

Making Home Affordable

Program Performance Report Through December 2011

Report Highlights

Over 930,000 Homeowners Granted Permanent Modifications

- Program to date, homeowners in permanent modifications have saved an estimated \$10.5 billion in monthly mortgage payments. Homeowners in active first lien permanent modifications are currently saving a median of \$531 per month – more than one-third of the median before-modification payment.
- 84 percent of eligible homeowners entering a HAMP trial modification since June 1, 2010 have received a permanent modification, with an average trial period of 3.5 months.
- After six months in the program, more than 94% of homeowners remain in permanent modifications, with just 9.9% of homeowners 60+ days delinquent.
- HAMP modifications continue to exhibit lower re-default rates than industry modifications as reported by the Office of the Comptroller of the Currency.
- This month, additional detail on servicer outreach to 60+ day delinquent homeowners is available, including the average days delinquent at trial start. Early intervention in the delinquency process increases the likelihood the modification will perform.

Treasury Announces HAMP Extension and Expansion

- On January 27, 2012, Treasury announced important enhancements to HAMP to help prevent avoidable foreclosures and strengthen hard-hit communities. These enhancements extend the program end-date to December 31, 2013 and expand eligibility to include borrowers whose debt-to-income ratio is below 31 percent, properties occupied by a tenant and vacant properties that the borrower intends to rent.
- In addition, to encourage investors to consider or expand the use of principal reduction, Treasury announced it will triple financial incentives for investors who agree to reduce principal for eligible underwater borrowers.
- Treasury expects that homeowners may be evaluated under the new program guidelines beginning in May for trials starting June 1, 2012. Thus, this month's report pertains only to current HAMP program requirements.

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HAMP Activity: First Lien Modifications

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

		Total
HAMP Eligibility (As of Nov. 30, 2011)	Eligible Delinquent Loans ¹	2,553,947
	Eligible Delinquent Borrowers ²	891,435
Trial Modifications	Trial Plan Offers Extended (Cumulative) ³	2,011,288
	All Trials Started	1,774,595
	Trials Reported Since November 2011 Report ⁴	20,079
	Trial Modifications Canceled (Cumulative) ⁵	761,961
	Active Trials	79,307
Permanent Modifications	All Permanent Modifications Started	933,327
	Permanent Modifications Reported Since November 2011 Report	23,374
	Permanent Modifications Canceled (Cumulative) ⁶	170,488
	Active Permanent Modifications	762,839

¹ Estimated eligible 60+ day delinquent loans as reported by servicers as of November 30, 2011, include conventional loans:

- in foreclosure and bankruptcy.
- with a current unpaid principal balance less than \$729,750 on a one-unit property, \$934,200 on a two-unit property, \$1,129,250 on a three-unit property and \$1,403,400 on a four-unit property.
- on a property that was owner-occupied at origination.
- originated on or before January 1, 2009.

Estimated eligible 60+ day delinquent loans exclude:

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

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

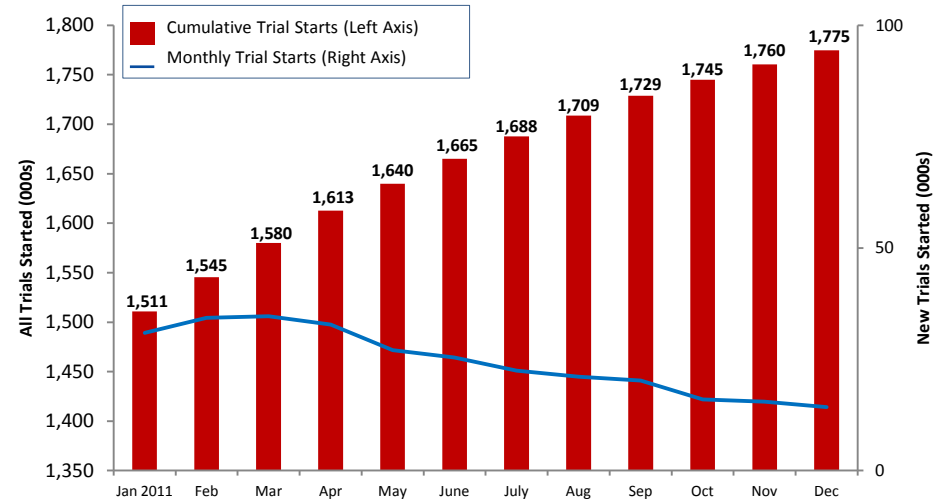
³ As reported in the monthly servicer survey of large SPA servicers through December 31, 2011.

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

⁵ 717,390 had trial start dates prior to June 1, 2010 when Treasury implemented a verified income requirement.

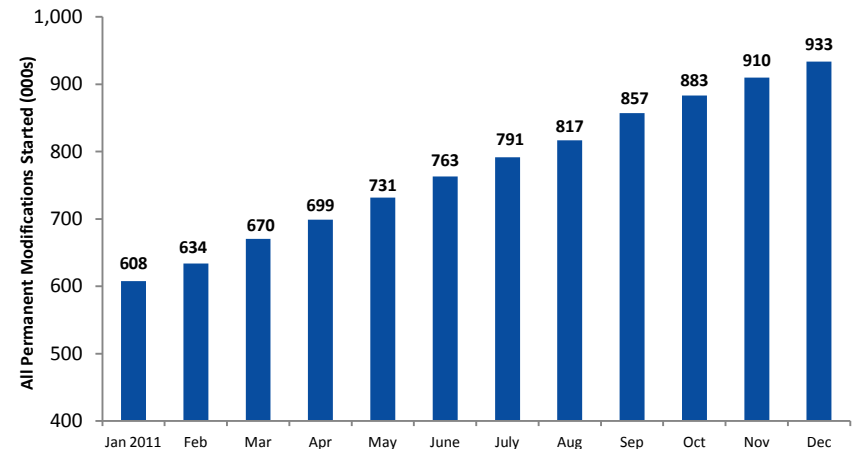
⁶ A permanent modification is canceled when the borrower has missed three consecutive monthly payments. Includes 2,908 loans paid off.

HAMP Trials Started



Source: HAMP system of record. Servicers may enter new trial modifications into the HAMP system of record at any time. For example, 20,079 trials have entered the HAMP system of record since the prior report; 14,230 were trials with a first payment recorded in December 2011.

Permanent Modifications Started (Cumulative)



Source: HAMP system of record.

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

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Performance of Permanent Modifications (As of November 30, 2011)

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

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

Modification Became Permanent in:	Delinquency: Months After Conversion to Permanent Modification											
	3			6			12			18		
	#	60+ Days	90+ Days	#	60+ Days	90+ Days	#	60+ Days	90+ Days	#	60+ Days	90+ Days
Q3 2009	3,582	9.7%	3.4%	4,438	14.9%	9.8%	4,681	25.4%	20.7%	5,025	32.1%	28.8%
Q4 2009	44,322	5.3%	1.4%	48,150	9.6%	5.6%	52,145	19.8%	15.2%	55,687	25.0%	21.9%
Q1 2010	125,654	3.7%	0.9%	152,368	9.7%	5.3%	164,490	20.1%	15.8%	169,872	26.0%	22.4%
Q2 2010	150,472	5.0%	1.4%	160,195	11.8%	7.0%	177,407	19.3%	15.8%	174,763	27.6%	23.9%
Q3 2010	86,891	4.7%	1.4%	96,941	10.7%	6.6%	105,417	17.9%	14.1%			
Q4 2010	58,515	4.3%	1.4%	63,009	8.6%	5.4%	65,647	18.0%	14.1%			
Q1 2011	71,832	2.6%	0.8%	76,734	7.7%	4.5%						
Q2 2011	80,851	3.4%	1.0%	90,038	8.9%	5.3%						
Q3 2011	81,732	3.6%	1.1%									
ALL	703,851	4.1%	1.2%	691,873	9.9%	5.8%	569,787	19.2%	15.3%	405,347	26.6%	23.0%

