



## HAMP Activity by Metropolitan Statistical Area As of December 2013

| Metropolitan Statistical Area        | Trial Modifications Started | Active Trial Modifications | Permanent Modifications Started | Active Permanent Modifications | Total Active Modifications | % of Total Active Modifications |
|--------------------------------------|-----------------------------|----------------------------|---------------------------------|--------------------------------|----------------------------|---------------------------------|
| Abilene, TX                          | 108                         | 2                          | 55                              | 35                             | 37                         | 0.0%                            |
| Aguadilla-Isabela-San Sebastian, PR  | 189                         | 6                          | 152                             | 120                            | 126                        | 0.0%                            |
| Akron, OH                            | 3,585                       | 111                        | 2,205                           | 1,567                          | 1,678                      | 0.2%                            |
| Albany, GA                           | 418                         | 23                         | 241                             | 148                            | 171                        | 0.0%                            |
| Albany-Schenectady-Troy, NY          | 2,515                       | 100                        | 1,460                           | 954                            | 1,054                      | 0.1%                            |
| Albuquerque, NM                      | 5,107                       | 152                        | 2,948                           | 2,043                          | 2,195                      | 0.2%                            |
| Alexandria, LA                       | 236                         | 6                          | 133                             | 79                             | 85                         | 0.0%                            |
| Allentown-Bethlehem-Easton, PA-NJ    | 5,840                       | 197                        | 3,499                           | 2,270                          | 2,467                      | 0.3%                            |
| Altoona, PA                          | 217                         | 12                         | 116                             | 73                             | 85                         | 0.0%                            |
| Amarillo, TX                         | 230                         | 10                         | 110                             | 73                             | 83                         | 0.0%                            |
| Ames, IA                             | 99                          | 3                          | 51                              | 29                             | 32                         | 0.0%                            |
| Anchorage, AK                        | 883                         | 18                         | 492                             | 333                            | 351                        | 0.0%                            |
| Anderson, IN                         | 470                         | 13                         | 261                             | 175                            | 188                        | 0.0%                            |
| Anderson, SC                         | 826                         | 31                         | 471                             | 299                            | 330                        | 0.0%                            |
| Ann Arbor, MI                        | 1,765                       | 45                         | 1,071                           | 778                            | 823                        | 0.1%                            |
| Anniston-Oxford, AL                  | 264                         | 12                         | 139                             | 81                             | 93                         | 0.0%                            |
| Appleton, WI                         | 550                         | 20                         | 321                             | 210                            | 230                        | 0.0%                            |
| Asheville, NC                        | 1,915                       | 43                         | 1,170                           | 771                            | 814                        | 0.1%                            |
| Athens-Clarke County, GA             | 873                         | 11                         | 509                             | 353                            | 364                        | 0.0%                            |
| Atlanta-Sandy Springs-Marietta, GA   | 65,220                      | 1,487                      | 38,591                          | 26,274                         | 27,761                     | 2.8%                            |
| Atlantic City-Hammonton, NJ          | 3,495                       | 118                        | 2,079                           | 1,269                          | 1,387                      | 0.1%                            |
| Auburn-Opelika, AL                   | 383                         | 19                         | 208                             | 143                            | 162                        | 0.0%                            |
| Augusta-Richmond County, GA-SC       | 1,470                       | 55                         | 814                             | 550                            | 605                        | 0.1%                            |
| Austin-Round Rock-San Marcos, TX MSA | 4,614                       | 124                        | 2,490                           | 1,724                          | 1,848                      | 0.2%                            |



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| Bakersfield-Delano, CA MSA            | 12,105                      | 230                        | 7,448                           | 5,464                          | 5,694                      | 0.6%                            |
| Baltimore-Towson, MD                  | 22,678                      | 750                        | 14,018                          | 9,309                          | 10,059                     | 1.0%                            |
| Bangor, ME                            | 512                         | 19                         | 317                             | 195                            | 214                        | 0.0%                            |
| Barnstable Town, MA                   | 2,410                       | 78                         | 1,640                           | 1,153                          | 1,231                      | 0.1%                            |
| Baton Rouge, LA                       | 3,362                       | 149                        | 1,928                           | 1,194                          | 1,343                      | 0.1%                            |
| Battle Creek, MI                      | 632                         | 13                         | 383                             | 254                            | 267                        | 0.0%                            |
| Bay City, MI                          | 392                         | 16                         | 239                             | 169                            | 185                        | 0.0%                            |
| Beaumont-Port Arthur, TX              | 523                         | 28                         | 249                             | 166                            | 194                        | 0.0%                            |
| Bellingham, WA                        | 875                         | 22                         | 567                             | 418                            | 440                        | 0.0%                            |
| Bend, OR                              | 1,979                       | 29                         | 1,181                           | 823                            | 852                        | 0.1%                            |
| Billings, MT                          | 286                         | 6                          | 141                             | 98                             | 104                        | 0.0%                            |
| Binghamton, NY                        | 354                         | 27                         | 200                             | 135                            | 162                        | 0.0%                            |
| Birmingham-Hoover, AL                 | 5,484                       | 191                        | 3,008                           | 1,877                          | 2,068                      | 0.2%                            |
| Bismarck, ND                          | 96                          | 2                          | 47                              | 28                             | 30                         | 0.0%                            |
| Blacksburg-Christiansburg-Radford, VA | 249                         | 9                          | 131                             | 85                             | 94                         | 0.0%                            |
| Bloomington, IN                       | 317                         | 17                         | 206                             | 147                            | 164                        | 0.0%                            |
| Bloomington-Normal, IL                | 281                         | 9                          | 178                             | 121                            | 130                        | 0.0%                            |
| Boise City-Nampa, ID                  | 4,646                       | 66                         | 2,787                           | 1,975                          | 2,041                      | 0.2%                            |
| Boston-Cambridge-Quincy, MA-NH        | 34,251                      | 1,051                      | 22,286                          | 15,781                         | 16,832                     | 1.7%                            |
| Boulder, CO                           | 934                         | 20                         | 582                             | 459                            | 479                        | 0.0%                            |
| Bowling Green, KY                     | 215                         | 10                         | 129                             | 82                             | 92                         | 0.0%                            |
| Bremerton-Silverdale, WA              | 1,343                       | 47                         | 835                             | 575                            | 622                        | 0.1%                            |
| Bridgeport-Stamford-Norwalk, CT       | 8,538                       | 312                        | 5,515                           | 4,027                          | 4,339                      | 0.4%                            |
| Brownsville-Harlingen, TX             | 870                         | 33                         | 433                             | 300                            | 333                        | 0.0%                            |



