



  
**MAKING HOME AFFORDABLE**

**PROGRAM PERFORMANCE REPORT  
THROUGH THE FIRST QUARTER OF 2016**

# MHA AT-A-GLANCE

**More than 2.6 Million Homeowner Assistance Actions have taken place under Making Home Affordable (MHA) programs**

The Consolidated Appropriations Act, 2016, terminates the MHA program on December 31, 2016, except for certain loan modification applications received before such date. In March 2016, Treasury issued guidance to MHA participating servicers regarding the program termination and borrower application sunset. Further details are available on page 4 of this report.

## QUARTERLY PROGRAM VOLUMES FOR THE FIRST QUARTER OF 2016

(Months of January, February, and March)

**1MP**

Q1: **41.4K**  
PTD: **2.0M**

See Page 4

**2MP**

Q1: **2.1K**  
PTD: **157K**

See Page 11

**HAFA**

Q1: **13.5K**  
PTD: **417K**

See Page 12

**UP**

Q1: **0.6K**  
PTD: **46K**

See Page 12

## FIRST QUARTER 2016 SERVICER ASSESSMENT RESULTS

SERVICER	MINOR IMPROVEMENT NEEDED	MODERATE IMPROVEMENT NEEDED	SUBSTANTIAL IMPROVEMENT NEEDED
Bank of America, N.A.			✓
CitiMortgage, Inc.	✓		
JPMorgan Chase Bank, N.A.		✓	
Nationstar Mortgage LLC		✓	
Ocwen Loan Servicing, LLC		✓	
Select Portfolio Servicing, Inc.	✓		
Wells Fargo Bank, N.A.		✓	

See page 14 for additional information and detailed results for this quarter.

# Making Home Affordable

## Program Performance Report First Quarter 2016

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*Note:* For more information and quarterly updates about HHF, please visit the [program website](#) or the [TARP Monthly Report to Congress](#). For information and quarterly updates about efforts taken by the Government Sponsored Enterprises (GSEs) beyond their participation in MHA which is not reflected in this report please visit the [Federal Housing Finance Agency's Foreclosure Prevention Report](#). For information on efforts undertaken by the Federal Housing Administration (FHA) please visit [its website](#).

# Making Home Affordable

## Program Performance Report First Quarter 2016

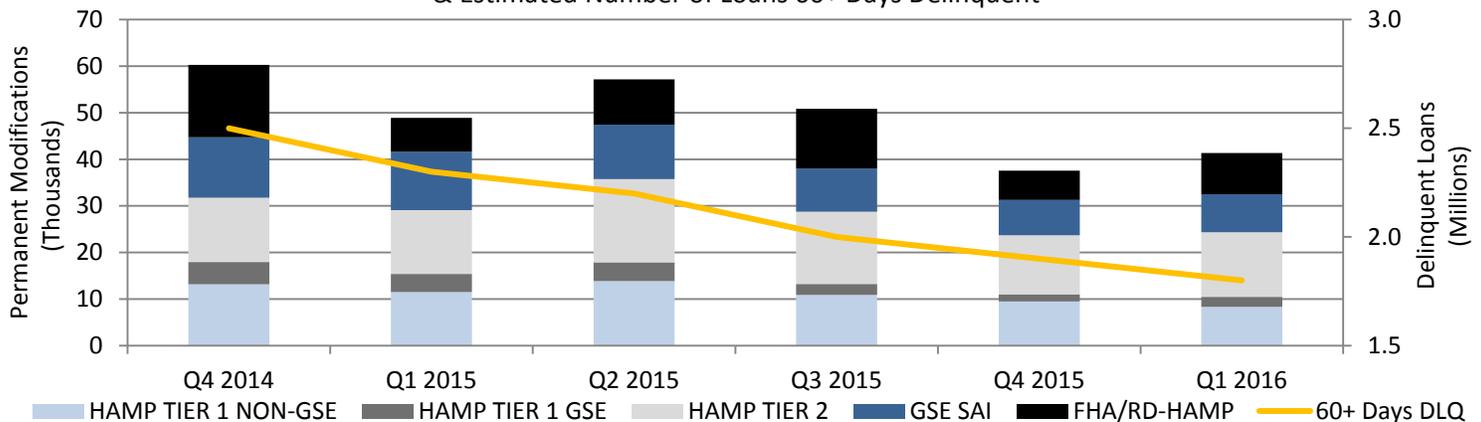
### MHA Program Updates

- Supplemental Directive (SD) 16-02, issued on March 3, 2016, covers MHA program termination and borrower application sunset requirements. The SD offers guidance on the consideration and/or evaluation of borrowers who request assistance, or to whom an offer of assistance has been extended under MHA programs.
- In the First Quarter of 2016, participating servicers began making Streamline HAMP offers to borrowers. Thus far, borrower response has been strong and several thousand trials have been reported. This quarter's report does not include specific data for Streamline HAMP. Treasury will report on Streamline HAMP data in subsequent quarters.
- The MHA Servicer Assessment results for the first quarter of 2016 begin on page 14. All servicers met Treasury's benchmark on four metrics: assignment of a single point of contact, accuracy of eligibility decisions, timely evaluation of HAMP applications, and processing of interest rate step-up changes. However, some servicers still need to improve in the areas of proper identification and reporting of disqualified modifications, issuance of interest rate step-up notices and accurate income calculation. Five servicers maintained or improved their performance from prior quarter and two servicers performance declined, with one of the two servicers found to need substantial improvement.

### MHA Program Activity

	Program-to-Date	Q1 2016	QoQ Rate of Change (%)
MHA First Lien Permanent Modifications Started	1,991,381	41,364	10%
<i>HAMP Tier 1</i>	1,431,453	10,458	-5%
<i>HAMP Tier 2</i>	158,599	13,871	10%
<i>GSE Standard Modifications (SAI)</i>	285,490	8,161	8%
<i>Treasury FHA and RD HAMP</i>	115,839	8,874	41%
2MP Modifications Started	156,799	2,116	-6%
HAFAs Transactions Completed	417,382	13,539	-2%
UP Forbearance Plans Started	45,553	563	62%
<b>Cumulative Activity</b>	<b>2,611,115</b>	<b>57,582</b>	<b>7%</b>

Quarterly Trending of MHA Permanent Modifications Started & Estimated Number of Loans 60+ Days Delinquent\*



\*Derived from the Mortgage Bankers Association Quarterly National Delinquency Survey.

# Making Home Affordable: HAMP Program Results

Program Performance Report First Quarter 2016

## HAMP Summary

Trial Modifications	All Trials Started <sup>1</sup>	2,419,508
	Tier 1	2,231,470
	Tier 2	188,038
	Active Trials	28,911
	Trial Modifications Cancelled Since Verified Income Requirement*	103,845
Permanent Modifications	All Permanent Modifications Started	1,590,052
	Permanent Modifications Disqualified (Cumulative)**	522,687
	Active Permanent Modifications	978,819

\* When Treasury launched HAMP in the spring of 2009, the housing crisis was severe. The number of homeowners already in default was high and servicers had not yet built systems to fully implement a national mortgage modification program. In an effort to provide assistance to struggling homeowners as soon as possible, servicers were not required to verify a homeowner's income prior to commencing a trial modification. This resulted in many trials being cancelled if the homeowner could not ultimately provide the requisite documentation. Beginning in June 2010, servicers were required to verify a homeowner's income prior to offering trial modifications, which substantially reduced the number of trial cancellations. Prior to that date, 696,700 trials were cancelled, for a cumulative 800,545 trials cancelled program-to-date.

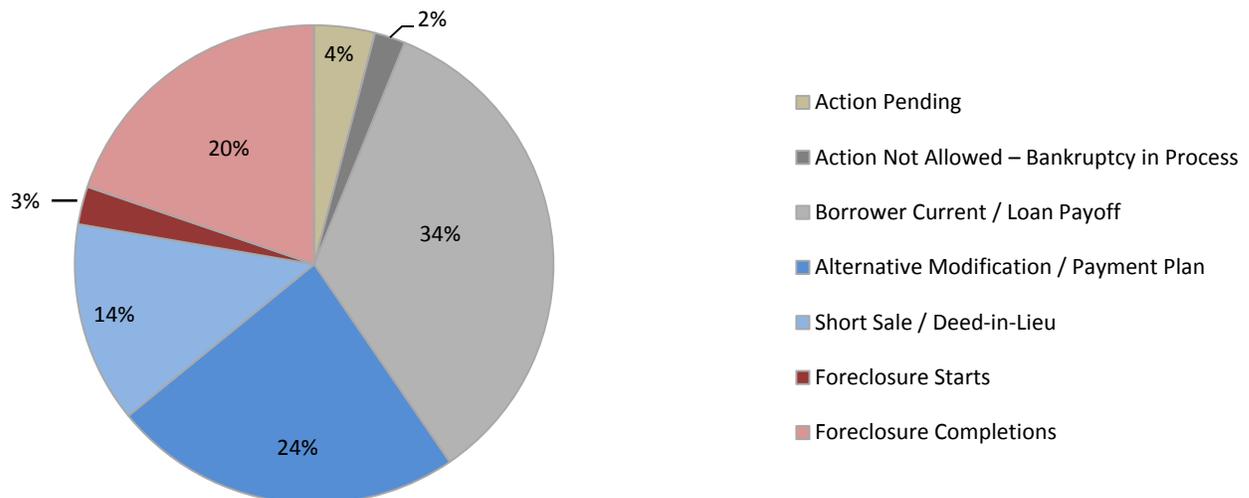
\*\* Does not include 83,597 loans paid off and 4,949 loans withdrawn.

## Outcome for Homeowners Who Did Not Receive a HAMP Modification

While not all homeowners qualify for HAMP, many have found alternative solutions to their delinquency. For homeowners who were not approved for a HAMP trial modification, or for those whose HAMP trial modifications were cancelled:

- 58% received an alternative modification or resolved their delinquency.
- 22% were referred to foreclosure.

Status of Homeowners Not Accepted for a HAMP Trial Modification or Those Whose HAMP Trial Modification was Cancelled



Source: Survey data from large servicers<sup>2</sup>

# Making Home Affordable: HAMP Program Results

Program Performance Report First Quarter 2016

## Select HAMP Modification Characteristics\*

Aggregate payment savings to homeowners who received HAMP first lien permanent modifications are estimated at **nearly \$43 billion** program-to-date, compared with unmodified mortgage obligations.

HAMP modifications follow a series of waterfall steps that include capitalization, interest rate adjustment, term extension, and principal forbearance/forgiveness.

HAMP has two evaluation tiers:

- Under HAMP Tier 1, servicers apply the modification steps in sequence until the homeowner's post-modification front-end debt-to-income (DTI) ratio is 31%. The impact of each modification step can vary to achieve the target of 31%.
- Under HAMP Tier 2, servicers apply the modification steps simultaneously to achieve a post-modification DTI that falls within an allowable range (subject to investor restrictions). HAMP Tier 2 applies to non-GSE mortgages only.

\*HAMP modification characteristics reflect data at the date of modification.

### Modification Steps for Permanent Modifications

All permanent modifications reflect some combination of the following modification steps:

Modification Step	Tier 1	Tier 2	All
Interest Rate Reduction	95.8%	70.4%	93.2%
Term Extension	60.1%	84.8%	62.5%
Principal Forbearance	31.1%	32.4%	31.2%

### Homeowner Characteristics

Characteristic	Tier 1	Tier 2	All
Median Monthly Gross Income	\$3,912	\$5,011	\$4,000
Median Credit Score	566	560	565
Median Property Value	\$177,592	\$152,000	\$175,000

### Select Median Permanent Modification Characteristics

Loan Characteristic	Before Modification	After Modification	Median Decrease
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#### Front-End Debt-to-Income Ratio

Tier 1	43.8%	31.0%	-13.4 pct pts
Tier 2	28.1%	21.1%	-6.6 pct pts
All	43.0%	31.0%	-12.4 pct pts

#### Back-End Debt-to-Income Ratio

Tier 1	67.4%	50.4%	-13.7 pct pts
Tier 2	44.1%	36.6%	-6.6 pct pts
All	65.1%	48.7%	-12.7 pct pts

#### Monthly Housing Payment\*\*

Tier 1	\$1,382.51	\$814.10	(\$499.47)
Tier 2	\$1,033.17	\$667.01	(\$331.54)
All	\$1,348.65	\$800.33	(\$477.84)

### Additional HAMP Tier 2 Characteristics

HAMP Tier 2 provides another modification opportunity for struggling homeowners who do not qualify for a HAMP Tier 1 modification, or for those who lose good standing (by missing three payments) on their HAMP Tier 1 modification. Of the HAMP Tier 2 trial modifications started:

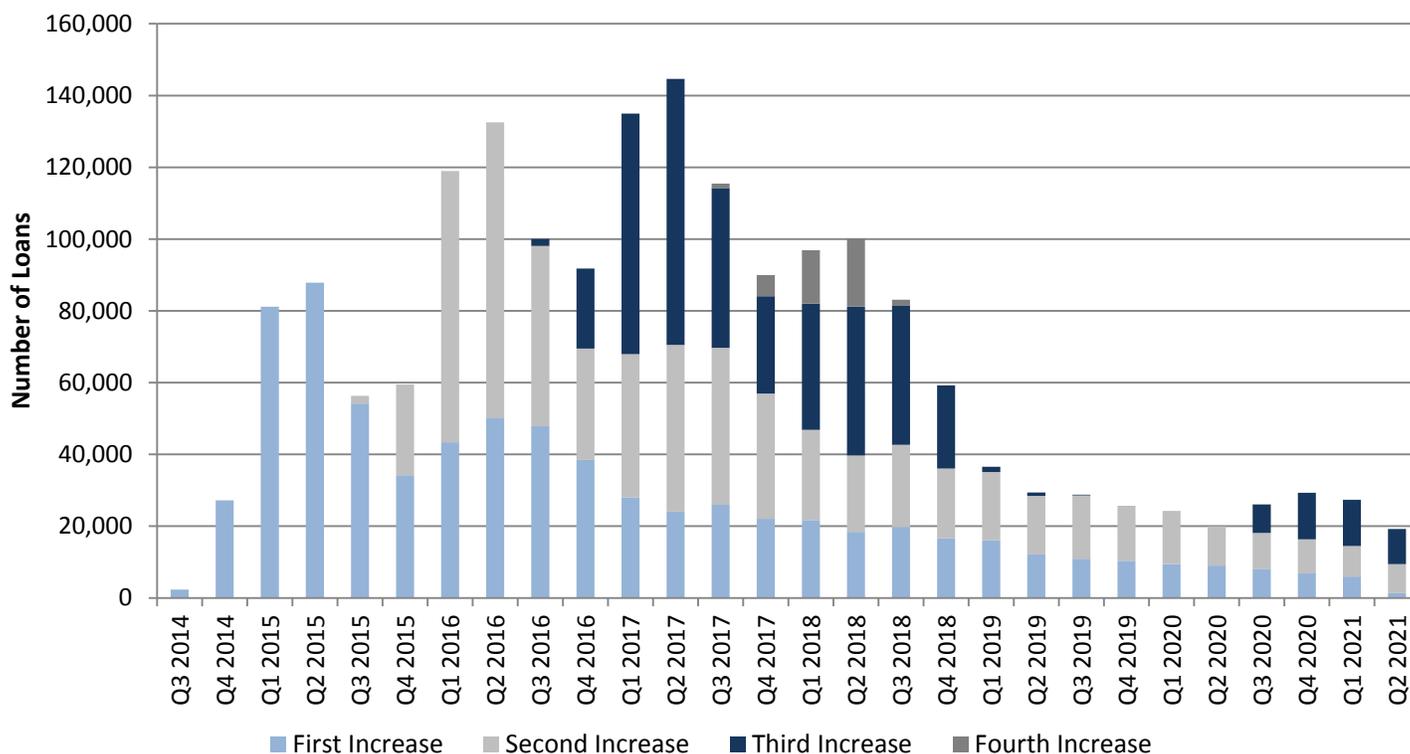
- 28% were previously in a HAMP Tier 1 trial or permanent modification.
- 11% were previously evaluated for HAMP Tier 1 and did not meet eligibility requirements.
- 6% were non-owner-occupied properties.

\*\*Excludes the impact of any interest rate increases and re-amortization of capitalized homeowner incentives which may begin to occur after the fifth year of the HAMP Tier 1 modification.

### HAMP Tier 1 Payment Adjustment Summary

- The HAMP Tier 1 modification was designed to provide relief to homeowners facing a financial hardship by providing a modification that would reduce their monthly mortgage payment to an affordable level. HAMP Tier 1 reduces homeowners' first lien mortgage payments by approximately 36% of the median before-modification payment.
- Under HAMP Tier 1, servicers apply a uniform loan modification waterfall to achieve a monthly mortgage payment of 31% DTI: capitalization, principal forgiveness (optional), interest rate reduction, term extension, principal forbearance.
  - The interest rate is reduced in increments to achieve the target 31% DTI with an interest rate floor of 2%.
  - After five years, the interest rate may begin to increase 1% per year (or less) until the Primary Mortgage Market Survey (PMMS) rate at time of modification is reached (PMMS averaged 5.04% in 2009 and 3.74% in Q1 2016), at which time the interest rate will be fixed for the remaining loan term.
- 80% of HAMP Tier 1 homeowners will experience an interest rate increase after five years.
  - The first interest rate increase went into effect in Q3 2014 for the earliest group of HAMP modifications.
  - The majority of HAMP homeowners will experience two to three interest rate increases.
  - Homeowners who received a modification in 2009-2011 are more likely to experience three to four increases than homeowners who received a modification in 2012-2013, most of whom will experience two increases.
  - The median amount of the first monthly payment increase is \$93, and the median monthly payment increase after the final interest rate increase is \$206.
- Through March 2016, approximately 330,000 homeowners have experienced an interest rate step-up.
  - Based on early results, the rate increase does not appear to have an impact on the performance of these modifications. The percentage of modifications disqualifying in the month following the reset remains consistent with the months leading up to the reset, at less than or equal to 1%.

Number of Interest Rate Increases by Quarter\*



\* As of March 2016. Assumes no future re-defaults of HAMP Tier 1 modifications.

# Making Home Affordable: HAMP Program Results

## Program Performance Report First Quarter 2016

### Performance of HAMP Permanent Modifications

Differences in modification characteristics contribute to differences in the performance of HAMP modifications. Those characteristics can also affect the performance of certain vintages and contribute to differences in performance between HAMP Tier 1 and Tier 2.

The tables below show the performance of HAMP permanent modifications at various seasoning points for those modifications that have aged to, or past, the number of months noted. It is important to note that far fewer loans have reached these seasoning points for HAMP Tier 2, which was introduced several years after HAMP Tier 1.