- For permanent loans aged at least 3 months as of November 30, 2011, as reported by servicers through December 16, 2011.
- The table stratifies the data by the quarter in which the permanent modification became effective and provides two separate performance metrics:
 - **60+ days delinquent:** All loans that have missed two or more consecutive monthly payments, including 90+ days delinquent loans.
 - **90+ days delinquent:** All loans that have missed three or more consecutive monthly payments.
- Loan payment status is not reported by servicers after program disqualification (90+ days delinquent). Therefore, 90+ days delinquent loans are included in each of the 60+ days delinquent and 90+ days delinquent metrics for all future reporting periods, even though some loans may have cured or paid off following program disqualification.
- This table reflects a total of 126,727 disqualified loans that have aged 3, 6, 12 or 18 months through the November activity period as reported by servicers through December 16, 2011.
- Servicers are required to report monthly payment information on HAMP modifications in the form of an Official Monthly Report (OMR). Servicers did not submit 12,176 OMRs, or 1.6% of total required OMR's for payments due November 1, 2011. If a servicer does not report an OMR for a loan in a given month, the performance of that loan is not included in the table for that month. This table reflects improved servicer OMR reporting as the modification ages, causing the total loan count for each quarter in months 6 and beyond to be higher than the count in month 3. Reported loan counts may shift from prior reports due to servicer data corrections. If one were to assume all unreported OMRs reflect either a current payment status or the maximum number of missed payments based on the most recently submitted OMR, the re-default rate for permanent modifications that have aged 18 months may range between 22.3%-23.0%.
- Once a loan is paid off, it is no longer reflected in future periods.
- This table will be published quarterly. Beyond 6 months, performance is noted in 6-month increments.

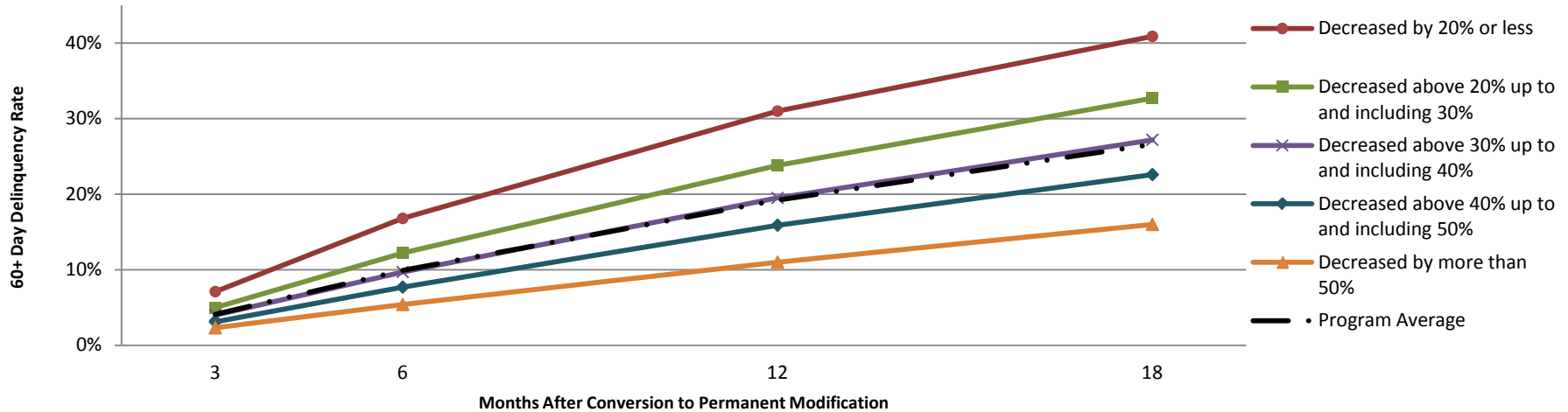
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Performance of Permanent Modifications by Homeowner Payment Reduction (As of November 30, 2011)

This chart and the table that follows show the performance of permanent HAMP modifications at 3, 6, 12 and 18 months of age as related to homeowner payment reduction. For example: *Of loans that featured a payment reduction between 40% and 50%, 7.7% were 60+ days delinquent at 6 months' seasoning.*

60+ Day Delinquency Rate by Payment Reduction



Decrease From Before-Modification Principal + Interest Payment:	Delinquency: Months After Conversion to Permanent Modification											
	3			6			12			18		
	#	60+ Days	90+ Days	#	60+ Days	90+ Days	#	60+ Days	90+ Days	#	60+ Days	90+ Days
≤20% Decrease	140,693	7.1%	2.2%	136,776	16.8%	10.4%	109,714	31.0%	25.4%	78,667	40.9%	36.4%
(20%-30%] Decrease	110,720	5.0%	1.5%	108,856	12.2%	7.3%	88,810	23.8%	19.1%	63,291	32.7%	28.6%
(30%-40%] Decrease	124,293	4.0%	1.1%	122,306	9.7%	5.7%	100,707	19.5%	15.4%	71,858	27.2%	23.4%
(40%-50%] Decrease	129,162	3.1%	0.8%	126,743	7.7%	4.4%	104,421	15.9%	12.4%	73,807	22.6%	19.1%
>50% Decrease	198,983	2.3%	0.6%	197,192	5.4%	2.9%	166,135	11.0%	8.4%	117,724	16.0%	13.3%
ALL	703,851	4.1%	1.2%	691,873	9.9%	5.8%	569,787	19.2%	15.3%	405,347	26.6%	23.0%

Note: For permanent loans aged at least 3 months as of November 30, 2011, as reported by servicers through December 16, 2011. See previous page for technical notes.

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Homeowner Benefits and First Lien Modification Characteristics

- Aggregate savings to homeowners who received HAMP first lien permanent modifications are estimated to total **approximately \$10.5 billion**, program to date, compared with unmodified mortgage obligations.
- The median monthly savings for borrowers in active permanent first lien modifications is \$531.35, or **37% of the median monthly payment** before modification.

- Of trial modifications started, **79% of homeowners were at least 60 days delinquent at trial start**. The rest were up to 59 days delinquent or current and in imminent default.

- The **primary hardship reasons** for homeowners in active permanent modifications are:
 - 65.9% experienced loss of income (curtailment of income or unemployment)
 - 11.6% reported excessive obligation
 - 3.3% reported an illness of the principal borrower

- Active permanent modifications feature the following **modification steps**:
 - 98.1% feature interest rate reductions
 - 58.9% offer term extension
 - 30.5% include principal forbearance

Modifications by Investor Type (Large Servicers)

Servicer	GSE	Private	Portfolio	Total Active Modifications
American Home Mortgage Servicing Inc.	1,280	26,608	0	27,888
Bank of America, NA ¹	84,479	63,741	10,611	158,831
CitiMortgage, Inc.	32,136	5,662	17,197	54,995
GMAC Mortgage, LLC	25,009	5,892	11,675	42,576
JPMorgan Chase NA ²	62,038	54,800	24,431	141,269
Ocwen Loan Servicing, LLC ³	6,880	35,929	122	42,931
OneWest Bank	14,983	15,425	2,632	33,040
Saxon Mortgage Services, Inc.	1,423	10,180	1,938	13,541
Select Portfolio Servicing	520	16,073	2,521	19,114
Wells Fargo Bank, NA ⁴	51,822	15,511	46,574	113,907
Other HAMP Servicers	155,629	23,192	15,233	194,054
Total	436,199	273,013	132,934	842,146

Select Median Characteristics of Active Permanent Modifications

Loan Characteristic	Before Modification	After Modification	Median Decrease
Front-End Debt-to-Income Ratio ¹	45.3%	31.0%	-14.4 pct pts
Back-End Debt-to-Income Ratio ²	77.2%	59.9%	-14.7 pct pts
Median Monthly Housing Payment ³	\$1,431.08	\$829.34	-\$531.35

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

² Ratio of total monthly debt payments (including mortgage principal and interest, taxes, insurance, homeowners association and/or condo fees, plus payments on installment debts, junior liens, alimony, car lease payments and investment property payments) to monthly gross income. Borrowers who have a back-end debt-to-income ratio of greater than 55% are required to seek housing counseling under program guidelines.

³ Principal and interest payment.

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

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

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

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

Note: Figures reflect active trials and active permanent modifications.