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| Brunswick, GA                               | 375                         | 20                         | 212                             | 149                            | 169                        | 0.0%                            |
| Buffalo-Niagara Falls, NY                   | 2,104                       | 110                        | 1,245                           | 843                            | 953                        | 0.1%                            |
| Burlington, NC                              | 610                         | 14                         | 359                             | 246                            | 260                        | 0.0%                            |
| Burlington-South Burlington, VT             | 577                         | 23                         | 377                             | 270                            | 293                        | 0.0%                            |
| Canton-Massillon, OH                        | 1,724                       | 50                         | 1,079                           | 760                            | 810                        | 0.1%                            |
| Cape Coral-Fort Myers, FL                   | 8,408                       | 163                        | 4,717                           | 3,241                          | 3,404                      | 0.3%                            |
| Cape Girardeau-Jackson, MO                  | 175                         | 5                          | 96                              | 68                             | 73                         | 0.0%                            |
| Carson City, NV                             | 576                         | 15                         | 371                             | 253                            | 268                        | 0.0%                            |
| Casper, WY                                  | 192                         | 4                          | 119                             | 87                             | 91                         | 0.0%                            |
| Cedar Rapids, IA                            | 547                         | 13                         | 290                             | 167                            | 180                        | 0.0%                            |
| Champaign-Urbana, IL                        | 316                         | 12                         | 172                             | 104                            | 116                        | 0.0%                            |
| Charleston, WV                              | 335                         | 10                         | 184                             | 127                            | 137                        | 0.0%                            |
| Charleston-North Charleston-Summerville, SC | 4,565                       | 115                        | 2,692                           | 1,792                          | 1,907                      | 0.2%                            |
| Charlotte-Gastonia-Rock Hill, NC-SC MSA     | 13,430                      | 385                        | 7,724                           | 5,195                          | 5,580                      | 0.6%                            |
| Charlottesville, VA                         | 844                         | 21                         | 534                             | 370                            | 391                        | 0.0%                            |
| Chattanooga, TN-GA                          | 2,030                       | 76                         | 1,188                           | 779                            | 855                        | 0.1%                            |
| Cheyenne, WY                                | 206                         | 5                          | 119                             | 79                             | 84                         | 0.0%                            |
| Chicago-Joliet-Naperville, IL-IN-WI MSA     | 107,259                     | 2,917                      | 67,230                          | 46,183                         | 49,100                     | 5.0%                            |
| Chico, CA                                   | 1,606                       | 28                         | 1,025                           | 754                            | 782                        | 0.1%                            |
| Cincinnati-Middletown, OH-KY-IN             | 8,751                       | 342                        | 5,095                           | 3,369                          | 3,711                      | 0.4%                            |
| Clarksville, TN-KY                          | 380                         | 20                         | 203                             | 119                            | 139                        | 0.0%                            |
| Cleveland, TN                               | 380                         | 12                         | 200                             | 126                            | 138                        | 0.0%                            |
| Cleveland-Elyria-Mentor, OH                 | 12,017                      | 438                        | 7,180                           | 4,908                          | 5,346                      | 0.5%                            |



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| Coeur d'Alene, ID                          | 960                         | 25                         | 599                             | 424                            | 449                        | 0.0%                            |
| College Station-Bryan, TX                  | 210                         | 11                         | 110                             | 70                             | 81                         | 0.0%                            |
| Colorado Springs, CO                       | 3,021                       | 79                         | 1,835                           | 1,315                          | 1,394                      | 0.1%                            |
| Columbia, MO                               | 256                         | 11                         | 147                             | 88                             | 99                         | 0.0%                            |
| Columbia, SC                               | 3,752                       | 122                        | 2,146                           | 1,382                          | 1,504                      | 0.2%                            |
| Columbus, GA-AL                            | 1,090                       | 36                         | 612                             | 399                            | 435                        | 0.0%                            |
| Columbus, IN                               | 191                         | 12                         | 102                             | 64                             | 76                         | 0.0%                            |
| Columbus, OH                               | 7,675                       | 269                        | 4,557                           | 3,050                          | 3,319                      | 0.3%                            |
| Corpus Christi, TX                         | 630                         | 28                         | 309                             | 205                            | 233                        | 0.0%                            |
| Corvallis, OR                              | 163                         | 3                          | 94                              | 71                             | 74                         | 0.0%                            |
| Crestview-Fort Walton Beach-Destin, FL MSA | 1,088                       | 40                         | 587                             | 385                            | 425                        | 0.0%                            |
| Cumberland, MD-WV                          | 207                         | 8                          | 117                             | 80                             | 88                         | 0.0%                            |
| Dallas-Fort Worth-Arlington, TX            | 23,504                      | 798                        | 12,695                          | 8,447                          | 9,245                      | 0.9%                            |
| Dalton, GA                                 | 781                         | 18                         | 450                             | 300                            | 318                        | 0.0%                            |
| Danville, IL                               | 90                          | 3                          | 39                              | 20                             | 23                         | 0.0%                            |
| Danville, VA                               | 261                         | 7                          | 135                             | 93                             | 100                        | 0.0%                            |
| Davenport-Moline-Rock Island, IA-IL        | 877                         | 28                         | 471                             | 292                            | 320                        | 0.0%                            |
| Dayton, OH                                 | 7,356                       | 110                        | 1,823                           | 1,224                          | 1,334                      | 0.1%                            |
| Decatur, AL                                | 310                         | 10                         | 153                             | 102                            | 112                        | 0.0%                            |
| Decatur, IL                                | 136                         | 8                          | 67                              | 42                             | 50                         | 0.0%                            |
| Deltona-Daytona Beach-Ormond Beach, FL     | 7,094                       | 207                        | 4,285                           | 2,842                          | 3,049                      | 0.3%                            |
| Denver-Aurora, CO                          | 17,859                      | 370                        | 10,908                          | 8,003                          | 8,373                      | 0.9%                            |
| Des Moines-West Des Moines, IA             | 2,333                       | 63                         | 1,265                           | 783                            | 846                        | 0.1%                            |
| Detroit-Warren-Livonia, MI                 | 39,557                      | 702                        | 22,868                          | 15,892                         | 16,594                     | 1.7%                            |



