



  
**MAKING HOME AFFORDABLE**

**PROGRAM PERFORMANCE REPORT  
THROUGH THE FOURTH QUARTER OF 2017**

# MHA AT-A-GLANCE

Nearly Three Million Homeowner Assistance Actions have taken place under Making Home Affordable (MHA) programs

▶ **PROGRAM VOLUMES THROUGH THE FOURTH QUARTER OF 2017**



The MHA Program closed to new applicants on December 31, 2016. As set forth in program guidelines, MHA servicers were required to evaluate applications submitted by the deadline and offer modifications to eligible applicants. Servicers were required to design policies and procedures to reasonably ensure that all MHA transactions were completed by December 1, 2017. Data through the fourth quarter of 2017 represents cumulative MHA activity through the required completion date. However, MHA servicers may submit corrections to previously reported data on or before May 1, 2018. At that time, Treasury will update the relevant figures in this report to reflect any such corrections.

Although the MHA Program is now closed, servicers will continue to perform certain functions. This includes, for example, receiving and disbursing financial incentive payments, processing interest rate step-ups, and reporting MHA data to Treasury’s system of record.

MHA Program Activity <sup>1,2</sup>	
MHA First Lien Permanent Modifications Started	2,264,771
<i>HAMP Tier 1</i>	1,473,195
<i>HAMP Tier 2</i>	217,939
<i>Streamline HAMP</i>	44,007
<i>GSE Standard Modifications (SAI)</i>	380,465
<i>Treasury FHA and RD HAMP</i>	149,165
2MP Modifications Started	166,415
HAFA Transactions Completed	476,348
UP Forbearance Plans Started	46,485
<b>Cumulative Activity</b>	<b>2,954,019</b>

# Making Home Affordable

## Program Performance Report through the Fourth Quarter 2017

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

# Making Home Affordable: HAMP Program Results

Program Performance Report through the Fourth Quarter 2017

## HAMP Summary

Trial Modifications	All Trials Started <sup>3</sup>	2,537,629
	Tier 1	2,239,631
	Tier 2	237,662
	Streamline HAMP	60,336
	Trial Modifications Cancelled*	801,225
Permanent Modifications	All Permanent Modifications Started	1,735,141
	Active Permanent Modifications	875,215
	Permanent Modifications Paid-Off	197,278
	Permanent Modifications Disqualified **	648,037

\* When Treasury launched HAMP in the spring of 2009, 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 673,920 trials started before June 2010 have been cancelled.

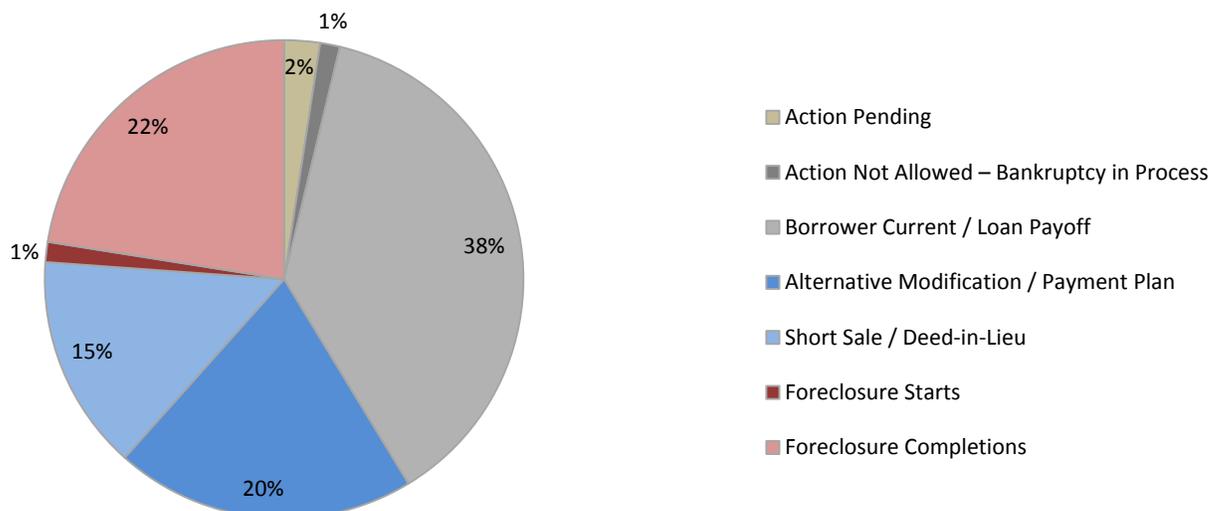
\*\* Does not include 14,611 loans withdrawn.

## 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 servicers<sup>4</sup>

# Making Home Affordable: HAMP Program Results

## Program Performance Report through the Fourth Quarter 2017

### Select HAMP Modification Characteristics\*

Aggregate payment savings to homeowners who received HAMP first lien permanent modifications are estimated at **nearly \$55 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%	70.5%	81.5%	92.2%
Term Extension	60.5%	88.5%	98.7%	65.0%
Principal Forbearance	31.4%	30.8%	24.3%	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	43.7%	31.0%	-13.4 pct pts
Tier 2	28.3%	21.3%	-6.7 pct pts
Combined	42.6%	31.0%	-12.1 pct pts

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

Tier 1	66.9%	50.0%	-13.7 pct pts
Tier 2	44.9%	37.3%	-6.7 pct pts
Combined	64.1%	48.1%	-12.4 pct pts

#### Monthly Housing Payment\*\*

Tier 1	\$1,378.22	\$811.44	(\$497.44)
Tier 2	\$1,032.86	\$663.45	(\$334.32)
Streamline	\$898.64	\$556.15	(\$315.09)
All	\$1,325.44	\$788.36	(\$465.90)

### Homeowner Characteristics

Characteristic	Tier 1	Tier 2	Streamline	All
Median Monthly Gross Income	\$3,913	\$4,993	N/A	\$4,020
Median Credit Score	566	561	586	565
Median Property Value	\$178,500	\$160,000	\$156,800	\$175,000

### Additional HAMP Tier 2 Characteristics

Of the HAMP Tier 2 trial modifications started:

- 30% were previously in another HAMP trial or permanent modification.
- 10% were previously evaluated for HAMP 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.

### HAMP Tier 1 Payment Adjustment Summary

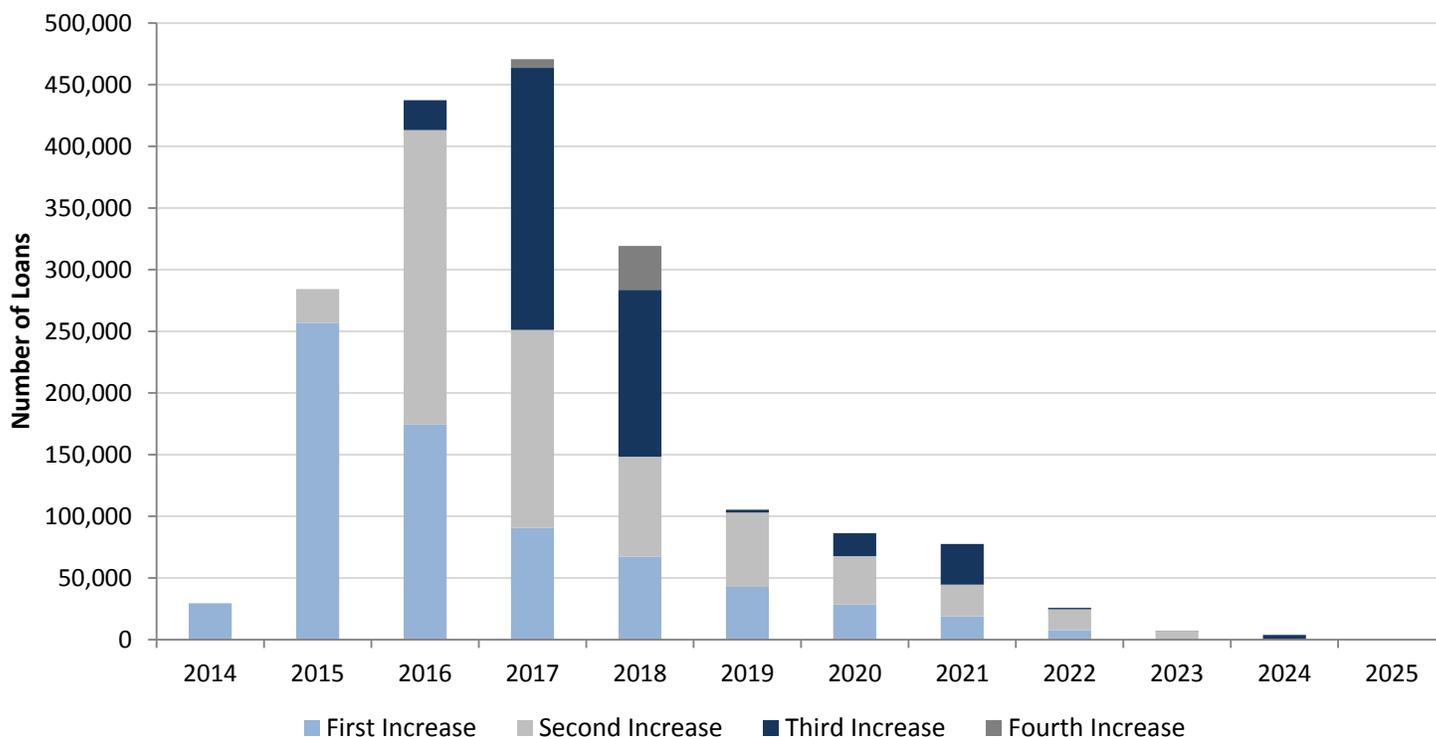
The HAMP Tier 1 modification was designed to reduce a homeowner's monthly mortgage payment to an affordable level, approximately 36% of the median before-modification payment.

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 3.65% in 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 \$208.
- Through December 2017, more than 550,000 homeowners have experienced one interest rate step-up, and approximately 427,000 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, nearly 68,000 loans have been recast, approximately 90% 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 Year\*



\* As of December 2017. Assumes no future re-defaults of HAMP Tier 1 modifications.

See Appendix 5 for additional information on HAMP Tier 1 interest rate increases by state.

# Making Home Affordable: HAMP Program Results

Program Performance Report through the Fourth Quarter 2017

## Performance of HAMP Permanent Modifications

Performance of HAMP modifications varies across modification types and vintages. The tables below show the performance of HAMP permanent modifications by type at various seasoning points for those modifications that have aged to, or past, the number of months noted. Streamline HAMP and HAMP Tier 2 were introduced after HAMP Tier 1.

	# Months Post Modification	% of Disqualified HAMP Tier 1 Modifications <sup>5</sup>												
		2009	2010	2011	2012	2013	2014	2015	2016	2017				ALL
										Q1	Q2	Q3	Q4	
HAMP Tier 1	3	2.1%	1.7%	1.2%	1.0%	0.8%	1.2%	1.3%	1.3%	1.2%	1.5%	1.6%	2.2%	1.3%
	6	6.7%	6.8%	5.3%	4.3%	3.8%	4.7%	5.3%	5.6%	4.6%	7.0%	7.3%		5.5%
	12	16.3%	15.6%	12.7%	10.3%	9.5%	10.7%	11.8%	12.9%	11.2%				13.1%
	18	22.9%	22.7%	18.9%	15.3%	14.0%	15.3%	17.1%	18.7%					19.2%
	24	28.8%	28.1%	23.8%	19.1%	17.3%	18.8%	21.1%	23.5%					23.9%
	30	33.3%	32.6%	27.3%	22.1%	19.9%	21.8%	24.3%						27.7%
	36	37.5%	36.6%	30.1%	24.6%	22.1%	24.5%	26.8%						31.0%
	42	41.1%	39.4%	32.5%	26.7%	24.2%	26.5%							33.7%
	48	43.5%	41.7%	34.7%	28.6%	26.5%	27.2%							36.2%
	54	46.0%	43.6%	36.5%	30.5%	28.7%								38.7%
	60	47.9%	45.6%	38.5%	32.6%	30.4%								41.3%

	# Months Post Modification	% of Disqualified HAMP Tier 2 Modifications <sup>5</sup>										
			2012	2013	2014	2015	2016	2017				ALL
								Q1	Q2	Q3	Q4	
HAMP Tier 2	3		1.3%	1.9%	1.7%	1.8%	1.7%	1.4%	1.5%	2.2%	2.5%	1.7%
	6		5.4%	7.9%	7.1%	7.9%	7.5%	6.5%	7.4%	7.4%		7.5%
	12		17.3%	17.3%	16.2%	17.6%	17.6%	16.5%				17.2%
	18		23.2%	24.6%	22.6%	24.7%	25.1%					24.2%
	24		28.6%	29.0%	27.6%	30.1%	29.9%					29.0%
	30	N/A	32.1%	32.4%	31.6%	34.7%						32.7%
	36		34.5%	34.9%	35.4%	37.0%						35.3%
	42		37.7%	38.0%	38.5%							38.2%
	48		39.8%	41.5%	41.7%							41.5%
	54		41.6%	43.1%								43.0%