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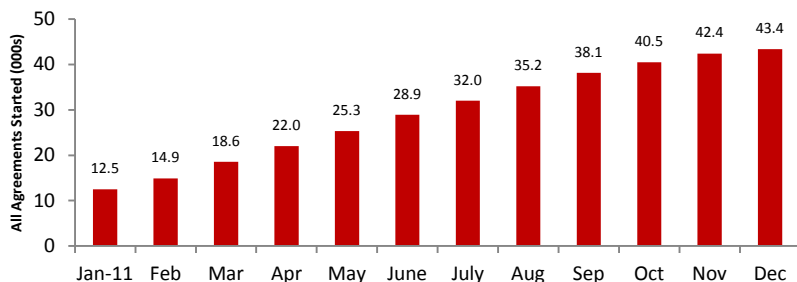
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Home Affordable Foreclosure Alternatives (HAFA)

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

HAFA Activity

All HAFA Agreements Started ¹	43,368
HAFA Agreements Active	8,626
HAFA Transactions Canceled	7,077
HAFA Transactions Completed	27,665
<i>Completed Transactions – Short Sale</i>	<i>26,901</i>
<i>Completed Transactions – Deed-in-Lieu²</i>	<i>764</i>



Includes agreements reported into HAMP system of record through the end of cycle for December 2011 data, though the effective date may occur in January 2012. For instance, 4,755 agreements have entered the HAMP system of record since the prior report; 11 were agreements with effective dates in January 2012.

Characteristics

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

HAFA Activity by State

Top Three States by HAFA Activity:	HAFA - % of Transactions Completed	HAMP - % of Active Modifications
• California	43%	25%
• Florida	15%	12%
• Arizona	6%	4%

HAFA Activity by Investor Type

Investor Type	Agreements Started ¹	Transactions Completed
GSE	2,605	1,604
Private	29,153	18,350
Portfolio	11,610	7,711
Total	43,368	27,665

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

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

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

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

See page 12 for detail of HAFA Activity by Servicer.

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Principal Reduction Alternative (PRA) Activity

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

All PRA Trial Modifications Started	63,203
PRA Trial Modifications Active	16,461
All PRA Permanent Modifications Started	42,753
PRA Permanent Modifications Active	40,374
Median Principal Amount Reduced for Active Permanent Modifications	\$67,196
Median Principal Amount Reduced for Active Permanent Modifications (%) ¹	31.3%

¹ PRA amount as a percentage of before-modification UPB, excluding capitalization.

Unemployment Program (UP) Activity

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

All UP Forbearance Plans Started (through Nov. 2011)	17,547
UP Forbearance Plans With Some Payment Required	14,651
UP Forbearance Plans With No Payment Required	2,896

Note: Data is as reported by servicers via survey for UP participation through Nov. 30, 2011.

Treasury FHA-HAMP Modification Activity

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

All Treasury FHA-HAMP Trial Modifications Started	7,625
Treasury FHA-HAMP Permanent Modifications Started	4,828

Second Lien Modification Program (2MP) Activity

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

All Second Lien Modifications Started (Cumulative) ¹	60,959
Second Lien Modifications Involving Full Lien Extinguishments	12,599
Second Lien Modifications Disqualified ²	1,412
Active Second Lien Modifications	46,948

Of the Active Second Lien Modifications:

Second Lien Partially Extinguished	1,905
Second Lien Loan Modifications ³	45,043

Second Lien Extinguishment Details

Median Amount of Full Extinguishment	\$61,410
Median Amount of Partial Extinguishment for Active Second Lien Modifications	\$6,427

¹ Includes second lien modifications reported into HAMP system of record through the end of cycle for December 2011 data, though the effective date may occur in January 2012. Number of modifications is net of cancellations, which are primarily due to servicer data corrections.

² Includes 89 loans paid off.

³ Second lien modifications follow a series of steps and may include capitalization, interest rate reduction, term extension and principal forbearance or forgiveness.

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

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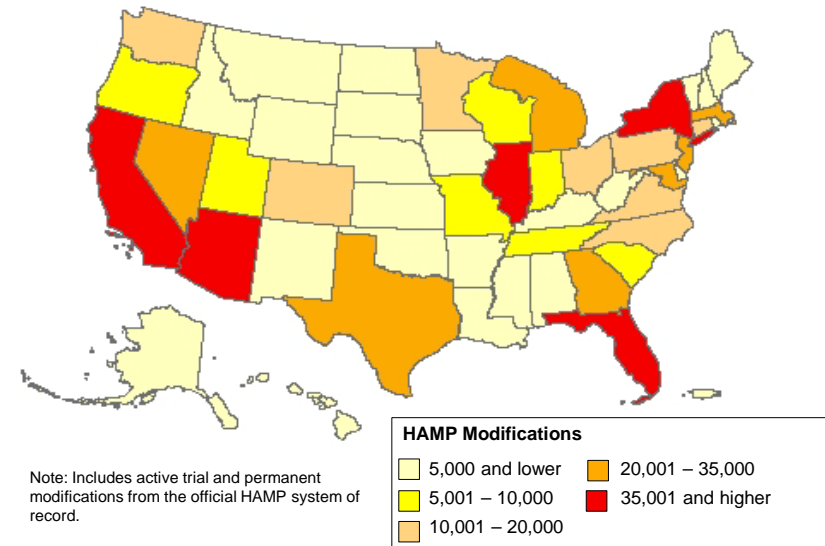
HAMP Activity by State

State	Active Trials	Permanent Modifications	State Total ¹	% of U.S. HAMP Activity	State	Active Trials	Permanent Modifications	State Total ¹	% of U.S. HAMP Activity
AK	56	319	375	0.0%	MT	83	879	962	0.1%
AL	512	4,207	4,719	0.6%	NC	1,328	13,587	14,915	1.8%
AR	184	1,665	1,849	0.2%	ND	12	124	136	0.0%
AZ	2,454	32,880	35,334	4.2%	NE	95	1,019	1,114	0.1%
CA	18,709	191,767	210,476	25.0%	NH	356	3,452	3,808	0.5%
CO	1,005	10,493	11,498	1.4%	NJ	2,756	24,394	27,150	3.2%
CT	1,031	9,460	10,491	1.2%	NM	289	2,481	2,770	0.3%
DC	148	1,287	1,435	0.2%	NV	1,531	18,865	20,396	2.4%
DE	238	2,302	2,540	0.3%	NY	5,075	35,709	40,784	4.8%
FL	10,492	91,407	101,899	12.1%	OH	1,824	16,313	18,137	2.2%
GA	2,886	27,473	30,359	3.6%	OK	231	1,727	1,958	0.2%
HI	273	2,899	3,172	0.4%	OR	806	8,344	9,150	1.1%
IA	202	1,867	2,069	0.2%	PA	1,626	15,444	17,070	2.0%
ID	263	2,951	3,214	0.4%	RI	330	3,891	4,221	0.5%
IL	4,042	40,508	44,550	5.3%	SC	769	6,999	7,768	0.9%
IN	765	7,186	7,951	0.9%	SD	35	271	306	0.0%
KS	205	1,782	1,987	0.2%	TN	864	7,693	8,557	1.0%
KY	283	2,820	3,103	0.4%	TX	2,545	19,763	22,308	2.6%
LA	530	4,195	4,725	0.6%	UT	579	7,179	7,758	0.9%
MA	1,978	18,476	20,454	2.4%	VA	1,659	18,164	19,823	2.4%
MD	2,428	24,249	26,677	3.2%	VT	85	637	722	0.1%
ME	259	2,089	2,348	0.3%	WA	1,773	15,458	17,231	2.0%
MI	2,158	24,292	26,450	3.1%	WI	803	7,190	7,993	0.9%
MN	955	12,710	13,665	1.6%	WV	107	1,056	1,163	0.1%
MO	818	7,670	8,488	1.0%	WY	29	379	408	0.0%
MS	274	2,746	3,020	0.4%	Other ²	569	2,121	2,690	0.3%

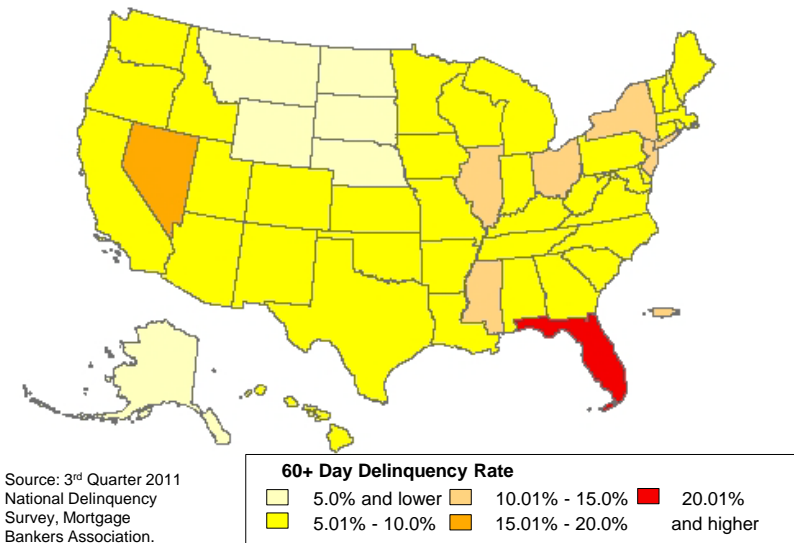
¹ Total reflects active trials and active permanent modifications.