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| Dothan, AL                            | 259                         | 5                          | 146                             | 97                             | 102                        | 0.0%                            |
| Dover, DE                             | 1,230                       | 31                         | 774                             | 459                            | 490                        | 0.0%                            |
| Dubuque, IA                           | 160                         | 4                          | 90                              | 47                             | 51                         | 0.0%                            |
| Duluth, MN-WI                         | 980                         | 26                         | 594                             | 394                            | 420                        | 0.0%                            |
| Durham, NC                            | 1,919                       | 69                         | 1,135                           | 754                            | 823                        | 0.1%                            |
| Eau Claire, WI                        | 353                         | 14                         | 211                             | 123                            | 137                        | 0.0%                            |
| El Centro, CA                         | 2,239                       | 49                         | 1,326                           | 971                            | 1,020                      | 0.1%                            |
| El Paso, TX                           | 1,985                       | 57                         | 1,091                           | 782                            | 839                        | 0.1%                            |
| Elizabethtown, KY                     | 194                         | 8                          | 92                              | 61                             | 69                         | 0.0%                            |
| Elkhart-Goshen, IN                    | 961                         | 20                         | 537                             | 363                            | 383                        | 0.0%                            |
| Elmira, NY                            | 138                         | 9                          | 86                              | 56                             | 65                         | 0.0%                            |
| Erie, PA                              | 486                         | 24                         | 279                             | 185                            | 209                        | 0.0%                            |
| Eugene-Springfield, OR                | 1,724                       | 34                         | 1,047                           | 757                            | 791                        | 0.1%                            |
| Evansville, IN-KY                     | 736                         | 22                         | 385                             | 244                            | 266                        | 0.0%                            |
| Fairbanks, AK                         | 111                         | 5                          | 54                              | 28                             | 33                         | 0.0%                            |
| Fajardo, PR                           | 93                          | 3                          | 71                              | 58                             | 61                         | 0.0%                            |
| Fargo, ND-MN                          | 301                         | 7                          | 148                             | 97                             | 104                        | 0.0%                            |
| Farmington, NM                        | 181                         | 6                          | 105                             | 71                             | 77                         | 0.0%                            |
| Fayetteville, NC                      | 890                         | 39                         | 502                             | 329                            | 368                        | 0.0%                            |
| Fayetteville-Springdale-Rogers, AR-MO | 2,018                       | 31                         | 1,128                           | 738                            | 769                        | 0.1%                            |
| Flagstaff, AZ                         | 514                         | 6                          | 302                             | 194                            | 200                        | 0.0%                            |
| Flint, MI                             | 2,745                       | 48                         | 1,606                           | 1,092                          | 1,140                      | 0.1%                            |
| Florence, SC                          | 725                         | 31                         | 393                             | 247                            | 278                        | 0.0%                            |
| Florence-Muscle Shoals, AL            | 261                         | 8                          | 133                             | 82                             | 90                         | 0.0%                            |



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| Fond du Lac, WI               | 245                         | 8                          | 143                             | 95                             | 103                        | 0.0%                            |
| Fort Collins-Loveland, CO     | 1,286                       | 28                         | 763                             | 560                            | 588                        | 0.1%                            |
| Fort Smith, AR-OK             | 364                         | 11                         | 202                             | 139                            | 150                        | 0.0%                            |
| Fort Wayne, IN                | 1,342                       | 56                         | 720                             | 476                            | 532                        | 0.1%                            |
| Fresno, CA                    | 12,543                      | 267                        | 7,950                           | 5,793                          | 6,060                      | 0.6%                            |
| Gadsden, AL                   | 267                         | 7                          | 142                             | 93                             | 100                        | 0.0%                            |
| Gainesville, FL               | 1,038                       | 36                         | 591                             | 421                            | 457                        | 0.0%                            |
| Gainesville, GA               | 1,769                       | 27                         | 1,062                           | 772                            | 799                        | 0.1%                            |
| Glens Falls, NY               | 467                         | 20                         | 280                             | 181                            | 201                        | 0.0%                            |
| Goldsboro, NC                 | 233                         | 12                         | 130                             | 77                             | 89                         | 0.0%                            |
| Grand Forks, ND-MN            | 91                          | 1                          | 58                              | 43                             | 44                         | 0.0%                            |
| Grand Junction, CO            | 823                         | 13                         | 512                             | 352                            | 365                        | 0.0%                            |
| Grand Rapids-Wyoming, MI      | 3,876                       | 79                         | 2,362                           | 1,649                          | 1,728                      | 0.2%                            |
| Great Falls, MT               | 107                         | 3                          | 65                              | 43                             | 46                         | 0.0%                            |
| Greeley, CO                   | 1,717                       | 40                         | 1,005                           | 730                            | 770                        | 0.1%                            |
| Green Bay, WI                 | 900                         | 21                         | 526                             | 342                            | 363                        | 0.0%                            |
| Greensboro-High Point, NC     | 3,661                       | 119                        | 2,121                           | 1,382                          | 1,501                      | 0.2%                            |
| Greenville, NC                | 547                         | 19                         | 316                             | 194                            | 213                        | 0.0%                            |
| Greenville-Mauldin-Easley, SC | 2,810                       | 74                         | 1,574                           | 1,052                          | 1,126                      | 0.1%                            |
| Guayama, PR                   | 46                          | 4                          | 36                              | 28                             | 32                         | 0.0%                            |
| Gulfport-Biloxi, MS           | 850                         | 21                         | 491                             | 284                            | 305                        | 0.0%                            |
| Hagerstown-Martinsburg, MD-WV | 2,436                       | 61                         | 1,485                           | 959                            | 1,020                      | 0.1%                            |
| Hanford-Corcoran, CA          | 1,323                       | 25                         | 826                             | 593                            | 618                        | 0.1%                            |
| Harrisburg-Carlisle, PA       | 1,545                       | 81                         | 874                             | 564                            | 645                        | 0.1%                            |
| Harrisonburg, VA              | 353                         | 12                         | 219                             | 153                            | 165                        | 0.0%                            |