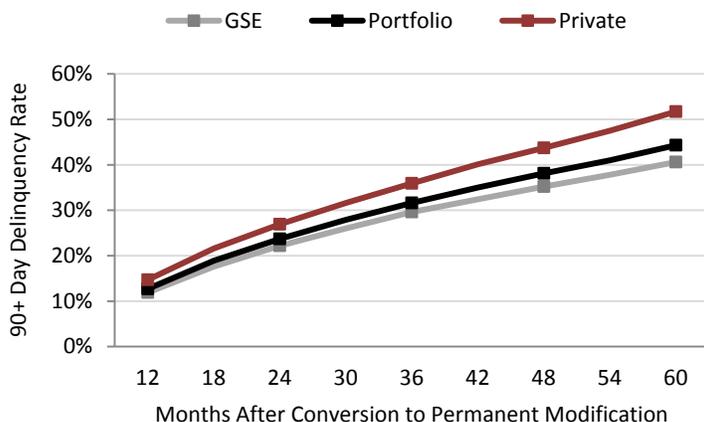
	# Months Post Modification	% of Disqualified HAMP Tier 1 Modifications <sup>3</sup>								
		2009	2010	2011	2012	2013	2014	2015	Q1 2016	ALL
HAMP Tier 1	3	2.1%	1.7%	1.2%	1.0%	0.8%	1.1%	1.3%	0.7%	1.3%
	6	6.7%	6.7%	5.3%	4.3%	3.8%	4.6%	5.0%		5.5%
	12	16.3%	15.6%	12.7%	10.3%	9.4%	10.4%	10.8%		13.1%
	18	22.9%	22.7%	18.9%	15.3%	13.9%	14.8%			19.3%
	24	28.8%	28.0%	23.8%	19.1%	17.2%	17.8%			24.2%
	30	33.3%	32.6%	27.3%	22.1%	19.8%				28.3%
	36	37.5%	36.6%	30.0%	24.6%	22.4%				32.1%
	42	41.1%	39.3%	32.5%	27.1%					35.5%
	48	43.6%	41.6%	34.6%	30.0%					38.6%
	54	46.0%	43.6%	37.1%						41.6%
60	47.9%	45.6%	40.3%						44.9%	

	# Months Post Modification	% of Disqualified HAMP Tier 2 Modifications <sup>3</sup>						
		2012	2013	2014	2015	Q1 2016	ALL	
HAMP Tier 2	3		1.3%	1.8%	1.6%	1.7%	1.3%	1.7%
	6		5.5%	7.6%	6.9%	7.8%		7.4%
	12		17.3%	17.0%	15.8%	16.9%		16.4%
	18	N/A	23.2%	24.2%	22.2%			23.1%
	24		28.7%	28.6%	27.6%			28.3%
	30		32.1%	32.1%				32.1%
	36		34.5%	36.9%				36.4%
	42		37.5%					37.5%

#### HAMP Tier 1 Performance by Investor

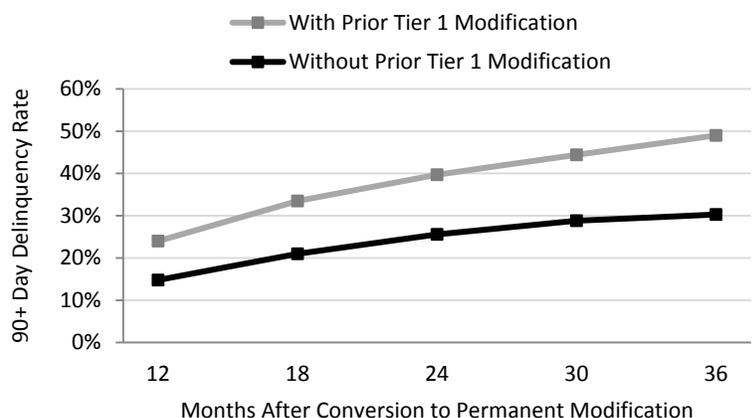
Modifications of private label security loans have the highest delinquency rates, followed by modifications of portfolio loans and GSE loans.



See Appendix 7 for additional information on HAMP performance by vintage.

#### HAMP Tier 2 Performance by Prior Modification History

Modifications that were previously modified under HAMP Tier 1 have a higher likelihood of disqualifying from the subsequent Tier 2 modification.

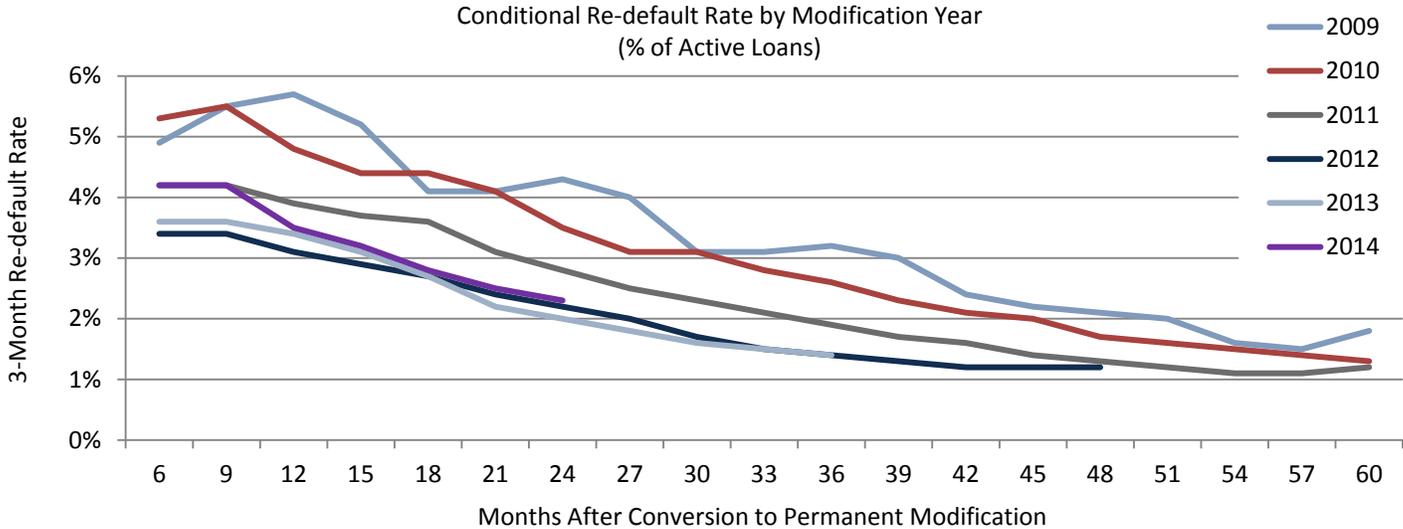


# Making Home Affordable: HAMP Program Results

Program Performance Report First Quarter 2016

## Incremental Performance of HAMP Modifications over Time

The longer homeowners remain in HAMP without defaulting, the less likely they are to default on their mortgage in the future. For example, the percent of loans active in month 12 that disqualified by month 15 is lower than the percent of loans active in month 6 that disqualified by month 9.

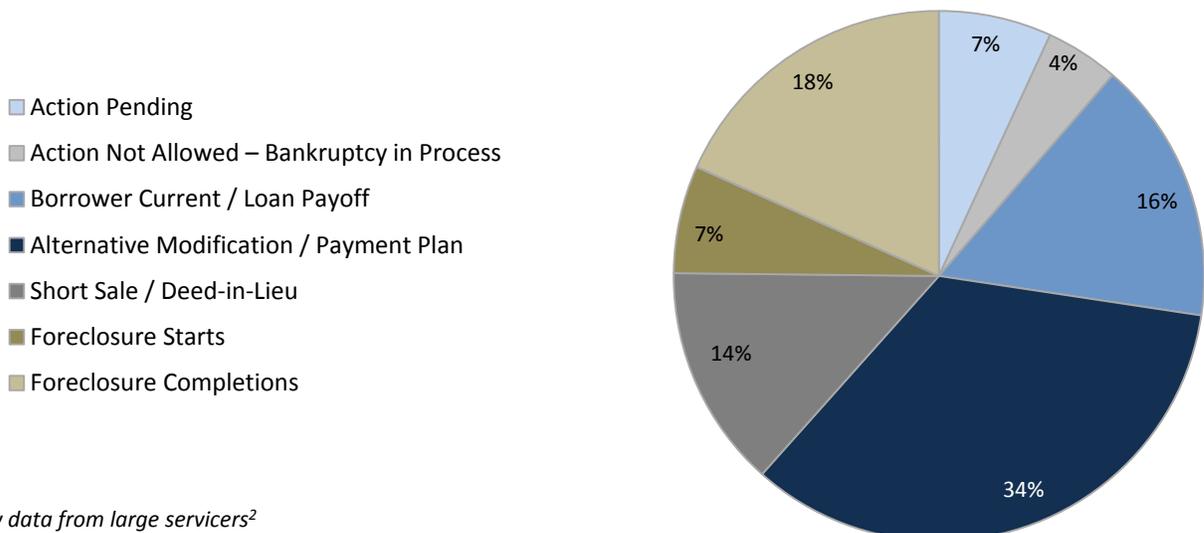


Note: A modification's inclusion in the 3-month re-default rate calculation is conditional on the modification being active at the start of the 3-month period being measured.

## Homeowners with Disqualified HAMP Permanent Modifications

Homeowners now have alternatives due to industry-wide changes instituted since the launch of HAMP. In addition, HAMP guidance requires that a servicer work with a delinquent homeowner in a permanent modification to cure the delinquency. In the event the homeowner cannot bring a delinquent HAMP modification current without additional assistance, the servicer is prohibited from commencing foreclosure proceedings until the homeowner is evaluated for other loss mitigation actions. The majority of homeowners who disqualify from a HAMP permanent modification receive an alternative to foreclosure or resolve their delinquency. Homeowners can also take advantage of other MHA and/or government sponsored assistance programs. Of the homeowners who have missed three payments, and therefore disqualified from HAMP, approximately 25% have been referred to foreclosure.

### Status of Disqualified HAMP Permanent Modifications



Source: Survey data from large servicers<sup>2</sup>

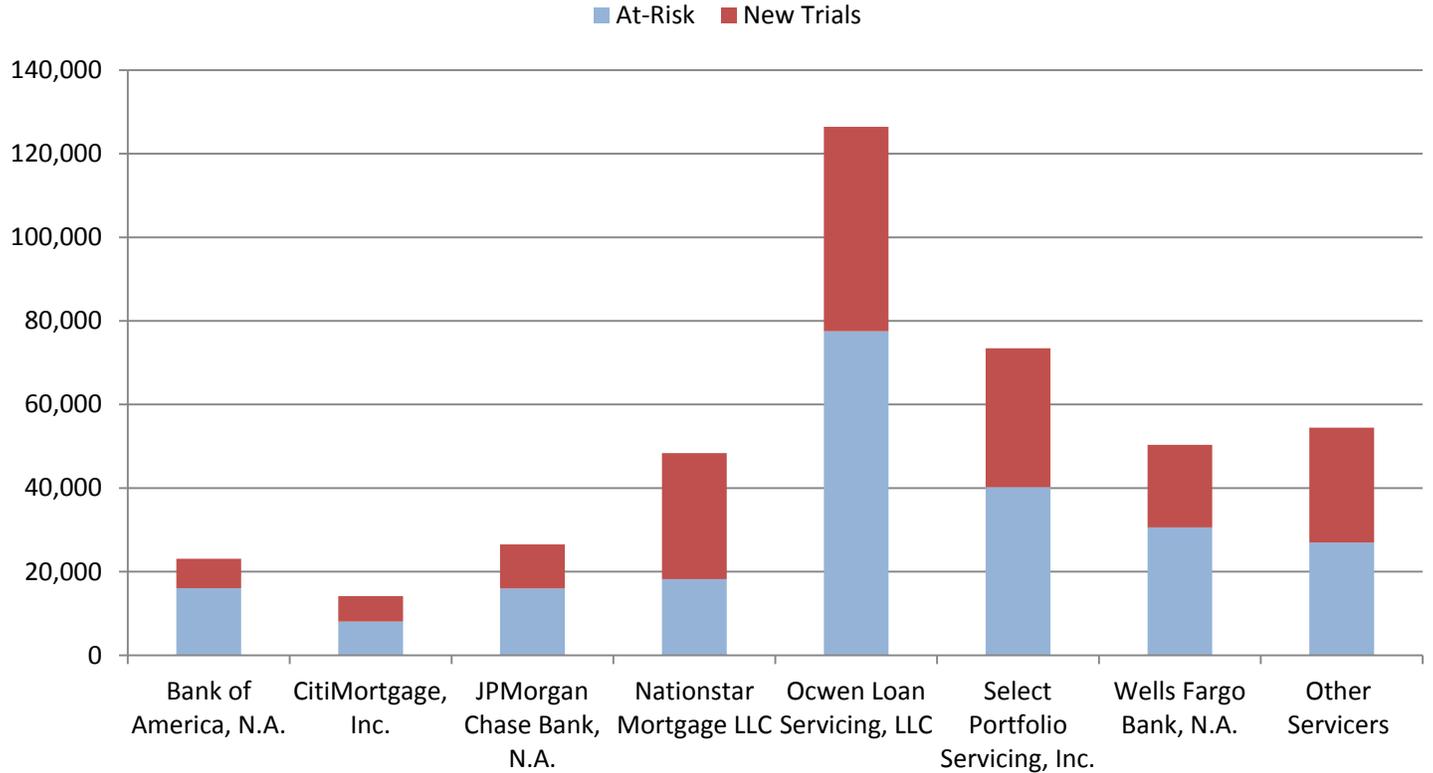
### Post-Modification Counseling

Since March 2014, Treasury has required certain HAMP participating servicers to offer free financial counseling to homeowners with non-GSE loans who are either entering a HAMP trial modification, or are in a permanent HAMP modification and are determined to be at risk of re-default. The counseling is designed to help homeowners stay in their modification by addressing the homeowner’s current overall financial situation and the financial hardship that caused the homeowner to default on his or her mortgage loan.

Through March 2016, participating servicers have made nearly 417,000 referrals to financial counseling. Of these:

- 56% are permanent modifications considered by the servicers to be at risk of disqualifying from HAMP, and 44% are new trial modifications.
- More than 30,000 referrals started financial counseling resulting in an overall take-up rate of 7.4%.

### Counseling Referral Activity by Servicer



% of Referrals Who Take Up Counseling	Bank of America, N.A.	CitiMortgage, Inc.	JPMorgan Chase Bank, N.A.	Nationstar Mortgage LLC	Ocwen Loan Servicing, LLC	Select Portfolio Servicing, Inc.	Wells Fargo Bank, N.A.	Other Servicers
	3%	10%	18%	2%	6%	9%	9%	9%

*Note: Data on Post-Modification Counseling is collected from sixteen servicers via survey. Additionally, servicer take-up rates will vary due to timing of referrals and individual servicer program design.*

### The HAMP Principal Reduction Alternative

The HAMP Principal Reduction Alternative (PRA) has broadened the use of principal reduction in mortgage modifications as a tool to help underwater homeowners. Servicers of non-GSE loans are required to evaluate the benefit of principal reduction under HAMP PRA for mortgages with a loan-to-value (LTV) ratio greater than 115% when evaluating a homeowner for a HAMP modification. While servicers are required to evaluate homeowners for principal reduction, they are not required to reduce principal as part of the modification.

Under HAMP, servicers provide principal reduction on HAMP modifications in two ways:

- Under HAMP PRA, principal is reduced to lower the LTV, the investor is eligible to receive an incentive on the amount of principal reduced, and the reduction vests over a 3-year period.
- Servicers can also offer principal reduction to homeowners on a HAMP modification outside the requirements of HAMP PRA. If they do, the investor receives no incentive payment for the principal reduction and the principal reduction can be recognized immediately.

	HAMP Modifications with Earned Principal Reduction Under PRA <sup>4</sup>	HAMP Modifications with Upfront Principal Reduction Outside of PRA	Total HAMP Modifications with Principal Reduction
All Permanent Modifications Started	211,795	53,063	264,858
Active Permanent Modifications	155,401	38,774	194,175
Median Principal Amount Reduced for Permanent Modifications <sup>5</sup>	\$66,088	\$52,900	\$62,785
Median Principal Amount Reduced for Permanent Modifications (%) <sup>6</sup>	32.3%	18.0%	30.5%
Total Outstanding Principal Balance Reduced on Permanent Modifications <sup>5</sup>	\$18,750,558,754	\$3,451,545,108	\$22,202,103,863

### The Second Lien Modification Program<sup>7</sup>

The Second Lien Modification Program (2MP) provides additional assistance to homeowners in a first lien permanent modification who have an eligible second lien with a participating servicer, including second liens with a qualifying first lien modified under the GSEs' Standard Modification program. This assistance can result in a modification of the second lien, as well as a full or partial extinguishment of the second lien.

Second lien modifications follow a series of steps that may include capitalization, interest rate reduction, term extension, and principal forbearance or forgiveness.

All Second Lien Modifications Started (Cumulative)*	156,799
Second Lien Modifications Involving Full Lien Extinguishments	45,852
Active Second Lien Modifications**	81,819
Active Second Lien Modifications Involving Partial Lien Extinguishments	10,706

\* Includes 7,544 loans that have a qualifying first lien GSE Standard Modification.

\*\* Includes 9,182 Loans in active non-payment status whereby the 1MP has disqualified from HAMP. As a result, the servicer is no longer required to report payment activity on the 2MP modification.

### The Home Affordable Foreclosure Alternatives Program

The Home Affordable Foreclosure Alternatives (HAFA) Program offers incentives and a streamlined process for homeowners looking to exit their homes or sell a rental property through a short sale or deed-in-lieu (DIL) of foreclosure. HAFA has established important homeowner protections and an industry standard for streamlined transactions. Effective November 2012, the GSEs revised their Standard HAFA program to align with Treasury's HAFA program. In HAFA transactions, homeowners who need to relocate:

- Follow a streamlined process for short sales and DIL transactions that requires no verification of income (unless required by investors) and allows for pre-approved short sale terms;
- Receive a waiver of deficiency once the transaction is completed that releases the homeowner from remaining mortgage debt; and
- Receive \$10,000\* in relocation assistance at closing.

\* Prior to February 1, 2015, homeowners received \$3,000.

### HAFA Activity by Investor Type

Participating servicers must consider all homeowners denied for HAMP for a short sale or deed-in-lieu of foreclosure through the HAFA program. However, individual investors can impose additional eligibility requirements.

	Private	Portfolio	GSE	Total
Short Sale	146,402	50,864	164,501	361,767
Deed-in-Lieu	9,559	4,307	41,749	55,615
<b>Total Transactions Completed</b>	<b>155,961</b>	<b>55,171</b>	<b>206,250</b>	<b>417,382</b>

### The Home Affordable Unemployment Program

The Home Affordable Unemployment Program (UP) provides assistance to homeowners who are unable to make their mortgage payments as a result of unemployment. Unemployed homeowners can receive up to 12 months of forbearance, during which mortgage payments are reduced or suspended, allowing homeowners to seek employment without fear that they will lose their homes to foreclosure.

