



 [®]
MAKING HOME AFFORDABLE

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

MHA AT-A-GLANCE

More than 2.7 Million Homeowner Assistance Actions have taken place under Making Home Affordable (MHA) programs

Treasury recently published two new installments in its ongoing Key Findings and Lessons Learned Series: “The Effect of the Principal Reduction Alternative (PRA) on Redefault Rates in the Home Affordable Modification Program (HAMP)” and the “Importance of Debt-to-Income Ratio for Modified Loan Performance”. (See page 4 for more details)

QUARTERLY PROGRAM VOLUMES FOR THE THIRD QUARTER OF 2016

(Months of July, August, and September)

<p>1MP</p> <p>Q3: 44.9K PTD: 2.1M</p> <p>See Page 4</p>	<p>2MP</p> <p>Q3: 2.3K PTD: 161K</p> <p>See Page 11</p>	<p>HAFA</p> <p>Q3: 13.2K PTD: 443K</p> <p>See Page 12</p>	<p>UP</p> <p>Q3: 0.1K PTD: 46K</p> <p>See Page 12</p>
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THIRD 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 Third 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](#).

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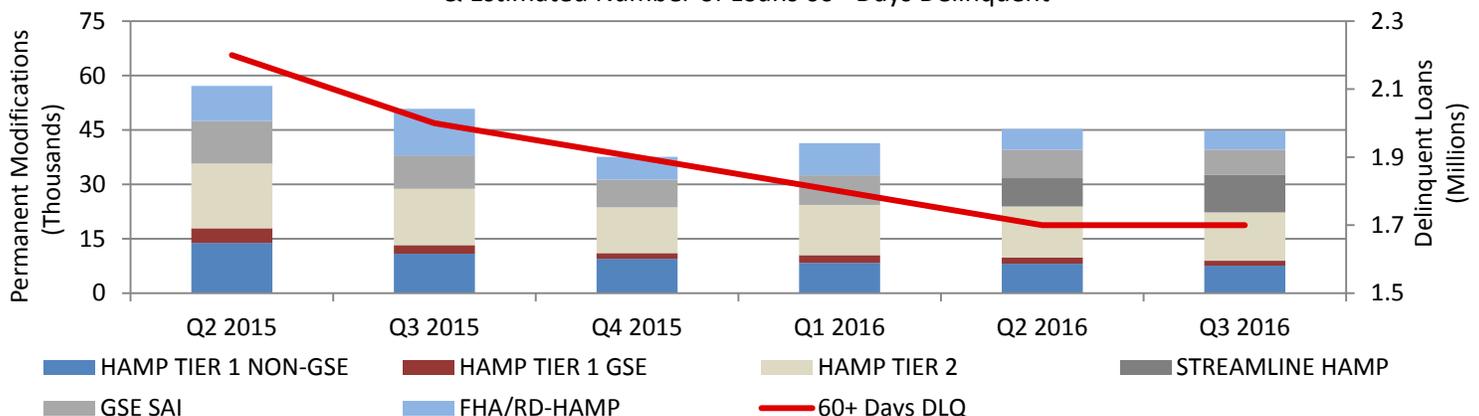
MHA Program Updates

- In the third quarter, Treasury released an update to a 2012 white paper on the effect of Principal Reduction Alternative (PRA) on modifications in HAMP. The updated analysis reaffirmed previous findings indicating that payment reduction is an important driver of HAMP modification performance, and homeowners who receive a HAMP modification with principal reduction perform better than those without principal reduction. Separately, Treasury published another analysis that suggests that the post-modification DTI ratio is not an indicator of loan performance. [Click here](#) to read both analyses.
- Preliminary data indicates that homeowners who participate in financial counseling at the start of their HAMP trial modification perform better than homeowners who do not participate.
- The MHA Servicer Assessment results for the third quarter of 2016 begin on page 14. Five servicers were rated as needing minor improvement and two were rated as needing moderate improvement. All servicers met Treasury's benchmark on five of eight metrics: assignment of a single point of contact, accuracy of eligibility decisions, timely evaluation of HAMP applications, accurate data used and reported to calculate incentives, 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.

MHA Program Activity^{1,2}

	Program-to-Date	Q3 2016	Q2 2016
MHA First Lien Permanent Modifications Started ²	2,081,557	44,918	45,258
<i>HAMP Tier 1</i>	1,450,207	8,912	9,842
<i>HAMP Tier 2</i>	185,994	13,364	14,031
<i>Streamline HAMP</i>	18,121	10,310	7,811
<i>GSE Standard Modifications (SAI)</i>	300,282	6,948	7,844
<i>Treasury FHA and RD HAMP</i>	126,953	5,384	5,730
2MP Modifications Started	161,444	2,334	2,311
HAFA Transactions Completed	443,340	13,174	12,784
UP Forbearance Plans Started	46,251	125	573
Cumulative Activity	2,732,592	60,551	60,926

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



* Delinquency data is an estimate derived from the Mortgage Bankers Association Quarterly National Delinquency Survey.

Making Home Affordable: HAMP Program Results

Program Performance Report Third Quarter 2016

HAMP Summary

Trial Modifications	All Trials Started ³	2,477,897
	Tier 1	2,226,122
	Tier 2	214,101
	Streamline HAMP	37,674
	Active Trials	38,867
	Trial Modifications Cancelled Since Verified Income Requirement*	109,289
Permanent Modifications	All Permanent Modifications Started	1,654,322
	Permanent Modifications Disqualified (Cumulative)**	557,912
	Active Permanent Modifications	972,021

* When Treasury launched HAMP in the spring of 2009 and 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. A total of 675,419 trials started before June 2010 have been cancelled. A cumulative 784,708 trials have been cancelled program-to-date.

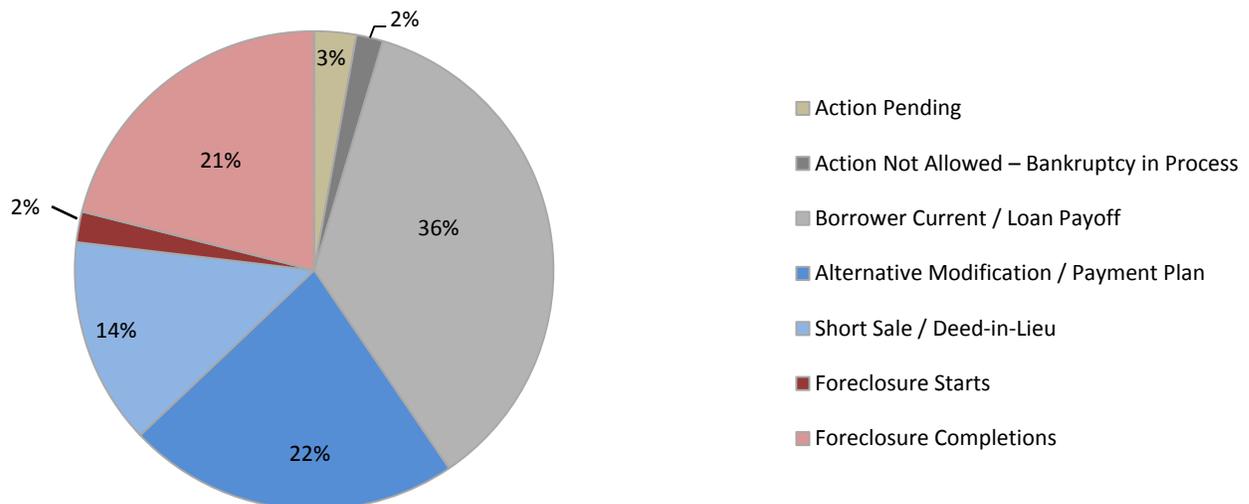
** Does not include 116,558 loans paid off and 7,831 loans withdrawn.

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.
- 23% 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 servicers⁴

Making Home Affordable: HAMP Program Results

Program Performance Report Third Quarter 2016

Select HAMP Modification Characteristics*

Aggregate payment savings to homeowners who received HAMP first lien permanent modifications are estimated at **more than \$46 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, as well as a streamlined modification process introduced in January 2016:

- 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.
- Under Streamline HAMP, seriously delinquent homeowners who have not been able to complete a HAMP application may be eligible to receive mortgage assistance through a combination of modification steps similar to HAMP Tier 2. Unlike Tier 1 and Tier 2, Streamline HAMP does not require that borrowers document their income.

Modification Steps for Permanent Modifications

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

Modification Step	Tier 1	Tier 2	Streamline	All
Interest Rate Reduction	95.7%	70.1%	84.8%	92.7%
Term Extension	60.3%	86.8%	99.2%	63.7%
Principal Forbearance	31.3%	32.0%	22.6%	31.2%

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
Combined	42.8%	31.0%	-12.3 pct pts

Back-End Debt-to-Income Ratio

Tier 1	67.2%	50.2%	-13.7 pct pts
Tier 2	44.4%	37.0%	-6.7 pct pts
Combined	64.6%	48.4%	-12.5 pct pts

Monthly Housing Payment**

Tier 1	\$1,380.49	\$812.70	(\$498.73)
Tier 2	\$1,028.47	\$661.82	(\$332.60)
Streamline	\$899.09	\$556.51	(\$322.60)
All	\$1,337.41	\$794.25	(\$472.39)

Homeowner Characteristics

Characteristic	Tier 1	Tier 2	Streamline	All
Median Monthly Gross Income	\$3,912	\$5,000	N/A	\$4,007
Median Credit Score	566	560	566	565
Median Property Value	\$178,000	\$155,500	\$155,500	\$175,000

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.
- 10% were previously evaluated for HAMP Tier 1 and did not meet eligibility requirements.
- 6% were non-owner-occupied properties.

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

**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.

Making Home Affordable: HAMP Program Results

Program Performance Report Third Quarter 2016

HAMP Tier 1 Payment Adjustment Summary

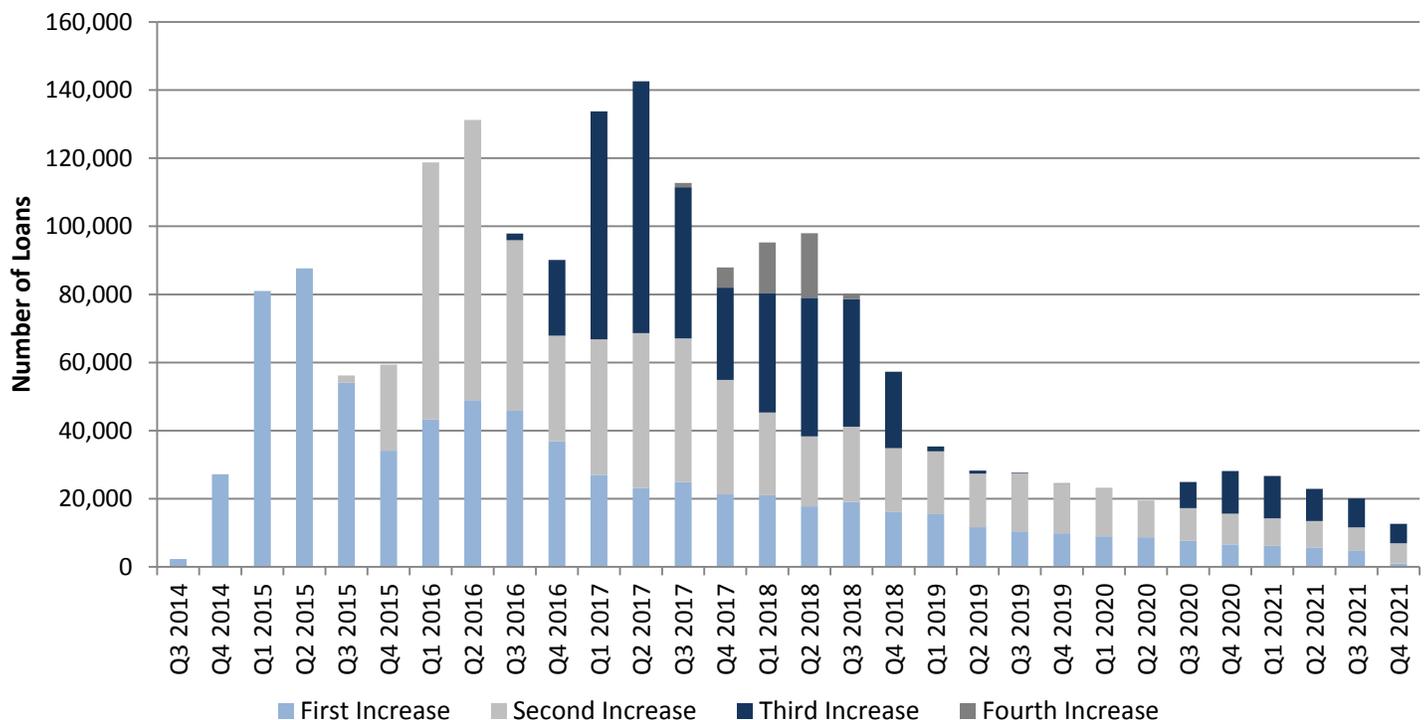
The HAMP Tier 1 modification was designed to reduce a homeowner's monthly mortgage payment to an affordable level, approximately 36% of the median before-modification payment.

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 3.45% in Q3 2016), at which time the interest rate will be fixed for the remaining loan term.

HAMP Tier 1 Interest Rate Increases

- Approximately 80% of HAMP Tier 1 homeowners will experience an interest rate increase after five years.
 - The majority of HAMP homeowners will experience two to three interest rate 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 September 2016, more than 424,000 homeowners have experienced one interest rate step-up. Additionally, 235,000 have experienced a second rate step-up.
 - Based on reported data, 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%.
- To help mitigate the impact of interest rate step-ups, servicers can offer borrowers the opportunity to recast their HAMP modifications upon reaching their sixth year anniversary. To date, approximately 27,700 loans have been recast, 88% of which experienced an interest rate step-up. Monthly payments for recast loans have been reduced by a median of \$56.

