at any time.
2	HAMP	Servicers did not submit 23,997 OMRs, or 2.5% of the total required OMRs in the current reporting period. In addition, reported loan counts may shift from prior reports due to servicer data corrections. If it was assumed that 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 42 months may range between 37.9% and 38.1%.
3	HAMP	Data is as reported by servicers for actions completed through the end of the month and reflects the status of homeowners as of that date; a homeowner's status may change over time. Survey data is not subject to the same data quality checks as data uploaded into the HAMP system of record. Excludes cancellations and disqualifications pending data corrections and loans otherwise removed from servicing portfolios.
4	Other MHA Programs	Includes some modifications with additional principal reduction outside of HAMP PRA.
5	Other MHA Programs	Under HAMP PRA, principal reduction vests over a 3-year period. The amounts noted reflect the entire amount that may be forgiven.
6	Other MHA Programs	Principal amount reduced as a percentage of before-modification UPB, excluding capitalization.
7	Other MHA Programs	Important factors affecting the size of the population of second liens eligible for 2MP modifications include: Servicer participation in 2MP is voluntary. Under 2MP, participating servicers are notified when a match is found between one of their second liens and a qualifying first lien modification. Survey data indicates that program to date, 358,426 qualifying first lien modifications have been matched with a second lien. Of these matched second liens, approximately 55% are found to be ineligible for a 2MP modification. The most common reasons for ineligibility are: cancellation or failure of a trial or permanent first lien HAMP modification; extinguishment of the second lien prior to evaluation for 2MP; failure of a 2MP trial modification; and some homeowners with eligible second liens decline to participate in 2MP.
8	Servicer	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.
9	Servicer	Includes non-GSE activity under the MHA program only. Servicer GSE program data not available.
10	Servicer	These figures include trial modifications that have been converted to permanent modifications, but not reported as such in the HAMP system of record. Additionally, servicers may process cancellations of permanent modifications for reasons, including but not limited to, data corrections, loan repurchase agreements, etc. This process requires reverting the impacted permanent modifications to trials in the HAMP system of record with re-boarding of some of these permanent modifications in subsequent reporting periods. Prior to being re-boarded as permanent modifications, these modifications are reported as Active Trials. These modifications may be 6 months or more beyond their first trial payment due date resulting in their classification as an Aged Trials. As a result, fluctuations are expected in this population.

# Making Home Affordable: Appendix

## Program Performance Report Third Quarter 2014

### Appendix 4: HAMP Activity by State

State	Trial Modifications Started	Permanent Modifications Started	Median Monthly Payment Reduction	Median Monthly Payment Reduction % of Pre-Modification Payment
AK	1,212	673	\$476.85	31%
AL	15,619	9,011	\$260.24	31%
AR	6,137	3,437	\$248.17	31%
AZ	90,037	52,834	\$442.63	37%
CA	485,602	328,918	\$719.24	37%
CO	30,406	18,915	\$409.46	33%
CT	30,175	19,669	\$532.49	37%
DC	3,995	2,453	\$552.49	32%
DE	7,321	4,647	\$411.35	32%
FL	278,863	174,537	\$473.24	40%
GA	86,200	51,898	\$361.38	36%
HI	8,126	5,284	\$797.42	34%
IA	6,775	3,790	\$247.35	32%
ID	8,447	5,144	\$369.76	33%
IL	116,867	75,184	\$508.90	40%
IN	24,499	14,580	\$259.53	33%
KS	6,530	3,656	\$287.53	32%
KY	9,983	5,887	\$264.69	33%
LA	15,265	9,117	\$284.05	32%
MA	51,347	34,106	\$584.64	35%
MD	72,602	46,581	\$570.06	34%
ME	6,514	4,332	\$388.35	35%
MI	67,909	40,859	\$341.82	37%
MN	35,604	21,692	\$419.72	35%
MO	26,270	15,328	\$293.60	34%
MS	9,527	5,696	\$251.29	32%
MT	2,744	1,564	\$398.00	32%
NC	46,038	27,514	\$304.05	33%
ND	460	234	\$276.95	31%
NE	3,616	2,147	\$261.12	33%
NH	9,921	6,511	\$467.92	34%
NJ	77,450	49,851	\$634.27	37%
NM	8,103	4,902	\$349.09	33%
NV	52,125	31,449	\$527.72	38%
NY	112,042	72,676	\$795.99	39%
OH	55,187	31,453	\$288.89	35%
OK	7,004	3,816	\$242.99	32%
OR	24,817	15,404	\$458.11	34%
PA	54,531	33,689	\$347.89	33%
RI	10,599	7,091	\$541.15	39%
SC	23,971	14,061	\$298.59	32%
SD	995	529	\$257.17	29%
TN	27,000	16,299	\$285.04	34%
TX	75,772	42,064	\$285.76	33%
UT	18,529	11,779	\$432.47	32%
VA	52,835	32,749	\$488.25	32%
VT	1,933	1,325	\$364.21	33%
WA	46,165	29,972	\$507.07	33%
WI	22,886	14,344	\$346.10	35%
WV	3,467	1,994	\$309.02	29%
WY	1,163	691	\$356.09	29%
PR	5,456	4,350	\$290.28	37%
<b>Nationwide*</b>	<b>2,246,680</b>	<b>1,416,705</b>	<b>\$490.06</b>	<b>36%</b>

