

Making Home Affordable

Program Performance Report Through June 2012

Report Highlights

Over 1.2 Million Homeowner Assistance Actions Taken through Making Home Affordable

- More than 1 million homeowners have received a permanent modification through the Home Affordable Modification Program (HAMP). These homeowners have reduced their first lien mortgage payments by a median of approximately \$537 each month – more than one-third of their median before-modification payment – saving a total estimated \$13.9 billion to date in monthly mortgage payments.
- 75% of eligible non-GSE customers entering HAMP in June have received some form of principal reduction with their modification.
- Nearly 87,000 second lien modifications have been completed through the Second Lien Modification Program (2MP), and nearly 57,000 homeowners have exited their homes through a short sale or deed-in-lieu of foreclosure with assistance from the Home Affordable Foreclosure Alternatives Program (HAFA).
- 86% of eligible homeowners entering a HAMP trial modification since June 1, 2010 have received a permanent modification with an average trial period of 3.5 months.

Permanent Modifications Continue to Perform Well Over Time

- After six months in the program, more than 94% of homeowners remain in permanent modifications and 9.6% of homeowners are 60+ days delinquent.
- Payment reduction is strongly correlated with permanent modification sustainability. For modifications seasoned 24 months, only 17.4% of modifications with a monthly payment reduction greater than 50% have been disqualified from the program due to missing three consecutive payments, compared to a disqualification rate of 44.2% where the payment had been cut by 20% or less.
- HAMP modifications continue to exhibit lower delinquency and re-default rates than industry modifications as reported by the Office of the Comptroller of the Currency.

Note: This report reflects program activity for the Making Home Affordable Program and does not yet include activity relating to HAMP Tier 2. For information and quarterly updates about the Hardest Hit Fund, please visit the website for the [Hardest Hit Fund](#) or the [TARP Monthly Report to Congress](#).

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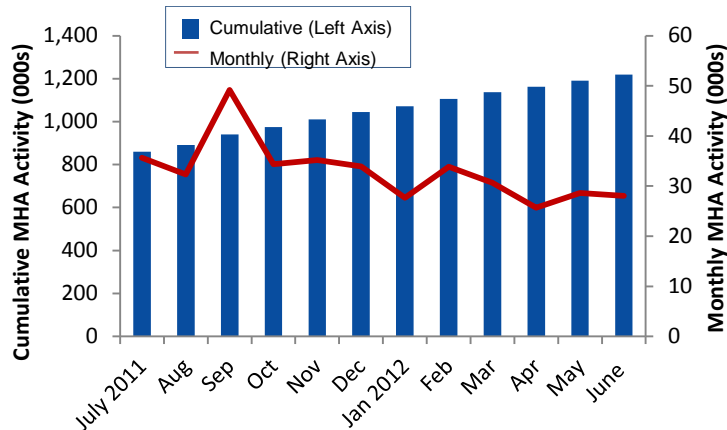
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Making Home Affordable Program Activity

In total, the MHA program has completed over 1.2 million first and second lien permanent modifications, HAFA transactions, and UP forbearance plans.

	Program-to-Date	Reported Since Prior Period
HAMP Permanent Modifications Started	1,043,471	17,192
2MP Modifications Started	86,792	3,215
HAFA Agreements Completed	56,786	6,069
FHA-HAMP and RD-HAMP Permanent Modifications Started	7,495	483
UP Forbearance Plans Started (through May 2012)	24,329	1,089
Cumulative MHA Activity¹	1,218,873	28,048



The Making Home Affordable Program was launched in March 2009 with the Home Affordable Modification Program (HAMP) which provides assistance to struggling homeowners by lowering monthly first lien mortgage payments to an affordable level. Additional programs were subsequently rolled out to expand the program reach.

Program	Purpose
<ul style="list-style-type: none"> Home Affordable Modification Program (HAMP) 	Provides eligible borrowers the opportunity to lower their first lien mortgage payment to affordable and sustainable levels through a uniform loan modification process.
<ul style="list-style-type: none"> Second Lien Modification Program (2MP) 	Provides modifications and extinguishments on second liens when there has been a first lien HAMP modification on the same property.
<ul style="list-style-type: none"> Home Affordable Foreclosure Alternatives (HAFA) 	Provides transition alternatives to foreclosure in the form of a short sale or deed-in-lieu of foreclosure.
<ul style="list-style-type: none"> FHA-HAMP and RD-HAMP modification programs 	Provides first lien modifications for distressed borrowers in loans guaranteed through the Federal Housing Administration and Rural Housing Service.
<ul style="list-style-type: none"> Unemployment Program (UP) 	Provides temporary forbearance of mortgage principal to enable unemployed borrowers to look for a new job without fear of foreclosure.
<ul style="list-style-type: none"> Principal Reduction Alternative (PRA) 	Provides principal forgiveness on eligible underwater loans that are modified under HAMP.

Source: HAMP system of record for HAMP, 2MP, HAFA, FHA-HAMP, and RD-HAMP. UP participation is reported via servicer survey through May 31, 2012.

¹ Cumulative activity includes HAMP permanent modifications started, 2MP modifications started, HAFA transactions completed, FHA-HAMP and RD-HAMP permanent modifications started, and UP forbearance plans started. This does not include trial modifications that have cancelled or not yet converted to permanent modification and HAFA agreements started but not yet completed.

Making Home Affordable: Summary Results

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HAMP (First Lien) Modifications

HAMP is designed to lower monthly mortgage payments to help struggling homeowners stay in their homes and prevent avoidable foreclosure.

		Total
HAMP Eligibility (As of May 31, 2012)	Eligible Delinquent Loans ¹	2,250,167
	Eligible Delinquent Borrowers ²	731,211
Trial Modifications	Trial Plan Offers Extended (Cumulative) ³	2,054,979
	All Trials Started	1,883,740
	Trials Reported Since May 2012 Report ⁴	16,321
	Trial Modifications Cancelled Since June 1, 2010 ⁵	55,444
	Active Trials	71,110
Permanent Modifications	All Permanent Modifications Started	1,043,471
	Permanent Modifications Reported Since May 2012 Report	17,192
	Permanent Modifications Cancelled (Cumulative) ⁶	224,668
	Active Permanent Modifications	818,803

- ¹ Estimated eligible 60+ day delinquent loans as reported by servicers as of May 31, 2012, include conventional loans:
- in foreclosure and bankruptcy.
 - with a current unpaid principal balance less than \$729,750 on a one-unit property, \$934,200 on a two-unit property, \$1,129,250 on a three-unit property and \$1,403,400 on a four-unit property.
 - on a property that was owner-occupied at origination.
 - originated on or before January 1, 2009.

