



HAMP Application Activity by Servicer¹ As of October 2015

Servicer Name	Activity in October 2015				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	4,944	4,047	300	3,747	1,466,676	1,453,796	585,289	868,507
BankUnited	20	17	11	6	10,170	9,824	4,884	4,940
Bayview Loan Servicing, LLC	1,779	1,968	260	1,708	67,898	63,978	17,799	46,179
Carrington Mortgage Services, LLC	781	904	129	775	93,698	93,570	26,152	67,418
CCO Mortgage, a division of RBS Citizens NA	352	338	29	309	36,195	35,774	6,668	29,106
CIT Bank, NA ⁶	92	109	28	81	386,959	386,698	103,392	283,306
CitiMortgage Inc	2,018	1,580	164	1,416	605,795	590,206	192,892	397,314
Ditech Financial LLC ⁷	566	474	128	346	112,811	110,362	43,274	67,088
JPMorgan Chase Bank, NA	5,308	5,336	947	4,389	1,814,055	1,793,052	447,034	1,346,018
Nationstar Mortgage LLC	6,904	7,157	1,623	5,534	559,699	551,688	116,153	435,535
Navy Federal Credit Union	161	170	11	159	13,865	13,640	2,382	11,258
Ocwen Loan Servicing, LLC	11,505	11,547	3,336	8,211	1,545,286	1,496,516	467,410	1,029,106
ORNL Federal Credit Union	9	9	-	9	707	707	56	651
PennyMac Loan Services, LLC	149	133	34	99	23,000	22,815	6,377	16,438
PNC Bank NA ⁸	381	388	52	336	49,305	49,200	28,754	20,446
Residential Credit Solutions, Inc.	468	450	12	438	40,594	40,276	4,893	35,383
Select Portfolio Servicing, Inc.	3,832	3,646	1,451	2,195	256,119	233,720	121,570	112,150
Specialized Loan Servicing LLC	2,323	2,698	486	2,212	96,738	92,572	16,778	75,794
U.S. Bank National Association	1,113	1,023	198	825	149,956	148,965	46,632	102,333
Wells Fargo Bank, NA	7,453	7,123	1,219	5,904	1,543,606	1,518,747	442,300	1,076,447
Other Servicers ⁹	-	-	-	-	170,842	170,842	106,111	64,731
TOTAL	50,158	49,117	10,418	38,699	9,043,974	8,876,948	2,786,800	6,090,148

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 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.