



HAMP Application Activity by Servicer¹ As of December 2014

Servicer Name	Activity in December 2014				Program-to-Date			
	# Requests Received ²	# Requests Processed ³	# Requests Approved ⁴	# Requests Denied ⁵	# Requests Received ²	# Requests Processed ³	# Requests Approved ⁴	# Requests Denied ⁵
Bank of America, NA	12,676	11,773	548	11,225	1,445,869	1,432,059	581,357	850,702
BankUnited	30	20	14	6	9,982	9,700	4,802	4,898
Bayview Loan Servicing, LLC	1,454	347	89	258	42,303	40,739	13,121	27,618
Carrington Mortgage Services, LLC	510	853	81	772	86,623	85,708	25,122	60,586
CCO Mortgage, a division of RBS Citizens NA	419	392	20	372	32,242	31,828	6,367	25,461
CitiMortgage Inc	4,503	2,478	321	2,157	553,129	541,485	230,266	311,219
Green Tree Servicing LLC	575	1,146	417	729	103,350	101,461	39,978	61,483
JPMorgan Chase Bank, NA	6,051	2,968	711	2,257	1,575,030	1,551,621	446,882	1,104,739
Nationstar Mortgage LLC	8,399	9,055	2,004	7,051	480,510	469,573	99,633	369,940
Navy Federal Credit Union	178	140	17	123	12,295	12,091	2,241	9,850
Ocwen Loan Servicing, LLC	14,975	15,339	4,524	10,815	880,024	825,369	125,555	699,814
OneWest Bank	175	221	51	170	384,986	384,626	102,854	281,772
ORNL Federal Credit Union	5	5	-	5	634	634	53	581
PennyMac Loan Services, LLC	218	249	65	184	21,181	20,889	5,821	15,068
PNC Bank, National Association	12	32	-	32	1,143	1,086	58	1,028
PNC Mortgage ⁶	319	315	47	268	44,138	44,102	28,134	15,968
Residential Credit Solutions, Inc.	288	298	18	280	20,239	20,137	2,222	17,915
Select Portfolio Servicing, Inc.	5,065	4,150	1,661	2,489	196,006	181,420	106,636	74,784
Specialized Loan Servicing LLC	2,071	754	183	571	70,353	67,582	11,912	55,670
U.S. Bank National Association	1,701	2,070	169	1,901	137,566	136,248	45,110	91,138
Wells Fargo Bank, NA	7,173	8,346	1,260	7,086	1,473,081	1,461,586	431,536	1,030,050
Other Servicers ⁷	-	-	-	-	170,842	170,842	106,111	64,731
TOTAL	66,797	60,951	12,200	48,751	7,741,526	7,590,786	2,415,771	5,175,015

¹ This report is sourced from the Monthly Servicer Survey of select servicers participating in MHA under a Servicer Participation Agreement. All data present in this report reflects what is provided by servicers participating in the survey and is not separately validated by Treasury. Servicers regularly perform evaluation and refinement of reporting, which can lead to updating of Program-to-Date results.

In 2013, the Bureau of Consumer Financial Protection (CFPB) issued new mortgage servicing rules under the Real Estate Settlement Procedures Act (Regulation X). These rules, which became effective on January 10, 2014, may impact servicer processes for evaluation of requests for assistance under MHA. As a result, servicers' reporting of Requests Received, Requests Processed, and Requests Denied (defined below) may include all mortgage modification requests. Previously, servicer reporting for these categories included only requests that met basic HAMP eligibility criteria. Due to the ongoing implementation of the mortgage servicing rules and refinement of reporting, some servicers have updated Program-to-Date results to better reflect HAMP Application Activity.

From time to time, a servicer's current month's cumulative results may not equal the sum of that servicer's prior month's cumulative results and current month's activity; this may be due to servicing transfers or servicer corrections to prior reporting. Note that Requests Processed, Requests Approved, and Requests Denied in any given month may be related to Requests Received in prior months.

² "Requests Received" is the total number of mortgage modification requests received, as reported by servicers. Cumulative Requests Received include all mortgage modification requests received since implementation of Supplemental Directive 10-02, effective June 1, 2010, and any requests that were approved for a trial modification prior to implementation of such guidance. As noted in Footnote 1 above, some servicers may include all mortgage modification requests received, whereas they previously included only requests that met basic HAMP eligibility criteria.

³ "Requests Processed" is the sum of Requests Approved and Requests Denied, defined below.

⁴ "Requests Approved" is the total number of mortgage modification requests approved for a trial modification under HAMP and trial offers sent to the borrowers, as reported by servicers. Note that all Requests Approved do not become Active Trials because some borrowers do not accept the trial or fail to make the first trial payment.

⁵ "Requests Denied" is the total number of mortgage modification requests not approved for a trial modification under HAMP and the decision communicated to the borrower by the servicer in accordance with program guidance, as reported by servicers. Cumulative Requests Denied include all mortgage modification requests denied and communicated to the borrower by the servicer since implementation of Supplemental Directive 10-02, effective June 1, 2010; servicers do not report Requests Denied prior to then as relevant data is incomplete. Figures include HAMP mortgage modification requests denied due to insufficient documentation, failure to meet basic eligibility criteria, and/or other reasons.

⁶ Formerly National City Bank.

⁷ Includes servicers that are no longer actively participating in the survey process or those whose Servicer Participation Agreement has been terminated. These servicers no longer submit a survey, and their results only reflect previous periods when the survey questions were not as extensive as current surveys (e.g. #Requests Denied was not a component of earlier surveys).