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

Modification Activity by State



Mortgage Delinquency Rates by State



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15 Metropolitan Areas With Highest HAMP Activity

Metropolitan Statistical Area	Active Trials	Permanent Modifications	Total MSA HAMP Activity	% of U.S. HAMP Activity
Los Angeles-Long Beach-Santa Ana, CA	6,195	58,198	64,393	7.6%
New York-Northern New Jersey-Long Island, NY-NJ-PA	6,226	48,140	54,366	6.5%
Riverside-San Bernardino-Ontario, CA	3,350	39,903	43,253	5.1%
Chicago-Joliet-Naperville, IL-IN-WI	3,914	39,334	43,248	5.1%
Miami-Fort Lauderdale-Pompano Beach, FL	4,925	38,322	43,247	5.1%
Phoenix-Mesa-Glendale, AZ	1,817	26,655	28,472	3.4%
Washington-Arlington-Alexandria, DC-VA-MD-WV	2,367	25,868	28,235	3.4%
Atlanta-Sandy Springs-Marietta, GA	2,302	22,224	24,526	2.9%
San Francisco-Oakland-Fremont, CA	1,798	16,028	17,826	2.1%
Las Vegas-Paradise, NV	1,280	15,485	16,765	2.0%
Detroit-Warren-Livonia, MI	1,311	14,753	16,064	1.9%
Orlando-Kissimmee-Sanford, FL MSA	1,385	14,025	15,410	1.8%
San Diego-Carlsbad-San Marcos, CA	1,362	13,879	15,241	1.8%
Boston-Cambridge-Quincy, MA-NH	1,366	13,344	14,710	1.7%
Sacramento-Arden-Arcade-Roseville, CA	1,153	13,116	14,269	1.7%

Note: Total reflects active trials and active permanent modifications.

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

Homeowner's HOPE™ Hotline Volume

	Program to Date	December
Total Number of Calls Taken at 1-888-995-HOPE	2,735,229	64,036
Borrowers Referred for Free Housing Counseling Assistance Through the Homeowner's HOPE™ Hotline	1,301,560	31,874

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

Selected Homeowner Outreach Measures

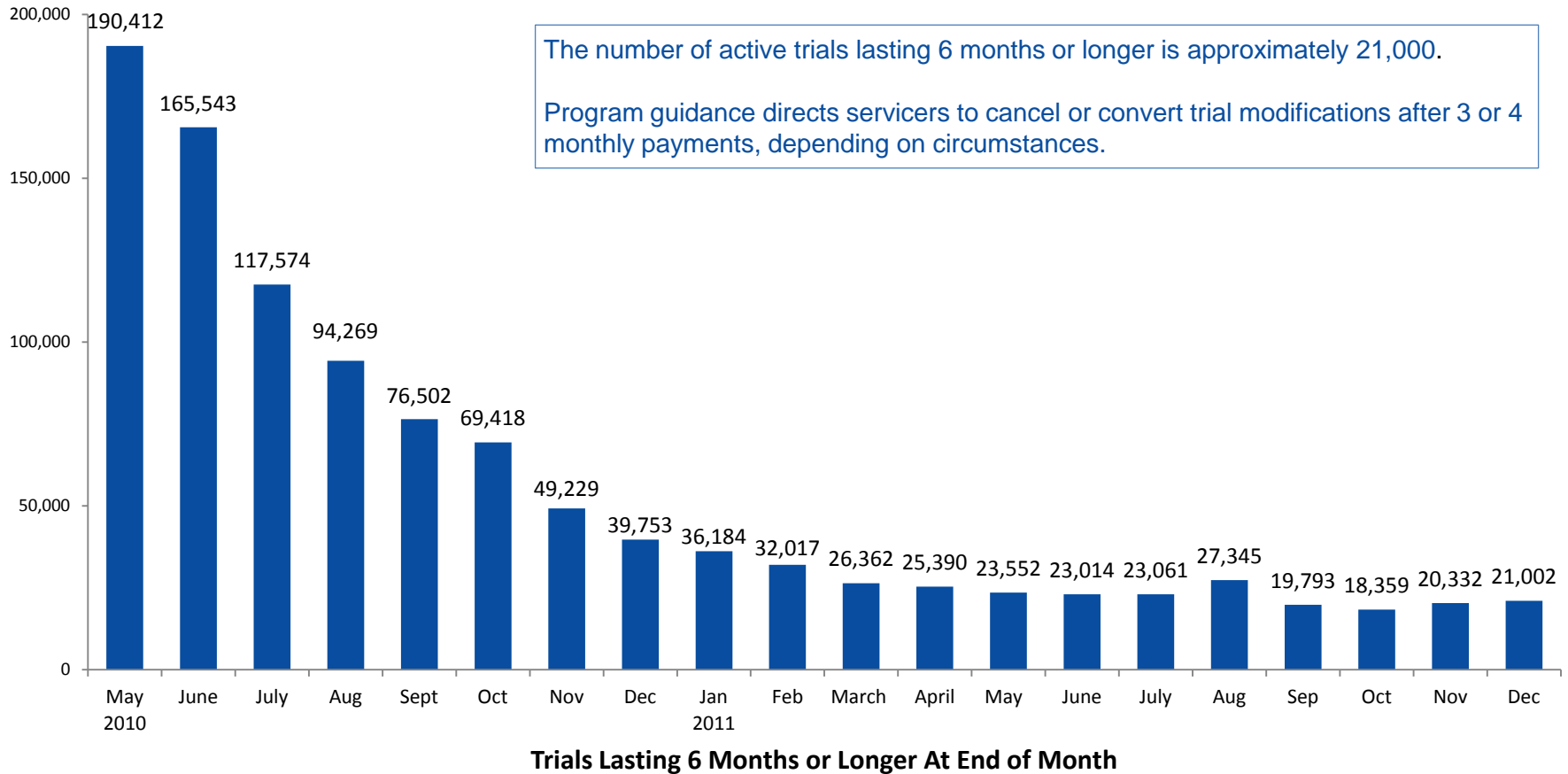
Homeowner Outreach Events Hosted Nationally by Treasury and Partners (cumulative)	62
Homeowners Attending Treasury-Sponsored Events (cumulative)	60,309
Servicer Solicitation of Borrowers (cumulative) ¹	8,382,925
Page views on MakingHomeAffordable.gov (December 2011)	2,198,873
Page views on MakingHomeAffordable.gov (cumulative)	134,078,547

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

Making Home Affordable: Summary Results

Program Performance Report Through December 2011

Aged Trials¹



¹ Active trials initiated at least six months ago. See page 11 for number of aged trials by servicer. These figures include trial modifications that have been converted to permanent modifications or cancelled by the servicer, but not reported as such to the HAMP system of record.

