



HAMP Application Activity by Servicer¹ As of January 2015

Servicer Name	Activity in January 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	14,301	8,534	607	7,927	1,442,164	1,405,271	581,964	823,307
BankUnited	25	11	7	4	9,958	9,673	4,791	4,882
Bayview Loan Servicing, LLC	1,537	315	70	245	43,840	41,054	13,191	27,863
Carrington Mortgage Services, LLC	578	878	110	768	87,454	86,586	25,232	61,354
CCO Mortgage, a division of RBS Citizens NA	436	401	17	384	32,678	32,229	6,384	25,845
CitiMortgage Inc	4,785	2,614	354	2,260	623,351	613,855	230,620	383,235
Green Tree Servicing LLC	1,022	848	475	373	104,372	102,670	40,453	62,217
JPMorgan Chase Bank, NA	6,314	2,835	662	2,173	1,575,957	1,554,456	447,544	1,106,912
Nationstar Mortgage LLC	8,114	8,250	1,706	6,544	488,624	477,823	101,339	376,484
Navy Federal Credit Union	166	150	14	136	12,461	12,241	2,255	9,986
Ocwen Loan Servicing, LLC	15,070	14,295	4,147	10,148	895,094	839,664	129,702	709,962
OneWest Bank	246	253	52	201	385,232	384,879	102,906	281,973
ORNL Federal Credit Union	7	7	-	7	641	641	53	588
PennyMac Loan Services, LLC	246	261	88	173	21,427	21,150	5,909	15,241
PNC Bank, National Association	10	26	-	26	1,159	1,112	58	1,054
PNC Mortgage ⁶	348	355	62	293	44,486	44,457	28,196	16,261
Residential Credit Solutions, Inc.	507	524	18	506	35,772	35,525	4,723	30,802
Select Portfolio Servicing, Inc.	5,361	4,454	1,701	2,753	205,818	189,435	108,347	81,088
Specialized Loan Servicing LLC	1,835	2,335	542	1,793	72,188	69,917	12,454	57,463
U.S. Bank National Association	1,521	1,530	109	1,421	139,087	137,778	45,219	92,559
Wells Fargo Bank, NA	8,325	7,243	938	6,305	1,478,863	1,457,607	432,475	1,025,132
Other Servicers ⁷	-	-	-	-	170,842	170,842	106,111	64,731
TOTAL	70,754	56,119	11,679	44,440	7,871,468	7,688,865	2,429,926	5,258,939

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).