Making Home Affordable Program

Servicer Performance Report through July 2009

Home Affordable Modification Program (HAMP) Snapshot through July 2009 ¹						
Number of Trial Modifications Started ² (Cumulative)	235,247					
Number of Trial Period Plan Offers Extended to Borrowers (Cumulative)	406,542					
Number of Requests for Financial Information Sent to Borrowers (Cumulative)	1,387,218					
¹ Source: Survey data provided by servicers.						

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² Trial modifications start when the first trial payment is received.



HAMP Participating Servicers

- Approximately 85% of mortgages are covered by HAMP participating servicers.
- 38 servicers have signed servicer participation agreements to modify loans under HAMP. These participants service loans owned or guaranteed by Fannie Mae or Freddie Mac, loans held in portfolio, or loans serviced on behalf of other investors.
- Approximately 2,300 participants service loans owned or guaranteed by Fannie Mae or Freddie Mac. These servicers automatically participate in HAMP.



HAMP Trial Plans Extended to Borrowers (Cumulative)





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HAMP Modification Activity by Servicer

Servicer	Participation Date	Estimated Eligible 60+ Day Delinguency ¹	Trial Plan Offers Extended	Trial Plan Offers as Share of Estimated Eligible 60+ Day Delinguencies	Trial Modifications Started	Trial Modifications as Share of Estimated Eligible 60+ Day Delinguencies
American Home Mortgage						
Servicing Inc ⁵	7/22/2009	153,097	NA		NA	NA
Aurora Loan Services, LLC	5/1/2009	72,838	25,965	36%	15,320	21%
Bank of America, NA ²	4/17/2009	796,467	99,649	13%	27,985	4%
Bayview Loan Servicing, LLC	7/1/2009	4,425	225	5%	148	3%
Carrington Mortgage Services,						
LLC	4/27/2009	14,128	988		597	4%
CCO Mortgage	6/17/2009	3,818	402		237	
J.P. Morgan Chase Bank, NA ³	4/13/2009	394,075	117,259		79,304	20%
CitiMortgage, Inc.	4/13/2009	185,418	38,673	21%	27,571	15%
Citizens First Wholesale						
Mortgage Company	6/26/2009	26	8	31%	7	27%
Farmers State Bank	7/17/2009	8	NA	NA	NA	NA
First Bank ⁵	7/29/2009	848	NA		NA	NA
First Federal Savings and Loan	6/19/2009	16	1	6%	1	6%
GMAC Mortgage, Inc.	4/13/2009	61,326	20,924	34%	12,540	20%
Green Tree Servicing LLC	4/24/2009	5,228	451	9%	209	4%
Home Loan Services, Inc.	4/20/2009	33,193	0	0%	0	0%
IBM Southeast Employees'						
Federal Credit Union	7/10/2009	72	4	6%	4	6%
Lake National Bank	7/10/2009	1	0	0%	1	100%
Mission Federal Credit Union	7/22/2009	34	NA	NA	NA	NA
MorEquity, Inc.	7/17/2009	2,196	NA	NA	NA	NA
Mortgage Center, LLC	7/22/2009	235	NA	NA	NA	NA
National City Bank	6/26/2009	37,126	92	0%	4	0%
Nationstar Mortgage LLC	5/28/2009	25,690	11,443	45%	4,854	19%
Ocwen Financial Corporation,						
Inc.	4/16/2009	55,516	6,502	12%	2,517	5%
PNC Bank, National Association Purdue Employees Federal	7/17/2009	724	NA	NA	NA	NA
Credit Union ⁵	7/29/2009	11	NA	NA	NA	NA
Residential Credit Solutions	6/12/2009	1,304	301	23%	265	20%
RG Mortgage Corporation	6/17/2009	3,309	72		0	0%
Saxon Mortgage Services, Inc.	4/13/2009	84,130	30,817	37%	21,130	25%
Select Portfolio Servicing	4/13/2009	57,450	11,404		1,849	3%
Shore Bank ⁵	7/17/2009	223	NA	NA	NA	NA
Technology Credit Union	6/26/2009	10	0	0%	0	0%
Wachovia Mortgage, FSB	7/1/2009	62,852	2,028	3%	1,356	2%
Wachovia Bank, NA	7/29/2009	2,593	NA	NA	NA	NA
Wells Fargo Bank, NA	4/13/2009	329,085	38,673	12%	20,219	6%
Wescom Central Credit Union	6/19/2009	136	40	29%	38	
Wilshire Credit Corporation	4/20/2009	3,411	621	18%	20	1%
Other GSE Servicers ⁴		314,283	-	-	19,071	6%
Total		2,705,302	406,542	15%	235,247	9%

Trial Modification Tracker: Trial Modification Starts as a Share of Estimated Eligible 60 Plus Day Delinquencies



¹Estimated eligible sixty plus day delinquent loans include loans:

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

Estimated eligible sixty plus day delinquent loans excludes:

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

² Bank of America, NA includes Countrywide Home Loans Servicing LP.

³ J.P. Morgan Chase Bank, NA includes EMC Mortgage Corporation.

⁴ Includes approximately 2,300 participants that service loans owned or guaranteed by Fannie Mae and Freddie Mac.

⁵ Estimated Eligible 60+ Day delinquencies based on the servicer registration form.

⁶ Other Servicers include entities with less than 1,000 Estimated Eligible 60+ Day Delinquencies.

Note: NA denotes a newly signed servicer that has not yet started reporting