Number of Interest Rate Increases by Quarter*



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

See Appendix 6 for additional information on HAMP Tier 1 interest rate increases by state.

Making Home Affordable: HAMP Program Results

Program Performance Report Third 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.

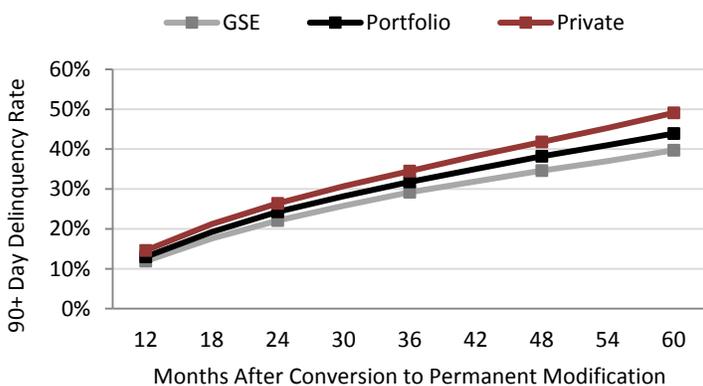
The tables below show the performance of HAMP permanent modifications at various seasoning points for those modifications that have aged to, or past, the number of months noted. It is important to note that far fewer loans have reached these seasoning points for HAMP Tier 2, which was introduced several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

	# Months Post Modification	% of Disqualified HAMP Tier 1 Modifications ⁵										
		2009	2010	2011	2012	2013	2014	2015	Q1 2016	Q2 2016	Q3 2016	ALL
HAMP Tier 1	3	2.1%	1.7%	1.2%	1.0%	0.8%	1.1%	1.3%	0.9%	1.4%	0.9%	1.3%
	6	6.7%	6.7%	5.3%	4.3%	3.8%	4.7%	5.2%	4.8%	5.3%		5.5%
	12	16.3%	15.6%	12.7%	10.3%	9.5%	10.6%	11.6%				13.1%
	18	22.9%	22.7%	18.9%	15.3%	14.0%	15.1%	15.7%				19.2%
	24	28.8%	28.1%	23.8%	19.1%	17.3%	18.4%					24.0%
	30	33.3%	32.6%	27.3%	22.1%	19.8%	20.6%					28.0%
	36	37.5%	36.6%	30.1%	24.6%	22.1%						31.6%
	42	41.0%	39.3%	32.5%	26.7%	24.5%						34.7%
	48	43.5%	41.6%	34.6%	29.0%							37.7%
	54	45.9%	43.6%	36.5%	31.9%							40.6%
60	47.9%	45.6%	39.1%								43.6%	

	# Months Post Modification	% of Disqualified HAMP Tier 2 Modifications ⁵									
		N/A		2012	2013	2014	2015	Q1 2016	Q2 2016	Q3 2016	ALL
HAMP Tier 2	3	N/A		1.3%	1.8%	1.6%	1.7%	1.2%	1.4%	1.7%	1.6%
	6	N/A		5.5%	7.7%	7.0%	7.9%	6.4%	7.3%		7.4%
	12	N/A		17.4%	17.1%	16.1%	17.6%				16.9%
	18	N/A		23.3%	24.4%	22.6%	23.7%				23.4%
	24	N/A		28.8%	28.8%	27.4%					28.1%
	30	N/A		32.2%	32.2%	31.2%					31.9%
	36	N/A		34.6%	35.0%						34.9%
	42	N/A		37.8%	39.3%						38.9%

HAMP Tier 1 Performance by Investor

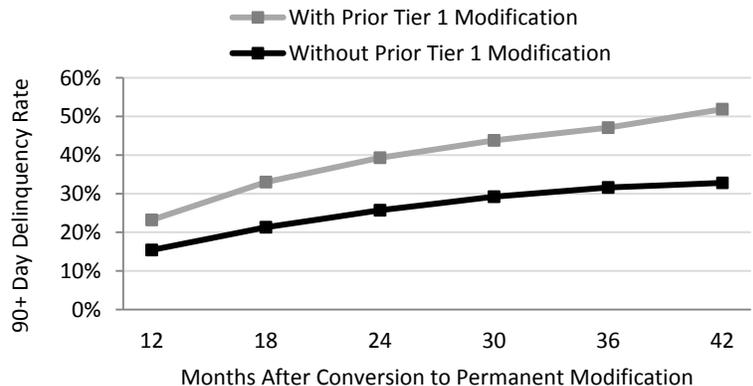
Modifications of private label security loans have the highest delinquency rates, followed by modifications of portfolio loans and GSE loans.



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.

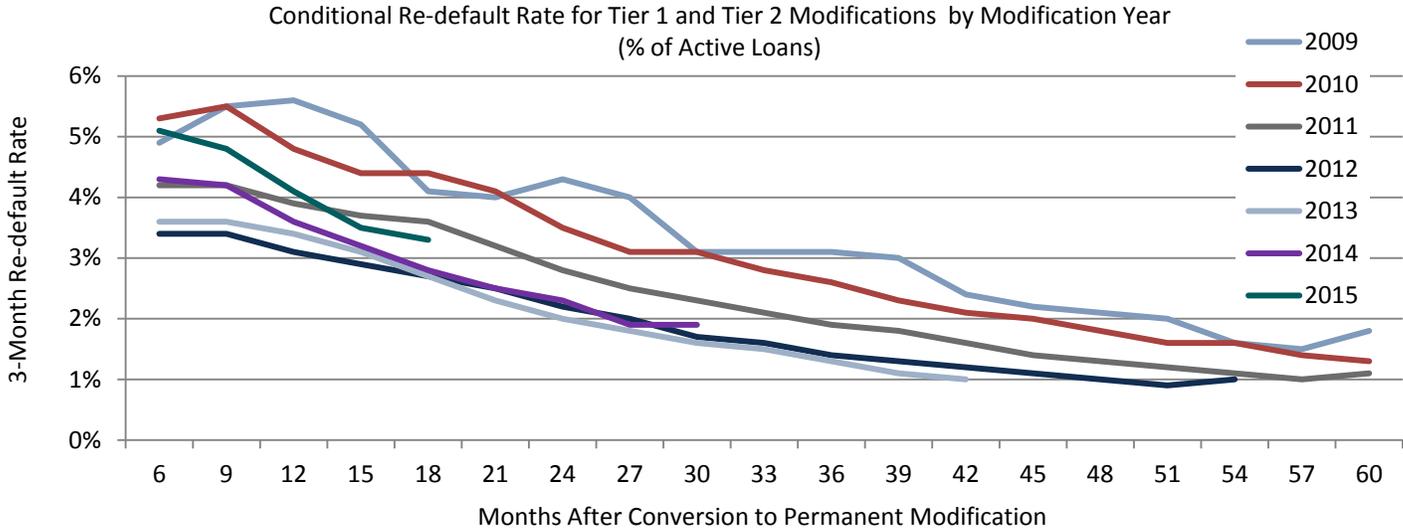


Making Home Affordable: HAMP Program Results

Program Performance Report Third 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.



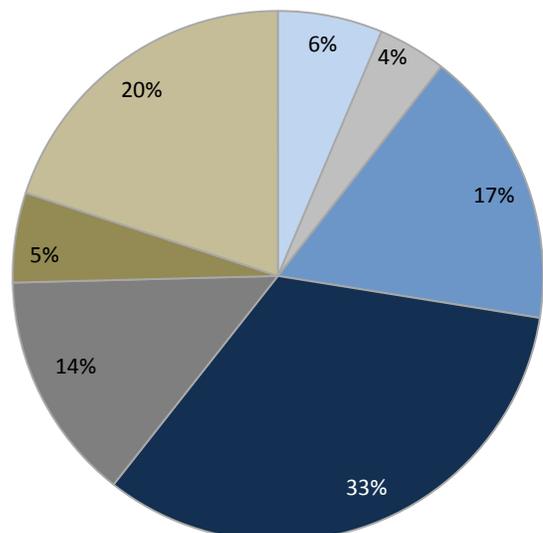
Note: A modification's inclusion in the 3-month re-default rate calculation is conditional on the modification being active at the start of the 3-month period being measured.

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

- Action Pending
- Action Not Allowed – Bankruptcy in Process
- Borrower Current / Loan Payoff
- Alternative Modification / Payment Plan
- Short Sale / Deed-in-Lieu
- Foreclosure Starts
- Foreclosure Completions



Source: Survey data from large servicers⁴

Making Home Affordable: Other MHA Programs

Program Performance Report Third Quarter 2016

Post-Modification Counseling

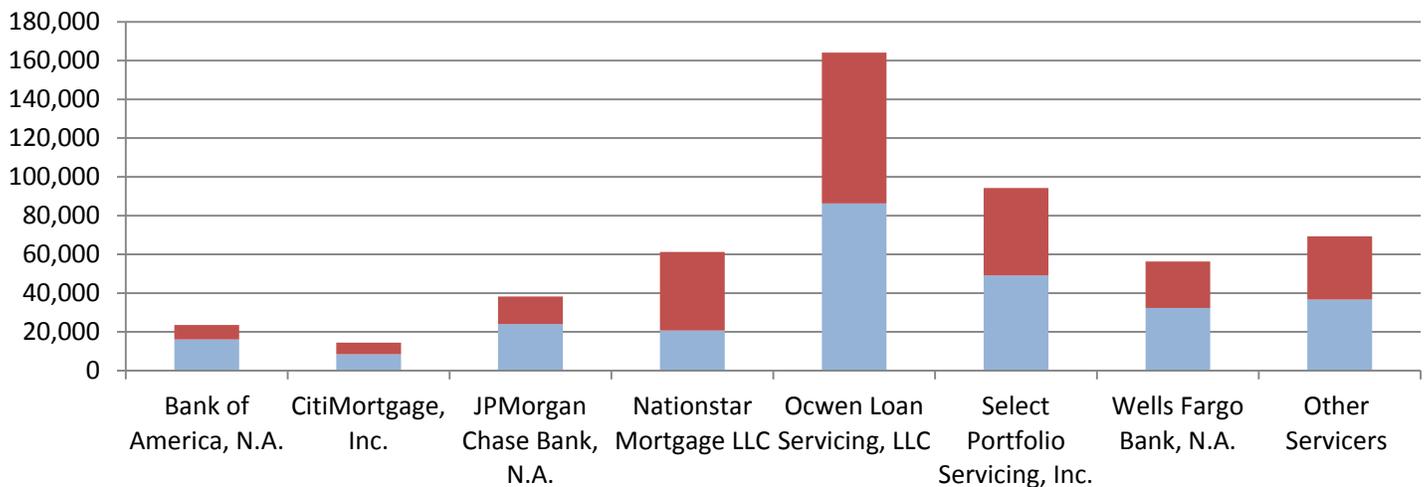
Since March 2014, Treasury has required certain HAMP participating servicers to offer free financial counseling to homeowners with non-GSE loans who are either entering a HAMP trial modification, or are in a permanent HAMP modification and are determined to be at risk of re-default. The counseling is 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 September 2016, participating servicers have made more than 521,000 referrals to financial counseling. Of these:

- 52% are permanent modifications considered by the servicers to be at risk of disqualifying from HAMP, and 48% are new trial modifications.
- Nearly 38,000 referrals started financial counseling resulting in an overall take-up rate of 7.2%.

Counseling Referral Activity by Servicer

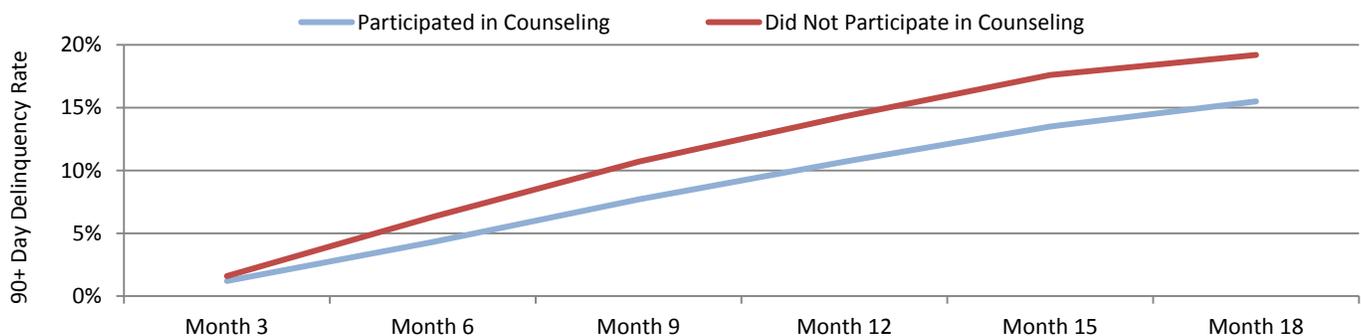
■ At-Risk ■ New Trials



Servicer	% of Referrals Who Take Up Counseling
Bank of America, N.A.	4%
CitiMortgage, Inc.	10%
JPMorgan Chase Bank, N.A.	16%
Nationstar Mortgage LLC	2%
Ocwen Loan Servicing, LLC	6%
Select Portfolio Servicing, Inc.	8%
Wells Fargo Bank, N.A.	9%
Other Servicers	8%

Performance of Borrowers Who Participated in Counseling

Borrowers in a new HAMP trial modification who participate in financial counseling at the start of their trial modification perform better following counseling than borrowers who do not participate. For example, 12 months after counseling, fewer than 11% of borrowers who participated in counseling disqualified from their HAMP modification, compared to 14% for those who did not.