	# Months Post Modification	% of Disqualified Streamline HAMP Modifications <sup>5</sup>						
			2016	2017				ALL
				Q1	Q2	Q3	Q4	
Streamline HAMP	3		4.4%	2.2%	3.3%	2.3%	2.6%	3.7%
	6		14.3%	10.5%	12.9%	10.9%		13.1%
	12	N/A	27.7%	23.8%				27.2%
	18		38.4%					38.4%

# Making Home Affordable: HAMP Program Results

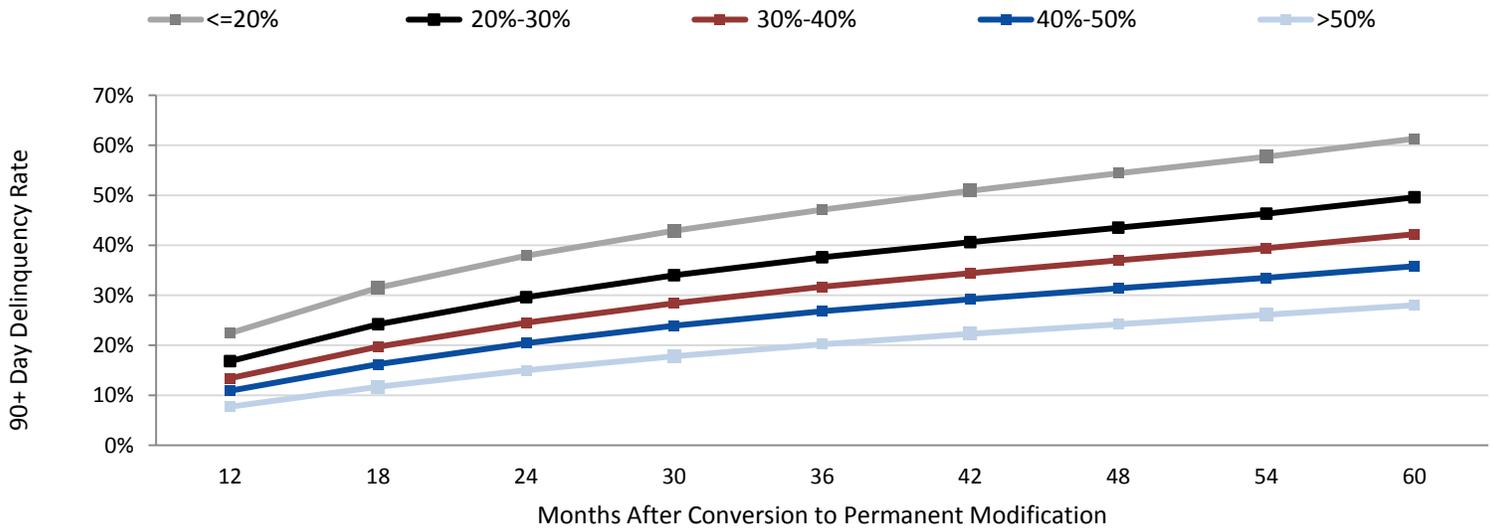
Program Performance Report through the Fourth Quarter 2017

## Drivers of Performance for HAMP Tier 1 and HAMP Tier 2 Modifications

The most significant factor driving HAMP modification performance is the amount of the reduction in the monthly mortgage payment, followed by the length of the homeowner's delinquency at the start of the trial modification and the homeowner's credit score at the time of modification.

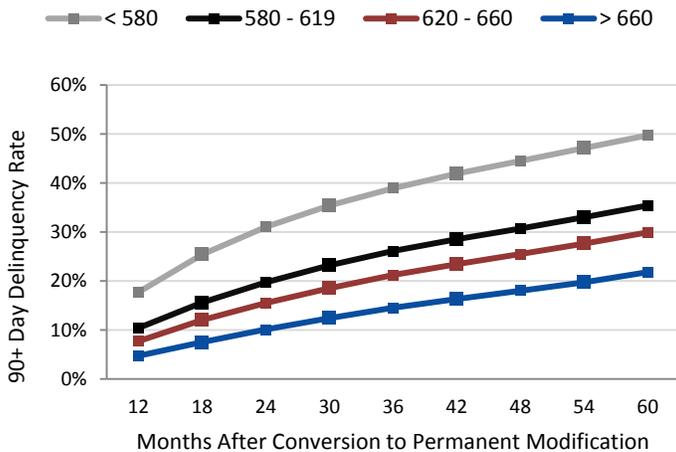
### Performance by Monthly Payment Reduction

Payment reduction is strongly correlated with permanent modification sustainability. For modifications seasoned 24 months, 15% of modifications with a monthly payment reduction greater than 50% have been disqualified due to missing three payments, compared to a disqualification rate of nearly 38% where the payment had been cut by 20% or less.



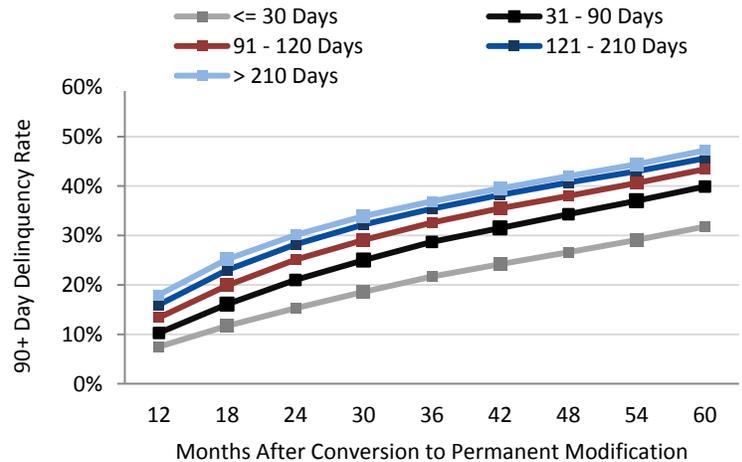
### Performance by Credit Score at the Time of Modification

Homeowners with credit scores between 580-619 at the time of modification experienced nearly a 20% re-default rate in the subsequent 24 months, compared to a rate of 10% for homeowners whose credit scores were above 660.



### Performance by Delinquency at Trial Start

Homeowners who were 31 to 90 days delinquent at the start of the HAMP trial period experienced a 21% re-default rate in the subsequent 24 months, compared to 28% for homeowners whose delinquency was between 121 and 210 days at trial start.

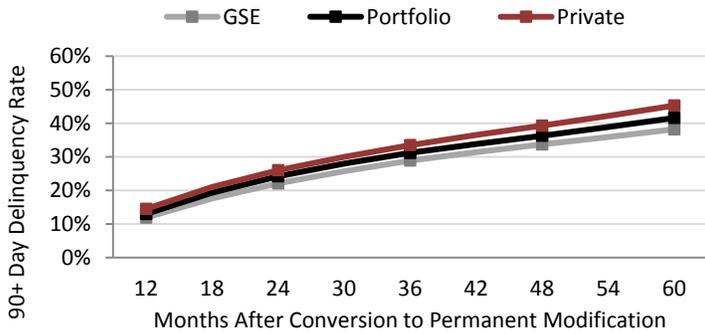


# Making Home Affordable: HAMP Program Results

Program Performance Report through the Fourth Quarter 2017

## HAMP Tier 1 Performance by Investor

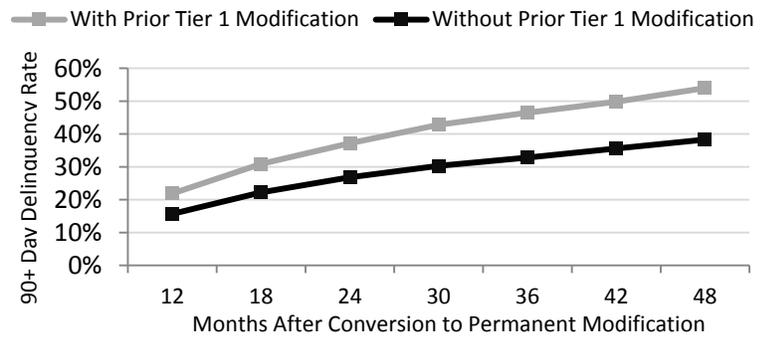
Modifications of private label security loans have the highest delinquency rates.



See Appendix 6 for additional information on HAMP performance by vintage.

## HAMP Tier 2 Performance by Prior Modification History

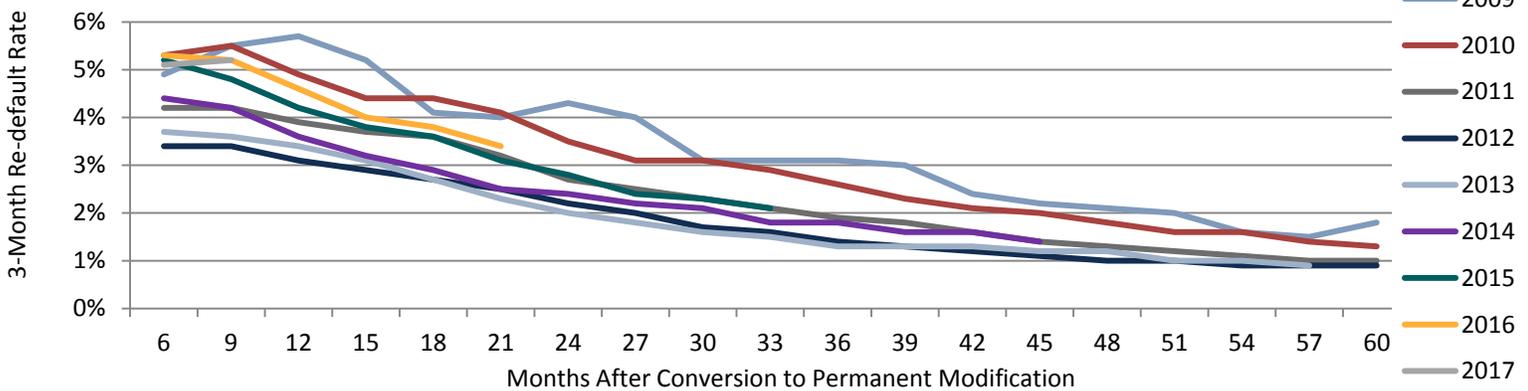
Loans previously modified under HAMP Tier 1 are more likely to disqualify from a Tier 2 modification.



## 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 six that disqualified by month nine.

Conditional Re-default Rate for Tier 1 and Tier 2 Modifications by Modification Year (% of Active Loans)



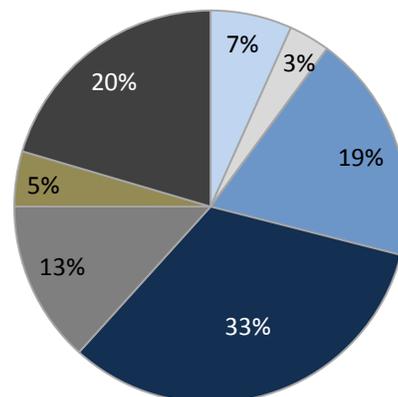
Note: A modification's inclusion in the 3-month re-default rate calculation is conditional on the modification being active at the start of the 3-month period being measured.

## Homeowners with Disqualified HAMP Permanent Modifications

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 servicers<sup>4</sup>

# Making Home Affordable: Other MHA Programs

## Program Performance Report through the Fourth Quarter 2017

### Post-Modification Counseling

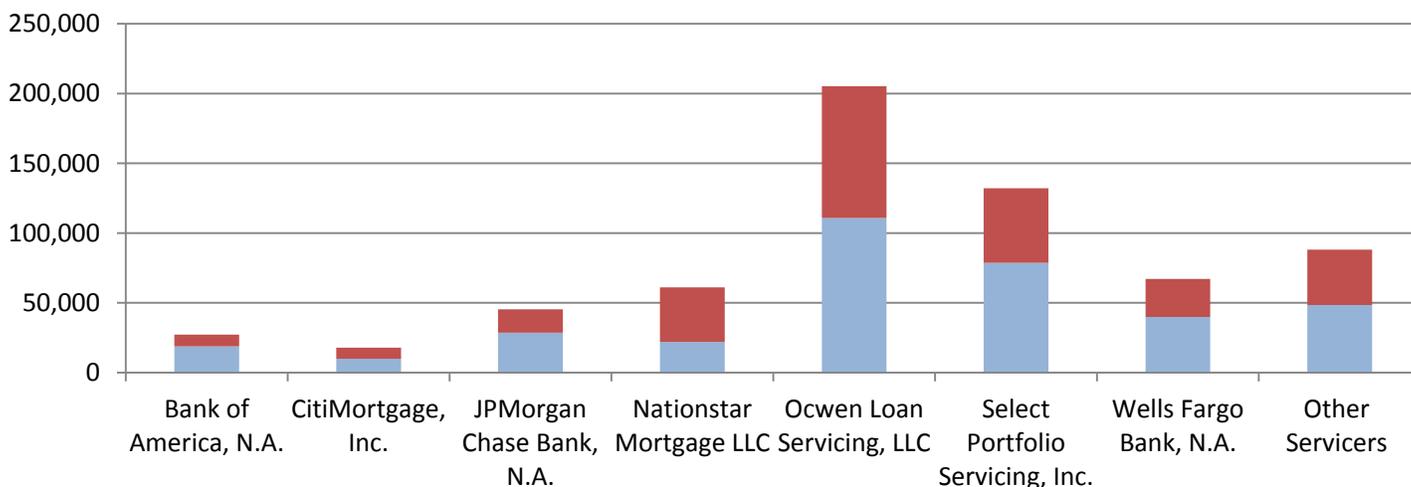
Since March 2014, Treasury has required certain HAMP participating servicers to offer free financial counseling to homeowners with non-GSE loans who are either entering a HAMP trial modification, or are in a permanent HAMP modification and are determined to be at risk of re-default. The counseling is 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 December 2017, participating servicers have made nearly 644,000 referrals to financial counseling. Of these:

- 55% are permanent modifications considered by the servicers to be at risk of disqualifying from HAMP, and 45% are new trial modifications.
- Nearly 48,500 referrals started financial counseling resulting in an overall take-up rate of 7.5%.