Estimated eligible 60+ day delinquent loans exclude:

- FHA and VA loans.
- loans that are current or less than 60 days delinquent, which may be eligible for HAMP if a borrower is in imminent default.

² The estimated eligible 60+ day delinquent borrowers are those in HAMP-eligible loans, minus estimated exclusions of loans on vacant properties, loans with borrower debt-to-income ratio below 31%, loans that fail the NPV test, properties no longer owner-occupied, unemployed borrowers, manufactured housing loans with title/chattel issues that exclude them from HAMP, loans where the investor pooling and servicing agreements preclude modification, and trial and permanent modifications disqualified from HAMP. Exclusions for DTI and NPV results are estimated using market analytics.

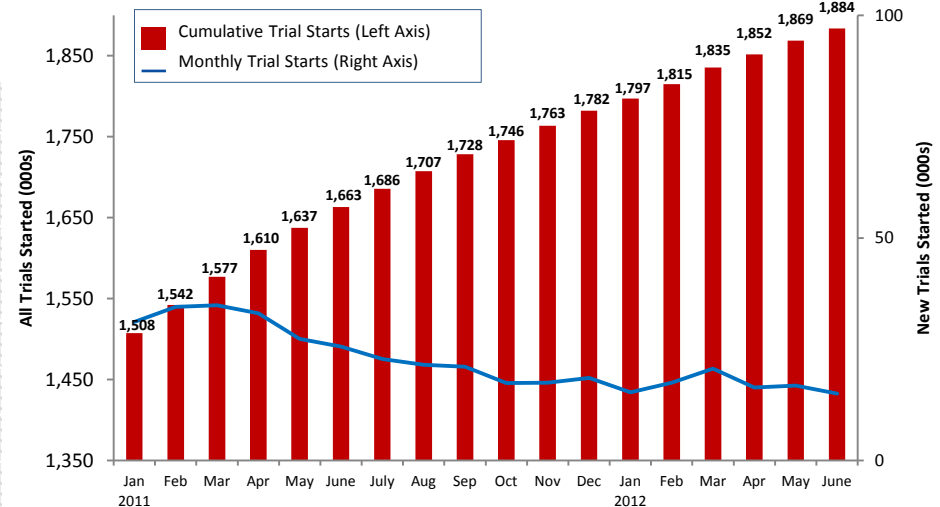
³ As reported in the monthly servicer survey of large SPA servicers through June 30, 2012.

⁴ Servicers may enter new trial modifications into the HAMP system of record at anytime.

⁵ 769,159 cumulative including 713,715 that had trial start dates prior to June 1, 2010 when Treasury implemented a verified income requirement.

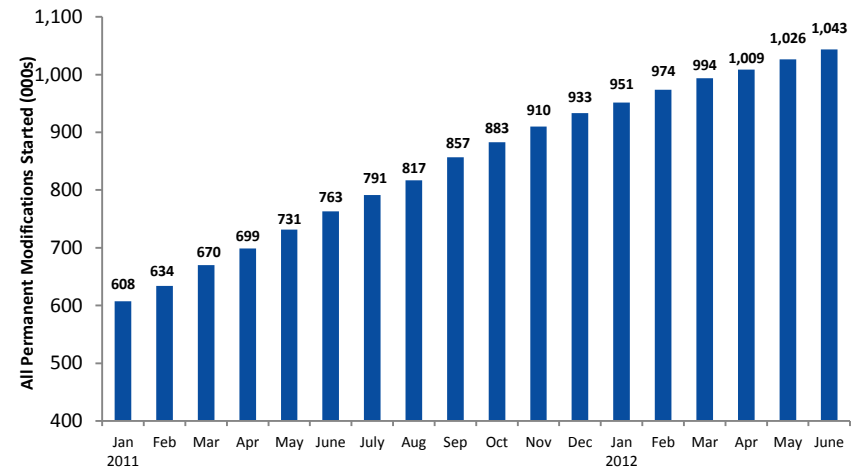
⁶ A permanent modification is canceled when the borrower has missed three consecutive monthly payments. Includes 4,982 loans paid off.

HAMP (First Lien) Trials Started



Source: HAMP system of record. Servicers may enter new trial modifications into the HAMP system of record at any time. For example, 16,321 trials have entered the HAMP system of record since the prior report; 15,055 were trials with a first payment recorded in June 2012.

HAMP Permanent Modifications Started (Cumulative)



Source: HAMP system of record.

Note: Unless specified, exhibits in this report refer to HAMP first lien modification activity.

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HAMP Principal Reduction Activity

Servicers of non-GSE loans are required to evaluate the benefit of principal reduction under the Principal Reduction Alternative (PRA) for mortgages with a loan-to-value (LTV) ratio greater than 115% when evaluating a homeowner for a HAMP first lien modification. While servicers are required to evaluate homeowners for PRA, they are not required to reduce principal as part of the modification. The MHA Program allows servicers to provide principal reduction on HAMP modifications in two ways:

- Under HAMP PRA, principal is reduced to lower the LTV, the investor is eligible to receive an incentive on the amount of principal reduced, and the reduction vests over a 3-year period.
- Servicers can also offer principal reduction to homeowners on a HAMP modification outside the requirements of PRA. If they do, the investor receives no incentive payment for the principal reduction.

The terms of the \$25 billion settlement of mortgage servicing deficiencies between the five largest mortgage servicers, the Federal government, and 49 state attorneys general, have recently caused servicers to increase use of non-PRA principal reductions. Of non-GSE trials started in June 2012 that had an LTV greater than 115%, 75% included a principal forgiveness feature, including 56% through the PRA program.

