



## HAMP Application Activity by Servicer<sup>1</sup> As of November 2014

Servicer Name	Activity in November 2014				Program-to-Date			
	# Requests Received <sup>2</sup>	# Requests Processed <sup>3</sup>	# Requests Approved <sup>4</sup>	# Requests Denied <sup>5</sup>	# Requests Received <sup>2</sup>	# Requests Processed <sup>3</sup>	# Requests Approved <sup>4</sup>	# Requests Denied <sup>5</sup>
Bank of America, NA	13,394	12,370	549	11,821	1,435,022	1,420,286	580,809	839,477
BankUnited	26	12	8	4	9,952	9,680	4,788	4,892
Bayview Loan Servicing, LLC	1,282	200	50	150	48,936	40,392	13,032	27,360
Carrington Mortgage Services, LLC	512	685	88	597	86,068	84,855	25,041	59,814
CCO Mortgage, a division of RBS Citizens NA	448	829	41	788	31,823	31,436	6,347	25,089
CitiMortgage Inc	3,296	3,281	144	3,137	554,554	539,007	229,945	309,062
Green Tree Servicing LLC	500	1,273	475	798	102,775	100,315	39,561	60,754
JPMorgan Chase Bank, NA	5,752	3,106	728	2,378	1,572,708	1,548,653	446,171	1,102,482
Nationstar Mortgage LLC	7,664	7,800	1,523	6,277	472,111	460,518	97,629	362,889
Navy Federal Credit Union	161	159	10	149	12,414	11,951	2,224	9,727
Ocwen Loan Servicing, LLC	14,051	10,512	3,901	6,611	931,140	894,078	162,603	731,475
OneWest Bank	287	191	48	143	384,811	384,405	102,803	281,602
ORNL Federal Credit Union	7	7	-	7	629	629	53	576
PennyMac Loan Services, LLC	179	370	144	226	20,963	20,640	5,756	14,884
PNC Bank, National Association	25	22	1	21	1,124	1,053	56	997
PNC Mortgage <sup>6</sup>	497	490	67	423	43,819	43,787	28,087	15,700
Residential Credit Solutions, Inc.	419	400	7	393	19,951	19,839	2,204	17,635
Select Portfolio Servicing, Inc.	6,236	3,611	1,463	2,148	191,762	177,268	104,975	72,293
Specialized Loan Servicing LLC	1,435	2,239	554	1,685	68,282	66,828	11,729	55,099
U.S. Bank National Association	1,627	2,004	143	1,861	135,865	134,178	44,941	89,237
Wells Fargo Bank, NA	7,286	7,063	1,114	5,949	1,465,908	1,453,425	430,338	1,023,087
Other Servicers <sup>7</sup>	-	-	-	-	170,842	170,842	106,111	64,731
<b>TOTAL</b>	<b>65,084</b>	<b>56,624</b>	<b>11,058</b>	<b>45,566</b>	<b>7,761,459</b>	<b>7,614,065</b>	<b>2,445,203</b>	<b>5,168,862</b>

<sup>1</sup> 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. Servicers regularly perform evaluation and refinement of reporting, which can lead to updating of Program-to-Date results.

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. Due to the ongoing implementation of the mortgage servicing rules and refinement of reporting, some servicers have updated Program-to-Date results to better reflect HAMP Application Activity.

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.

<sup>2</sup> "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.

<sup>3</sup> "Requests Processed" is the sum of Requests Approved and Requests Denied, defined below.

<sup>4</sup> "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.

<sup>5</sup> "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.

<sup>6</sup> Formerly National City Bank.

<sup>7</sup> 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).