

# Making Home Affordable Program

Servicer Performance Report Through February 2010

## **Report Highlights**

### **Number of Permanent Modifications Increases 45%**

- More than 170,000 permanent modifications have been granted to homeowners, who are guaranteed lower payments for five years.
- An additional 91,800 permanent modifications have been approved by servicers and are pending borrower acceptance.

### **Over One Million Borrowers in Active Trial and Permanent Modifications**

- More than 1.3 million homeowners have received offers for trial modifications, representing 34-45% toward the goal of 3-4 million offers extended through 2012.
- More than 72,000 new trial modifications started in February; borrower savings begin with the first trial payment. Nearly 1.1 million trial modifications have begun under the program.
- Of the 1 million borrowers in active modifications, more than 168,000 borrowers are in active permanent modifications.
- These homeowners' lower monthly mortgage payments represent a cumulative savings of over \$2.7 billion.
- Of modifications that have converted to permanent, 0.9% have been canceled. Of all modifications started, 8.2% have been canceled.

### **Borrowers in Permanent Modifications Experience Real, Long-Term Savings in Monthly Housing Expenses**

- Borrowers in permanent modifications are saving a median of 36% of their before-modification payment; median savings is more than \$500 each month.
- Qualified homeowners could reduce housing-related expenses from almost half of their gross income to less than one-third of their income.
- Upon completing one year of on-time payments per program guidelines, borrowers are eligible to earn up to \$1,000 to be applied to their outstanding mortgage balance.

### **HAMP Is One Piece of the Administration Initiatives to Promote Housing and Financial Stability (see Page 2)**

#### **Inside:**

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## Overview of Administration Housing Stability Initiatives

### Initiatives to Support Access to Affordable Mortgage Credit and Housing

#### Lower Mortgage Rates and Access to Credit:

- Continued financial support to maintain affordable mortgage rates through the Government Sponsored Enterprises (GSEs)
- Interest rates remain near historic lows. Every 1% reduction in interest rate saves a new borrower a median of \$1,500 annually in mortgage payments.
- Access to sustainable mortgages through the Federal Housing Administration (FHA).

#### State and Local Housing Initiatives:

- Access for Housing Finance Agencies to provide mortgages to first-time homebuyers, refinance opportunities for at-risk borrowers, and affordable rental housing. Over 90 HFAs across 45 states are participating.

#### Tax Credits for Housing:

- Homebuyer credit to help hundreds of thousands of American families buy new homes.
- Low-Income Housing Tax Credit (LIHTC) programs to support affordable rental housing, with total funding of \$5 billion.

### Initiatives to Prevent Avoidable Foreclosures and Stabilize Neighborhoods

#### Making Home Affordable – Modifications:

- Goal of offering 3-4 million homeowners lower mortgage payments through a modification through 2012.
- Nearly 1.1 million homeowners have started trial modifications and over 1.3 million offers for trial modifications have been extended to borrowers.
- Homeowners in permanent modifications are saving a median of over \$500 per month on mortgage payments. In aggregate, homeowners have saved over \$2.7 billion through trial and permanent modifications.

#### Refinancing:

- Refinancing flexibility and low mortgage rates have allowed over 4 million borrowers with GSE mortgages to refinance, saving an estimated \$150 per month on average and more than \$6.8 billion in the first year.

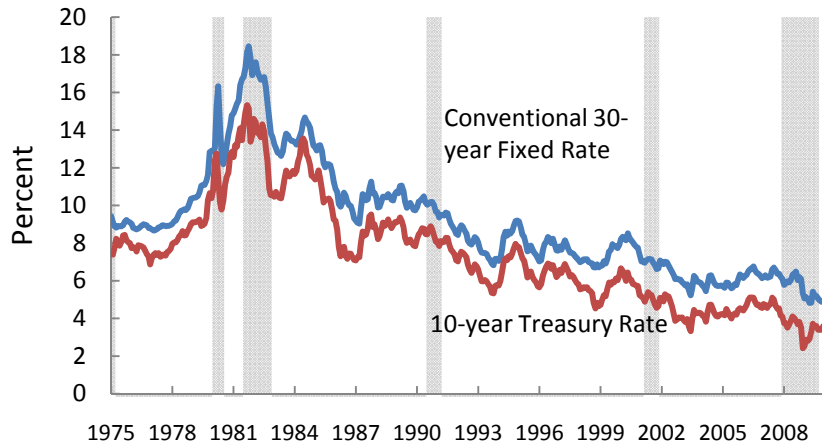
#### Neighborhood Stabilization and Community Development Programs:

- Over \$5 billion in Recovery Act support for the hardest hit communities to help stabilize neighborhoods.
- \$1.5 billion HFA Innovation Fund for the Hardest Hit Housing Markets to support innovative, locally focused foreclosure prevention efforts.