Note: Data on Post-Modification Counseling is collected from sixteen servicers via survey. Servicer take-up rates will vary due to timing of referrals and individual servicer program design. Borrower performance data is limited by 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 ⁶	HAMP Modifications with Upfront Principal Reduction Outside of PRA	Total HAMP Modifications with Principal Reduction
All Permanent Modifications Started	229,008	54,232	283,240
Active Permanent Modifications	162,868	37,727	200,595
Median Principal Amount Reduced for Permanent Modifications ⁷	\$64,314	\$52,084	\$61,340
Median Principal Amount Reduced for Permanent Modifications (%) ⁸	32.1%	18.0%	30.4%
Total Outstanding Principal Balance Reduced on Permanent Modifications ⁷	\$19,922,465,868	\$3,488,497,642	\$23,410,963,510

The Second Lien Modification Program⁹

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)*	161,444
Second Lien Modifications Involving Full Lien Extinguishments	47,856
Active Second Lien Modifications**	80,407
Active Second Lien Modifications Involving Partial Lien Extinguishments	10,526

* Includes 8,721 loans that have a qualifying first lien GSE Standard Modification.

** Includes 9,445 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	154,314	54,090	173,551	381,955
Deed-in-Lieu	10,869	4,878	45,638	61,385
Total Transactions Completed	165,183	58,968	219,189	443,340

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	46,251
UP Forbearance Plans With Some Payment Required	39,393
UP Forbearance Plans With No Payment Required	6,858

Making Home Affordable: Results by Servicer

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Making Home Affordable Program Activity by Servicer

As of September 2016, there are 136 servicers that participate in Treasury's MHA programs, but seven servicers make up nearly 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	Streamline HAMP Permanent Modifications	PRA ¹⁰ Permanent Modifications	2MP Modifications	HAFA ¹¹ non-GSE Transactions Completed
Bank of America, N.A.	101,629	6,594	N/A*	5,835	38,199	49,786
CitiMortgage, Inc.	32,947	3,703	0	3,238	20,071	2,443
JPMorgan Chase Bank, N.A.	164,298	5,038	1,331	25,207	44,320	38,100
Nationstar Mortgage LLC	178,877	24,049	56	10,972	9,770	10,639
Ocwen Loan Servicing, LLC	243,689	76,748	10,027	111,354	N/A*	28,399
Select Portfolio Servicing, Inc.	110,169	26,271	5,972	20,389	N/A*	21,978
Wells Fargo Bank, N.A.	203,656	12,071	0	31,781	24,738	43,517
Other Servicers	414,942	31,520	735	20,232	24,346	29,289
Total	1,450,207	185,994	18,121	229,008	161,444	224,151

*Servicer does not participate in Streamline HAMP or HAMP 2MP.

HAMP Permanent Modifications by Investor

Servicer	All HAMP Permanent Modifications			
	GSE	Private	Portfolio	Total
Bank of America, N.A.	39,294	50,678	18,251	108,223
CitiMortgage, Inc.	15,269	9,173	12,208	36,650
JPMorgan Chase Bank, N.A.	70,510	57,139	43,018	170,667
Nationstar Mortgage LLC	115,774	78,548	8,660	202,982
Ocwen Loan Servicing, LLC	23,942	284,531	21,991	330,464
Select Portfolio Servicing, Inc.	11,733	110,658	20,021	142,412
Wells Fargo Bank, N.A.	82,327	44,747	88,653	215,727
Other Servicers	296,400	85,695	65,102	447,197
Total	655,249	721,169	277,904	1,654,322

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 500 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 Third Quarter 2016

Third Quarter 2016 Servicer Assessment Summary Results

Improvement Needed	Servicer Name
Minor	Bank of America, N.A. CitiMortgage, Inc. JPMorgan Chase Bank, N.A. Select Portfolio Servicing, Inc. Wells Fargo Bank, N.A.
Moderate	Nationstar Mortgage LLC Ocwen Loan Servicing, LLC
Substantial	None

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

Ocwen Loan Servicing, LLC was found to need moderate improvement, however, compliance results approached the level required for a determination of minor improvement.

Making Home Affordable: Results by Servicer

Program Performance Report Third 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	Identifying and Contacting Homeowners Assesses whether the servicer identifies and communicates appropriately with potentially eligible MHA homeowners.	■	Single Point of Contact Assignment % Noncompliance 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%
		■	Second Look % Noncompliance 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	Homeowner Evaluation and Assistance Assesses whether servicer correctly evaluates homeowners' eligibility for MHA programs and communicates decisions timely.	■	Income Calculation Error % Percentage of loans for which MHA-C's income calculation differs from the servicer's by more than 5% for applicable programs	2.0%
		■	Timely HAMP Evaluation % Noncompliance 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	Program Management and Reporting 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.	■	Incentive Payment Data Errors 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%
		■	Disqualified Modification % Noncompliance 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%
		■	Interest Rate Step-Up Changes 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%
		■	Interest Rate Step-Up Notices 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 Third Quarter 2016

Third 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 ¹
BENCHMARK		2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	5.0%	5.0%
Bank of America, N.A.	Servicer Results	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	3.1%
	Rating	***	***	***	***	***	***	***	***
CitiMortgage, Inc.	Servicer Results	1.8%	0.0%	1.0%	0.0%	0.4%	0.8%	0.0%	0.0%
	Rating	***	***	***	***	***	***	***	***
JPMorgan Chase Bank, N.A.	Servicer Results	0.0%	0.4%	0.0%	0.0%	0.3%	0.0%	0.0%	2.6%
	Rating	***	***	***	***	***	***	***	***
Nationstar Mortgage LLC	Servicer Results	0.0%	1.2%	3.0%	0.6%	0.5%	12.8%	0.0%	5.1%
	Rating	***	***	**	***	***	*	***	**
Ocwen Loan Servicing, LLC	Servicer Results	0.0%	0.0%	1.0%	0.0%	0.8%	2.5%	0.0%	0.2%
	Rating	***	***	***	***	***	**	***	***
Select Portfolio Servicing, Inc.	Servicer Results	0.0%	0.0%	0.0%	0.0%	0.3%	0.5%	0.0%	0.0%
	Rating	***	***	***	***	***	***	***	***
Wells Fargo Bank, N.A.	Servicer Results	0.0%	0.4%	0.0%	0.6%	0.1%	0.0%	0.0%	0.0%
	Rating	***	***	***	***	***	***	***	***

Rating Legend

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

Note: Beginning in Q2 2016, the Interest Rate Step-Up Notice Non-compliance assessment weightings were updated. The results of this metric may not be comparable to previous quarters.

Making Home Affordable: Results by Servicer

Program Performance Report Third 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 Q3	2014 Q4	2015 Q1	2015 Q2	2015 Q3	2015 Q4	2016 Q1	2016 Q2	2016 Q3
Single Point of Contact Assignment % Noncompliance									
Bank of America, N.A.	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.0%	0.0%	0.0%
CitiMortgage, Inc.	1.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.8%
JPMorgan Chase Bank, N.A.	0.0%	0.0%	0.0%	1.5%	0.0%	0.0%	0.0%	0.0%	0.0%
Nationstar Mortgage LLC	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.1%	0.0%	0.0%
Ocwen Loan Servicing, LLC	0.0%	0.0%	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.	4.2%	6.7%	0.0%	3.0%	4.3%	0.0%	0.0%	0.0%	0.0%
Second Look % Noncompliance (Combined)*									
Bank of America, N.A.	0.0%	1.4%	1.4%	0.5%	2.3%	0.5%	0.4%	1.7%	0.0%
CitiMortgage, Inc.	4.2%	3.7%	4.9%	2.5%	0.5%	1.8%	0.9%	0.0%	0.0%
JPMorgan Chase Bank, N.A.	0.9%	1.4%	0.4%	0.5%	0.0%	0.9%	1.7%	0.9%	0.4%
Nationstar Mortgage LLC	0.0%	1.5%	6.9%	9.5%	6.4%	4.7%	0.4%	1.6%	1.2%
Ocwen Loan Servicing, LLC	3.1%	1.0%	1.9%	2.0%	2.4%	3.1%	0.0%	0.0%	0.0%
Select Portfolio Servicing, Inc.	2.3%	2.2%	0.5%	0.5%	0.5%	1.5%	0.0%	0.0%	0.0%
Wells Fargo Bank, N.A.	1.4%	1.4%	1.4%	3.4%	2.3%	1.8%	1.3%	0.8%	0.4%
Income Calculation Error %									
Bank of America, N.A.	0.0%	1.0%	2.0%	6.0%	16.0%	11.0%	13.0%	9.0%	0.0%
CitiMortgage, Inc.	1.0%	3.0%	3.0%	2.0%	2.0%	2.0%	1.0%	0.0%	1.0%
JPMorgan Chase Bank, N.A.	0.0%	0.0%	1.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Nationstar Mortgage LLC	4.0%	3.0%	5.0%	1.0%	0.0%	3.0%	3.0%	1.0%	3.0%
Ocwen Loan Servicing, LLC	0.0%	1.0%	0.0%	1.0%	1.0%	1.0%	2.0%	1.0%	1.0%
Select Portfolio Servicing, Inc.	3.0%	2.0%	1.0%	3.0%	2.0%	2.0%	1.0%	1.0%	0.0%
Wells Fargo Bank, N.A.	0.0%	1.0%	1.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Incentive Payment Data Errors **									
Bank of America, N.A.	0.3%	0.1%	0.3%	2.5%	2.6%	1.1%	2.6%	4.2%	0.0%
CitiMortgage, Inc.	0.1%	0.6%	0.5%	1.0%	1.3%	0.3%	0.4%	0.2%	0.4%
JPMorgan Chase Bank, N.A.	0.0%	0.1%	0.0%	0.1%	0.8%	0.1%	0.0%	0.0%	0.3%
Nationstar Mortgage LLC	2.0%	0.2%	1.0%	1.5%	0.7%	3.3%	3.0%	1.3%	0.5%
Ocwen Loan Servicing, LLC	0.5%	0.6%	0.7%	0.2%	0.0%	0.6%	0.2%	0.1%	0.8%
Select Portfolio Servicing, Inc.	0.6%	2.2%	1.2%	1.6%	0.8%	0.7%	0.1%	0.2%	0.3%
Wells Fargo Bank, N.A.	0.4%	0.8%	0.3%	0.9%	0.3%	0.4%	0.7%	0.7%	0.1%
Disqualified Modification % Noncompliance									
Bank of America, N.A.	3.0%	0.8%	0.8%	2.3%	5.0%	2.0%	2.3%	0.0%	0.0%
CitiMortgage, Inc.	12.0%	8.8%	2.3%	3.8%	6.0%	4.0%	1.5%	14.5%	0.8%
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	13.0%	6.8%	2.0%	0.8%	3.0%	0.0%	13.0%	5.3%	12.8%
Ocwen Loan Servicing, LLC	1.0%	3.8%	1.8%	7.3%	3.8%	3.8%	2.3%	2.0%	2.5%
Select Portfolio Servicing, Inc.	1.0%	0.8%	0.0%	0.0%	0.0%	0.0%	0.0%	1.5%	0.5%
Wells Fargo Bank, N.A.	8.0%	6.8%	9.3%	2.8%	1.8%	0.8%	1.0%	0.8%	0.0%

* 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: Calculating error percentages from prior quarterly published figures may result in a slightly different percentage due to rounding.

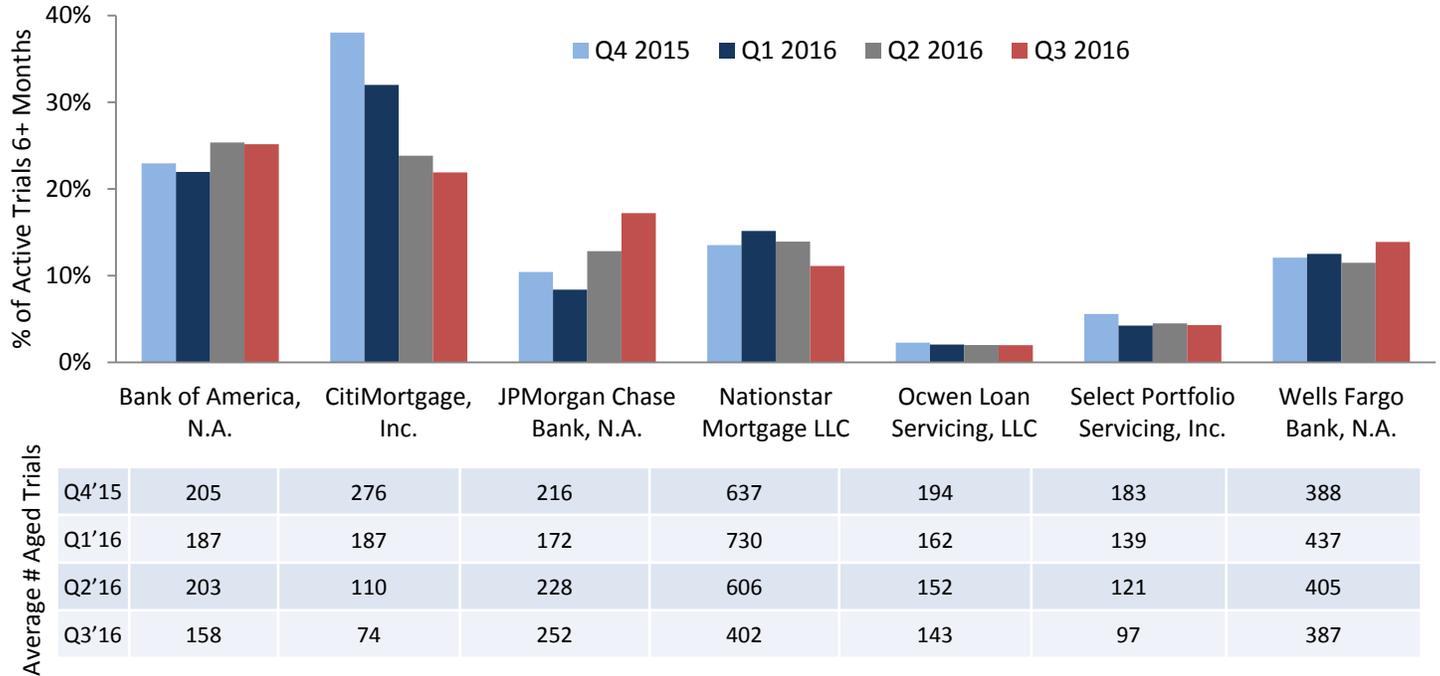
Making Home Affordable: Results by Servicer