\* Includes U.S. Territories



### Appendix 5: HAMP Tier 1 Scheduled Interest Rate Increases by State

Median Values									
State	Before Mod DTI	Pre-Mod Interest Rate	Pre-Mod Monthly P&I	Monthly Income at Time of Mod	After Mod UPB	After Mod Monthly P&I	Monthly P&I Payment Increase at First Interest Rate Increase	Total Monthly P&I Payment Increase after All Increases	Final Monthly P&I Payment Reduction from Pre-Mod P&I
AK	44.62%	6.8%	\$1,516.96	\$4,238.00	\$223,010.23	\$882.50	\$94.44	\$181.86	-\$396.06
AL	46.27%	6.8%	\$877.94	\$2,298.23	\$121,914.11	\$518.41	\$49.68	\$101.72	-\$226.26
AR	45.32%	6.5%	\$812.28	\$2,144.29	\$115,512.48	\$473.94	\$48.96	\$102.31	-\$198.32
AZ	49.12%	6.4%	\$1,197.37	\$2,832.28	\$179,267.43	\$677.24	\$79.62	\$194.16	-\$288.89
CA	48.55%	6.1%	\$1,943.65	\$4,693.33	\$306,977.86	\$1,097.99	\$138.14	\$318.24	-\$433.54
CO	46.14%	6.5%	\$1,238.83	\$3,208.13	\$189,703.13	\$758.58	\$81.59	\$181.59	-\$274.87
CT	45.37%	6.5%	\$1,467.02	\$4,346.00	\$211,930.54	\$812.57	\$93.05	\$205.40	-\$384.94
DC	47.92%	6.4%	\$1,716.89	\$4,133.29	\$275,854.40	\$997.29	\$122.64	\$276.05	-\$368.27
DE	46.89%	6.5%	\$1,288.94	\$3,126.05	\$196,449.66	\$771.66	\$83.89	\$177.87	-\$294.46
FL	47.59%	6.5%	\$1,194.96	\$3,276.19	\$170,800.00	\$631.15	\$75.94	\$172.95	-\$332.31
GA	47.28%	6.5%	\$1,009.53	\$2,659.11	\$144,438.10	\$574.24	\$62.66	\$141.48	-\$268.51
HI	48.73%	6.3%	\$2,411.45	\$5,377.80	\$391,550.12	\$1,403.76	\$175.10	\$380.26	-\$482.28
IA	44.11%	6.6%	\$781.19	\$2,312.17	\$109,056.79	\$442.81	\$45.90	\$96.26	-\$197.43
ID	48.31%	6.5%	\$1,145.72	\$2,732.00	\$171,535.27	\$670.43	\$74.92	\$166.45	-\$270.55
IL	46.91%	6.5%	\$1,285.65	\$3,734.94	\$180,488.10	\$665.89	\$80.33	\$183.69	-\$371.08
IN	46.02%	6.8%	\$819.98	\$2,166.67	\$111,276.51	\$466.86	\$46.01	\$98.56	-\$214.85
KS	44.14%	6.6%	\$904.92	\$2,776.38	\$128,349.10	\$519.75	\$52.30	\$112.16	-\$228.34
KY	45.41%	6.8%	\$811.90	\$2,219.09	\$112,309.16	\$472.54	\$46.80	\$97.92	-\$208.29
LA	45.37%	6.9%	\$907.06	\$2,589.61	\$126,570.32	\$518.20	\$52.55	\$106.47	-\$242.80
MA	46.85%	6.4%	\$1,664.81	\$4,363.67	\$250,758.46	\$946.80	\$110.33	\$245.79	-\$397.22
MD	46.69%	6.4%	\$1,674.88	\$4,336.73	\$259,982.10	\$966.07	\$115.48	\$258.74	-\$383.92
ME	46.41%	6.6%	\$1,137.96	\$3,018.00	\$164,752.87	\$640.09	\$71.52	\$150.18	-\$287.09
MI	46.66%	6.5%	\$959.28	\$2,692.00	\$130,917.51	\$525.64	\$55.79	\$127.25	-\$259.50
MN	45.93%	6.3%	\$1,208.00	\$3,318.46	\$179,664.42	\$698.78	\$78.10	\$180.67	-\$288.22
MO	45.79%	6.6%	\$887.82	\$2,499.99	\$125,103.99	\$502.82	\$53.07	\$112.37	-\$239.07
MS	46.12%	6.9%	\$822.15	\$2,247.00	\$113,091.69	\$464.01	\$46.15	\$92.71	-\$226.32
MT	46.53%	6.4%	\$1,259.38	\$3,263.83	\$194,342.55	\$744.20	\$82.93	\$176.54	-\$298.13
NC	46.09%	6.5%	\$959.91	\$2,543.79	\$136,458.09	\$559.91	\$57.60	\$120.71	-\$242.18
ND	42.07%	6.6%	\$891.55	\$2,989.00	\$136,122.49	\$566.10	\$57.21	\$119.94	-\$210.73
NE	43.64%	6.7%	\$799.48	\$2,533.18	\$110,921.68	\$464.21	\$47.08	\$95.32	-\$209.12
NH	43.97%	6.4%	\$1,360.17	\$4,167.08	\$200,654.34	\$784.74	\$86.42	\$188.49	-\$329.67

# Making Home Affordable: Appendix

## Program Performance Report Third Quarter 2014

### Appendix 5: HAMP Tier 1 Scheduled Interest Rate Increases by State

Median Values									
State	Before Mod DTI	Pre-Mod Interest Rate	Pre-Mod Monthly P&I	Monthly Income at Time of Mod	After Mod UPB	After Mod Monthly P&I	Monthly P&I Payment Increase at First Interest Rate Increase	Total Monthly P&I Payment Increase after All Increases	Final Monthly P&I Payment Reduction from Pre-Mod P&I
NJ	45.25%	6.4%	\$1,717.92	\$5,238.00	\$252,345.36	\$916.51	\$112.35	\$246.68	-\$446.08
NM	46.94%	6.5%	\$1,071.30	\$2,769.53	\$158,537.59	\$637.96	\$69.03	\$148.54	-\$270.57
NV	49.93%	6.3%	\$1,373.54	\$3,143.96	\$208,277.52	\$762.21	\$93.16	\$223.04	-\$335.58
NY	47.27%	6.5%	\$2,090.65	\$5,676.43	\$311,263.27	\$1,115.77	\$139.58	\$306.16	-\$546.37
OH	45.26%	6.6%	\$828.11	\$2,419.28	\$112,392.69	\$464.92	\$46.88	\$104.27	-\$220.76
OK	44.63%	6.9%	\$785.66	\$2,383.46	\$107,497.75	\$456.28	\$43.87	\$89.84	-\$213.16
OR	46.56%	6.4%	\$1,336.57	\$3,475.93	\$207,902.96	\$792.19	\$91.93	\$202.72	-\$309.64
PA	45.09%	6.6%	\$1,104.57	\$3,240.88	\$155,402.96	\$615.40	\$66.19	\$137.12	-\$283.22
RI	47.33%	6.4%	\$1,370.44	\$3,656.52	\$197,682.76	\$737.73	\$87.84	\$203.62	-\$372.27
SC	46.50%	6.6%	\$972.24	\$2,537.47	\$139,413.87	\$568.91	\$59.04	\$124.46	-\$241.51
SD	44.26%	6.4%	\$929.37	\$2,720.92	\$136,536.39	\$529.33	\$57.73	\$128.41	-\$213.35
TN	46.72%	6.9%	\$885.31	\$2,333.33	\$120,544.61	\$502.82	\$49.53	\$104.26	-\$246.52
TX	43.12%	7.0%	\$869.56	\$2,991.00	\$120,531.05	\$505.98	\$50.06	\$103.51	-\$236.53
UT	47.06%	6.5%	\$1,369.53	\$3,297.08	\$212,087.60	\$820.24	\$93.36	\$210.01	-\$301.71
VA	46.46%	6.4%	\$1,597.09	\$4,070.60	\$249,370.39	\$932.09	\$109.21	\$244.24	-\$329.39
VT	45.90%	6.6%	\$1,131.62	\$3,120.00	\$168,109.94	\$640.02	\$72.09	\$159.15	-\$288.49
WA	46.33%	6.4%	\$1,519.76	\$3,988.07	\$241,944.86	\$895.82	\$107.30	\$234.00	-\$334.22
WI	44.80%	6.5%	\$992.47	\$3,009.56	\$140,241.45	\$555.11	\$60.01	\$128.93	-\$261.86
WV	46.40%	6.6%	\$1,092.77	\$2,682.04	\$155,456.03	\$636.67	\$64.98	\$127.60	-\$251.44
WY	46.13%	6.5%	\$1,298.10	\$3,251.74	\$189,322.74	\$804.94	\$81.40	\$162.43	-\$287.36
PR	50.67%	6.4%	\$775.05	\$1,674.54	\$104,560.05	\$450.16	\$44.20	\$95.85	-\$208.79
<b>Nation-wide*</b>	<b>47.17%</b>	<b>6.4%</b>	<b>\$1,447.82</b>	<b>\$3,805.40</b>	<b>\$215,000.00</b>	<b>\$803.73</b>	<b>\$94.58</b>	<b>\$211.56</b>	<b>-\$344.02</b>