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| Hartford-West Hartford-East Hartford, CT | 7,738                       | 282                        | 4,746                           | 3,182                          | 3,464                      | 0.4%                            |
| Hattiesburg, MS                          | 362                         | 10                         | 206                             | 136                            | 146                        | 0.0%                            |
| Hickory-Lenoir-Morganton, NC             | 1,502                       | 49                         | 874                             | 574                            | 623                        | 0.1%                            |
| Hinesville-Fort Stewart, GA              | 152                         | 10                         | 84                              | 54                             | 64                         | 0.0%                            |
| Holland-Grand Haven, MI                  | 1,078                       | 22                         | 653                             | 451                            | 473                        | 0.0%                            |
| Honolulu, HI                             | 3,816                       | 131                        | 2,396                           | 1,722                          | 1,853                      | 0.2%                            |
| Hot Springs, AR                          | 224                         | 4                          | 131                             | 86                             | 90                         | 0.0%                            |
| Houma-Bayou Cane-Thibodaux, LA           | 393                         | 14                         | 219                             | 137                            | 151                        | 0.0%                            |
| Houston-Sugar Land-Baytown, TX           | 25,309                      | 908                        | 13,616                          | 9,351                          | 10,259                     | 1.0%                            |
| Huntington-Ashland, WV-KY-OH             | 377                         | 18                         | 214                             | 136                            | 154                        | 0.0%                            |
| Huntsville, AL                           | 930                         | 34                         | 538                             | 332                            | 366                        | 0.0%                            |
| Idaho Falls, ID                          | 456                         | 7                          | 259                             | 166                            | 173                        | 0.0%                            |
| Indianapolis-Carmel, IN                  | 7,681                       | 279                        | 4,400                           | 2,894                          | 3,173                      | 0.3%                            |
| Iowa City, IA                            | 176                         | 3                          | 96                              | 65                             | 68                         | 0.0%                            |
| Ithaca, NY                               | 76                          | 5                          | 42                              | 32                             | 37                         | 0.0%                            |
| Jackson, MI                              | 959                         | 23                         | 549                             | 381                            | 404                        | 0.0%                            |
| Jackson, MS                              | 2,380                       | 65                         | 1,411                           | 848                            | 913                        | 0.1%                            |
| Jackson, TN                              | 426                         | 15                         | 234                             | 147                            | 162                        | 0.0%                            |
| Jacksonville, FL                         | 14,566                      | 457                        | 8,645                           | 5,626                          | 6,083                      | 0.6%                            |
| Jacksonville, NC                         | 256                         | 6                          | 141                             | 95                             | 101                        | 0.0%                            |
| Janesville, WI                           | 774                         | 17                         | 520                             | 316                            | 333                        | 0.0%                            |
| Jefferson City, MO                       | 215                         | 3                          | 146                             | 91                             | 94                         | 0.0%                            |
| Johnson City, TN                         | 407                         | 8                          | 224                             | 144                            | 152                        | 0.0%                            |
| Johnstown, PA                            | 156                         | 12                         | 76                              | 41                             | 53                         | 0.0%                            |



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| Jonesboro, AR                    | 131                         | 5                          | 61                              | 36                             | 41                         | 0.0%                            |
| Joplin, MO                       | 384                         | 16                         | 190                             | 111                            | 127                        | 0.0%                            |
| Kalamazoo-Portage, MI            | 1,250                       | 34                         | 755                             | 519                            | 553                        | 0.1%                            |
| Kankakee-Bradley, IL             | 552                         | 11                         | 377                             | 229                            | 240                        | 0.0%                            |
| Kansas City, MO-KS               | 9,278                       | 298                        | 5,026                           | 3,282                          | 3,580                      | 0.4%                            |
| Kennewick-Pasco-Richland, WA     | 543                         | 18                         | 298                             | 226                            | 244                        | 0.0%                            |
| Killeen-Temple-Fort Hood, TX     | 405                         | 19                         | 203                             | 150                            | 169                        | 0.0%                            |
| Kingsport-Bristol-Bristol, TN-VA | 533                         | 10                         | 294                             | 206                            | 216                        | 0.0%                            |
| Kingston, NY                     | 1,269                       | 44                         | 798                             | 549                            | 593                        | 0.1%                            |
| Knoxville, TN                    | 2,450                       | 75                         | 1,385                           | 875                            | 950                        | 0.1%                            |
| Kokomo, IN                       | 375                         | 18                         | 206                             | 137                            | 155                        | 0.0%                            |
| La Crosse, WI-MN                 | 214                         | 6                          | 132                             | 72                             | 78                         | 0.0%                            |
| Lafayette, IN                    | 336                         | 12                         | 211                             | 146                            | 158                        | 0.0%                            |
| Lafayette, LA                    | 679                         | 21                         | 383                             | 227                            | 248                        | 0.0%                            |
| Lake Charles, LA                 | 407                         | 16                         | 222                             | 152                            | 168                        | 0.0%                            |
| Lake Havasu City-Kingman, AZ     | 1,976                       | 35                         | 1,188                           | 794                            | 829                        | 0.1%                            |
| Lakeland-Winter Haven, FL        | 6,655                       | 176                        | 3,886                           | 2,555                          | 2,731                      | 0.3%                            |
| Lancaster, PA                    | 1,520                       | 51                         | 920                             | 591                            | 642                        | 0.1%                            |
| Lansing-East Lansing, MI         | 2,270                       | 52                         | 1,325                           | 898                            | 950                        | 0.1%                            |
| Laredo, TX                       | 836                         | 23                         | 434                             | 310                            | 333                        | 0.0%                            |
| Las Cruces, NM                   | 500                         | 15                         | 305                             | 211                            | 226                        | 0.0%                            |
| Las Vegas-Paradise, NV           | 41,525                      | 782                        | 24,391                          | 15,883                         | 16,665                     | 1.7%                            |
| Lawrence, KS                     | 233                         | 3                          | 138                             | 94                             | 97                         | 0.0%                            |
| Lawton, OK                       | 133                         | 11                         | 77                              | 51                             | 62                         | 0.0%                            |
| Lebanon, PA                      | 378                         | 19                         | 220                             | 133                            | 152                        | 0.0%                            |





