## Making Home Affordable Program

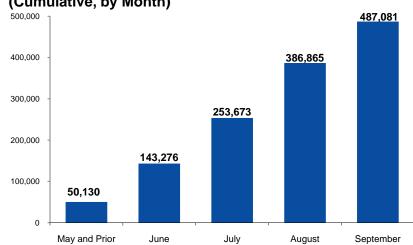
Servicer Performance Report Through September 2009

# Home Affordable Modification Program (HAMP) Snapshot through September 2009

Number of Trial Modifications <sup>1</sup>	487,081
Number of Trial Period Plan Offers Extended to Borrowers (Cumulative) <sup>2</sup>	757,955
Number of Requests for Financial Information Sent to Borrowers (Cumulative) <sup>2</sup>	2,484,783

<sup>&</sup>lt;sup>1</sup> Trial and official modifications as of September 30; based on numbers reported by servicers to the HAMP system of record.

# HAMP Trial Modifications (Cumulative, by Month)

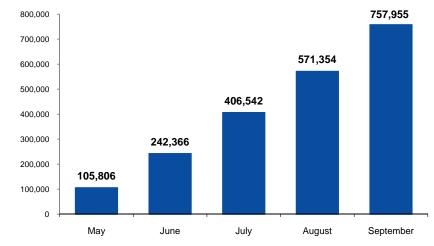


Source: Trial and official modifications as of September 30; based on numbers reported by servicers to the HAMP system of record.

#### HAMP Participating Servicers

- Approximately 85% of eligible 60-plus day delinquent mortgage debt outstanding is covered by HAMP participating servicers.
- 63 servicers have signed servicer participation agreements to modify loans under HAMP. These participants service loans owned or guaranteed by Fannie Mae or Freddie Mac, loans held in portfolio, or loans serviced on behalf of other investors.
- Approximately 2,300 participants service loans owned or guaranteed by Fannie Mae or Freddie Mac. These servicers automatically participate in HAMP.

# HAMP Trial Plans Extended to Borrowers (Cumulative, by Month)



Source: Survey data provided by servicers. September data includes October 1



Additional information on HAMP can be found on <u>MakingHomeAffordable.gov</u> or by calling the Homeowner's HOPE Hotline at 1-888-995-HOPE (4673).

<sup>&</sup>lt;sup>2</sup> Source: Survey data provided by servicers, through October 1.

### Making Home Affordable Program

Servicer Performance Report Through September 2009

Servicer	Participation Date	Estimated Eligible 60+ Day Delinquency <sup>1</sup>	Trial Plan Offers Extended	Trial Plan Offers as Share of Estimated Eligible 60+ Day Delinguencies	Trial Modifications Started <sup>2</sup>	Trial Modifications as Share of Estimated Eligible 60+ Day Delinguencies
American Home Mortgage	Date		ZMOHOO		Otaltoa	201119101010
Servicing Inc	7/22/09	114,272	6,817	6%	440	0%
Aurora Loan Services, LLC	5/1/29	72,912	37,831	52%	23,889	33%
Bank of America, NA <sup>3</sup>	4/17/29	875,917	156,120	18%	94,918	11%
Bayview Loan Servicing, LLC	7/1/09	8,987	2,158	24%	196	2%
Carrington Mortgage Services						
LLC	4/27/09	17,149	1,584	9%	584	3%
CCO Mortgage	6/17/09	4,648	879	19%	158	3%
CitiMortgage, Inc.	4/13/09	208,427	88,472	42%	68,248	33%
Franklin Credit Management Corporation	9/11/09	2,635	0	0%	NA <sup>8</sup>	NA
GMAC Mortgage, Inc.	4/13/09	73.498	31,720	43%	19,331	26%
Green Tree Servicing LLC	4/24/09	4,114	810	20%	474	12%
HomeEq Servicing	8/5/09	39.934	444	1%	0	0%
Home Loan Services. Inc.	4/20/09	45,822	279	1%	26	0%
J.P. Morgan Chase Bank, NA4	4/13/09	437,652	163,617	37%	117,196	27%
Litton Loan Servicing LP	8/12/09	107,341	13,567	13%	2,229	2%
MorEquity, Inc.	7/17/09	2,244	11	0%	0	0%
National City Bank	6/26/09	40,582	9,267	23%	3,845	9%
Nationstar Mortgage LLC	5/28/09	29,846	16,974	57%	8,413	28%
Ocwen Financial Corporation, Inc.	4/16/09	68,088	10,650	16%	5,193	8%
OneWest Bank	8/28/09	109,222	23,017	21%	5,217	5%
Residential Credit Solutions	6/12/09	1,831	364	20%	313	17%
RG Mortgage Corporation	6/17/09	3,473	173	5%	64	2%
Saxon Mortgage Services, Inc.	4/13/09	79,921	38,332	48%	32,931	41%
Select Portfolio Servicing	4/13/09	60,848	32,024	53%	15,706	26%
US Bank NA	9/9/09	28,356	6,925	24%	863	3%
Wachovia Mortgage, FSB5	7/1/09	75,074	2,896	4%	2,019	3%
Wells Fargo Bank, NA	4/13/09	310,716	106,427	34%	62,989	20%
Wilshire Credit Corporation	4/20/09	29,153	6,412	22%	2,929	10%
Other SPA servicers <sup>6</sup>		4,684	185	4%	102	2%
Other GSE Servicers <sup>7</sup>		242,959	NA	NA	18,808	8%
Total		3,100,305	757,955	24%	487,081	16%

