



## HAMP Application Activity by Servicer<sup>1</sup> As of May 2015

Servicer Name	Activity in May 2015				Program-to-Date			
	# Requests Received <sup>2</sup>	# Requests Processed <sup>3</sup>	# Requests Approved <sup>4</sup>	# Requests Denied <sup>5</sup>	# Requests Received <sup>2</sup>	# Requests Processed <sup>3</sup>	# Requests Approved <sup>4</sup>	# Requests Denied <sup>5</sup>
Bank of America, NA	6,692	6,238	407	5,831	1,465,282	1,431,713	583,747	847,966
BankUnited	26	11	8	3	10,067	9,758	4,839	4,919
Bayview Loan Servicing, LLC	1,605	1,949	332	1,617	58,769	55,735	16,417	39,318
Carrington Mortgage Services, LLC	732	719	89	630	89,986	89,434	25,627	63,807
CCO Mortgage, a division of RBS Citizens NA	364	367	44	323	34,275	33,790	6,497	27,293
CitiMortgage Inc	4,661	1,844	203	1,641	607,144	581,879	192,111	389,768
Green Tree Servicing LLC	1,079	861	328	533	109,045	106,371	41,881	64,490
JPMorgan Chase Bank, NA	6,043	5,243	706	4,537	1,812,246	1,767,003	450,120	1,316,883
Nationstar Mortgage LLC	7,552	7,768	1,541	6,227	520,921	512,047	108,297	403,750
Navy Federal Credit Union	123	157	11	146	13,060	12,865	2,308	10,557
Ocwen Loan Servicing, LLC	11,115	11,521	3,539	7,982	1,489,376	1,441,805	451,323	990,482
OneWest Bank	114	159	38	121	386,331	386,044	103,245	282,799
ORNL Federal Credit Union	9	9	-	9	676	676	56	620
PennyMac Loan Services, LLC	197	191	46	145	22,387	21,957	6,125	15,832
PNC Bank, National Association	16	13	-	13	1,236	1,176	60	1,116
PNC Mortgage <sup>6</sup>	377	371	54	317	46,127	46,061	28,433	17,628
Residential Credit Solutions, Inc.	619	592	21	571	37,986	37,690	4,804	32,886
Select Portfolio Servicing, Inc.	4,000	4,503	1,553	2,950	237,363	214,297	114,798	99,499
Specialized Loan Servicing LLC	2,574	2,518	440	2,078	82,933	78,649	14,424	64,225
U.S. Bank National Association	1,097	1,100	143	957	143,987	143,011	45,799	97,212
Wells Fargo Bank, NA	6,613	6,246	1,037	5,209	1,509,438	1,483,336	436,907	1,046,429
Other Servicers <sup>7</sup>	-	-	-	-	170,842	170,842	106,111	64,731
<b>TOTAL</b>	<b>55,608</b>	<b>52,380</b>	<b>10,540</b>	<b>41,840</b>	<b>8,849,477</b>	<b>8,626,139</b>	<b>2,743,929</b>	<b>5,882,210</b>

<sup>1</sup> 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.

<sup>2</sup> "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.

<sup>3</sup> "Requests Processed" is the sum of Requests Approved and Requests Denied, defined below.

<sup>4</sup> "Requests Approved" is the total number of 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.

<sup>5</sup> "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.

<sup>6</sup> Formerly National City Bank.

<sup>7</sup> 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).