



HAMP Application Activity by Servicer¹ As of January 2016

Servicer Name	Activity in January 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	6,053	3,637	268	3,369	1,492,383	1,464,920	586,066	878,854
BankUnited	22	13	8	5	10,229	9,853	4,905	4,948
Bayview Loan Servicing, LLC	1,469	1,728	310	1,418	72,375	69,188	18,553	50,635
Carrington Mortgage Services, LLC	787	759	100	659	96,001	95,884	26,436	69,448
CCO Mortgage, a division of RBS Citizens NA	481	475	32	443	37,457	37,071	6,771	30,300
CIT Bank, NA ⁶	106	95	23	72	387,329	387,074	103,460	283,614
CitiMortgage Inc	1,314	1,429	163	1,266	610,119	594,334	193,335	400,999
Ditech Financial LLC ⁷	499	718	239	479	114,834	112,411	43,956	68,455
JPMorgan Chase Bank, NA	3,957	3,302	508	2,794	1,825,213	1,804,258	448,999	1,355,259
Nationstar Mortgage LLC	6,145	6,701	1,536	5,165	579,311	572,740	120,855	451,885
Navy Federal Credit Union	144	136	10	126	14,304	14,098	2,414	11,684
Ocwen Loan Servicing, LLC	11,025	10,550	4,188	6,362	1,576,480	1,528,576	477,595	1,050,981
ORNL Federal Credit Union	5	3	-	3	725	723	56	667
PennyMac Loan Services, LLC	111	135	23	112	23,360	23,191	6,462	16,729
PNC Bank NA ⁸	328	352	41	311	50,397	50,291	28,887	21,404
Residential Credit Solutions, Inc.	234	304	16	288	41,578	41,383	4,960	36,423
Select Portfolio Servicing, Inc.	3,065	3,043	1,111	1,932	266,063	243,285	125,242	118,043
Specialized Loan Servicing LLC	2,526	2,271	408	1,863	103,938	100,195	18,111	82,084
U.S. Bank National Association	986	868	138	730	153,081	151,916	47,018	104,898
Wells Fargo Bank, NA	6,481	6,496	950	5,546	1,562,835	1,539,210	445,393	1,093,817
Other Servicers ⁹	-	-	-	-	170,842	170,842	106,111	64,731
TOTAL	45,738	43,015	10,072	32,943	9,188,854	9,011,443	2,815,585	6,195,858

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).