### Counseling Referral Activity by Servicer

■ At-Risk ■ New Trials

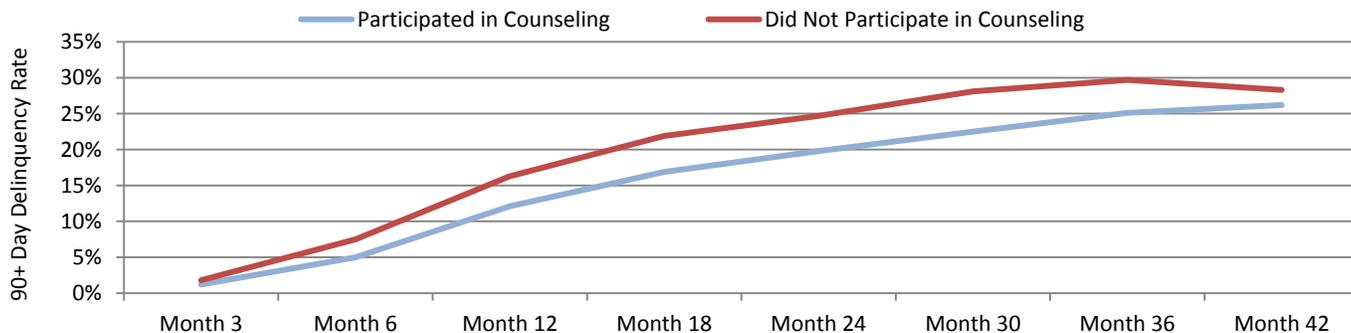


% of Referrals Who Take Up Counseling

Bank of America, N.A.	4%
CitiMortgage, Inc.	9%
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, 12% of borrowers who participated in counseling disqualified from their HAMP modification, compared to more than 16% 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.

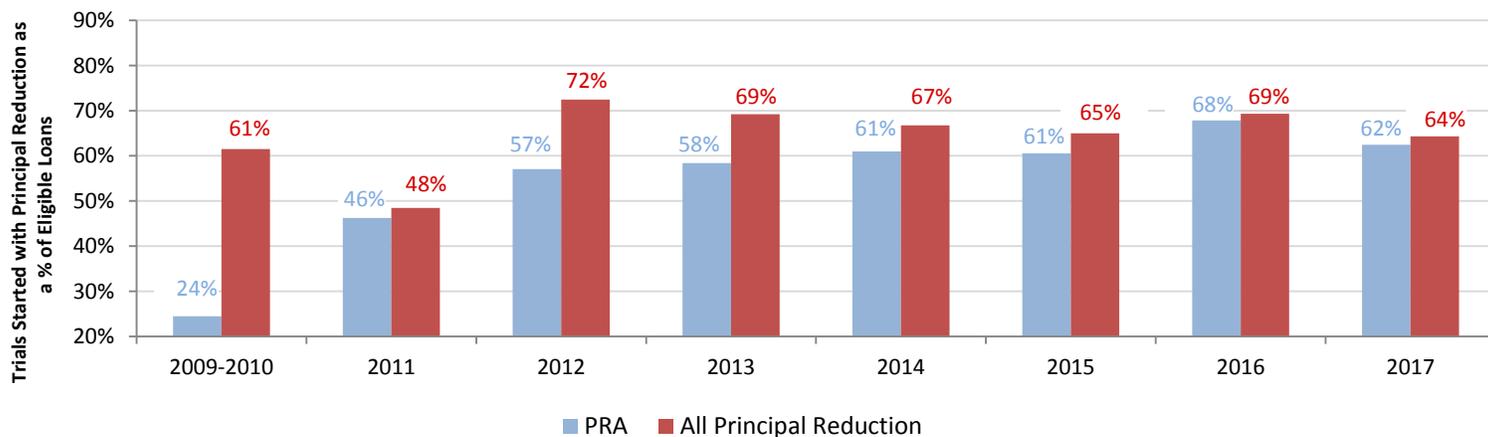
### The HAMP Principal Reduction Alternative

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 <sup>6</sup>	HAMP Modifications with Upfront Principal Reduction Outside of PRA	Total HAMP Modifications with Principal Reduction
All Permanent Modifications Started	245,316	55,514	300,830
Active Permanent Modifications	151,335	33,110	184,445
Median Principal Amount Reduced for Permanent Modifications Started <sup>7</sup>	\$62,646	\$51,300	\$60,026
Median Principal Amount Reduced for Permanent Modifications Started (%) <sup>8</sup>	31.7%	18.0%	30.2%
Total Outstanding Principal Balance Reduced on Permanent Modifications Started <sup>7</sup>	\$21,016,578,847	\$3,529,114,403	\$24,545,693,250



### Modification Characteristics: HAMP vs. HAMP with Principal Reduction

	All HAMP Modifications	Total HAMP Modifications with Principal Reduction
<b>Permanent Modifications – Median LTV ratio:</b>		
- Before Modification	113.8%	138.8%
- After Modification	114.0%	105.0%
<b>Permanent Modifications – Median Before Modification Debt-to-Income (DTI) ratio:</b>		
- Front-End DTI	42.6%	41.8%
- Back-End DTI	64.1%	53.6%

### The Second Lien Modification Program

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)*	166,415
Second Lien Modifications Involving Full Lien Extinguishments	49,395
Active Second Lien Modifications**	72,298
Active Second Lien Modifications Involving Partial Lien Extinguishments	9,621

\* Includes 9,393 loans that have a qualifying first lien GSE Standard Modification.

\*\* Includes 9,294 loans in active non-payment status whereby the 1MP modification has disqualified from HAMP. As a result, the servicer is no longer required to report payment activity on the 2MP modification.

### 2MP Modification Characteristics

#### Median Monthly Payment Reduction:

##### Second lien official modifications

Reduction on second lien only	\$153
Combined first and second lien reduction	\$781
% of total monthly payment	42%

##### Second lien full extinguishments

Combined first and second lien reduction	\$959
% of total monthly payment	51%

#### Debt Extinguishment:

##### HAMP homeowners receiving partial or full extinguishment

Total Outstanding Principal Balance Extinguished	\$3.7B
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#### Top Three States by Activity:

##### Percent of total 2MP modifications started

California	33%
Florida	10%
New York	7%

### 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	160,751	56,820	189,081	406,652
Deed-in-Lieu	12,415	5,315	51,966	69,696
<b>Total Transactions Completed</b>	<b>173,166</b>	<b>62,135</b>	<b>241,047</b>	<b>476,348</b>

### Characteristics of Non-GSE HAFA Activity

#### Non-GSE HAFA Debt Relief & Release of Subordinate Liens

Through HAFA, homeowners can be relieved of significant unpaid principal balances.

Median Unpaid Principal Balance Before HAFA	\$270,276
Median Sales Price	\$167,000
Median Debt Relief	\$113,407
Median Debt Relief as % of UPB	44%
Total Debt Relief (cumulative)	\$30.3B

In addition to satisfying the primary mortgage debt, as part of a HAFA short sale or deed-in-lieu the homeowner must be fully released from liability for subordinate liens.

% of HAFA transactions completed that included release of a homeowner's subordinate liens	39%
Total subordinate liens released (cumulative)	\$628.8M

In 14% of HAFA transactions completed, the homeowner began a HAMP trial modification but later requested a HAFA agreement or was disqualified from HAMP.

#### Non-GSE HAFA Activity by State

Top Three States by HAFA Activity:	% of HAFA Transactions Completed
California	33%
Florida	16%
Nevada	5%

# Making Home Affordable: Results by Servicer

## Program Performance Report through the Fourth Quarter 2017

### Making Home Affordable Program Activity by Servicer

As of December 2017, there were 130 servicers that participate in Treasury's MHA programs, but seven servicers make up more than three quarters 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 <sup>9</sup> Permanent Modifications	2MP Modifications	HAFA <sup>10</sup> non-GSE Transactions Completed
Bank of America, N.A.	93,710	6,913	N/A*	4,066	42,423	50,069
CitiMortgage, Inc.	27,984	3,339	776	2,719	20,867	2,551
JPMorgan Chase Bank, N.A.	157,026	6,645	2,568	24,840	45,288	38,454
Nationstar Mortgage LLC	185,473	27,997	5,025	11,651	9,877	12,051
Ocwen Loan Servicing, LLC	245,576	85,630	18,789	119,712	N/A*	30,054
Select Portfolio Servicing, Inc.	138,890	33,901	11,279	25,517	N/A*	23,646
Wells Fargo Bank, N.A.	187,529	12,866	186	29,413	25,383	45,847
Other Servicers	437,007	40,648	5,384	27,398	22,577	32,629
<b>Total</b>	<b>1,473,195</b>	<b>217,939</b>	<b>44,007</b>	<b>245,316</b>	<b>166,415</b>	<b>235,301</b>

\*Servicer does not participate.

### HAMP Permanent Modifications by Investor

Servicer	All HAMP Permanent Modifications			
	GSE	Private	Portfolio	Total
Bank of America, N.A.	38,969	43,530	18,124	100,623
CitiMortgage, Inc.	13,232	8,531	10,336	32,099
JPMorgan Chase Bank, N.A.	66,904	53,403	45,932	166,239
Nationstar Mortgage LLC	119,293	90,125	9,077	218,495
Ocwen Loan Servicing, LLC	22,793	305,451	21,751	349,995
Select Portfolio Servicing, Inc.	24,474	130,477	29,119	184,070
Wells Fargo Bank, N.A.	71,517	39,970	89,094	200,581
Other Servicers	303,184	107,183	72,672	483,039
<b>Total</b>	<b>660,366</b>	<b>778,670</b>	<b>296,105</b>	<b>1,735,141</b>

### Servicer Performance

#### Treasury Monitors Performance of Participating Mortgage Servicers

Treasury has monitored the performance of participating mortgage servicers since the MHA Program's inception in 2009. Freddie Mac, acting as Treasury's compliance agent, created a separate division known as Making Home Affordable–Compliance (MHA-C), which evaluates servicers' compliance with MHA guidelines through regular compliance reviews.

Over the years, these reviews have assessed servicers' compliance with MHA guidelines in many areas, such as:

- Identifying and contacting homeowners who are potentially eligible for MHA;
- Evaluating homeowners' eligibility for MHA programs and communicating decisions;
- Remitting or applying financial incentives for the benefit of eligible homeowners;
- Processing interest-rate step-ups, loan recasts and related notices to borrowers;
- Processing MHA-modified loans that have lost good standing or are included in a transfer of servicing; and
- Reporting MHA data to Treasury's system of record.

MHA-C reports the results of each compliance review to Treasury and the servicer. This approach provides Treasury with comprehensive insight into how each servicer is implementing MHA programs.

#### Consequences of Non-Compliance

It is important to note that servicer participation in MHA is 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. This includes requiring the servicer to correct identified instances of non-compliance, identify and re-evaluate affected loans, perform a retroactive analysis when an issue is potentially systemic, and enhance the effectiveness of the servicer's internal controls. In addition, Treasury can implement financial remedies, such as withholding financial incentive payments owed to servicers until non-compliance is corrected.

#### MHA Wind-Down

The Consolidated Appropriations Act, 2016, signed into law on December 18, 2015, provided that the MHA Program would terminate on December 31, 2016, except with respect to certain loan modification applications made before such date. As set forth in program guidelines, MHA servicers were required to evaluate applications submitted before the deadline and offer trial modifications to eligible applicants. All MHA transactions must be completed by December 1, 2017.

Following the completion of all MHA transactions on December 1, 2017, Treasury will continue to monitor servicer compliance with respect to those MHA guidelines that pertain to post-modification activities, and require remedial action as described above.