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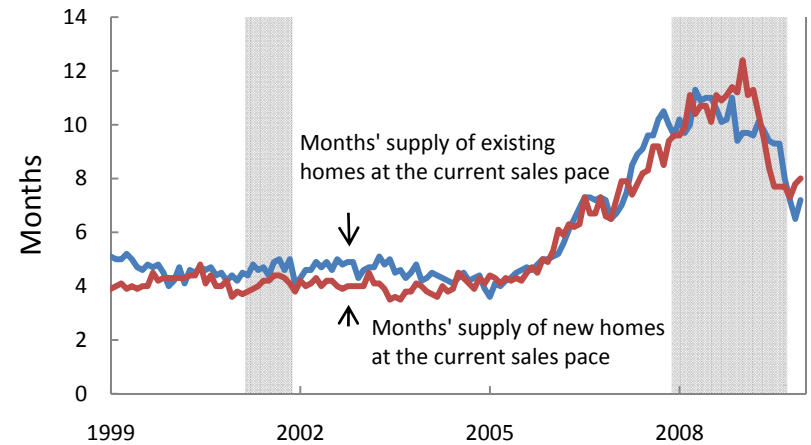
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## Mortgage Rates



Source: Federal Reserve.

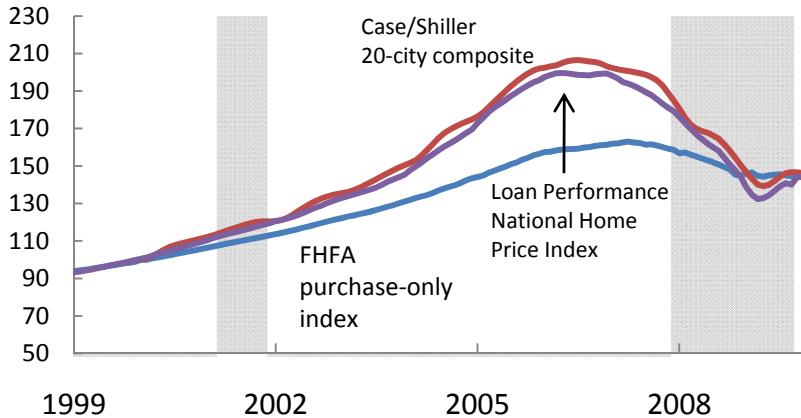
## Housing Inventory



Source: National Association of Realtors.

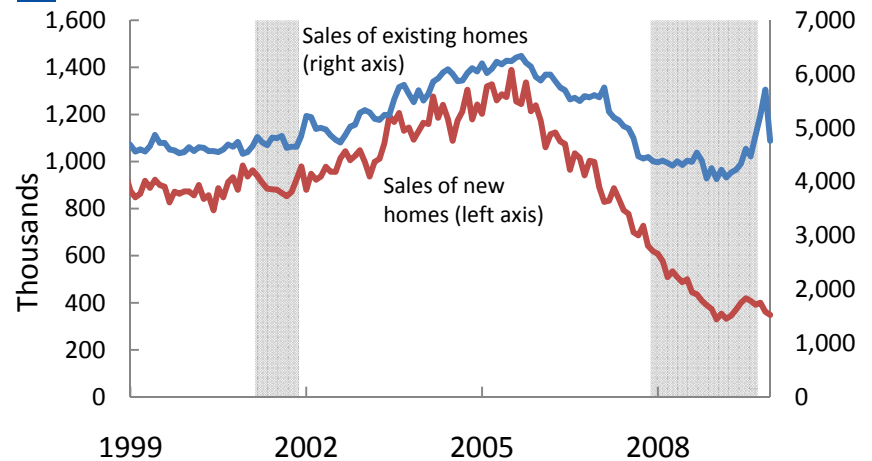
## Home Prices

Index: Jan 2000 = 100



Sources: S&P/Case-Shiller Home Price Index; LP/Haver Analytics; FHFA.

## New and Existing Home Sales



Source: National Association of Realtors, Census Bureau.

Note: Shaded areas indicate recessions.

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## Home Affordable Modification Program (HAMP) Snapshot Program Inception Through February 2010<sup>1</sup>

Number of Trial Period Plan Offers Extended to Borrowers (Cumulative) <sup>2</sup>	1,354,350
All HAMP Trials Started Since Program Inception	1,094,064
Trials Converted to Permanent Modifications	170,207

<sup>1</sup> As reported by the HAMP system of record except where noted.

<sup>2</sup> Source: Survey data provided by servicers.

## Home Affordable Modification Program (HAMP) Snapshot As of February 2010<sup>1</sup>

Active Modifications (Trial and Permanent)	1,003,902
Active Trial Modifications	835,194
Active Permanent Modifications	168,708
Pending Permanent Modifications <sup>2</sup>	91,843
Trial Modifications Canceled	88,663
Permanent Modifications Canceled <sup>3</sup>	1,499
Percentage to Goal of 3-4 Million Modification Offers <sup>4</sup>	34-45%

<sup>1</sup> As reported by the HAMP system of record.