All UP Forbearance Plans Started	45,553
UP Forbearance Plans With Some Payment Required	38,828
UP Forbearance Plans With No Payment Required	6,725

# Making Home Affordable: Results by Servicer

## Program Performance Report First Quarter 2016

### Making Home Affordable Program Activity by Servicer

As of March 2016, there are 132 servicers that participate in Treasury's MHA programs, but seven servicers make up over 85% of non-GSE HAMP modifications. Program activity for these servicers is provided below.

Servicer	HAMP Tier 1 Permanent Modifications	HAMP Tier 2 Permanent Modifications	PRA <sup>8</sup> Permanent Modifications	2MP Modifications	HAFA <sup>9</sup> non-GSE Transactions Completed
Bank of America, N.A.	100,722	4,955	5,732	37,167	49,468
CitiMortgage, Inc.	37,634	4,565	3,948	20,073	2,297
JPMorgan Chase Bank, N.A.	170,796	3,389	24,783	43,458	37,597
Nationstar Mortgage LLC	175,178	19,918	10,625	8,497	9,334
Ocwen Loan Servicing, LLC	251,467	67,086	100,786	N/A	26,400
Select Portfolio Servicing, Inc.	90,924	20,683	16,093	N/A	20,406
Wells Fargo Bank, N.A.	203,137	10,551	31,498	24,031	40,350
Other Servicers	401,595	27,452	18,330	23,573	25,280
<b>Total</b>	<b>1,431,453</b>	<b>158,599</b>	<b>211,795</b>	<b>156,799</b>	<b>211,132</b>

### HAMP Permanent Modifications by Investor

Servicer	HAMP Permanent Modifications			
	GSE	Private	Portfolio	Total
Bank of America, N.A.	39,330	48,190	18,157	105,677
CitiMortgage, Inc.	17,118	9,107	15,974	42,199
JPMorgan Chase Bank, N.A.	75,242	57,954	40,989	174,185
Nationstar Mortgage LLC	113,904	73,886	7,306	195,096
Ocwen Loan Servicing, LLC	35,143	261,408	22,002	318,553
Select Portfolio Servicing, Inc.	676	97,158	13,773	111,607
Wells Fargo Bank, N.A.	81,771	44,960	86,957	213,688
Other Servicers	288,981	70,327	69,739	429,047
<b>Total</b>	<b>652,165</b>	<b>662,990</b>	<b>274,897</b>	<b>1,590,052</b>

### Making Home Affordable Servicer Assessments

#### Background

Since the MHA Program's inception in the spring of 2009, Treasury has monitored the performance of participating mortgage servicers. Freddie Mac, acting as Treasury's compliance agent, has created a separate division known as Making Home Affordable–Compliance (MHA-C), which evaluates servicers' compliance with MHA guidelines through regular compliance reviews. MHA-C examines as many as 60 compliance criteria (see Appendix 2) and tests between 400 and 600 loan files (per servicer, for the largest servicers) each quarter. Loan samples are randomly selected for testing from two sources: the MHA transactions reported by each servicer into the MHA system of record and the servicer's records of non-performing loans.

This approach provides comprehensive insight into how each servicer is implementing MHA programs. This includes, for example, whether the servicer is properly identifying, contacting and evaluating borrowers who are potentially eligible for MHA, as well as the accuracy and timeliness of the MHA data reported by the servicer. MHA-C reports the results of each compliance review to Treasury and the servicer. For identified instances of noncompliance, Treasury requires servicers to take remedial actions which include, but are not limited to: identifying and re-evaluating any affected loans, performing retroactive analysis when an issue is potentially systemic, and enhancing the effectiveness of internal controls.

It is important to note that servicer participation in MHA is voluntary, based on a contract with Fannie Mae as financial agent on behalf of Treasury. Treasury does not regulate these institutions and does not have the authority to impose fines or penalties. Treasury can, pursuant to the contract, take certain remedial actions against servicers not in compliance with MHA guidelines. Such remedial actions include requiring servicers to correct identified instances of noncompliance, as noted above. In addition, Treasury can implement financial remedies such as withholding incentive payments owed to servicers. Such incentive payments, which are the only payments Treasury makes for the benefit of servicers under the program, include payments for permanent modifications under HAMP and completed transactions under HAFA.

#### MHA Servicer Assessments

In 2011, Treasury began publishing quarterly servicer assessments for the large servicers participating in MHA to improve transparency and drive servicers to improve their performance. The assessments highlight the results of MHA compliance reviews and rate servicers on the level of improvement needed. In addition, the assessments include program data reported by servicers into the MHA system of record. These program results are key indicators of how timely and effectively servicers assist eligible homeowners and report program data to Treasury. The assessments do not rate the servicer based on program results, but compare each servicer's program results for a given quarter against the other large servicers participating in the program.

Treasury has periodically enhanced the assessments to focus on new or emerging areas of interest, provide additional insight into the impact of servicer performance on homeowners' experience, and foster further improvement in servicer performance. The most recent changes, effective the second quarter of 2015, included: the addition of metrics that address timely evaluation of borrowers for HAMP, accuracy of interest rate step-up changes, and timeliness and completeness of interest rate step-up notices; the consolidation of two "second look" metrics; the removal of the non-approval metric; and tightened performance benchmarks.

Each quarter, Treasury reviews the compliance results and ratings, the program results, and other relevant factors affecting servicer performance (including, but not limited to a servicer's progress in remediating previously identified issues) in determining whether a servicer needs substantial, moderate or minor improvement to its overall performance under MHA. For servicers in need of substantial improvement, Treasury will, absent extenuating circumstances, withhold financial incentives owed to those servicers until they make certain identified improvements. In certain cases, particularly where there is a failure to correct identified problems within a reasonable time, Treasury may also permanently withhold the financial incentives. Servicers in need of moderate improvement may be subject to withholding in the future if they fail to make certain identified improvements. All withholdings apply only to incentives owed to servicers for their participation in MHA, not incentives paid to servicers for the benefit of homeowners or investors.

Please refer to Appendices 1 and 2 for more information concerning the MHA Servicer Assessments.

# Making Home Affordable: Results by Servicer

Program Performance Report First Quarter 2016

## First Quarter 2016 Servicer Assessment Summary Results

Improvement Needed	Servicer Name
Minor	CitiMortgage, Inc. Select Portfolio Servicing, Inc.
Moderate	JPMorgan Chase Bank, N.A. Nationstar Mortgage LLC Ocwen Loan Servicing, LLC Wells Fargo Bank, N.A.
Substantial	Bank of America, N.A.

The table above summarizes the results of the MHA Servicer Assessments for the first quarter of 2016. The compliance and program results for the individual servicers can be found on the following pages.

JPMorgan Chase Bank, N.A. was found to need moderate improvement, however, compliance results approached the level required for a determination of minor improvement.

Bank of America, N.A. was found to need substantial improvement. Treasury is withholding payment of servicer incentives until Bank of America remediates an issue related to income calculation to Treasury's satisfaction.

# Making Home Affordable: Results by Servicer

## Program Performance Report First Quarter 2016

### Compliance Metrics Overview

The metrics and benchmarks below reflect compliance areas tested and reported on across the large servicers to determine servicers' adherence to MHA Program Requirements. Servicer results (see overleaf) reflect percentages of tests that did not have a desired outcome. Please refer to Appendix 1 for more information concerning the metrics described below.

Category		Metric		Benchmark
1	<b>Identifying and Contacting Homeowners</b> Assesses whether the servicer identifies and communicates appropriately with potentially eligible MHA homeowners.	■	<b>Single Point of Contact Assignment % Noncompliance</b> Percentage of loans reviewed where MHA-C did not concur that the servicer had assigned a Single Point of Contact to a homeowner in accordance with MHA guidelines	2.0%
		■	<b>Second Look % Noncompliance</b> Percentage of loans reviewed where MHA-C did not concur with or was unable to conclude on the servicer's MHA eligibility determination for applicable programs	2.0%
2	<b>Homeowner Evaluation and Assistance</b> Assesses whether servicer correctly evaluates homeowners' eligibility for MHA programs and communicates decisions timely.	■	<b>Income Calculation Error %</b> Percentage of loans for which MHA-C's income calculation differs from the servicer's by more than 5% for applicable programs	2.0%
		■	<b>Timely HAMP Evaluation % Noncompliance</b> Percentage of loans reviewed for which MHA-C determined the servicer did not complete the evaluation within the prescribed time frame for reasons within the servicer's control	2.0%
3	<b>Program Management and Reporting</b> Assesses whether the servicer has effective program management, submits timely and accurate program reports and information and whether the servicer accurately and timely communicates interest rate step-ups.	■	<b>Incentive Payment Data Errors</b> Average percentage of differences in calculated incentives resulting from data discrepancies between servicer files and the MHA system of record for applicable programs	2.0%
		■	<b>Disqualified Modification % Noncompliance</b> Percentage of loans reviewed where MHA-C did not concur with servicer's processing of defaulted HAMP modifications, in accordance with MHA guidelines	2.0%
		■	<b>Interest Rate Step-Up Changes</b> Percentage of loans reviewed where MHA-C noted discrepancies between the terms of the interest rate step-up in the official modification agreement and payment application in the loan payment history	5.0%
		■	<b>Interest Rate Step-Up Notices</b> Percentage of loans reviewed where MHA-C noted that the interest rate step-up notices sent by the servicer were not in accordance with MHA guidelines	5.0%

# Making Home Affordable: Results by Servicer

Program Performance Report First Quarter 2016

## First Quarter 2016 Compliance Results

Servicer		Single Point of Contact Assignment % Non-compliance	Second Look % Non-compliance	Income Calculation Error %	Timely HAMP Evaluation % Non-compliance	Incentive Payment Data Errors	Disqualified Modification % Non-compliance	Interest Rate Step-Up Changes % Non-compliance	Interest Rate Step-Up Notices % Non-compliance
<b>BENCHMARK</b>		<b>2.0%</b>	<b>2.0%</b>	<b>2.0%</b>	<b>2.0%</b>	<b>2.0%</b>	<b>2.0%</b>	<b>5.0%</b>	<b>5.0%</b>
Bank of America, N.A.	Servicer Results	1.0%	0.4%	13.0%	0.6%	2.6%	2.3%	0.0%	2.5%
	Rating	***	***	*	***	**	**	***	***
CitiMortgage, Inc.	Servicer Results	0.0%	0.9%	1.0%	0.0%	0.4%	1.5%	0.0%	0.0%
	Rating	***	***	***	***	***	***	***	***
JPMorgan Chase Bank, N.A.	Servicer Results	0.0%	1.7%	0.0%	1.4%	0.0%	0.0%	0.0%	6.6%
	Rating	***	***	***	***	***	***	***	**
Nationstar Mortgage LLC	Servicer Results	1.1%	0.4%	3.0%	0.0%	3.0%	13.0%	0.0%	0.5%
	Rating	***	***	**	***	**	*	***	***
Ocwen Loan Servicing, LLC	Servicer Results	0.0%	0.0%	2.0%	0.0%	0.2%	2.3%	2.0%	8.2%
	Rating	***	***	***	***	***	**	***	*
Select Portfolio Servicing, Inc.	Servicer Results	0.0%	0.0%	1.0%	0.6%	0.1%	0.0%	0.0%	0.0%
	Rating	***	***	***	***	***	***	***	***
Wells Fargo Bank, N.A.	Servicer Results	0.0%	1.3%	0.0%	0.0%	0.7%	1.0%	0.0%	14.5%
	Rating	***	***	***	***	***	***	***	*

### Rating Legend

*	Did not meet benchmark; substantial improvement needed
**	Did not meet benchmark; moderate improvement needed
***	Met benchmark; minor improvement may be indicated

# Making Home Affordable: Results by Servicer

## Program Performance Report First Quarter 2016

### Compliance Results Trending

The trending table was expanded in the second quarter of 2015 to reflect the results across five assessment metrics.

Servicer	2014 Q1	2014 Q2	2014 Q3	2014 Q4	2015 Q1	2015 Q2	2015 Q3	2015 Q4	2016 Q1
<b>Single Point of Contact Assignment % Noncompliance</b>									
Bank of America, N.A.	1.4%	4.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.0%
CitiMortgage, Inc.	1.4%	0.0%	1.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
JPMorgan Chase Bank, N.A.	7.9%	2.8%	0.0%	0.0%	0.0%	1.5%	0.0%	0.0%	0.0%
Nationstar Mortgage LLC	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.1%
Ocwen Loan Servicing, LLC	0.0%	1.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Select Portfolio Servicing, Inc.	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wells Fargo Bank, N.A.	3.9%	6.7%	4.2%	6.7%	0.0%	3.0%	4.3%	0.0%	0.0%
<b>Second Look % Noncompliance (Combined)*</b>									
Bank of America, N.A.	1.4%	1.4%	0.0%	1.4%	1.4%	0.5%	2.3%	0.5%	0.4%
CitiMortgage, Inc.	1.4%	15.2%	4.2%	3.7%	4.9%	2.5%	0.5%	1.8%	0.9%
JPMorgan Chase Bank, N.A.	2.3%	0.5%	0.9%	1.4%	0.4%	0.5%	0.0%	0.9%	1.7%
Nationstar Mortgage LLC	1.6%	1.4%	0.0%	1.5%	6.9%	9.5%	6.4%	4.7%	0.4%
Ocwen Loan Servicing, LLC	3.5%	1.6%	3.1%	1.0%	1.9%	2.0%	2.4%	3.1%	0.0%
Select Portfolio Servicing, Inc.	1.2%	0.6%	2.3%	2.2%	0.5%	0.5%	0.5%	1.5%	0.0%
Wells Fargo Bank, N.A.	2.6%	2.8%	1.4%	1.4%	1.4%	3.4%	2.3%	1.8%	1.3%
<b>Income Calculation Error %</b>									
Bank of America, N.A.	3.0%	1.0%	0.0%	1.0%	2.0%	6.0%	16.0%	11.0%	13.0%
CitiMortgage, Inc.	2.0%	6.0%	1.0%	3.0%	3.0%	2.0%	2.0%	2.0%	1.0%
JPMorgan Chase Bank, N.A.	0.0%	0.0%	0.0%	0.0%	1.0%	0.0%	0.0%	0.0%	0.0%
Nationstar Mortgage LLC	3.0%	5.0%	4.0%	3.0%	5.0%	1.0%	0.0%	3.0%	3.0%
Ocwen Loan Servicing, LLC	1.0%	1.0%	0.0%	1.0%	0.0%	1.0%	1.0%	1.0%	2.0%
Select Portfolio Servicing, Inc.	6.0%	6.0%	3.0%	2.0%	1.0%	3.0%	2.0%	2.0%	1.0%
Wells Fargo Bank, N.A.	1.0%	1.0%	0.0%	1.0%	1.0%	0.0%	0.0%	0.0%	0.0%
<b>Incentive Payment Data Errors**</b>									
Bank of America, N.A.	1.8%	0.2%	0.3%	0.1%	0.3%	2.5%	2.6%	1.1%	2.6%
CitiMortgage, Inc.	0.7%	1.0%	0.1%	0.6%	0.5%	1.0%	1.3%	0.3%	0.4%
JPMorgan Chase Bank, N.A.	1.1%	0.0%	0.0%	0.1%	0.0%	0.1%	0.8%	0.1%	0.0%
Nationstar Mortgage LLC	0.6%	1.7%	2.0%	0.2%	1.0%	1.5%	0.7%	3.3%	3.0%
Ocwen Loan Servicing, LLC	0.5%	0.7%	0.5%	0.6%	0.7%	0.2%	0.0%	0.6%	0.2%
Select Portfolio Servicing, Inc.	0.4%	1.1%	0.6%	2.2%	1.2%	1.6%	0.8%	0.7%	0.1%
Wells Fargo Bank, N.A.	1.1%	1.1%	0.4%	0.8%	0.3%	0.9%	0.3%	0.4%	0.7%
<b>Disqualified Modification % Noncompliance</b>									
Bank of America, N.A.	2.0%	0.0%	3.0%	0.8%	0.8%	2.3%	5.0%	2.0%	2.3%
CitiMortgage, Inc.	16.0%	6.0%	12.0%	8.8%	2.3%	3.8%	6.0%	4.0%	1.5%
JPMorgan Chase Bank, N.A.	4.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.0%	0.0%	0.0%
Nationstar Mortgage LLC	0.0%	0.0%	13.0%	6.8%	2.0%	0.8%	3.0%	0.0%	13.0%
Ocwen Loan Servicing, LLC	0.0%	4.0%	1.0%	3.8%	1.8%	7.3%	3.8%	3.8%	2.3%
Select Portfolio Servicing, Inc.	0.0%	0.0%	1.0%	0.8%	0.0%	0.0%	0.0%	0.0%	0.0%
Wells Fargo Bank, N.A.	1.0%	0.0%	8.0%	6.8%	9.3%	2.8%	1.8%	0.8%	1.0%

\* Prior to Q2 2015, this metric was previously two separate metrics, "Second Look % Disagree" and "Second Look % Unable to Determine". For comparative purposes, we have combined the historical results of these two metrics into one percentage.

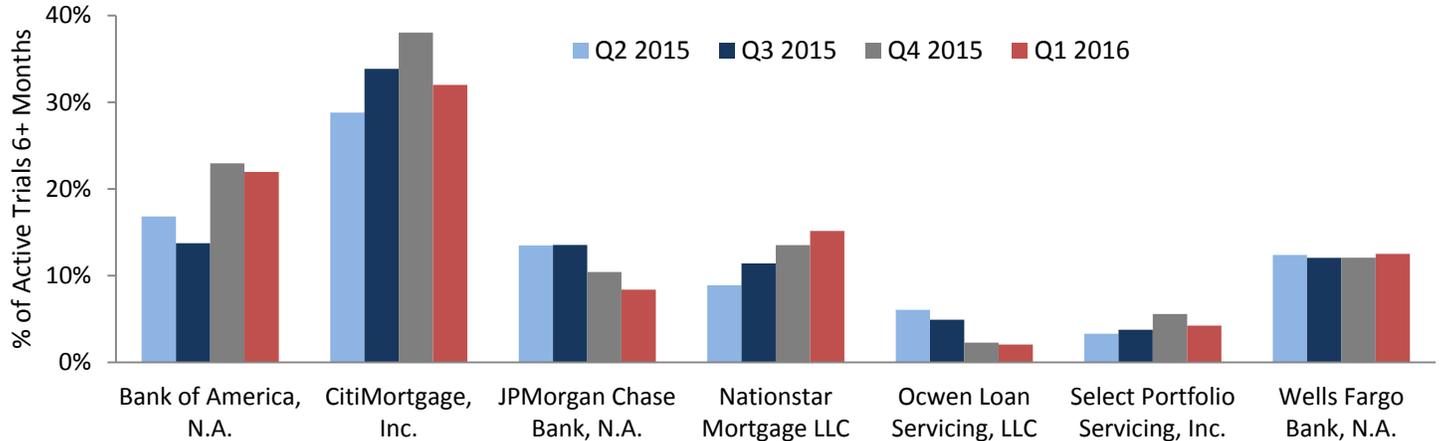
\*\* Beginning with the Q2 2015 Assessment, the Incentive Payment Data Errors metric includes PRA testing.

