



HAMP Application Activity by Servicer¹
As of February 2016

Servicer Name	Activity in February 2016				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	6,050	3,660	235	3,425	1,497,679	1,468,580	586,301	882,279
BankUnited	25	5	2	3	10,254	9,858	4,907	4,951
Bayview Loan Servicing, LLC	1,419	1,754	326	1,428	74,058	70,942	18,879	52,063
Carrington Mortgage Services, LLC	759	788	112	676	96,760	96,672	26,548	70,124
CCO Mortgage, a division of RBS Citizens NA	377	340	37	303	37,834	37,411	6,808	30,603
CIT Bank, NA ⁶	109	103	22	81	387,409	387,177	103,482	283,695
CitiMortgage Inc	1,322	1,476	155	1,321	611,078	595,810	193,490	402,320
Ditech Financial LLC ⁷	408	594	188	406	115,242	113,005	44,144	68,861
JPMorgan Chase Bank, NA	4,275	3,665	635	3,030	1,828,443	1,807,923	449,634	1,358,289
Nationstar Mortgage LLC	6,136	5,751	1,352	4,399	585,447	578,491	122,207	456,284
Navy Federal Credit Union	142	156	8	148	14,446	14,254	2,422	11,832
Ocwen Loan Servicing, LLC	12,678	9,419	2,492	6,927	1,588,891	1,537,995	480,087	1,057,908
ORNL Federal Credit Union	2	4	-	4	727	727	56	671
PennyMac Loan Services, LLC	31	72	10	62	23,391	23,263	6,472	16,791
PNC Bank NA ⁸	308	325	33	292	50,714	50,618	28,922	21,696
Residential Credit Solutions, Inc.	175	197	19	178	41,753	41,580	4,979	36,601
Select Portfolio Servicing, Inc.	3,461	4,668	2,594	2,074	269,372	247,977	127,836	120,141
Specialized Loan Servicing LLC	2,883	2,315	396	1,919	106,835	102,510	18,507	84,003
U.S. Bank National Association	1,149	1,030	119	911	154,230	152,946	47,137	105,809
Wells Fargo Bank, NA	7,353	7,400	1,153	6,247	1,569,850	1,546,610	446,546	1,100,064
Other Servicers ⁹	-	-	-	-	170,842	170,842	106,111	64,731
TOTAL	49,062	43,722	9,888	33,834	9,235,255	9,055,191	2,825,475	6,229,716

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).