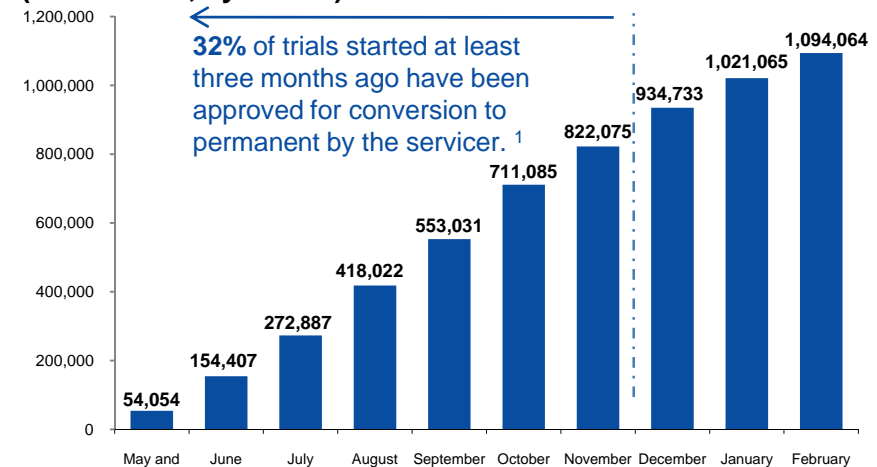
<sup>2</sup> As reported by servicers. Pending permanent modifications have been approved by the servicer but have not yet been accepted by the borrower. While pending, modifications are reflected in the count of active trials.

<sup>3</sup> Includes 26 loans paid off.

<sup>4</sup> In 2009, Treasury set a goal of offering help to 3-4 million borrowers through the end of 2012, as measured by trial plan offers extended to borrowers.

Additional information on HAMP can be found on [MakingHomeAffordable.gov](http://MakingHomeAffordable.gov). Borrowers may call the Homeowner's HOPE Hotline at 1-888-995-HOPE (4673).

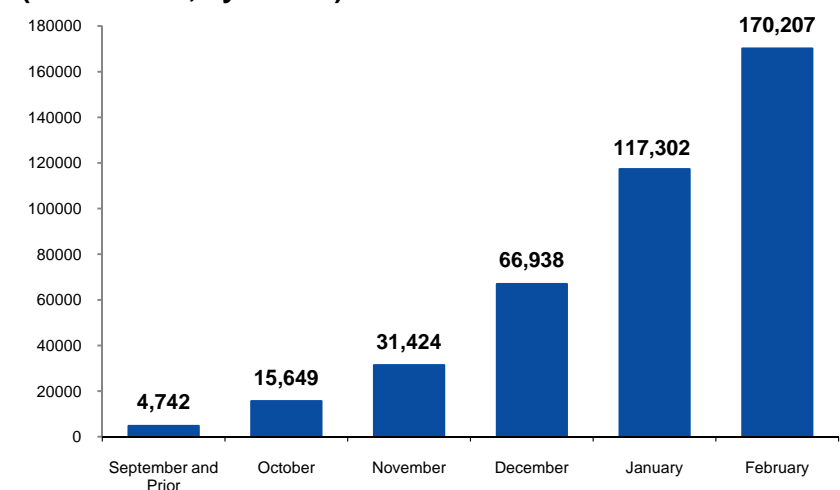
## HAMP Trials Started (Cumulative, by Month)



<sup>1</sup> Includes trials converted to permanent and pending permanent modifications.

Source: All trial modifications started by month first payment posted; based on numbers reported by servicers to the HAMP system of record.

## Permanent Modifications Started (Cumulative, by Month)



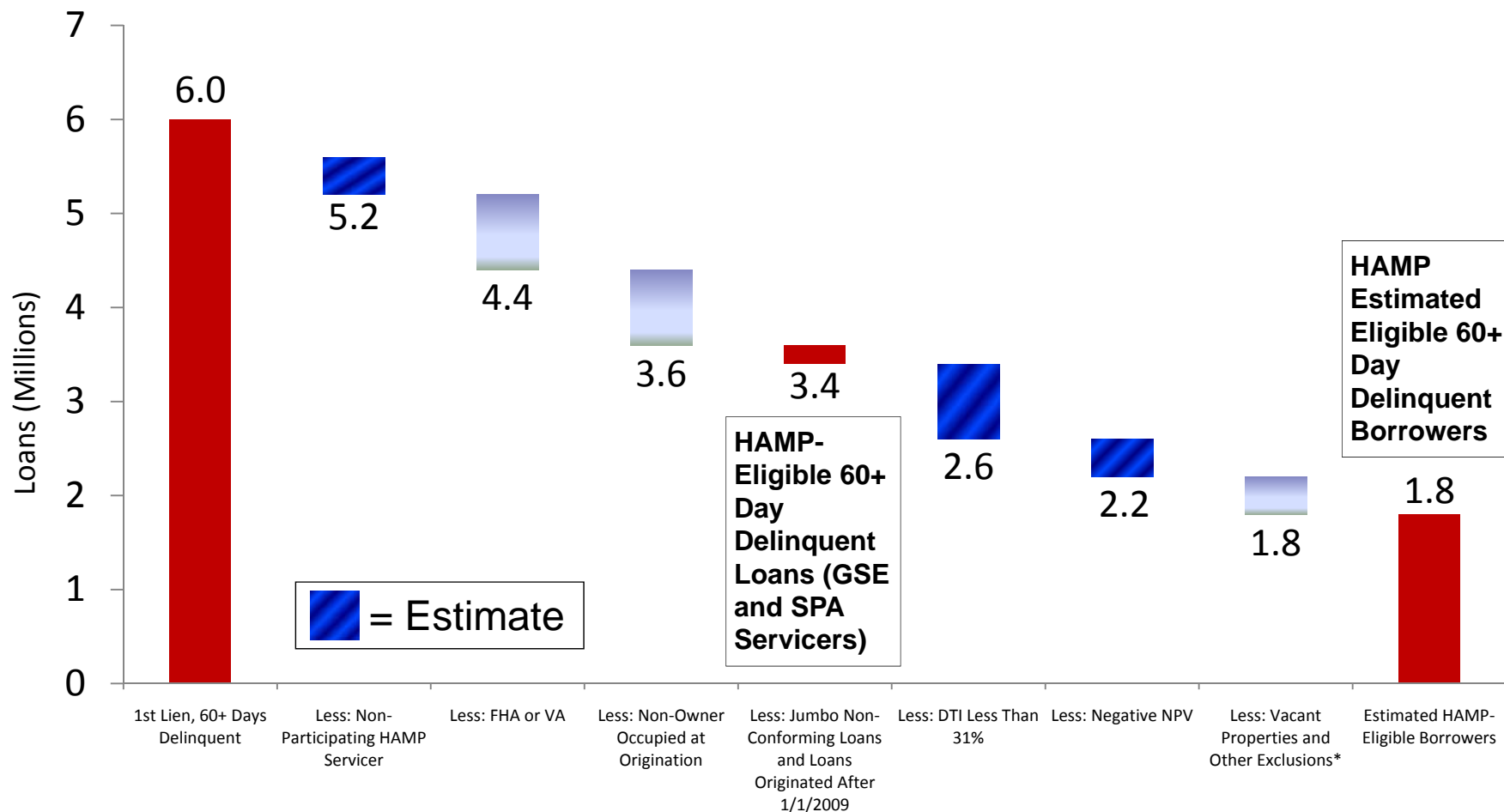
Source: HAMP system of record.