Note: When calculating error percentages from prior quarter's published figures, it may result in a slightly different percentage due to rounding.

### Program Results

#### Trials Aged 6+ Months (% of Active Trials)<sup>10</sup>

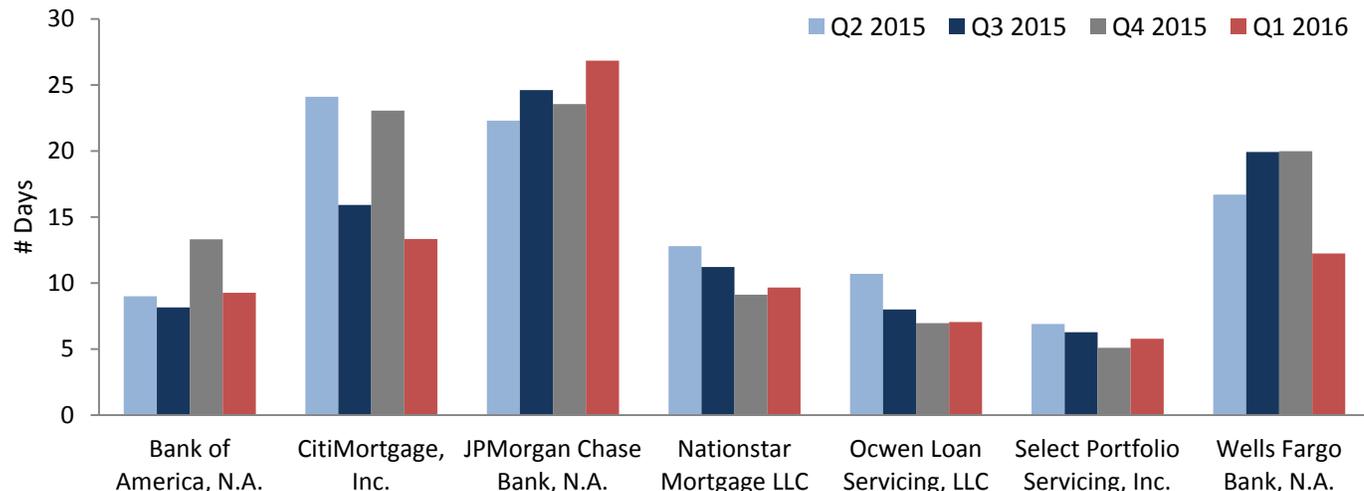
This quarterly metric measures trials lasting six months or longer as a share of all active trials. These figures include trial modifications that have been cancelled or converted to permanent modifications by the servicer and are pending reporting to the program system of record. Additionally, servicers may process cancellations of permanent modifications for various reasons, including, but not limited to, data corrections, loan repurchase agreements, etc. This process requires reverting the impacted permanent modifications to trials in the HAMP system of record with re-boarding of some of these permanent modifications in subsequent reporting periods.



Servicer	Q2'15	Q3'15	Q4'15	Q1'16
Bank of America, N.A.	264	182	205	187
CitiMortgage, Inc.	256	262	276	187
JPMorgan Chase Bank, N.A.	255	244	216	172
Nationstar Mortgage LLC	436	556	637	730
Ocwen Loan Servicing, LLC	670	437	194	162
Select Portfolio Servicing, Inc.	142	145	183	139
Wells Fargo Bank, N.A.	411	381	388	437

#### Average Calendar Days to Resolve Escalated Cases

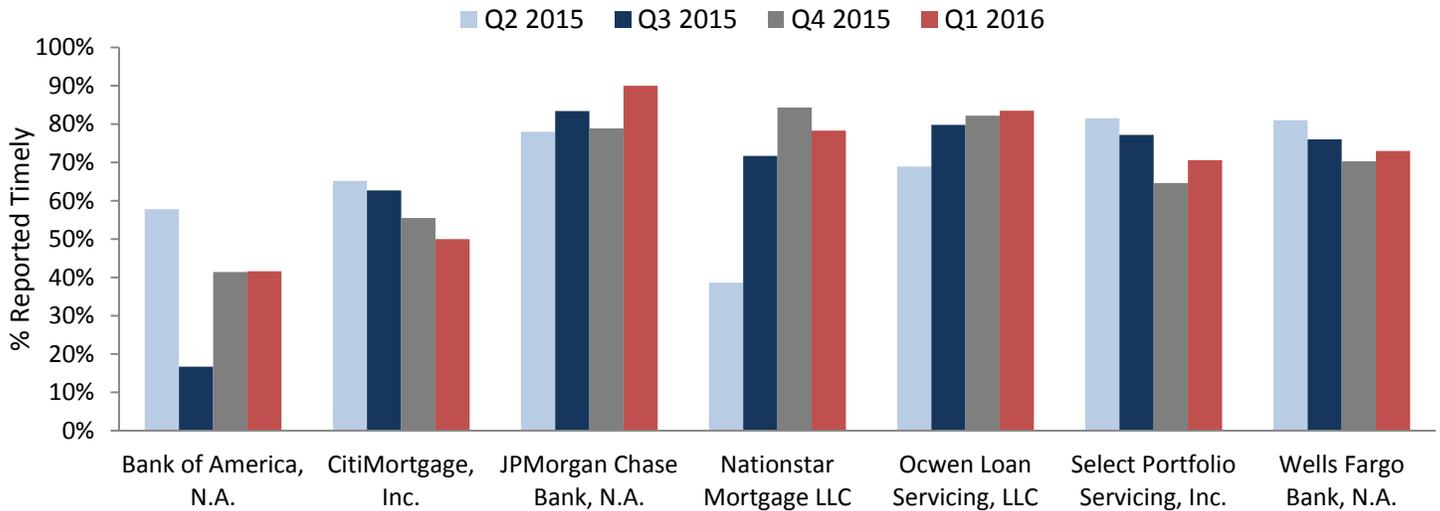
This quarterly metric measures servicer response time for homeowner inquiries escalated to MHA Support Centers. Effective February 1, 2011, a target of 30 calendar days was established for non-GSE escalation cases, including an estimated 5 days processing by the MHA Support Centers. The methodology for calculating average days to respond to escalated cases includes non-GSE cases escalated on or after February 1, 2011. Investor denial cases escalated prior to November 1, 2011, cases involving bankruptcy, and those that did not require servicer actions are not included in the calculation of servicer time to resolve escalations.



### Program Results

#### Timely Reporting of Permanent Modifications (% Reported within the Month of Conversion)

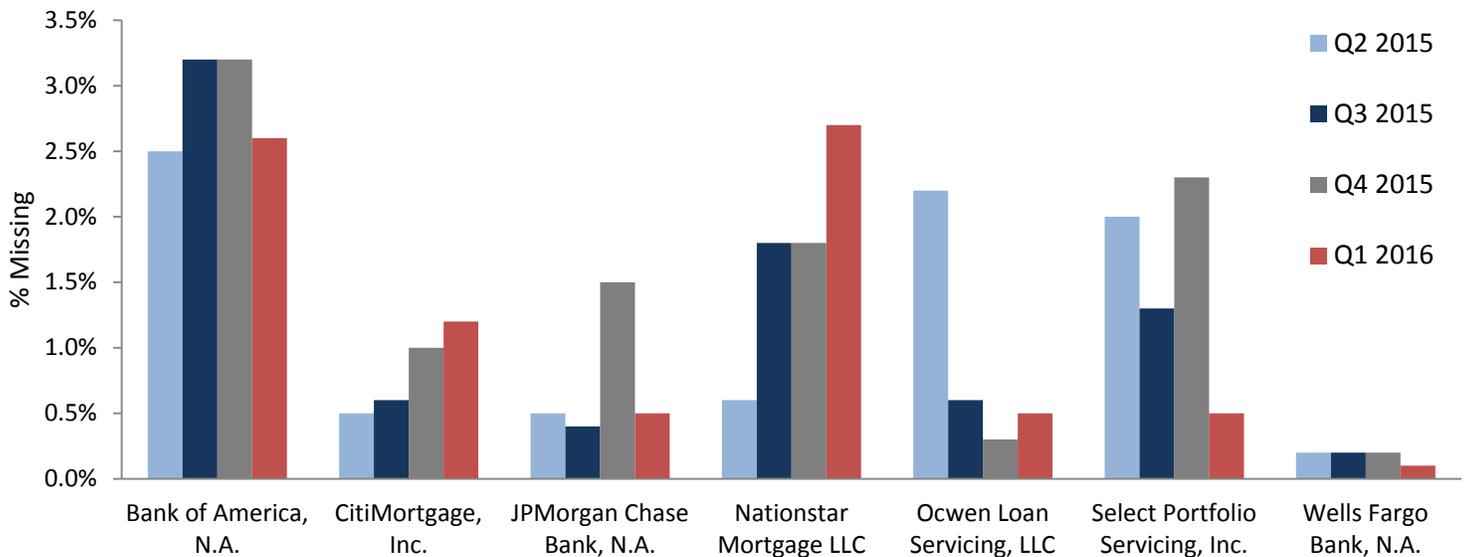
This quarterly metric measures the servicer's ability to promptly report the conversion from a trial to a permanent modification. Untimely reporting of permanent modification conversions impacts incentive compensation, including the possible delay of homeowner incentives. In addition, it hinders the effectiveness of program monitoring and transparency.



#### Missing Permanent Modification Status Reports (%)

This quarterly metric measures the servicer's ability to promptly report on the current status of permanent modifications. Inconsistent and untimely reporting of modification status reports may impact incentive compensation and loan performance analysis.

Treasury revised its Federally Declared Disaster (FDD) guidance, allowing servicers to suspend the reporting of permanent modification status for loans where the homeowner was impacted by Hurricane Sandy or any other FDD. This revised guidance may impact missing permanent modification status reporting.



### Appendix 1: Program and Servicer Assessment Notes

The Home Affordable Modification Program (HAMP) provides eligible homeowners the opportunity to lower their first lien mortgage payment through a loan modification. HAMP includes a Tier 1 modification for Government Sponsored Enterprises (GSEs) and non-GSE homeowners and a Tier 2 for non-GSE homeowners. In October 2011, the GSEs launched the Servicer Alignment Initiative (SAI), creating the GSE Standard Modification. Tier 2 is modeled after the GSE Standard Modification and expands HAMP eligibility to include homeowners with properties currently occupied by a tenant as well as vacant properties the homeowner intends to rent.

Treasury FHA-HAMP provides first lien modifications for distressed homeowners in loans insured or guaranteed through the Federal Housing Administration. The FHA introduced FHA-HAMP to provide assistance to borrowers with FHA-insured loans who are unable to meet their mortgage payments. Treasury pays incentives to servicers for FHA-insured first lien non-GSE mortgages that are modified under Treasury FHA-HAMP guidelines.

RD-HAMP provides first lien modifications for distressed homeowners in loans guaranteed through the Rural Housing Service.

The Second Lien Modification Program (2MP) provides modifications and extinguishments on second liens when there has been an eligible first lien modification on the same property.

The Home Affordable Foreclosure Alternatives (HAFA) Program provides transition alternatives to foreclosure in the form of a short sale or deed-in-lieu of foreclosure. The GSE Standard HAFA program is closely aligned with Treasury's MHA HAFA program.

The Home Affordable Unemployment Program (UP) provides temporary forbearance of mortgage principal to enable unemployed homeowners to look for a new job without fear of foreclosure.

#### General MHA Program Notes:

MHA Program Effective Dates:

HAMP First Lien: April 6, 2009

PRA: October 1, 2010

2MP: August 13, 2009

HAFA: April 5, 2010

HAMP, PRA, Treasury FHA-HAMP, RD-HAMP, 2MP, and HAFA program data include activity reported into the HAMP system of record through the end of cycle for the current reporting month, though the effective date may occur in the following month.

#### MHA First Lien Program Notes:

MHA First Lien Permanent Modifications Started includes: HAMP Tier 1, HAMP Tier 2, GSE Standard Modifications and both Treasury FHA- and RD-HAMP. HAMP Tier 1 includes both GSE and non-GSE modifications. The GSEs do not participate in HAMP Tier 2, however the GSE Standard Modification is similar to HAMP Tier 2. Treasury's FHA-HAMP and RD-HAMP are similar to HAMP Tier 1.

GSE Standard Modification data is provided by Fannie Mae and Freddie Mac as of March 2016. The GSEs undertake other foreclosure prevention activities beyond their participation in MHA that are not reflected in this report. The latest Federal Housing Finance Agency's Foreclosure Prevention Report can be found at: [www.FHFA.gov](http://www.FHFA.gov).

#### Treasury FHA-HAMP Program Notes:

The FHA undertakes foreclosure prevention activities beyond their participation in MHA that are not reflected in this report. Please refer to the latest edition of the Obama Administration's Housing Scorecard for the total number of loss mitigation and early delinquency interventions FHA has offered since April 1, 2009. Please visit [www.hud.gov](http://www.hud.gov) to view the latest Housing Scorecard.

### Appendix 1: Program and Servicer Assessment Notes

#### 2MP Program Notes:

Number of modifications started is net of cancellations, which are primarily due to servicer data corrections.

2MP loans previously reported under top servicers that were transferred to or acquired by non-participating 2MP servicers are reflected in "Other Servicers."

Homeowners with an active first lien permanent modification and a second lien (2MP) modification realize a higher monthly payment reduction on their first lien compared to the overall population of first lien homeowners because of the higher median first lien unpaid principal balance.

#### HAFA Program Notes:

Unless otherwise noted, HAFA Transactions Completed includes GSE activity under the MHA program in addition to the GSE Standard HAFA program implemented in November 2012. GSE Standard HAFA data provided by Fannie Mae and Freddie Mac as of March 2016. It does not include other GSE short sale and DIL activity outside the HAFA program. Please refer to the latest Federal Housing Finance Agency's Foreclosure Prevention Report for the total number of short sales and DIL of foreclosure actions the GSEs have completed since 4Q 2008. Please visit [www.FHFA.gov](http://www.FHFA.gov) for the complete FHFA report.

A short sale requires a third-party purchaser and cooperation of junior lien holders and mortgage insurers to complete the transaction.

The debt relief represents the obligation relieved by the short sale or deed-in-lieu transaction and is calculated as the unpaid principal balance and allowable transactions costs less the property sales price. The allowable transaction costs may include release of any subordinate lien, homeowner relocation assistance, sales commission, and closing costs for taxes, title, and attorney fees.

#### PRA Program Notes:

Eligible loans include those receiving evaluation under HAMP PRA guidelines plus loans that did not require an evaluation but received principal reduction on their modification.

#### Servicer Assessment Notes:

Treasury's foremost goal is to assist struggling homeowners who may be eligible for MHA. This population represents only a portion of each servicer's overall mortgage servicing operation. Treasury's compliance reviews solely assess compliance with MHA requirements established by Treasury under contracts with participating servicers. Treasury does not assess servicers' compliance with rules or requirements established by Fannie Mae or Freddie Mac (the GSEs) or the Federal Housing Administration (FHA), among others. Moreover, Treasury cannot and does not assess compliance of servicing activities outside of MHA. Servicers' compliance with laws or regulations relating to mortgage servicing are enforced by other Federal agencies, such as the Consumer Financial Protection Bureau (CFPB), or by state authorities.

The servicer assessments have set a benchmark for providing detailed information about how mortgage servicers are performing against specific metrics. Although the compliance reviews that form the basis for the servicer assessments emphasize objective measurements and observed facts, compliance reviews still involve a certain level of judgment. Compliance reviews are also retrospective in nature – looking backward, not forward, which means that activities identified as needing improvement in a given quarter may already be under remediation by the servicer. In addition, the compliance reviews use "sampling" as a testing methodology. Sampling, an industry-accepted auditing technique, looks at a subset of a particular population of transactions, rather than the entirety of the population of transactions, to assess a servicer's overall performance in that particular activity.

### Appendix 1: Program and Servicer Assessment Notes

#### Compliance Metrics

##### Single Point of Contact Assignment % Noncompliance:

Servicers are required to assign certain delinquent homeowners to a Single Point of Contact (SPOC). This metric measures the percentage of loans reviewed where MHA-C did not concur that the servicer had assigned a SPOC to a homeowner in a timely fashion and otherwise in accordance with MHA guidelines.

For SPOC Assignment Noncompliance results, remedial actions Treasury requires servicers to take include, but are not limited to: assigning a SPOC to the homeowner, and correcting system and operational processes such that SPOCs are properly assigned to homeowners in a timely fashion.

##### Second Look % Noncompliance:

Second Look is a process in which MHA-C reviews potentially eligible loans not in a permanent modification, to assess the timeliness and accuracy of the servicer's homeowner outreach and eligibility review in order to verify that the homeowner was properly considered, denied or deemed ineligible for receiving a permanent modification. This metric measures the combined percentage of loans reviewed in Second Look where MHA-C disagreed with a servicer's solicitation efforts and/or eligibility review and for which MHA-C is not able to determine, based on the documentation provided, whether the homeowner was properly considered, denied or deemed ineligible for receiving a permanent modification.

For Second Look Noncompliance results, remedial actions Treasury requires servicers to take include, but are not limited to: reconsidering homeowners for a modification if they were not properly solicited or incorrectly evaluated, retaining documentation to support solicitation efforts and eligibility determination, and, if applicable, engaging in systemic process remediation. All loans categorized as noncompliant remain on foreclosure hold until the servicer completes the appropriate corrective actions.

##### Income Calculation Error %:

Correctly calculating homeowners' monthly income is a critical component of evaluating eligibility for MHA, as well as establishing an accurate modification payment. This metric measures how often MHA-C disagrees with a servicer's calculation of a homeowner's Monthly Gross Income, allowing for up to a 2% differential from MHA-C's calculations.

For Income Calculation Errors, remedial actions Treasury requires servicers to take include, but are not limited to: correcting income errors, requiring the servicer to review their own income calculation accuracy, enhancing policies and procedures, and conducting staff training on income calculation.

##### Timely HAMP Evaluation % Noncompliance:

Servicers are required to evaluate borrowers for HAMP within 30 calendar days from the date a complete loss mitigation application is received. This metric measures the percentage of loans reviewed for which MHA-C determined the servicer did not complete the evaluation within the prescribed time frame for reasons within the servicer's control.

For Timely HAMP Evaluation Noncompliance, remedial actions Treasury requires servicers to take include, but are not limited to: correcting operational issues such that borrowers are evaluated in a timely manner, and implementing controls that allow servicer management to identify and prioritize HAMP eligibility determinations are at risk of being delayed.