\* Includes U.S. Territories

# Making Home Affordable: Appendix

## Program Performance Report Third Quarter 2014

### Appendix 6: Performance of HAMP Tier 1 Modifications by Vintage

Mod. Effective in:	Delinquency: Months After Conversion to Permanent Modification											
	3			6			12			18		
	#	60+ Days	90+ Days	#	60+ Days	90+ Days	#	60+ Days	90+ Days	#	60+ Days	90+ Days
2009Q3	3,592	10.7%	4.5%	4,429	15.8%	10.6%	4,654	25.8%	21.2%	4,982	32.2%	28.9%
2009Q4	43,747	5.7%	1.9%	47,595	10.2%	6.3%	51,507	20.4%	15.8%	54,674	25.4%	22.3%
2010Q1	124,062	4.3%	1.5%	150,374	10.4%	6.1%	161,277	20.3%	16.1%	166,294	26.0%	22.4%
2010Q2	147,694	5.3%	1.8%	157,339	12.3%	7.5%	173,619	19.5%	16.1%	170,817	27.7%	24.1%
2010Q3	86,326	5.1%	1.9%	96,045	11.1%	7.1%	104,305	18.2%	14.5%	106,287	25.3%	21.9%
2010Q4	58,072	4.6%	1.8%	62,485	8.9%	5.8%	65,096	18.4%	14.5%	66,625	24.0%	21.1%
2011Q1	71,008	2.8%	1.0%	76,009	8.2%	5.0%	79,717	17.0%	13.6%	81,346	22.2%	19.1%
2011Q2	79,949	3.7%	1.3%	89,221	9.4%	5.8%	92,703	16.2%	13.2%	91,986	23.1%	20.0%
2011Q3	80,883	3.7%	1.3%	85,961	8.8%	5.6%	86,909	15.6%	12.3%	86,657	21.8%	18.9%
2011Q4	64,918	3.4%	1.2%	67,443	6.9%	4.4%	67,772	14.7%	11.4%	67,913	19.3%	16.8%
2012Q1	49,415	2.5%	0.8%	50,856	6.8%	4.1%	50,886	14.1%	10.9%	50,261	18.5%	15.8%
2012Q2	43,996	3.0%	1.0%	44,977	7.7%	4.6%	45,255	13.6%	10.9%	44,784	18.9%	16.1%
2012Q3	47,298	3.1%	1.0%	48,976	7.4%	4.6%	49,717	13.0%	10.1%	50,246	17.9%	15.1%
2012Q4	39,300	3.2%	1.1%	41,216	6.3%	4.0%	42,433	12.3%	9.4%	42,701	16.3%	14.1%
2013Q1	39,259	2.3%	0.7%	40,916	6.1%	3.5%	42,044	12.6%	9.6%	42,414	16.6%	14.0%
2013Q2	31,559	2.7%	0.8%	33,030	6.6%	3.9%	33,723	11.8%	9.4%	11,267	17.2%	14.6%
2013Q3	31,982	3.0%	1.1%	33,458	7.1%	4.3%	34,849	12.1%	9.3%			
2013Q4	27,324	3.1%	1.1%	28,646	6.4%	4.0%	10,192	12.2%	9.5%			
2014Q1	23,702	2.6%	0.9%	25,583	6.8%	3.9%						
2014Q2	19,017	3.6%	1.1%	7,276	7.5%	4.9%						
2014Q3	5,746	3.3%	1.0%									
<b>All</b>	<b>1,118,849</b>	<b>3.9%</b>	<b>1.4%</b>	<b>1,191,835</b>	<b>9.0%</b>	<b>5.6%</b>	<b>1,196,658</b>	<b>16.8%</b>	<b>13.4%</b>	<b>1,139,254</b>	<b>23.1%</b>	<b>20.0%</b>

Mod. Effective in:	Delinquency: Months After Conversion to Permanent Modification											
	24			30			36			42		
	#	60+ Days	90+ Days	#	60+ Days	90+ Days	#	60+ Days	90+ Days	#	60+ Days	90+ Days
2009Q3	5,084	36.8%	33.5%	5,148	41.1%	38.6%	5,183	43.9%	41.7%	5,066	48.4%	46.3%
2009Q4	55,632	31.5%	28.4%	56,708	35.2%	32.8%	56,446	39.7%	37.1%	56,259	42.3%	40.5%
2010Q1	168,095	31.8%	28.7%	168,023	35.5%	33.0%	166,347	39.7%	37.4%	165,238	42.3%	40.5%
2010Q2	178,946	31.0%	28.7%	177,378	35.9%	33.4%	175,157	39.2%	37.4%	175,281	41.9%	40.1%
2010Q3	106,337	29.4%	26.8%	105,921	34.2%	31.7%	104,628	37.1%	35.2%	105,090	39.6%	37.8%
2010Q4	66,383	29.6%	26.6%	66,044	33.1%	31.0%	65,909	36.4%	34.3%	66,214	38.3%	36.7%
2011Q1	80,983	27.5%	24.8%	80,109	31.1%	28.9%	81,136	33.8%	31.8%	81,353	35.7%	34.0%
2011Q2	91,572	27.3%	25.0%	92,076	30.7%	28.5%	91,647	33.1%	31.5%	33,768	35.9%	34.3%
2011Q3	85,133	25.8%	23.4%	86,438	29.0%	26.7%	86,889	31.0%	29.2%			
2011Q4	67,652	23.4%	21.0%	67,515	26.1%	24.3%	24,426	28.9%	27.2%			
2012Q1	50,778	22.5%	20.0%	50,945	25.0%	22.9%						
2012Q2	44,989	22.0%	20.0%	15,503	25.6%	23.6%						
2012Q3	50,504	20.8%	18.5%									
2012Q4	13,916	20.1%	17.9%									
2013Q1												
2013Q2												
2013Q3												
2013Q4												
2014Q1												
2014Q2												
2014Q3												
<b>All</b>	<b>1,066,004</b>	<b>28.1%</b>	<b>25.5%</b>	<b>971,808</b>	<b>32.5%</b>	<b>30.2%</b>	<b>857,768</b>	<b>36.6%</b>	<b>34.6%</b>	<b>688,269</b>	<b>40.3%</b>	<b>38.6%</b>

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+ and 90+ days delinquent metrics for all future reporting periods, even though some loans may have cured or paid off following program disqualification. In addition, once a loan is reported as paid off it is no longer reflected in future periods.