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## Waterfall of HAMP-Eligible Borrowers

Not all 60-day delinquent loans are eligible for HAMP. Other characteristics may preclude borrower eligibility. Based on the estimates, of the 6.0 million borrowers who are currently 60 days delinquent, 1.8 million borrowers are eligible for HAMP. As this represents a point-in-time snapshot of the delinquency population and estimated HAMP eligibility, we expect that more borrowers will become eligible for HAMP from now through 2012.



\*Other exclusions include: no longer owner-occupied; investor's pooling and servicing agreement precludes modification; and manufactured housing loans with titling/chattel issues that exclude them from HAMP.

Sources: Fannie Mae; monthly survey of participating servicers for January 31, 2010. Total 60+ delinquent figure from 4<sup>th</sup> quarter 2009 MBA delinquency survey. Excluded loans are as reported by servicers by survey who have signed a servicer participation agreement for HAMP.

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## Modification Characteristics

- Borrowers in active trial and permanent modifications have saved more than \$2.7 billion through HAMP modifications.
- The median savings for borrowers in permanent modifications is \$518.88, or 36% of the median before-modification payment.

## Permanent Modifications by Modification Steps:

Interest Rate Reduction	100%
Term Extension	40.8%
Principal Forbearance	27.8%

## Select Median Characteristics of Permanent Modifications

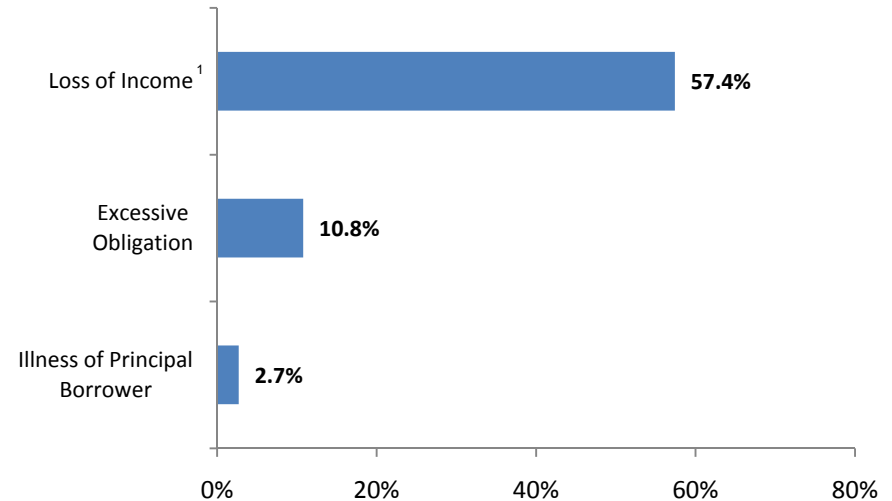
Loan Characteristic	Before Modification	After Modification	Median Decrease
Front-End Debt-to-Income Ratio <sup>1</sup>	45.0%	31.0%	-14.2 pct pts
Back-End Debt-to-Income Ratio <sup>2</sup>	76.4%	59.8%	-14.6 pct pts
Median Monthly Payment <sup>3</sup>	\$1,430.96	\$837.86	-\$518.88

<sup>1</sup> Ratio of housing expenses (principal, interest, taxes, insurance and homeowners association and/or condo fees) to monthly gross income.

<sup>2</sup> Ratio of total monthly debt payments (including mortgage principal and interest, taxes, insurance, homeowners association and/or condo fees, plus payments on installment debts, junior liens, alimony, car lease payments and investment property payments) to monthly gross income. Borrowers who have a back-end debt-to-income ratio of greater than 55% are required to seek housing counseling under program guidelines.

<sup>3</sup> Principal and interest payment.

