



HAMP Application Activity by Servicer¹ As of January 2017

Servicer Name	Activity in January 2017			Program-to-Date			
	# 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	993	86	907	1,528,145	1,502,457	588,135	914,322
BankUnited	2	1	1	10,357	9,957	4,968	4,989
Bayview Loan Servicing, LLC	1,198	67	1,131	93,279	89,797	20,758	69,039
Carrington Mortgage Services, LLC	589	66	523	105,590	104,911	27,380	77,531
CCO Mortgage, a division of RBS Citizens NA	133	15	118	39,479	39,321	7,040	32,281
CIT Bank, NA ⁶	99	14	85	388,421	388,215	103,626	284,589
CitiMortgage Inc	750	54	696	619,994	607,251	194,450	412,801
Ditech Financial LLC ⁷	-	-	-	131,064	126,952	49,910	77,042
JPMorgan Chase Bank, NA	2,598	369	2,229	1,856,875	1,841,874	454,651	1,387,223
Nationstar Mortgage LLC	2,551	426	2,125	636,183	634,561	134,636	499,925
Navy Federal Credit Union	136	7	129	16,222	16,130	2,509	13,621
Ocwen Loan Servicing, LLC	6,583	1,069	5,514	1,681,167	1,639,346	506,749	1,132,597
ORNL Federal Credit Union	-	-	-	824	759	66	693
PennyMac Loan Services, LLC	60	10	50	24,336	24,263	6,684	17,579
PNC Bank NA ⁸	48	33	15	53,888	53,844	29,309	24,535
Select Portfolio Servicing, Inc.	3,944	810	3,134	306,775	282,145	136,486	145,659
Specialized Loan Servicing LLC	2,193	339	1,854	129,514	127,876	22,595	105,281
U.S. Bank National Association	363	150	213	161,867	160,353	48,963	111,390
Wells Fargo Bank, NA	3,451	386	3,065	1,623,706	1,608,121	454,948	1,153,173
Other Servicers ⁹	-	-	-	212,677	212,504	111,096	101,408
TOTAL	25,691	3,902	21,789	9,620,363	9,470,637	2,904,959	6,565,678

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. As of January 2017, servicers were no longer required to provide monthly requests received volumes. Due to the December 30, 2016 HAMP application deadline, servicers will not report any requests received after that date and therefore, the monthly Requests Received column has been removed from the report. Servicers continue to evaluate and decision requests which were submitted by the application deadline.

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.