



HAMP Application Activity by Servicer¹ As of March 2016

Servicer Name	Activity in March 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	6,675	3,755	217	3,538	1,503,053	1,472,335	586,518	885,817
BankUnited	13	15	14	1	10,267	9,873	4,921	4,952
Bayview Loan Servicing, LLC	2,099	1,958	220	1,738	76,443	72,900	19,099	53,801
Carrington Mortgage Services, LLC	933	927	94	833	97,693	97,599	26,642	70,957
CCO Mortgage, a division of RBS Citizens NA	280	339	35	304	38,114	37,750	6,843	30,907
CIT Bank, NA ⁶	100	118	19	99	387,509	387,295	103,501	283,794
CitiMortgage Inc	1,277	1,493	137	1,356	611,652	597,303	193,627	403,676
Ditech Financial LLC ⁷	429	525	212	313	115,671	113,530	44,356	69,174
JPMorgan Chase Bank, NA	3,903	3,763	603	3,160	1,832,105	1,811,843	450,237	1,361,606
Nationstar Mortgage LLC	6,477	6,998	1,710	5,288	591,924	585,489	123,917	461,572
Navy Federal Credit Union	158	175	15	160	14,604	14,429	2,437	11,992
Ocwen Loan Servicing, LLC	12,037	12,147	3,376	8,771	1,600,680	1,550,142	483,463	1,066,679
ORNL Federal Credit Union	6	6	-	6	733	733	56	677
PennyMac Loan Services, LLC	107	89	23	66	23,498	23,352	6,495	16,857
PNC Bank NA ⁸	384	373	41	332	51,114	50,991	28,963	22,028
Residential Credit Solutions, Inc.	36	38	4	34	41,789	41,618	4,983	36,635
Select Portfolio Servicing, Inc.	3,456	3,181	1,167	2,014	272,598	249,875	127,693	122,182
Specialized Loan Servicing LLC	2,533	2,570	433	2,137	109,368	105,080	18,940	86,140
U.S. Bank National Association	1,144	828	257	571	155,374	153,774	47,394	106,380
Wells Fargo Bank, NA	7,102	7,171	1,019	6,152	1,576,446	1,553,781	447,565	1,106,216
Other Servicers ⁹	-	-	-	-	170,842	170,842	106,111	64,731
TOTAL	49,149	46,469	9,596	36,873	9,281,477	9,100,534	2,833,761	6,266,773

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.