Program Performance Report Third Quarter 2016

HAMP Program Results

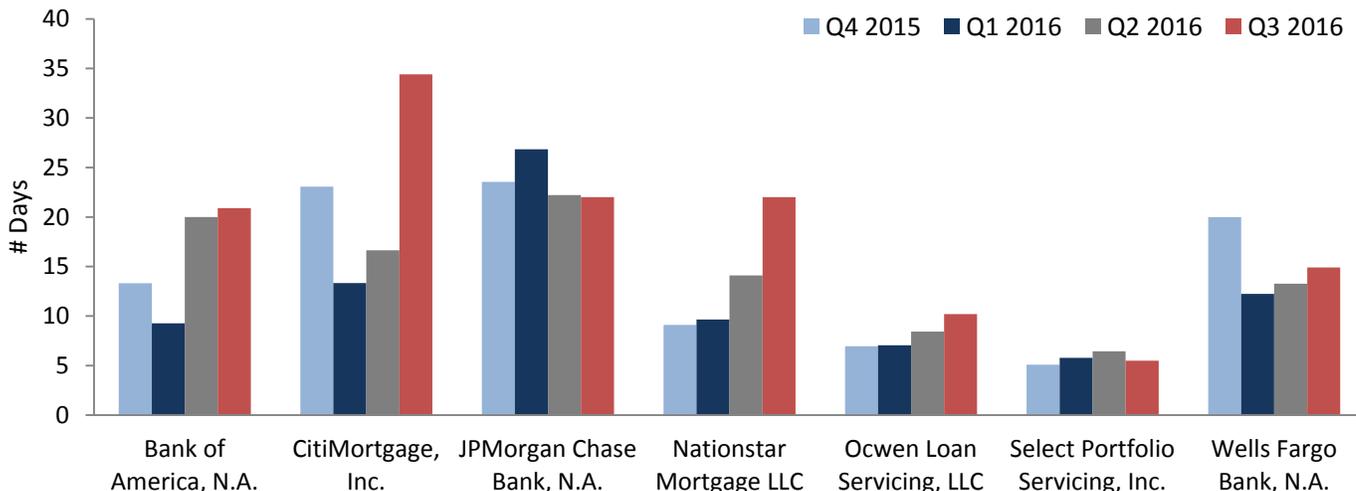
HAMP Tier 1 and Tier 2 Trials Aged 6+ Months (% of Active Trials)¹²

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.



Average Calendar Days to Resolve All Escalated Cases

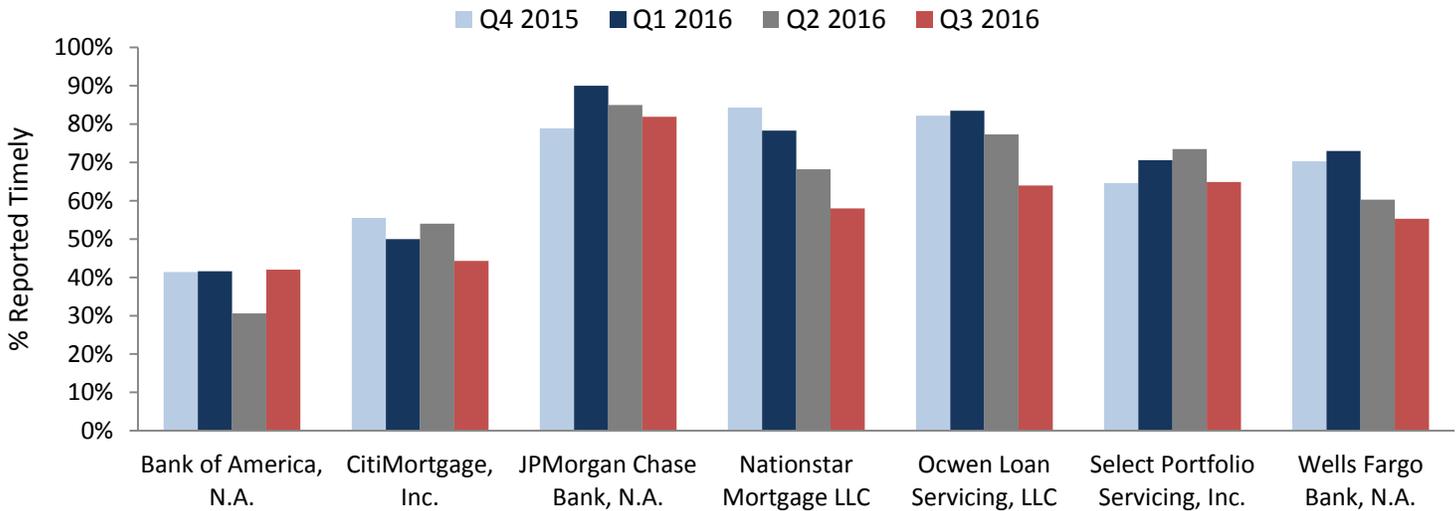
This quarterly metric measures servicer response time for homeowner inquiries escalated to MHA Support Centers. Effective February 1, 2011, a target of 30 calendar days was established for non-GSE escalation cases, including an estimated 5 days processing by the MHA Support Centers. As the MHA program approaches its end date, the average calendar days required to resolve escalations may rise due to fewer incoming cases and the difficulty of resolving the more complex, longstanding cases.



HAMP Program Results*

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

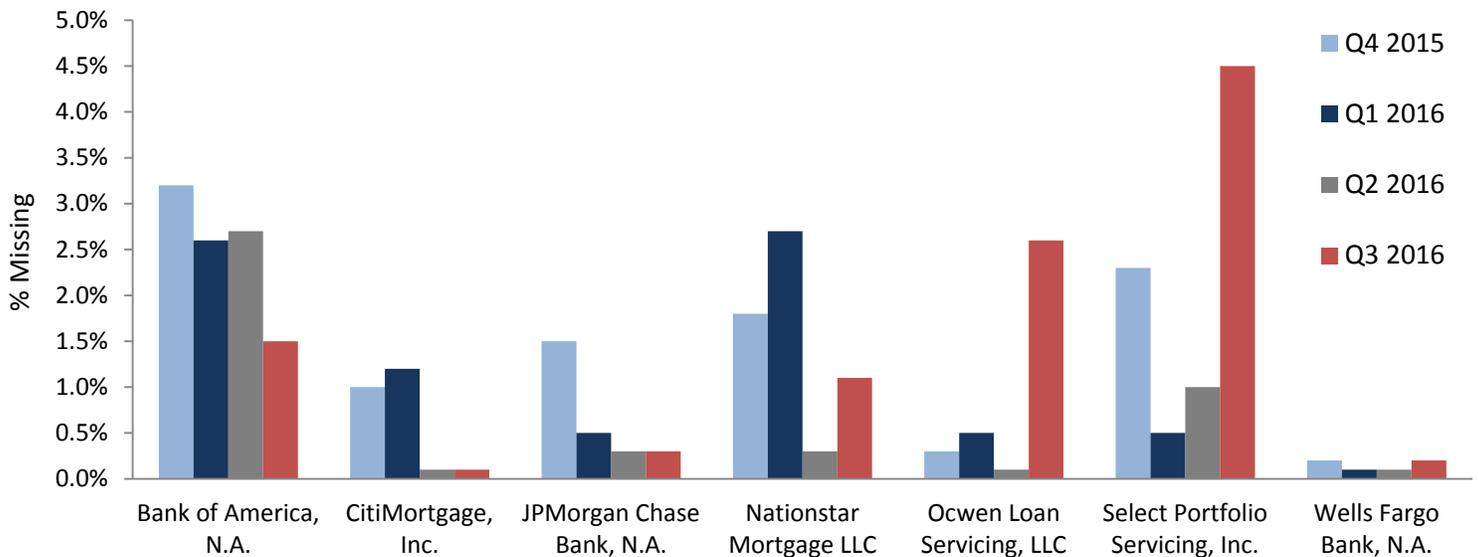
This quarterly metric measures the servicer's ability to promptly report the conversion from a trial to a permanent modification. Untimely reporting of permanent modification conversions impacts incentive compensation, including the possible delay of homeowner incentives. In addition, it hinders the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



*Q2 2016 data has been updated to reflect the impact of Streamline HAMP. There was minimal change in the number of missing reports, but some servicers saw reduced timeliness in 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 Tier 1, which offers modifications for Government Sponsored Enterprise (GSE) and non-GSE homeowners; HAMP Tier 2, which offers modifications for non-GSE homeowners; and Streamline HAMP, which offers modifications for non-GSE homeowners.

HAMP Tier 2 is modeled after the GSE Standard Modification, which was created in October 2011 when the GSEs launched the Servicer Alignment Initiative (SAI). HAMP Tier 2 expands eligibility to include homeowners with properties currently occupied by a tenant as well as vacant properties the homeowner intends to rent.

Streamline HAMP is modeled after the GSE Streamlined Modification, which was launched in July 2013. Streamline HAMP provides seriously delinquent homeowners the opportunity to receive a modification with no income documentation and reduced hardship documentation.

Treasury FHA-HAMP provides first lien modifications for distressed homeowners in loans insured or guaranteed through the Federal Housing Administration (FHA). 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 HAMP Tier 1, Tier 2, or GSE Standard Modification 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, Streamline HAMP, GSE Standard Modifications and both Treasury FHA- and RD-HAMP. HAMP Tier 1 includes both GSE and non-GSE modifications. Treasury's FHA-HAMP and RD-HAMP are similar to HAMP Tier 1. The GSEs do not participate in HAMP Tier 2; however, the GSE Standard Modification is similar to HAMP Tier 2. The GSEs do not participate in Streamline HAMP; however, the GSE Streamlined Modification is similar to Streamline HAMP. While Streamline HAMP is modeled after GSE Streamlined Modification, GSE Streamlined Modification data is not included in this report.

GSE Standard Modification data is provided by Fannie Mae and Freddie Mac as of June 2016. The GSEs undertake other foreclosure prevention activities beyond their participation in MHA, including the GSE Streamlined Modification, that are not reflected in this report. The latest Federal Housing Finance Agency's Foreclosure Prevention Report can be found at: 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 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 June 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 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

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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
Recast Notices	Core Eligibility/Incentive	Servicer sent the Recast Notice to the borrower within the required timeframe
Accepted Recast Offer	Core Eligibility/Incentive	Servicer accurately processed the Accepted Recast Offer
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	MHA Program Updates (page 4)	MHA Program Activity includes HAMP Tier 1, HAMP Tier 2, and Streamline HAMP, except where specified.
2	MHA Program Updates (page 4)	MHA First Lien Permanent Modifications Started includes GSE Standard Modifications (GSE SAI) but not GSE Streamlined Modifications. For details on all GSE programs, visit http://www.FHFA.gov/ .
3	HAMP Program Results (page 5)	As reported into the HAMP system of record by servicers. Excludes Treasury FHA-HAMP modifications. Totals reflect impact of servicing transfers. Servicers may enter new trial modifications into the HAMP system of record at any time.
4	HAMP Program Results (page 5 and page 9)	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.
5	HAMP Program Results (page 8)	Servicers did not submit 1.5% 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 43.2% and 43.3%.
6	Other MHA Programs (page 11)	Includes some modifications with additional principal reduction outside of HAMP PRA.
7	Other MHA Programs (page 11)	Under HAMP PRA, principal reduction vests over a 3-year period. The amounts noted reflect the entire amount that may be forgiven.
8	Other MHA Programs (page 11)	Principal amount reduced as a percentage of before-modification UPB, excluding capitalization.
9	Other MHA Programs (page 11)	Survey data indicates that program to date, 405,808 qualifying first lien modifications have been matched with a second lien. Of these matched second liens, approximately 57% 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.
10	Results by Servicer (page 13)	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.
11	Results by Servicer (page 13)	Includes non-GSE activity under the MHA program only. Servicer GSE program data not available.
12	Results by Servicer (page 19)	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.