Making Home Affordable: Servicer Results

Program Performance Report Through December 2011

HAMP Modification Activity by Servicer

Servicer	As of Nov. 30, 2011	Cumulative			As of Dec. 31, 2011		
	Estimated Eligible 60+ Day Delinquent Borrowers ¹	Trial Plan Offers Extended ²	All HAMP Trials Started ³	All HAMP Permanent Modifications Started ³	Active Trial Modifications ³	Active Trial Modifications Lasting 6 Months or Longer ⁴	Active Permanent Modifications ³
American Home Mortgage Servicing Inc	35,097	42,834	38,800	30,758	3,239	197	24,649
Bank of America, NA ⁵	175,221	529,040	383,640	176,052	16,296	10,921	142,535
CitiMortgage, Inc.	52,695	198,505	135,788	59,808	4,542	1,934	50,453
GMAC Mortgage, LLC	23,062	82,010	67,021	49,862	2,515	98	40,061
JPMorgan Chase Bank, NA ⁶	136,075	347,721	302,368	149,567	20,014	2,570	121,255
Ocwen Loan Servicing, LLC ⁷	69,057	95,555	89,030	52,939	4,618	970	38,313
OneWest Bank	30,989	75,401	58,544	34,145	3,825	365	29,215
Saxon Mortgage Services, Inc.	15,299	44,555	40,063	17,156	588	73	12,953
Select Portfolio Servicing	7,309	69,562	42,808	23,899	502	19	18,612
Wells Fargo Bank, NA ⁸	108,728	342,263	251,487	123,979	9,860	1,360	104,047
Other SPA servicers ⁹	72,412	183,842	184,536	103,670	4,993	710	85,667
Other GSE Servicers ¹⁰	165,491	NA	180,510	111,492	8,315	1,785	95,079
Total	891,435	2,011,288	1,774,595	933,327	79,307	21,002	762,839

¹ Estimated eligible 60+ day delinquent borrowers as reported by servicers as of Nov. 30, 2011, include those in conventional loans:

- in foreclosure and bankruptcy.
- with a current unpaid principal balance less than \$729,750 on a one-unit property, \$934,200 on a two-unit property, \$1,129,250 on a three-unit property and \$1,403,400 on a four-unit property.
- on a property that was owner-occupied at origination.
- originated on or before January 1, 2009.

Estimated eligible 60+ day delinquent borrowers exclude:

- Those in FHA and VA loans.
- Those in loans that are current or less than 60 days delinquent, which may be eligible for HAMP if a borrower is in imminent default.
- Those borrowers with debt-to-income ratios less than 31% or a negative NPV test.
- Owners of vacant properties or properties otherwise excluded.
- HAMP Trials and Permanent Modifications disqualified from HAMP.
- Unemployed borrowers.

Exclusions for DTI and NPV are estimated using market analytics.

² As reported in the monthly servicer survey of large SPA servicers through Dec. 31, 2011.

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

⁴ These figures include trial modifications that have been converted to permanent modifications or cancelled by the servicer and are pending reporting to the HAMP system of record.

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

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

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

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

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

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

Making Home Affordable: Servicer Results

Program Performance Report Through December 2011

Making Home Affordable Programs by Servicer¹

Servicer	HAMP First Lien Modifications		Principal Reduction Alternative (PRA) ²		Second Lien Modification (ZMP)	Home Affordable Foreclosure Alternatives (HAFA)	
	Trials Started ³	Permanent Modifications Started ³	Trials Started ³	Permanent Modifications Started ³	Second Lien Modifications Started ⁴	Agreements Started ⁵	Agreements Completed
American Home Mortgage Servicing Inc.	38,800	30,758	0	0	N/A	565	240
Bank of America, NA ⁶	383,640	176,052	13,980	11,445	21,765	6,576	5,450
CitiMortgage, Inc.	135,788	59,808	2,096	1,534	8,276	39	29
GMAC Mortgage, LLC	67,021	49,862	1,056	603	3,430	1,669	1,040
JPMorgan Chase Bank, NA ⁷	302,368	149,567	14,545	7,469	13,695	16,996	10,357
Ocwen Loan Servicing, LLC ⁸	89,030	52,939	11,694	7,594	N/A	1,585	821
OneWest Bank	58,544	34,145	3,333	2,095	1,489	1,318	637
Saxon Mortgage Services, Inc.	40,063	17,156	576	513	N/A	363	107
Select Portfolio Servicing	42,808	23,899	1	1	N/A	1,947	1,163
Wells Fargo Bank, NA ⁹	251,487	123,979	14,734	10,509	10,432	10,046	6,171
Other Servicers	365,046	215,162	1,188	990	1,872	2,264	1,650
Total	1,774,595	933,327	63,203	42,753	60,959	43,368	27,665

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

² While both GSE and non-GSE loans are eligible for HAMP, at the present time due to GSE policy, servicers can only offer PRA on non-GSE modifications under HAMP. Servicer volume can vary based on the investor composition of the servicer's portfolio and respective policy with regards to PRA. See page 5 for additional servicer detail on HAMP activity by investor type.

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

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

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

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

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

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

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

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

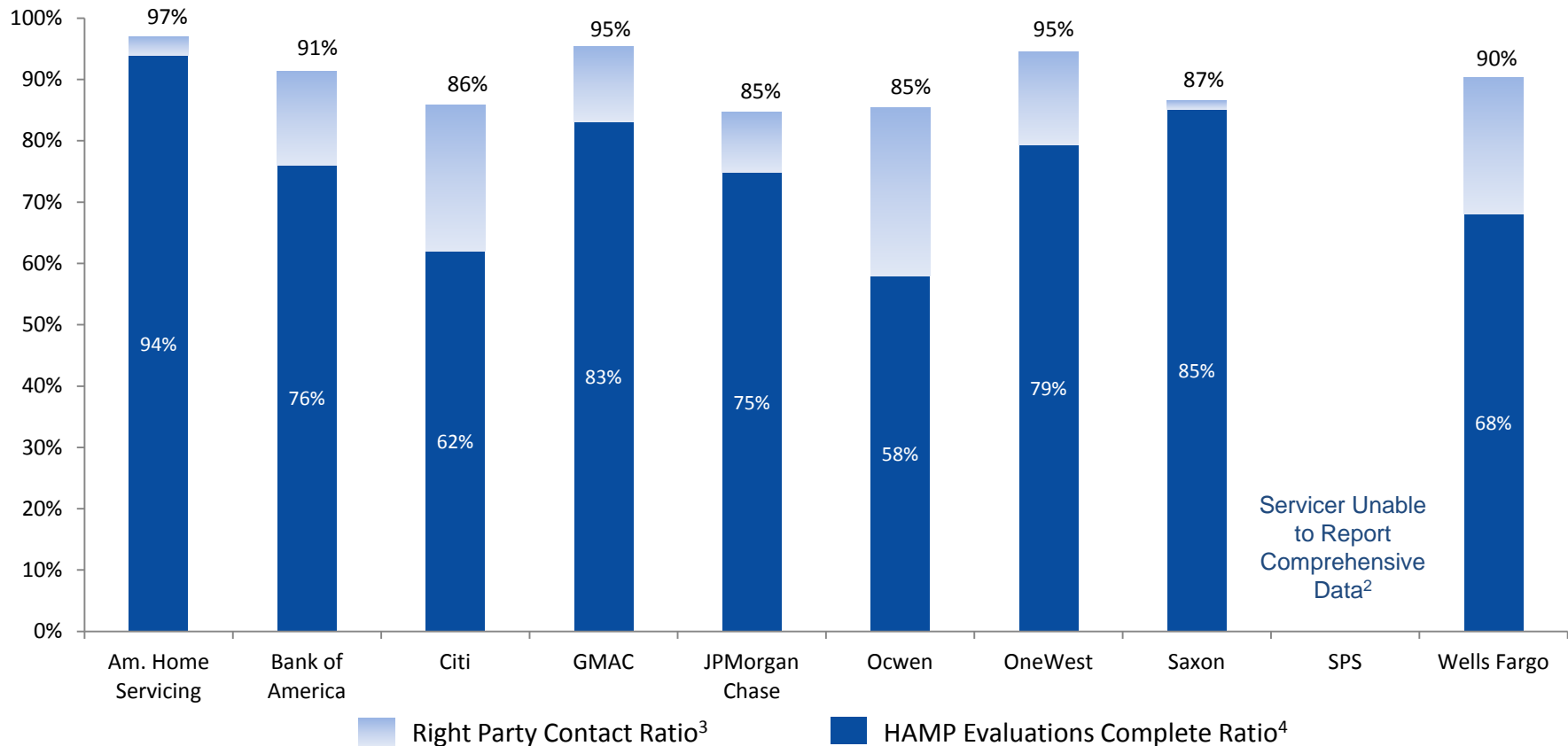
N/A – Servicer does not participate in the program.

