



HAMP Application Activity by Servicer¹ As of December 2015

Servicer Name	Activity in December 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	4,039	3,611	268	3,343	1,476,437	1,461,283	585,798	875,485
BankUnited	15	6	5	1	10,207	9,840	4,897	4,943
Bayview Loan Servicing, LLC	1,627	1,813	176	1,637	71,214	67,460	18,243	49,217
Carrington Mortgage Services, LLC	769	795	78	717	95,214	95,125	26,336	68,789
CCO Mortgage, a division of RBS Citizens NA	367	402	36	366	36,976	36,596	6,739	29,857
CIT Bank, NA ⁶	151	167	25	142	387,223	386,979	103,437	283,542
CitiMortgage Inc	1,613	1,402	135	1,267	608,847	592,905	193,172	399,733
Ditech Financial LLC ⁷	850	607	253	354	114,335	111,693	43,717	67,976
JPMorgan Chase Bank, NA	4,505	3,974	720	3,254	1,822,783	1,800,956	448,491	1,352,465
Nationstar Mortgage LLC	6,772	7,900	1,865	6,035	573,166	566,039	119,319	446,720
Navy Federal Credit Union	142	160	9	151	14,160	13,962	2,404	11,558
Ocwen Loan Servicing, LLC	12,074	10,580	3,027	7,553	1,565,802	1,518,026	473,407	1,044,619
ORNL Federal Credit Union	7	7	-	7	718	718	56	662
PennyMac Loan Services, LLC	97	112	33	79	23,249	23,056	6,439	16,617
PNC Bank NA ⁸	389	386	44	342	50,065	49,939	28,846	21,093
Residential Credit Solutions, Inc.	381	456	27	429	41,344	41,079	4,944	36,135
Select Portfolio Servicing, Inc.	3,532	3,492	1,410	2,082	263,134	240,210	124,131	116,079
Specialized Loan Servicing LLC	2,171	2,647	460	2,187	101,412	97,924	17,703	80,221
U.S. Bank National Association	1,228	1,216	115	1,101	152,095	151,048	46,880	104,168
Wells Fargo Bank, NA	6,915	6,993	1,096	5,897	1,556,619	1,532,714	444,443	1,088,271
Other Servicers ⁹	-	-	-	-	170,842	170,842	106,111	64,731
TOTAL	47,644	46,726	9,782	36,944	9,135,842	8,968,394	2,805,513	6,162,881

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 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.

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).