	HAMP Modifications with Principal Reduction Under PRA ¹	Other HAMP Modifications with Principal Reduction	Total HAMP Modifications with Principal Reduction
All Trial Modifications Started ²	89,444	27,869	117,313
Trials Reported Since May 2012 Report ³	3,846	1,933	5,779
Trial Modifications Active	15,501	3,979	19,480
All Permanent Modifications Started	67,083	20,950	88,033
Permanent Modifications Reported Since May 2012 Report	3,741	1,003	4,744
Permanent Modifications Active	60,778	18,291	79,069
Median Principal Amount Reduced for Active Permanent Modifications ⁴	\$69,586	\$51,531	\$62,908
Median Principal Amount Reduced for Active Permanent Modifications (%) ⁵	31.4%	18.0%	26.1%

¹ Includes some modifications with additional principal reduction outside of HAMP PRA.

² Other HAMP Modifications with Principal Reduction volume has been adjusted to exclude approximately 8,400 cancelled trials from early in the program that were incorrectly reported as having principal reduction by servicers.

³ Servicers may enter new trial modifications into the HAMP system of record at anytime.

⁴ Under HAMP PRA, principal reduction vests over a 3-year period. The amounts noted reflect the entire amount that may be forgiven.

⁵ HAMP PRA amount as a percentage of before-modification UPB, excluding capitalization.

Unemployment Program (UP) Activity

The Treasury MHA Unemployment Program (UP) provides a temporary forbearance to homeowners who are unemployed. Under Treasury guidelines, unemployed homeowners must be considered for a minimum of 12 months' forbearance.

All UP Forbearance Plans Started (through May 2012)	24,329
UP Forbearance Plans With Some Payment Required	21,023
UP Forbearance Plans With No Payment Required	3,306

Note: Data is as reported by servicers via survey for UP participation through Apr. 30, 2012.

Second Lien Modification Program (2MP) Activity

The Second Lien Modification Program (2MP) provides assistance to homeowners in a first lien HAMP permanent modification who have an eligible second lien with a participating HAMP servicer. This assistance can result in a modification of the second lien and even full or partial extinguishment of the second lien. 2MP modifications and partial extinguishments require that the first lien HAMP modification be permanent and active and that the second lien have an unpaid balance of \$5,000 or more and a monthly payment of at least \$100.

All Second Lien Modifications Started (Cumulative) ¹	86,792
Second Lien Modifications Involving Full Lien Extinguishments	18,974
Second Lien Modifications Disqualified ²	3,916
Active Second Lien Modifications ³	63,902

Of the Active Second Lien Modifications:

Second Lien Partially Extinguished	4,344
Second Lien Loan Modifications ⁴	59,558

Second Lien Extinguishment Details

Median Amount of Full Extinguishment	\$61,641
Median Amount of Partial Extinguishment for Active Second Lien Modifications	\$8,674

¹ Includes second lien modifications reported into HAMP system of record through the end of cycle for June 2012 data, though the effective date may occur in July 2012. Number of modifications is net of cancellations, which are primarily due to servicer data corrections.

² Includes 379 loans paid off.

³ Includes 3,197 loans in active non-payment status whereby the 1MP has disqualified from HAMP. As a result, the servicer is no longer required to report payment activity on the 2MP modification.

⁴ Second lien modifications follow a series of steps and may include capitalization, interest rate reduction, term extension and principal forbearance or forgiveness.

Treasury FHA-HAMP Modification Activity

The Treasury FHA-HAMP Program provides assistance to eligible homeowners with FHA-insured mortgages.

All Treasury FHA-HAMP Trial Modifications Started	12,403
All Treasury FHA-HAMP Permanent Modifications Started	7,488

See Appendix A1 and A2 for additional information on servicer participants in Making Home Affordable programs.

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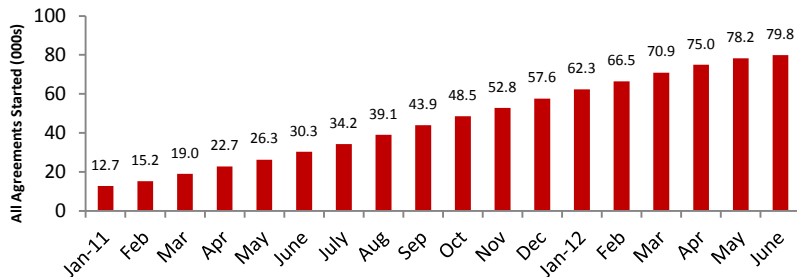
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Home Affordable Foreclosure Alternatives (HAFA)

The Home Affordable Foreclosure Alternatives Program (HAFA) offers incentives for homeowners looking to exit their homes through a short sale or deed-in-lieu of foreclosure. HAFA has established important homeowner protections and an industry standard for streamlined transactions.

HAFA Activity

All HAFA Agreements Started ¹	79,828
HAFA Agreements Active	10,569
HAFA Transactions Canceled	12,473
HAFA Transactions Completed	56,786
<i>Completed Transactions – Short Sale</i>	<i>55,273</i>
<i>Completed Transactions – Deed-in-Lieu²</i>	<i>1,513</i>



Includes agreements reported into HAMP system of record through the end of cycle for June 2012 data, though the effective date may occur in July 2012. For instance, 6,022 agreements have entered the HAMP system of record since the prior report; 13 were agreements with effective dates in July 2012.

Characteristics

- In HAFA transactions, homeowners:
 - Follow a streamlined process for short sales and deeds-in-lieu transactions that requires no verification of income;
 - Receive a waiver of deficiency once the transaction is completed that releases the homeowner from remaining mortgage debt;
 - Receive at least \$3,000 in relocation assistance at closing.
- In 20% of HAFA agreements started, the homeowner began a HAMP trial modification but later requested a HAFA agreement or was disqualified from HAMP.