<sup>1</sup> Estimated eligible 60+ day delinquent mortgages as of August 31, 2009 include loans:

- in foreclosure and bankruptcy.
- with a current unpaid principal balance less than \$729,750 on a one-unit property, \$934,200 on a two-unit property, \$1,129,250 on a three-unit property and \$1,403,400 on a four-unit property.
- on a property that was owner-occupied at origination
   originated prior to January 1, 2009.

Estimated eligible 60+ day delinquent loans excludes:

- FHA and VA loans.
- In and VA loans.
   loans that are current or less than 60 days delinquent, which may be eliqible for HAMP if a borrower is in imminent default.

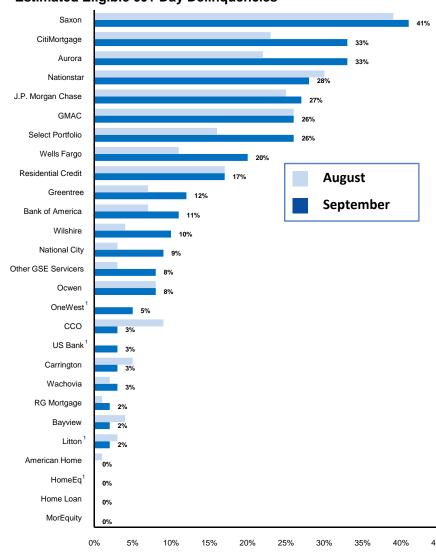
<sup>2</sup> Trial and official modifications as reported into the HAMP system of record.
<sup>3</sup> Bank of America, NA includes Countrywide Home Loans Servicing LP.
<sup>4</sup> J.P. Morgan Chase Bank, NA includes EMC Mortgage Corporation.
<sup>6</sup> Wachovia Mortgage FSB includes Wachovia Bank NA.

<sup>6</sup> Other SPA servicers are entities with less than 1,000 estimated eligible 60+ day

delinquencies that have signed participation agreements with Treasury and Fannie Mae. Those servicers are: Allstate Mortgage Loans and Investments; AMS Servicing, LLC; Bay Federal Credit Union; Central Florida Educators Federal Credit Union; Central Jersey Federal Credit Union; Citizens First Wholesale Mortgage Company; CUC Mortgage Corp.; Farmers State bank; First Bank; First Federal Savings and Loan; Glass City Federal Credit Union; Citizens (Poricon Bank; IBM Southeast Employees' Federal Credit Union; Lake City Bank; Lake National Bank; Metropolitan National Bank; Mission Federal Credit Union; Mortgage Center LLC; Oakland Municipal Credit Union; CRNL Federal Credit Union; Tordit Union; Romudpoint Mortgage Servicing Corp.; Schools Financial Credit Union; SEFCU; Servis One, Inc.; Shore Bank; Stanford Federal Credit Union; Technology Credit Union; Vantium Capital, Inc.; Wescom Central Credit Union; and Wadikin Valley Bank in Valley and Capital, Inc.; Wescom Central Credit Union; and Wadikin Valley Bank in Valley Bank; Stanford Federal Credit Union; and Vadikin Valley Bank; Valley

<sup>8</sup> NA denotes a newly signed servicer not yet fully reporting into the program.

## Trial Modification Tracker: Trial Modifications as a Share of Estimated Eligible 60+ Day Delinquencies



% of Eligible 60+ Day Loans in Trial

<sup>&</sup>lt;sup>1</sup> HomeEq, Litton, OneWest and USBank began participation after July 31, 2009. Note: August trials as a share of 60+ day delinquencies on July 31, 2009. September trials as a share of 60+ day delinquencies on August 31, 2009.



Inc.; Wescom Central Credit Union; and Yadkin Valley Bank.

7 Includes approximately 2,300 participants that service loans owned or guaranteed by Fannie Mae and Freddie Mac.