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Appendix 5: All HAMP Activity by State

State	Trial Modifications Started	Permanent Modifications Started	Median Monthly Payment Reduction	Median Monthly Payment Reduction % of Pre-Modification Payment
AK	1,350	790	\$475.06	32%
AL	18,157	11,294	\$263.19	33%
AR	7,137	4,338	\$246.18	33%
AZ	93,302	56,759	\$436.33	37%
CA	514,653	364,186	\$702.04	36%
CO	32,671	21,381	\$404.09	33%
CT	35,097	24,544	\$514.65	37%
DC	4,531	2,988	\$533.28	32%
DE	8,473	5,753	\$399.43	32%
FL	302,929	201,667	\$459.51	39%
GA	94,275	60,233	\$353.58	36%
HI	9,183	6,256	\$773.91	33%
IA	7,688	4,614	\$249.13	33%
ID	9,102	5,770	\$365.91	33%
IL	128,210	87,146	\$491.50	40%
IN	28,267	18,155	\$261.01	34%
KS	7,408	4,496	\$283.63	33%
KY	11,756	7,476	\$263.20	34%
LA	18,229	11,807	\$279.77	33%
MA	57,086	39,828	\$566.83	35%
MD	81,957	56,137	\$554.29	34%
ME	7,387	5,153	\$378.50	35%
MI	72,902	46,115	\$340.58	38%
MN	37,922	24,121	\$416.30	35%
MO	29,365	18,208	\$290.88	35%
MS	11,311	7,307	\$248.19	34%
MT	2,950	1,775	\$387.00	32%
NC	52,341	33,458	\$298.92	34%
ND	518	279	\$275.83	31%
NE	4,139	2,629	\$261.28	34%
NH	10,855	7,460	\$461.77	34%
NJ	90,266	62,287	\$613.37	37%
NM	9,083	5,856	\$341.97	33%
NV	55,028	34,586	\$520.27	38%
NY	129,958	90,944	\$753.48	38%
OH	63,293	38,947	\$290.39	37%
OK	8,338	4,983	\$244.23	33%
OR	27,127	17,816	\$446.14	34%
PA	65,026	43,442	\$334.50	34%
RI	11,940	8,464	\$525.85	39%
SC	27,562	17,409	\$290.94	33%
SD	1,086	609	\$259.26	29%
TN	31,510	20,413	\$283.35	35%
TX	87,989	53,356	\$278.68	33%
UT	19,652	12,903	\$423.05	32%
VA	59,009	38,821	\$475.24	32%
VT	2,233	1,614	\$363.40	34%
WA	50,356	34,382	\$495.16	33%
WI	25,491	16,913	\$341.20	36%
WV	3,911	2,391	\$299.14	30%
WY	1,289	807	\$357.56	30%
PR	6,545	5,218	\$281.68	37%
Nationwide*	2,477,897	1,654,322	\$472.39	35%

* 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	44.89%	6.8%	\$1,463.03	\$4,180.63	\$215,563.45	\$854.09	\$93.09	\$176.83	-\$421.77
AL	46.65%	6.8%	\$866.25	\$2,261.26	\$118,693.66	\$493.50	\$47.60	\$96.87	-\$240.43
AR	45.67%	6.5%	\$802.50	\$2,133.03	\$114,910.59	\$458.73	\$48.66	\$100.19	-\$211.11
AZ	49.52%	6.4%	\$1,191.27	\$2,801.00	\$178,109.54	\$653.14	\$77.98	\$188.54	-\$310.40
CA	48.77%	6.1%	\$1,940.63	\$4,671.39	\$306,787.45	\$1,059.98	\$134.85	\$308.43	-\$480.15
CO	46.52%	6.4%	\$1,234.34	\$3,178.00	\$188,873.08	\$731.44	\$80.29	\$178.87	-\$300.02
CT	45.52%	6.5%	\$1,455.05	\$4,333.33	\$210,205.62	\$777.38	\$90.66	\$197.00	-\$411.33
DC	47.85%	6.4%	\$1,703.00	\$4,102.00	\$273,480.49	\$961.09	\$119.86	\$264.52	-\$388.71
DE	47.13%	6.5%	\$1,280.07	\$3,120.00	\$196,111.44	\$750.60	\$83.56	\$173.39	-\$311.11
FL	47.55%	6.5%	\$1,191.67	\$3,276.62	\$170,996.09	\$614.88	\$74.92	\$167.83	-\$350.19
GA	47.48%	6.5%	\$1,004.44	\$2,636.57	\$143,288.39	\$554.60	\$61.52	\$137.05	-\$281.96
HI	48.96%	6.3%	\$2,427.75	\$5,387.00	\$395,133.51	\$1,368.90	\$175.34	\$375.51	-\$522.91
IA	44.50%	6.6%	\$773.71	\$2,284.24	\$107,451.72	\$429.72	\$44.55	\$93.06	-\$207.94
ID	48.58%	6.5%	\$1,147.55	\$2,726.36	\$170,438.21	\$654.28	\$73.65	\$163.89	-\$288.20
IL	47.06%	6.5%	\$1,277.72	\$3,701.59	\$178,506.04	\$641.78	\$78.07	\$176.57	-\$393.74
IN	46.11%	6.8%	\$811.81	\$2,150.57	\$109,446.49	\$451.36	\$44.51	\$93.39	-\$224.83
KS	44.50%	6.6%	\$896.56	\$2,712.31	\$125,808.79	\$499.42	\$51.29	\$110.25	-\$243.66
KY	45.78%	6.8%	\$811.79	\$2,200.51	\$112,000.00	\$457.90	\$45.89	\$95.51	-\$222.44
LA	45.53%	6.9%	\$891.42	\$2,550.55	\$123,109.64	\$492.78	\$51.05	\$99.87	-\$254.75
MA	47.02%	6.4%	\$1,656.31	\$4,336.89	\$249,923.35	\$911.40	\$107.76	\$237.55	-\$426.99
MD	46.86%	6.4%	\$1,671.31	\$4,332.06	\$259,529.16	\$936.67	\$113.41	\$250.19	-\$412.95
ME	46.60%	6.6%	\$1,135.90	\$3,003.78	\$163,230.39	\$614.20	\$70.05	\$142.87	-\$302.49
MI	46.90%	6.5%	\$955.25	\$2,668.29	\$129,774.65	\$504.83	\$54.18	\$123.32	-\$277.72
MN	46.13%	6.3%	\$1,202.01	\$3,295.39	\$178,267.43	\$675.64	\$76.38	\$174.74	-\$309.45
MO	46.06%	6.6%	\$879.26	\$2,476.09	\$122,897.27	\$481.98	\$50.88	\$108.42	-\$250.09
MS	46.59%	6.9%	\$810.63	\$2,223.25	\$110,659.79	\$446.76	\$44.92	\$88.44	-\$238.38
MT	46.95%	6.4%	\$1,268.22	\$3,249.00	\$193,934.45	\$730.05	\$81.17	\$168.73	-\$311.98
NC	46.46%	6.6%	\$944.77	\$2,492.91	\$133,399.55	\$537.30	\$55.87	\$115.93	-\$252.36
ND	42.23%	6.5%	\$883.85	\$2,778.26	\$135,117.50	\$524.81	\$55.87	\$111.07	-\$204.43
NE	43.79%	6.7%	\$772.46	\$2,457.87	\$108,107.90	\$441.55	\$44.63	\$90.39	-\$214.90
NH	43.97%	6.4%	\$1,342.22	\$4,160.00	\$197,834.07	\$762.60	\$84.36	\$180.09	-\$346.65

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	45.20%	6.4%	\$1,701.31	\$5,240.88	\$249,619.63	\$885.29	\$109.82	\$235.38	-\$471.71
NM	47.27%	6.5%	\$1,060.58	\$2,748.63	\$156,076.77	\$613.83	\$67.36	\$142.98	-\$285.97
NV	50.14%	6.3%	\$1,368.53	\$3,126.07	\$207,818.57	\$738.34	\$91.34	\$215.93	-\$364.09
NY	47.06%	6.4%	\$2,082.24	\$5,709.06	\$312,573.16	\$1,084.98	\$137.41	\$294.90	-\$581.34
OH	45.44%	6.6%	\$818.74	\$2,385.96	\$110,232.52	\$444.38	\$45.38	\$98.56	-\$234.97
OK	44.73%	6.9%	\$773.49	\$2,347.50	\$105,791.65	\$436.56	\$42.83	\$86.16	-\$224.80
OR	46.66%	6.4%	\$1,321.03	\$3,447.38	\$206,426.79	\$768.62	\$90.83	\$197.64	-\$322.44
PA	45.20%	6.6%	\$1,078.30	\$3,175.92	\$151,037.24	\$583.91	\$63.26	\$128.63	-\$295.88
RI	47.39%	6.4%	\$1,358.95	\$3,646.50	\$196,350.00	\$705.66	\$84.92	\$190.19	-\$399.31
SC	46.74%	6.6%	\$957.70	\$2,483.15	\$136,794.91	\$545.00	\$57.55	\$120.17	-\$252.26
SD	44.03%	6.4%	\$929.37	\$2,720.92	\$136,055.05	\$527.54	\$55.95	\$124.66	-\$214.85
TN	47.02%	6.9%	\$870.63	\$2,295.68	\$117,934.32	\$481.02	\$47.82	\$98.86	-\$258.73
TX	43.17%	7.0%	\$853.30	\$2,936.92	\$117,754.23	\$482.81	\$48.16	\$98.32	-\$248.35
UT	47.63%	6.5%	\$1,365.90	\$3,269.51	\$210,886.96	\$801.81	\$92.41	\$208.90	-\$321.05
VA	46.68%	6.4%	\$1,591.08	\$4,045.00	\$248,250.38	\$903.34	\$107.27	\$237.07	-\$359.10
VT	45.93%	6.8%	\$1,139.07	\$3,118.93	\$168,422.73	\$628.54	\$71.61	\$153.32	-\$305.17
WA	46.43%	6.4%	\$1,510.24	\$3,968.71	\$240,819.10	\$872.60	\$106.24	\$229.19	-\$351.56
WI	45.12%	6.5%	\$984.65	\$2,980.64	\$137,670.92	\$530.59	\$58.58	\$125.15	-\$276.17
WV	46.64%	6.6%	\$1,064.59	\$2,658.27	\$154,989.02	\$627.19	\$63.78	\$127.56	-\$263.06
WY	46.20%	6.5%	\$1,304.38	\$3,228.23	\$190,755.07	\$800.37	\$80.57	\$165.15	-\$306.39
PR	51.16%	6.3%	\$758.56	\$1,616.14	\$102,577.46	\$434.32	\$43.81	\$92.28	-\$215.53
Nationwide*	47.32%	6.4%	\$1,442.34	\$3,795.23	\$214,167.19	\$778.76	\$92.66	\$205.97	-\$370.83

* Includes U.S. Territories

Appendix 7: Performance of HAMP Modifications by Vintage

HAMP Tier 1												
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
2009Q3	3,566	10.7%	4.5%	4,386	15.8%	10.6%	4,584	25.7%	21.1%	4,917	32.2%	28.9%
2009Q4	43,360	5.7%	1.9%	47,167	10.2%	6.3%	51,027	20.4%	15.8%	54,202	25.4%	22.3%
2010Q1	123,529	4.3%	1.5%	149,735	10.4%	6.1%	160,557	20.4%	16.1%	165,576	26.0%	22.5%
2010Q2	147,072	5.3%	1.8%	156,695	12.3%	7.5%	173,008	19.6%	16.1%	170,232	27.8%	24.1%
2010Q3	85,932	5.1%	1.9%	95,609	11.1%	7.1%	103,877	18.2%	14.5%	105,845	25.3%	21.9%
2010Q4	57,838	4.6%	1.8%	62,308	8.9%	5.7%	64,944	18.4%	14.5%	66,490	23.9%	21.1%
2011Q1	70,601	2.8%	1.0%	75,619	8.2%	5.1%	79,348	17.0%	13.6%	80,939	22.2%	19.2%
2011Q2	79,610	3.7%	1.3%	88,870	9.3%	5.8%	92,383	16.2%	13.2%	91,684	23.2%	20.1%
2011Q3	80,645	3.7%	1.3%	85,712	8.8%	5.6%	86,704	15.6%	12.3%	86,462	21.8%	18.9%
2011Q4	64,738	3.4%	1.2%	67,257	6.9%	4.4%	67,612	14.7%	11.4%	67,774	19.3%	16.8%
2012Q1	49,180	2.5%	0.8%	50,618	6.7%	4.1%	50,654	14.1%	10.9%	50,048	18.6%	15.9%
2012Q2	43,829	3.0%	1.0%	44,809	7.7%	4.6%	45,091	13.6%	10.9%	44,600	18.9%	16.1%
2012Q3	47,147	3.1%	1.0%	48,834	7.4%	4.6%	49,567	13.0%	10.1%	50,073	17.9%	15.1%
2012Q4	39,183	3.2%	1.0%	41,101	6.3%	3.9%	42,318	12.3%	9.4%	42,570	16.3%	14.0%
2013Q1	39,150	2.2%	0.7%	40,807	6.0%	3.5%	41,928	12.6%	9.6%	42,297	16.6%	14.0%
2013Q2	31,453	2.6%	0.8%	32,928	6.5%	3.9%	33,633	11.8%	9.4%	33,915	16.5%	14.1%
2013Q3	31,831	2.9%	1.0%	33,304	7.0%	4.2%	34,697	12.2%	9.3%	34,504	16.5%	14.1%
2013Q4	27,229	2.9%	1.0%	28,546	6.3%	3.9%	29,826	12.3%	9.5%	29,820	16.1%	13.9%
2014Q1	23,615	2.5%	0.9%	25,511	6.9%	3.9%	26,365	13.2%	10.4%	26,290	16.6%	14.4%
2014Q2	18,980	3.7%	1.1%	19,793	7.8%	5.1%	20,421	13.1%	10.7%	20,362	17.8%	15.1%
2014Q3	16,951	3.5%	1.3%	17,799	8.0%	5.4%	18,373	13.5%	10.6%	18,373	18.2%	15.6%
2014Q4	15,097	3.8%	1.5%	16,867	7.1%	4.5%	17,296	14.0%	10.7%	17,468	17.9%	15.5%
2015Q1	14,790	2.9%	0.9%	15,760	7.2%	4.4%	16,161	13.9%	10.9%	16,131	18.3%	15.7%
2015Q2	14,240	3.9%	1.4%	14,791	9.0%	5.5%	15,082	15.0%	12.0%	5,341	18.6%	15.6%
2015Q3	12,619	3.9%	1.4%	13,050	8.8%	5.5%	13,340	15.3%	11.8%			
2015Q4	10,462	4.2%	1.5%	10,918	8.4%	5.6%	4,028	15.4%	12.0%			
2016Q1	9,623	3.2%	0.9%	10,001	8.2%	4.8%						
2016Q2	8,738	4.0%	1.4%	3,232	8.9%	5.3%						
2016Q3	2,782	4.2%	0.9%									
All	1,213,790	3.9%	1.3%	1,302,027	9.0%	5.5%	1,342,824	16.5%	13.1%	1,325,913	22.2%	19.2%