# Making Home Affordable: Appendix

## Program Performance Report Third Quarter 2014

### Appendix 7: HAMP Activity by MSA

Metropolitan Statistical Area	Permanent Modifications Started	Median Monthly Payment Reduction	Median Monthly Payment Reduction % of Pre-Modification Payment
Abilene, TX Metropolitan Statistical Area	63	\$194.85	33%
Aguadilla-Isabela, PR Metropolitan Statistical Area	164	\$258.00	36%
Akron, OH Metropolitan Statistical Area	2,429	\$296.51	36%
Albany, GA Metropolitan Statistical Area	288	\$249.22	31%
Albany-Schenectady-Troy, NY Metropolitan Statistical Area	1,643	\$364.35	34%
Albuquerque, NM Metropolitan Statistical Area	3,225	\$340.34	33%
Alexandria, LA Metropolitan Statistical Area	153	\$244.05	29%
Allentown-Bethlehem-Easton, PA-NJ Metropolitan Statistical Area	3,920	\$405.75	34%
Altoona, PA Metropolitan Statistical Area	139	\$216.06	31%
Amarillo, TX Metropolitan Statistical Area	131	\$259.80	35%
Ames, IA Metropolitan Statistical Area	59	\$274.76	32%
Anchorage, AK Metropolitan Statistical Area	521	\$499.01	32%
Anderson, IN Metropolitan Statistical Area	288	\$220.20	32%
Anderson, SC Metropolitan Statistical Area	526	\$252.41	31%
Ann Arbor, MI Metropolitan Statistical Area	1,149	\$419.72	35%
Anniston-Oxford-Jacksonville, AL Metropolitan Statistical Area	168	\$208.89	30%
Appleton, WI Metropolitan Statistical Area	349	\$315.87	34%
Asheville, NC Metropolitan Statistical Area	1,258	\$356.80	33%
Athens-Clarke County, GA Metropolitan Statistical Area	535	\$310.01	33%
Atlanta-Sandy Springs-Roswell, GA Metropolitan Statistical Area	41,324	\$379.34	37%
Atlantic City-Hammonton, NJ Metropolitan Statistical Area	2,271	\$496.41	38%
Auburn-Opelika, AL Metropolitan Statistical Area	239	\$285.38	29%
Augusta-Richmond County, GA-SC Metropolitan Statistical Area	915	\$262.71	32%
Austin-Round Rock, TX Metropolitan Statistical Area	2,696	\$331.67	33%
Bakersfield, CA Metropolitan Statistical Area	7,891	\$479.10	37%
Baltimore-Columbia-Towson, MD Metropolitan Statistical Area	15,451	\$478.67	32%
Bangor, ME Metropolitan Statistical Area	356	\$307.85	34%
Barnstable Town, MA Metropolitan Statistical Area	1,751	\$616.42	36%
Baton Rouge, LA Metropolitan Statistical Area	2,173	\$264.74	30%
Battle Creek, MI Metropolitan Statistical Area	418	\$261.99	37%
Bay City, MI Metropolitan Statistical Area	264	\$226.46	34%
Beaumont-Port Arthur, TX Metropolitan Statistical Area	299	\$228.08	34%
Bellingham, WA Metropolitan Statistical Area	602	\$477.78	34%
Bend-Redmond, OR Metropolitan Statistical Area	1,226	\$536.91	37%
Billings, MT Metropolitan Statistical Area	146	\$299.50	28%
Binghamton, NY Metropolitan Statistical Area	240	\$247.80	36%
Birmingham-Hoover, AL Metropolitan Statistical Area	3,346	\$280.05	32%
Bismarck, ND Metropolitan Statistical Area	51	\$339.62	34%
Blacksburg-Christiansburg-Radford, VA Metropolitan Statistical Area	147	\$301.30	29%
Bloomington, IN Metropolitan Statistical Area	229	\$258.50	31%
Bloomington-Normal, IL Metropolitan Statistical Area	192	\$310.53	35%
Boise City, ID Metropolitan Statistical Area	2,917	\$385.78	34%
Boston-Cambridge-Newton, MA-NH Metropolitan Statistical Area	23,949	\$629.83	36%
Boulder, CO Metropolitan Statistical Area	619	\$482.47	34%
Bowling Green, KY Metropolitan Statistical Area	148	\$243.47	33%
Bremerton-Silverdale, WA Metropolitan Statistical Area	926	\$473.34	31%
Bridgeport-Stamford-Norwalk, CT Metropolitan Statistical Area	6,085	\$720.49	40%
Brownsville-Harlingen, TX Metropolitan Statistical Area	494	\$233.77	34%
Brunswick, GA Metropolitan Statistical Area	241	\$329.88	33%
Buffalo-Cheektowaga-Niagara Falls, NY Metropolitan Statistical Area	1,457	\$262.02	34%
Burlington, NC Metropolitan Statistical Area	388	\$258.00	31%
Burlington-South Burlington, VT Metropolitan Statistical Area	417	\$420.58	35%
Canton-Massillon, OH Metropolitan Statistical Area	1,197	\$260.34	34%
Cape Coral-Fort Myers, FL Metropolitan Statistical Area	4,979	\$480.77	41%
Cape Girardeau, MO-IL Metropolitan Statistical Area	107	\$233.50	31%