### Appendix 1: Program and Servicer Assessment Notes

#### Incentive Payment Data Errors:

Treasury provides incentives for servicers, investors, and homeowners for permanent modifications completed under MHA. Although intended for different recipients, all incentives are initially paid to servicers to distribute to the appropriate parties. Data that servicers report to the program system of record is used to calculate the incentives due to servicers, investors, and homeowners. This metric measures how data anomalies between servicer loan files and the reported information affect incentive payments.

For Incentive Payment Data Error results, remedial actions Treasury requires servicers to take include, but are not limited to: correcting the identified errors and correcting system and operational processes such that accurate data is mapped to its appropriate places in the program system of record.

#### Disqualified Modification % Noncompliance:

Permanent modifications on which homeowners lose good standing are subsequently disqualified from the program. This metric measures the percentage of loans reviewed where MHA-C did not concur with a servicer's processing of defaulted HAMP modifications, in accordance with MHA guidelines.

For Disqualified Modification results, remedial actions Treasury requires servicers to take include, but are not limited to: correcting the status of improperly disqualified modifications and reporting the corrected data to the program system of record.

#### Interest Rate Step-up Changes:

In year five of a borrower's modification, the interest rate on their modification may increase. This metric measures whether the step payment interest rate and principal and interest payment were applied in accordance with the terms of the Modification Agreement.

For Interest Rate Step-Up Change results, remedial actions Treasury requires servicers to take include, but are not limited to: reversing incorrect payment applications within the servicer's system and re-applying payments according to the terms of the Interest Rate Step-Up and correcting system and operational processes such that borrower payments are accurately applied according to the terms of the Interest Rate Step-Ups in the Modification Agreement.

#### Interest Rate Step-up Notices:

Servicers are required to send two notices of an Interest Rate Step-Up to the borrower prior to the first Step Payment Effective Date. The first notice must be sent at least 120 calendar days, but no more than 240 calendar days, before the initial payment is due at the adjusted level. An additional notice must be sent 60-75 days before the initial payment is due at the adjusted level. For subsequent adjustments, notice must be sent at least 60 calendar days, but not more than 120 calendar days, before the first payment is due at each adjusted level.

This metric measures the percentage of loans reviewed where the notices were not sent within the required timeframes and/or did not include the required elements.

For Interest Rate Step-Up Notice results, remedial actions Treasury requires servicers to take include, but are not limited to, correcting system and operational processes such that Interest Rate Step-Up Notices are sent within the required timeframes and updating notice templates to ensure that all required information is included in the Interest Rate Step-Up Notices sent to the borrower.

### Appendix 2: Compliance Criteria Tested

#### Identifying and Contacting Homeowners

Criteria Tested	Review Type	Objective
HAMP Solicitation	Second Look Directed Actions	Servicer appropriately solicited borrowers for HAMP and that the servicer met the reasonable efforts requirements
Second Lien Solicitation	Second Look	Servicer has solicited borrowers with second liens for which a HAMP modification exists on the first lien
Initial Packages sent after Right Party Contact (RPC)	Second Look	Servicer sent potentially eligible borrowers HAMP packages following RPC
Timely SPOC Assignment	Second Look	Servicer assigned a Single Point of Contact and sent a SPOC assignment letter to potentially eligible borrowers following RPC
Content of Borrower Notices	Second Look	Borrower Notices contained required information
Timely Acknowledgement Letter sent	Second Look	Upon receiving any part of a HAMP package, servicer sent an Acknowledgement Letter to the borrower within the required time frame
Accuracy of Incomplete Information Notice (IIN) sent, where applicable	Second Look	Upon receiving part of a HAMP Package but not all required information, servicer sent an Incomplete Information Notice to the borrower listing documentation still needed
Timely mailing of IIN, where applicable	Second Look	Servicer sent Incomplete Information Notices within required time frame
Validation of Tier 1 Denials	Second Look	Denials of Tier 1 HAMP modifications are valid
Validation of Tier 2 Denials	Second Look	Denials of Tier 2 HAMP modifications are valid
Second Lien Denials	Second Look	Denials of second lien modifications are valid
Non-Approval Notice	Second Look	Servicer included correct denial reason in Non-Approval Notice and sent within 10 days of decision
Denial Reporting	Second Look	Servicer reported correct denial reason to the HAMP Program Administrator

#### Homeowner Evaluation and Assistance

Criteria Tested	Review Type	Objective
Dodd Frank Certification	Core Eligibility/Incentive	Servicer Obtained a signed Dodd-Frank Certification from borrowers receiving a HAMP modification
Accurate occupancy status	Core Eligibility/Incentive	Borrower occupancy status in the HAMP system of record is accurate
Origination date	Core Eligibility/Incentive	Origination date of the mortgage is prior to January 1, 2009
Unpaid Principal Balance	Core Eligibility/Incentive	Pre-modification unpaid principal balance does not exceed program limits
Completed Request for Mortgage Assistance or Hardship Affidavit	Core Eligibility/Incentive	Servicer obtained a signed Request for Mortgage Assistance or Hardship Affidavit
Approval Decision	Core Eligibility/Incentive	Servicer made correct decision to approve the modification

### Appendix 2: Compliance Criteria Tested

#### Homeowner Evaluation and Assistance

Criteria Tested	Review Type	Objective
Completeness of full underwriting package	Second Look, Core Eligibility/Incentive	Servicer obtained a completed package to underwrite modification
Accuracy of Income calculation	Core Eligibility/Incentive	Servicer correctly calculated borrower income
Accurate HAMP Eligibility decision (approvals)	Core Eligibility/Incentive	Servicer made correct decision to approve the modification
Accurate HAMP Underwriting	Core Eligibility/Incentive	Servicer correctly underwrote the modification to ensure correct payment terms
Accurate Escrow Analysis	Core Eligibility/Incentive	Servicer performed accurate analysis of borrower escrow to use in modification
Property Valuation (AVM, BPO) obtained	Core Eligibility/Incentive	Servicer obtained appraisal or broker price opinion for the property
Accuracy of Trial Period Plan (TPP) Notice	Core Eligibility/Incentive	Servicer sent accurate TPP Notices to borrowers entering a Trial modification
Application of TPP payments	Core Eligibility/Incentive	Servicer accurately applied borrower TPP payments
NPV model use/re-coding compliance	Net Present Value	Servicer NPV models provide accurate results consistent with the Treasury NPV model
Accuracy of NPV inputs	Net Present Value	Servicer input accurate data into the NPV model
Accuracy of Permanent Modification Agreement	Core Eligibility/Incentive	Permanent Modification Agreement includes correct terms including payment amount, interest rate, unpaid principal balance, and forbearance amount
Waiver of Late Charges & other Fees at conversion from TPP to Perm. Mod.	Core Eligibility/Incentive	At time of conversion to permanent modification, servicer waived all late charges and other fees related to the delinquency of the original loan
Application of Unapplied Funds at end of TPP	Core Eligibility/Incentive	Servicer accurately applied payment amounts held in suspense at end of Trial Plan
Accurate 2MP Eligibility Assessment	Second Look, Core Eligibility/Incentive	Servicer accurately evaluated borrower for second lien modification
Accurate calculation of 2MP TPP/Modification Terms	Core Eligibility/Incentive	Servicer accurately calculates second lien modification terms
Timely mailing and accuracy of 2MP Non-Approval Notice, where applicable	Second Look	Servicer sent accurate Non-Approval Notices for denied second lien modifications within specified time frame
Accurate HAFA Eligibility Assessment	Second Look, Core Eligibility/Incentive	Servicer reviewed HAFA applications and makes appropriate eligibility decision
HAFA - Release of Liens	Core Eligibility/Incentive	Servicer obtained release of all liens on properties completing a HAFA short sale or deed-in-lieu
Escalated Cases	Directed Actions	Servicer timely and accurately resolved escalated case complaints
Solicitation of Financial counseling notices	Core Eligibility/Incentive	Servicer considered borrower for financial counseling by sending a notification with the TPP
Timely mailing of 2MP TPPs	Core Eligibility/Incentive	Servicer sent 2MP TPP's within the required timeframe
Timely mailing of HAFA Short Sale notices	Core Eligibility/Incentive	Servicer sent HAFA Short Sale Notices within the required timeframe

### Appendix 2: Compliance Criteria Tested

#### Program Management and Reporting

Criteria Tested	Review Type	Objective
HAMP Incentive Compensation - Servicer, Borrower & Investor	Core Eligibility/Incentive	Incentive compensation is accurate based on loan file documentation
Application of Borrower Incentives	Core Eligibility/Incentive	Servicer accurately applied borrower incentives to unpaid principal balance within 30 days of receipt
Timely and accurate 120-Day Notice of Interest Rate Increase	Core Eligibility/Incentive	Servicer sent accurate first notice of Interest Rate Increase between 120 and 240 days prior to first rate increase
Timely and accurate 60-Day Notice of Interest Rate Increase	Core Eligibility/Incentive	Servicer sent accurate second notice of Interest Rate Increase between 60 and 75 days prior to first rate increase
Timely and accurate subsequent 60-Day Notice of Interest Rate Increase	Core Eligibility/Incentive	Servicer sent accurate subsequent notice of Interest Rate Increase between 60 and 120 days prior to subsequent rate increase
Accuracy of step rate increases	Core Eligibility/Incentive	Servicer accurately calculated and implemented HAMP rate increases
Appropriate timing on reporting of denial to IR2 (i.e. at least 30 days after letter sent)	Second Look	Servicer reported HAMP denials to the Program Administrator in accordance with program guidelines
Accurate reporting of HAMP Trials/Perm Mods to IR2	Core Eligibility/Incentive	Servicer accurately reported modification information to the Program Administrator including all data used in calculating incentives
Appropriate notification to borrowers of Post-Modification Counseling	Core Eligibility/Incentive	Borrowers entering Trial Period Plans are notified of the availability of financial counseling
2MP Incentive Compensation - Servicer, Borrower & Investor	Core Eligibility/Incentive	Incentive compensation for second lien modifications is accurate
Accurate reporting of 2MP Trials/Perm Mods to IR2	Core Eligibility/Incentive	Servicer reported accurate modification data to Program Administrator with respect to second lien modifications
Hafa Incentive Compensation - Servicer, Borrower & Investor	Core Eligibility/Incentive	Incentive compensation for Hafa transactions is accurate based on loan file documentation
Accuracy of reporting of Hafa activity to IR2	Core Eligibility/Incentive	Servicer reported accurate modification data to Program Administrator with respect to Hafa short sale and deed-in-lieu transactions
Re-default and Loss of Good Standing	Directed Actions, Core Eligibility/Incentive	Modifications that are disqualified from HAMP due to Loss of Good Standing or canceled from TPP are done so accurately and in a timely manner
Pre-Foreclosure affirmation provided by Relationship Manager (SPOC)	Directed Actions	SPOC provided affirmation that all available loss mitigation options had been exhausted
Accuracy of Foreclosure Referrals	Directed Actions	Foreclosure referrals meet the requirements of the MHA Handbook
Certification provided to Foreclosure attorney	Directed Actions	Servicer provided certification that HAMP modification had been explored and all other loss mitigation options had been exhausted
Proper resolution of Escalated Cases	Directed Actions	Borrower complaints are resolved accurately
Timely processing of escalated cases	Directed Actions	Borrower complaints are resolved within prescribed time period or the borrower is notified appropriately of delays
Validation of receipt and completeness of MHA Data for transferred loans by transferee servicer	Transfer Testing	Within 60 days of transfer, the transferee servicer validated the acquired loans contained all required MHA data
Timely processing of transferred Trial Period Plans	Transfer Testing	Borrowers in Trial Period Plans as of the date of transfer were appropriately placed into Official Modifications
Application of incentives for transferred modifications	Transfer Testing	Borrower incentives were applied correctly to unpaid principal balance of transferred loans where appropriate

### Appendix 3: Terms and Methodologies

#### Average Delinquency at Trial Start:

For all permanent modifications started, the average number of days delinquent as of the trial plan start date. Delinquency is calculated as the number of days between the homeowner's last paid installment before the trial plan and the first payment due date of the trial plan.

#### Back-End Debt-to-Income Ratio:

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. Homeowners who have a back-end debt-to-income ratio of greater than 55% are required to seek housing counseling under program guidelines.

#### Disqualification:

A permanent modification disqualifies from HAMP when the borrower misses the equivalent of three full monthly payments. Once disqualified, the borrower is no longer eligible to receive HAMP incentives. However, the terms of the permanent modification remain the same, and the servicer will continue to work with the borrower to cure the delinquency or identify other loss mitigation options.

Servicers are required to report monthly payment information on HAMP modifications in the form of an Official Monthly Report (OMR). If a servicer does not report an OMR for a loan in a given month, the performance of that loan is not included in official Treasury reporting for that month. In addition, reported loan counts may shift from prior reports due to servicer data corrections.

#### Eligible Loans:

Homeowners with HAMP eligible loans, which include conventional loans that were originated on or before January 1, 2009; excludes loans with current unpaid principal balances greater than current conforming loan limits-current unpaid principal balance must be no greater than: \$729,750 for a single-unit property, 2 units: \$934,200, 3 Units: \$1,129,250, 4 Units: \$1,403,400; FHA and VA loans; loans where investor pooling and servicing agreements preclude modification; and manufactured housing loans with title/chattel issues that exclude them from HAMP.

#### Front-End Debt-to-Income Ratio:

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

#### Monthly Housing Payment:

Principal and interest payment.

### Appendix 4: End Notes

Note #	Section	End Notes
1	HAMP Program Results	As reported into the HAMP system of record by servicers. Excludes Treasury FHA-HAMP modifications. This report excludes Streamline HAMP activity, unless otherwise noted. Totals reflect impact of servicing transfers. Servicers may enter new trial modifications into the HAMP system of record at any time.
2	HAMP Program Results	Data is as reported by servicers for actions completed through the end of the quarter and reflects the status of homeowners as of that date; a homeowner's status may change over time. Survey data is not subject to the same data quality checks as data uploaded into the HAMP system of record. Excludes cancellations and disqualifications pending data corrections and loans otherwise removed from servicing portfolios.
3	HAMP Program Results	Servicers did not submit 2.3% of the total required OMRs for loans aged up to 60 months in the current reporting period. In addition, reported loan counts may shift from prior reports due to servicer data corrections. For example, if it was assumed that all unreported OMRs reflect either a current payment status or the maximum number of missed payments based on the most recently submitted OMR, the re-default rate for Tier 1 permanent modifications that have aged 60 months may range between 44.4% and 44.7%.
4	Other MHA Programs	Includes some modifications with additional principal reduction outside of HAMP PRA.
5	Other MHA Programs	Under HAMP PRA, principal reduction vests over a 3-year period. The amounts noted reflect the entire amount that may be forgiven.
6	Other MHA Programs	Principal amount reduced as a percentage of before-modification UPB, excluding capitalization.
7	Other MHA Programs	Survey data indicates that program to date, 354,497 qualifying first lien modifications have been matched with a second lien. Of these matched second liens, approximately 52% are found to be ineligible for a 2MP modification. The most common reasons for ineligibility are: cancellation or failure of a trial or permanent first lien HAMP modification; extinguishment of the second lien prior to evaluation for 2MP; failure of a 2MP trial modification; and some homeowners with eligible second liens decline to participate in 2MP.
8	Results by Servicer	While both GSE and non-GSE loans are eligible for HAMP, at the present time due to GSE policy, servicers can only offer PRA on non-GSE modifications under HAMP. Servicer volume can vary based on the investor composition of the servicer's portfolio and respective policy with regards to PRA.
9	Results by Servicer	Includes non-GSE activity under the MHA program only. Servicer GSE program data not available.
10	Results by Servicer	These figures include trial modifications that have been converted to permanent modifications, but not reported as such in the HAMP system of record. Additionally, servicers may process cancellations of permanent modifications for reasons, including but not limited to, data corrections, loan repurchase agreements, etc. This process requires reverting the impacted permanent modifications to trials in the HAMP system of record with re-boarding of some of these permanent modifications in subsequent reporting periods. Prior to being re-boarded as permanent modifications, these modifications are reported as Active Trials. These modifications may be 6 months or more beyond their first trial payment due date resulting in their classification as Aged Trials. As a result, fluctuations are expected in this population.

### Appendix 5: HAMP Activity by State

State	Trial Modifications Started	Permanent Modifications Started	Median Monthly Payment Reduction	Median Monthly Payment Reduction % of Pre-Modification Payment
AK	1,283	745	\$477.46	31%
AL	17,318	10,638	\$262.34	32%
AR	6,798	4,061	\$245.76	32%
AZ	92,966	55,753	\$438.68	37%
CA	510,966	355,023	\$706.36	37%
CO	32,155	20,737	\$404.49	33%
CT	33,784	23,251	\$520.81	37%
DC	4,351	2,817	\$537.57	32%
DE	8,119	5,432	\$403.09	32%
FL	298,558	195,250	\$464.08	40%
GA	92,375	58,045	\$355.73	36%
HI	8,818	5,943	\$786.93	33%
IA	7,338	4,363	\$250.13	33%
ID	8,904	5,585	\$366.83	33%
IL	125,768	84,036	\$496.97	40%
IN	27,063	17,155	\$260.64	33%
KS	7,147	4,275	\$286.29	33%
KY	11,158	7,034	\$264.18	33%
LA	17,301	11,033	\$280.59	33%
MA	55,307	38,218	\$573.11	35%
MD	79,606	53,619	\$559.98	34%
ME	7,087	4,892	\$383.06	35%
MI	71,667	44,677	\$341.05	37%
MN	37,363	23,470	\$417.39	35%
MO	28,372	17,431	\$291.45	35%
MS	10,704	6,833	\$248.63	33%
MT	2,892	1,705	\$389.85	32%
NC	50,454	31,794	\$300.05	33%
ND	491	261	\$275.83	31%
NE	3,976	2,496	\$260.68	33%
NH	10,635	7,220	\$465.33	34%
NJ	86,392	58,762	\$619.68	37%
NM	8,774	5,580	\$343.76	33%
NV	54,413	33,720	\$522.70	38%
NY	124,950	86,000	\$767.65	38%
OH	60,769	36,781	\$291.03	36%
OK	7,863	4,626	\$244.71	33%
OR	26,599	17,186	\$450.03	34%
PA	61,672	40,687	\$338.98	34%
RI	11,614	8,125	\$530.71	39%
SC	26,411	16,468	\$293.15	33%
SD	1,046	576	\$258.86	29%
TN	30,083	19,307	\$284.10	34%
TX	84,047	49,780	\$280.81	33%
UT	19,386	12,627	\$425.62	32%
VA	57,407	37,148	\$478.21	32%
VT	2,130	1,530	\$364.29	34%
WA	49,352	33,207	\$498.84	33%
WI	24,728	16,212	\$343.62	36%
WV	3,778	2,265	\$300.96	30%
WY	1,240	769	\$357.56	30%
PR	6,081	4,868	\$283.54	37%
<b>Nationwide*</b>	<b>2,419,508</b>	<b>1,590,052</b>	<b>\$477.84</b>	<b>35%</b>

