



### HAMP Application Activity by Servicer<sup>1</sup> As of May 2014

Servicer Name	Activity in May 2014				Program-to-Date			
	# Requests Received <sup>2</sup>	# Requests Processed <sup>3</sup>	# Requests Approved <sup>4</sup>	# Requests Denied <sup>5</sup>	# Requests Received <sup>2</sup>	# Requests Processed <sup>3</sup>	# Requests Approved <sup>4</sup>	# Requests Denied <sup>5</sup>
Bank of America, NA	9,115	9,831	793	9,038	1,405,869	1,379,621	590,544	789,077
BankUnited	41	37	20	17	9,804	9,589	4,729	4,860
Bayview Loan Servicing, LLC	1,977	2,305	595	1,710	39,554	36,856	12,092	24,764
Carrington Mortgage Services, LLC	1,635	1,376	163	1,213	79,105	77,248	24,400	52,848
CCO Mortgage, a division of RBS Citizens NA	411	451	65	386	28,642	27,780	6,044	21,736
CitiMortgage Inc	322	607	538	69	527,860	520,125	226,571	293,554
Green Tree Servicing LLC	1,083	1,420	561	859	95,348	91,402	36,440	54,962
JPMorgan Chase Bank, NA	7,678	2,860	686	2,174	1,555,096	1,529,029	441,498	1,087,531
Midland Mortgage Co.	2,111	2,356	249	2,107	117,037	115,325	10,446	104,879
Nationstar Mortgage LLC	6,025	6,784	2,300	4,484	427,270	405,734	88,561	317,173
Navy Federal Credit Union	193	170	52	118	11,307	10,829	2,103	8,726
Ocwen Loan Servicing, LLC	36,314	35,992	3,402	32,590	1,510,152	1,449,340	219,754	1,229,586
OneWest Bank	234	346	68	278	383,203	382,569	102,485	280,084
ORNL Federal Credit Union	6	6	-	6	582	582	53	529
PennyMac Loan Services, LLC	525	215	104	111	19,834	18,773	5,453	13,320
PNC Bank, National Association	30	67	4	63	920	815	44	771
PNC Mortgage <sup>6</sup>	616	630	78	552	40,819	40,760	27,704	13,056
Residential Credit Solutions, Inc.	294	302	22	280	18,004	17,802	2,050	15,752
Select Portfolio Servicing, Inc.	6,905	3,790	1,478	2,312	194,048	157,127	95,984	61,143
Specialized Loan Servicing LLC	2,035	3,079	543	2,536	55,524	53,042	8,541	44,501
U.S. Bank National Association	1,383	3,213	335	2,878	126,422	120,599	43,716	76,883
Wells Fargo Bank, NA	8,356	8,199	1,300	6,899	1,405,684	1,385,621	420,167	965,454
Other Servicers <sup>7</sup>	-	-	-	-	170,842	170,842	106,111	64,731
<b>TOTAL</b>	<b>87,289</b>	<b>84,036</b>	<b>13,356</b>	<b>70,680</b>	<b>8,222,926</b>	<b>8,001,410</b>	<b>2,475,490</b>	<b>5,525,920</b>

<sup>1</sup> This report is sourced from the Monthly Servicer Survey of select servicers participating in MHA under a Servicer Participation Agreement. All data present in this report reflects what is provided by servicers participating in the survey and is not separately validated by Treasury.

In 2013, the Bureau of Consumer Financial Protection (CFPB) issued new mortgage servicing rules under the Real Estate Settlement Procedures Act (Regulation X). These rules, which became effective on January 10, 2014, may impact servicer processes for evaluation of requests for assistance under MHA. As a result, servicers' reporting of Requests Received, Requests Processed, and Requests Denied (defined below) may include all mortgage modification requests. Previously, servicer reporting for these categories included only requests that met basic HAMP eligibility criteria.

From time to time, a servicer's current month's cumulative results may not equal the sum of that servicer's prior month's cumulative results and current month's activity; this may be due to servicing transfers or servicer corrections to prior reporting. Note that Requests Processed, Requests Approved, and Requests Denied in any given month may be related to Requests Received in prior months.

<sup>2</sup> "Requests Received" is the total number of mortgage modification requests received, as reported by servicers. Cumulative Requests Received include all mortgage modification requests received since implementation of Supplemental Directive 10-02, effective June 1, 2010, and any requests that were approved for a trial modification prior to implementation of such guidance. As noted in Footnote 1 above, some servicers may include all mortgage modification requests received, whereas they previously included only requests that met basic HAMP eligibility criteria.

<sup>3</sup> "Requests Processed" is the sum of Requests Approved and Requests Denied, defined below.

<sup>4</sup> "Requests Approved" is the total number of mortgage modification requests approved for a trial modification under HAMP and trial offers sent to the borrowers, as reported by servicers. Note that all Requests Approved do not become Active Trials because some borrowers do not accept the trial or fail to make the first trial payment.

<sup>5</sup> "Requests Denied" is the total number of mortgage modification requests not approved for a trial modification under HAMP and the decision communicated to the borrower by the servicer in accordance with program guidance, as reported by servicers. Cumulative Requests Denied include all mortgage modification requests denied and communicated to the borrower by the servicer since implementation of Supplemental Directive 10-02, effective June 1, 2010; servicers do not report Requests Denied prior to then as relevant data is incomplete. Figures include HAMP mortgage modification requests denied due to insufficient documentation, failure to meet basic eligibility criteria, and/or other reasons.

<sup>6</sup> Formerly National City Bank.

<sup>7</sup> Includes servicers that are no longer actively participating in the survey process or those whose Servicer Participation Agreement has been terminated. These servicers no longer submit a survey, and their results only reflect previous periods when the survey questions were not as extensive as current surveys (e.g. #Requests Denied was not a component of earlier surveys).