



HAMP Application Activity by Servicer¹
As of December 2013

Servicer Name	Activity in December 2013				Program-to-Date			
	# Requests Received ²	# Requests Processed ³	# Requests Approved ⁴	# Requests Denied ⁵	# Requests Received ²	# Requests Processed ³	# Requests Approved ⁴	# Requests Denied ⁵
Bank of America, NA	9,633	2,352	557	1,795	1,361,059	1,338,996	585,708	753,288
BankUnited	30	30	15	15	9,599	9,431	4,633	4,798
Bayview Loan Servicing, LLC	726	945	272	673	30,818	29,573	10,235	19,338
Carrington Mortgage Services, LLC	1,685	1,715	475	1,240	70,795	69,716	23,253	46,463
CCO Mortgage, a division of RBS Citizens NA	330	417	39	378	26,356	25,828	5,813	20,015
CitiMortgage Inc	355	795	537	258	526,714	517,066	224,082	292,984
Green Tree Servicing LLC	1,168	950	431	519	86,606	83,540	32,921	50,619
JPMorgan Chase Bank, NA	8,642	6,391	876	5,515	1,525,431	1,514,591	437,892	1,076,699
Midland Mortgage Co.	2,349	2,576	175	2,401	105,273	103,400	9,025	94,375
Nationstar Mortgage LLC	8,701	10,300	2,112	8,188	388,364	363,603	78,988	284,615
Navy Federal Credit Union	218	192	29	163	10,341	9,878	1,903	7,975
Ocwen Loan Servicing, LLC	17,547	14,815	3,118	11,697	1,326,834	1,288,278	302,528	985,750
OneWest Bank	878	1,311	49	1,262	381,436	380,379	102,188	278,191
ORNL Federal Credit Union	15	15	1	14	527	527	52	475
PennyMac Loan Services, LLC	497	585	150	435	17,627	16,866	4,791	12,075
PNC Bank, National Association	12	14	2	12	665	614	32	582
PNC Mortgage ⁶	407	398	48	350	37,038	36,919	27,279	9,640
Residential Credit Solutions, Inc.	298	320	46	274	16,535	16,252	1,889	14,363
Select Portfolio Servicing, Inc.	4,199	3,853	1,075	2,778	147,008	139,780	91,029	48,751
Specialized Loan Servicing LLC	1,124	1,103	157	946	45,939	43,607	6,805	36,802
U.S. Bank National Association	1,935	1,335	56	1,279	116,414	108,409	42,938	65,471
Wells Fargo Bank, NA	7,183	7,716	2,056	5,660	826,769	813,760	282,729	531,031
Other Servicers ⁷	-	-	-	-	170,842	170,842	106,111	64,731
TOTAL	67,932	58,128	12,276	45,852	7,228,990	7,081,855	2,382,824	4,699,031

¹ This report is sourced from the Monthly Servicer Survey of select servicers participating in MHA under a Servicer Participation Agreement. All data present in this report reflects what is provided by servicers participating in the survey and is not separately validated by Treasury.

In 2013, the Bureau of Consumer Financial Protection (CFPB) issued new mortgage servicing rules under the Real Estate Settlement Procedures Act (Regulation X). These rules, which became effective on January 10, 2014, may impact servicer processes for evaluation of requests for assistance under MHA. As a result, servicers' reporting of Requests Received, Requests Processed, and Requests Denied (defined below) may include all mortgage modification requests. Previously, servicer reporting for these categories included only requests that met basic HAMP eligibility criteria.

From time to time, a servicer's current month's cumulative results may not equal the sum of that servicer's prior month's cumulative results and current month's activity; this may be due to servicing transfers or servicer corrections to prior reporting. Note that Requests Processed, Requests Approved, and Requests Denied in any given month may be related to Requests Received in prior months.

² "Requests Received" is the total number of mortgage modification requests received, as reported by servicers. Cumulative Requests Received include all mortgage modification requests received since implementation of Supplemental Directive 10-02, effective June 1, 2010, and any requests that were approved for a trial modification prior to implementation of such guidance. As noted in Footnote 1 above, some servicers may include all mortgage modification requests received, whereas they previously included only requests that met basic HAMP eligibility criteria.

³ "Requests Processed" is the sum of Requests Approved and Requests Denied, defined below.

⁴ "Requests Approved" is the total number of mortgage modification requests approved for a trial modification under HAMP and trial offers sent to the borrowers, as reported by servicers. Note that all Requests Approved do not become Active Trials because some borrowers do not accept the trial or fail to make the first trial payment.

⁵ "Requests Denied" is the total number of mortgage modification requests not approved for a trial modification under HAMP and the decision communicated to the borrower by the servicer in accordance with program guidance, as reported by servicers. Cumulative Requests Denied include all mortgage modification requests denied and communicated to the borrower by the servicer since implementation of Supplemental Directive 10-02, effective June 1, 2010; servicers do not report Requests Denied prior to then as relevant data is incomplete. Figures include HAMP mortgage modification requests denied due to insufficient documentation, failure to meet basic eligibility criteria, and/or other reasons.

⁶ Formerly National City Bank.

⁷ Includes servicers that are no longer actively participating in the survey process or those whose Servicer Participation Agreement has been terminated. These servicers no longer submit a survey, and their results only reflect previous periods when the survey questions were not as extensive as current surveys (e.g. #Requests Denied was not a component of earlier surveys).