HAFA Activity by State

Top Three States by HAFA Activity:	HAFA - % of Transactions Completed	HAMP - % of Active Modifications
• California	42%	25%
• Florida	16%	12%
• Arizona	7%	4%

HAFA Activity by Investor Type

Investor Type	Agreements Started ¹	Transactions Completed
GSE	5,490	3,788
Private	53,356	37,978
Portfolio	20,982	15,020
Total	79,828	56,786

SPA servicers must consider all borrowers denied for HAMP for a short sale or deed-in-lieu of foreclosure through the HAFA program. However, individual investors can impose additional eligibility requirements. Both Fannie Mae and Freddie Mac issued investor-specific short sale guidance limiting the availability of HAFA. Treasury continues to work with the Federal Housing Finance Agency to better align the program guidance.

¹ Servicer agreement with homeowner for terms of potential short sale, which lasts at least 120 days; or agreement for a deed-in-lieu transaction. A short sale requires a third-party purchaser and cooperation of junior lien holders and mortgage insurers to complete the transaction.

² Servicers typically require that the borrower make a good faith effort to list and market the property before the servicer will agree to accept a deed-in-lieu.

See page 13 for detail of HAFA Activity by Servicer.

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Performance of Permanent Modifications (As of May 31, 2012)

This table shows the performance of permanent HAMP modifications at 3, 6, 12, 18 and 24 months of age and includes modifications that have aged at least 3, 6, 12, 18 or 24 months, as applicable. For example:

Of loans that became permanent in the 4th quarter of 2010, 8.6% were 60+ days delinquent at 6 months' seasoning.

Modification Became Permanent in:	Delinquency: Months After Conversion to Permanent Modification														
	3			6			12			18			24		
	#	60+ Days	90+ Days	#	60+ Days	90+ Days	#	60+ Days	90+ Days	#	60+ Days	90+ Days	#	60+ Days	90+ Days
Q3 2009	3,571	9.5%	3.2%	4,425	14.7%	9.6%	4,665	25.2%	20.5%	5,006	31.9%	28.6%	5,116	36.6%	33.3%
Q4 2009	44,269	5.3%	1.4%	48,100	9.6%	5.6%	52,074	19.8%	15.2%	55,418	25.0%	21.9%	56,437	31.2%	28.1%
Q1 2010	125,271	3.7%	0.9%	151,688	9.7%	5.3%	163,665	20.2%	15.9%	168,948	26.0%	22.4%	171,080	32.0%	28.9%
Q2 2010	149,524	5.0%	1.4%	159,079	11.8%	7.0%	176,170	19.4%	15.9%	173,473	27.7%	24.0%	182,075	31.2%	28.8%
Q3 2010	86,822	4.7%	1.4%	96,695	10.7%	6.6%	105,105	17.9%	14.1%	107,322	25.1%	21.7%			
Q4 2010	58,310	4.3%	1.4%	62,775	8.6%	5.4%	65,382	18.1%	14.1%	67,098	23.9%	21.0%			
Q1 2011	71,570	2.6%	0.8%	76,438	7.7%	4.5%	80,450	16.8%	13.3%						
Q2 2011	80,760	3.4%	1.0%	89,923	8.9%	5.3%	93,690	16.1%	13.1%						
Q3 2011	81,630	3.6%	1.1%	86,792	8.7%	5.4%									
Q4 2011	65,513	3.2%	1.1%	68,077	6.8%	4.3%									
Q1 2012	49,780	2.4%	0.8%												
ALL	817,020	3.9%	1.1%	843,992	9.6%	5.7%	741,201	18.6%	14.8%	577,265	26.1%	22.6%	414,708	31.6%	28.8%

- For permanent loans aged at least 3 months as of May 31, 2012, as reported by servicers through June 15, 2012.
- The table stratifies the data by the quarter in which the permanent modification became effective and provides two separate performance metrics:
 - **60+ days delinquent:** All loans that have missed two or more consecutive monthly payments, including 90+ days delinquent loans.
 - **90+ days delinquent:** All loans that have missed three or more consecutive monthly payments.
- Loan payment status is not reported by servicers after program disqualification (90+ days delinquent). Therefore, 90+ days delinquent loans are included in each of the 60+ days delinquent and 90+ days delinquent metrics for all future reporting periods, even though some loans may have cured or paid off following program disqualification.
- This table reflects a total of 187,672 disqualified loans that have aged 3, 6, 12, 18 or 24 months through the May activity period as reported by servicers through June 15, 2012.
- Servicers are required to report monthly payment information on HAMP modifications in the form of an Official Monthly Report (OMR). Servicers did not submit 7,570 OMRs, or 0.9% of total required OMR's for payments due May 1, 2012. If a servicer does not report an OMR for a loan in a given month, the performance of that loan is not included in the table for that month. This table reflects improved servicer OMR reporting as the modification ages, causing the total loan count for each quarter in months 6 and beyond to be higher than the count in month 3. Reported loan counts may shift from prior reports due to servicer data corrections. If one were to assume all unreported OMRs reflect either a current payment status or the maximum number of missed payments based on the most recently submitted OMR, the re-default rate for permanent modifications that have aged 24 months may range between 28.4%-28.9%.
- Once a loan is paid off, it is no longer reflected in future periods.
- This table will be published quarterly. Beyond 6 months, performance is noted in 6-month increments.