Making Home Affordable: Servicer Results

Program Performance Report Through December 2011

Servicer Outreach to 60+ Day Delinquent Homeowners: Cumulative Servicer Results, Dec. 2010 – Nov. 2011

Per program guidance, servicers are directed to establish Right Party Contact (RPC) with homeowners of delinquent HAMP eligible loans¹ and then evaluate the homeowners' eligibility for HAMP. Top program servicers make RPC over 85% of the time, but there is a range of performance results across servicers with respect to completing the evaluations.



Servicer Unable to Report Comprehensive Data²

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

² Comprehensive data is expected for the next reporting period.

³ Right Party Contact (RPC) is achieved when a servicer has successfully communicated directly with the homeowner obligated under the mortgage about resolution of their delinquency in accordance with program guidelines. The RPC ratio reflects the share of homeowners with which the servicer has established RPC as a percent of HAMP eligible loans, excluding borrowers where RPC or HAMP evaluation is no longer needed.

⁴ HAMP evaluations complete ratio reflects the share of homeowners who have been evaluated for HAMP as a percent of HAMP eligible loans, excluding borrowers where RPC or HAMP evaluation is no longer needed. Evaluated homeowners include those offered a trial plan those that are denied or did not accept a trial plan and homeowners that failed to submit a complete HAMP evaluation package by program-specified timelines.

Making Home Affordable: Servicer Results

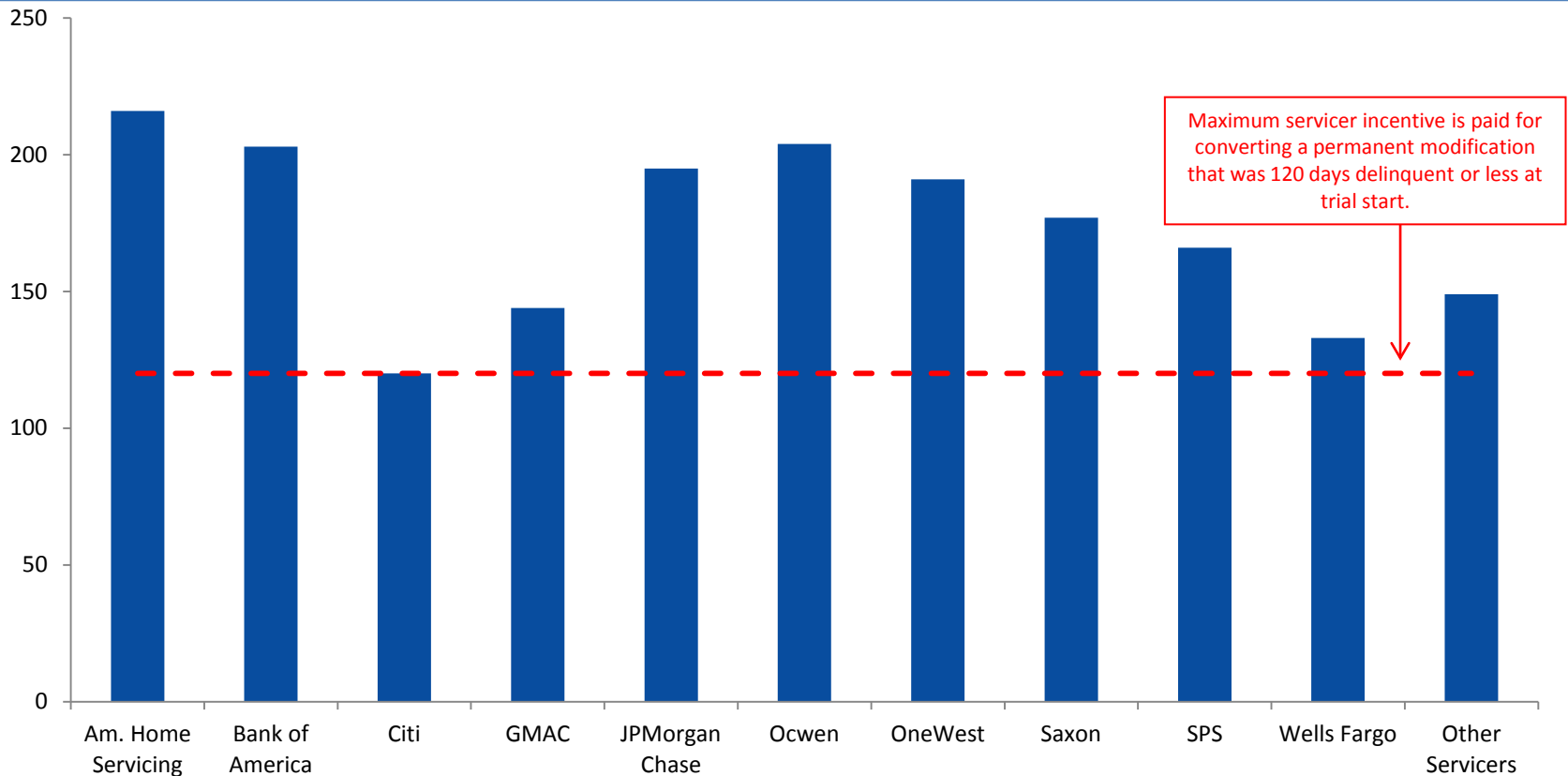
Program Performance Report Through December 2011

Average Homeowner Delinquency at Trial Start¹

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

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

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

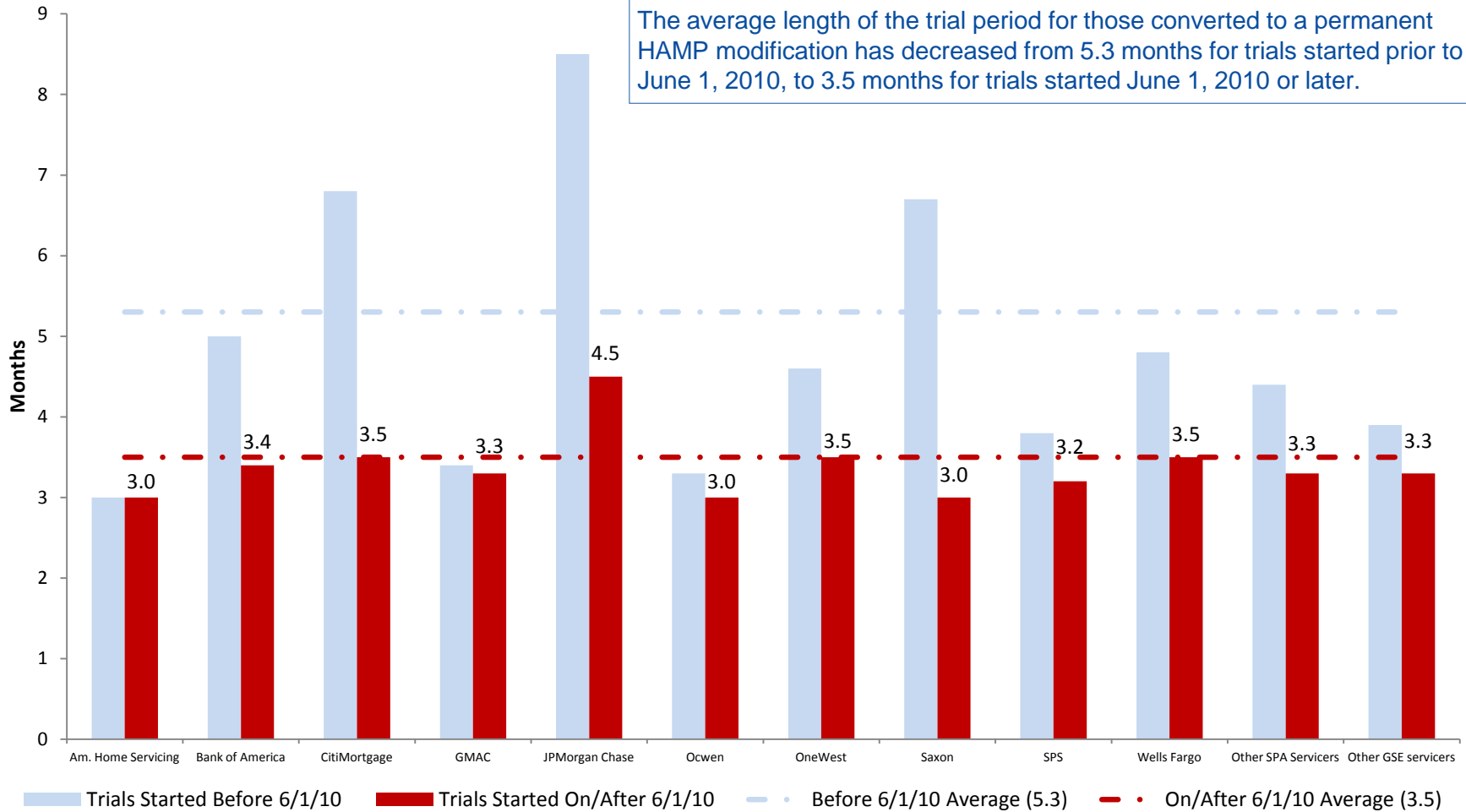


¹ For all permanent modifications started, the average number of days delinquent as of the trial plan start date. Delinquency is calculated as the number of days between the homeowner's last paid installment before the trial plan and the first payment due date of the trial plan.