## Predominant Hardship Reasons for Permanent Modifications



<sup>1</sup> Includes borrowers who are employed but have faced a reduction in hours and/or wages as well as those who have lost their jobs.

Note: Does not include 21.2% of permanent modifications reported as Other.

## Selected Outreach Measures

Servicer Solicitation of Borrowers (cumulative since program inception) <sup>1</sup>	3,833,595
Page views on <a href="http://MHA.gov">MHA.gov</a> (February 2010)	5,273,896
Page views on <a href="http://MHA.gov">MHA.gov</a> (cumulative)	66,480,643

<sup>1</sup> Source: survey data provided by servicers. Servicers are encouraged by HAMP to solicit information from borrowers 60+ days delinquent, regardless of eligibility for a HAMP modification. Through December, solicitations totaled 3,297,817. Through January, solicitations totaled 3,595,637.

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## HAMP Modification Activity by Servicer

Servicer	Estimated Eligible 60+ Day Delinquency <sup>1</sup>	Trial Plan Offers Extended <sup>2</sup>	All HAMP Trials Started <sup>3</sup>	Active Trial Modifications <sup>3</sup>	Permanent Modifications <sup>3</sup>	Pending Permanent Modifications <sup>4</sup>	Active Trials + Permanents as Share of Eligible 60+ Day Delinquencies
American Home Mortgage Servicing Inc	128,436	16,431	13,349	12,456	825	7,595	10%
Aurora Loan Services, LLC	79,039	46,015	40,000	19,118	8,433	1,503	35%
Bank of America, NA <sup>5</sup>	1,086,512	357,717	264,813	240,550	20,666	22,303	24%
Bank United	5,333	1,467	1,180	722	455	603	22%
Bayview Loan Servicing, LLC	10,500	5,117	4,375	3,749	482	69	40%
Carrington Mortgage Services LLC	18,426	2,919	1,533	504	1,022	50	8%
CCO Mortgage	5,756	1,758	1,132	1,058	74	493	20%
CitiMortgage, Inc.	249,901	153,036	138,795	113,776	15,607	8,076	52%
GMAC Mortgage, Inc.	66,289	48,764	37,081	20,338	14,675	4,388	53%
Green Tree Servicing LLC	11,442	6,210	4,743	4,277	375	725	41%
HomEq Servicing	41,779	4,064	2,020	1,217	712	234	5%
J.P. Morgan Chase Bank, NA <sup>6</sup>	437,323	229,819	179,645	151,932	19,385	20,450	39%
Litton Loan Servicing LP	109,507	33,862	27,242	20,868	4,213	923	23%
Nationstar Mortgage LLC	48,885	25,896	19,046	10,039	3,984	919	29%
Ocwen Financial Corporation, Inc.	65,422	20,435	16,148	6,444	9,290	2,724	24%
OneWest Bank	111,955	52,549	35,503	27,668	5,057	5,596	29%
PNC Mortgage <sup>7</sup>	43,947	21,440	16,770	12,157	638	615	29%
Saxon Mortgage Services, Inc.	70,269	41,362	37,337	21,215	7,364	4,451	41%
Select Portfolio Servicing	62,041	53,733	33,812	17,205	9,641	1,478	43%
US Bank NA	30,226	11,189	8,461	5,267	3,086	1,115	28%
Wachovia Mortgage, FSB <sup>8</sup>	72,192	3,555	1,643	1,642	0	0	2%
Wells Fargo Bank, NA <sup>9</sup>	379,357	213,718	158,745	114,090	24,975	7,533	37%
Other SPA servicers <sup>10</sup>	24,865	3,294	2,286	1,222	1,015	NA	9%
Other GSE Servicers <sup>11</sup>	279,546	NA	48,405	27,680	16,734	NA	16%
<b>Total</b>	<b>3,438,948</b>	<b>1,354,350</b>	<b>1,094,064</b>	<b>835,194</b>	<b>168,708</b>	<b>91,843</b>	<b>29%</b>

<sup>1</sup> Estimated eligible 60+ day delinquent mortgages as reported by servicers as of January 31, 2009 include conventional loans:

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

Estimated eligible 60+ day delinquent loans excludes:

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

For servicers enrolling after January 1 that did not participate in the 60+ day delinquency survey, the delinquency count is from the servicer registration form.

<sup>2</sup> As reported in the weekly servicer survey through February 25, 2010.

<sup>3</sup> Active trial and permanent modifications as reported into the HAMP system of record

by servicers.

<sup>4</sup> As reported by servicers. Pending permanent modifications have been approved by the servicer but have not yet been accepted by the borrower. While pending, modifications are reflected in the count of active trials. This metric will be reported through March 2010.

<sup>5</sup> Bank of America, NA includes Bank of America, NA, BAC Home Loans Servicing LP, Home Loan Services and Wilshire Credit Corporation.

<sup>6</sup> J.P. Morgan Chase Bank, NA includes EMC Mortgage Corporation.

<sup>7</sup> Formerly National City Bank.