### Appendix 1: Program 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

MHA programs terminated on December 31, 2016, except with respect to certain loan modification applications made before that date. Reporting will continue, however.

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 December 2017. 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](http://www.FHFA.gov).

#### Treasury FHA-HAMP Program Notes:

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

### Appendix 1: Program 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 December 2017. It does not include other GSE short sale and DIL activity outside the HAFA program. Please refer to the latest Federal Housing Finance Agency's Foreclosure Prevention Report for the total number of short sales and DIL of foreclosure actions the GSEs have completed since 4Q 2008. Please visit [www.FHFA.gov](http://www.FHFA.gov) for the complete FHFA report.

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

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

#### PRA Program Notes:

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

### Appendix 2: 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 3: End Notes

Note #	Section	End Notes
1	MHA Program Updates (page 2)	MHA Program Activity includes HAMP Tier 1, HAMP Tier 2, and Streamline HAMP, except where specified.
2	MHA Program Updates (page 2)	MHA First Lien Permanent Modifications Started includes GSE Standard Modifications (GSE SAI) but not GSE Streamlined Modifications. For details on all GSE programs, visit <a href="http://www.FHFA.gov/">http://www.FHFA.gov/</a> .
3	HAMP Program Results (page 4)	As reported into the HAMP system of record by servicers. Excludes Treasury FHA-HAMP modifications. Totals reflect impact of servicing transfers.
4	HAMP Program Results (page 4 and page 9)	Data is as reported by servicers for actions completed through the end of December 2017 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 7)	Servicers did not submit 3.6% 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. 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 40.9% and 41.0%.
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	Results by Servicer (page 14)	While both GSE and non-GSE loans are eligible for HAMP, 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.
10	Results by Servicer (page 14)	Includes non-GSE activity under the MHA program only. Servicer GSE program data not available.

# Making Home Affordable: Appendix

Program Performance Report through the Fourth Quarter 2017

## Appendix 4: All HAMP Activity by State

State	Permanent Modifications Started	Median Monthly Payment Reduction	Median Monthly Pre-Modification Payment	Median Monthly Payment Reduction % of Pre-Modification Payment
AK	847	\$468.68	\$1,487.39	32%
AL	12,166	\$262.82	\$786.33	33%
AR	4,638	\$245.15	\$740.86	33%
AZ	58,091	\$433.26	\$1,187.11	36%
CA	376,052	\$696.11	\$1,925.78	36%
CO	22,160	\$403.23	\$1,229.75	33%
CT	26,073	\$511.11	\$1,373.53	37%
DC	3,227	\$522.67	\$1,669.22	31%
DE	6,177	\$396.45	\$1,244.42	32%
FL	209,255	\$454.25	\$1,162.95	39%
GA	63,141	\$349.71	\$970.05	36%
HI	6,644	\$767.16	\$2,335.60	33%
IA	4,922	\$247.68	\$734.76	34%
ID	5,973	\$365.28	\$1,099.70	33%
IL	91,144	\$484.74	\$1,212.35	40%
IN	19,417	\$260.26	\$759.78	34%
KS	4,810	\$281.16	\$842.24	33%
KY	8,026	\$261.24	\$768.43	34%
LA	12,792	\$276.47	\$821.55	34%
MA	41,778	\$560.76	\$1,614.56	35%
MD	59,309	\$549.56	\$1,624.72	34%
ME	5,465	\$374.81	\$1,067.29	35%
MI	47,790	\$338.25	\$900.49	38%
MN	24,919	\$414.01	\$1,195.52	35%
MO	19,352	\$289.48	\$817.27	35%
MS	7,867	\$247.30	\$722.63	34%
MT	1,842	\$387.37	\$1,200.81	32%
NC	35,491	\$295.74	\$875.61	34%
ND	300	\$272.40	\$864.29	32%
NE	2,788	\$260.09	\$765.08	34%
NH	7,753	\$458.88	\$1,333.35	34%
NJ	66,750	\$604.50	\$1,646.63	37%
NM	6,252	\$338.90	\$1,018.83	33%
NV	35,626	\$517.55	\$1,373.06	38%
NY	97,613	\$735.24	\$1,975.16	37%
OH	41,766	\$288.74	\$781.75	37%
OK	5,428	\$244.64	\$719.77	34%
OR	18,509	\$443.28	\$1,296.95	34%
PA	46,891	\$328.61	\$972.05	34%
RI	8,904	\$518.67	\$1,344.39	39%
SC	18,577	\$286.97	\$855.66	34%
SD	651	\$261.46	\$868.60	30%
TN	21,835	\$281.13	\$805.96	35%
TX	57,397	\$276.89	\$821.65	34%
UT	13,292	\$419.68	\$1,316.56	32%
VA	41,068	\$469.87	\$1,468.21	32%
VT	1,720	\$362.70	\$1,070.14	34%
WA	35,804	\$490.86	\$1,482.30	33%
WI	17,832	\$338.40	\$943.12	36%
WV	2,555	\$295.96	\$976.15	30%
WY	853	\$357.56	\$1,172.38	30%
PR	5,565	\$276.27	\$761.37	36%
<b>Nationwide*</b>	<b>1,735,141</b>	<b>\$465.90</b>	<b>\$1,325.44</b>	<b>35%</b>

\* Includes U.S. Territories

# Making Home Affordable: Appendix

## Program Performance Report through the Fourth Quarter 2017

### Appendix 5: 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	44.81%	6.8%	\$ 1,459.91	\$ 4,167.00	\$ 216,999.78	\$ 836.58	\$ 94.44	\$ 178.31	\$ (399.73)
AL	46.77%	6.8%	\$ 874.14	\$ 2,272.00	\$ 119,447.35	\$ 498.10	\$ 47.84	\$ 97.53	\$ (242.71)
AR	45.89%	6.5%	\$ 801.46	\$ 2,121.18	\$ 115,051.05	\$ 457.91	\$ 48.84	\$ 101.50	\$ (212.97)
AZ	49.57%	6.4%	\$ 1,190.69	\$ 2,798.77	\$ 177,960.49	\$ 652.08	\$ 78.00	\$ 189.59	\$ (309.96)
CA	48.84%	6.1%	\$ 1,941.58	\$ 4,665.45	\$ 306,786.83	\$ 1,058.28	\$ 135.04	\$ 310.26	\$ (480.89)
CO	46.69%	6.5%	\$ 1,235.03	\$ 3,166.66	\$ 188,722.20	\$ 728.80	\$ 80.44	\$ 180.89	\$ (301.71)
CT	45.64%	6.5%	\$ 1,458.75	\$ 4,333.33	\$ 210,193.07	\$ 777.38	\$ 90.70	\$ 198.06	\$ (414.16)
DC	47.89%	6.4%	\$ 1,689.16	\$ 4,090.00	\$ 272,162.50	\$ 958.67	\$ 119.13	\$ 264.48	\$ (384.55)
DE	47.19%	6.5%	\$ 1,283.75	\$ 3,121.50	\$ 197,685.00	\$ 751.01	\$ 84.11	\$ 177.70	\$ (312.08)
FL	47.63%	6.5%	\$ 1,192.50	\$ 3,272.00	\$ 171,000.00	\$ 613.68	\$ 75.03	\$ 168.84	\$ (350.96)
GA	47.57%	6.5%	\$ 1,003.63	\$ 2,628.95	\$ 143,197.61	\$ 553.08	\$ 61.56	\$ 137.95	\$ (282.24)
HI	49.09%	6.3%	\$ 2,433.33	\$ 5,399.76	\$ 395,619.41	\$ 1,368.91	\$ 175.67	\$ 379.10	\$ (527.57)
IA	44.49%	6.6%	\$ 775.81	\$ 2,280.98	\$ 106,824.54	\$ 428.45	\$ 44.08	\$ 93.04	\$ (208.31)
ID	48.67%	6.5%	\$ 1,149.95	\$ 2,730.43	\$ 171,058.72	\$ 654.83	\$ 74.23	\$ 165.85	\$ (290.71)
IL	47.14%	6.5%	\$ 1,279.02	\$ 3,696.69	\$ 178,362.95	\$ 640.52	\$ 78.14	\$ 177.74	\$ (395.43)
IN	46.23%	6.8%	\$ 811.98	\$ 2,145.00	\$ 109,169.56	\$ 448.25	\$ 44.48	\$ 93.47	\$ (225.32)
KS	44.63%	6.6%	\$ 895.10	\$ 2,701.89	\$ 126,003.65	\$ 499.04	\$ 51.27	\$ 110.84	\$ (243.78)
KY	46.11%	6.8%	\$ 817.45	\$ 2,205.30	\$ 112,119.02	\$ 457.63	\$ 46.01	\$ 97.27	\$ (226.91)
LA	45.62%	6.9%	\$ 894.99	\$ 2,564.00	\$ 123,829.95	\$ 495.86	\$ 51.49	\$ 101.91	\$ (254.88)
MA	47.15%	6.4%	\$ 1,658.92	\$ 4,333.33	\$ 250,290.84	\$ 909.76	\$ 108.07	\$ 239.15	\$ (429.97)
MD	46.91%	6.4%	\$ 1,673.24	\$ 4,331.97	\$ 259,750.13	\$ 936.48	\$ 113.59	\$ 251.64	\$ (414.76)
ME	46.83%	6.6%	\$ 1,137.72	\$ 2,998.36	\$ 163,672.20	\$ 612.79	\$ 70.25	\$ 143.64	\$ (306.65)
MI	46.97%	6.5%	\$ 956.00	\$ 2,666.73	\$ 129,934.90	\$ 503.71	\$ 54.27	\$ 124.21	\$ (277.79)
MN	46.21%	6.3%	\$ 1,202.13	\$ 3,294.00	\$ 178,055.64	\$ 674.64	\$ 76.50	\$ 175.80	\$ (310.23)
MO	46.21%	6.7%	\$ 883.42	\$ 2,475.12	\$ 123,277.47	\$ 483.39	\$ 51.12	\$ 109.87	\$ (251.96)
MS	46.59%	6.9%	\$ 811.09	\$ 2,237.63	\$ 111,680.47	\$ 449.20	\$ 45.29	\$ 90.82	\$ (237.23)
MT	46.95%	6.4%	\$ 1,269.70	\$ 3,250.00	\$ 195,171.72	\$ 730.05	\$ 81.62	\$ 174.19	\$ (312.26)
NC	46.56%	6.6%	\$ 943.35	\$ 2,483.57	\$ 133,269.25	\$ 535.00	\$ 55.99	\$ 116.90	\$ (252.39)
ND	42.33%	6.5%	\$ 881.34	\$ 2,826.19	\$ 132,200.71	\$ 516.30	\$ 57.21	\$ 121.92	\$ (216.88)
NE	43.70%	6.8%	\$ 770.93	\$ 2,463.44	\$ 108,255.42	\$ 442.20	\$ 44.57	\$ 91.26	\$ (213.12)
NH	44.09%	6.4%	\$ 1,347.04	\$ 4,160.00	\$ 198,189.82	\$ 764.01	\$ 84.67	\$ 181.07	\$ (348.87)