\* Includes U.S. Territories

### Appendix 6: HAMP Tier 1 Scheduled Interest Rate Increases by State

State	<i>Median Values</i>								
	Before Mod DTI	Pre-Mod Interest Rate	Pre-Mod Monthly P&I	Monthly Income at Time of Mod	After Mod UPB	After Mod Monthly P&I	Monthly P&I Payment Increase at First Interest Rate Increase	Total Monthly P&I Payment Increase after All Increases	Final Monthly P&I Payment Reduction from Pre-Mod P&I
AK	44.83%	6.8%	\$1,467.50	\$4,196.00	\$215,911.61	\$858.15	\$93.14	\$176.03	-\$405.17
AL	46.48%	6.8%	\$870.17	\$2,273.03	\$119,779.38	\$499.42	\$47.89	\$97.40	-\$238.61
AR	45.62%	6.5%	\$799.02	\$2,126.00	\$114,556.95	\$458.70	\$48.20	\$99.66	-\$207.09
AZ	49.46%	6.4%	\$1,192.05	\$2,805.16	\$178,268.89	\$655.15	\$78.00	\$188.40	-\$309.84
CA	48.71%	6.1%	\$1,942.43	\$4,678.25	\$306,918.79	\$1,062.37	\$134.79	\$308.34	-\$478.38
CO	46.44%	6.4%	\$1,235.03	\$3,186.45	\$188,896.79	\$733.62	\$80.32	\$178.28	-\$298.94
CT	45.45%	6.5%	\$1,458.66	\$4,334.35	\$210,640.16	\$782.31	\$90.69	\$198.06	-\$409.92
DC	47.91%	6.4%	\$1,709.55	\$4,105.68	\$275,169.23	\$963.54	\$120.04	\$265.16	-\$388.71
DE	47.04%	6.5%	\$1,281.43	\$3,098.73	\$195,324.72	\$747.46	\$83.18	\$172.36	-\$309.71
FL	47.55%	6.5%	\$1,191.76	\$3,277.04	\$170,790.79	\$615.15	\$74.78	\$167.84	-\$350.20
GA	47.40%	6.5%	\$1,004.83	\$2,643.00	\$143,546.29	\$556.90	\$61.55	\$137.04	-\$281.02
HI	49.02%	6.3%	\$2,428.88	\$5,388.67	\$394,521.47	\$1,368.73	\$174.84	\$376.80	-\$522.78
IA	44.42%	6.6%	\$773.71	\$2,284.24	\$107,286.23	\$429.72	\$44.49	\$93.12	-\$208.53
ID	48.46%	6.5%	\$1,147.69	\$2,732.00	\$170,653.66	\$655.30	\$73.82	\$164.16	-\$287.36
IL	47.01%	6.5%	\$1,278.41	\$3,706.66	\$178,870.04	\$643.21	\$78.26	\$176.90	-\$392.92
IN	46.05%	6.8%	\$816.97	\$2,160.56	\$110,147.96	\$453.87	\$44.62	\$93.92	-\$224.94
KS	44.46%	6.6%	\$897.75	\$2,719.17	\$126,303.76	\$499.58	\$51.32	\$110.79	-\$243.62
KY	45.58%	6.8%	\$812.81	\$2,208.00	\$112,187.43	\$458.98	\$45.91	\$96.28	-\$220.22
LA	45.54%	6.9%	\$892.16	\$2,539.81	\$123,029.23	\$493.59	\$50.75	\$100.36	-\$253.96
MA	47.02%	6.4%	\$1,657.16	\$4,337.00	\$249,917.33	\$912.79	\$107.57	\$237.71	-\$426.96
MD	46.85%	6.4%	\$1,671.80	\$4,332.12	\$259,565.80	\$938.76	\$113.26	\$250.63	-\$411.12
ME	46.53%	6.6%	\$1,134.42	\$2,999.49	\$162,863.83	\$614.00	\$69.57	\$142.51	-\$301.33
MI	46.85%	6.5%	\$953.86	\$2,667.17	\$129,666.63	\$505.23	\$54.05	\$122.99	-\$276.87
MN	46.06%	6.3%	\$1,202.33	\$3,301.35	\$178,463.26	\$678.56	\$76.42	\$174.88	-\$308.54
MO	46.02%	6.6%	\$879.09	\$2,475.56	\$123,345.21	\$483.80	\$50.90	\$108.58	-\$249.79
MS	46.37%	6.9%	\$809.78	\$2,226.80	\$110,659.79	\$448.77	\$44.75	\$88.17	-\$237.93
MT	46.79%	6.4%	\$1,268.22	\$3,250.00	\$194,583.07	\$734.38	\$81.85	\$171.90	-\$309.93
NC	46.39%	6.5%	\$946.46	\$2,500.00	\$133,696.98	\$540.31	\$56.06	\$116.50	-\$252.10
ND	42.13%	6.5%	\$881.34	\$2,677.81	\$132,200.71	\$510.05	\$54.36	\$112.00	-\$198.13
NE	43.80%	6.7%	\$773.42	\$2,464.00	\$108,628.24	\$441.96	\$44.82	\$91.26	-\$215.94
NH	44.05%	6.4%	\$1,343.69	\$4,160.93	\$198,196.01	\$763.75	\$84.51	\$180.18	-\$348.06

### Appendix 6: HAMP Tier 1 Scheduled Interest Rate Increases by State

<i>Median Values</i>									
State	Before Mod DTI	Pre-Mod Interest Rate	Pre-Mod Monthly P&I	Monthly Income at Time of Mod	After Mod UPB	After Mod Monthly P&I	Monthly P&I Payment Increase at First Interest Rate Increase	Total Monthly P&I Payment Increase after All Increases	Final Monthly P&I Payment Reduction from Pre-Mod P&I
NJ	45.21%	6.4%	\$1,702.42	\$5,238.00	\$249,747.45	\$887.23	\$109.72	\$236.67	-\$470.77
NM	47.12%	6.5%	\$1,062.81	\$2,748.63	\$156,255.43	\$616.05	\$67.47	\$143.68	-\$280.34
NV	50.10%	6.3%	\$1,368.24	\$3,126.24	\$207,668.69	\$738.65	\$91.13	\$215.70	-\$363.38
NY	47.06%	6.4%	\$2,082.29	\$5,707.00	\$312,340.40	\$1,085.96	\$137.15	\$295.50	-\$578.73
OH	45.42%	6.6%	\$820.93	\$2,395.00	\$110,571.21	\$445.98	\$45.46	\$99.09	-\$234.38
OK	44.74%	6.9%	\$771.16	\$2,332.50	\$105,299.03	\$435.97	\$42.66	\$86.10	-\$222.39
OR	46.64%	6.4%	\$1,323.58	\$3,451.63	\$206,717.75	\$769.91	\$90.95	\$198.27	-\$321.84
PA	45.19%	6.6%	\$1,083.28	\$3,193.19	\$151,594.36	\$588.86	\$63.45	\$129.62	-\$296.48
RI	47.44%	6.4%	\$1,361.27	\$3,655.89	\$196,612.30	\$707.54	\$84.90	\$190.65	-\$400.07
SC	46.69%	6.6%	\$958.04	\$2,484.67	\$136,730.80	\$546.21	\$57.55	\$120.28	-\$251.76
SD	43.88%	6.4%	\$932.29	\$2,749.00	\$139,000.00	\$529.84	\$58.49	\$125.93	-\$213.28
TN	47.03%	6.9%	\$874.48	\$2,297.66	\$118,019.23	\$482.08	\$47.86	\$99.63	-\$258.85
TX	43.17%	7.0%	\$853.55	\$2,938.72	\$118,021.84	\$483.99	\$48.25	\$98.66	-\$247.61
UT	47.61%	6.5%	\$1,366.71	\$3,276.00	\$211,132.32	\$803.18	\$92.80	\$208.47	-\$320.16
VA	46.63%	6.4%	\$1,591.09	\$4,050.97	\$248,250.38	\$905.09	\$107.21	\$237.57	-\$356.47
VT	45.99%	6.8%	\$1,139.07	\$3,118.93	\$167,929.25	\$628.54	\$71.11	\$153.32	-\$305.58
WA	46.37%	6.4%	\$1,510.87	\$3,971.00	\$241,016.53	\$874.79	\$106.14	\$228.60	-\$350.41
WI	45.05%	6.5%	\$986.05	\$2,989.71	\$138,041.19	\$533.82	\$58.72	\$125.51	-\$275.02
WV	46.56%	6.6%	\$1,074.14	\$2,675.67	\$155,025.15	\$628.54	\$63.56	\$127.37	-\$261.32
WY	46.16%	6.5%	\$1,304.38	\$3,214.74	\$187,352.21	\$781.69	\$79.61	\$162.43	-\$302.47
PR	50.94%	6.4%	\$769.22	\$1,643.31	\$103,610.86	\$442.46	\$44.15	\$94.55	-\$215.53
<b>Nationwide*</b>	<b>47.28%</b>	<b>6.4%</b>	<b>\$1,443.20</b>	<b>\$3,798.61</b>	<b>\$214,260.31</b>	<b>\$780.46</b>	<b>\$92.60</b>	<b>\$206.02</b>	<b>-\$369.73</b>

\* Includes U.S. Territories

# Making Home Affordable: Appendix

## Program Performance Report First Quarter 2016

### Appendix 7: Performance of HAMP Modifications by Vintage

Mod. Effective in:	HAMP Tier 1											
	Delinquency: Months After Conversion to Permanent Modification											
	3			6			12			18		
	#	60+ Days	90+ Days	#	60+ Days	90+ Days	#	60+ Days	90+ Days	#	60+ Days	90+ Days
2009Q3	3,569	10.7%	4.5%	4,395	15.8%	10.6%	4,602	25.8%	21.1%	4,935	32.2%	28.9%
2009Q4	43,397	5.7%	1.9%	47,217	10.2%	6.3%	51,119	20.4%	15.8%	54,293	25.4%	22.3%
2010Q1	123,576	4.2%	1.5%	149,791	10.4%	6.1%	160,602	20.3%	16.1%	165,615	26.0%	22.4%
2010Q2	147,175	5.3%	1.8%	156,782	12.2%	7.5%	173,087	19.5%	16.1%	170,294	27.8%	24.1%
2010Q3	86,008	5.1%	1.9%	95,670	11.1%	7.1%	103,936	18.2%	14.5%	105,905	25.3%	21.9%
2010Q4	57,895	4.6%	1.8%	62,359	8.9%	5.7%	64,985	18.4%	14.5%	66,530	23.9%	21.1%
2011Q1	70,680	2.9%	1.0%	75,682	8.2%	5.1%	79,401	17.0%	13.6%	80,985	22.2%	19.2%
2011Q2	79,700	3.7%	1.3%	88,951	9.3%	5.8%	92,441	16.2%	13.2%	91,728	23.2%	20.1%
2011Q3	80,697	3.7%	1.3%	85,757	8.8%	5.6%	86,736	15.6%	12.3%	86,483	21.8%	18.9%
2011Q4	64,787	3.4%	1.2%	67,294	6.9%	4.4%	67,633	14.7%	11.3%	67,781	19.3%	16.8%
2012Q1	49,222	2.5%	0.9%	50,663	6.8%	4.1%	50,692	14.1%	10.9%	50,076	18.5%	15.8%
2012Q2	43,853	3.0%	1.0%	44,831	7.7%	4.6%	45,110	13.6%	10.9%	44,624	18.9%	16.1%
2012Q3	47,168	3.1%	1.0%	48,851	7.3%	4.6%	49,586	13.0%	10.1%	50,114	17.9%	15.1%
2012Q4	39,201	3.2%	1.0%	41,116	6.3%	3.9%	42,334	12.3%	9.4%	42,595	16.3%	14.0%
2013Q1	39,162	2.2%	0.7%	40,817	6.0%	3.5%	41,936	12.6%	9.6%	42,301	16.5%	13.9%
2013Q2	31,468	2.6%	0.8%	32,939	6.5%	3.9%	33,642	11.8%	9.4%	33,920	16.5%	14.1%
2013Q3	31,858	2.9%	1.0%	33,322	7.0%	4.2%	34,708	12.1%	9.2%	34,508	16.4%	14.0%
2013Q4	27,237	2.9%	1.0%	28,546	6.3%	3.8%	29,818	12.2%	9.5%	29,800	16.0%	13.8%
2014Q1	23,622	2.5%	0.9%	25,506	6.8%	3.9%	26,345	13.1%	10.3%	26,261	16.5%	14.3%
2014Q2	18,985	3.7%	1.1%	19,791	7.8%	5.1%	20,409	13.0%	10.7%	20,335	17.7%	15.0%
2014Q3	16,955	3.5%	1.3%	17,780	7.9%	5.3%	18,335	13.3%	10.4%	18,320	18.0%	15.3%
2014Q4	15,112	3.8%	1.4%	16,854	6.9%	4.3%	17,236	13.6%	10.4%	5,598	17.1%	14.8%
2015Q1	14,819	2.9%	0.9%	15,756	7.0%	4.2%	16,127	13.7%	10.6%			
2015Q2	14,263	3.9%	1.4%	14,786	8.9%	5.4%	5,307	13.9%	11.3%			
2015Q3	12,620	3.9%	1.4%	13,038	8.7%	5.4%						
2015Q4	10,464	4.2%	1.5%	3,925	7.9%	5.1%						
2016Q1	3,262	2.8%	0.7%									
All	1,196,755	3.9%	1.3%	1,282,419	8.9%	5.5%	1,316,127	16.5%	13.1%	1,293,001	22.3%	19.3%

Loan payment status is not reported by servicers after program disqualification (90+ days delinquent). Therefore, 90+ days delinquent loans are included in each of the 60+ and 90+ days delinquent metrics for all future reporting periods, even though some loans may have cured or paid off following program disqualification. In addition, once a loan is reported as paid off it is no longer reflected in future periods.

# Making Home Affordable: Appendix

## Program Performance Report First Quarter 2016

### Appendix 7: Performance of HAMP Modifications by Vintage

HAMP Tier 1												
Mod. Effective in:	Delinquency: Months After Conversion to Permanent Modification											
	24			36			48			60		
	#	60+ Days	90+ Days	#	60+ Days	90+ Days	#	60+ Days	90+ Days	#	60+ Days	90+ Days
2009Q3	5,038	36.9%	33.6%	5,137	43.9%	41.8%	5,042	50.1%	48.4%	5,025	54.0%	52.5%
2009Q4	55,234	31.6%	28.4%	56,046	39.7%	37.2%	55,798	44.9%	43.1%	55,046	48.9%	47.5%
2010Q1	167,409	31.8%	28.7%	165,710	39.7%	37.4%	165,454	44.6%	42.9%	162,876	48.4%	47.2%
2010Q2	178,444	31.1%	28.7%	174,715	39.2%	37.4%	173,882	43.8%	42.5%	172,594	47.2%	46.2%
2010Q3	105,956	29.4%	26.8%	104,248	37.1%	35.2%	104,817	41.2%	39.8%	102,521	45.0%	43.9%
2010Q4	66,288	29.5%	26.5%	65,798	36.3%	34.2%	65,792	40.4%	38.8%	64,693	43.7%	42.5%
2011Q1	80,643	27.6%	24.9%	80,761	33.8%	31.9%	80,237	38.0%	36.5%	78,446	41.3%	40.3%
2011Q2	91,306	27.3%	25.1%	91,321	33.2%	31.6%	90,795	37.1%	36.0%	32,694	41.3%	40.4%
2011Q3	84,965	25.8%	23.4%	86,678	31.0%	29.2%	84,789	35.4%	34.2%			
2011Q4	67,489	23.4%	21.0%	67,571	28.5%	26.8%	66,453	32.2%	30.8%			
2012Q1	50,579	22.5%	20.0%	50,098	27.9%	26.0%	49,489	31.3%	30.0%			
2012Q2	44,825	22.1%	20.0%	44,728	27.0%	25.5%	15,128	31.1%	30.1%			
2012Q3	50,362	20.9%	18.5%	49,613	25.5%	24.0%						
2012Q4	42,725	19.9%	17.6%	42,082	24.2%	22.6%						
2013Q1	42,076	19.9%	17.7%	41,567	24.0%	22.4%						
2013Q2	34,053	19.1%	17.3%	11,211	24.0%	22.7%						
2013Q3	34,625	18.7%	16.8%									
2013Q4	29,772	19.1%	16.9%									
2014Q1	26,340	19.7%	17.6%									
2014Q2	7,532	20.1%	18.2%									
2014Q3												
2014Q4												
2015Q1												
2015Q2												
2015Q3												
2015Q4												
2016Q1												
All	1,265,661	26.7%	24.2%	1,137,284	34.0%	32.1%	957,676	40.0%	38.6%	673,895	46.0%	44.9%

Loan payment status is not reported by servicers after program disqualification (90+ days delinquent). Therefore, 90+ days delinquent loans are included in each of the 60+ and 90+ days delinquent metrics for all future reporting periods, even though some loans may have cured or paid off following program disqualification. In addition, once a loan is reported as paid off it is no longer reflected in future periods.

### Appendix 7: Performance of HAMP Modifications by Vintage

HAMP Tier 2												
Mod. Effective in:	Delinquency: Months After Conversion to Permanent Modification											
	3			6			12			18		
	#	60+ Days	90+ Days	#	60+ Days	90+ Days	#	60+ Days	90+ Days	#	60+ Days	90+ Days
2012Q3	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1	100.0%	100.0%
2012Q4	946	5.3%	1.3%	1,116	9.9%	5.5%	1,188	23.6%	17.3%	1,246	28.0%	23.1%
2013Q1	2,481	4.3%	1.4%	2,715	12.4%	7.1%	2,876	24.8%	19.4%	2,981	31.0%	26.7%
2013Q2	4,101	5.3%	1.5%	4,453	13.8%	7.9%	5,047	21.8%	17.3%	5,149	29.1%	24.5%
2013Q3	11,186	5.8%	2.0%	13,184	13.7%	8.1%	13,589	22.1%	16.5%	13,479	28.8%	24.5%
2013Q4	11,213	5.9%	1.9%	11,773	11.7%	7.2%	12,570	22.0%	16.9%	12,474	26.6%	23.2%
2014Q1	10,504	4.1%	1.4%	11,603	12.1%	6.6%	12,013	21.5%	16.8%	11,799	26.6%	22.8%
2014Q2	10,885	5.5%	1.4%	11,188	12.9%	7.2%	11,301	19.8%	15.7%	11,205	26.4%	22.1%
2014Q3	9,192	5.7%	1.9%	9,499	12.6%	7.8%	9,950	19.8%	15.0%	9,834	26.1%	21.8%
2014Q4	11,087	5.6%	1.7%	12,700	11.0%	6.1%	12,884	20.9%	15.7%	3,906	25.6%	21.5%
2015Q1	13,113	4.5%	1.2%	14,097	11.9%	6.4%	14,238	21.9%	16.6%			
2015Q2	13,957	6.0%	1.5%	14,238	13.9%	8.3%	4,504	22.5%	17.8%			
2015Q3	14,290	6.7%	2.1%	14,701	14.6%	8.7%						
2015Q4	11,868	6.5%	2.0%	4,085	12.5%	7.6%						
2016Q1	3,764	4.4%	1.3%									
All	128,587	5.6%	1.7%	125,352	12.8%	7.4%	100,160	21.4%	16.4%	72,074	27.2%	23.1%

Mod. Effective in:	Delinquency: Months After Conversion to Permanent Modification											
	24			36			48			60		
	#	60+ Days	90+ Days	#	60+ Days	90+ Days	#	60+ Days	90+ Days	#	60+ Days	90+ Days
2012Q3	1	100.0%	100.0%	1	100.0%	100.0%						
2012Q4	1,259	33.4%	28.6%	1,284	38.9%	34.4%						
2013Q1	3,012	35.8%	32.2%	3,238	38.7%	36.7%						
2013Q2	5,184	32.2%	29.0%	1,172	39.9%	37.7%						
2013Q3	13,777	31.8%	28.4%									
2013Q4	12,597	31.2%	27.7%									
2014Q1	12,000	30.6%	27.1%									
2014Q2	3,792	32.6%	28.9%									
2014Q3												
2014Q4												
2015Q1												
2015Q2												
2015Q3												
2015Q4												
2016Q1												
All	51,622	31.7%	28.3%	5,695	39.0%	36.4%						

Loan payment status is not reported by servicers after program disqualification (90+ days delinquent). Therefore, 90+ days delinquent loans are included in each of the 60+ and 90+ days delinquent metrics for all future reporting periods, even though some loans may have cured or paid off following program disqualification. In addition, once a loan is reported as paid off it is no longer reflected in future periods.

