



HAMP Application Activity by Servicer¹ As of October 2016

Servicer Name	Activity in October 2016				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	4,670	2,960	155	2,805	1,524,857	1,495,027	587,734	907,293
BankUnited	7	7	6	1	10,352	9,946	4,959	4,987
Bayview Loan Servicing, LLC	1,262	1,326	147	1,179	88,590	85,958	20,427	65,531
Carrington Mortgage Services, LLC	891	528	45	483	103,715	102,874	27,193	75,681
CCO Mortgage, a division of RBS Citizens NA	130	173	18	155	39,221	38,937	6,995	31,942
CIT Bank, NA ⁶	84	88	17	71	388,147	387,896	103,590	284,306
CitiMortgage Inc	728	840	64	776	617,550	604,974	194,274	410,700
Ditech Financial LLC ⁷	1,700	1,729	628	1,101	126,594	122,789	48,863	73,926
JPMorgan Chase Bank, NA	2,745	2,736	424	2,312	1,849,562	1,834,033	453,496	1,380,537
Nationstar Mortgage LLC	4,592	4,143	843	3,300	627,515	622,519	132,308	490,211
Navy Federal Credit Union	196	189	8	181	15,855	15,614	2,485	13,129
Ocwen Loan Servicing, LLC	10,535	9,355	2,425	6,930	1,664,086	1,618,076	502,117	1,115,959
ORNL Federal Credit Union	11	-	-	-	804	749	60	689
PennyMac Loan Services, LLC	73	76	17	59	24,106	24,038	6,641	17,397
PNC Bank NA ⁸	303	322	35	287	53,237	53,143	29,204	23,939
Select Portfolio Servicing, Inc.	3,556	4,555	906	3,649	295,903	272,108	134,122	137,986
Specialized Loan Servicing LLC	2,022	2,387	455	1,932	123,894	121,234	21,486	99,748
U.S. Bank National Association	545	700	175	525	161,108	158,648	48,567	110,081
Wells Fargo Bank, NA	6,230	5,821	836	4,985	1,617,190	1,594,874	453,260	1,141,614
Other Servicers ⁹	-	-	-	-	212,677	212,504	111,096	101,408
TOTAL	40,280	37,935	7,204	30,731	9,544,963	9,375,941	2,888,877	6,487,064

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 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.

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 OneWest Bank.

⁷ Formerly GreenTree Servicing LLC.

⁸ Includes both PNC Bank, NA and PNC Mortgage, formerly National City Bank.

⁹ 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.