



**HAMP Application Activity by Servicer<sup>1</sup>**  
As of December 2016

Servicer Name	Activity in December 2016				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	4,832	3,152	163	2,989	1,528,927	1,501,464	588,049	913,415
BankUnited	2	4	4	-	10,357	9,955	4,967	4,988
Bayview Loan Servicing, LLC	2,662	1,318	132	1,186	92,536	88,599	20,691	67,908
Carrington Mortgage Services, LLC	789	594	58	536	105,590	104,322	27,314	77,008
CCO Mortgage, a division of RBS Citizens NA	132	104	17	87	39,479	39,188	7,025	32,163
CIT Bank, NA <sup>6</sup>	204	157	16	141	388,421	388,116	103,612	284,504
CitiMortgage Inc	645	753	68	685	619,323	606,501	194,396	412,105
Ditech Financial LLC <sup>7</sup>	2,460	1,882	543	1,339	131,048	126,952	49,910	77,042
JPMorgan Chase Bank, NA	2,876	2,668	419	2,249	1,854,451	1,839,276	454,282	1,384,994
Nationstar Mortgage LLC	4,038	4,937	972	3,965	636,183	632,010	134,210	497,800
Navy Federal Credit Union	191	183	7	176	16,222	15,994	2,502	13,492
Ocwen Loan Servicing, LLC	8,442	7,611	1,848	5,763	1,681,297	1,632,762	505,680	1,127,082
ORNL Federal Credit Union	10	-	-	-	824	754	63	691
PennyMac Loan Services, LLC	72	77	17	60	24,277	24,203	6,674	17,529
PNC Bank NA <sup>8</sup>	302	322	36	286	53,888	53,796	29,276	24,520
Select Portfolio Servicing, Inc.	6,192	3,331	835	2,496	305,132	278,439	135,916	142,523
Specialized Loan Servicing LLC	1,700	2,022	344	1,678	127,024	125,683	22,256	103,427
U.S. Bank National Association	326	547	118	429	161,867	159,990	48,813	111,177
Wells Fargo Bank, NA	5,364	4,440	591	3,849	1,624,461	1,604,670	454,562	1,150,108
Other Servicers <sup>9</sup>	-	-	-	-	212,677	212,504	111,096	101,408
<b>TOTAL</b>	<b>41,239</b>	<b>34,102</b>	<b>6,188</b>	<b>27,914</b>	<b>9,613,984</b>	<b>9,445,178</b>	<b>2,901,294</b>	<b>6,543,884</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 complete 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 OneWest Bank.

<sup>7</sup> Formerly GreenTree Servicing LLC.

<sup>8</sup> Includes both PNC Bank, NA and PNC Mortgage, formerly National City Bank.

<sup>9</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).