



HAMP Application Activity by Servicer¹ As of August 2015

Servicer Name	Activity in August 2015				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	4,823	4,247	292	3,955	1,484,690	1,445,580	584,707	860,873
BankUnited	19	10	9	1	10,134	9,795	4,861	4,934
Bayview Loan Servicing, LLC	1,644	1,716	278	1,438	63,629	60,302	17,306	42,996
Carrington Mortgage Services, LLC	851	917	116	801	92,162	91,900	25,945	65,955
CCO Mortgage, a division of RBS Citizens NA	357	422	34	388	35,447	35,045	6,604	28,441
CIT Bank, NA ⁶	140	137	30	107	386,748	386,473	103,336	283,137
CitiMortgage Inc	1,920	1,557	157	1,400	600,929	586,960	192,591	394,369
Ditech Financial LLC ⁷	1,062	925	244	681	111,576	109,104	42,963	66,141
JPMorgan Chase Bank, NA	5,996	4,450	519	3,931	1,830,933	1,781,566	451,845	1,329,721
Nationstar Mortgage LLC	7,628	7,977	1,375	6,602	544,876	536,464	112,966	423,498
Navy Federal Credit Union	159	142	15	127	13,541	13,311	2,358	10,953
Ocwen Loan Servicing, LLC	10,586	11,521	3,529	7,992	1,522,559	1,474,907	461,127	1,013,780
ORNL Federal Credit Union	3	3	-	3	688	688	56	632
PennyMac Loan Services, LLC	117	193	53	140	22,760	22,537	6,293	16,244
PNC Bank NA ⁸	342	339	48	291	48,578	48,468	28,655	19,813
Residential Credit Solutions, Inc.	452	453	21	432	39,587	39,302	4,868	34,434
Select Portfolio Servicing, Inc.	4,325	3,643	1,221	2,422	249,256	226,804	119,067	107,737
Specialized Loan Servicing LLC	2,886	2,596	385	2,211	91,681	87,342	15,922	71,420
U.S. Bank National Association	1,094	1,081	124	957	147,396	146,465	46,234	100,231
Wells Fargo Bank, NA	7,701	6,818	959	5,859	1,529,334	1,502,931	439,810	1,063,121
Other Servicers ⁹	-	-	-	-	170,842	170,842	106,111	64,731
TOTAL	52,105	49,147	9,409	39,738	8,997,346	8,776,786	2,773,625	6,003,161

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 OneWest Bank.

⁷ Formerly GreenTree Servicing LLC.

⁸ Includes both PNC Bank, NA and PNC Mortgage, formerly National City Bank.

⁹ 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).