



HAMP Application Activity by Servicer¹ As of September 2015

Servicer Name	Activity in September 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	4,907	4,169	282	3,887	1,462,563	1,449,749	584,989	864,760
BankUnited	16	12	12	-	10,150	9,807	4,873	4,934
Bayview Loan Servicing, LLC	2,273	1,697	688	1,009	66,060	61,999	17,994	44,005
Carrington Mortgage Services, LLC	755	766	78	688	92,917	92,666	26,023	66,643
CCO Mortgage, a division of RBS Citizens NA	396	391	35	356	35,843	35,436	6,639	28,797
CIT Bank, NA ⁶	119	116	28	88	386,867	386,589	103,364	283,225
CitiMortgage Inc	2,342	1,666	137	1,529	603,659	588,626	192,728	395,898
Ditech Financial LLC ⁷	669	784	183	601	112,245	109,888	43,146	66,742
JPMorgan Chase Bank, NA	5,387	4,879	643	4,236	1,808,909	1,787,716	446,087	1,341,629
Nationstar Mortgage LLC	7,917	8,067	1,564	6,503	552,793	544,531	114,530	430,001
Navy Federal Credit Union	163	159	13	146	13,704	13,470	2,371	11,099
Ocwen Loan Servicing, LLC	11,903	10,062	2,947	7,115	1,534,245	1,484,969	464,074	1,020,895
ORNL Federal Credit Union	10	9	-	9	698	697	56	641
PennyMac Loan Services, LLC	91	145	50	95	22,851	22,682	6,343	16,339
PNC Bank NA ⁸	338	344	47	297	48,923	48,812	28,702	20,110
Residential Credit Solutions, Inc.	539	524	13	511	40,126	39,826	4,881	34,945
Select Portfolio Servicing, Inc.	3,530	3,235	1,052	2,183	252,453	230,051	120,119	109,932
Specialized Loan Servicing LLC	2,734	2,532	370	2,162	94,415	89,874	16,292	73,582
U.S. Bank National Association	1,447	1,477	200	1,277	148,843	147,942	46,434	101,508
Wells Fargo Bank, NA	7,327	6,773	969	5,804	1,536,370	1,509,729	440,779	1,068,950
Other Servicers ⁹	-	-	-	-	170,842	170,842	106,111	64,731
TOTAL	52,863	47,807	9,311	38,496	8,995,476	8,825,901	2,776,535	6,049,366

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 when the survey questions were not as extensive as current surveys (e.g. #Requests Denied was not a component of earlier surveys).