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|--|-----------------------------|----------------------------|---------------------------------|--------------------------------|----------------------------|---------------------------------|
| Lewiston, ID-WA                          | 139                         | 8                          | 83                              | 61                             | 69                         | 0.0%                            |
| Lewiston-Auburn, ME                      | 456                         | 16                         | 283                             | 185                            | 201                        | 0.0%                            |
| Lexington-Fayette, KY                    | 1,217                       | 44                         | 683                             | 460                            | 504                        | 0.1%                            |
| Lima, OH                                 | 287                         | 13                         | 169                             | 109                            | 122                        | 0.0%                            |
| Lincoln, NE                              | 565                         | 19                         | 319                             | 197                            | 216                        | 0.0%                            |
| Little Rock-North Little Rock-Conway, AR | 1,728                       | 67                         | 904                             | 540                            | 607                        | 0.1%                            |
| Logan, UT-ID                             | 285                         | 6                          | 191                             | 132                            | 138                        | 0.0%                            |
| Longview, TX                             | 244                         | 8                          | 112                             | 68                             | 76                         | 0.0%                            |
| Longview, WA                             | 589                         | 11                         | 373                             | 250                            | 261                        | 0.0%                            |
| Los Angeles-Long Beach-Santa Ana, CA     | 143,715                     | 3,416                      | 97,469                          | 78,099                         | 81,515                     | 8.3%                            |
| Louisville/Jefferson County, KY-IN       | 4,672                       | 163                        | 2,703                           | 1,723                          | 1,886                      | 0.2%                            |
| Lubbock, TX                              | 275                         | 14                         | 139                             | 89                             | 103                        | 0.0%                            |
| Lynchburg, VA                            | 645                         | 24                         | 371                             | 258                            | 282                        | 0.0%                            |
| Macon, GA                                | 1,173                       | 38                         | 703                             | 458                            | 496                        | 0.1%                            |
| Madera, CA                               | 2,405                       | 42                         | 1,534                           | 1,113                          | 1,155                      | 0.1%                            |
| Madison, WI                              | 1,613                       | 50                         | 1,006                           | 654                            | 704                        | 0.1%                            |
| Manchester-Nashua, NH                    | 2,967                       | 61                         | 1,921                           | 1,297                          | 1,358                      | 0.1%                            |
| Manhattan, KS                            | 111                         | 3                          | 65                              | 38                             | 41                         | 0.0%                            |
| Mankato-North Mankato, MN                | 246                         | 7                          | 138                             | 87                             | 94                         | 0.0%                            |
| Mansfield, OH                            | 424                         | 18                         | 252                             | 165                            | 183                        | 0.0%                            |
| Mayaguez, PR                             | 90                          | 3                          | 72                              | 56                             | 59                         | 0.0%                            |
| McAllen-Edinburg-Mission, TX             | 1,954                       | 67                         | 980                             | 698                            | 765                        | 0.1%                            |
| Medford, OR                              | 1,805                       | 42                         | 1,122                           | 790                            | 832                        | 0.1%                            |
| Memphis, TN-MS-AR                        | 9,578                       | 435                        | 5,770                           | 3,521                          | 3,956                      | 0.4%                            |



## HAMP Activity by Metropolitan Statistical Area As of December 2013

| Metropolitan Statistical Area                | Trial Modifications Started | Active Trial Modifications | Permanent Modifications Started | Active Permanent Modifications | Total Active Modifications | % of Total Active Modifications |
|--|-----------------------------|----------------------------|---------------------------------|--------------------------------|----------------------------|---------------------------------|
| Merced, CA                                   | 3,681                       | 71                         | 2,270                           | 1,680                          | 1,751                      | 0.2%                            |
| Miami-Fort Lauderdale-Pompano Beach, FL      | 108,530                     | 3,408                      | 67,542                          | 50,882                         | 54,290                     | 5.5%                            |
| Michigan City-La Porte, IN                   | 489                         | 20                         | 287                             | 188                            | 208                        | 0.0%                            |
| Midland, TX                                  | 136                         | 2                          | 56                              | 37                             | 39                         | 0.0%                            |
| Milwaukee-Waukesha-West Allis, WI            | 8,116                       | 327                        | 4,911                           | 3,191                          | 3,518                      | 0.4%                            |
| Minneapolis-St. Paul-Bloomington, MN-WI      | 27,981                      | 485                        | 16,846                          | 11,486                         | 11,971                     | 1.2%                            |
| Missoula, MT                                 | 397                         | 5                          | 222                             | 158                            | 163                        | 0.0%                            |
| Mobile, AL                                   | 1,794                       | 55                         | 1,009                           | 634                            | 689                        | 0.1%                            |
| Modesto, CA                                  | 9,639                       | 162                        | 6,195                           | 4,555                          | 4,717                      | 0.5%                            |
| Monroe, LA                                   | 329                         | 10                         | 182                             | 119                            | 129                        | 0.0%                            |
| Monroe, MI                                   | 1,134                       | 23                         | 680                             | 480                            | 503                        | 0.1%                            |
| Montgomery, AL                               | 1,190                       | 43                         | 697                             | 420                            | 463                        | 0.0%                            |
| Morgantown, WV                               | 71                          | 1                          | 45                              | 33                             | 34                         | 0.0%                            |
| Morristown, TN                               | 432                         | 10                         | 256                             | 177                            | 187                        | 0.0%                            |
| Mount Vernon-Anacortes, WA                   | 697                         | 13                         | 441                             | 300                            | 313                        | 0.0%                            |
| Muncie, IN                                   | 261                         | 10                         | 145                             | 96                             | 106                        | 0.0%                            |
| Muskegon-Norton Shores, MI                   | 881                         | 26                         | 521                             | 340                            | 366                        | 0.0%                            |
| Myrtle Beach-North Myrtle Beach-Conway, SC   | 2,201                       | 68                         | 1,328                           | 907                            | 975                        | 0.1%                            |
| Napa, CA                                     | 1,492                       | 42                         | 1,027                           | 831                            | 873                        | 0.1%                            |
| Naples-Marco Island, FL                      | 3,800                       | 68                         | 2,267                           | 1,623                          | 1,691                      | 0.2%                            |
| Nashville-Davidson-Murfreesboro-Franklin, TN | 7,385                       | 249                        | 4,252                           | 2,722                          | 2,971                      | 0.3%                            |
| New Haven-Milford, CT                        | 7,366                       | 265                        | 4,603                           | 3,015                          | 3,280                      | 0.3%                            |
| New Orleans-Metairie-Kenner, LA              | 6,030                       | 204                        | 3,564                           | 2,312                          | 2,516                      | 0.3%                            |