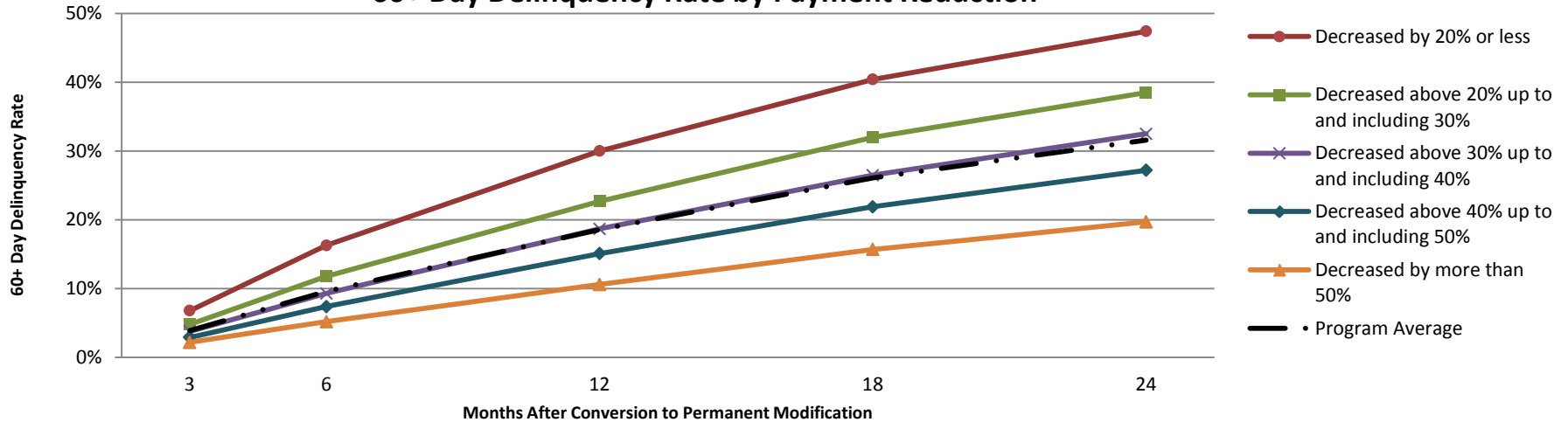
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Performance of Permanent Modifications by Homeowner Payment Reduction (As of May 31, 2012)

This chart and the table that follows show the performance of permanent HAMP modifications at 3, 6, 12, 18 and 24 months of age as related to homeowner payment reduction. For example: *Of loans that featured a payment reduction between 40% and 50%, 7.4% were 60+ days delinquent at 6 months' seasoning.*

60+ Day Delinquency Rate by Payment Reduction



Decrease From Before-Modification Principal + Interest Payment:	Delinquency: Months After Conversion to Permanent Modification														
	3			6			12			18			24		
	#	60+ Days	90+ Days	#	60+ Days	90+ Days	#	60+ Days	90+ Days	#	60+ Days	90+ Days	#	60+ Days	90+ Days
≤20% Decrease	162,906	6.8%	2.1%	168,395	16.3%	10.0%	146,756	30.0%	24.6%	111,331	40.4%	35.9%	80,027	47.4%	44.2%
(20%-30%] Decrease	127,144	4.8%	1.5%	132,018	11.8%	7.0%	116,238	22.7%	18.3%	90,111	32.0%	28.0%	64,483	38.5%	35.3%
(30%-40%] Decrease	143,320	3.8%	1.1%	148,263	9.3%	5.5%	130,846	18.7%	14.8%	102,148	26.5%	22.9%	73,509	32.5%	29.5%
(40%-50%] Decrease	149,260	2.9%	0.8%	154,282	7.4%	4.3%	135,733	15.1%	11.8%	105,917	21.9%	18.7%	75,564	27.2%	24.5%
>50% Decrease	234,390	2.2%	0.6%	241,034	5.2%	2.9%	211,628	10.6%	8.1%	167,758	15.7%	13.1%	121,125	19.7%	17.4%
ALL	817,020	3.9%	1.1%	843,992	9.6%	5.7%	741,201	18.6%	14.8%	577,265	26.1%	22.6%	414,708	31.6%	28.8%

Note: For permanent loans aged at least 3 months as of May 31, 2012, as reported by servicers through June 15, 2012. See previous page for technical notes.

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Homeowner Benefits and First Lien Modification Characteristics

- Aggregate payment savings to homeowners who received HAMP first lien permanent modifications are estimated to total **approximately \$13.9 billion**, program to date, compared with unmodified mortgage obligations.
- The median monthly savings for borrowers in active permanent first lien modifications is \$537.02, or **38% of the median monthly payment** before modification.

- Of trial modifications started, **80% of homeowners were at least 60 days delinquent at trial start**. The rest were up to 59 days delinquent or current and in imminent default.

- The **primary hardship reasons** for homeowners in active permanent modifications are:
 - 67.2% experienced loss of income (curtailment of income or unemployment)
 - 11.3% reported excessive obligation
 - 3.4% reported an illness of the principal borrower

- Active permanent modifications feature the following **modification steps**:
 - 97.4% feature interest rate reductions
 - 60.0% offer term extension
 - 31.3% include principal forbearance

Modifications by Investor Type (Large Servicers)

Servicer	GSE	Private	Portfolio	Total Active Modifications
Bank of America, NA	75,954	61,410	10,910	148,274
CitiMortgage, Inc.	32,547	5,568	17,091	55,206
GMAC Mortgage, LLC	25,823	6,210	12,797	44,830
Homeward Residential	1,540	27,542	0	29,082
JPMorgan Chase NA	68,943	54,709	26,097	149,749
Ocwen Loan Servicing, LLC	13,826	57,579	1,614	73,019
OneWest Bank	15,697	17,659	2,946	36,302
Select Portfolio Servicing	517	16,992	2,723	20,232
Wells Fargo Bank, NA	56,106	17,581	51,217	124,904
Other HAMP Servicers	165,014	26,096	17,205	208,315
Total	455,967	291,346	142,600	889,913

Note: Figures reflect active trials and active permanent modifications.

Select Median Characteristics of Active Permanent Modifications

Loan Characteristic	Before Modification	After Modification	Median Decrease
Front-End Debt-to-Income Ratio ¹	45.4%	31.0%	-14.6 pct pts
Back-End Debt-to-Income Ratio ²	75.1%	57.3%	-14.9 pct pts
Median Monthly Housing Payment ³	\$1,427.14	\$820.79	-\$537.02

¹ Ratio of housing expenses (principal, interest, taxes, insurance and homeowners association and/or condo fees) to monthly gross income.

² Ratio of total monthly debt payments (including mortgage principal and interest, taxes, insurance, homeowners association and/or condo fees, plus payments on installment debts, junior liens, alimony, car lease payments and investment property payments) to monthly gross income. Borrowers who have a back-end debt-to-income ratio of greater than 55% are required to seek housing counseling under program guidelines.

³ Principal and interest payment.