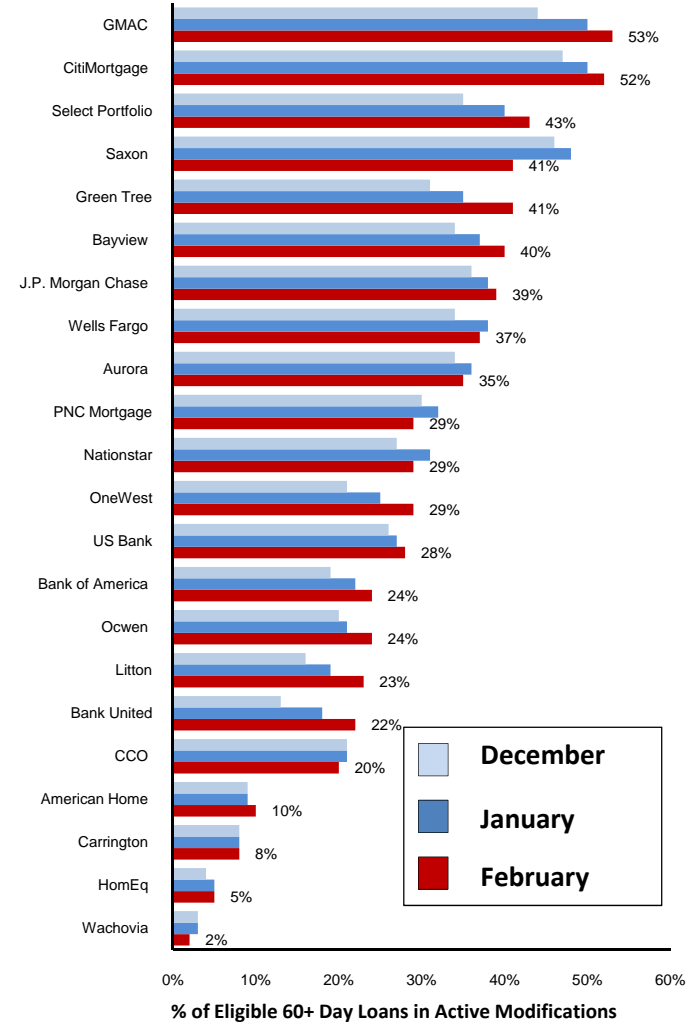
<sup>8</sup> Wachovia Mortgage, FSB includes Pick-a-Payment and Wachovia Bank NA loans.

<sup>9</sup> Beginning this month, Wells Fargo Bank, NA includes a portion of the loans previously included in Wachovia Mortgage, FSB.

<sup>10</sup> Other SPA servicers are entities with less than 5,000 estimated eligible 60+ day delinquencies that have signed participation agreements with Treasury and Fannie Mae. A full list of participating servicers is in the Appendix.

<sup>11</sup> Includes servicers of loans owned or guaranteed by Fannie Mae and Freddie Mac.

## Active Modifications as a Share of Estimated Eligible 60+ Day Delinquencies



Note: Includes active trial and permanent modifications. Servicer combinations are the same as the table at left.

December modifications as a share of 60+ day delinquencies on November 30, 2009. January modifications as a share of 60+ day delinquencies on December 31, 2009. February modifications as a share of 60+ delinquencies on January 31, 2010.



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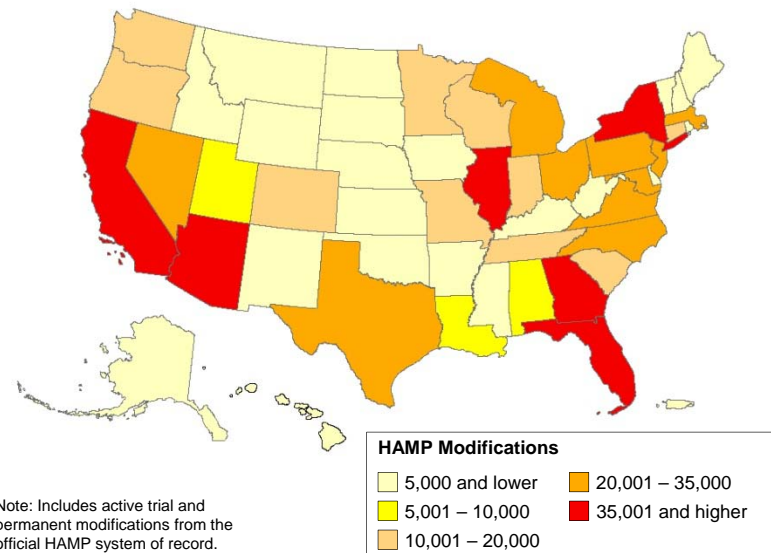
## HAMP Activity by State

State	Active Trials	Permanent Modifications	Total
AK	490	74	564
AL	5,922	1,061	6,983
AR	2,384	458	2,842
AZ	40,000	9,763	49,763
CA	170,227	35,379	205,606
CO	11,707	2,613	14,320
CT	10,658	2,163	12,821
DC	1,568	270	1,838
DE	2,699	580	3,279
FL	102,033	21,111	123,144
GA	33,180	6,468	39,648
HI	2,991	620	3,611
IA	2,762	465	3,227
ID	3,313	709	4,022
IL	44,893	8,392	53,285
IN	9,264	1,729	10,993
KS	2,624	469	3,093
KY	3,677	679	4,356
LA	5,292	778	6,070
MA	18,789	4,087	22,876
MD	27,282	5,799	33,081
ME	2,146	525	2,671
MI	28,183	5,782	33,965
MN	14,959	3,769	18,728
MO	10,628	1,901	12,529
MS	3,371	679	4,050