## HAMP Activity by Metropolitan Statistical Area As of December 2013

| Metropolitan Statistical Area                      | Trial Modifications Started | Active Trial Modifications | Permanent Modifications Started | Active Permanent Modifications | Total Active Modifications | % of Total Active Modifications |
|--|-----------------------------|----------------------------|---------------------------------|--------------------------------|----------------------------|---------------------------------|
| New York-Northern New Jersey-Long Island, NY-NJ-PA | 137,870                     | 5,168                      | 86,886                          | 62,932                         | 68,100                     | 6.9%                            |
| Niles-Benton Harbor, MI                            | 662                         | 21                         | 409                             | 274                            | 295                        | 0.0%                            |
| North Port-Bradenton-Sarasota, FL MSA              | 7,888                       | 206                        | 4,722                           | 3,335                          | 3,541                      | 0.4%                            |
| Norwich-New London, CT                             | 1,905                       | 77                         | 1,193                           | 777                            | 854                        | 0.1%                            |
| Ocala, FL  | 3,511                       | 95                         | 2,168                           | 1,448                          | 1,543                      | 0.2%                            |
| Ocean City, NJ                                     | 796                         | 28                         | 487                             | 305                            | 333                        | 0.0%                            |
| Odessa, TX   | 127                         | 3                          | 46                              | 30                             | 33                         | 0.0%                            |
| Ogden-Clearfield, UT                               | 2,611                       | 50                         | 1,590                           | 1,049                          | 1,099                      | 0.1%                            |
| Oklahoma City, OK                                  | 2,800                       | 101                        | 1,474                           | 939                            | 1,040                      | 0.1%                            |
| Olympia, WA  | 1,400                       | 51                         | 906                             | 620                            | 671                        | 0.1%                            |
| Omaha-Council Bluffs, NE-IA                        | 2,564                       | 80                         | 1,483                           | 930                            | 1,010                      | 0.1%                            |
| Orlando-Kissimmee-Sanford, FL MSA                  | 39,452                      | 927                        | 23,731                          | 16,335                         | 17,262                     | 1.8%                            |
| Oshkosh-Neenah, WI                                 | 380                         | 9                          | 231                             | 143                            | 152                        | 0.0%                            |
| Owensboro, KY                                      | 186                         | 6                          | 94                              | 62                             | 68                         | 0.0%                            |
| Oxnard-Thousand Oaks-Ventura, CA                   | 9,686                       | 262                        | 6,713                           | 5,492                          | 5,754                      | 0.6%                            |
| Palm Bay-Melbourne-Titusville, FL                  | 6,697                       | 180                        | 3,993                           | 2,707                          | 2,887                      | 0.3%                            |
| Palm Coast, FL                                     | 1,682                       | 59                         | 1,055                           | 729                            | 788                        | 0.1%                            |
| Panama City-Lynn Haven, FL                         | 911                         | 24                         | 532                             | 340                            | 364                        | 0.0%                            |
| Parkersburg-Marietta-Vienna, WV-OH                 | 224                         | 12                         | 127                             | 86                             | 98                         | 0.0%                            |
| Pascagoula, MS                                     | 539                         | 15                         | 316                             | 184                            | 199                        | 0.0%                            |
| Pensacola-Ferry Pass-Brent, FL                     | 2,387                       | 63                         | 1,424                           | 948                            | 1,011                      | 0.1%                            |
| Peoria, IL   | 666                         | 26                         | 380                             | 243                            | 269                        | 0.0%                            |
| Philadelphia-Camden-Wilmington,                    | 38,242                      | 1,406                      | 23,144                          | 14,882                         | 16,288                     | 1.7%                            |



## HAMP Activity by Metropolitan Statistical Area As of December 2013

| Metropolitan Statistical Area            | Trial Modifications Started | Active Trial Modifications | Permanent Modifications Started | Active Permanent Modifications | Total Active Modifications | % of Total Active Modifications |
|--|-----------------------------|----------------------------|---------------------------------|--------------------------------|----------------------------|---------------------------------|
| PA-NJ-DE-MD                              |                             |                            |                                 |                                |                            |                                 |
| Phoenix-Mesa-Glendale, AZ MSA            | 70,535                      | 644                        | 40,678                          | 26,977                         | 27,621                     | 2.8%                            |
| Pine Bluff, AR                           | 115                         | 12                         | 53                              | 37                             | 49                         | 0.0%                            |
| Pittsburgh, PA                           | 5,839                       | 300                        | 3,236                           | 2,213                          | 2,513                      | 0.3%                            |
| Pittsfield, MA                           | 322                         | 10                         | 204                             | 133                            | 143                        | 0.0%                            |
| Pocatello, ID                            | 251                         | 10                         | 151                             | 101                            | 111                        | 0.0%                            |
| Ponce, PR                                | 175                         | 4                          | 137                             | 117                            | 121                        | 0.0%                            |
| Port St. Lucie, FL                       | 7,734                       | 192                        | 4,617                           | 3,155                          | 3,347                      | 0.3%                            |
| Portland-South Portland-Biddeford, ME    | 3,428                       | 117                        | 2,195                           | 1,422                          | 1,539                      | 0.2%                            |
| Portland-Vancouver-Hillsboro, OR-WA MSA  | 16,461                      | 314                        | 10,115                          | 7,412                          | 7,726                      | 0.8%                            |
| Poughkeepsie-Newburgh-Middletown, NY     | 6,430                       | 281                        | 3,772                           | 2,433                          | 2,714                      | 0.3%                            |
| Prescott, AZ                             | 2,098                       | 38                         | 1,253                           | 869                            | 907                        | 0.1%                            |
| Providence-New Bedford-Fall River, RI-MA | 14,464                      | 492                        | 9,414                           | 6,356                          | 6,848                      | 0.7%                            |
| Provo-Orem, UT                           | 3,902                       | 52                         | 2,411                           | 1,736                          | 1,788                      | 0.2%                            |
| Pueblo, CO                               | 810                         | 29                         | 493                             | 347                            | 376                        | 0.0%                            |
| Punta Gorda, FL                          | 1,841                       | 43                         | 1,117                           | 774                            | 817                        | 0.1%                            |
| Racine, WI                               | 1,056                       | 33                         | 649                             | 442                            | 475                        | 0.0%                            |
| Raleigh-Cary, NC                         | 5,319                       | 163                        | 3,025                           | 1,964                          | 2,127                      | 0.2%                            |
| Rapid City, SD                           | 254                         | 5                          | 124                             | 78                             | 83                         | 0.0%                            |
| Reading, PA                              | 1,838                       | 67                         | 1,123                           | 736                            | 803                        | 0.1%                            |
| Redding, CA                              | 1,591                       | 33                         | 1,032                           | 760                            | 793                        | 0.1%                            |
| Reno-Sparks, NV                          | 6,068                       | 128                        | 3,666                           | 2,473                          | 2,601                      | 0.3%                            |
| Richmond, VA                             | 8,517                       | 281                        | 5,083                           | 3,439                          | 3,720                      | 0.4%                            |