# Making Home Affordable: Appendix

## Program Performance Report through the Fourth Quarter 2017

### Appendix 5: HAMP Tier 1 Scheduled Interest Rate Increases by State

State	Median Values								
	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	45.27%	6.4%	\$ 1,705.40	\$ 5,250.91	\$ 250,114.70	\$ 886.81	\$ 110.07	\$ 236.93	\$ (473.11)
NM	47.37%	6.5%	\$ 1,063.26	\$ 2,744.54	\$ 156,255.43	\$ 612.30	\$ 67.75	\$ 143.50	\$ (285.97)
NV	50.18%	6.3%	\$ 1,369.20	\$ 3,124.53	\$ 207,977.98	\$ 738.04	\$ 91.49	\$ 216.67	\$ (364.44)
NY	47.08%	6.4%	\$ 2,085.32	\$ 5,716.88	\$ 313,298.78	\$ 1,086.12	\$ 137.71	\$ 296.30	\$ (581.55)
OH	45.49%	6.6%	\$ 817.29	\$ 2,378.90	\$ 110,044.15	\$ 442.82	\$ 45.31	\$ 98.85	\$ (236.03)
OK	44.89%	6.9%	\$ 773.60	\$ 2,331.50	\$ 105,182.22	\$ 436.15	\$ 42.70	\$ 85.89	\$ (224.88)
OR	46.75%	6.4%	\$ 1,323.61	\$ 3,440.69	\$ 206,760.39	\$ 767.92	\$ 91.18	\$ 200.03	\$ (323.27)
PA	45.30%	6.6%	\$ 1,078.30	\$ 3,168.25	\$ 150,806.63	\$ 581.43	\$ 63.22	\$ 129.16	\$ (297.06)
RI	47.47%	6.4%	\$ 1,360.13	\$ 3,639.03	\$ 196,067.41	\$ 701.79	\$ 84.83	\$ 190.58	\$ (401.04)
SC	46.77%	6.6%	\$ 957.87	\$ 2,472.19	\$ 136,434.78	\$ 543.73	\$ 57.66	\$ 121.00	\$ (251.07)
SD	44.07%	6.5%	\$ 929.37	\$ 2,736.50	\$ 136,541.65	\$ 533.39	\$ 57.12	\$ 126.07	\$ (214.85)
TN	47.11%	6.9%	\$ 872.67	\$ 2,293.53	\$ 117,940.33	\$ 480.12	\$ 47.97	\$ 100.26	\$ (260.38)
TX	43.21%	7.0%	\$ 851.33	\$ 2,925.19	\$ 117,227.83	\$ 480.96	\$ 47.94	\$ 98.54	\$ (248.05)
UT	47.73%	6.5%	\$ 1,368.90	\$ 3,269.76	\$ 211,335.17	\$ 801.91	\$ 92.98	\$ 211.06	\$ (322.02)
VA	46.73%	6.4%	\$ 1,595.78	\$ 4,059.82	\$ 249,076.98	\$ 904.96	\$ 107.58	\$ 239.21	\$ (360.45)
VT	46.30%	6.8%	\$ 1,149.63	\$ 3,117.86	\$ 166,750.00	\$ 627.32	\$ 70.59	\$ 154.68	\$ (304.92)
WA	46.47%	6.4%	\$ 1,515.12	\$ 3,972.22	\$ 241,560.48	\$ 872.65	\$ 106.64	\$ 231.92	\$ (352.11)
WI	45.14%	6.5%	\$ 983.53	\$ 2,974.00	\$ 137,766.20	\$ 530.00	\$ 58.69	\$ 125.95	\$ (275.83)
WV	46.76%	6.6%	\$ 1,097.57	\$ 2,688.93	\$ 155,640.57	\$ 629.07	\$ 64.85	\$ 127.96	\$ (265.67)
WY	46.50%	6.5%	\$ 1,301.51	\$ 3,222.00	\$ 189,322.74	\$ 793.72	\$ 79.94	\$ 162.43	\$ (309.11)
PR	51.37%	6.3%	\$ 758.57	\$ 1,617.12	\$ 102,832.11	\$ 432.96	\$ 44.09	\$ 92.99	\$ (217.39)
<b>Nationwide*</b>	<b>47.40%</b>	<b>6.4%</b>	<b>\$ 1,445.00</b>	<b>\$ 3,794.25</b>	<b>\$ 214,531.40</b>	<b>\$ 778.61</b>	<b>\$ 92.94</b>	<b>\$ 207.66</b>	<b>\$ (371.87)</b>

\* Includes U.S. Territories

# Making Home Affordable: Appendix

## Program Performance Report through the Fourth Quarter 2017

### Appendix 6: Performance of HAMP Modifications by Vintage

<b>HAMP Tier 1</b>										
<b>Mod. Effective in:</b>	<b>Delinquency: Months After Conversion to Permanent Modification</b>									
	<b>3</b>		<b>6</b>		<b>12</b>		<b>18</b>		<b>24</b>	
	<b>#</b>	<b>90+ Days</b>	<b>#</b>	<b>90+ Days</b>	<b>#</b>	<b>90+ Days</b>	<b>#</b>	<b>90+ Days</b>	<b>#</b>	<b>90+ Days</b>
2009Q3	3,562	4.5%	4,383	10.6%	4,583	21.2%	4,916	28.9%	5,017	33.5%
2009Q4	43,323	1.9%	47,118	6.3%	50,970	15.9%	54,141	22.4%	55,087	28.4%
2010Q1	123,480	1.5%	149,690	6.1%	160,478	16.1%	165,484	22.5%	167,304	28.8%
2010Q2	147,021	1.8%	156,628	7.5%	172,929	16.1%	170,159	24.1%	178,290	28.7%
2010Q3	85,916	1.9%	95,577	7.1%	103,851	14.5%	105,812	21.9%	105,859	26.8%
2010Q4	57,818	1.8%	62,269	5.7%	64,894	14.5%	66,425	21.1%	66,192	26.5%
2011Q1	70,565	1.0%	75,527	5.1%	79,237	13.6%	80,823	19.2%	80,491	24.9%
2011Q2	79,587	1.3%	88,842	5.8%	92,349	13.2%	91,643	20.1%	91,251	25.1%
2011Q3	80,615	1.3%	85,671	5.6%	86,659	12.3%	86,414	18.9%	84,893	23.4%
2011Q4	64,719	1.2%	67,231	4.4%	67,583	11.4%	67,747	16.8%	67,460	21.0%
2012Q1	49,170	0.8%	50,604	4.0%	50,635	10.8%	50,028	15.8%	50,532	20.0%
2012Q2	43,823	1.0%	44,796	4.6%	45,073	10.9%	44,569	16.1%	44,773	20.0%
2012Q3	47,127	1.0%	48,817	4.6%	49,540	10.0%	50,038	15.1%	50,287	18.5%
2012Q4	39,172	1.0%	41,092	3.9%	42,306	9.4%	42,553	14.0%	42,683	17.6%
2013Q1	39,140	0.7%	40,794	3.5%	41,917	9.6%	42,286	13.9%	42,069	17.7%
2013Q2	31,442	0.8%	32,920	3.9%	33,629	9.4%	33,913	14.2%	34,055	17.4%
2013Q3	31,824	0.9%	33,297	4.2%	34,702	9.3%	34,512	14.1%	34,664	17.0%
2013Q4	27,218	1.0%	28,537	3.9%	29,819	9.5%	29,837	14.0%	29,828	17.2%
2014Q1	23,618	0.9%	25,516	3.9%	26,366	10.4%	26,300	14.5%	26,388	17.9%
2014Q2	18,979	1.1%	19,787	5.1%	20,406	10.8%	20,367	15.3%	20,473	18.6%
2014Q3	16,947	1.3%	17,788	5.5%	18,360	10.7%	18,412	15.9%	18,362	19.4%
2014Q4	15,077	1.5%	16,842	4.5%	17,279	10.8%	17,489	15.8%	17,272	19.7%
2015Q1	14,769	1.0%	15,743	4.4%	16,154	11.1%	16,156	16.0%	16,171	20.1%
2015Q2	14,233	1.4%	14,780	5.6%	15,074	12.0%	15,072	16.9%	15,130	20.6%
2015Q3	12,612	1.5%	13,055	5.6%	13,327	11.8%	13,275	17.8%	13,289	21.3%
2015Q4	10,448	1.6%	10,910	5.7%	11,154	12.5%	11,125	18.0%	10,603	23.2%
2016Q1	9,615	1.0%	10,005	5.1%	10,203	12.5%	10,175	17.8%	3,457	23.5%
2016Q2	8,738	1.6%	9,210	5.9%	9,438	12.9%	8,965	19.4%		
2016Q3	7,960	1.4%	8,389	6.1%	8,573	13.0%	2,982	19.8%		
2016Q4	6,602	1.3%	7,012	5.5%	6,710	13.5%				
2017Q1	5,776	1.2%	6,029	4.6%	1,987	11.2%				
2017Q2	4,380	1.5%	4,331	7.0%						
2017Q3	1,267	1.6%	688	7.3%						
2017Q4	135	2.2%								
<b>All</b>	<b>1,236,678</b>	<b>1.3%</b>	<b>1,333,878</b>	<b>5.5%</b>	<b>1,386,185</b>	<b>13.1%</b>	<b>1,381,618</b>	<b>19.2%</b>	<b>1,371,880</b>	<b>23.9%</b>

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

# Making Home Affordable: Appendix

## Program Performance Report through the Fourth Quarter 2017

### Appendix 6: Performance of HAMP Modifications by Vintage

<b>HAMP Tier 1</b>										
<b>Mod. Effective in:</b>	<b>Delinquency: Months After Conversion to Permanent Modification</b>									
	<b>36</b>		<b>48</b>		<b>60</b>		<b>72</b>		<b>84</b>	
	<b>#</b>	<b>90+ Days</b>	<b>#</b>	<b>90+ Days</b>	<b>#</b>	<b>90+ Days</b>	<b>#</b>	<b>90+ Days</b>	<b>#</b>	<b>90+ Days</b>
2009Q3	5,117	41.7%	5,025	48.2%	5,005	52.3%	4,754	58.6%	4,428	65.7%
2009Q4	55,897	37.2%	55,642	43.1%	54,893	47.5%	52,699	52.8%	49,187	59.5%
2010Q1	165,607	37.5%	165,315	43.0%	162,771	47.2%	156,831	52.2%	146,035	58.8%
2010Q2	174,571	37.5%	173,713	42.6%	172,477	46.2%	165,198	51.3%	154,072	57.8%
2010Q3	104,148	35.3%	104,699	39.8%	102,415	43.9%	98,057	48.9%	92,295	54.6%
2010Q4	65,680	34.3%	65,672	38.8%	64,594	42.6%	62,152	47.1%	57,306	53.6%
2011Q1	80,621	31.9%	80,085	36.6%	78,313	40.4%	74,047	45.6%	24,347	51.8%
2011Q2	91,256	31.6%	90,752	36.1%	88,359	39.8%	83,661	45.0%		
2011Q3	86,593	29.2%	84,737	34.2%	81,825	38.2%	78,097	42.7%		
2011Q4	67,546	26.8%	66,472	30.9%	64,668	34.7%	59,529	40.3%		
2012Q1	50,079	26.0%	49,481	30.1%	47,941	33.8%	15,135	38.5%		
2012Q2	44,693	25.5%	43,672	29.5%	42,164	33.3%				
2012Q3	49,577	24.1%	48,340	28.1%	46,589	31.7%				
2012Q4	42,070	22.7%	40,929	26.7%	37,888	31.3%				
2013Q1	41,563	22.5%	40,318	26.5%	12,103	30.4%				
2013Q2	33,910	22.0%	32,966	26.1%						
2013Q3	34,241	21.9%	33,203	26.1%						
2013Q4	29,483	22.0%	27,398	27.3%						
2014Q1	26,065	23.4%	8,243	27.2%						
2014Q2	20,321	23.9%								
2014Q3	18,109	25.2%								
2014Q4	16,378	26.5%								
2015Q1	5,509	26.8%								
2015Q2										
2015Q3										
2015Q4										
2016Q1										
2016Q2										
2016Q3										
2016Q4										
2017Q1										
2017Q2										
2017Q3										
2017Q4										
<b>All</b>	<b>1,309,034</b>	<b>31.0%</b>	<b>1,216,662</b>	<b>36.2%</b>	<b>1,062,005</b>	<b>41.3%</b>	<b>850,160</b>	<b>48.1%</b>	<b>527,670</b>	<b>57.0%</b>

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

# Making Home Affordable: Appendix

## Program Performance Report through the Fourth Quarter 2017

### Appendix 6: Performance of HAMP Modifications by Vintage

<b>HAMP Tier 2</b>								
Mod. Effective in:	Delinquency: Months After Conversion to Permanent Modification							
	3		6		12		18	
	#	90+ Days	#	90+ Days	#	90+ Days	#	90+ Days
2012Q3	0	0.0%	0	0.0%	0	0.0%	1	100.0%
2012Q4	946	1.3%	1,116	5.4%	1,186	17.3%	1,243	23.1%
2013Q1	2,476	1.4%	2,710	7.2%	2,870	19.5%	2,975	26.8%
2013Q2	4,100	1.6%	4,450	8.0%	5,053	17.6%	5,156	24.8%
2013Q3	11,196	2.2%	13,196	8.4%	13,621	16.9%	13,528	25.0%
2013Q4	11,199	1.9%	11,783	7.3%	12,597	17.1%	12,502	23.5%
2014Q1	10,492	1.4%	11,600	6.7%	12,007	17.0%	11,791	23.0%
2014Q2	10,872	1.4%	11,181	7.4%	11,289	15.8%	11,199	22.4%
2014Q3	9,158	2.0%	9,463	8.1%	9,937	15.5%	9,828	22.4%
2014Q4	11,041	1.9%	12,679	6.5%	12,897	16.4%	13,254	22.7%
2015Q1	13,063	1.2%	14,041	6.5%	14,213	17.0%	14,137	23.4%
2015Q2	13,937	1.6%	14,243	8.6%	14,312	17.9%	14,358	25.2%
2015Q3	14,262	2.2%	14,691	8.9%	14,936	17.8%	14,814	25.7%
2015Q4	11,819	2.2%	12,072	7.5%	12,522	17.5%	12,547	24.6%
2016Q1	12,579	1.3%	13,085	6.6%	13,298	17.4%	13,294	23.8%
2016Q2	12,794	1.6%	13,249	8.0%	13,578	17.7%	12,868	26.2%
2016Q3	12,457	2.0%	12,979	8.4%	13,208	17.7%	4,227	25.9%
2016Q4	10,154	2.0%	10,773	7.0%	10,263	17.5%		
2017Q1	8,966	1.4%	9,234	6.5%	2,933	16.5%		
2017Q2	7,099	1.5%	6,981	7.4%				
2017Q3	1,933	2.2%	1,029	7.4%				
2017Q4	238	2.5%						
All	190,781	1.7%	200,555	7.5%	190,720	17.2%	167,722	24.2%