Making Home Affordable: Servicer Results

Program Performance Report Through December 2011

Length of Trial Upon Conversion¹



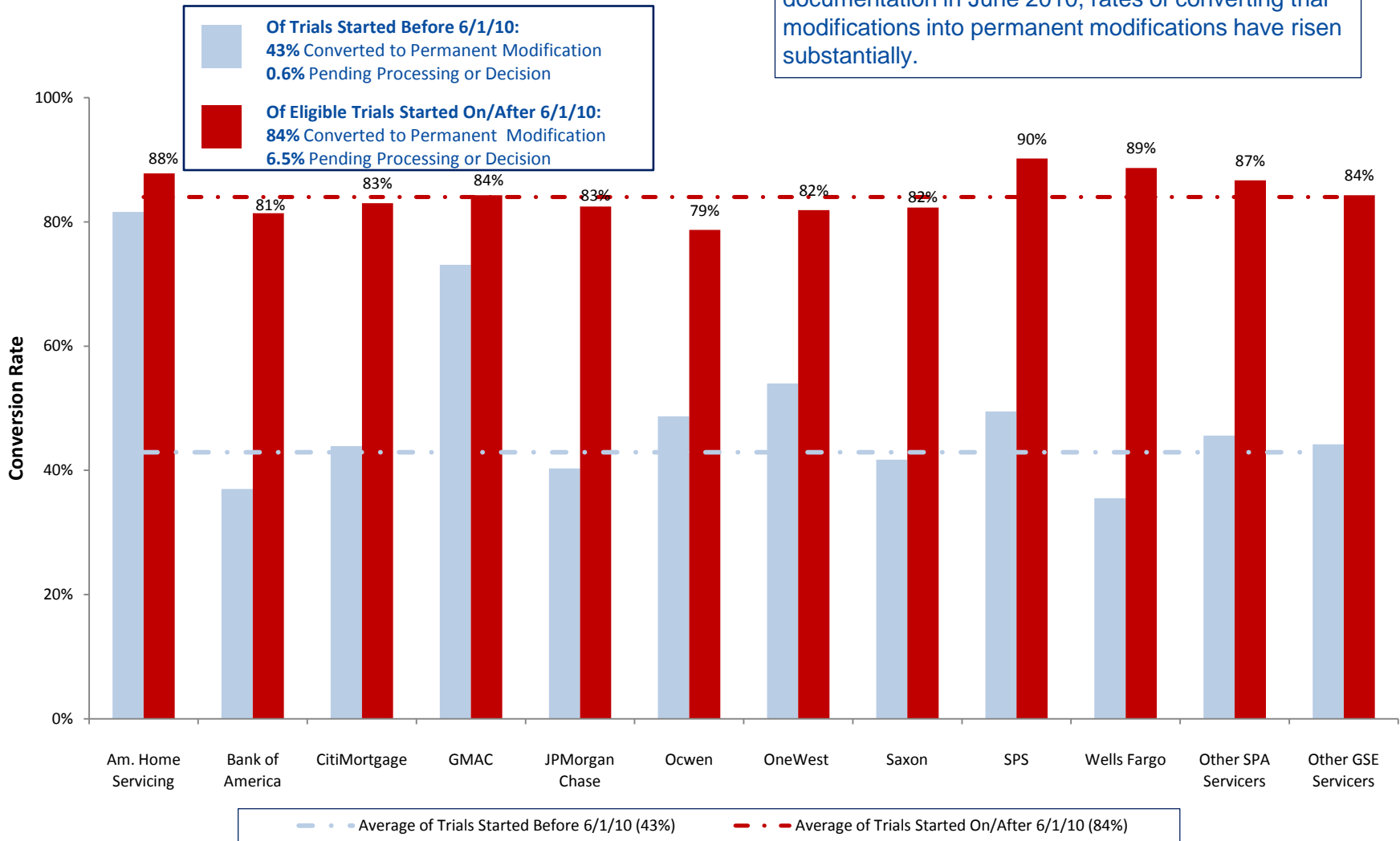
¹ For all permanent modifications started. Note: Per program guidelines, effective June 1, 2010 all trials must be started using verified income. Prior to June 1, 2010, some servicers initiated trials using stated income information.

Making Home Affordable: Servicer Results

Program Performance Report Through December 2011

Conversion Rate¹

Following the implementation of verified income documentation in June 2010, rates of converting trial modifications into permanent modifications have risen substantially.



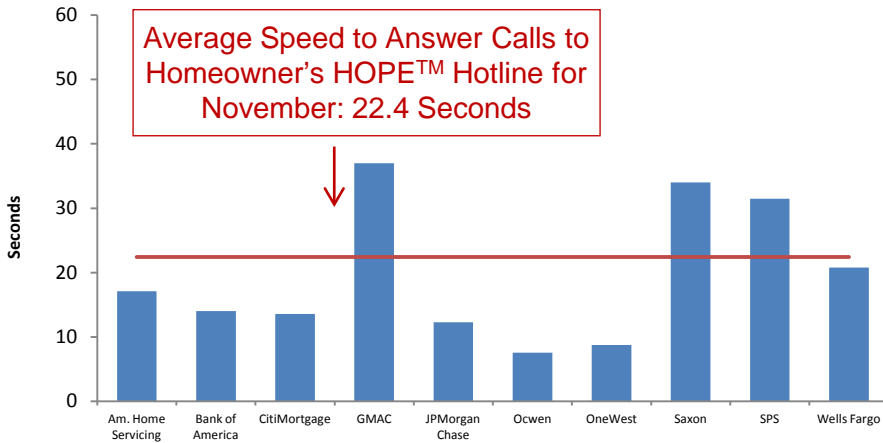
¹ Per program guidelines, effective June 1, 2010 all trials must be started using verified income. Before June 1, 2010, some servicers initiated trials using stated income information. Chart depicts conversion rates as measured against trials eligible to convert – those three months in trial, or four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

Making Home Affordable: Servicer Results

Program Performance Report Through December 2011

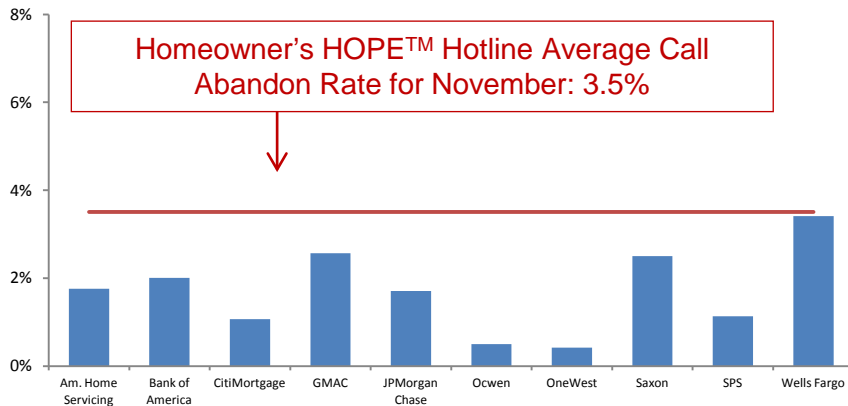
Homeowner Experience (10 Largest Servicers)

Average Speed to Answer Homeowner Calls (November)



Source: Survey data through November 30, 2011, from servicers on call volume to loss mitigation lines; Homeowner's HOPE™ Hotline.

