



HAMP Application Activity by Servicer¹ As of June 2014

Servicer Name	Activity in June 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	9,172	8,560	706	7,854	1,413,768	1,388,181	591,250	796,931
BankUnited	21	12	5	7	9,822	9,601	4,734	4,867
Bayview Loan Servicing, LLC	1,709	2,071	526	1,545	41,263	38,927	12,618	26,309
Carrington Mortgage Services, LLC	1,330	1,019	116	903	80,435	78,267	24,516	53,751
CCO Mortgage, a division of RBS Citizens NA	547	465	54	411	29,189	28,245	6,098	22,147
CitiMortgage Inc	264	506	444	62	528,124	520,631	227,015	293,616
Green Tree Servicing LLC	1,626	1,707	514	1,193	96,974	93,109	36,954	56,155
JPMorgan Chase Bank, NA	6,574	3,053	728	2,325	1,556,494	1,532,082	442,226	1,089,856
Midland Mortgage Co.	2,294	2,131	179	1,952	119,331	117,456	10,625	106,831
Nationstar Mortgage LLC	8,071	8,850	1,256	7,594	435,341	414,584	89,817	324,767
Navy Federal Credit Union	172	186	28	158	11,479	11,015	2,131	8,884
Ocwen Loan Servicing, LLC	35,900	35,743	3,182	32,561	1,546,052	1,485,083	222,936	1,262,147
OneWest Bank	31	277	51	226	383,234	382,846	102,536	280,310
ORNL Federal Credit Union	2	2	-	2	584	584	53	531
PennyMac Loan Services, LLC	366	204	53	151	20,200	18,977	5,506	13,471
PNC Bank, National Association	27	73	1	72	965	888	45	843
PNC Mortgage ⁶	570	582	55	527	41,389	41,342	27,759	13,583
Residential Credit Solutions, Inc.	259	296	36	260	18,263	18,098	2,086	16,012
Select Portfolio Servicing, Inc.	7,708	4,717	2,003	2,714	201,756	161,816	97,987	63,829
Specialized Loan Servicing LLC	3,403	3,137	575	2,562	58,927	56,179	9,116	47,063
U.S. Bank National Association	1,439	3,122	221	2,901	127,861	123,721	43,937	79,784
Wells Fargo Bank, NA	6,951	6,214	1,460	4,754	1,412,635	1,391,835	421,627	970,208
Other Servicers ⁷	-	-	-	-	170,842	170,842	106,111	64,731
TOTAL	88,436	82,927	12,193	70,734	8,304,928	8,084,309	2,487,683	5,596,626

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.

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.

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.

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).