### Appendix 8: HAMP Activity by MSA

Metropolitan Statistical Area	Permanent Modifications Started	Median Monthly Payment Reduction	Median Monthly Payment Reduction % of Pre-Modification Payment
Abilene, TX Metropolitan Statistical Area	78	\$195.44	33%
Aguadilla-Isabela, PR Metropolitan Statistical Area	214	\$245.97	36%
Akron, OH Metropolitan Statistical Area	2,832	\$299.89	37%
Albany, GA Metropolitan Statistical Area	363	\$239.93	32%
Albany, OR Metropolitan Statistical Area	256	\$339.20	33%
Albany-Schenectady-Troy, NY Metropolitan Statistical Area	1,980	\$356.37	34%
Albuquerque, NM Metropolitan Statistical Area	3,638	\$332.22	33%
Alexandria, LA Metropolitan Statistical Area	194	\$243.54	31%
Allentown-Bethlehem-Easton, PA-NJ Metropolitan Statistical Area	4,620	\$399.11	34%
Altoona, PA Metropolitan Statistical Area	165	\$217.11	31%
Amarillo, TX Metropolitan Statistical Area	160	\$258.56	36%
Ames, IA Metropolitan Statistical Area	69	\$282.71	33%
Anchorage, AK Metropolitan Statistical Area	572	\$504.25	32%
Ann Arbor, MI Metropolitan Statistical Area	1,262	\$419.97	36%
Anniston-Oxford-Jacksonville, AL Metropolitan Statistical Area	202	\$221.62	32%
Appleton, WI Metropolitan Statistical Area	391	\$305.63	34%
Arecibo, PR Metropolitan Statistical Area	163	\$260.25	36%
Asheville, NC Metropolitan Statistical Area	1,413	\$350.72	33%
Athens-Clarke County, GA Metropolitan Statistical Area	600	\$302.78	34%
Atlanta-Sandy Springs-Roswell, GA Metropolitan Statistical Area	45,896	\$374.58	37%
Atlantic City-Hammonton, NJ Metropolitan Statistical Area	2,682	\$489.97	38%
Auburn-Opelika, AL Metropolitan Statistical Area	287	\$280.27	29%
Augusta-Richmond County, GA-SC Metropolitan Statistical Area	1,133	\$262.71	34%
Austin-Round Rock, TX Metropolitan Statistical Area	3,019	\$328.22	33%
Bakersfield, CA Metropolitan Statistical Area	8,495	\$471.60	37%
Baltimore-Columbia-Towson, MD Metropolitan Statistical Area	18,083	\$468.78	33%
Bangor, ME Metropolitan Statistical Area	402	\$301.41	34%
Barnstable Town, MA Metropolitan Statistical Area	1,932	\$610.06	36%
Baton Rouge, LA Metropolitan Statistical Area	2,642	\$261.00	31%
Battle Creek, MI Metropolitan Statistical Area	463	\$264.73	38%
Bay City, MI Metropolitan Statistical Area	295	\$234.58	35%
Beaumont-Port Arthur, TX Metropolitan Statistical Area	383	\$221.12	34%
Beckley, WV Metropolitan Statistical Area	75	\$207.33	34%
Bellingham, WA Metropolitan Statistical Area	654	\$476.16	34%
Bend-Redmond, OR Metropolitan Statistical Area	1,300	\$525.35	37%
Billings, MT Metropolitan Statistical Area	163	\$286.40	27%
Binghamton, NY Metropolitan Statistical Area	312	\$236.58	35%
Birmingham-Hoover, AL Metropolitan Statistical Area	3,950	\$281.07	33%
Bismarck, ND Metropolitan Statistical Area	55	\$342.59	34%
Blacksburg-Christiansburg-Radford, VA Metropolitan Statistical Area	190	\$296.57	30%
Bloomington, IL Metropolitan Statistical Area	242	\$291.48	35%
Bloomington, IN Metropolitan Statistical Area	239	\$263.40	31%
Bloomsburg-Berwick, PA Metropolitan Statistical Area	62	\$260.38	40%
Boise City, ID Metropolitan Statistical Area	3,122	\$381.45	34%
Boston-Cambridge-Newton, MA-NH Metropolitan Statistical Area	26,593	\$619.70	35%
Boulder, CO Metropolitan Statistical Area	686	\$484.02	34%
Bowling Green, KY Metropolitan Statistical Area	190	\$243.47	34%
Bremerton-Silverdale, WA Metropolitan Statistical Area	1,047	\$468.10	31%
Bridgeport-Stamford-Norwalk, CT Metropolitan Statistical Area	7,211	\$698.73	40%

# Making Home Affordable: Appendix

## Program Performance Report First Quarter 2016

### Appendix 8: HAMP Activity by MSA

Metropolitan Statistical Area	Permanent Modifications Started	Median Monthly Payment Reduction	Median Monthly Payment Reduction % of Pre-Modification Payment
Brownsville-Harlingen, TX Metropolitan Statistical Area	636	\$231.12	35%
Brunswick, GA Metropolitan Statistical Area	283	\$335.07	34%
Buffalo-Cheektowaga-Niagara Falls, NY Metropolitan Statistical Area	1,796	\$260.11	35%
Burlington, NC Metropolitan Statistical Area	465	\$260.32	32%
Burlington-South Burlington, VT Metropolitan Statistical Area	464	\$418.08	35%
California-Lexington Park, MD Metropolitan Statistical Area	392	\$547.31	32%
Canton-Massillon, OH Metropolitan Statistical Area	1,399	\$265.96	35%
Cape Coral-Fort Myers, FL Metropolitan Statistical Area	5,364	\$469.28	40%
Cape Girardeau, MO-IL Metropolitan Statistical Area	117	\$227.73	31%
Carbondale-Marion, IL Metropolitan Statistical Area	65	\$264.77	44%
Carson City, NV Metropolitan Statistical Area	420	\$519.78	37%
Casper, WY Metropolitan Statistical Area	137	\$347.31	30%
Cedar Rapids, IA Metropolitan Statistical Area	374	\$257.46	33%
Chambersburg-Waynesboro, PA Metropolitan Statistical Area	292	\$356.53	33%
Champaign-Urbana, IL Metropolitan Statistical Area	229	\$243.19	31%
Charleston, WV Metropolitan Statistical Area	182	\$218.14	33%
Charleston-North Charleston, SC Metropolitan Statistical Area	3,352	\$350.19	34%
Charlotte-Concord-Gastonia, NC-SC Metropolitan Statistical Area	10,693	\$311.90	34%
Charlottesville, VA Metropolitan Statistical Area	668	\$386.38	31%
Chattanooga, TN-GA Metropolitan Statistical Area	1,550	\$276.89	35%
Cheyenne, WY Metropolitan Statistical Area	154	\$272.95	27%
Chicago-Naperville-Elgin, IL-IN-WI Metropolitan Statistical Area	80,958	\$509.12	41%
Chico, CA Metropolitan Statistical Area	1,196	\$456.58	34%
Cincinnati, OH-KY-IN Metropolitan Statistical Area	6,696	\$309.43	35%
Clarksville, TN-KY Metropolitan Statistical Area	288	\$222.35	31%
Cleveland, TN Metropolitan Statistical Area	251	\$261.70	33%
Cleveland-Elyria, OH Metropolitan Statistical Area	9,329	\$308.96	38%
Coeur d'Alene, ID Metropolitan Statistical Area	690	\$412.43	33%
College Station-Bryan, TX Metropolitan Statistical Area	142	\$223.31	28%
Colorado Springs, CO Metropolitan Statistical Area	2,182	\$391.88	34%
Columbia, MO Metropolitan Statistical Area	181	\$244.41	32%
Columbia, SC Metropolitan Statistical Area	2,857	\$267.45	33%
Columbus, GA-AL Metropolitan Statistical Area	830	\$273.83	34%
Columbus, IN Metropolitan Statistical Area	136	\$209.86	30%
Columbus, OH Metropolitan Statistical Area	5,955	\$319.01	36%
Corpus Christi, TX Metropolitan Statistical Area	444	\$240.96	32%
Corvallis, OR Metropolitan Statistical Area	114	\$362.93	27%
Crestview-Fort Walton Beach-Destin, FL Metropolitan Statistical Area	921	\$415.87	36%
Cumberland, MD-WV Metropolitan Statistical Area	159	\$246.68	32%
Dallas-Fort Worth-Arlington, TX Metropolitan Statistical Area	16,715	\$295.62	33%
Dalton, GA Metropolitan Statistical Area	510	\$262.84	35%
Danville, IL Metropolitan Statistical Area	67	\$208.42	38%
Danville, VA Metropolitan Statistical Area	53	\$172.03	23%
Daphne-Fairhope-Foley, AL Metropolitan Statistical Area	415	\$351.01	35%
Davenport-Moline-Rock Island, IA-IL Metropolitan Statistical Area	614	\$243.03	36%
Dayton, OH Metropolitan Statistical Area	2,277	\$264.82	36%
Decatur, AL Metropolitan Statistical Area	209	\$227.60	29%
Decatur, IL Metropolitan Statistical Area	106	\$206.32	35%
Deltona-Daytona Beach-Ormond Beach, FL Metropolitan Statistical Area	6,484	\$387.19	38%

### Appendix 8: HAMP Activity by MSA

Metropolitan Statistical Area	Permanent Modifications Started	Median Monthly Payment Reduction	Median Monthly Payment Reduction % of Pre-Modification Payment
Denver-Aurora-Lakewood, CO Metropolitan Statistical Area	12,684	\$404.40	33%
Des Moines-West Des Moines, IA Metropolitan Statistical Area	1,568	\$272.75	32%
Detroit-Warren-Dearborn, MI Metropolitan Statistical Area	26,286	\$375.58	39%
Dothan, AL Metropolitan Statistical Area	208	\$215.90	30%
Dover, DE Metropolitan Statistical Area	992	\$390.31	30%
Dubuque, IA Metropolitan Statistical Area	113	\$240.41	33%
Duluth, MN-WI Metropolitan Statistical Area	729	\$283.89	33%
Durham-Chapel Hill, NC Metropolitan Statistical Area	1,490	\$322.44	35%
East Stroudsburg, PA Metropolitan Statistical Area	1,423	\$477.36	41%
Eau Claire, WI Metropolitan Statistical Area	257	\$288.36	33%
El Centro, CA Metropolitan Statistical Area	1,587	\$435.33	35%
El Paso, TX Metropolitan Statistical Area	1,490	\$249.97	34%
Elizabethtown-Fort Knox, KY Metropolitan Statistical Area	155	\$240.05	30%
Elkhart-Goshen, IN Metropolitan Statistical Area	649	\$257.50	34%
Elmira, NY Metropolitan Statistical Area	127	\$261.13	39%
Erie, PA Metropolitan Statistical Area	427	\$242.69	39%
Eugene, OR Metropolitan Statistical Area	1,261	\$387.75	33%
Evansville, IN-KY Metropolitan Statistical Area	479	\$211.82	31%
Fairbanks, AK Metropolitan Statistical Area	70	\$376.83	27%
Fargo, ND-MN Metropolitan Statistical Area	191	\$278.07	31%
Farmington, NM Metropolitan Statistical Area	132	\$300.76	27%
Fayetteville, NC Metropolitan Statistical Area	739	\$236.38	35%
Fayetteville-Springdale-Rogers, AR-MO Metropolitan Statistical Area	1,260	\$291.39	34%
Flagstaff, AZ Metropolitan Statistical Area	342	\$524.64	34%
Flint, MI Metropolitan Statistical Area	1,914	\$324.02	37%
Florence, SC Metropolitan Statistical Area	565	\$226.08	32%
Florence-Muscle Shoals, AL Metropolitan Statistical Area	162	\$214.79	34%
Fond du Lac, WI Metropolitan Statistical Area	184	\$291.81	34%
Fort Collins, CO Metropolitan Statistical Area	895	\$405.32	31%
Fort Smith, AR-OK Metropolitan Statistical Area	264	\$208.81	30%
Fort Wayne, IN Metropolitan Statistical Area	951	\$242.00	35%
Fresno, CA Metropolitan Statistical Area	9,204	\$476.05	37%
Gadsden, AL Metropolitan Statistical Area	194	\$233.42	32%
Gainesville, FL Metropolitan Statistical Area	763	\$331.81	36%
Gainesville, GA Metropolitan Statistical Area	1,175	\$331.00	35%
Gettysburg, PA Metropolitan Statistical Area	283	\$445.11	37%
Glens Falls, NY Metropolitan Statistical Area	393	\$332.75	37%
Goldsboro, NC Metropolitan Statistical Area	203	\$237.42	34%
Grand Forks, ND-MN Metropolitan Statistical Area	66	\$224.34	30%
Grand Island, NE Metropolitan Statistical Area	37	\$241.89	35%
Grand Junction, CO Metropolitan Statistical Area	594	\$412.05	32%
Grand Rapids-Wyoming, MI Metropolitan Statistical Area	3,396	\$284.51	34%
Grants Pass, OR Metropolitan Statistical Area	357	\$524.82	40%
Great Falls, MT Metropolitan Statistical Area	84	\$252.28	28%
Greeley, CO Metropolitan Statistical Area	1,154	\$355.85	30%
Green Bay, WI Metropolitan Statistical Area	627	\$346.76	38%
Greensboro-High Point, NC Metropolitan Statistical Area	2,782	\$287.94	34%
Greenville, NC Metropolitan Statistical Area	394	\$272.33	34%
Greenville-Anderson-Mauldin, SC Metropolitan Statistical Area	2,600	\$260.38	32%
Guayama, PR Metropolitan Statistical Area	49	\$174.10	32%

### Appendix 8: HAMP Activity by MSA

Metropolitan Statistical Area	Permanent Modifications Started	Median Monthly Payment Reduction	Median Monthly Payment Reduction % of Pre-Modification Payment
Gulfport-Biloxi-Pascagoula, MS Metropolitan Statistical Area	970	\$266.03	34%
Hagerstown-Martinsburg, MD-WV Metropolitan Statistical Area	1,729	\$427.81	33%
Hammond, LA Metropolitan Statistical Area	247	\$292.48	35%
Hanford-Corcoran, CA Metropolitan Statistical Area	968	\$421.17	34%
Harrisburg-Carlisle, PA Metropolitan Statistical Area	1,248	\$302.41	32%
Harrisonburg, VA Metropolitan Statistical Area	265	\$404.97	34%
Hartford-West Hartford-East Hartford, CT Metropolitan Statistical Area	6,183	\$451.28	36%
Hattiesburg, MS Metropolitan Statistical Area	255	\$234.40	32%
Hickory-Lenoir-Morganton, NC Metropolitan Statistical Area	1,128	\$246.42	32%
Hilton Head Island-Bluffton-Beaufort, SC Metropolitan Statistical Area	643	\$518.42	42%
Hinesville, GA Metropolitan Statistical Area	136	\$261.89	33%
Homosassa Springs, FL Metropolitan Statistical Area	477	\$357.45	42%
Hot Springs, AR Metropolitan Statistical Area	160	\$313.21	38%
Houma-Thibodaux, LA Metropolitan Statistical Area	305	\$248.53	32%
Houston-The Woodlands-Sugar Land, TX Metropolitan Statistical Area	17,823	\$283.97	34%
Huntington-Ashland, WV-KY-OH Metropolitan Statistical Area	347	\$235.21	35%
Huntsville, AL Metropolitan Statistical Area	702	\$239.24	31%
Idaho Falls, ID Metropolitan Statistical Area	313	\$267.25	27%
Indianapolis-Carmel-Anderson, IN Metropolitan Statistical Area	6,101	\$272.09	32%
Iowa City, IA Metropolitan Statistical Area	111	\$314.56	32%
Ithaca, NY Metropolitan Statistical Area	59	\$350.23	35%
Jackson, MI Metropolitan Statistical Area	668	\$285.07	36%
Jackson, MS Metropolitan Statistical Area	1,907	\$249.62	32%
Jackson, TN Metropolitan Statistical Area	337	\$235.87	34%
Jacksonville, FL Metropolitan Statistical Area	10,810	\$369.64	35%
Jacksonville, NC Metropolitan Statistical Area	188	\$261.25	29%
Janesville-Beloit, WI Metropolitan Statistical Area	611	\$264.18	34%
Jefferson City, MO Metropolitan Statistical Area	161	\$205.58	29%
Johnson City, TN Metropolitan Statistical Area	285	\$243.02	32%
Johnstown, PA Metropolitan Statistical Area	120	\$232.05	34%
Jonesboro, AR Metropolitan Statistical Area	95	\$233.97	33%
Joplin, MO Metropolitan Statistical Area	251	\$205.74	32%
Kahului-Wailuku-Lahaina, HI Metropolitan Statistical Area	965	\$1,041.52	39%
Kalamazoo-Portage, MI Metropolitan Statistical Area	923	\$304.85	37%
Kankakee, IL Metropolitan Statistical Area	466	\$343.88	37%
Kansas City, MO-KS Metropolitan Statistical Area	6,267	\$311.39	35%
Kennewick-Richland, WA Metropolitan Statistical Area	406	\$272.58	31%
Killeen-Temple, TX Metropolitan Statistical Area	308	\$219.31	30%
Kingsport-Bristol-Bristol, TN-VA Metropolitan Statistical Area	394	\$246.62	34%
Kingston, NY Metropolitan Statistical Area	1,063	\$495.64	38%
Knoxville, TN Metropolitan Statistical Area	1,937	\$261.86	31%
Kokomo, IN Metropolitan Statistical Area	241	\$231.02	33%
La Crosse-Onalaska, WI-MN Metropolitan Statistical Area	154	\$263.15	29%
Lafayette, LA Metropolitan Statistical Area	653	\$247.34	32%
Lafayette-West Lafayette, IN Metropolitan Statistical Area	269	\$263.19	34%
Lake Charles, LA Metropolitan Statistical Area	293	\$228.39	32%
Lake Havasu City-Kingman, AZ Metropolitan Statistical Area	1,330	\$407.21	36%
Lakeland-Winter Haven, FL Metropolitan Statistical Area	4,751	\$366.29	37%
Lancaster, PA Metropolitan Statistical Area	1,186	\$305.63	30%
Lansing-East Lansing, MI Metropolitan Statistical Area	1,631	\$313.23	36%