# Making Home Affordable: Appendix

## Program Performance Report Third Quarter 2014

### Appendix 7: HAMP Activity by MSA

Metropolitan Statistical Area	Permanent Modifications Started	Median Monthly Payment Reduction	Median Monthly Payment Reduction % of Pre-Modification Payment
Carson City, NV Metropolitan Statistical Area	398	\$530.67	37%
Casper, WY Metropolitan Statistical Area	125	\$336.55	29%
Cedar Rapids, IA Metropolitan Statistical Area	323	\$252.94	31%
Champaign-Urbana, IL Metropolitan Statistical Area	194	\$239.18	29%
Charleston, WV Metropolitan Statistical Area	198	\$229.61	33%
Charleston-North Charleston, SC Metropolitan Statistical Area	2,920	\$356.98	33%
Charlotte-Concord-Gastonia, NC-SC Metropolitan Statistical Area	8,413	\$318.62	33%
Charlottesville, VA Metropolitan Statistical Area	581	\$395.86	31%
Chattanooga, TN-GA Metropolitan Statistical Area	1,333	\$273.54	33%
Cheyenne, WY Metropolitan Statistical Area	134	\$269.03	26%
Chicago-Naperville-Elgin, IL-IN-WI Metropolitan Statistical Area	72,630	\$520.83	41%
Chico, CA Metropolitan Statistical Area	1,100	\$463.18	34%
Cincinnati, OH-KY-IN Metropolitan Statistical Area	5,713	\$308.45	34%
Clarksville, TN-KY Metropolitan Statistical Area	237	\$222.24	30%
Cleveland, TN Metropolitan Statistical Area	220	\$261.10	31%
Cleveland-Elyria, OH Metropolitan Statistical Area	7,942	\$306.72	37%
Coeur d'Alene, ID Metropolitan Statistical Area	640	\$412.43	33%
College Station-Bryan, TX Metropolitan Statistical Area	123	\$220.10	27%
Colorado Springs, CO Metropolitan Statistical Area	1,981	\$393.67	33%
Columbia, MO Metropolitan Statistical Area	169	\$244.41	32%
Columbia, SC Metropolitan Statistical Area	2,364	\$267.78	32%
Columbus, GA-AL Metropolitan Statistical Area	690	\$267.38	32%
Columbus, IN Metropolitan Statistical Area	117	\$228.97	33%
Columbus, OH Metropolitan Statistical Area	5,021	\$324.67	35%
Corpus Christi, TX Metropolitan Statistical Area	348	\$244.94	32%
Corvallis, OR Metropolitan Statistical Area	103	\$348.52	26%
Crestview-Fort Walton Beach-Destin, FL Metropolitan Statistical Area	665	\$387.28	34%
Cumberland, MD-WV Metropolitan Statistical Area	132	\$245.12	30%
Dallas-Fort Worth-Arlington, TX Metropolitan Statistical Area	14,095	\$301.61	33%
Dalton, GA Metropolitan Statistical Area	483	\$260.32	35%
Danville, IL Metropolitan Statistical Area	45	\$208.42	37%
Danville, VA Metropolitan Statistical Area	152	\$194.96	28%
Davenport-Moline-Rock Island, IA-IL Metropolitan Statistical Area	530	\$244.10	35%
Dayton, OH Metropolitan Statistical Area	2,016	\$264.28	35%
Decatur, AL Metropolitan Statistical Area	174	\$227.94	28%
Decatur, IL Metropolitan Statistical Area	81	\$177.23	30%
Deltona-Daytona Beach-Ormond Beach, FL Metropolitan Statistical Area	4,646	\$382.40	37%
Denver-Aurora-Lakewood, CO Metropolitan Statistical Area	11,596	\$409.40	33%
Des Moines-West Des Moines, IA Metropolitan Statistical Area	1,381	\$271.43	31%
Detroit-Warren-Dearborn, MI Metropolitan Statistical Area	24,215	\$377.43	38%
Dothan, AL Metropolitan Statistical Area	174	\$221.83	31%
Dover, DE Metropolitan Statistical Area	849	\$401.68	30%
Dubuque, IA Metropolitan Statistical Area	104	\$274.25	38%
Duluth, MN-WI Metropolitan Statistical Area	650	\$284.63	33%
Durham-Chapel Hill, NC Metropolitan Statistical Area	1,278	\$322.94	34%
Eau Claire, WI Metropolitan Statistical Area	232	\$298.51	32%
El Centro, CA Metropolitan Statistical Area	1,423	\$444.69	35%
El Paso, TX Metropolitan Statistical Area	1,226	\$250.01	33%
Elizabethtown-Fort Knox, KY Metropolitan Statistical Area	103	\$238.72	30%
Elkhart-Goshen, IN Metropolitan Statistical Area	578	\$253.86	32%
Elmira, NY Metropolitan Statistical Area	103	\$272.21	40%
Erie, PA Metropolitan Statistical Area	338	\$239.36	37%
Eugene, OR Metropolitan Statistical Area	1,112	\$396.49	33%
Evansville, IN-KY Metropolitan Statistical Area	433	\$214.00	31%
Fairbanks, AK Metropolitan Statistical Area	65	\$339.78	23%

### Appendix 7: HAMP Activity by MSA

Metropolitan Statistical Area	Permanent Modifications Started	Median Monthly Payment Reduction	Median Monthly Payment Reduction % of Pre-Modification Payment
Fajardo, PR Metropolitan Statistical Area	78	\$257.67	40%
Fargo, ND-MN Metropolitan Statistical Area	165	\$280.25	30%
Farmington, NM Metropolitan Statistical Area	112	\$284.24	25%
Fayetteville, NC Metropolitan Statistical Area	586	\$236.96	33%
Fayetteville-Springdale-Rogers, AR-MO Metropolitan Statistical Area	1,181	\$288.16	34%
Flagstaff, AZ Metropolitan Statistical Area	313	\$527.72	34%
Flint, MI Metropolitan Statistical Area	1,728	\$320.27	36%
Florence, SC Metropolitan Statistical Area	449	\$220.87	29%
Florence-Muscle Shoals, AL Metropolitan Statistical Area	146	\$210.17	33%
Fond du Lac, WI Metropolitan Statistical Area	161	\$299.36	34%
Fort Collins, CO Metropolitan Statistical Area	821	\$412.10	31%
Fort Smith, AR-OK Metropolitan Statistical Area	233	\$211.26	29%
Fort Wayne, IN Metropolitan Statistical Area	813	\$243.16	34%
Fresno, CA Metropolitan Statistical Area	8,460	\$483.60	37%
Gadsden, AL Metropolitan Statistical Area	159	\$225.77	30%
Gainesville, FL Metropolitan Statistical Area	653	\$336.56	35%
Gainesville, GA Metropolitan Statistical Area	1,113	\$331.71	36%
Glens Falls, NY Metropolitan Statistical Area	315	\$333.76	35%
Goldensboro, NC Metropolitan Statistical Area	153	\$237.42	33%
Grand Forks, ND-MN Metropolitan Statistical Area	59	\$231.80	30%
Grand Junction, CO Metropolitan Statistical Area	545	\$420.75	33%
Grand Rapids-Wyoming, MI Metropolitan Statistical Area	2,522	\$280.60	34%
Great Falls, MT Metropolitan Statistical Area	73	\$261.72	29%
Greeley, CO Metropolitan Statistical Area	1,065	\$359.01	30%
Green Bay, WI Metropolitan Statistical Area	563	\$346.76	37%
Greensboro-High Point, NC Metropolitan Statistical Area	2,365	\$284.46	33%
Greenville, NC Metropolitan Statistical Area	348	\$269.40	33%
Greenville-Anderson-Mauldin, SC Metropolitan Statistical Area	1,718	\$265.62	32%
Guayama, PR Metropolitan Statistical Area	41	\$183.65	33%
Gulfport-Biloxi-Pascagoula, MS Metropolitan Statistical Area	531	\$289.51	35%
Hagerstown-Martinsburg, MD-WV Metropolitan Statistical Area	1,593	\$423.26	32%
Hanford-Corcoran, CA Metropolitan Statistical Area	875	\$427.66	34%
Harrisburg-Carlisle, PA Metropolitan Statistical Area	1,013	\$311.63	32%
Harrisonburg, VA Metropolitan Statistical Area	234	\$411.67	34%
Hartford-West Hartford-East Hartford, CT Metropolitan Statistical Area	5,251	\$455.71	36%
Hattiesburg, MS Metropolitan Statistical Area	226	\$239.02	31%
Hickory-Lenoir-Morganton, NC Metropolitan Statistical Area	980	\$243.80	31%
Hinesville, GA Metropolitan Statistical Area	106	\$253.44	33%
Holland-Grand Haven, MI Metropolitan Statistical Area	688	\$305.53	33%
Honolulu, HI Metropolitan Statistical Area	2,618	\$770.32	32%
Hot Springs, AR Metropolitan Statistical Area	140	\$328.31	35%
Houma-Thibodaux, LA Metropolitan Statistical Area	239	\$247.74	31%
Houston-The Woodlands-Sugar Land, TX Metropolitan Statistical Area	15,231	\$288.24	34%
Huntington-Ashland, WV-KY-OH Metropolitan Statistical Area	244	\$236.47	35%
Huntsville, AL Metropolitan Statistical Area	586	\$235.77	29%
Idaho Falls, ID Metropolitan Statistical Area	280	\$260.89	25%
Indianapolis-Carmel-Anderson, IN Metropolitan Statistical Area	4,896	\$275.58	32%
Iowa City, IA Metropolitan Statistical Area	103	\$310.49	31%
Ithaca, NY Metropolitan Statistical Area	48	\$346.89	36%
Jackson, MI Metropolitan Statistical Area	595	\$281.57	35%
Jackson, MS Metropolitan Statistical Area	1,559	\$251.66	31%
Jackson, TN Metropolitan Statistical Area	257	\$230.81	32%
Jacksonville, FL Metropolitan Statistical Area	9,507	\$372.34	35%
Jacksonville, NC Metropolitan Statistical Area	158	\$260.83	27%
Janesville-Beloit, WI Metropolitan Statistical Area	559	\$264.18	33%

