



### HAMP Application Activity by Servicer<sup>1</sup> As of April 2016

Servicer Name	Activity in April 2016				Program-to-Date			
	# Requests Received <sup>2</sup>	# Requests Processed <sup>3</sup>	# Requests Approved <sup>4</sup>	# Requests Denied <sup>5</sup>	# Requests Received <sup>2</sup>	# Requests Processed <sup>3</sup>	# Requests Approved <sup>4</sup>	# Requests Denied <sup>5</sup>
Bank of America, NA	5,140	3,535	212	3,323	1,505,293	1,475,870	586,730	889,140
BankUnited	20	12	8	4	10,287	9,885	4,929	4,956
Bayview Loan Servicing, LLC	1,996	2,110	223	1,887	78,429	75,010	19,322	55,688
Carrington Mortgage Services, LLC	867	860	127	733	98,560	98,459	26,769	71,690
CCO Mortgage, a division of RBS Citizens NA	162	181	32	149	38,276	37,931	6,875	31,056
CIT Bank, NA <sup>6</sup>	96	85	13	72	387,605	387,380	103,514	283,866
CitiMortgage Inc	910	1,459	124	1,335	612,667	598,762	193,751	405,011
Ditech Financial LLC <sup>7</sup>	1,845	1,340	685	655	117,516	114,870	45,041	69,829
JPMorgan Chase Bank, NA	3,347	3,644	540	3,104	1,834,413	1,815,487	450,777	1,364,710
Nationstar Mortgage LLC	5,471	6,028	1,329	4,699	597,395	591,517	125,246	466,271
Navy Federal Credit Union	140	150	10	140	14,744	14,579	2,447	12,132
Ocwen Loan Servicing, LLC	9,529	10,550	3,095	7,455	1,609,941	1,560,692	486,558	1,074,134
ORNL Federal Credit Union	9	9	-	9	742	742	56	686
PennyMac Loan Services, LLC	113	119	17	102	23,611	23,471	6,512	16,959
PNC Bank NA <sup>8</sup>	320	343	44	299	51,442	51,333	29,007	22,326
Residential Credit Solutions, Inc.	26	24	2	22	41,815	41,642	4,985	36,657
Select Portfolio Servicing, Inc.	2,989	2,760	983	1,777	275,450	252,355	128,451	123,904
Specialized Loan Servicing LLC	1,892	2,343	382	1,961	111,263	107,423	19,322	88,101
U.S. Bank National Association	1,043	859	83	776	156,417	154,633	47,477	107,156
Wells Fargo Bank, NA	6,264	6,278	836	5,442	1,582,249	1,560,059	448,401	1,111,658
Other Servicers <sup>9</sup>	-	-	-	-	170,842	170,842	106,111	64,731
<b>TOTAL</b>	<b>42,179</b>	<b>42,689</b>	<b>8,745</b>	<b>33,944</b>	<b>9,318,957</b>	<b>9,142,942</b>	<b>2,842,281</b>	<b>6,300,661</b>

<sup>1</sup> 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.

<sup>2</sup> "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.

<sup>3</sup> "Requests Processed" is the sum of Requests Approved and Requests Denied, defined below.

<sup>4</sup> "Requests Approved" is the total number of complete 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.

<sup>5</sup> "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.

<sup>6</sup> Formerly OneWest Bank.

<sup>7</sup> Formerly GreenTree Servicing LLC.

<sup>8</sup> Includes both PNC Bank, NA and PNC Mortgage, formerly National City Bank.

<sup>9</sup> 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.