Mod. Effective in:	Delinquency: Months After Conversion to Permanent Modification							
	24		36		48		60	
	#	90+ Days	#	90+ Days	#	90+ Days	#	90+ Days
2012Q3	1	100.0%	1	100.0%	1	100.0%	1	100.0%
2012Q4	1,256	28.6%	1,282	34.5%	1,249	39.7%	1,169	45.6%
2013Q1	3,009	32.4%	3,231	36.9%	3,132	41.6%	777	47.0%
2013Q2	5,194	29.3%	5,257	34.8%	5,112	40.5%		
2013Q3	13,833	28.9%	14,017	34.9%	13,576	40.8%		
2013Q4	12,645	28.1%	12,711	34.5%	11,785	42.6%		
2014Q1	12,009	27.5%	11,876	34.6%	3,702	41.7%		
2014Q2	10,992	27.8%	11,182	34.3%				
2014Q3	9,828	27.2%	9,647	35.2%				
2014Q4	13,148	27.9%	12,516	37.3%				
2015Q1	14,195	29.3%	5,006	37.0%				
2015Q2	14,451	30.3%						
2015Q3	14,870	30.3%						
2015Q4	12,020	30.8%						
2016Q1	4,138	29.9%						
2016Q2								
2016Q3								
2016Q4								
2017Q1								
2017Q2								
2017Q3								
2017Q4								
All	141,589	29.0%	86,726	35.3%	38,557	41.5%	1,947	46.2%

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 6: Performance of HAMP Modifications by Vintage

#### STREAMLINE HAMP

#### Delinquency: Months After Conversion to Permanent Modification

Mod. Effective in:	3		6		12		18	
	#	90+ Days	#	90+ Days	#	90+ Days	#	90+ Days
	2016Q2	5,231	5.7%	5,582	16.1%	5,809	29.0%	5,653
2016Q3	11,379	4.7%	11,723	15.2%	11,984	28.4%	6,902	38.7%
2016Q4	8,057	3.3%	8,641	11.9%	8,571	25.8%		
2017Q1	10,287	2.2%	10,763	10.5%	3,503	23.8%		
2017Q2	4,195	3.3%	4,062	12.9%				
2017Q3	734	2.3%	293	10.9%				
2017Q4	114	2.6%						
<b>All</b>	<b>39,997</b>	<b>3.7%</b>	<b>41,064</b>	<b>13.1%</b>	<b>29,867</b>	<b>27.2%</b>	<b>12,555</b>	<b>38.4%</b>

# Making Home Affordable: Appendix

## Program Performance Report through the Fourth Quarter 2017

### Appendix 7: 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	87	\$196.03	34%
Aguadilla-Isabela, PR Metropolitan Statistical Area	250	\$234.68	34%
Akron, OH Metropolitan Statistical Area	3,205	\$297.41	37%
Albany, GA Metropolitan Statistical Area	437	\$243.84	33%
Albany, OR Metropolitan Statistical Area	407	\$317.30	31%
Albany-Schenectady-Troy, NY Metropolitan Statistical Area	2,329	\$342.98	34%
Albuquerque, NM Metropolitan Statistical Area	4,035	\$329.83	33%
Alexandria, LA Metropolitan Statistical Area	233	\$252.31	33%
Allentown-Bethlehem-Easton, PA-NJ Metropolitan Statistical Area	5,129	\$392.26	34%
Altoona, PA Metropolitan Statistical Area	211	\$222.03	34%
Amarillo, TX Metropolitan Statistical Area	186	\$260.87	38%
Ames, IA Metropolitan Statistical Area	80	\$288.49	34%
Anchorage, AK Metropolitan Statistical Area	648	\$487.53	32%
Ann Arbor, MI Metropolitan Statistical Area	1,350	\$420.27	36%
Anniston-Oxford-Jacksonville, AL Metropolitan Statistical Area	225	\$221.79	32%
Appleton, WI Metropolitan Statistical Area	432	\$317.38	35%
Arecibo, PR Metropolitan Statistical Area	247	\$253.69	37%
Asheville, NC Metropolitan Statistical Area	1,533	\$342.98	34%
Athens-Clarke County, GA Metropolitan Statistical Area	644	\$304.52	34%
Atlanta-Sandy Springs-Roswell, GA Metropolitan Statistical Area	49,600	\$369.68	37%
Atlantic City-Hammonton, NJ Metropolitan Statistical Area	3,052	\$475.95	38%
Auburn-Opelika, AL Metropolitan Statistical Area	323	\$272.37	29%
Augusta-Richmond County, GA-SC Metropolitan Statistical Area	1,311	\$263.51	36%
Austin-Round Rock, TX Metropolitan Statistical Area	3,302	\$322.23	33%
Bakersfield, CA Metropolitan Statistical Area	9,059	\$464.47	37%
Baltimore-Columbia-Towson, MD Metropolitan Statistical Area	20,224	\$461.24	33%
Bangor, ME Metropolitan Statistical Area	461	\$297.57	34%
Barnstable Town, MA Metropolitan Statistical Area	2,099	\$599.64	36%
Baton Rouge, LA Metropolitan Statistical Area	3,068	\$260.61	32%
Battle Creek, MI Metropolitan Statistical Area	507	\$253.01	37%
Bay City, MI Metropolitan Statistical Area	327	\$226.92	35%
Beaumont-Port Arthur, TX Metropolitan Statistical Area	470	\$224.62	36%
Beckley, WV Metropolitan Statistical Area	117	\$195.30	32%
Bellingham, WA Metropolitan Statistical Area	713	\$478.26	34%
Bend-Redmond, OR Metropolitan Statistical Area	1,345	\$519.70	36%
Billings, MT Metropolitan Statistical Area	187	\$305.81	29%
Binghamton, NY Metropolitan Statistical Area	394	\$235.26	36%
Birmingham-Hoover, AL Metropolitan Statistical Area	4,483	\$281.28	34%
Bismarck, ND Metropolitan Statistical Area	63	\$342.59	34%
Blacksburg-Christiansburg-Radford, VA Metropolitan Statistical Area	230	\$300.67	33%
Bloomington, IL Metropolitan Statistical Area	277	\$282.11	35%
Bloomington, IN Metropolitan Statistical Area	269	\$237.69	29%
Bloomsburg-Berwick, PA Metropolitan Statistical Area	117	\$255.45	38%
Boise City, ID Metropolitan Statistical Area	3,301	\$379.73	34%
Boston-Cambridge-Newton, MA-NH Metropolitan Statistical Area	28,767	\$607.05	35%
Boulder, CO Metropolitan Statistical Area	739	\$483.20	34%
Bowling Green, KY Metropolitan Statistical Area	225	\$243.77	34%
Bremerton-Silverdale, WA Metropolitan Statistical Area	1,156	\$460.11	31%
Bridgeport-Stamford-Norwalk, CT Metropolitan Statistical Area	8,063	\$683.08	39%

### Appendix 7: 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	784	\$230.23	35%
Brunswick, GA Metropolitan Statistical Area	317	\$327.96	34%
Buffalo-Cheektowaga-Niagara Falls, NY Metropolitan Statistical Area	2,111	\$256.44	36%
Burlington, NC Metropolitan Statistical Area	512	\$268.65	33%
Burlington-South Burlington, VT Metropolitan Statistical Area	517	\$416.69	35%
California-Lexington Park, MD Metropolitan Statistical Area	671	\$495.63	30%
Canton-Massillon, OH Metropolitan Statistical Area	1,559	\$266.40	36%
Cape Coral-Fort Myers, FL Metropolitan Statistical Area	5,659	\$462.34	40%
Cape Girardeau, MO-IL Metropolitan Statistical Area	126	\$236.67	33%
Carbondale-Marion, IL Metropolitan Statistical Area	100	\$250.10	41%
Carson City, NV Metropolitan Statistical Area	437	\$520.56	37%
Casper, WY Metropolitan Statistical Area	152	\$340.47	31%
Cedar Rapids, IA Metropolitan Statistical Area	424	\$252.96	33%
Chambersburg-Waynesboro, PA Metropolitan Statistical Area	492	\$346.28	31%
Champaign-Urbana, IL Metropolitan Statistical Area	263	\$242.83	32%
Charleston, WV Metropolitan Statistical Area	184	\$220.05	34%
Charleston-North Charleston, SC Metropolitan Statistical Area	3,726	\$342.85	34%
Charlotte-Concord-Gastonia, NC-SC Metropolitan Statistical Area	12,371	\$305.46	33%
Charlottesville, VA Metropolitan Statistical Area	754	\$383.00	31%
Chattanooga, TN-GA Metropolitan Statistical Area	1,734	\$274.72	35%
Cheyenne, WY Metropolitan Statistical Area	172	\$278.93	27%
Chicago-Naperville-Elgin, IL-IN-WI Metropolitan Statistical Area	87,596	\$497.88	40%
Chico, CA Metropolitan Statistical Area	1,291	\$451.83	34%
Cincinnati, OH-KY-IN Metropolitan Statistical Area	7,542	\$308.07	36%
Clarksville, TN-KY Metropolitan Statistical Area	333	\$219.93	32%
Cleveland, TN Metropolitan Statistical Area	287	\$267.88	35%
Cleveland-Elyria, OH Metropolitan Statistical Area	10,631	\$306.53	38%
Coeur d'Alene, ID Metropolitan Statistical Area	733	\$412.62	34%
College Station-Bryan, TX Metropolitan Statistical Area	167	\$222.04	29%
Colorado Springs, CO Metropolitan Statistical Area	2,352	\$391.63	34%
Columbia, MO Metropolitan Statistical Area	191	\$249.34	32%
Columbia, SC Metropolitan Statistical Area	3,284	\$263.34	33%
Columbus, GA-AL Metropolitan Statistical Area	964	\$268.89	35%
Columbus, IN Metropolitan Statistical Area	150	\$209.86	30%
Columbus, OH Metropolitan Statistical Area	6,715	\$312.07	36%
Corpus Christi, TX Metropolitan Statistical Area	545	\$240.41	34%
Corvallis, OR Metropolitan Statistical Area	120	\$362.93	27%
Crestview-Fort Walton Beach-Destin, FL Metropolitan Statistical Area	1,097	\$411.30	35%
Cumberland, MD-WV Metropolitan Statistical Area	198	\$245.12	33%
Dallas-Fort Worth-Arlington, TX Metropolitan Statistical Area	19,043	\$290.14	33%
Dalton, GA Metropolitan Statistical Area	533	\$258.06	34%
Danville, IL Metropolitan Statistical Area	78	\$206.39	39%
Danville, VA Metropolitan Statistical Area	3	\$361.89	48%
Daphne-Fairhope-Foley, AL Metropolitan Statistical Area	682	\$332.50	33%
Davenport-Moline-Rock Island, IA-IL Metropolitan Statistical Area	700	\$235.27	36%
Dayton, OH Metropolitan Statistical Area	2,548	\$266.56	37%
Decatur, AL Metropolitan Statistical Area	239	\$216.98	30%
Decatur, IL Metropolitan Statistical Area	129	\$208.66	36%
Deltona-Daytona Beach-Ormond Beach, FL Metropolitan Statistical Area	6,949	\$382.05	37%