## HAMP Activity by Metropolitan Statistical Area As of December 2013

| Metropolitan Statistical Area         | Trial Modifications Started | Active Trial Modifications | Permanent Modifications Started | Active Permanent Modifications | Total Active Modifications | % of Total Active Modifications |
|---------------------------------------|-----------------------------|----------------------------|---------------------------------|--------------------------------|----------------------------|---------------------------------|
| Riverside-San Bernardino-Ontario, CA  | 95,541                      | 1,674                      | 62,298                          | 45,362                         | 47,036                     | 4.8%                            |
| Roanoke, VA                           | 1,055                       | 40                         | 619                             | 421                            | 461                        | 0.0%                            |
| Rochester, MN                         | 575                         | 7                          | 352                             | 231                            | 238                        | 0.0%                            |
| Rochester, NY                         | 2,222                       | 117                        | 1,284                           | 846                            | 963                        | 0.1%                            |
| Rockford, IL                          | 2,025                       | 55                         | 1,226                           | 753                            | 808                        | 0.1%                            |
| Rocky Mount, NC                       | 542                         | 22                         | 297                             | 176                            | 198                        | 0.0%                            |
| Rome, GA                              | 299                         | 11                         | 159                             | 106                            | 117                        | 0.0%                            |
| Sacramento-Arden-Arcade-Roseville, CA | 32,377                      | 567                        | 21,050                          | 15,321                         | 15,888                     | 1.6%                            |
| Saginaw-Saginaw Township North, MI    | 672                         | 24                         | 385                             | 270                            | 294                        | 0.0%                            |
| Salem, OR                             | 2,287                       | 51                         | 1,451                           | 1,040                          | 1,091                      | 0.1%                            |
| Salinas, CA                           | 4,436                       | 146                        | 3,056                           | 2,498                          | 2,644                      | 0.3%                            |
| Salisbury, MD                         | 737                         | 24                         | 461                             | 284                            | 308                        | 0.0%                            |
| Salt Lake City, UT                    | 8,371                       | 156                        | 5,390                           | 3,837                          | 3,993                      | 0.4%                            |
| San Angelo, TX                        | 90                          | 3                          | 47                              | 30                             | 33                         | 0.0%                            |
| San Antonio-New Braunfels, TX MSA     | 5,318                       | 176                        | 2,768                           | 1,870                          | 2,046                      | 0.2%                            |
| San Diego-Carlsbad-San Marcos, CA     | 32,730                      | 705                        | 22,067                          | 17,589                         | 18,294                     | 1.9%                            |
| San Francisco-Oakland-Fremont, CA     | 38,414                      | 840                        | 26,925                          | 21,706                         | 22,546                     | 2.3%                            |
| San German-Cabo Rojo, PR              | 90                          | 2                          | 73                              | 64                             | 66                         | 0.0%                            |
| San Jose-Sunnyvale-Santa Clara, CA    | 12,774                      | 254                        | 8,657                           | 7,249                          | 7,503                      | 0.8%                            |
| San Juan-Caguas-Guaynabo, PR          | 4,263                       | 138                        | 3,398                           | 2,681                          | 2,819                      | 0.3%                            |
| San Luis Obispo-Paso Robles, CA       | 2,106                       | 34                         | 1,435                           | 1,166                          | 1,200                      | 0.1%                            |
| Sandusky, OH                          | 331                         | 14                         | 188                             | 129                            | 143                        | 0.0%                            |
| Santa Barbara-Santa Maria-Goleta,     | 3,456                       | 61                         | 2,418                           | 1,947                          | 2,008                      | 0.2%                            |



## HAMP Activity by Metropolitan Statistical Area As of December 2013

| Metropolitan Statistical Area | Trial Modifications Started | Active Trial Modifications | Permanent Modifications Started | Active Permanent Modifications | Total Active Modifications | % of Total Active Modifications |
|-------------------------------|-----------------------------|----------------------------|---------------------------------|--------------------------------|----------------------------|---------------------------------|
| CA                            |                             |                            |                                 |                                |                            |                                 |
| Santa Cruz-Watsonville, CA    | 1,878                       | 68                         | 1,331                           | 1,147                          | 1,215                      | 0.1%                            |
| Santa Fe, NM                  | 852                         | 28                         | 545                             | 410                            | 438                        | 0.0%                            |
| Santa Rosa-Petaluma, CA       | 5,379                       | 115                        | 3,746                           | 3,058                          | 3,173                      | 0.3%                            |
| Savannah, GA                  | 2,133                       | 65                         | 1,089                           | 710                            | 775                        | 0.1%                            |
| Scranton-Wilkes-Barre, PA     | 1,854                       | 104                        | 1,094                           | 730                            | 834                        | 0.1%                            |
| Seattle-Tacoma-Bellevue, WA   | 28,116                      | 755                        | 17,943                          | 12,842                         | 13,597                     | 1.4%                            |
| Sebastian-Vero Beach, FL      | 1,694                       | 37                         | 1,019                           | 673                            | 710                        | 0.1%                            |
| Sheboygan, WI                 | 334                         | 10                         | 190                             | 122                            | 132                        | 0.0%                            |
| Sherman-Denison, TX           | 244                         | 13                         | 140                             | 99                             | 112                        | 0.0%                            |
| Shreveport-Bossier City, LA   | 1,096                       | 47                         | 598                             | 374                            | 421                        | 0.0%                            |
| Sioux City, IA-NE-SD          | 264                         | 9                          | 139                             | 88                             | 97                         | 0.0%                            |
| Sioux Falls, SD               | 417                         | 14                         | 212                             | 130                            | 144                        | 0.0%                            |
| South Bend-Mishawaka, IN-MI   | 1,373                       | 48                         | 822                             | 569                            | 617                        | 0.1%                            |
| Spartanburg, SC               | 1,264                       | 35                         | 697                             | 462                            | 497                        | 0.1%                            |
| Spokane, WA                   | 2,081                       | 66                         | 1,307                           | 905                            | 971                        | 0.1%                            |
| Springfield, IL               | 267                         | 12                         | 159                             | 103                            | 115                        | 0.0%                            |
| Springfield, MA               | 3,943                       | 159                        | 2,347                           | 1,467                          | 1,626                      | 0.2%                            |
| Springfield, MO               | 1,170                       | 34                         | 681                             | 436                            | 470                        | 0.0%                            |
| Springfield, OH               | 470                         | 9                          | 289                             | 204                            | 213                        | 0.0%                            |
| St. Cloud, MN                 | 744                         | 17                         | 447                             | 284                            | 301                        | 0.0%                            |
| St. George, UT                | 1,605                       | 19                         | 984                             | 703                            | 722                        | 0.1%                            |
| St. Joseph, MO-KS             | 285                         | 17                         | 143                             | 85                             | 102                        | 0.0%                            |
| St. Louis, MO-IL              | 16,295                      | 531                        | 9,344                           | 5,907                          | 6,438                      | 0.7%                            |
| State College, PA             | 230                         | 7                          | 118                             | 85                             | 92                         | 0.0%                            |