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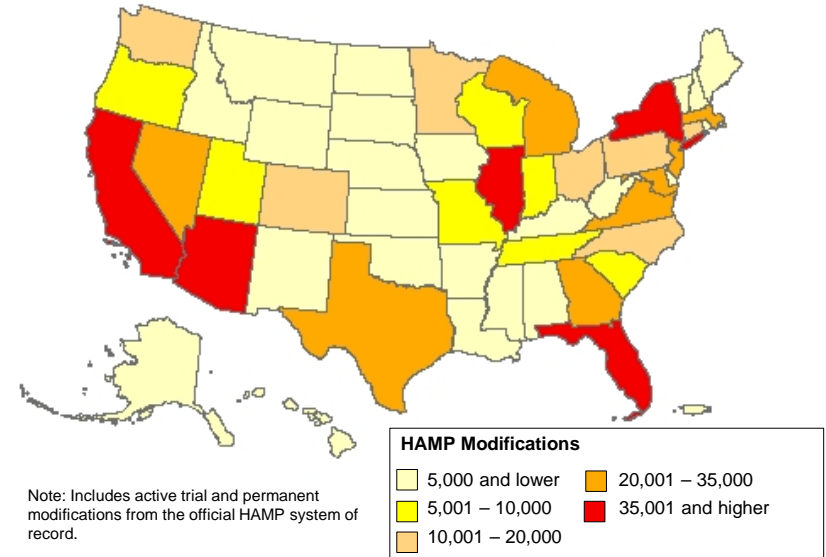
HAMP Activity by State

State	Active Trials	Permanent Modifications	State Total ¹	% of U.S. HAMP Activity	State	Active Trials	Permanent Modifications	State Total ¹	% of U.S. HAMP Activity
AK	39	358	397	0.0%	MT	75	944	1,019	0.1%
AL	438	4,513	4,951	0.6%	NC	1,364	14,514	15,878	1.8%
AR	178	1,742	1,920	0.2%	ND	10	126	136	0.0%
AZ	1,852	33,815	35,667	4.0%	NE	124	1,081	1,205	0.1%
CA	16,613	208,534	225,147	25.3%	NH	322	3,645	3,967	0.4%
CO	978	11,378	12,356	1.4%	NJ	2,721	26,244	28,965	3.3%
CT	1,069	10,243	11,312	1.3%	NM	292	2,665	2,957	0.3%
DC	125	1,409	1,534	0.2%	NV	1,194	19,261	20,455	2.3%
DE	214	2,423	2,637	0.3%	NY	4,573	39,780	44,353	5.0%
FL	8,978	98,786	107,764	12.1%	OH	1,652	17,098	18,750	2.1%
GA	2,617	29,508	32,125	3.6%	OK	214	1,859	2,073	0.2%
HI	299	3,107	3,406	0.4%	OR	862	8,954	9,816	1.1%
IA	179	1,966	2,145	0.2%	PA	1,599	16,506	18,105	2.0%
ID	259	3,113	3,372	0.4%	RI	303	4,025	4,328	0.5%
IL	3,674	42,874	46,548	5.2%	SC	690	7,442	8,132	0.9%
IN	684	7,598	8,282	0.9%	SD	26	290	316	0.0%
KS	189	1,904	2,093	0.2%	TN	842	8,176	9,018	1.0%
KY	297	2,935	3,232	0.4%	TX	2,247	21,655	23,902	2.7%
LA	469	4,512	4,981	0.6%	UT	468	7,602	8,070	0.9%
MA	1,911	19,633	21,544	2.4%	VA	1,600	19,357	20,957	2.4%
MD	2,238	25,885	28,123	3.2%	VT	67	702	769	0.1%
ME	210	2,259	2,469	0.3%	WA	1,586	16,886	18,472	2.1%
MI	1,781	25,324	27,105	3.0%	WI	736	7,697	8,433	0.9%
MN	899	13,204	14,103	1.6%	WV	96	1,088	1,184	0.1%
MO	767	8,016	8,783	1.0%	WY	40	396	436	0.0%
MS	245	2,878	3,123	0.4%	Other ²	205	2,893	3,098	0.3%

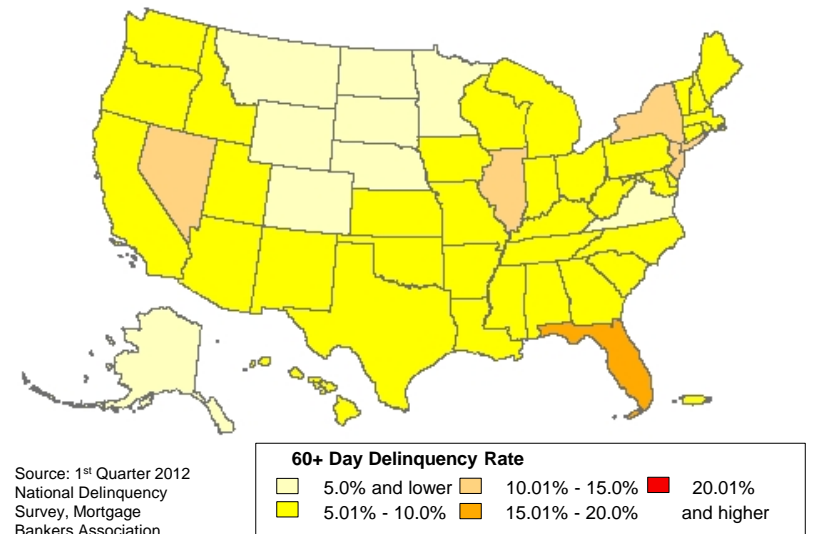
¹ Total reflects active trials and active permanent modifications.

² Includes Guam, Puerto Rico and the U.S. Virgin Islands.

