



HAMP Application Activity by Servicer¹ As of February 2017

Servicer Name	Activity in February 2017			Program-to-Date			
	# 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	775	66	709	1,527,587	1,503,232	588,201	915,031
BankUnited	2	2	-	9,959	9,959	4,970	4,989
Bayview Loan Servicing, LLC	906	82	824	92,510	90,703	20,840	69,863
Carrington Mortgage Services, LLC	286	31	255	105,590	105,197	27,411	77,786
CCO Mortgage, a division of RBS Citizens NA	111	-	111	39,479	39,432	7,040	32,392
CIT Bank, NA ⁶	13	-	13	388,421	388,228	103,626	284,602
CitiMortgage Inc	733	46	687	619,278	607,984	194,496	413,488
Ditech Financial LLC ⁷	1,925	653	1,272	131,064	127,322	50,170	77,152
JPMorgan Chase Bank, NA	2,119	259	1,860	1,856,209	1,843,993	454,910	1,389,083
Nationstar Mortgage LLC	367	71	296	634,993	634,928	134,707	500,221
Navy Federal Credit Union	92	-	92	16,222	16,222	2,509	13,713
Ocwen Loan Servicing, LLC	3,387	304	3,083	1,681,025	1,642,733	507,053	1,135,680
ORNL Federal Credit Union	-	-	-	824	824	66	758
PennyMac Loan Services, LLC	61	11	50	24,388	24,324	6,695	17,629
PNC Bank NA ⁸	35	25	10	53,888	53,842	29,334	24,508
Select Portfolio Servicing, Inc.	2,998	726	2,272	304,021	285,009	137,216	147,793
Specialized Loan Servicing LLC	1,481	212	1,269	130,912	129,357	22,807	106,550
U.S. Bank National Association	369	176	193	161,867	160,722	49,139	111,583
Wells Fargo Bank, NA	1,217	119	1,098	1,623,316	1,609,336	455,066	1,154,270
Other Servicers ⁹	-	-	-	212,677	212,504	111,096	101,408
TOTAL	16,877	2,783	14,094	9,614,230	9,485,851	2,907,352	6,578,499

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. 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.

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. As of January 2017, servicers were no longer required to provide monthly requests received volumes. Due to the December 30, 2016 HAMP application deadline, servicers will not report any requests received after that date and therefore, the monthly Requests Received column has been removed from the report. Servicers continue to evaluate and decision requests which were submitted by the application deadline.

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

⁴ "Requests Approved" is the total number of complete 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 OneWest Bank.

⁷ Formerly GreenTree Servicing LLC.

⁸ Includes both PNC Bank, NA and PNC Mortgage, formerly National City Bank.