



HAMP Application Activity by Servicer¹ As of June 2016

Servicer Name	Activity in June 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	4,768	3,104	200	2,904	1,510,461	1,482,160	587,117	895,043
BankUnited	6	6	3	3	10,305	9,904	4,935	4,969
Bayview Loan Servicing, LLC	2,120	1,548	217	1,331	82,325	78,391	19,744	58,647
Carrington Mortgage Services, LLC	854	796	88	708	100,223	100,044	26,935	73,109
CCO Mortgage, a division of RBS Citizens NA	159	176	15	161	38,583	38,272	6,917	31,355
CIT Bank, NA ⁶	95	76	11	65	387,809	387,577	103,543	284,034
CitiMortgage Inc	984	1,240	98	1,142	614,553	601,264	193,962	407,302
Ditech Financial LLC ⁷	1,904	1,335	765	570	121,394	117,792	46,982	70,810
JPMorgan Chase Bank, NA	3,096	3,509	519	2,990	1,838,887	1,822,630	451,866	1,370,764
Nationstar Mortgage LLC	5,395	6,026	1,366	4,660	608,262	603,135	127,972	475,163
Navy Federal Credit Union	176	169	6	163	15,071	14,895	2,462	12,433
Ocwen Loan Servicing, LLC	9,619	10,798	3,150	7,648	1,627,354	1,581,232	492,672	1,088,560
ORNL Federal Credit Union	11	-	-	-	754	742	56	686
PennyMac Loan Services, LLC	69	91	23	68	23,792	23,713	6,563	17,150
PNC Bank NA ⁸	249	247	31	216	51,977	51,881	29,074	22,807
Residential Credit Solutions, Inc.	-	-	-	-	41,835	41,662	4,985	36,677
Select Portfolio Servicing, Inc.	3,374	3,030	1,020	2,010	281,574	258,679	131,127	127,552
Specialized Loan Servicing LLC	2,218	2,597	357	2,240	115,580	112,321	20,061	92,260
U.S. Bank National Association	1,072	836	233	603	158,605	156,211	47,858	108,353
Wells Fargo Bank, NA	6,524	6,067	795	5,272	1,593,820	1,572,259	450,121	1,122,138
Other Servicers ⁹	-	-	-	-	170,842	170,842	106,111	64,731
TOTAL	42,693	41,651	8,897	32,754	9,394,006	9,225,606	2,861,063	6,364,543

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.