



HAMP Application Activity by Servicer¹
As of November 2017

Servicer Name	Activity in November 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	-	-	-	1,524,748	1,505,172	588,284	916,888
BankUnited	-	-	-	9,959	9,959	4,970	4,989
Bayview Loan Servicing, LLC	-	-	-	92,548	92,371	20,911	71,460
Carrington Mortgage Services, LLC	-	-	-	105,590	105,590	27,443	78,147
Citizens Bank, N.A.	-	-	-	39,479	39,479	7,041	32,438
CIT Bank, NA ⁶	7	-	7	388,421	388,327	103,632	284,695
CitiMortgage Inc	181	-	181	614,753	613,432	194,845	418,587
Ditech Financial LLC ⁷	-	-	-	131,064	131,064	50,828	80,236
JPMorgan Chase Bank, NA	-	-	-	1,853,776	1,847,897	455,099	1,392,798
Nationstar Mortgage, LLC dba Mr Cooper	-	-	-	633,038	633,038	134,794	498,244
Navy Federal Credit Union	-	-	-	16,222	16,222	2,509	13,713
Ocwen Loan Servicing, LLC	-	-	-	1,679,651	1,653,002	507,500	1,145,502
ORNL Federal Credit Union	-	-	-	824	824	66	758
PennyMac Loan Services, LLC	-	-	-	24,545	24,545	6,706	17,839
PNC Bank NA ⁸	-	-	-	53,888	53,846	29,336	24,510
Select Portfolio Servicing, Inc.	-	-	-	304,060	295,037	139,390	155,647
Specialized Loan Servicing LLC	-	-	-	130,912	130,892	22,932	107,960
U.S. Bank National Association	-	-	-	161,867	161,862	49,525	112,337
Wells Fargo Bank, NA	108	-	108	1,619,345	1,611,474	455,124	1,156,350
Other Servicers ⁹	-	-	-	212,677	212,504	111,096	101,408
TOTAL	296	-	296	9,597,367	9,526,537	2,912,031	6,614,506

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.

⁹ 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