Modification Activity by State



Mortgage Delinquency Rates by State



Making Home Affordable: Summary Results

Program Performance Report Through June 2012

15 Metropolitan Areas With Highest HAMP Activity

Metropolitan Statistical Area	Active Trials	Permanent Modifications	Total MSA HAMP Activity	% of U.S. HAMP Activity
Los Angeles-Long Beach-Santa Ana, CA	5,675	64,881	70,556	7.9%
New York-Northern New Jersey-Long Island, NY-NJ-PA	5,806	53,183	58,989	6.6%
Miami-Fort Lauderdale-Pompano Beach, FL	4,134	42,432	46,566	5.2%
Chicago-Joliet-Naperville, IL-IN-WI MSA	3,516	41,649	45,165	5.1%
Riverside-San Bernardino-Ontario, CA	2,808	41,974	44,782	5.0%
Washington-Arlington-Alexandria, DC-VA-MD-WV	2,119	27,517	29,636	3.3%
Phoenix-Mesa-Glendale, AZ MSA	1,332	27,172	28,504	3.2%
Atlanta-Sandy Springs-Marietta, GA	2,080	23,844	25,924	2.9%
San Francisco-Oakland-Fremont, CA	1,608	17,917	19,525	2.2%
Las Vegas-Paradise, NV	963	15,824	16,787	1.9%
Detroit-Warren-Livonia, MI	1,060	15,357	16,417	1.8%
San Diego-Carlsbad-San Marcos, CA	1,167	15,242	16,409	1.8%
Orlando-Kissimmee-Sanford, FL MSA	1,193	14,801	15,994	1.8%
Boston-Cambridge-Quincy, MA-NH	1,321	14,172	15,493	1.7%
Sacramento-Arden-Arcade-Roseville, CA	1,091	13,900	14,991	1.7%

Note: Total reflects active trials and active permanent modifications.

A complete list of HAMP activity for all metropolitan areas is available at <http://www.treasury.gov/initiatives/financial-stability/results/MHA-Reports/>

Homeowner's HOPE™ Hotline Volume

	Program to Date	June
Total Number of Calls Taken at 1-888-995-HOPE	3,187,512	66,648
Borrowers Referred for Free Housing Counseling Assistance Through the Homeowner's HOPE™ Hotline	1,526,120	35,107

Source: Homeowner's HOPE™ Hotline. Numbers reflect calls that resulted in customer records.

Selected Homeowner Outreach Measures

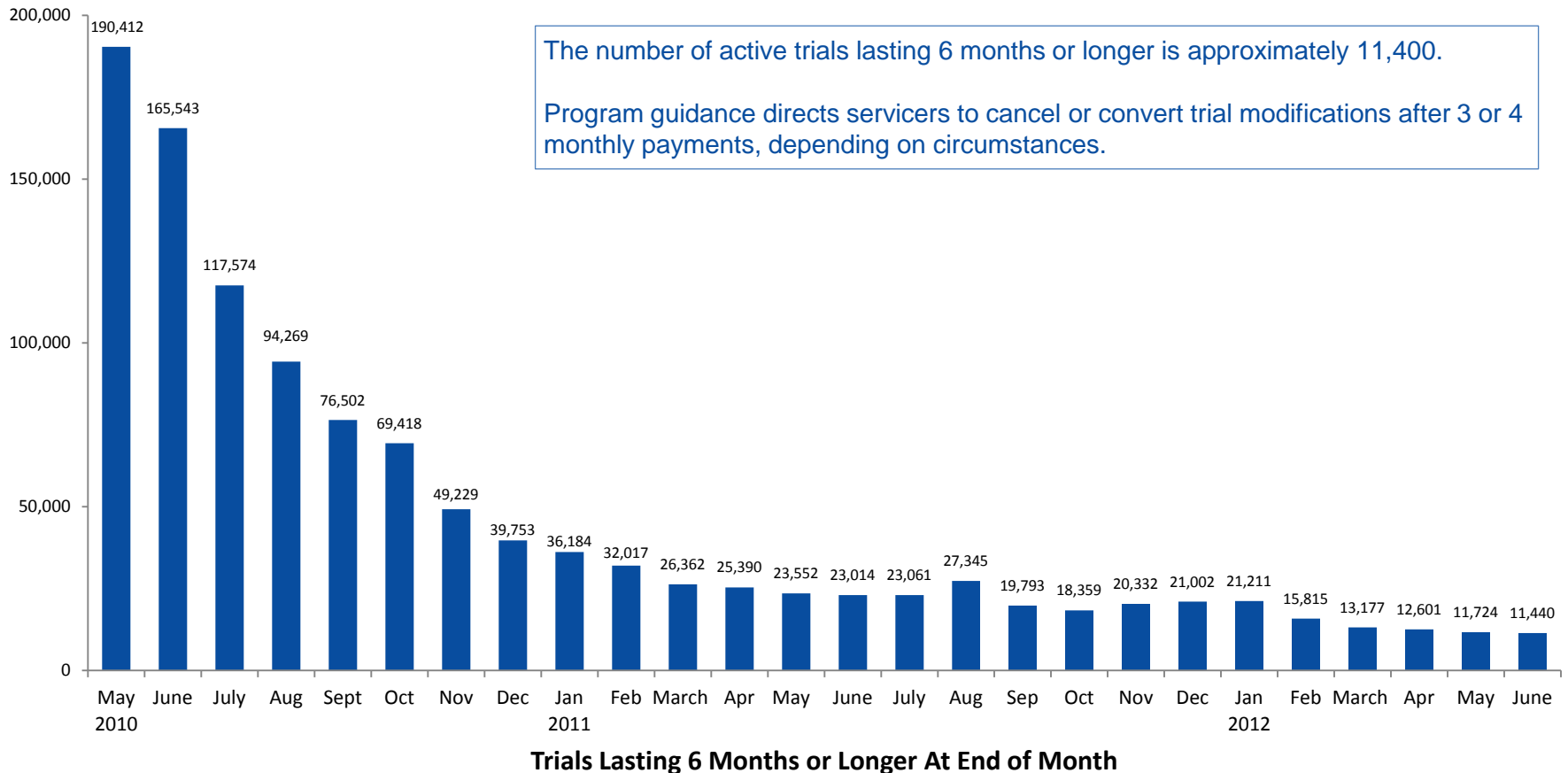
Homeowner Outreach Events Hosted Nationally by Treasury and Partners (cumulative)	72
Homeowners Attending Treasury-Sponsored Events (cumulative)	67,317
Servicer Solicitation of Borrowers (cumulative) ¹	8,450,650
Page views on MakingHomeAffordable.gov (June 2012)	2,505,827
Page views on MakingHomeAffordable.gov (cumulative)	151,145,556

¹ Source: Survey data provided by SPA servicers. Servicers are encouraged by HAMP to solicit information from borrowers 60+ days delinquent, regardless of eligibility for a HAMP modification.