# Making Home Affordable: Appendix

## Program Performance Report Third Quarter 2014

### Appendix 7: HAMP Activity by MSA

Metropolitan Statistical Area	Permanent Modifications Started	Median Monthly Payment Reduction	Median Monthly Payment Reduction % of Pre-Modification Payment
Jefferson City, MO Metropolitan Statistical Area	154	\$212.54	30%
Johnson City, TN Metropolitan Statistical Area	243	\$251.91	32%
Johnstown, PA Metropolitan Statistical Area	91	\$168.64	25%
Jonesboro, AR Metropolitan Statistical Area	69	\$242.10	32%
Joplin, MO Metropolitan Statistical Area	216	\$198.86	31%
Kalamazoo-Portage, MI Metropolitan Statistical Area	814	\$305.04	37%
Kankakee, IL Metropolitan Statistical Area	401	\$353.87	36%
Kansas City, MO-KS Metropolitan Statistical Area	5,558	\$312.87	34%
Kennewick-Richland, WA Metropolitan Statistical Area	335	\$269.09	31%
Killeen-Temple, TX Metropolitan Statistical Area	239	\$220.19	29%
Kingsport-Bristol-Bristol, TN-VA Metropolitan Statistical Area	332	\$236.66	33%
Kingston, NY Metropolitan Statistical Area	885	\$496.43	38%
Knoxville, TN Metropolitan Statistical Area	1,536	\$260.92	30%
Kokomo, IN Metropolitan Statistical Area	237	\$222.10	32%
La Crosse-Onalaska, WI-MN Metropolitan Statistical Area	142	\$263.08	29%
Lafayette, IN Metropolitan Statistical Area	235	\$260.40	33%
Lafayette, LA Metropolitan Statistical Area	416	\$244.35	29%
Lake Charles, LA Metropolitan Statistical Area	245	\$232.72	32%
Lake Havasu City-Kingman, AZ Metropolitan Statistical Area	1,248	\$409.10	36%
Lakeland-Winter Haven, FL Metropolitan Statistical Area	4,247	\$373.91	36%
Lancaster, PA Metropolitan Statistical Area	1,014	\$307.86	30%
Lansing-East Lansing, MI Metropolitan Statistical Area	1,453	\$311.65	35%
Laredo, TX Metropolitan Statistical Area	478	\$289.93	36%
Las Cruces, NM Metropolitan Statistical Area	332	\$326.86	30%
Las Vegas-Henderson-Paradise, NV Metropolitan Statistical Area	25,763	\$530.46	39%
Lawrence, KS Metropolitan Statistical Area	146	\$309.77	31%
Lawton, OK Metropolitan Statistical Area	91	\$203.83	30%
Lebanon, PA Metropolitan Statistical Area	250	\$301.62	30%
Lewiston, ID-WA Metropolitan Statistical Area	93	\$272.55	26%
Lewiston-Auburn, ME Metropolitan Statistical Area	309	\$330.33	33%
Lexington-Fayette, KY Metropolitan Statistical Area	764	\$294.80	34%
Lima, OH Metropolitan Statistical Area	191	\$244.04	38%
Lincoln, NE Metropolitan Statistical Area	348	\$265.21	32%
Little Rock-North Little Rock-Conway, AR Metropolitan Statistical Area	1,045	\$240.07	30%
Logan, UT-ID Metropolitan Statistical Area	203	\$320.23	28%
Longview, TX Metropolitan Statistical Area	125	\$232.60	34%
Longview, WA Metropolitan Statistical Area	398	\$383.86	33%
Los Angeles-Long Beach-Santa Ana, CA Metropolitan Statistical Area	103,383	\$819.97	39%
Louisville/Jefferson County, KY-IN Metropolitan Statistical Area	3,004	\$267.03	33%
Lubbock, TX Metropolitan Statistical Area	157	\$231.12	32%
Lynchburg, VA Metropolitan Statistical Area	414	\$248.76	27%
Macon, GA Metropolitan Statistical Area	793	\$278.31	36%
Madera, CA Metropolitan Statistical Area	1,631	\$511.20	38%
Madison, WI Metropolitan Statistical Area	1,090	\$394.42	34%
Manchester-Nashua, NH Metropolitan Statistical Area	2,051	\$479.94	33%
Manhattan, KS Metropolitan Statistical Area	70	\$302.72	29%
Mankato-North Mankato, MN Metropolitan Statistical Area	147	\$299.84	29%
Mansfield, OH Metropolitan Statistical Area	282	\$233.20	33%
Mayaguez, PR Metropolitan Statistical Area	79	\$237.80	37%
McAllen-Edinburg-Mission, TX Metropolitan Statistical Area	1,101	\$254.52	34%
Medford, OR Metropolitan Statistical Area	1,186	\$465.89	35%
Memphis, TN-MS-AR Metropolitan Statistical Area	6,578	\$296.93	35%
Merced, CA Metropolitan Statistical Area	2,377	\$533.82	38%
Miami-Fort Lauderdale-West Palm Beach, FL Metropolitan Statistical Area	74,020	\$549.87	42%
Michigan City-La Porte, IN Metropolitan Statistical Area	318	\$253.89	32%