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 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	5,019	36.7%	33.5%	5,119	43.8%	41.7%	5,024	49.9%	48.2%	5,007	53.8%	52.3%
2009Q4	55,142	31.5%	28.4%	55,965	39.6%	37.1%	55,719	44.9%	43.1%	54,965	48.8%	47.5%
2010Q1	167,387	31.9%	28.7%	165,697	39.7%	37.5%	165,439	44.6%	42.9%	162,883	48.5%	47.2%
2010Q2	178,383	31.1%	28.7%	174,666	39.3%	37.5%	173,817	43.8%	42.6%	172,579	47.2%	46.2%
2010Q3	105,887	29.4%	26.8%	104,187	37.1%	35.3%	104,749	41.2%	39.8%	102,464	45.0%	43.9%
2010Q4	66,258	29.5%	26.5%	65,767	36.3%	34.2%	65,769	40.4%	38.8%	64,682	43.7%	42.6%
2011Q1	80,610	27.6%	24.9%	80,740	33.8%	31.9%	80,215	38.0%	36.6%	78,427	41.3%	40.3%
2011Q2	91,280	27.3%	25.1%	91,297	33.2%	31.6%	90,791	37.2%	36.1%	88,435	40.8%	39.8%
2011Q3	84,950	25.8%	23.5%	86,653	31.0%	29.2%	84,784	35.4%	34.2%	81,901	39.1%	38.2%
2011Q4	67,491	23.4%	21.0%	67,573	28.5%	26.8%	66,482	32.3%	30.9%	23,439	36.0%	35.0%
2012Q1	50,558	22.6%	20.0%	50,095	28.0%	26.0%	49,494	31.3%	30.1%			
2012Q2	44,803	22.1%	20.0%	44,723	27.0%	25.5%	43,705	30.7%	29.5%			
2012Q3	50,325	20.9%	18.6%	49,607	25.6%	24.1%	48,378	29.3%	28.0%			
2012Q4	42,696	19.9%	17.6%	42,077	24.2%	22.7%	13,377	28.5%	27.0%			
2013Q1	42,083	19.9%	17.7%	41,580	24.1%	22.5%						
2013Q2	34,056	19.1%	17.3%	33,917	23.3%	21.9%						
2013Q3	34,631	18.8%	16.9%	34,235	23.4%	21.8%						
2013Q4	29,798	19.2%	17.0%	10,053	23.3%	21.6%						
2014Q1	26,371	19.8%	17.8%									
2014Q2	20,460	20.2%	18.4%									
2014Q3	18,319	21.3%	19.0%									
2014Q4	5,580	21.4%	19.2%									
2015Q1												
2015Q2												
2015Q3												
2015Q4												
2016Q1												
2016Q2												
2016Q3												
All	1,302,087	26.5%	24.0%	1,203,951	33.4%	31.6%	1,047,743	39.1%	37.7%	834,782	44.7%	43.6%

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

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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	23.7%	17.4%	1,246	28.2%	23.3%
2013Q1	2,480	4.3%	1.4%	2,714	12.5%	7.2%	2,875	24.9%	19.5%	2,981	31.1%	26.8%
2013Q2	4,100	5.4%	1.5%	4,452	13.9%	8.0%	5,051	21.9%	17.5%	5,154	29.2%	24.7%
2013Q3	11,188	5.8%	2.0%	13,190	13.8%	8.2%	13,606	22.2%	16.7%	13,513	29.0%	24.7%
2013Q4	11,208	5.9%	1.9%	11,778	11.8%	7.3%	12,587	22.1%	17.0%	12,496	26.8%	23.3%
2014Q1	10,501	4.1%	1.4%	11,610	12.2%	6.7%	12,027	21.6%	17.0%	11,810	26.8%	23.0%
2014Q2	10,876	5.5%	1.4%	11,190	13.0%	7.3%	11,309	20.0%	15.8%	11,211	26.5%	22.2%
2014Q3	9,186	5.7%	1.9%	9,510	12.7%	8.0%	9,985	20.1%	15.4%	9,875	26.5%	22.2%
2014Q4	11,088	5.6%	1.7%	12,731	11.2%	6.4%	12,951	21.3%	16.1%	13,354	26.8%	22.8%
2015Q1	13,109	4.5%	1.2%	14,103	12.0%	6.5%	14,269	22.1%	16.8%	14,231	27.7%	23.4%
2015Q2	13,948	6.0%	1.6%	14,252	14.1%	8.5%	14,332	23.1%	17.9%	4,660	29.4%	24.7%
2015Q3	14,286	6.7%	2.1%	14,718	14.8%	8.8%	15,020	22.8%	18.0%			
2015Q4	11,867	6.6%	2.1%	12,128	12.6%	7.5%	4,388	22.7%	17.7%			
2016Q1	12,622	4.6%	1.2%	13,123	11.8%	6.4%						
2016Q2	12,798	5.4%	1.4%	4,490	13.5%	7.3%						
2016Q3	4,156	5.9%	1.7%									
All	154,359	5.5%	1.6%	151,105	12.8%	7.4%	129,588	21.9%	16.9%	100,532	27.5%	23.4%

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%	1	100.0%	100.0%			
2012Q4	1,259	33.5%	28.8%	1,284	39.1%	34.6%	47	40.4%	40.4%			
2013Q1	3,013	35.8%	32.4%	3,237	38.9%	36.9%						
2013Q2	5,189	32.4%	29.2%	5,264	37.3%	34.8%						
2013Q3	13,815	32.0%	28.6%	14,060	37.2%	34.8%						
2013Q4	12,637	31.4%	28.0%	4,795	36.8%	34.4%						
2014Q1	12,031	30.8%	27.4%									
2014Q2	11,029	31.0%	27.7%									
2014Q3	9,927	30.6%	27.3%									
2014Q4	3,879	29.9%	26.6%									
2015Q1												
2015Q2												
2015Q3												
2015Q4												
2016Q1												
2016Q2												
2016Q3												
All	72,780	31.5%	28.1%	28,641	37.4%	34.9%	48	41.7%	41.7%			

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: All 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	84	\$195.44	34%
Aguadilla-Isabela, PR Metropolitan Statistical Area	234	\$247.31	35%
Akron, OH Metropolitan Statistical Area	2,999	\$298.17	37%
Albany, GA Metropolitan Statistical Area	402	\$242.15	33%
Albany, OR Metropolitan Statistical Area	279	\$338.40	34%
Albany-Schenectady-Troy, NY Metropolitan Statistical Area	2,127	\$350.08	34%
Albuquerque, NM Metropolitan Statistical Area	3,802	\$330.09	33%
Alexandria, LA Metropolitan Statistical Area	209	\$244.05	32%
Allentown-Bethlehem-Easton, PA-NJ Metropolitan Statistical Area	4,863	\$394.71	34%
Altoona, PA Metropolitan Statistical Area	185	\$220.94	34%
Amarillo, TX Metropolitan Statistical Area	171	\$257.88	37%
Ames, IA Metropolitan Statistical Area	72	\$288.49	33%
Anchorage, AK Metropolitan Statistical Area	604	\$492.90	32%
Ann Arbor, MI Metropolitan Statistical Area	1,304	\$420.98	36%
Anniston-Oxford-Jacksonville, AL Metropolitan Statistical Area	212	\$221.73	32%
Appleton, WI Metropolitan Statistical Area	412	\$305.72	34%
Arecibo, PR Metropolitan Statistical Area	182	\$257.49	37%
Asheville, NC Metropolitan Statistical Area	1,473	\$347.79	34%
Athens-Clarke County, GA Metropolitan Statistical Area	620	\$301.86	34%
Atlanta-Sandy Springs-Roswell, GA Metropolitan Statistical Area	47,501	\$372.88	37%
Atlantic City-Hammonton, NJ Metropolitan Statistical Area	2,836	\$483.97	38%
Auburn-Opelika, AL Metropolitan Statistical Area	301	\$280.05	29%
Augusta-Richmond County, GA-SC Metropolitan Statistical Area	1,202	\$264.91	35%
Austin-Round Rock, TX Metropolitan Statistical Area	3,155	\$324.47	33%
Bakersfield, CA Metropolitan Statistical Area	8,765	\$467.48	37%
Baltimore-Columbia-Towson, MD Metropolitan Statistical Area	19,062	\$464.87	33%
Bangor, ME Metropolitan Statistical Area	432	\$308.85	35%
Barnstable Town, MA Metropolitan Statistical Area	2,011	\$604.71	36%
Baton Rouge, LA Metropolitan Statistical Area	2,834	\$263.74	32%
Battle Creek, MI Metropolitan Statistical Area	480	\$261.99	38%
Bay City, MI Metropolitan Statistical Area	308	\$231.42	35%
Beaumont-Port Arthur, TX Metropolitan Statistical Area	425	\$224.09	34%
Beckley, WV Metropolitan Statistical Area	83	\$199.16	34%
Bellingham, WA Metropolitan Statistical Area	677	\$475.39	34%
Bend-Redmond, OR Metropolitan Statistical Area	1,316	\$524.62	36%
Billings, MT Metropolitan Statistical Area	175	\$287.49	28%
Binghamton, NY Metropolitan Statistical Area	338	\$233.55	35%
Birmingham-Hoover, AL Metropolitan Statistical Area	4,194	\$280.85	33%
Bismarck, ND Metropolitan Statistical Area	59	\$339.62	34%
Blacksburg-Christiansburg-Radford, VA Metropolitan Statistical Area	207	\$300.03	31%
Bloomington, IL Metropolitan Statistical Area	256	\$295.22	36%
Bloomington, IN Metropolitan Statistical Area	254	\$264.12	31%
Bloomsburg-Berwick, PA Metropolitan Statistical Area	73	\$259.47	41%
Boise City, ID Metropolitan Statistical Area	3,208	\$379.63	34%
Boston-Cambridge-Newton, MA-NH Metropolitan Statistical Area	27,546	\$614.47	35%
Boulder, CO Metropolitan Statistical Area	711	\$486.88	34%
Bowling Green, KY Metropolitan Statistical Area	203	\$244.19	34%
Bremerton-Silverdale, WA Metropolitan Statistical Area	1,093	\$468.10	32%
Bridgeport-Stamford-Norwalk, CT Metropolitan Statistical Area	7,569	\$690.93	39%

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Appendix 8: All 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	706	\$232.24	35%
Brunswick, GA Metropolitan Statistical Area	296	\$329.06	34%
Buffalo-Cheektowaga-Niagara Falls, NY Metropolitan Statistical Area	1,927	\$259.40	36%
Burlington, NC Metropolitan Statistical Area	494	\$266.98	33%
Burlington-South Burlington, VT Metropolitan Statistical Area	491	\$423.83	36%
California-Lexington Park, MD Metropolitan Statistical Area	422	\$543.69	33%
Canton-Massillon, OH Metropolitan Statistical Area	1,463	\$266.64	35%
Cape Coral-Fort Myers, FL Metropolitan Statistical Area	5,505	\$465.75	40%
Cape Girardeau, MO-IL Metropolitan Statistical Area	123	\$231.07	32%
Carbondale-Marion, IL Metropolitan Statistical Area	74	\$263.99	44%
Carson City, NV Metropolitan Statistical Area	433	\$520.56	37%
Casper, WY Metropolitan Statistical Area	145	\$336.55	30%
Cedar Rapids, IA Metropolitan Statistical Area	395	\$258.04	33%
Chambersburg-Waynesboro, PA Metropolitan Statistical Area	325	\$356.51	33%
Champaign-Urbana, IL Metropolitan Statistical Area	245	\$246.88	32%
Charleston, WV Metropolitan Statistical Area	191	\$219.18	33%
Charleston-North Charleston, SC Metropolitan Statistical Area	3,514	\$347.10	34%
Charlotte-Concord-Gastonia, NC-SC Metropolitan Statistical Area	11,200	\$310.55	34%
Charlottesville, VA Metropolitan Statistical Area	709	\$384.33	31%
Chattanooga, TN-GA Metropolitan Statistical Area	1,638	\$276.66	35%
Cheyenne, WY Metropolitan Statistical Area	163	\$275.18	27%
Chicago-Naperville-Elgin, IL-IN-WI Metropolitan Statistical Area	83,848	\$504.51	40%
Chico, CA Metropolitan Statistical Area	1,240	\$454.54	34%
Cincinnati, OH-KY-IN Metropolitan Statistical Area	7,077	\$309.44	35%
Clarksville, TN-KY Metropolitan Statistical Area	307	\$222.24	32%
Cleveland, TN Metropolitan Statistical Area	265	\$261.45	35%
Cleveland-Elyria, OH Metropolitan Statistical Area	9,892	\$307.42	38%
Coeur d'Alene, ID Metropolitan Statistical Area	712	\$413.30	34%
College Station-Bryan, TX Metropolitan Statistical Area	153	\$222.04	29%
Colorado Springs, CO Metropolitan Statistical Area	2,278	\$391.29	34%
Columbia, MO Metropolitan Statistical Area	189	\$244.41	32%
Columbia, SC Metropolitan Statistical Area	3,055	\$267.38	33%
Columbus, GA-AL Metropolitan Statistical Area	889	\$273.75	34%
Columbus, IN Metropolitan Statistical Area	140	\$219.48	31%
Columbus, OH Metropolitan Statistical Area	6,276	\$318.29	36%
Corpus Christi, TX Metropolitan Statistical Area	497	\$238.01	33%
Corvallis, OR Metropolitan Statistical Area	119	\$348.52	26%
Crestview-Fort Walton Beach-Destin, FL Metropolitan Statistical Area	971	\$411.16	36%
Cumberland, MD-WV Metropolitan Statistical Area	174	\$248.80	34%
Dallas-Fort Worth-Arlington, TX Metropolitan Statistical Area	17,799	\$292.66	33%
Dalton, GA Metropolitan Statistical Area	520	\$260.56	35%
Danville, IL Metropolitan Statistical Area	70	\$208.65	38%
Danville, VA Metropolitan Statistical Area	53	\$172.03	23%
Daphne-Fairhope-Foley, AL Metropolitan Statistical Area	437	\$349.35	35%
Davenport-Moline-Rock Island, IA-IL Metropolitan Statistical Area	645	\$241.07	36%
Dayton, OH Metropolitan Statistical Area	2,398	\$266.41	37%
Decatur, AL Metropolitan Statistical Area	223	\$222.26	30%
Decatur, IL Metropolitan Statistical Area	116	\$209.51	36%
Deltona-Daytona Beach-Ormond Beach, FL Metropolitan Statistical Area	6,683	\$384.35	37%

