



**HAMP Application Activity by Servicer<sup>1</sup>**  
As of August 2016

Servicer Name	Activity in August 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	5,398	3,407	157	3,250	1,518,741	1,489,055	587,422	901,633
BankUnited	16	14	7	7	10,335	9,928	4,949	4,979
Bayview Loan Servicing, LLC	1,657	2,383	209	2,174	85,956	82,433	20,115	62,318
Carrington Mortgage Services, LLC	1,003	885	75	810	102,068	101,708	27,081	74,627
CCO Mortgage, a division of RBS Citizens NA	192	163	25	138	38,924	38,584	6,966	31,618
CIT Bank, NA <sup>6</sup>	80	87	13	74	387,978	387,737	103,565	284,172
CitiMortgage Inc	909	1,033	111	922	615,861	603,262	194,143	409,119
Ditech Financial LLC <sup>7</sup>	963	1,189	304	885	123,998	120,058	48,051	72,007
JPMorgan Chase Bank, NA	3,312	3,174	461	2,713	1,845,051	1,828,507	452,691	1,375,816
Nationstar Mortgage LLC	5,046	5,272	1,238	4,034	618,183	613,406	130,333	483,073
Navy Federal Credit Union	214	186	3	183	15,466	15,239	2,470	12,769
Ocwen Loan Servicing, LLC	9,391	10,733	2,642	8,091	1,643,737	1,600,501	497,630	1,102,871
ORNL Federal Credit Union	12	3	-	3	782	745	56	689
PennyMac Loan Services, LLC	72	86	20	66	23,967	23,895	6,609	17,286
PNC Bank NA <sup>8</sup>	310	304	32	272	52,659	52,540	29,144	23,396
Select Portfolio Servicing, Inc.	3,884	2,385	812	1,573	288,668	264,725	132,314	132,411
Specialized Loan Servicing LLC	2,253	2,554	372	2,182	119,724	116,776	20,679	96,097
U.S. Bank National Association	578	713	216	497	159,845	157,498	48,245	109,253
Wells Fargo Bank, NA	7,378	6,462	936	5,526	1,605,864	1,583,535	451,712	1,131,823
Other Servicers <sup>9</sup>	-	-	-	-	212,677	212,504	111,096	101,408
<b>TOTAL</b>	<b>42,668</b>	<b>41,033</b>	<b>7,633</b>	<b>33,400</b>	<b>9,470,484</b>	<b>9,302,636</b>	<b>2,875,271</b>	<b>6,427,365</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