



HAMP Application Activity by Servicer¹ As of August 2014

Servicer Name	Activity in August 2014				Program-to-Date			
	# Requests Received ²	# 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	13,723	10,865	497	10,368	1,400,904	1,383,400	579,087	804,313
BankUnited	20	8	8	-	9,865	9,623	4,754	4,869
Bayview Loan Servicing, LLC	1,437	287	89	198	44,558	39,643	12,845	26,798
Carrington Mortgage Services, LLC	2,504	1,100	111	989	84,247	80,433	24,747	55,686
CCO Mortgage, a division of RBS Citizens NA	550	604	53	551	30,306	29,492	6,213	23,279
CitiMortgage Inc	6,291	3,654	622	3,032	541,142	528,261	228,708	299,553
Green Tree Servicing LLC	1,205	1,548	560	988	99,629	96,383	38,087	58,296
JPMorgan Chase Bank, NA	7,249	3,737	895	2,842	1,563,139	1,539,046	443,842	1,095,204
Nationstar Mortgage LLC	9,111	10,404	1,723	8,681	446,596	433,988	92,885	341,103
Navy Federal Credit Union	180	172	16	156	11,861	11,393	2,169	9,224
Ocwen Loan Servicing, LLC	16,874	14,282	4,418	9,864	883,131	861,065	151,669	709,396
OneWest Bank	696	735	135	600	384,154	383,845	102,739	281,106
ORNL Federal Credit Union	13	13	-	13	605	605	53	552
PennyMac Loan Services, LLC	1,025	1,026	297	729	21,830	21,111	6,029	15,082
PNC Bank, National Association	29	27	3	24	1,041	952	51	901
PNC Mortgage ⁶	496	510	56	454	42,420	42,396	27,880	14,516
Residential Credit Solutions, Inc.	301	358	27	331	18,881	18,771	2,151	16,620
Select Portfolio Servicing, Inc.	5,045	3,519	1,497	2,022	181,147	168,352	101,285	67,067
Specialized Loan Servicing LLC	1,946	1,463	272	1,191	63,254	60,936	10,108	50,828
U.S. Bank National Association	1,817	2,055	269	1,786	131,285	128,383	44,428	83,955
Wells Fargo Bank, NA	7,741	9,239	1,432	7,807	1,439,961	1,426,803	426,691	1,000,112
Other Servicers ⁷	-	-	-	-	170,842	170,842	106,111	64,731
TOTAL	78,253	65,606	12,980	52,626	7,570,798	7,435,723	2,412,532	5,023,191

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 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.

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.

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

⁴ "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.

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 National City Bank.

⁷ 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).