



HAMP Application Activity by Servicer¹ As of November 2016

Servicer Name	Activity in November 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	4,609	3,285	152	3,133	1,527,387	1,498,312	587,886	910,426
BankUnited	3	5	4	1	10,355	9,951	4,963	4,988
Bayview Loan Servicing, LLC	1,241	1,323	132	1,191	89,898	87,281	20,559	66,722
Carrington Mortgage Services, LLC	1,086	854	63	791	104,801	103,728	27,256	76,472
CCO Mortgage, a division of RBS Citizens NA	126	147	13	134	39,347	39,084	7,008	32,076
CIT Bank, NA ⁶	70	63	6	57	388,217	387,959	103,596	284,363
CitiMortgage Inc	765	774	54	720	618,485	605,748	194,328	411,420
Ditech Financial LLC ⁷	1,994	2,281	504	1,777	128,588	125,070	49,367	75,703
JPMorgan Chase Bank, NA	2,732	2,575	367	2,208	1,851,741	1,836,608	453,863	1,382,745
Nationstar Mortgage LLC	4,630	4,554	930	3,624	632,145	627,073	133,238	493,835
Navy Federal Credit Union	176	197	10	187	16,031	15,811	2,495	13,316
Ocwen Loan Servicing, LLC	9,180	7,075	1,715	5,360	1,673,024	1,625,151	503,832	1,121,319
ORNL Federal Credit Union	10	-	-	-	814	752	62	690
PennyMac Loan Services, LLC	99	88	16	72	24,205	24,126	6,657	17,469
PNC Bank NA ⁸	349	330	36	294	53,586	53,473	29,240	24,233
Select Portfolio Servicing, Inc.	4,225	2,920	941	1,979	300,051	275,066	135,073	139,993
Specialized Loan Servicing LLC	1,430	2,427	426	2,001	125,324	123,661	21,912	101,749
U.S. Bank National Association	433	795	128	667	161,541	159,443	48,695	110,748
Wells Fargo Bank, NA	5,511	5,358	712	4,646	1,619,420	1,600,230	453,971	1,146,259
Other Servicers ⁹	-	-	-	-	212,677	212,504	111,096	101,408
TOTAL	38,669	35,051	6,209	28,842	9,577,637	9,411,031	2,895,097	6,515,934

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.