Appendix 8: All 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	13,028	\$404.53	33%
Des Moines-West Des Moines, IA Metropolitan Statistical Area	1,641	\$271.47	32%
Detroit-Warren-Dearborn, MI Metropolitan Statistical Area	27,032	\$374.38	39%
Dothan, AL Metropolitan Statistical Area	222	\$217.79	31%
Dover, DE Metropolitan Statistical Area	1,048	\$389.14	30%
Dubuque, IA Metropolitan Statistical Area	119	\$240.41	33%
Duluth, MN-WI Metropolitan Statistical Area	759	\$281.62	34%
Durham-Chapel Hill, NC Metropolitan Statistical Area	1,582	\$318.98	35%
East Stroudsburg, PA Metropolitan Statistical Area	1,544	\$471.33	40%
Eau Claire, WI Metropolitan Statistical Area	269	\$288.36	33%
El Centro, CA Metropolitan Statistical Area	1,633	\$434.88	35%
El Paso, TX Metropolitan Statistical Area	1,634	\$248.23	34%
Elizabethtown-Fort Knox, KY Metropolitan Statistical Area	175	\$240.05	31%
Elkhart-Goshen, IN Metropolitan Statistical Area	674	\$255.32	33%
Elmira, NY Metropolitan Statistical Area	150	\$256.99	41%
Erie, PA Metropolitan Statistical Area	458	\$239.63	39%
Eugene, OR Metropolitan Statistical Area	1,327	\$384.81	33%
Evansville, IN-KY Metropolitan Statistical Area	512	\$214.47	33%
Fairbanks, AK Metropolitan Statistical Area	75	\$382.13	27%
Fargo, ND-MN Metropolitan Statistical Area	199	\$278.07	31%
Farmington, NM Metropolitan Statistical Area	139	\$301.31	27%
Fayetteville, NC Metropolitan Statistical Area	801	\$236.21	35%
Fayetteville-Springdale-Rogers, AR-MO Metropolitan Statistical Area	1,290	\$292.64	34%
Flagstaff, AZ Metropolitan Statistical Area	354	\$516.62	34%
Flint, MI Metropolitan Statistical Area	1,977	\$322.58	37%
Florence, SC Metropolitan Statistical Area	610	\$229.82	33%
Florence-Muscle Shoals, AL Metropolitan Statistical Area	178	\$210.17	33%
Fond du Lac, WI Metropolitan Statistical Area	195	\$301.68	36%
Fort Collins, CO Metropolitan Statistical Area	924	\$404.48	31%
Fort Smith, AR-OK Metropolitan Statistical Area	280	\$206.66	30%
Fort Wayne, IN Metropolitan Statistical Area	1,008	\$242.77	35%
Fresno, CA Metropolitan Statistical Area	9,478	\$473.55	37%
Gadsden, AL Metropolitan Statistical Area	204	\$242.28	33%
Gainesville, FL Metropolitan Statistical Area	804	\$331.11	36%
Gainesville, GA Metropolitan Statistical Area	1,197	\$330.81	36%
Gettysburg, PA Metropolitan Statistical Area	296	\$447.40	37%
Glens Falls, NY Metropolitan Statistical Area	426	\$331.56	38%
Goldsboro, NC Metropolitan Statistical Area	228	\$235.57	35%
Grand Forks, ND-MN Metropolitan Statistical Area	69	\$228.97	30%
Grand Island, NE Metropolitan Statistical Area	43	\$219.79	32%
Grand Junction, CO Metropolitan Statistical Area	613	\$410.32	32%
Grand Rapids-Wyoming, MI Metropolitan Statistical Area	3,515	\$284.67	34%
Grants Pass, OR Metropolitan Statistical Area	380	\$520.69	40%
Great Falls, MT Metropolitan Statistical Area	88	\$252.28	29%
Greeley, CO Metropolitan Statistical Area	1,187	\$353.78	30%
Green Bay, WI Metropolitan Statistical Area	650	\$343.34	38%
Greensboro-High Point, NC Metropolitan Statistical Area	2,963	\$288.01	35%
Greenville, NC Metropolitan Statistical Area	423	\$279.01	35%
Greenville-Anderson-Mauldin, SC Metropolitan Statistical Area	2,725	\$260.32	32%
Guayama, PR Metropolitan Statistical Area	49	\$174.10	32%

Appendix 8: All 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	1,010	\$266.03	35%
Hagerstown-Martinsburg, MD-WV Metropolitan Statistical Area	1,786	\$423.69	32%
Hammond, LA Metropolitan Statistical Area	265	\$291.53	35%
Hanford-Corcoran, CA Metropolitan Statistical Area	1,009	\$419.56	34%
Harrisburg-Carlisle, PA Metropolitan Statistical Area	1,333	\$298.34	32%
Harrisonburg, VA Metropolitan Statistical Area	273	\$390.06	33%
Hartford-West Hartford-East Hartford, CT Metropolitan Statistical Area	6,542	\$447.57	36%
Hattiesburg, MS Metropolitan Statistical Area	270	\$236.68	32%
Hickory-Lenoir-Morganton, NC Metropolitan Statistical Area	1,187	\$247.76	33%
Hilton Head Island-Bluffton-Beaufort, SC Metropolitan Statistical Area	670	\$513.33	42%
Hinesville, GA Metropolitan Statistical Area	152	\$271.75	35%
Homosassa Springs, FL Metropolitan Statistical Area	509	\$344.64	42%
Hot Springs, AR Metropolitan Statistical Area	174	\$312.95	39%
Houma-Thibodaux, LA Metropolitan Statistical Area	335	\$249.93	33%
Houston-The Woodlands-Sugar Land, TX Metropolitan Statistical Area	18,988	\$282.52	34%
Huntington-Ashland, WV-KY-OH Metropolitan Statistical Area	375	\$238.28	36%
Huntsville, AL Metropolitan Statistical Area	756	\$241.20	31%
Idaho Falls, ID Metropolitan Statistical Area	330	\$271.59	28%
Indianapolis-Carmel-Anderson, IN Metropolitan Statistical Area	6,438	\$271.88	33%
Iowa City, IA Metropolitan Statistical Area	114	\$314.20	32%
Ithaca, NY Metropolitan Statistical Area	65	\$343.54	34%
Jackson, MI Metropolitan Statistical Area	698	\$290.85	37%
Jackson, MS Metropolitan Statistical Area	2,040	\$249.87	33%
Jackson, TN Metropolitan Statistical Area	369	\$236.17	35%
Jacksonville, FL Metropolitan Statistical Area	11,256	\$367.08	35%
Jacksonville, NC Metropolitan Statistical Area	201	\$263.80	30%
Janesville-Beloit, WI Metropolitan Statistical Area	635	\$263.72	34%
Jefferson City, MO Metropolitan Statistical Area	171	\$204.44	29%
Johnson City, TN Metropolitan Statistical Area	301	\$253.54	34%
Johnstown, PA Metropolitan Statistical Area	135	\$230.15	35%
Jonesboro, AR Metropolitan Statistical Area	104	\$216.50	32%
Joplin, MO Metropolitan Statistical Area	261	\$205.74	33%
Kahului-Wailuku-Lahaina, HI Metropolitan Statistical Area	1,018	\$1,019.41	39%
Kalamazoo-Portage, MI Metropolitan Statistical Area	959	\$303.34	37%
Kankakee, IL Metropolitan Statistical Area	483	\$338.09	37%
Kansas City, MO-KS Metropolitan Statistical Area	6,502	\$311.07	35%
Kennewick-Richland, WA Metropolitan Statistical Area	423	\$271.01	31%
Killeen-Temple, TX Metropolitan Statistical Area	338	\$225.24	31%
Kingsport-Bristol-Bristol, TN-VA Metropolitan Statistical Area	425	\$249.27	35%
Kingston, NY Metropolitan Statistical Area	1,122	\$489.51	38%
Knoxville, TN Metropolitan Statistical Area	2,050	\$260.92	31%
Kokomo, IN Metropolitan Statistical Area	253	\$238.76	35%
La Crosse-Onalaska, WI-MN Metropolitan Statistical Area	163	\$263.54	29%
Lafayette, LA Metropolitan Statistical Area	716	\$246.24	32%
Lafayette-West Lafayette, IN Metropolitan Statistical Area	287	\$263.19	35%
Lake Charles, LA Metropolitan Statistical Area	308	\$226.48	32%
Lake Havasu City-Kingman, AZ Metropolitan Statistical Area	1,363	\$407.66	36%
Lakeland-Winter Haven, FL Metropolitan Statistical Area	4,928	\$363.13	37%
Lancaster, PA Metropolitan Statistical Area	1,260	\$307.14	31%
Lansing-East Lansing, MI Metropolitan Statistical Area	1,692	\$315.46	36%

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Metropolitan Statistical Area	Permanent Modifications Started	Median Monthly Payment Reduction	Median Monthly Payment Reduction % of Pre-Modification Payment
Laredo, TX Metropolitan Statistical Area	622	\$286.77	37%
Las Cruces, NM Metropolitan Statistical Area	408	\$328.37	31%
Las Vegas-Henderson-Paradise, NV Metropolitan Statistical Area	28,375	\$522.01	38%
Lawrence, KS Metropolitan Statistical Area	182	\$323.89	33%
Lawton, OK Metropolitan Statistical Area	116	\$214.03	35%
Lebanon, PA Metropolitan Statistical Area	301	\$288.68	31%
Lewiston, ID-WA Metropolitan Statistical Area	108	\$271.11	27%
Lewiston-Auburn, ME Metropolitan Statistical Area	370	\$331.93	34%
Lexington-Fayette, KY Metropolitan Statistical Area	919	\$293.12	35%
Lima, OH Metropolitan Statistical Area	246	\$244.26	40%
Lincoln, NE Metropolitan Statistical Area	420	\$265.67	32%
Little Rock-North Little Rock-Conway, AR Metropolitan Statistical Area	1,433	\$245.67	33%
Logan, UT-ID Metropolitan Statistical Area	226	\$309.26	28%
Longview, TX Metropolitan Statistical Area	182	\$227.03	34%
Longview, WA Metropolitan Statistical Area	461	\$367.58	32%
Los Angeles-Long Beach-Anaheim, CA Metropolitan Statistical Area	115,576	\$795.70	38%
Louisville/Jefferson County, KY-IN Metropolitan Statistical Area	3,689	\$265.89	33%
Lubbock, TX Metropolitan Statistical Area	211	\$227.67	33%
Lynchburg, VA Metropolitan Statistical Area	527	\$257.37	30%
Macon, GA Metropolitan Statistical Area	1,011	\$277.21	37%
Madera, CA Metropolitan Statistical Area	1,785	\$505.67	38%
Madison, WI Metropolitan Statistical Area	1,301	\$387.04	34%
Manchester-Nashua, NH Metropolitan Statistical Area	2,325	\$477.05	34%
Manhattan, KS Metropolitan Statistical Area	70	\$279.52	27%
Mankato-North Mankato, MN Metropolitan Statistical Area	166	\$305.98	30%
Mansfield, OH Metropolitan Statistical Area	359	\$241.50	35%
Mayaguez, PR Metropolitan Statistical Area	93	\$186.40	31%
McAllen-Edinburg-Mission, TX Metropolitan Statistical Area	1,496	\$253.00	35%
Medford, OR Metropolitan Statistical Area	1,338	\$460.78	35%
Memphis, TN-MS-AR Metropolitan Statistical Area	8,579	\$293.39	37%
Merced, CA Metropolitan Statistical Area	2,594	\$528.31	38%
Miami-Fort Lauderdale-West Palm Beach, FL Metropolitan Statistical Area	85,693	\$531.15	41%
Michigan City-La Porte, IN Metropolitan Statistical Area	406	\$256.00	34%
Midland, MI Metropolitan Statistical Area	120	\$304.10	43%
Midland, TX Metropolitan Statistical Area	87	\$248.56	31%
Milwaukee-Waukesha-West Allis, WI Metropolitan Statistical Area	6,647	\$353.54	37%
Minneapolis-St. Paul-Bloomington, MN-WI Metropolitan Statistical Area	19,766	\$448.26	36%
Missoula, MT Metropolitan Statistical Area	273	\$412.63	32%
Mobile, AL Metropolitan Statistical Area	1,412	\$262.58	37%
Modesto, CA Metropolitan Statistical Area	7,037	\$557.54	37%
Monroe, LA Metropolitan Statistical Area	261	\$207.10	28%
Monroe, MI Metropolitan Statistical Area	795	\$351.56	35%
Montgomery, AL Metropolitan Statistical Area	972	\$244.11	31%
Morgantown, WV Metropolitan Statistical Area	56	\$379.46	39%
Morristown, TN Metropolitan Statistical Area	304	\$259.68	33%
Mount Vernon-Anacortes, WA Metropolitan Statistical Area	535	\$506.05	36%
Muncie, IN Metropolitan Statistical Area	215	\$211.61	34%
Muskegon, MI Metropolitan Statistical Area	663	\$247.88	37%
Myrtle Beach-Conway-North Myrtle Beach, SC-NC Metropolitan Statistical Area	1,935	\$377.43	36%
Napa, CA Metropolitan Statistical Area	1,211	\$812.19	35%

