



HAMP Application Activity by Servicer¹ As of October 2014

Servicer Name	Activity in October 2014				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	13,724	13,371	606	12,765	1,423,651	1,407,916	580,260	827,656
BankUnited	38	27	14	13	9,926	9,668	4,780	4,888
Bayview Loan Servicing, LLC	1,632	293	82	211	47,654	40,192	12,982	27,210
Carrington Mortgage Services, LLC	3,139	1,945	108	1,837	90,431	84,170	24,953	59,217
CCO Mortgage, a division of RBS Citizens NA	575	683	41	642	31,375	30,607	6,306	24,301
CitiMortgage Inc	3,890	3,724	521	3,203	551,258	535,726	229,801	305,925
Green Tree Servicing LLC	1,249	1,300	514	786	102,275	99,042	39,086	59,956
JPMorgan Chase Bank, NA	7,393	3,292	841	2,451	1,570,550	1,545,558	445,454	1,100,104
Nationstar Mortgage LLC	9,099	9,209	1,695	7,514	464,447	452,718	96,106	356,612
Navy Federal Credit Union	204	214	27	187	12,253	11,792	2,214	9,578
Ocwen Loan Servicing, LLC	18,218	12,693	4,287	8,406	917,089	883,566	158,702	724,864
OneWest Bank	339	201	47	154	384,524	384,214	102,755	281,459
ORNL Federal Credit Union	6	6	-	6	622	622	53	569
PennyMac Loan Services, LLC	295	310	59	251	22,499	21,808	6,168	15,640
PNC Bank, National Association	19	36	2	34	1,099	1,031	54	977
PNC Mortgage ⁶	481	480	75	405	43,322	43,297	28,020	15,277
Residential Credit Solutions, Inc.	336	348	16	332	19,532	19,439	2,197	17,242
Select Portfolio Servicing, Inc.	6,926	2,920	1,193	1,727	192,081	173,660	103,512	70,148
Specialized Loan Servicing LLC	2,307	2,450	790	1,660	66,847	64,589	11,175	53,414
U.S. Bank National Association	1,490	1,904	185	1,719	134,238	132,174	44,798	87,376
Wells Fargo Bank, NA	8,823	9,536	1,507	8,029	1,458,622	1,446,496	429,275	1,017,221
Other Servicers ⁷	-	-	-	-	170,842	170,842	106,111	64,731
TOTAL	80,183	64,942	12,610	52,332	7,715,137	7,559,127	2,434,762	5,124,365

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 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).