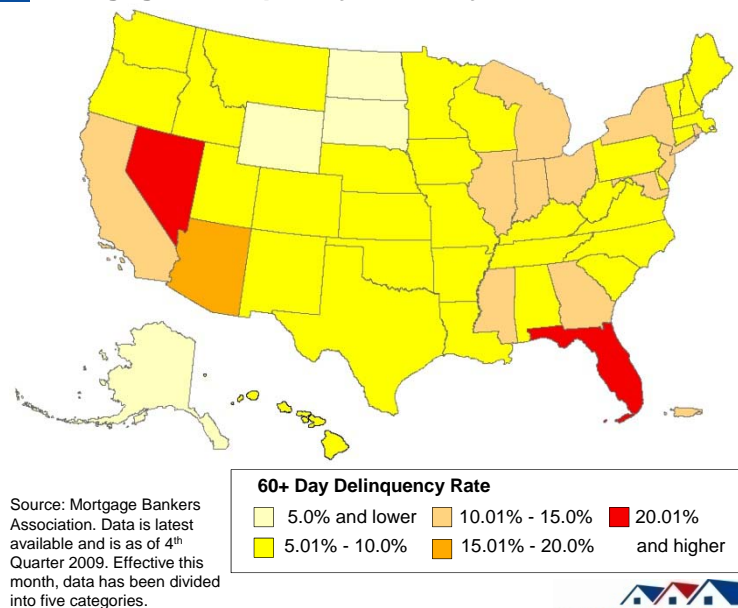
State	Active Trials	Permanent Modifications	Total
MT	1,132	198	1,330
NC	17,483	3,640	21,123
ND	211	34	245
NE	1,347	266	1,613
NH	3,616	850	4,466
NJ	27,828	5,477	33,305
NM	3,057	559	3,616
NV	21,553	4,900	26,453
NY	39,579	5,757	45,336
OH	18,586	3,704	22,290
OK	2,740	412	3,152
OR	9,435	2,048	11,483
PA	19,458	3,487	22,945
RI	3,843	873	4,716
SC	9,097	1,737	10,834
SD	407	67	474
TN	9,397	1,943	11,340
TX	29,886	3,763	33,649
UT	7,099	1,623	8,722
VA	20,384	4,760	25,144
VT	586	136	722
WA	16,292	3,590	19,882
WI	8,344	1,751	10,095
WV	1,456	273	1,729
WY	449	96	545
Other*	887	441	1,328

\* Includes Guam, Puerto Rico and the U.S. Virgin Islands.

## HAMP Activity by State



## Mortgage Delinquency Rates by State





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## 15 Metropolitan Areas With Highest HAMP Activity

Metropolitan Statistical Area	Active Trials	Permanent Modifications	Total HAMP Activity	% of All HAMP Activity
New York-Northern New Jersey-Long Island, NY-NJ-PA	52,375	8,660	61,035	6.1%
Los Angeles-Long Beach-Santa Ana, CA	50,224	9,414	59,638	5.9%
Chicago-Naperville-Joliet, IL-IN-WI	43,215	8,086	51,301	5.1%
Miami-Fort Lauderdale-Pompano Beach, FL	39,585	7,532	47,117	4.7%
Riverside-San Bernardino-Ontario, CA	38,179	8,918	47,097	4.7%
Phoenix-Mesa-Scottsdale, AZ	32,768	8,118	40,886	4.1%
Washington-Arlington-Alexandria, DC-VA-MD-WV	28,621	6,193	34,814	3.5%
Atlanta-Sandy Springs-Marietta, GA	26,719	5,276	31,995	3.2%
Las Vegas-Paradise, NV	17,964	3,944	21,908	2.2%
Detroit-Warren-Livonia, MI	17,729	3,386	21,115	2.1%
Orlando-Kissimmee, FL	16,248	3,535	19,783	2.0%
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	14,805	2,796	17,601	1.8%
Boston-Cambridge-Quincy, MA-NH	13,272	2,925	16,197	1.6%
Tampa-St. Petersburg-Clearwater, FL	12,848	2,729	15,577	1.6%
Sacramento-Arden-Arcade-Roseville, CA	12,450	2,921	15,371	1.5%

A complete list of HAMP activity for all MSAs is available at <http://makinghomeaffordable.gov/docs/MSA%20Data%20February.pdf>

## HAMP Modifications by Investor Type (20 Largest Servicers)

Servicer	GSE	Private	Portfolio	Total
Bank of America, NA <sup>1</sup>	166,708	81,383	13,125	261,216
JP Morgan Chase NA <sup>2</sup>	79,149	68,369	23,799	171,317
Wells Fargo Bank, NA <sup>3</sup>	100,329	33,530	5,206	139,065
CitiMortgage, Inc.	86,479	8,490	34,414	129,383
GMAC Mortgage, Inc.	19,201	15,812	0	35,013
OneWest Bank	17,582	12,976	2,167	32,725
Saxon Mortgage Services Inc.	1,231	27,078	270	28,579
Aurora Loan Services, LLC	15,653	11,570	328	27,551
Select Portfolio Servicing	626	22,911	3,309	26,846
Litton Loan Servicing LP	2,495	22,586	0	25,081
Ocwen Financial Corporation, Inc.	3,969	11,709	56	15,734
Nationstar Mortgage LLC	10,107	3,881	35	14,023
American Home Mortgage Servicing Inc	828	12,453	0	13,281
PNC Mortgage <sup>4</sup>	11,371	74	1,350	12,795
US Bank NA	6,316	13	2,024	8,353
Green Tree Servicing LLC	4,347	295	10	4,652
Bayview Loan Servicing, LLC	1	4,193	37	4,231
HomeEq Servicing	0	1,890	39	1,929
Wachovia Mortgage, FSB <sup>5</sup>	51	117	1,474	1,642
Carrington Mortgage Services LLC	0	1,526	0	1,526
Remainder of HAMP Servicers	46,207	21	2,732	48,960
<b>Total</b>	<b>572,650</b>	<b>340,877</b>	<b>90,375</b>	<b>1,003,902</b>

