



## HAMP Application Activity by Servicer<sup>1</sup> As of May 2016

Servicer Name	Activity in May 2016				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	5,401	3,186	187	2,999	1,508,136	1,479,056	586,917	892,139
BankUnited	12	13	3	10	10,299	9,898	4,932	4,966
Bayview Loan Servicing, LLC	1,765	1,833	205	1,628	80,220	76,843	19,527	57,316
Carrington Mortgage Services, LLC	809	789	78	711	99,369	99,248	26,847	72,401
CCO Mortgage, a division of RBS Citizens NA	148	165	27	138	38,424	38,096	6,902	31,194
CIT Bank, NA <sup>6</sup>	109	121	18	103	387,714	387,501	103,532	283,969
CitiMortgage Inc	894	1,262	113	1,149	613,285	600,024	193,864	406,160
Ditech Financial LLC <sup>7</sup>	1,974	1,587	1,176	411	119,490	116,457	46,217	70,240
JPMorgan Chase Bank, NA	3,155	3,634	570	3,064	1,836,613	1,819,121	451,347	1,367,774
Nationstar Mortgage LLC	5,472	5,592	1,360	4,232	602,867	597,109	126,606	470,503
Navy Federal Credit Union	151	147	9	138	14,895	14,726	2,456	12,270
Ocwen Loan Servicing, LLC	8,222	9,742	2,964	6,778	1,617,921	1,570,434	489,522	1,080,912
ORNL Federal Credit Union	-	-	-	-	742	742	56	686
PennyMac Loan Services, LLC	112	151	28	123	23,723	23,622	6,540	17,082
PNC Bank NA <sup>8</sup>	276	300	37	263	51,722	51,634	29,043	22,591
Residential Credit Solutions, Inc.	20	20	-	20	41,835	41,662	4,985	36,677
Select Portfolio Servicing, Inc.	3,280	3,020	1,063	1,957	278,579	255,405	129,517	125,888
Specialized Loan Servicing LLC	2,099	2,301	382	1,919	113,362	109,724	19,704	90,020
U.S. Bank National Association	1,116	746	148	598	157,533	155,379	47,625	107,754
Wells Fargo Bank, NA	6,432	6,133	925	5,208	1,587,963	1,566,192	449,326	1,116,866
Other Servicers <sup>9</sup>	-	-	-	-	170,842	170,842	106,111	64,731
<b>TOTAL</b>	<b>41,447</b>	<b>40,742</b>	<b>9,293</b>	<b>31,449</b>	<b>9,355,534</b>	<b>9,183,715</b>	<b>2,851,576</b>	<b>6,332,139</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 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.

<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 OneWest Bank.

<sup>7</sup> Formerly GreenTree Servicing LLC.

<sup>8</sup> Includes both PNC Bank, NA and PNC Mortgage, formerly National City Bank.

<sup>9</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.