# Making Home Affordable: Appendix

## Program Performance Report Third Quarter 2014

### Appendix 7: HAMP Activity by MSA

Metropolitan Statistical Area	Permanent Modifications Started	Median Monthly Payment Reduction	Median Monthly Payment Reduction % of Pre-Modification Payment
Midland, TX Metropolitan Statistical Area	62	\$252.08	28%
Milwaukee-Waukesha-West Allis, WI Metropolitan Statistical Area	5,450	\$359.84	37%
Minneapolis-St. Paul-Bloomington, MN-WI Metropolitan Statistical Area	17,675	\$451.30	36%
Missoula, MT Metropolitan Statistical Area	234	\$410.55	31%
Mobile, AL Metropolitan Statistical Area	1,120	\$259.93	35%
Modesto, CA Metropolitan Statistical Area	6,480	\$569.88	37%
Monroe, LA Metropolitan Statistical Area	202	\$208.45	27%
Monroe, MI Metropolitan Statistical Area	726	\$355.27	35%
Montgomery, AL Metropolitan Statistical Area	769	\$232.30	29%
Morgantown, WV Metropolitan Statistical Area	47	\$384.61	38%
Morristown, TN Metropolitan Statistical Area	274	\$280.65	33%
Mount Vernon-Anacortes, WA Metropolitan Statistical Area	471	\$517.72	37%
Muncie, IN Metropolitan Statistical Area	164	\$187.86	29%
Muskegon, MI Metropolitan Statistical Area	578	\$244.76	36%
Myrtle Beach-Conway-North Myrtle Beach, SC-NC Metropolitan Statistical Area	1,444	\$386.55	36%
Napa, CA Metropolitan Statistical Area	1,087	\$837.87	36%
Naples-Immokalee-Marco Island, FL Metropolitan Statistical Area	2,381	\$618.81	42%
Nashville-Davidson--Murfreesboro--Franklin, TN Metropolitan Statistical Area	4,648	\$314.61	32%
New Haven-Milford, CT Metropolitan Statistical Area	5,152	\$481.23	36%
New Orleans-Metairie, LA Metropolitan Statistical Area	3,911	\$335.72	35%
New York-Newark-Jersey City, NY-NJ-PA Metropolitan Statistical Area	96,382	\$824.31	40%
Niles-Benton Harbor, MI Metropolitan Statistical Area	455	\$267.56	34%
North Port-Sarasota-Bradenton, FL Metropolitan Statistical Area	5,080	\$478.87	40%
Norwich-New London, CT Metropolitan Statistical Area	1,319	\$488.86	37%
Ocala, FL Metropolitan Statistical Area	2,330	\$362.61	37%
Ocean City, NJ Metropolitan Statistical Area	541	\$479.95	33%
Odessa, TX Metropolitan Statistical Area	52	\$189.73	28%
Ogden-Clearfield, UT Metropolitan Statistical Area	1,682	\$365.73	28%
Oklahoma City, OK Metropolitan Statistical Area	1,659	\$256.54	32%
Olympia-Tumwater, WA Metropolitan Statistical Area	999	\$443.04	32%
Omaha-Council Bluffs, NE-IA Metropolitan Statistical Area	1,646	\$272.50	33%
Orlando-Kissimmee-Sanford, FL Metropolitan Statistical Area	25,418	\$461.49	39%
Oshkosh-Neenah, WI Metropolitan Statistical Area	254	\$278.89	35%
Owensboro, KY Metropolitan Statistical Area	106	\$194.59	33%
Oxnard-Thousand Oaks-Ventura, CA Metropolitan Statistical Area	7,197	\$847.14	36%
Palm Bay-Melbourne-Titusville, FL Metropolitan Statistical Area	4,307	\$402.28	38%
Palm Coast, FL Metropolitan Statistical Area	1,151	\$428.43	37%
Panama City, FL Metropolitan Statistical Area	569	\$384.89	36%
Parkersburg-Vienna, WV Metropolitan Statistical Area	138	\$218.13	33%
Pascagoula, MS Metropolitan Statistical Area	340	\$243.89	31%
Pensacola-Ferry Pass-Brent, FL Metropolitan Statistical Area	1,555	\$310.50	34%
Peoria, IL Metropolitan Statistical Area	415	\$220.62	33%
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Metropolitan Statistical Area	25,830	\$405.73	33%
Phoenix-Mesa-Scottsdale, AZ Metropolitan Statistical Area	41,787	\$460.40	37%
Pine Bluff, AR Metropolitan Statistical Area	70	\$248.85	35%
Pittsburgh, PA Metropolitan Statistical Area	3,819	\$267.52	34%
Pittsfield, MA Metropolitan Statistical Area	223	\$330.17	33%
Pocatello, ID Metropolitan Statistical Area	165	\$254.84	31%
Ponce, PR Metropolitan Statistical Area	143	\$251.08	39%
Port St. Lucie, FL Metropolitan Statistical Area	4,962	\$462.51	39%
Portland-South Portland, ME Metropolitan Statistical Area	2,407	\$444.91	35%
Portland-Vancouver-Hillsboro, OR-WA Metropolitan Statistical Area	10,707	\$483.57	35%
Poughkeepsie-Newburgh-Middletown, NY Metropolitan Statistical Area	4,227	\$573.28	36%
Prescott, AZ Metropolitan Statistical Area	1,305	\$446.30	36%
Providence-Warwick, RI-MA Metropolitan Statistical Area	10,265	\$542.53	38%