<sup>1</sup> Bank of America, NA includes Bank of America, NA, BAC Home Loans Servicing LP, Home Loans Services and Wilshire Credit Corporation.

<sup>2</sup> J.P. Morgan Chase Bank, NA includes EMC Mortgage Corporation.

<sup>3</sup> Effective this month, Wells Fargo Bank, NA includes a portion of the loans previously included in Wachovia Mortgage, FSB.

<sup>4</sup> Formerly National City Bank.

<sup>5</sup> Wachovia Mortgage, FSB includes Wachovia Mortgage FSB Pick-a-Payment and Wachovia Bank NA loans.

Note: Figures reflect active trials and permanent modifications.

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## Appendix: Non-GSE Participants in HAMP

Allstate Mortgage Loans & Investments, Inc.	Grafton Suburban Credit Union	PennyMac Loan Services, LLC
American Eagle Federal Credit Union	Great Lakes Credit Union	PNC Bank, National Association
American Home Mortgage Servicing, Inc	Greater Nevada Mortgage Services	Purdue Employees Federal Credit Union
AMS Servicing, LLC	Green Tree Servicing LLC	QLending, Inc.
Aurora Loan Services, LLC	Harleysville National Bank & Trust Company	Quantum Servicing Corporation
Bank of America, N.A. <sup>1</sup>	Hartford Savings Bank	Residential Credit Solutions
Bank United	Hillsdale County National Bank	RG Mortgage Corporation
Bay Federal Credit Union	Home Financing Center, Inc	Roebbling Bank
Bay Gulf Credit Union	HomeEq Servicing	RoundPoint Mortgage Servicing Corporation
Bayview Loan Servicing, LLC	HomeStar Bank & Financial Services	Saxon Mortgage Services, Inc.
Carrington Mortgage Services, LLC	Horicon Bank	Schools Financial Credit Union
CCO Mortgage	Horizon Bank, NA	SEFCU
Central Florida Educators Federal Credit Union	Iberiabank	Select Portfolio Servicing
Central Jersey Federal Credit Union	IBM Southeast Employees' Federal Credit Union	Servis One Inc., dba BSI Financial Services, Inc.
Chase Home Finance, LLC	IC Federal Credit Union	ShoreBank
CitiMortgage, Inc.	Idaho Housing and Finance Association	Silver State Schools Credit Union
Citizens 1st National Bank	iServe Residential Lending LLC	Sound Community Bank
Citizens First Wholesale Mortgage Company	J.P.Morgan Chase Bank, NA <sup>2</sup>	Specialized Loan Servicing, LLC
Community Bank & Trust Company	Lake City Bank	Spirit of Alaska Federal Credit Union
CUC Mortgage Corporation	Lake National Bank	Stanford Federal Credit Union
Digital Federal Credit Union	Litton Loan Servicing	Sterling Savings Bank
DuPage Credit Union	Los Alamos National Bank	Technology Credit Union
Eaton National Bank & Trust Co	Marix Servicing, LLC	Tempe Schools Credit Union
Farmers State Bank	Members Mortgage Company, Inc	The Bryn Mawr Trust Co.
Fidelity Homestead Savings Bank	Metropolitan National Bank	The Golden 1 Credit Union
First Bank	Mission Federal Credit Union	U.S. Bank National Association
First Federal Savings and Loan	MorEquity, Inc.	United Bank of Georgia
First Federal Savings and Loan Assn. of Lakewood	Mortgage Center, LLC	United Bank Mortgage Corporation
First Keystone Bank	Mortgage Clearing Corporation	Vantium Capital, Inc.
First National Bank of Grant Park	National City Bank	Verity Credit Union
Franklin Credit Management Corporation	Nationstar Mortgage LLC	Wachovia Mortgage, FSB <sup>3</sup>
Fresno County Federal Credit Union	Oakland Municipal Credit Union	Wells Fargo Bank, NA
Glass City Federal Credit Union	Ocwen Financial Corporation, Inc.	Wescom Central Credit Union
Glenview State Bank	OneWest Bank	Yadkin Valley Bank
GMAC Mortgage, Inc.	ORNL Federal Credit Union	
Golden Plains Credit Union	Park View Federal Savings Bank	

<sup>1</sup> Bank of America, NA includes Bank of America, NA, BAC Home Loans Servicing LP, Home Loan Services and Wilshire Credit Corporation.

<sup>2</sup> J.P. Morgan Chase Bank, NA includes EMC Mortgage Corporation.

<sup>3</sup> Wachovia Mortgage FSB includes Wachovia Bank NA.