## HAMP Activity by Metropolitan Statistical Area As of December 2013

| Metropolitan Statistical Area              | Trial Modifications Started | Active Trial Modifications | Permanent Modifications Started | Active Permanent Modifications | Total Active Modifications | % of Total Active Modifications |
|--|-----------------------------|----------------------------|---------------------------------|--------------------------------|----------------------------|---------------------------------|
| Steubenville-Weirton, OH-WV MSA            | 196                         | 8                          | 112                             | 74                             | 82                         | 0.0%                            |
| Stockton, CA                               | 13,580                      | 255                        | 8,763                           | 6,341                          | 6,596                      | 0.7%                            |
| Sumter, SC                                 | 336                         | 9                          | 164                             | 92                             | 101                        | 0.0%                            |
| Syracuse, NY                               | 1,082                       | 47                         | 605                             | 399                            | 446                        | 0.0%                            |
| Tallahassee, FL                            | 1,786                       | 68                         | 1,084                           | 713                            | 781                        | 0.1%                            |
| Tampa-St. Petersburg-Clearwater, FL        | 32,773                      | 917                        | 19,535                          | 13,186                         | 14,103                     | 1.4%                            |
| Terre Haute, IN                            | 237                         | 12                         | 145                             | 95                             | 107                        | 0.0%                            |
| Texarkana, TX-Texarkana, AR                | 147                         | 9                          | 69                              | 47                             | 56                         | 0.0%                            |
| Toledo, OH                                 | 3,196                       | 104                        | 1,975                           | 1,253                          | 1,357                      | 0.1%                            |
| Topeka, KS                                 | 414                         | 18                         | 230                             | 140                            | 158                        | 0.0%                            |
| Trenton-Ewing, NJ                          | 2,182                       | 88                         | 1,346                           | 844                            | 932                        | 0.1%                            |
| Tucson, AZ                                 | 9,134                       | 174                        | 5,506                           | 3,682                          | 3,856                      | 0.4%                            |
| Tulsa, OK                                  | 2,324                       | 85                         | 1,204                           | 778                            | 863                        | 0.1%                            |
| Tuscaloosa, AL                             | 509                         | 19                         | 276                             | 184                            | 203                        | 0.0%                            |
| Tyler, TX                                  | 361                         | 5                          | 185                             | 112                            | 117                        | 0.0%                            |
| Utica-Rome, NY                             | 463                         | 23                         | 270                             | 162                            | 185                        | 0.0%                            |
| Valdosta, GA                               | 288                         | 9                          | 164                             | 99                             | 108                        | 0.0%                            |
| Vallejo-Fairfield, CA                      | 8,561                       | 164                        | 5,864                           | 4,395                          | 4,559                      | 0.5%                            |
| Victoria, TX                               | 73                          | 2                          | 33                              | 24                             | 26                         | 0.0%                            |
| Vineland-Millville-Bridgeton, NJ           | 967                         | 50                         | 564                             | 334                            | 384                        | 0.0%                            |
| Virginia Beach-Norfolk-Newport News, VA-NC | 9,860                       | 296                        | 6,006                           | 3,984                          | 4,280                      | 0.4%                            |
| Visalia-Porterville, CA                    | 5,579                       | 125                        | 3,462                           | 2,559                          | 2,684                      | 0.3%                            |
| Waco, TX                                   | 313                         | 7                          | 149                             | 94                             | 101                        | 0.0%                            |
| Warner Robins, GA                          | 416                         | 15                         | 217                             | 146                            | 161                        | 0.0%                            |



## HAMP Activity by Metropolitan Statistical Area As of December 2013

| Metropolitan Statistical Area                                      | Trial Modifications Started | Active Trial Modifications | Permanent Modifications Started | Active Permanent Modifications | Total Active Modifications | % of Total Active Modifications |
|--|-----------------------------|----------------------------|---------------------------------|--------------------------------|----------------------------|---------------------------------|
| Washington-Arlington-Alexandria, DC-VA-MD-WV                       | 68,725                      | 1,770                      | 42,347                          | 30,778                         | 32,548                     | 3.3%                            |
| Waterloo-Cedar Falls, IA   | 307                         | 9                          | 176                             | 120                            | 129                        | 0.0%                            |
| Wausau, WI   | 270                         | 5                          | 171                             | 111                            | 116                        | 0.0%                            |
| Wenatchee, WA  | 397                         | 16                         | 255                             | 171                            | 187                        | 0.0%                            |
| Wheeling, WV-OH  | 182                         | 5                          | 100                             | 66                             | 71                         | 0.0%                            |
| Wichita Falls, TX  | 112                         | 6                          | 51                              | 32                             | 38                         | 0.0%                            |
| Wichita, KS  | 1,282                       | 38                         | 656                             | 402                            | 440                        | 0.0%                            |
| Williamsport, PA   | 205                         | 6                          | 121                             | 84                             | 90                         | 0.0%                            |
| Wilmington, NC   | 2,184                       | 52                         | 1,218                           | 823                            | 875                        | 0.1%                            |
| Winchester, VA-WV  | 1,194                       | 10                         | 749                             | 500                            | 510                        | 0.1%                            |
| Winston-Salem, NC  | 2,097                       | 62                         | 1,219                           | 789                            | 851                        | 0.1%                            |
| Worcester, MA  | 6,900                       | 241                        | 4,339                           | 2,846                          | 3,087                      | 0.3%                            |
| Yakima, WA   | 605                         | 27                         | 332                             | 248                            | 275                        | 0.0%                            |
| Yauco, PR  | 45                          | 0                          | 34                              | 32                             | 32                         | 0.0%                            |
| York-Hanover, PA   | 2,365                       | 75                         | 1,422                           | 892                            | 967                        | 0.1%                            |
| Youngstown-Warren-Boardman, OH-PA                                  | 1,870                       | 72                         | 1,060                           | 730                            | 802                        | 0.1%                            |
| Yuba City, CA  | 2,223                       | 36                         | 1,322                           | 934                            | 970                        | 0.1%                            |
| Yuma, AZ   | 1,688                       | 46                         | 1,089                           | 757                            | 803                        | 0.1%                            |
| No Match Found   | 26                          | 1                          | 10                              | 7                              | 8                          | 0.0%                            |
| To Be Determined   | 15,221                      | 0                          | 54                              | 0                              | 0                          | 0.0%                            |
| Property is determined to be in a location which is not in any MSA | 132,395                     | 4,140                      | 77,805                          | 52,170                         | 56,310                     | 5.7%                            |





## HAMP Activity by Metropolitan Statistical Area As of December 2013

| Metropolitan Statistical Area | Trial Modifications Started | Active Trial Modifications | Permanent Modifications Started | Active Permanent Modifications | Total Active Modifications | % of Total Active Modifications |
|-------------------------------|-----------------------------|----------------------------|---------------------------------|--------------------------------|----------------------------|---------------------------------|
| TOTAL                         | 2,151,713                   | 57,996                     | 1,311,558                       | 926,792                        | 984,788                    | 100.0%                          |