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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	2,621	\$601.86	41%
Nashville-Davidson--Murfreesboro--Franklin, TN Metropolitan Statistical Area	5,755	\$311.44	33%
New Bern, NC Metropolitan Statistical Area	144	\$292.79	38%
New Haven-Milford, CT Metropolitan Statistical Area	6,506	\$470.63	36%
New Orleans-Metairie, LA Metropolitan Statistical Area	4,977	\$326.58	36%
New York-Newark-Jersey City, NY-NJ-PA Metropolitan Statistical Area	124,803	\$778.67	39%
Niles-Benton Harbor, MI Metropolitan Statistical Area	540	\$278.56	35%
North Port-Sarasota-Bradenton, FL Metropolitan Statistical Area	5,705	\$465.99	39%
Norwich-New London, CT Metropolitan Statistical Area	1,606	\$473.10	37%
Ocala, FL Metropolitan Statistical Area	2,746	\$353.50	37%
Ocean City, NJ Metropolitan Statistical Area	673	\$464.98	33%
Odessa, TX Metropolitan Statistical Area	73	\$213.97	32%
Ogden-Clearfield, UT Metropolitan Statistical Area	1,972	\$350.11	28%
Oklahoma City, OK Metropolitan Statistical Area	2,191	\$255.28	34%
Olympia-Tumwater, WA Metropolitan Statistical Area	1,164	\$430.69	32%
Omaha-Council Bluffs, NE-IA Metropolitan Statistical Area	2,013	\$273.07	34%
Orlando-Kissimmee-Sanford, FL Metropolitan Statistical Area	28,927	\$448.47	38%
Oshkosh-Neenah, WI Metropolitan Statistical Area	308	\$278.89	35%
Owensboro, KY Metropolitan Statistical Area	154	\$194.59	34%
Oxnard-Thousand Oaks-Ventura, CA Metropolitan Statistical Area	8,083	\$824.03	35%
Palm Bay-Melbourne-Titusville, FL Metropolitan Statistical Area	4,938	\$394.01	38%
Panama City, FL Metropolitan Statistical Area	698	\$384.91	37%
Parkersburg-Vienna, WV Metropolitan Statistical Area	113	\$183.61	29%
Pensacola-Ferry Pass-Brent, FL Metropolitan Statistical Area	1,926	\$304.14	35%
Peoria, IL Metropolitan Statistical Area	546	\$221.57	34%
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Metropolitan Statistical Area	32,895	\$388.03	33%
Phoenix-Mesa-Scottsdale, AZ Metropolitan Statistical Area	44,416	\$455.65	37%
Pine Bluff, AR Metropolitan Statistical Area	108	\$225.71	37%
Pittsburgh, PA Metropolitan Statistical Area	5,282	\$266.76	36%
Pittsfield, MA Metropolitan Statistical Area	286	\$330.01	33%
Pocatello, ID Metropolitan Statistical Area	190	\$248.85	30%
Ponce, PR Metropolitan Statistical Area	231	\$233.08	37%
Port St. Lucie, FL Metropolitan Statistical Area	5,580	\$451.34	39%
Portland-South Portland, ME Metropolitan Statistical Area	2,797	\$438.22	35%
Portland-Vancouver-Hillsboro, OR-WA Metropolitan Statistical Area	12,250	\$471.41	34%
Prescott, AZ Metropolitan Statistical Area	1,401	\$440.12	36%
Providence-Warwick, RI-MA Metropolitan Statistical Area	12,204	\$525.73	37%
Provo-Orem, UT Metropolitan Statistical Area	2,679	\$452.81	32%
Pueblo, CO Metropolitan Statistical Area	703	\$263.00	35%
Punta Gorda, FL Metropolitan Statistical Area	1,331	\$440.85	41%
Racine, WI Metropolitan Statistical Area	822	\$357.46	36%
Raleigh, NC Metropolitan Statistical Area	3,959	\$335.21	32%
Rapid City, SD Metropolitan Statistical Area	165	\$310.37	33%
Reading, PA Metropolitan Statistical Area	1,590	\$331.13	33%
Redding, CA Metropolitan Statistical Area	1,230	\$445.49	34%
Reno, NV Metropolitan Statistical Area	4,191	\$523.70	36%
Richmond, VA Metropolitan Statistical Area	6,476	\$364.45	32%
Riverside-San Bernardino-Ontario, CA Metropolitan Statistical Area	71,263	\$628.25	37%
Roanoke, VA Metropolitan Statistical Area	867	\$278.25	32%
Rochester, MN Metropolitan Statistical Area	450	\$324.41	33%

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Metropolitan Statistical Area	Permanent Modifications Started	Median Monthly Payment Reduction	Median Monthly Payment Reduction % of Pre-Modification Payment
Rochester, NY Metropolitan Statistical Area	2,007	\$262.80	36%
Rockford, IL Metropolitan Statistical Area	1,596	\$319.34	38%
Rocky Mount, NC Metropolitan Statistical Area	456	\$251.18	36%
Rome, GA Metropolitan Statistical Area	198	\$237.50	31%
Sacramento--Roseville--Arden-Arcade, CA Metropolitan Statistical Area	23,983	\$605.35	36%
Saginaw, MI Metropolitan Statistical Area	525	\$265.65	37%
Salem, OR Metropolitan Statistical Area	1,813	\$383.20	34%
Salinas, CA Metropolitan Statistical Area	3,695	\$859.84	40%
Salisbury, MD-DE Metropolitan Statistical Area	1,648	\$413.23	35%
Salt Lake City, UT Metropolitan Statistical Area	6,074	\$417.80	32%
San Angelo, TX Metropolitan Statistical Area	63	\$204.08	31%
San Antonio-New Braunfels, TX Metropolitan Statistical Area	4,025	\$252.17	32%
San Diego-Carlsbad, CA Metropolitan Statistical Area	25,848	\$751.80	36%
San Francisco-Oakland-Hayward, CA Metropolitan Statistical Area	31,318	\$857.29	37%
San German, PR Metropolitan Statistical Area	108	\$204.15	33%
San Jose-Sunnyvale-Santa Clara, CA Metropolitan Statistical Area	10,064	\$948.51	37%
San Juan-Carolina-Caguas, PR Metropolitan Statistical Area	4,229	\$295.11	37%
San Luis Obispo-Paso Robles-Arroyo Grande, CA Metropolitan Statistical Area	1,662	\$756.96	36%
Sandusky, OH Metropolitan Statistical Area	69	\$217.31	27%
Santa Cruz-Watsonville, CA Metropolitan Statistical Area	1,638	\$972.42	38%
Santa Fe, NM Metropolitan Statistical Area	682	\$517.63	35%
Santa Maria-Santa Barbara, CA Metropolitan Statistical Area	2,823	\$727.39	38%
Santa Rosa, CA Metropolitan Statistical Area	4,279	\$800.55	36%
Savannah, GA Metropolitan Statistical Area	1,480	\$315.31	34%
Scranton--Wilkes-Barre--Hazleton, PA Metropolitan Statistical Area	1,693	\$280.80	36%
Seattle-Tacoma-Bellevue, WA Metropolitan Statistical Area	22,000	\$551.29	34%
Sebastian-Vero Beach, FL Metropolitan Statistical Area	1,216	\$399.84	38%
Sebring, FL Metropolitan Statistical Area	385	\$393.42	43%
Sheboygan, WI Metropolitan Statistical Area	239	\$283.23	32%
Sherman-Denison, TX Metropolitan Statistical Area	191	\$229.60	32%
Shreveport-Bossier City, LA Metropolitan Statistical Area	972	\$241.12	33%
Sierra Vista-Douglas, AZ Metropolitan Statistical Area	230	\$332.68	37%
Sioux City, IA-NE-SD Metropolitan Statistical Area	220	\$231.70	35%
Sioux Falls, SD Metropolitan Statistical Area	264	\$229.48	26%
South Bend-Mishawaka, IN-MI Metropolitan Statistical Area	1,142	\$252.55	36%
Spartanburg, SC Metropolitan Statistical Area	1,022	\$243.59	32%
Spokane-Spokane Valley, WA Metropolitan Statistical Area	1,774	\$326.16	33%
Springfield, IL Metropolitan Statistical Area	236	\$241.37	37%
Springfield, MA Metropolitan Statistical Area	3,161	\$355.92	34%
Springfield, MO Metropolitan Statistical Area	839	\$262.20	34%
Springfield, OH Metropolitan Statistical Area	403	\$262.63	38%
St. Cloud, MN Metropolitan Statistical Area	525	\$329.03	32%
St. George, UT Metropolitan Statistical Area	1,103	\$527.47	36%
St. Joseph, MO-KS Metropolitan Statistical Area	217	\$247.20	37%
St. Louis, MO-IL Metropolitan Statistical Area	12,368	\$299.60	36%
State College, PA Metropolitan Statistical Area	177	\$322.09	31%
Staunton-Waynesboro, VA Metropolitan Statistical Area	201	\$374.87	36%
Stockton-Lodi, CA Metropolitan Statistical Area	9,960	\$637.65	37%
Sumter, SC Metropolitan Statistical Area	259	\$225.43	35%
Syracuse, NY Metropolitan Statistical Area	951	\$254.50	36%

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Metropolitan Statistical Area	Permanent Modifications Started	Median Monthly Payment Reduction	Median Monthly Payment Reduction % of Pre-Modification Payment
Tallahassee, FL Metropolitan Statistical Area	1,477	\$323.07	31%
Tampa-St. Petersburg-Clearwater, FL Metropolitan Statistical Area	24,842	\$398.99	38%
Terre Haute, IN Metropolitan Statistical Area	224	\$215.14	38%
Texarkana, TX-AR Metropolitan Statistical Area	119	\$198.15	30%
The Villages, FL Metropolitan Statistical Area	180	\$383.00	40%
Toledo, OH Metropolitan Statistical Area	2,422	\$264.39	36%
Topeka, KS Metropolitan Statistical Area	337	\$221.80	31%
Trenton, NJ Metropolitan Statistical Area	1,991	\$481.74	37%
Tucson, AZ Metropolitan Statistical Area	6,540	\$361.40	35%
Tulsa, OK Metropolitan Statistical Area	1,745	\$248.21	34%
Tuscaloosa, AL Metropolitan Statistical Area	419	\$282.06	32%
Tyler, TX Metropolitan Statistical Area	276	\$300.59	36%
Urban Honolulu, HI Metropolitan Statistical Area	3,148	\$754.76	31%
Utica-Rome, NY Metropolitan Statistical Area	442	\$248.85	36%
Valdosta, GA Metropolitan Statistical Area	227	\$272.91	31%
Vallejo-Fairfield, CA Metropolitan Statistical Area	6,832	\$716.36	36%
Victoria, TX Metropolitan Statistical Area	56	\$230.44	34%
Vineland-Bridgeton, NJ Metropolitan Statistical Area	899	\$358.02	36%
Virginia Beach-Norfolk-Newport News, VA-NC Metropolitan Statistical Area	8,071	\$390.04	32%
Visalia-Porterville, CA Metropolitan Statistical Area	4,140	\$419.03	36%
Waco, TX Metropolitan Statistical Area	236	\$209.40	33%
Walla Walla, WA Metropolitan Statistical Area	94	\$336.13	34%
Warner Robins, GA Metropolitan Statistical Area	375	\$277.69	34%
Washington-Arlington-Alexandria, DC-VA-MD-WV Metropolitan Statistical Area	53,866	\$632.88	35%
Waterloo-Cedar Falls, IA Metropolitan Statistical Area	253	\$213.40	36%
Watertown-Fort Drum, NY Metropolitan Statistical Area	64	\$222.71	33%
Wausau, WI Metropolitan Statistical Area	214	\$295.29	37%
Weirton-Steubenville, WV-OH Metropolitan Statistical Area	170	\$232.54	38%
Wenatchee, WA Metropolitan Statistical Area	327	\$377.39	31%
Wheeling, WV-OH Metropolitan Statistical Area	140	\$186.72	33%
Wichita Falls, TX Metropolitan Statistical Area	90	\$166.29	30%
Wichita, KS Metropolitan Statistical Area	945	\$241.49	34%
Williamsport, PA Metropolitan Statistical Area	192	\$199.20	30%
Wilmington, NC Metropolitan Statistical Area	1,227	\$378.28	34%
Winchester, VA-WV Metropolitan Statistical Area	871	\$453.14	32%
Winston-Salem, NC Metropolitan Statistical Area	2,061	\$275.90	34%
Worcester, MA-CT Metropolitan Statistical Area	6,209	\$498.03	37%
Yakima, WA Metropolitan Statistical Area	488	\$270.76	32%
York-Hanover, PA Metropolitan Statistical Area	1,908	\$361.72	32%
Youngstown-Warren-Boardman, OH-PA Metropolitan Statistical Area	1,549	\$252.39	37%
Yuba City, CA Metropolitan Statistical Area	1,516	\$498.86	36%
Yuma, AZ Metropolitan Statistical Area	1,287	\$334.19	35%