



HAMP Application Activity by Servicer¹
As of July 2016

Servicer Name	Activity in July 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	5,626	3,488	148	3,340	1,514,123	1,485,648	587,265	898,383
BankUnited	14	10	7	3	10,319	9,914	4,942	4,972
Bayview Loan Servicing, LLC	2,048	1,659	162	1,497	84,286	80,050	19,906	60,144
Carrington Mortgage Services, LLC	842	779	71	708	101,065	100,823	27,006	73,817
CCO Mortgage, a division of RBS Citizens NA	149	149	24	125	38,732	38,421	6,941	31,480
CIT Bank, NA ⁶	89	73	9	64	387,898	387,650	103,552	284,098
CitiMortgage Inc	782	965	70	895	614,757	602,229	194,032	408,197
Ditech Financial LLC ⁷	1,641	1,077	765	312	123,035	118,869	47,747	71,122
JPMorgan Chase Bank, NA	3,100	2,703	364	2,339	1,841,364	1,825,333	452,230	1,373,103
Nationstar Mortgage LLC	4,875	4,999	1,123	3,876	613,137	608,134	129,095	479,039
Navy Federal Credit Union	181	158	5	153	15,252	15,053	2,467	12,586
Ocwen Loan Servicing, LLC	8,025	8,536	2,316	6,220	1,634,640	1,589,768	494,988	1,094,780
ORNL Federal Credit Union	-	-	-	-	754	742	56	686
PennyMac Loan Services, LLC	103	96	26	70	23,895	23,809	6,589	17,220
PNC Bank NA ⁸	358	355	38	317	52,346	52,236	29,112	23,124
Select Portfolio Servicing, Inc.	3,166	3,957	752	3,205	284,823	262,290	131,484	130,806
Specialized Loan Servicing LLC	1,891	1,901	246	1,655	117,471	114,222	20,307	93,915
U.S. Bank National Association	662	574	171	403	159,267	156,785	48,029	108,756
Wells Fargo Bank, NA	5,637	4,814	655	4,159	1,599,071	1,577,073	450,776	1,126,297
Other Servicers ⁹	-	-	-	-	212,677	212,504	111,096	101,408
TOTAL	39,189	36,293	6,952	29,341	9,428,912	9,261,553	2,867,620	6,393,933

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