### Appendix 8: HAMP Activity by MSA

Metropolitan Statistical Area	Permanent Modifications Started	Median Monthly Payment Reduction	Median Monthly Payment Reduction % of Pre-Modification Payment
Laredo, TX Metropolitan Statistical Area	572	\$287.75	36%
Las Cruces, NM Metropolitan Statistical Area	386	\$323.92	31%
Las Vegas-Henderson-Paradise, NV Metropolitan Statistical Area	27,637	\$524.95	38%
Lawrence, KS Metropolitan Statistical Area	172	\$323.89	32%
Lawton, OK Metropolitan Statistical Area	105	\$215.80	33%
Lebanon, PA Metropolitan Statistical Area	285	\$288.68	31%
Lewiston, ID-WA Metropolitan Statistical Area	100	\$259.64	25%
Lewiston-Auburn, ME Metropolitan Statistical Area	351	\$331.67	34%
Lexington-Fayette, KY Metropolitan Statistical Area	884	\$296.96	35%
Lima, OH Metropolitan Statistical Area	231	\$244.48	39%
Lincoln, NE Metropolitan Statistical Area	396	\$265.21	32%
Little Rock-North Little Rock-Conway, AR Metropolitan Statistical Area	1,310	\$242.53	32%
Logan, UT-ID Metropolitan Statistical Area	219	\$309.13	28%
Longview, TX Metropolitan Statistical Area	166	\$232.78	33%
Longview, WA Metropolitan Statistical Area	438	\$380.38	33%
Los Angeles-Long Beach-Anaheim, CA Metropolitan Statistical Area	112,438	\$802.33	38%
Louisville/Jefferson County, KY-IN Metropolitan Statistical Area	3,498	\$266.65	33%
Lubbock, TX Metropolitan Statistical Area	193	\$214.17	30%
Lynchburg, VA Metropolitan Statistical Area	507	\$254.31	29%
Macon, GA Metropolitan Statistical Area	958	\$276.28	37%
Madera, CA Metropolitan Statistical Area	1,740	\$506.35	38%
Madison, WI Metropolitan Statistical Area	1,264	\$389.96	34%
Manchester-Nashua, NH Metropolitan Statistical Area	2,264	\$477.28	34%
Manhattan, KS Metropolitan Statistical Area	65	\$324.16	31%
Mankato-North Mankato, MN Metropolitan Statistical Area	162	\$305.98	30%
Mansfield, OH Metropolitan Statistical Area	334	\$238.47	34%
Mayaguez, PR Metropolitan Statistical Area	85	\$209.29	35%
McAllen-Edinburg-Mission, TX Metropolitan Statistical Area	1,353	\$250.16	34%
Medford, OR Metropolitan Statistical Area	1,298	\$461.92	35%
Memphis, TN-MS-AR Metropolitan Statistical Area	8,047	\$295.60	37%
Merced, CA Metropolitan Statistical Area	2,540	\$529.34	38%
Miami-Fort Lauderdale-West Palm Beach, FL Metropolitan Statistical Area	83,137	\$536.61	42%
Michigan City-La Porte, IN Metropolitan Statistical Area	389	\$252.09	34%
Midland, MI Metropolitan Statistical Area	113	\$311.23	43%
Midland, TX Metropolitan Statistical Area	77	\$249.77	30%
Milwaukee-Waukesha-West Allis, WI Metropolitan Statistical Area	6,332	\$356.60	37%
Minneapolis-St. Paul-Bloomington, MN-WI Metropolitan Statistical Area	19,258	\$448.54	36%
Missoula, MT Metropolitan Statistical Area	261	\$413.33	31%
Mobile, AL Metropolitan Statistical Area	1,329	\$258.41	36%
Modesto, CA Metropolitan Statistical Area	6,890	\$560.62	37%
Monroe, LA Metropolitan Statistical Area	245	\$206.85	27%
Monroe, MI Metropolitan Statistical Area	771	\$353.47	35%
Montgomery, AL Metropolitan Statistical Area	914	\$236.71	30%
Morgantown, WV Metropolitan Statistical Area	54	\$372.95	38%
Morristown, TN Metropolitan Statistical Area	282	\$257.21	32%
Mount Vernon-Anacortes, WA Metropolitan Statistical Area	518	\$517.29	37%
Muncie, IN Metropolitan Statistical Area	205	\$211.61	34%
Muskegon, MI Metropolitan Statistical Area	641	\$248.69	37%
Myrtle Beach-Conway-North Myrtle Beach, SC-NC Metropolitan Statistical Area	1,870	\$378.39	36%
Napa, CA Metropolitan Statistical Area	1,180	\$823.46	35%

# Making Home Affordable: Appendix

## Program Performance Report First Quarter 2016

### Appendix 8: HAMP Activity by MSA

Metropolitan Statistical Area	Permanent Modifications Started	Median Monthly Payment Reduction	Median Monthly Payment Reduction % of Pre-Modification Payment
Naples-Immokalee-Marco Island, FL Metropolitan Statistical Area	2,554	\$604.25	41%
Nashville-Davidson--Murfreesboro--Franklin, TN Metropolitan Statistical Area	5,498	\$311.61	33%
New Bern, NC Metropolitan Statistical Area	135	\$297.99	39%
New Haven-Milford, CT Metropolitan Statistical Area	6,119	\$473.10	36%
New Orleans-Metairie, LA Metropolitan Statistical Area	4,690	\$330.15	35%
New York-Newark-Jersey City, NY-NJ-PA Metropolitan Statistical Area	118,232	\$789.62	39%
Niles-Benton Harbor, MI Metropolitan Statistical Area	513	\$274.63	35%
North Port-Sarasota-Bradenton, FL Metropolitan Statistical Area	5,563	\$467.91	39%
Norwich-New London, CT Metropolitan Statistical Area	1,543	\$475.94	37%
Ocala, FL Metropolitan Statistical Area	2,643	\$356.07	37%
Ocean City, NJ Metropolitan Statistical Area	636	\$470.30	33%
Odessa, TX Metropolitan Statistical Area	67	\$213.97	31%
Ogden-Clearfield, UT Metropolitan Statistical Area	1,898	\$353.86	28%
Oklahoma City, OK Metropolitan Statistical Area	2,028	\$256.08	33%
Olympia-Tumwater, WA Metropolitan Statistical Area	1,119	\$433.56	32%
Omaha-Council Bluffs, NE-IA Metropolitan Statistical Area	1,909	\$272.91	34%
Orlando-Kissimmee-Sanford, FL Metropolitan Statistical Area	28,096	\$452.37	38%
Oshkosh-Neenah, WI Metropolitan Statistical Area	295	\$279.23	35%
Owensboro, KY Metropolitan Statistical Area	138	\$189.20	32%
Oxnard-Thousand Oaks-Ventura, CA Metropolitan Statistical Area	7,863	\$830.60	36%
Palm Bay-Melbourne-Titusville, FL Metropolitan Statistical Area	4,798	\$396.76	38%
Panama City, FL Metropolitan Statistical Area	679	\$387.19	37%
Parkersburg-Vienna, WV Metropolitan Statistical Area	107	\$185.44	30%
Pensacola-Ferry Pass-Brent, FL Metropolitan Statistical Area	1,819	\$306.59	34%
Peoria, IL Metropolitan Statistical Area	500	\$222.57	34%
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Metropolitan Statistical Area	30,869	\$392.73	33%
Phoenix-Mesa-Scottsdale, AZ Metropolitan Statistical Area	43,768	\$457.43	37%
Pine Bluff, AR Metropolitan Statistical Area	94	\$234.94	37%
Pittsburgh, PA Metropolitan Statistical Area	4,813	\$266.25	35%
Pittsfield, MA Metropolitan Statistical Area	267	\$330.44	33%
Pocatello, ID Metropolitan Statistical Area	181	\$254.84	31%
Ponce, PR Metropolitan Statistical Area	208	\$240.55	37%
Port St. Lucie, FL Metropolitan Statistical Area	5,431	\$454.77	39%
Portland-South Portland, ME Metropolitan Statistical Area	2,672	\$443.49	35%
Portland-Vancouver-Hillsboro, OR-WA Metropolitan Statistical Area	11,856	\$475.67	34%
Prescott, AZ Metropolitan Statistical Area	1,373	\$442.16	36%
Providence-Warwick, RI-MA Metropolitan Statistical Area	11,709	\$530.40	38%
Provo-Orem, UT Metropolitan Statistical Area	2,633	\$454.40	32%
Pueblo, CO Metropolitan Statistical Area	663	\$267.03	35%
Punta Gorda, FL Metropolitan Statistical Area	1,301	\$441.45	41%
Racine, WI Metropolitan Statistical Area	788	\$354.80	36%
Raleigh, NC Metropolitan Statistical Area	3,789	\$339.49	32%
Rapid City, SD Metropolitan Statistical Area	156	\$320.99	34%
Reading, PA Metropolitan Statistical Area	1,514	\$335.96	33%
Redding, CA Metropolitan Statistical Area	1,198	\$441.68	34%
Reno, NV Metropolitan Statistical Area	4,116	\$524.80	36%
Richmond, VA Metropolitan Statistical Area	6,192	\$365.18	32%
Riverside-San Bernardino-Ontario, CA Metropolitan Statistical Area	69,716	\$632.27	37%
Roanoke, VA Metropolitan Statistical Area	824	\$275.93	32%
Rochester, MN Metropolitan Statistical Area	432	\$324.69	33%

### Appendix 8: HAMP Activity by MSA

Metropolitan Statistical Area	Permanent Modifications Started	Median Monthly Payment Reduction	Median Monthly Payment Reduction % of Pre-Modification Payment
Rochester, NY Metropolitan Statistical Area	1,866	\$262.93	36%
Rockford, IL Metropolitan Statistical Area	1,510	\$321.23	38%
Rocky Mount, NC Metropolitan Statistical Area	425	\$253.24	36%
Rome, GA Metropolitan Statistical Area	192	\$237.20	31%
Sacramento--Roseville--Arden-Arcade, CA Metropolitan Statistical Area	23,490	\$607.43	36%
Saginaw, MI Metropolitan Statistical Area	488	\$264.44	37%
Salem, OR Metropolitan Statistical Area	1,752	\$384.61	34%
Salinas, CA Metropolitan Statistical Area	3,585	\$865.06	40%
Salisbury, MD-DE Metropolitan Statistical Area	1,547	\$417.30	35%
Salt Lake City, UT Metropolitan Statistical Area	5,962	\$420.73	33%
San Angelo, TX Metropolitan Statistical Area	55	\$196.67	28%
San Antonio-New Braunfels, TX Metropolitan Statistical Area	3,713	\$252.34	32%
San Diego-Carlsbad, CA Metropolitan Statistical Area	25,127	\$756.25	36%
San Francisco-Oakland-Hayward, CA Metropolitan Statistical Area	30,552	\$862.92	37%
San German, PR Metropolitan Statistical Area	93	\$241.57	37%
San Jose-Sunnyvale-Santa Clara, CA Metropolitan Statistical Area	9,813	\$952.16	37%
San Juan-Carolina-Caguas, PR Metropolitan Statistical Area	3,970	\$296.49	37%
San Luis Obispo-Paso Robles-Arroyo Grande, CA Metropolitan Statistical Area	1,609	\$766.01	36%
Sandusky, OH Metropolitan Statistical Area	70	\$217.68	27%
Santa Cruz-Watsonville, CA Metropolitan Statistical Area	1,588	\$973.95	38%
Santa Fe, NM Metropolitan Statistical Area	659	\$516.45	35%
Santa Maria-Santa Barbara, CA Metropolitan Statistical Area	2,755	\$730.02	38%
Santa Rosa, CA Metropolitan Statistical Area	4,191	\$805.54	37%
Savannah, GA Metropolitan Statistical Area	1,411	\$316.97	34%
Scranton--Wilkes-Barre--Hazleton, PA Metropolitan Statistical Area	1,563	\$284.46	36%
Seattle-Tacoma-Bellevue, WA Metropolitan Statistical Area	21,317	\$554.92	34%
Sebastian-Vero Beach, FL Metropolitan Statistical Area	1,177	\$402.93	38%
Sebring, FL Metropolitan Statistical Area	362	\$399.87	43%
Sheboygan, WI Metropolitan Statistical Area	232	\$279.81	31%
Sherman-Denison, TX Metropolitan Statistical Area	181	\$229.60	31%
Shreveport-Bossier City, LA Metropolitan Statistical Area	892	\$241.12	32%
Sierra Vista-Douglas, AZ Metropolitan Statistical Area	211	\$329.05	36%
Sioux City, IA-NE-SD Metropolitan Statistical Area	208	\$237.19	35%
Sioux Falls, SD Metropolitan Statistical Area	251	\$228.23	26%
South Bend-Mishawaka, IN-MI Metropolitan Statistical Area	1,075	\$254.00	35%
Spartanburg, SC Metropolitan Statistical Area	951	\$245.36	32%
Spokane-Spokane Valley, WA Metropolitan Statistical Area	1,697	\$326.64	32%
Springfield, IL Metropolitan Statistical Area	224	\$241.37	37%
Springfield, MA Metropolitan Statistical Area	2,953	\$361.58	34%
Springfield, MO Metropolitan Statistical Area	798	\$262.65	33%
Springfield, OH Metropolitan Statistical Area	370	\$261.04	38%
St. Cloud, MN Metropolitan Statistical Area	515	\$327.33	32%
St. George, UT Metropolitan Statistical Area	1,081	\$532.13	37%
St. Joseph, MO-KS Metropolitan Statistical Area	202	\$252.74	37%
St. Louis, MO-IL Metropolitan Statistical Area	11,810	\$300.14	36%
State College, PA Metropolitan Statistical Area	161	\$358.66	34%
Staunton-Waynesboro, VA Metropolitan Statistical Area	188	\$379.53	36%
Stockton-Lodi, CA Metropolitan Statistical Area	9,761	\$643.31	37%
Sumter, SC Metropolitan Statistical Area	238	\$224.28	34%
Syracuse, NY Metropolitan Statistical Area	869	\$254.48	35%

### Appendix 8: HAMP Activity by MSA

Metropolitan Statistical Area	Permanent Modifications Started	Median Monthly Payment Reduction	Median Monthly Payment Reduction % of Pre-Modification Payment
Tallahassee, FL Metropolitan Statistical Area	1,402	\$328.65	32%
Tampa-St. Petersburg-Clearwater, FL Metropolitan Statistical Area	23,894	\$403.08	38%
Terre Haute, IN Metropolitan Statistical Area	206	\$217.20	38%
Texarkana, TX-AR Metropolitan Statistical Area	110	\$198.35	30%
The Villages, FL Metropolitan Statistical Area	167	\$389.28	40%
Toledo, OH Metropolitan Statistical Area	2,308	\$262.57	36%
Topeka, KS Metropolitan Statistical Area	321	\$221.72	29%
Trenton, NJ Metropolitan Statistical Area	1,862	\$483.89	37%
Tucson, AZ Metropolitan Statistical Area	6,333	\$363.70	35%
Tulsa, OK Metropolitan Statistical Area	1,630	\$249.13	33%
Tuscaloosa, AL Metropolitan Statistical Area	395	\$280.69	31%
Tyler, TX Metropolitan Statistical Area	251	\$305.14	36%
Urban Honolulu, HI Metropolitan Statistical Area	2,966	\$765.73	32%
Utica-Rome, NY Metropolitan Statistical Area	402	\$249.20	35%
Valdosta, GA Metropolitan Statistical Area	218	\$279.22	32%
Vallejo-Fairfield, CA Metropolitan Statistical Area	6,650	\$719.48	36%
Victoria, TX Metropolitan Statistical Area	49	\$235.40	34%
Vineland-Bridgeton, NJ Metropolitan Statistical Area	828	\$350.27	35%
Virginia Beach-Norfolk-Newport News, VA-NC Metropolitan Statistical Area	7,655	\$391.31	32%
Visalia-Porterville, CA Metropolitan Statistical Area	4,022	\$421.62	36%
Waco, TX Metropolitan Statistical Area	211	\$216.29	34%
Walla Walla, WA Metropolitan Statistical Area	90	\$348.46	35%
Warner Robins, GA Metropolitan Statistical Area	358	\$275.28	34%
Washington-Arlington-Alexandria, DC-VA-MD-WV Metropolitan Statistical Area	51,695	\$636.58	35%
Waterloo-Cedar Falls, IA Metropolitan Statistical Area	233	\$207.31	33%
Watertown-Fort Drum, NY Metropolitan Statistical Area	55	\$223.64	31%
Wausau, WI Metropolitan Statistical Area	207	\$295.25	36%
Weirton-Steubenville, WV-OH Metropolitan Statistical Area	158	\$218.24	35%
Wenatchee, WA Metropolitan Statistical Area	315	\$373.26	30%
Wheeling, WV-OH Metropolitan Statistical Area	130	\$177.49	31%
Wichita Falls, TX Metropolitan Statistical Area	74	\$159.15	28%
Wichita, KS Metropolitan Statistical Area	879	\$242.52	34%
Williamsport, PA Metropolitan Statistical Area	180	\$201.14	30%
Wilmington, NC Metropolitan Statistical Area	1,189	\$379.39	34%
Winchester, VA-WV Metropolitan Statistical Area	852	\$454.81	32%
Winston-Salem, NC Metropolitan Statistical Area	1,950	\$275.69	33%
Worcester, MA-CT Metropolitan Statistical Area	5,915	\$501.77	37%
Yakima, WA Metropolitan Statistical Area	454	\$275.80	32%
York-Hanover, PA Metropolitan Statistical Area	1,839	\$364.19	32%
Youngstown-Warren-Boardman, OH-PA Metropolitan Statistical Area	1,451	\$255.61	37%
Yuba City, CA Metropolitan Statistical Area	1,480	\$499.92	36%
Yuma, AZ Metropolitan Statistical Area	1,251	\$338.21	35%