# Making Home Affordable: Appendix

## Program Performance Report through the Fourth Quarter 2017

### Appendix 7: 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	13,483	\$403.94	33%
Des Moines-West Des Moines, IA Metropolitan Statistical Area	1,737	\$270.72	33%
Detroit-Warren-Dearborn, MI Metropolitan Statistical Area	27,920	\$371.74	39%
Dothan, AL Metropolitan Statistical Area	239	\$214.12	30%
Dover, DE Metropolitan Statistical Area	1,115	\$384.73	30%
Dubuque, IA Metropolitan Statistical Area	127	\$240.41	33%
Duluth, MN-WI Metropolitan Statistical Area	796	\$284.63	34%
Durham-Chapel Hill, NC Metropolitan Statistical Area	1,653	\$312.80	34%
East Stroudsburg, PA Metropolitan Statistical Area	2,521	\$451.99	38%
Eau Claire, WI Metropolitan Statistical Area	279	\$283.03	32%
El Centro, CA Metropolitan Statistical Area	1,687	\$431.72	35%
Elizabethtown-Fort Knox, KY Metropolitan Statistical Area	208	\$232.32	31%
Elkhart-Goshen, IN Metropolitan Statistical Area	698	\$251.87	33%
Elmira, NY Metropolitan Statistical Area	163	\$251.66	40%
El Paso, TX Metropolitan Statistical Area	1,785	\$248.76	35%
Enid, OK Metropolitan Statistical Area	38	\$204.03	30%
Erie, PA Metropolitan Statistical Area	517	\$234.30	38%
Eugene, OR Metropolitan Statistical Area	1,384	\$383.21	34%
Evansville, IN-KY Metropolitan Statistical Area	545	\$217.55	33%
Fairbanks, AK Metropolitan Statistical Area	79	\$382.13	27%
Fargo, ND-MN Metropolitan Statistical Area	210	\$276.79	31%
Farmington, NM Metropolitan Statistical Area	155	\$301.31	28%
Fayetteville, NC Metropolitan Statistical Area	873	\$233.04	34%
Fayetteville-Springdale-Rogers, AR-MO Metropolitan Statistical Area	1,322	\$290.14	34%
Flagstaff, AZ Metropolitan Statistical Area	369	\$504.80	34%
Flint, MI Metropolitan Statistical Area	2,043	\$321.30	37%
Florence, SC Metropolitan Statistical Area	667	\$226.08	34%
Florence-Muscle Shoals, AL Metropolitan Statistical Area	193	\$209.68	35%
Fond du Lac, WI Metropolitan Statistical Area	207	\$301.68	35%
Fort Collins, CO Metropolitan Statistical Area	958	\$405.32	32%
Fort Smith, AR-OK Metropolitan Statistical Area	299	\$206.15	31%
Fort Wayne, IN Metropolitan Statistical Area	1,093	\$245.09	36%
Fresno, CA Metropolitan Statistical Area	9,773	\$471.00	37%
Gadsden, AL Metropolitan Statistical Area	213	\$241.06	33%
Gainesville, FL Metropolitan Statistical Area	853	\$330.00	37%
Gainesville, GA Metropolitan Statistical Area	1,235	\$329.50	36%
Gettysburg, PA Metropolitan Statistical Area	465	\$397.65	33%
Glens Falls, NY Metropolitan Statistical Area	474	\$315.01	36%
Goldsboro, NC Metropolitan Statistical Area	251	\$233.15	35%
Grand Forks, ND-MN Metropolitan Statistical Area	74	\$230.39	30%
Grand Island, NE Metropolitan Statistical Area	67	\$208.92	31%
Grand Junction, CO Metropolitan Statistical Area	644	\$401.38	32%
Grand Rapids-Wyoming, MI Metropolitan Statistical Area	3,597	\$284.70	34%
Grants Pass, OR Metropolitan Statistical Area	512	\$467.84	36%
Great Falls, MT Metropolitan Statistical Area	90	\$258.55	29%
Greeley, CO Metropolitan Statistical Area	1,231	\$353.79	30%
Green Bay, WI Metropolitan Statistical Area	670	\$339.95	38%
Greensboro-High Point, NC Metropolitan Statistical Area	3,171	\$284.92	35%
Greenville, NC Metropolitan Statistical Area	450	\$284.07	36%
Greenville-Anderson-Mauldin, SC Metropolitan Statistical Area	2,897	\$258.30	33%

# Making Home Affordable: Appendix

## Program Performance Report through the Fourth Quarter 2017

### Appendix 7: All HAMP Activity by MSA

Metropolitan Statistical Area	Permanent Modifications Started	Median Monthly Payment Reduction	Median Monthly Payment Reduction % of Pre-Modification Payment
Guayama, PR Metropolitan Statistical Area	57	\$171.27	33%
Gulfport-Biloxi-Pascagoula, MS Metropolitan Statistical Area	1,068	\$265.52	35%
Hagerstown-Martinsburg, MD-WV Metropolitan Statistical Area	1,849	\$421.38	32%
Hammond, LA Metropolitan Statistical Area	394	\$279.75	32%
Hanford-Corcoran, CA Metropolitan Statistical Area	1,053	\$417.55	34%
Harrisburg-Carlisle, PA Metropolitan Statistical Area	1,439	\$294.29	32%
Harrisonburg, VA Metropolitan Statistical Area	287	\$390.06	34%
Hartford-West Hartford-East Hartford, CT Metropolitan Statistical Area	6,969	\$445.92	36%
Hattiesburg, MS Metropolitan Statistical Area	292	\$234.68	32%
Hickory-Lenoir-Morganton, NC Metropolitan Statistical Area	1,261	\$247.76	33%
Hilton Head Island-Bluffton-Beaufort, SC Metropolitan Statistical Area	948	\$460.38	37%
Hinesville, GA Metropolitan Statistical Area	162	\$263.74	35%
Homosassa Springs, FL Metropolitan Statistical Area	765	\$321.79	38%
Hot Springs, AR Metropolitan Statistical Area	185	\$312.91	39%
Houma-Thibodaux, LA Metropolitan Statistical Area	377	\$256.98	34%
Houston-The Woodlands-Sugar Land, TX Metropolitan Statistical Area	20,332	\$281.09	34%
Huntington-Ashland, WV-KY-OH Metropolitan Statistical Area	429	\$233.16	35%
Huntsville, AL Metropolitan Statistical Area	806	\$240.92	32%
Idaho Falls, ID Metropolitan Statistical Area	349	\$280.14	29%
Indianapolis-Carmel-Anderson, IN Metropolitan Statistical Area	6,827	\$270.59	33%
Iowa City, IA Metropolitan Statistical Area	118	\$318.31	32%
Ithaca, NY Metropolitan Statistical Area	69	\$339.73	34%
Jackson, MI Metropolitan Statistical Area	728	\$290.85	37%
Jackson, MS Metropolitan Statistical Area	2,192	\$249.72	33%
Jackson, TN Metropolitan Statistical Area	417	\$236.32	35%
Jacksonville, FL Metropolitan Statistical Area	11,798	\$362.63	35%
Jacksonville, NC Metropolitan Statistical Area	222	\$265.86	30%
Janesville-Beloit, WI Metropolitan Statistical Area	663	\$263.31	34%
Jefferson City, MO Metropolitan Statistical Area	179	\$204.49	30%
Johnson City, TN Metropolitan Statistical Area	330	\$252.73	34%
Johnstown, PA Metropolitan Statistical Area	152	\$232.05	37%
Jonesboro, AR Metropolitan Statistical Area	114	\$216.50	33%
Joplin, MO Metropolitan Statistical Area	282	\$206.29	33%
Kahului-Wailuku-Lahaina, HI Metropolitan Statistical Area	1,333	\$967.79	36%
Kalamazoo-Portage, MI Metropolitan Statistical Area	1,007	\$301.64	37%
Kankakee, IL Metropolitan Statistical Area	501	\$336.94	38%
Kansas City, MO-KS Metropolitan Statistical Area	6,851	\$310.41	35%
Kennewick-Richland, WA Metropolitan Statistical Area	458	\$273.70	32%
Killeen-Temple, TX Metropolitan Statistical Area	378	\$232.57	33%
Kingsport-Bristol-Bristol, TN-VA Metropolitan Statistical Area	468	\$241.23	35%
Kingston, NY Metropolitan Statistical Area	1,193	\$484.78	38%
Knoxville, TN Metropolitan Statistical Area	2,257	\$256.12	31%
Kokomo, IN Metropolitan Statistical Area	249	\$234.63	35%
La Crosse-Onalaska, WI-MN Metropolitan Statistical Area	169	\$263.96	30%
Lafayette, LA Metropolitan Statistical Area	866	\$241.77	32%
Lafayette-West Lafayette, IN Metropolitan Statistical Area	309	\$264.01	35%
Lake Charles, LA Metropolitan Statistical Area	326	\$229.21	33%
Lake Havasu City-Kingman, AZ Metropolitan Statistical Area	1,399	\$401.25	36%
Lakeland-Winter Haven, FL Metropolitan Statistical Area	5,146	\$358.76	37%
Lancaster, PA Metropolitan Statistical Area	1,334	\$306.12	31%

# Making Home Affordable: Appendix

## Program Performance Report through the Fourth Quarter 2017

### Appendix 7: All HAMP Activity by MSA

Metropolitan Statistical Area	Permanent Modifications Started	Median Monthly Payment Reduction	Median Monthly Payment Reduction % of Pre-Modification Payment
Lansing-East Lansing, MI Metropolitan Statistical Area	1,762	\$315.09	36%
Laredo, TX Metropolitan Statistical Area	679	\$286.94	37%
Las Cruces, NM Metropolitan Statistical Area	445	\$326.21	33%
Las Vegas-Henderson-Paradise, NV Metropolitan Statistical Area	29,251	\$519.57	38%
Lawrence, KS Metropolitan Statistical Area	188	\$328.91	33%
Lawton, OK Metropolitan Statistical Area	135	\$215.80	36%
Lebanon, PA Metropolitan Statistical Area	324	\$290.55	31%
Lewiston, ID-WA Metropolitan Statistical Area	114	\$261.17	27%
Lewiston-Auburn, ME Metropolitan Statistical Area	398	\$330.45	35%
Lexington-Fayette, KY Metropolitan Statistical Area	974	\$283.57	34%
Lima, OH Metropolitan Statistical Area	275	\$248.49	41%
Lincoln, NE Metropolitan Statistical Area	441	\$265.84	33%
Little Rock-North Little Rock-Conway, AR Metropolitan Statistical Area	1,556	\$245.46	33%
Logan, UT-ID Metropolitan Statistical Area	230	\$309.26	28%
Longview, TX Metropolitan Statistical Area	194	\$223.00	33%
Longview, WA Metropolitan Statistical Area	483	\$366.34	32%
Los Angeles-Long Beach-Anaheim, CA Metropolitan Statistical Area	119,681	\$787.92	37%
Louisville/Jefferson County, KY-IN Metropolitan Statistical Area	3,902	\$266.72	34%
Lubbock, TX Metropolitan Statistical Area	234	\$230.39	34%
Lynchburg, VA Metropolitan Statistical Area	563	\$247.01	29%
Macon, GA Metropolitan Statistical Area	1,078	\$275.79	37%
Madera, CA Metropolitan Statistical Area	1,823	\$502.86	38%
Madison, WI Metropolitan Statistical Area	1,369	\$385.79	34%
Manchester-Nashua, NH Metropolitan Statistical Area	2,411	\$471.71	34%
Manhattan, KS Metropolitan Statistical Area	65	\$324.16	32%
Mankato-North Mankato, MN Metropolitan Statistical Area	174	\$310.93	31%
Mansfield, OH Metropolitan Statistical Area	381	\$241.50	35%
Mayaguez, PR Metropolitan Statistical Area	97	\$201.99	34%
McAllen-Edinburg-Mission, TX Metropolitan Statistical Area	1,662	\$256.15	36%
Medford, OR Metropolitan Statistical Area	1,384	\$458.41	35%
Memphis, TN-MS-AR Metropolitan Statistical Area	9,261	\$290.14	37%
Merced, CA Metropolitan Statistical Area	2,662	\$527.62	38%
Miami-Fort Lauderdale-West Palm Beach, FL Metropolitan Statistical Area	88,786	\$524.67	41%
Michigan City-La Porte, IN Metropolitan Statistical Area	442	\$253.89	35%
Midland, MI Metropolitan Statistical Area	181	\$266.89	36%
Midland, TX Metropolitan Statistical Area	100	\$259.49	32%
Milwaukee-Waukesha-West Allis, WI Metropolitan Statistical Area	7,090	\$349.24	37%
Minneapolis-St. Paul-Bloomington, MN-WI Metropolitan Statistical Area	20,502	\$444.28	36%
Missoula, MT Metropolitan Statistical Area	284	\$423.47	33%
Mobile, AL Metropolitan Statistical Area	1,531	\$261.33	37%
Modesto, CA Metropolitan Statistical Area	7,214	\$551.28	37%
Monroe, LA Metropolitan Statistical Area	285	\$204.46	30%
Monroe, MI Metropolitan Statistical Area	818	\$354.54	35%
Montgomery, AL Metropolitan Statistical Area	1,067	\$245.61	32%
Morgantown, WV Metropolitan Statistical Area	64	\$379.46	40%
Morristown, TN Metropolitan Statistical Area	306	\$258.81	34%
Mount Vernon-Anacortes, WA Metropolitan Statistical Area	555	\$499.06	36%
Muncie, IN Metropolitan Statistical Area	233	\$218.78	35%
Muskegon, MI Metropolitan Statistical Area	698	\$244.19	37%
Myrtle Beach-Conway-North Myrtle Beach, SC-NC Metropolitan Statistical Area	2,157	\$370.66	36%

