

HAMP Application Activity by Servicer¹ As of April 2015

Servicer Name	Activity in April 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	6,923	6,823	481	6,342	1,458,518	1,425,475	583,340	842,135
BankUnited	30	36	11	25	10,041	9,747	4,831	4,916
Bayview Loan Servicing, LLC	1,649	1,899	374	1,525	57,229	53,786	16,085	37,701
Carrington Mortgage Services, LLC	595	611	98	513	89,254	88,715	25,538	63,177
CCO Mortgage, a division of RBS Citizens NA	419	450	35	415	33,911	33,423	6,453	26,970
CitiMortgage Inc	4,903	1,801	255	1,546	605,971	580,035	191,908	388,127
Green Tree Servicing LLC	1,380	1,078	400	678	107,966	105,510	41,553	63,957
JPMorgan Chase Bank, NA	5,798	4,934	585	4,349	1,778,804	1,761,765	449,419	1,312,346
Nationstar Mortgage LLC	8,795	9,664	1,891	7,773	513,369	504,279	106,756	397,523
Navy Federal Credit Union	166	158	15	143	12,937	12,708	2,297	10,411
Ocwen Loan Servicing, LLC	12,329	12,458	3,986	8,472	1,479,005	1,427,051	447,703	979,348
OneWest Bank	153	159	41	118	386,217	385,885	103,207	282,678
ORNL Federal Credit Union	13	13	2	11	667	667	56	611
PennyMac Loan Services, LLC	289	183	43	140	22,190	21,766	6,079	15,687
PNC Bank, National Association	20	19	1	18	1,217	1,163	60	1,103
PNC Mortgage ⁶	373	377	58	319	45,750	45,690	28,379	17,311
Residential Credit Solutions, Inc.	578	535	21	514	37,367	37,098	4,783	32,315
Select Portfolio Servicing, Inc.	4,882	4,710	1,546	3,164	232,860	209,794	113,245	96,549
Specialized Loan Servicing LLC	3,140	2,590	628	1,962	80,359	76,131	13,984	62,147
U.S. Bank National Association	1,229	1,265	173	1,092	142,890	141,911	45,656	96,255
Wells Fargo Bank, NA	7,289	6,901	1,203	5,698	1,502,991	1,477,063	435,870	1,041,193
Other Servicers ⁷	-	-	-	-	170,842	170,842	106,111	64,731
TOTAL	60,953	56,664	11,847	44,817	8,770,355	8,570,504	2,733,313	5,837,191

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 National City Bank.

⁷ 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).