

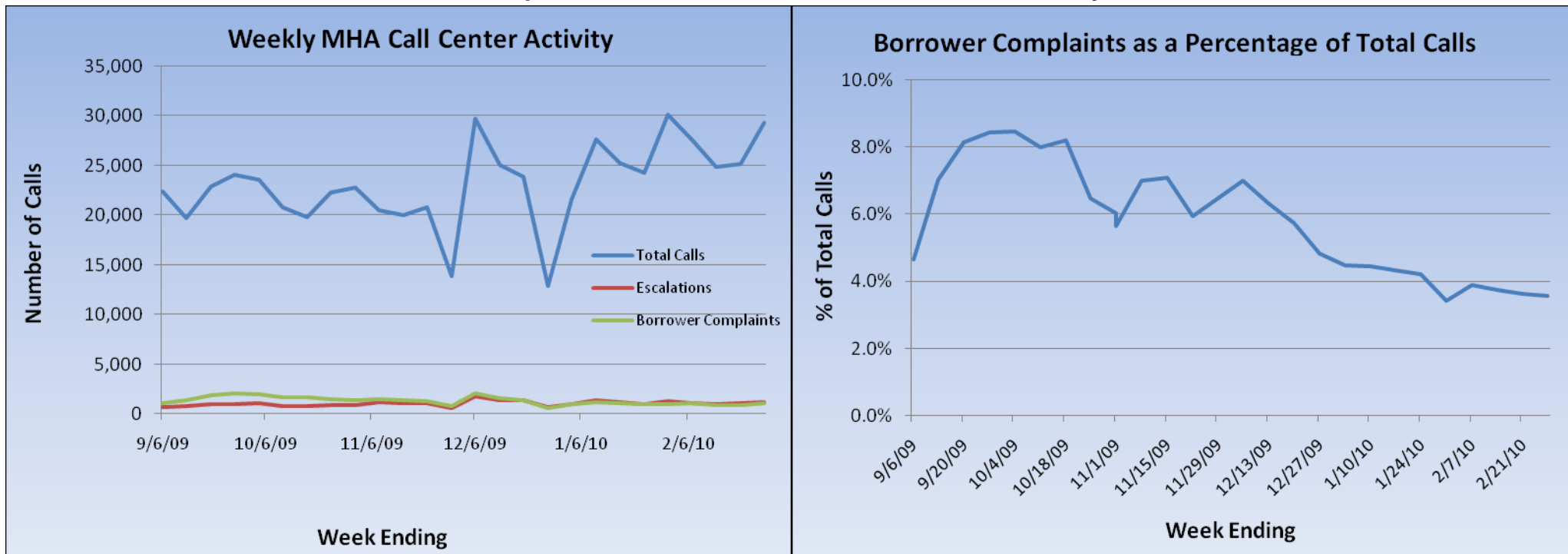
MHA Call Center Overview

February, 2010

The MHA call center has helped hundreds of thousands of homeowners.

Call Center Snapshot	
Total Number of Calls Taken	829,302
Borrowers Who Received Free Housing Counseling	430,996
Borrower's Preliminary Eligibility Determined	216,463
Borrower Cases That Were Escalated ¹	31,658
Average Seconds Before Call is Answered	3.7

While call center volume remains strong, borrower complaints as a percentage of volume have declined by 58% from a peak of 8.5% in October 2009, to 3.6% in February, 2010.



¹ Escalations are cases in which a borrower believes that the servicer may have improperly applied HAMP guidelines.

Borrower Complaints and Escalations

Although complaints about servicer handling of documentation are significant, complaints about servicer response times are declining.

Borrower Complaint	Program-to-date	% of Total Complaints	% of Total Calls	Month of Feb. 2010	% of Total Complaints Feb. 2010
1. Borrower submitted documents; no response in 15 business days	6,545	16.5%	0.8%	454	11.5%
2. Can't reach servicer; on hold too long; can't get right person	6,374	16.1%	0.8%	485	12.3%
3. Servicer claims they have lost the borrower's paperwork	5,170	13.0%	0.6%	615	15.6%
4. Servicer states customer must be delinquent to be eligible for MHA	4,303	10.9%	0.5%	471	11.9%
5. Servicer claims they are not participating in the program	3,508	8.9%	0.4%	323	8.2%
6. Servicer mentions an investor restriction as basis for ineligibility	3,117	7.9%	0.4%	276	7.0%
7. Borrower contacted Servicer by voicemail/email, but no response	1,547	3.9%	0.2%	116	2.9%
8. Servicer is charging upfront fees/application fees for a HAMP	1,457	3.7%	0.2%	178	4.5%
9. Servicer claims no MHA info or are waiting on info from Treasury	672	1.7%	0.1%	24	0.6%
10. Other	6,932	17.5%	0.8%	1,005	25.5%
Totals	39,625	100%	4.8%	3,947	100%

Complaint Resolution Process

- Complaints are unsolicited comments from the borrower captured during the borrowers' initial call for assistance. Complaints that suggest that the servicer may not be following HAMP guidelines are automatically escalated to counselors that work with borrowers and servicers to resolve issues. Callers may also automatically opt to have their call escalated to these counselors.
- Cases that cannot be resolved by the escalation counselors are sent to the HAMP Solutions Center for Non-GSE loans or Fannie Mae and Freddie Mac for GSE loans, where-in depth analysis and contact with senior staff in the servicers' shop generate a final resolution. Program to date, there have been just over 275 escalations to these teams for additional analysis and resolution.
- All escalations are closely tracked to ensure resolution.