

## HAMP Application Activity by Servicer<sup>1</sup> As of July 2015

Servicer Name	Activity in July 2015				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	5,087	4,436	316	4,120	1,473,140	1,441,333	584,415	856,918
BankUnited	21	16	6	10	10,115	9,785	4,852	4,933
Bayview Loan Servicing, LLC	1,639	1,276	299	977	62,065	58,586	17,028	41,558
Carrington Mortgage Services, LLC	634	749	108	641	91,311	90,983	25,829	65,154
CCO Mortgage, a division of RBS Citizens NA	339	351	38	313	35,090	34,623	6,570	28,053
CitiMortgage Inc	5,388	1,693	167	1,526	608,181	585,403	192,434	392,969
Green Tree Servicing LLC	683	1,402	534	868	110,514	108,179	42,719	65,460
JPMorgan Chase Bank, NA	6,775	4,963	639	4,324	1,824,937	1,777,116	451,326	1,325,790
Nationstar Mortgage LLC	8,186	8,063	1,461	6,602	537,248	528,487	111,591	416,896
Navy Federal Credit Union	171	140	12	128	13,382	13,169	2,343	10,826
Ocwen Loan Servicing, LLC	12,499	11,286	3,374	7,912	1,513,423	1,463,386	457,598	1,005,788
OneWest Bank	115	134	25	109	386,608	386,336	103,306	283,030
ORNL Federal Credit Union	5	5	-	5	685	685	56	629
PennyMac Loan Services, LLC	135	218	65	153	22,643	22,344	6,240	16,104
PNC Bank, National Association	15	22	1	21	1,275	1,220	62	1,158
PNC Mortgage <sup>6</sup>	419	425	52	373	46,961	46,908	28,544	18,364
Residential Credit Solutions, Inc.	517	497	19	478	39,135	38,849	4,847	34,002
Select Portfolio Servicing, Inc.	3,999	4,523	1,584	2,939	245,173	223,151	117,849	105,302
Specialized Loan Servicing LLC	2,547	3,011	556	2,455	88,795	84,746	15,537	69,209
U.S. Bank National Association	1,192	1,195	144	1,051	146,302	145,384	46,110	99,274
Wells Fargo Bank, NA	7,108	6,489	972	5,517	1,521,989	1,496,092	438,851	1,057,241
Other Servicers <sup>7</sup>	-	-	-	-	170,842	170,842	106,111	64,731
<b>TOTAL</b>	<b>57,474</b>	<b>50,894</b>	<b>10,372</b>	<b>40,522</b>	<b>8,949,814</b>	<b>8,727,607</b>	<b>2,764,218</b>	<b>5,963,389</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 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 National City Bank.

<sup>7</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 when the survey questions were not as extensive as current surveys (e.g. #Requests Denied was not a component of earlier surveys).