### Appendix 7: HAMP Activity by MSA

Metropolitan Statistical Area	Permanent Modifications Started	Median Monthly Payment Reduction	Median Monthly Payment Reduction % of Pre-Modification Payment
Provo-Orem, UT Metropolitan Statistical Area	2,488	\$465.25	32%
Pueblo, CO Metropolitan Statistical Area	561	\$263.54	33%
Punta Gorda, FL Metropolitan Statistical Area	1,190	\$446.61	42%
Racine, WI Metropolitan Statistical Area	705	\$354.25	36%
Raleigh, NC Metropolitan Statistical Area	3,315	\$343.50	32%
Rapid City, SD Metropolitan Statistical Area	136	\$310.18	33%
Reading, PA Metropolitan Statistical Area	1,248	\$340.90	32%
Redding, CA Metropolitan Statistical Area	1,085	\$448.47	34%
Reno, NV Metropolitan Statistical Area	3,862	\$525.67	36%
Richmond, VA Metropolitan Statistical Area	5,565	\$372.77	32%
Riverside-San Bernardino-Ontario, CA Metropolitan Statistical Area	65,189	\$643.30	37%
Roanoke, VA Metropolitan Statistical Area	689	\$276.92	31%
Rochester, MN Metropolitan Statistical Area	373	\$328.33	33%
Rochester, NY Metropolitan Statistical Area	1,483	\$266.44	36%
Rockford, IL Metropolitan Statistical Area	1,342	\$324.81	37%
Rocky Mount, NC Metropolitan Statistical Area	344	\$251.64	35%
Rome, GA Metropolitan Statistical Area	167	\$231.10	30%
Sacramento--Roseville--Arden-Arcade, CA Metropolitan Statistical Area	22,038	\$615.09	36%
Saginaw, MI Metropolitan Statistical Area	430	\$260.44	36%
Salem, OR Metropolitan Statistical Area	1,551	\$385.80	34%
Salinas, CA Metropolitan Statistical Area	3,295	\$876.15	40%
Salisbury, MD-DE Metropolitan Statistical Area	508	\$362.22	33%
Salt Lake City, UT Metropolitan Statistical Area	5,648	\$427.84	33%
San Angelo, TX Metropolitan Statistical Area	50	\$182.47	26%
San Antonio-New Braunfels, TX Metropolitan Statistical Area	3,088	\$258.10	32%
San Diego-Carlsbad, CA Metropolitan Statistical Area	23,226	\$770.03	36%
San Francisco-Oakland-Hayward, CA Metropolitan Statistical Area	28,342	\$880.40	38%
San German, PR Metropolitan Statistical Area	78	\$238.91	33%
San Jose-Sunnyvale-Santa Clara, CA Metropolitan Statistical Area	9,073	\$969.82	38%
San Juan-Carolina-Caguas, PR Metropolitan Statistical Area	3,643	\$302.33	38%
San Luis Obispo-Paso Robles-Arroyo Grande, CA Metropolitan Statistical Area	1,506	\$773.73	37%
Sandusky, OH Metropolitan Statistical Area	214	\$272.57	34%
Santa Barbara-Santa Maria-Goleta, CA Metropolitan Statistical Area	2,541	\$741.38	38%
Santa Cruz-Watsonville, CA Metropolitan Statistical Area	1,436	\$989.40	39%
Santa Fe, NM Metropolitan Statistical Area	591	\$516.97	35%
Santa Rosa, CA Metropolitan Statistical Area	3,927	\$815.59	37%
Savannah, GA Metropolitan Statistical Area	1,210	\$326.24	33%
Scranton--Wilkes-Barre--Hazleton, PA Metropolitan Statistical Area	1,267	\$284.07	35%
Seattle-Tacoma-Bellevue, WA Metropolitan Statistical Area	19,296	\$564.53	34%
Sebastian-Vero Beach, FL Metropolitan Statistical Area	1,084	\$410.64	39%
Sheboygan, WI Metropolitan Statistical Area	206	\$272.38	31%
Sherman-Denison, TX Metropolitan Statistical Area	158	\$236.00	32%
Shreveport-Bossier City, LA Metropolitan Statistical Area	689	\$235.54	31%
Sioux City, IA-NE-SD Metropolitan Statistical Area	152	\$230.78	35%
Sioux Falls, SD Metropolitan Statistical Area	235	\$223.23	25%
South Bend-Mishawaka, IN-MI Metropolitan Statistical Area	925	\$251.32	34%
Spartanburg, SC Metropolitan Statistical Area	776	\$248.53	31%
Spokane-Spokane Valley, WA Metropolitan Statistical Area	1,416	\$326.88	32%
Springfield, IL Metropolitan Statistical Area	172	\$246.67	35%
Springfield, MA Metropolitan Statistical Area	2,641	\$370.86	34%
Springfield, MO Metropolitan Statistical Area	735	\$263.21	33%
Springfield, OH Metropolitan Statistical Area	313	\$256.99	37%
St. Cloud, MN Metropolitan Statistical Area	473	\$324.10	31%
St. George, UT Metropolitan Statistical Area	1,020	\$538.21	37%
St. Joseph, MO-KS Metropolitan Statistical Area	167	\$248.07	35%

# Making Home Affordable: Appendix

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### Appendix 7: HAMP Activity by MSA

Metropolitan Statistical Area	Permanent Modifications Started	Median Monthly Payment Reduction	Median Monthly Payment Reduction % of Pre-Modification Payment
St. Louis, MO-IL Metropolitan Statistical Area	10,287	\$304.56	35%
State College, PA Metropolitan Statistical Area	130	\$374.70	36%
Steubenville-Weirton, OH-WV MSA	127	\$208.11	33%
Stockton-Lodi, CA Metropolitan Statistical Area	9,180	\$655.36	38%
Sumter, SC Metropolitan Statistical Area	190	\$224.28	32%
Syracuse, NY Metropolitan Statistical Area	697	\$261.78	34%
Tallahassee, FL Metropolitan Statistical Area	1,200	\$331.28	31%
Tampa-St. Petersburg-Clearwater, FL Metropolitan Statistical Area	21,194	\$408.85	38%
Terre Haute, IN Metropolitan Statistical Area	167	\$226.00	37%
Texarkana, TX-AR Metropolitan Statistical Area	84	\$192.53	28%
Toledo, OH Metropolitan Statistical Area	2,143	\$258.83	35%
Topeka, KS Metropolitan Statistical Area	259	\$221.80	28%
Trenton, NJ Metropolitan Statistical Area	1,517	\$491.55	37%
Tucson, AZ Metropolitan Statistical Area	5,795	\$367.98	35%
Tulsa, OK Metropolitan Statistical Area	1,344	\$247.92	32%
Tuscaloosa, AL Metropolitan Statistical Area	321	\$288.58	31%
Tyler, TX Metropolitan Statistical Area	204	\$315.85	35%
Utica-Rome, NY Metropolitan Statistical Area	315	\$246.68	34%
Valdosta, GA Metropolitan Statistical Area	184	\$283.88	31%
Vallejo-Fairfield, CA Metropolitan Statistical Area	6,177	\$737.38	37%
Victoria, TX Metropolitan Statistical Area	40	\$283.93	38%
Vineland-Bridgeton, NJ Metropolitan Statistical Area	656	\$364.89	35%
Virginia Beach-Norfolk-Newport News, VA-NC Metropolitan Statistical Area	6,585	\$396.35	31%
Visalia-Porterville, CA Metropolitan Statistical Area	3,690	\$424.42	36%
Waco, TX Metropolitan Statistical Area	163	\$208.46	31%
Warner Robins, GA Metropolitan Statistical Area	246	\$275.28	33%
Washington-Arlington-Alexandria, DC-VA-MD-WV Metropolitan Statistical Area	45,570	\$645.97	35%
Waterloo-Cedar Falls, IA Metropolitan Statistical Area	195	\$212.70	33%
Wausau, WI Metropolitan Statistical Area	185	\$301.80	37%
Wenatchee, WA Metropolitan Statistical Area	275	\$363.93	29%
Wheeling, WV-OH Metropolitan Statistical Area	114	\$176.00	30%
Wichita Falls, TX Metropolitan Statistical Area	59	\$188.96	34%
Wichita, KS Metropolitan Statistical Area	730	\$235.20	33%
Williamsport, PA Metropolitan Statistical Area	139	\$210.76	29%
Wilmington, NC Metropolitan Statistical Area	1,320	\$386.50	35%
Winchester, VA-WV Metropolitan Statistical Area	789	\$458.76	31%
Winston-Salem, NC Metropolitan Statistical Area	1,335	\$270.31	32%
Worcester, MA-CT Metropolitan Statistical Area	4,727	\$509.87	36%
Yakima, WA Metropolitan Statistical Area	388	\$284.84	32%
Yauco, PR Metropolitan Statistical Area	37	\$211.99	36%
York-Hanover, PA Metropolitan Statistical Area	1,563	\$368.98	32%
Youngstown-Warren-Boardman, OH-PA Metropolitan Statistical Area	1,206	\$252.13	36%
Yuba City, CA Metropolitan Statistical Area	1,391	\$501.24	36%
Yuma, AZ Metropolitan Statistical Area	1,155	\$338.82	35%