# Making Home Affordable: Appendix

## Program Performance Report through the Fourth Quarter 2017

### Appendix 7: All HAMP Activity by MSA

Metropolitan Statistical Area	Permanent Modifications Started	Median Monthly Payment Reduction	Median Monthly Payment Reduction % of Pre-Modification Payment
Napa, CA Metropolitan Statistical Area	1,264	\$798.43	34%
Naples-Immokalee-Marco Island, FL Metropolitan Statistical Area	2,707	\$598.29	41%
Nashville-Davidson--Murfreesboro--Franklin, TN Metropolitan Statistical Area	6,122	\$308.69	33%
New Bern, NC Metropolitan Statistical Area	216	\$285.01	37%
New Haven-Milford, CT Metropolitan Statistical Area	6,908	\$466.20	37%
New Orleans-Metairie, LA Metropolitan Statistical Area	5,332	\$322.72	36%
New York-Newark-Jersey City, NY-NJ-PA Metropolitan Statistical Area	133,460	\$765.29	39%
Niles-Benton Harbor, MI Metropolitan Statistical Area	569	\$281.75	36%
North Port-Sarasota-Bradenton, FL Metropolitan Statistical Area	5,888	\$463.10	39%
Norwich-New London, CT Metropolitan Statistical Area	1,700	\$468.87	37%
Ocala, FL Metropolitan Statistical Area	2,868	\$350.96	37%
Ocean City, NJ Metropolitan Statistical Area	719	\$464.98	33%
Odessa, TX Metropolitan Statistical Area	84	\$239.03	36%
Ogden-Clearfield, UT Metropolitan Statistical Area	2,074	\$341.38	28%
Oklahoma City, OK Metropolitan Statistical Area	2,375	\$254.65	34%
Olympia-Tumwater, WA Metropolitan Statistical Area	1,208	\$430.88	32%
Omaha-Council Bluffs, NE-IA Metropolitan Statistical Area	2,139	\$270.89	34%
Orlando-Kissimmee-Sanford, FL Metropolitan Statistical Area	29,878	\$445.19	38%
Oshkosh-Neenah, WI Metropolitan Statistical Area	319	\$277.32	35%
Owensboro, KY Metropolitan Statistical Area	162	\$193.67	34%
Oxnard-Thousand Oaks-Ventura, CA Metropolitan Statistical Area	8,395	\$817.86	35%
Palm Bay-Melbourne-Titusville, FL Metropolitan Statistical Area	5,114	\$390.40	38%
Panama City, FL Metropolitan Statistical Area	770	\$384.91	37%
Parkersburg-Vienna, WV Metropolitan Statistical Area	93	\$173.58	30%
Pensacola-Ferry Pass-Brent, FL Metropolitan Statistical Area	2,033	\$304.64	35%
Peoria, IL Metropolitan Statistical Area	594	\$224.41	35%
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Metropolitan Statistical Area	35,476	\$381.41	33%
Phoenix-Mesa-Scottsdale, AZ Metropolitan Statistical Area	45,308	\$453.33	37%
Pine Bluff, AR Metropolitan Statistical Area	121	\$224.21	37%
Pittsburgh, PA Metropolitan Statistical Area	5,798	\$264.06	36%
Pittsfield, MA Metropolitan Statistical Area	314	\$328.03	33%
Pocatello, ID Metropolitan Statistical Area	197	\$260.80	32%
Ponce, PR Metropolitan Statistical Area	245	\$218.60	35%
Portland-South Portland, ME Metropolitan Statistical Area	2,936	\$434.67	35%
Portland-Vancouver-Hillsboro, OR-WA Metropolitan Statistical Area	12,713	\$468.71	34%
Port St. Lucie, FL Metropolitan Statistical Area	5,719	\$447.79	39%
Prescott, AZ Metropolitan Statistical Area	1,428	\$438.19	36%
Providence-Warwick, RI-MA Metropolitan Statistical Area	12,834	\$519.00	37%
Provo-Orem, UT Metropolitan Statistical Area	2,735	\$449.65	31%
Pueblo, CO Metropolitan Statistical Area	737	\$262.12	34%
Punta Gorda, FL Metropolitan Statistical Area	1,358	\$436.57	41%
Racine, WI Metropolitan Statistical Area	868	\$355.72	36%
Raleigh, NC Metropolitan Statistical Area	4,153	\$332.82	32%
Rapid City, SD Metropolitan Statistical Area	180	\$315.83	34%
Reading, PA Metropolitan Statistical Area	1,696	\$326.00	33%
Redding, CA Metropolitan Statistical Area	1,274	\$441.06	34%
Reno, NV Metropolitan Statistical Area	4,302	\$520.03	35%
Richmond, VA Metropolitan Statistical Area	6,741	\$360.65	32%
Riverside-San Bernardino-Ontario, CA Metropolitan Statistical Area	73,424	\$621.73	37%
Roanoke, VA Metropolitan Statistical Area	943	\$277.62	32%

### Appendix 7: All HAMP Activity by MSA

Metropolitan Statistical Area	Permanent Modifications Started	Median Monthly Payment Reduction	Median Monthly Payment Reduction % of Pre-Modification Payment
Rochester, MN Metropolitan Statistical Area	482	\$323.37	33%
Rochester, NY Metropolitan Statistical Area	2,212	\$257.28	36%
Rockford, IL Metropolitan Statistical Area	1,678	\$316.06	38%
Rocky Mount, NC Metropolitan Statistical Area	515	\$247.03	36%
Rome, GA Metropolitan Statistical Area	209	\$237.07	32%
Sacramento--Roseville--Arden-Arcade, CA Metropolitan Statistical Area	24,622	\$601.34	36%
Saginaw, MI Metropolitan Statistical Area	564	\$263.57	38%
St. Cloud, MN Metropolitan Statistical Area	539	\$327.33	32%
St. George, UT Metropolitan Statistical Area	1,125	\$523.81	36%
St. Joseph, MO-KS Metropolitan Statistical Area	235	\$239.62	37%
St. Louis, MO-IL Metropolitan Statistical Area	13,150	\$298.00	36%
Salem, OR Metropolitan Statistical Area	1,872	\$378.82	34%
Salinas, CA Metropolitan Statistical Area	3,821	\$856.82	39%
Salisbury, MD-DE Metropolitan Statistical Area	2,167	\$406.68	34%
Salt Lake City, UT Metropolitan Statistical Area	6,238	\$412.74	32%
San Angelo, TX Metropolitan Statistical Area	74	\$217.88	33%
San Antonio-New Braunfels, TX Metropolitan Statistical Area	4,371	\$250.66	33%
San Diego-Carlsbad, CA Metropolitan Statistical Area	26,778	\$745.47	35%
Sandusky, OH Metropolitan Statistical Area	2	\$388.53	41%
San Francisco-Oakland-Hayward, CA Metropolitan Statistical Area	32,322	\$851.23	37%
San German, PR Metropolitan Statistical Area	121	\$203.34	33%
San Jose-Sunnyvale-Santa Clara, CA Metropolitan Statistical Area	10,397	\$938.84	36%
San Juan-Carolina-Caguas, PR Metropolitan Statistical Area	4,445	\$290.85	37%
San Luis Obispo-Paso Robles-Arroyo Grande, CA Metropolitan Statistical Area	1,702	\$756.09	36%
Santa Cruz-Watsonville, CA Metropolitan Statistical Area	1,696	\$967.55	38%
Santa Fe, NM Metropolitan Statistical Area	708	\$516.23	36%
Santa Maria-Santa Barbara, CA Metropolitan Statistical Area	2,903	\$724.80	37%
Santa Rosa, CA Metropolitan Statistical Area	4,408	\$793.94	36%
Savannah, GA Metropolitan Statistical Area	1,587	\$314.15	34%
Scranton--Wilkes-Barre--Hazleton, PA Metropolitan Statistical Area	1,865	\$276.74	37%
Seattle-Tacoma-Bellevue, WA Metropolitan Statistical Area	22,854	\$546.88	34%
Sebastian-Vero Beach, FL Metropolitan Statistical Area	1,262	\$397.46	38%
Sebring, FL Metropolitan Statistical Area	580	\$361.53	40%
Sheboygan, WI Metropolitan Statistical Area	258	\$279.81	32%
Sherman-Denison, TX Metropolitan Statistical Area	197	\$242.39	33%
Shreveport-Bossier City, LA Metropolitan Statistical Area	1,085	\$243.59	34%
Sierra Vista-Douglas, AZ Metropolitan Statistical Area	336	\$307.72	32%
Sioux City, IA-NE-SD Metropolitan Statistical Area	250	\$228.72	36%
Sioux Falls, SD Metropolitan Statistical Area	278	\$239.93	28%
South Bend-Mishawaka, IN-MI Metropolitan Statistical Area	1,210	\$255.64	37%
Spartanburg, SC Metropolitan Statistical Area	1,108	\$242.78	33%
Spokane-Spokane Valley, WA Metropolitan Statistical Area	1,908	\$317.40	32%
Springfield, IL Metropolitan Statistical Area	253	\$240.21	38%
Springfield, MA Metropolitan Statistical Area	3,276	\$352.31	34%
Springfield, MO Metropolitan Statistical Area	882	\$263.15	34%
Springfield, OH Metropolitan Statistical Area	440	\$263.34	39%
State College, PA Metropolitan Statistical Area	195	\$322.09	32%
Staunton-Waynesboro, VA Metropolitan Statistical Area	301	\$292.44	28%
Stockton-Lodi, CA Metropolitan Statistical Area	10,217	\$632.33	37%
Sumter, SC Metropolitan Statistical Area	279	\$217.12	34%
Syracuse, NY Metropolitan Statistical Area	1,064	\$254.29	36%

# Making Home Affordable: Appendix

## Program Performance Report through the Fourth Quarter 2017

### Appendix 7: All HAMP Activity by MSA

Metropolitan Statistical Area	Permanent Modifications Started	Median Monthly Payment Reduction	Median Monthly Payment Reduction % of Pre-Modification Payment
Tallahassee, FL Metropolitan Statistical Area	1,585	\$318.21	31%
Tampa-St. Petersburg-Clearwater, FL Metropolitan Statistical Area	25,842	\$394.32	38%
Terre Haute, IN Metropolitan Statistical Area	247	\$212.82	39%
Texarkana, TX-AR Metropolitan Statistical Area	142	\$195.34	29%
The Villages, FL Metropolitan Statistical Area	262	\$326.60	34%
Toledo, OH Metropolitan Statistical Area	2,521	\$265.52	37%
Topeka, KS Metropolitan Statistical Area	367	\$232.89	32%
Trenton, NJ Metropolitan Statistical Area	2,148	\$468.20	37%
Tucson, AZ Metropolitan Statistical Area	6,804	\$358.24	35%
Tulsa, OK Metropolitan Statistical Area	1,886	\$251.21	35%
Tuscaloosa, AL Metropolitan Statistical Area	462	\$279.68	33%
Tyler, TX Metropolitan Statistical Area	303	\$292.11	35%
Urban Honolulu, HI Metropolitan Statistical Area	3,366	\$748.88	31%
Utica-Rome, NY Metropolitan Statistical Area	495	\$246.27	37%
Valdosta, GA Metropolitan Statistical Area	247	\$269.29	32%
Vallejo-Fairfield, CA Metropolitan Statistical Area	7,023	\$711.67	36%
Victoria, TX Metropolitan Statistical Area	61	\$226.10	37%
Vineland-Bridgeton, NJ Metropolitan Statistical Area	971	\$354.89	36%
Virginia Beach-Norfolk-Newport News, VA-NC Metropolitan Statistical Area	8,631	\$386.86	32%
Visalia-Porterville, CA Metropolitan Statistical Area	4,266	\$417.81	36%
Waco, TX Metropolitan Statistical Area	265	\$208.87	34%
Walla Walla, WA Metropolitan Statistical Area	131	\$369.45	35%
Warner Robins, GA Metropolitan Statistical Area	438	\$273.77	35%
Washington-Arlington-Alexandria, DC-VA-MD-WV Metropolitan Statistical Area	56,918	\$627.86	35%
Waterloo-Cedar Falls, IA Metropolitan Statistical Area	271	\$213.10	36%
Watertown-Fort Drum, NY Metropolitan Statistical Area	98	\$222.71	31%
Wausau, WI Metropolitan Statistical Area	228	\$291.91	36%
Weirton-Steubenville, WV-OH Metropolitan Statistical Area	196	\$218.24	37%
Wenatchee, WA Metropolitan Statistical Area	343	\$377.39	31%
Wheeling, WV-OH Metropolitan Statistical Area	157	\$194.54	35%
Wichita, KS Metropolitan Statistical Area	1,040	\$238.30	35%
Wichita Falls, TX Metropolitan Statistical Area	102	\$180.32	32%
Williamsport, PA Metropolitan Statistical Area	209	\$198.38	30%
Wilmington, NC Metropolitan Statistical Area	1,161	\$386.62	35%
Winchester, VA-WV Metropolitan Statistical Area	897	\$453.07	32%
Winston-Salem, NC Metropolitan Statistical Area	2,368	\$270.08	33%
Worcester, MA-CT Metropolitan Statistical Area	6,893	\$486.30	36%
Yakima, WA Metropolitan Statistical Area	531	\$271.66	33%
York-Hanover, PA Metropolitan Statistical Area	2,023	\$353.92	32%
Youngstown-Warren-Boardman, OH-PA Metropolitan Statistical Area	1,674	\$251.70	37%
Yuba City, CA Metropolitan Statistical Area	1,566	\$494.79	36%
Yuma, AZ Metropolitan Statistical Area	1,328	\$332.70	35%