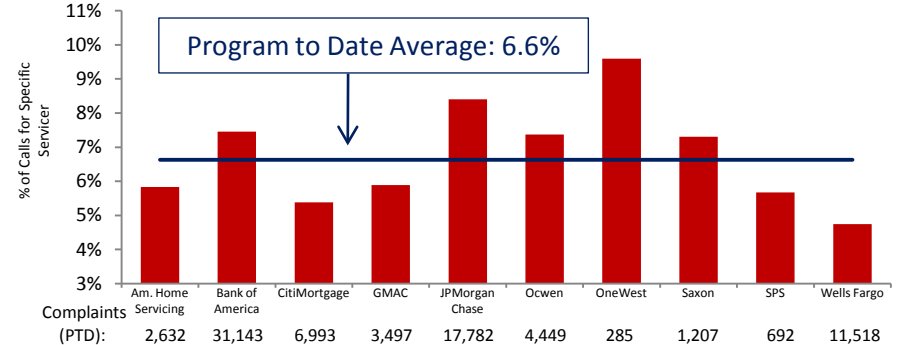
Call Abandon Rate (November)



Source: Survey data through November 30, 2011, from servicers on call volume to loss mitigation lines; Homeowner's HOPE™ Hotline.

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

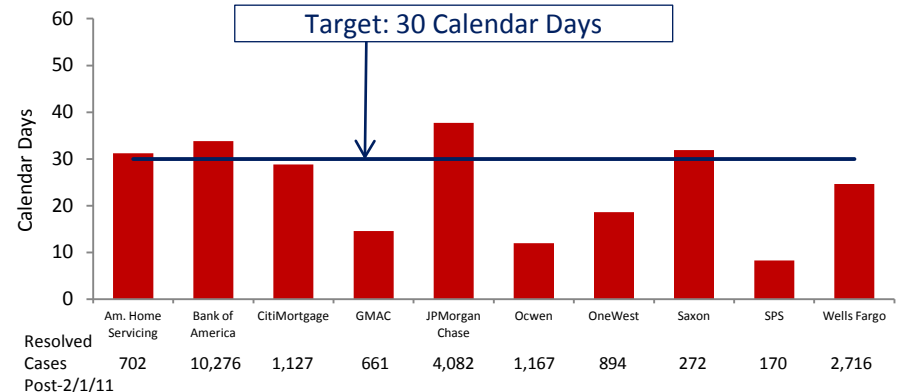
Program to date, there have been 1,349,423 calls to the Homeowner's HOPE™ Hotline regarding a specific SPA servicer, of which 6.6% included complaints. Below shows specific complaint rates.



Complaints (PTD): 2,632 31,143 6,993 3,497 17,782 4,449 285 1,207 692 11,518

Source: Homeowner's HOPE™ Hotline. Numbers reflect calls that resulted in customer records.
Note: Complaint rate is the share of a specific servicer's call volume that are complaints (e.g., for all calls about OneWest, 9.6% included complaints.)

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



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

Making Home Affordable: Servicer Results

Program Performance Report Through December 2011

Disposition Path Homeowners in Canceled HAMP Trial Modifications Survey Data Through November 2011 (10 Largest Servicers)

Homeowners Whose HAMP Trial Modification Was Canceled Who Are in the Process of:

Servicer	Action Pending ¹	Action Not Allowed – Bankruptcy in Process	Borrower Current	Alternative Modification	Payment Plan ²	Loan Payoff	Short Sale/ Deed-in-Lieu	Foreclosure Starts	Foreclosure Completions	Total (As of November 2011)
American Home Mortgage Servicing Inc.	192	87	175	2,594	62	280	339	660	178	4,567
Bank of America, NA ³	18,125	7,902	19,170	66,762	2,549	4,710	17,195	30,124	21,741	188,278
CitiMortgage Inc.	2,623	3,353	6,837	30,882	1,113	8,679	619	7,579	9,860	71,545
GMAC Mortgage, LLC	1,977	402	986	5,519	116	524	1,123	1,738	1,900	14,285
JP Morgan Chase Bank NA ⁴	8,259	837	5,469	51,588	175	1,372	11,689	26,302	13,701	119,392
Ocwen Loan Services LLC ⁵	8,628	945	8,928	5,307	1,991	328	19	3,453	1,404	31,003
OneWest Bank	292	370	631	12,002	91	83	1,164	1,821	4,063	20,517
Saxon Mortgage Services, Inc.	1,832	924	2,409	2,249	448	1,419	858	4,321	3,883	18,343
Select Portfolio Servicing	1,167	364	1,245	5,477	298	437	1,310	1,545	3,563	15,406
Wells Fargo Bank NA ⁶	2,755	811	11,532	52,539	896	22,614	2,799	16,366	7,556	117,868
TOTAL (These 10 Largest Servicers)	45,850 7.6%	15,995 2.7%	57,382 9.5%	234,919 39.1%	7,739 1.3%	40,446 6.7%	37,115 6.2%	93,909 15.6%	67,849 11.3%	601,204 100.0%

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

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

Note: Data is as reported by servicers for actions completed through November 30, 2011. Survey data is not subject to the same data quality checks as data uploaded into the HAMP system of record.

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

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

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

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

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

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

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

Making Home Affordable: Servicer Results

Program Performance Report Through December 2011

Disposition Path Homeowners Not Accepted for HAMP Trial Modifications Survey Data Through November 2011 (10 Largest Servicers)

Homeowners Not Accepted for a HAMP Trial Modification Who Are in the Process of:

Servicer	Action Pending ¹	Action Not Allowed – Bankruptcy in Process	Borrower Current	Alternative Modification	Payment Plan ²	Loan Payoff	Short Sale/Deed-in-Lieu	Foreclosure Starts	Foreclosure Completions	Total (As of November 2011)
American Home Mortgage Servicing Inc.	2,268	1,472	12,909	40,383	1,487	2,374	2,631	9,317	1,893	74,734
Bank of America, NA ³	42,586	17,039	99,156	126,399	10,997	10,342	39,289	78,640	46,259	470,707
CitiMortgage Inc.	11,759	12,363	22,322	38,231	2,987	35,363	1,896	24,944	18,165	168,030
GMAC Mortgage, LLC	27,516	5,934	36,903	37,068	1,719	5,409	9,421	17,048	15,487	156,505
JP Morgan Chase Bank NA ⁴	94,012	6,793	79,815	139,778	382	34,430	45,023	89,512	27,373	517,118
Ocwen Loan Services LLC ⁵	25,791	4,974	29,696	50,190	8,961	4,141	152	13,791	7,560	145,256
OneWest Bank	5,085	2,622	23,436	26,278	1,126	1,863	4,845	9,025	11,002	85,282
Saxon Mortgage Services, Inc.	3,300	1,229	3,110	7,500	547	3,348	565	5,238	2,844	27,681
Select Portfolio Servicing	2,666	438	2,996	5,049	382	360	1,273	1,775	1,998	16,937
Wells Fargo Bank NA ⁶	17,431	5,118	50,150	50,883	1,660	30,426	15,750	23,319	15,585	210,322
TOTAL (These 10 Largest Servicers)	232,414 12.4%	57,982 3.1%	360,493 19.3%	521,759 27.9%	30,248 1.6%	128,056 6.8%	120,845 6.5%	272,609 14.6%	148,166 7.9%	1,872,572 100.0%

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

- Insufficient documentation
- Ineligible borrower: first lien housing expense is already below 31% of household income
- Ineligible mortgage

Note: Data is as reported by servicers for actions completed through November 30, 2011. Survey data is not subject to the same data quality checks as data uploaded into the HAMP system of record.

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

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

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

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

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

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

Note: Excludes loans removed from servicing portfolios.

Making Home Affordable

Program Performance Report Through December 2011

Appendix A1: Non-GSE Participants in HAMP

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

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

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

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

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

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

⁴ Formerly National City Bank.

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

Making Home Affordable

Program Performance Report Through December 2011

Appendix A2: Participants in Additional Making Home Affordable Programs

Second Lien Modification Program (2MP)

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

FHA First Lien Program (Treasury FHA-HAMP)

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

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

FHA Second Lien Program (FHA 2LP)

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

Rural Housing Service Modification Program (RD-HAMP)

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

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

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

³ Formerly National City Bank.

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