Making Home Affordable: Summary Results

Program Performance Report Through June 2012

Aged Trials¹



¹ Active trials initiated at least six months ago. See page 12 for number of aged trials by servicer. These figures include trial modifications that have been converted to permanent modifications or cancelled by the servicer, but not reported as such to the HAMP system of record.

Making Home Affordable: Servicer Results

Program Performance Report Through June 2012

HAMP Modification Activity by Servicer

Servicer	As of May 31, 2012	Cumulative			As of June 30, 2012		
	Estimated Eligible 60+ Day Delinquent Borrowers ¹	Trial Plan Offers Extended ²	All HAMP Trials Started ³	All HAMP Permanent Modifications Started ³	Active Trial Modifications ³	Active Trial Modifications Lasting 6 Months or Longer ⁴	Active Permanent Modifications ³
Bank of America, NA	132,202	543,689	375,210	178,366	13,543	5,375	134,731
CitiMortgage, Inc.	48,039	210,862	138,878	63,850	3,460	1,017	51,746
GMAC Mortgage, LLC	18,393	88,838	72,433	54,225	3,218	94	41,612
Homeward Residential	30,621	45,928	42,941	35,375	2,053	128	27,029
JPMorgan Chase Bank, NA	105,284	356,544	316,134	170,311	14,067	1,465	135,682
Ocwen Loan Servicing, LLC	60,361	99,849	148,232	90,642	7,610	1,068	65,409
OneWest Bank	26,781	80,265	63,099	39,685	3,159	94	33,143
Select Portfolio Servicing	8,031	72,119	46,163	26,128	883	20	19,349
Wells Fargo Bank, NA	92,068	307,499	268,832	139,537	11,867	954	113,037
Other Servicers	209,431	249,386	411,818	245,352	11,250	1,225	197,065
Total	731,211	2,054,979	1,883,740	1,043,471	71,110	11,440	818,803

¹ Estimated eligible 60+ day delinquent borrowers based on survey information as submitted by servicers as of May 31, 2012, include those in conventional loans:

- in foreclosure and bankruptcy.
- with a current unpaid principal balance less than \$729,750 on a one-unit property, \$934,200 on a two-unit property, \$1,129,250 on a three-unit property and \$1,403,400 on a four-unit property.
- on a property that was owner-occupied at origination.
- originated on or before January 1, 2009.

Estimated eligible 60+ day delinquent borrowers exclude:

- those in FHA and VA loans.
- those in loans that are current or less than 60 days delinquent, which may be eligible for HAMP if a borrower is in imminent default.
- those borrowers with debt-to-income ratios less than 31% or a negative NPV test.
- owners of vacant properties or properties otherwise excluded.
- HAMP Trials and Permanent Modifications disqualified from HAMP.
- unemployed borrowers.

Exclusions for DTI and NPV are estimated using market analytics.

² As reported in the monthly servicer survey of large SPA servicers through June 30, 2012.

³ As reported into the HAMP system of record by servicers. Excludes FHA-HAMP modifications. Subject to adjustment based on servicer reconciliation of historic loan files. Totals reflect impact of servicing transfers. Servicers may enter new trial modifications into the HAMP system of record at any time.

⁴ These figures include trial modifications that have been converted to permanent modifications or cancelled by the servicer, but not reported as such to the HAMP system of record.

See Appendix A1 and A2 for additional information on servicer participants in Making Home Affordable programs.

Making Home Affordable: Servicer Results

Program Performance Report Through June 2012

Making Home Affordable Programs by Servicer¹

Servicer	HAMP First Lien Modifications		Principal Reduction Alternative (PRA) ²		Second Lien Modification (ZMP)	Home Affordable Foreclosure Alternatives (HAFA)	
	Trials Started ³	Permanent Modifications Started ³	Trials Started ³	Permanent Modifications Started ³	Second Lien Modifications Started ⁴	Agreements Started ⁵	Agreements Completed
Bank of America, NA	375,210	178,366	15,214	12,818	28,765	16,651	15,554
CitiMortgage, Inc.	138,878	63,850	2,289	1,816	11,066	319	240
GMAC Mortgage, LLC	72,433	54,225	2,221	1,277	4,353	2,957	2,179
Homeward Residential	42,941	35,375	0	0	N/A	855	427
JPMorgan Chase Bank, NA	316,134	170,311	21,498	15,334	23,452	30,854	20,369
Ocwen Loan Servicing, LLC	148,232	90,642	21,852	14,710	N/A	2,686	1,355
OneWest Bank	63,099	39,685	5,237	3,894	2,598	2,820	1,488
Select Portfolio Servicing	46,163	26,128	191	163	N/A	2,641	1,971
Wells Fargo Bank, NA	268,832	139,537	18,510	14,984	13,331	14,937	9,282
Other Servicers	411,818	245,352	2,432	2,087	3,227	5,108	3,921
Total	1,883,740	1,043,471	89,444	67,083	86,792	79,828	56,786

¹ MHA Program Effective Dates:
HAMP First Lien: April 6, 2009
PRA: October 1, 2010
ZMP: August 13, 2009
HAFA: April 5, 2010

² While both GSE and non-GSE loans are eligible for HAMP, at the present time due to GSE policy, servicers can only offer PRA on non-GSE modifications under HAMP. Servicer volume can vary based on the investor composition of the servicer's portfolio and respective policy with regards to PRA. See page 8 for additional servicer detail on HAMP activity by investor type.

³ As reported into the HAMP system of record by servicers. Excludes FHA-HAMP modifications. Subject to adjustment based on servicer reconciliation of historic loan files. Totals reflect impact of servicing transfers. Servicers may enter new trial modifications into the HAMP system of record at any time.

⁴ Number of second lien modifications started is net of cancellations, which are primarily due to servicer data corrections.

⁵ Servicer agreement with homeowner for terms of potential short sale, which lasts at least 120 days; or agreement for a deed-in-lieu transaction. A short sale requires a third-party purchaser and cooperation of junior lienholders and mortgage insurers to complete the transaction.

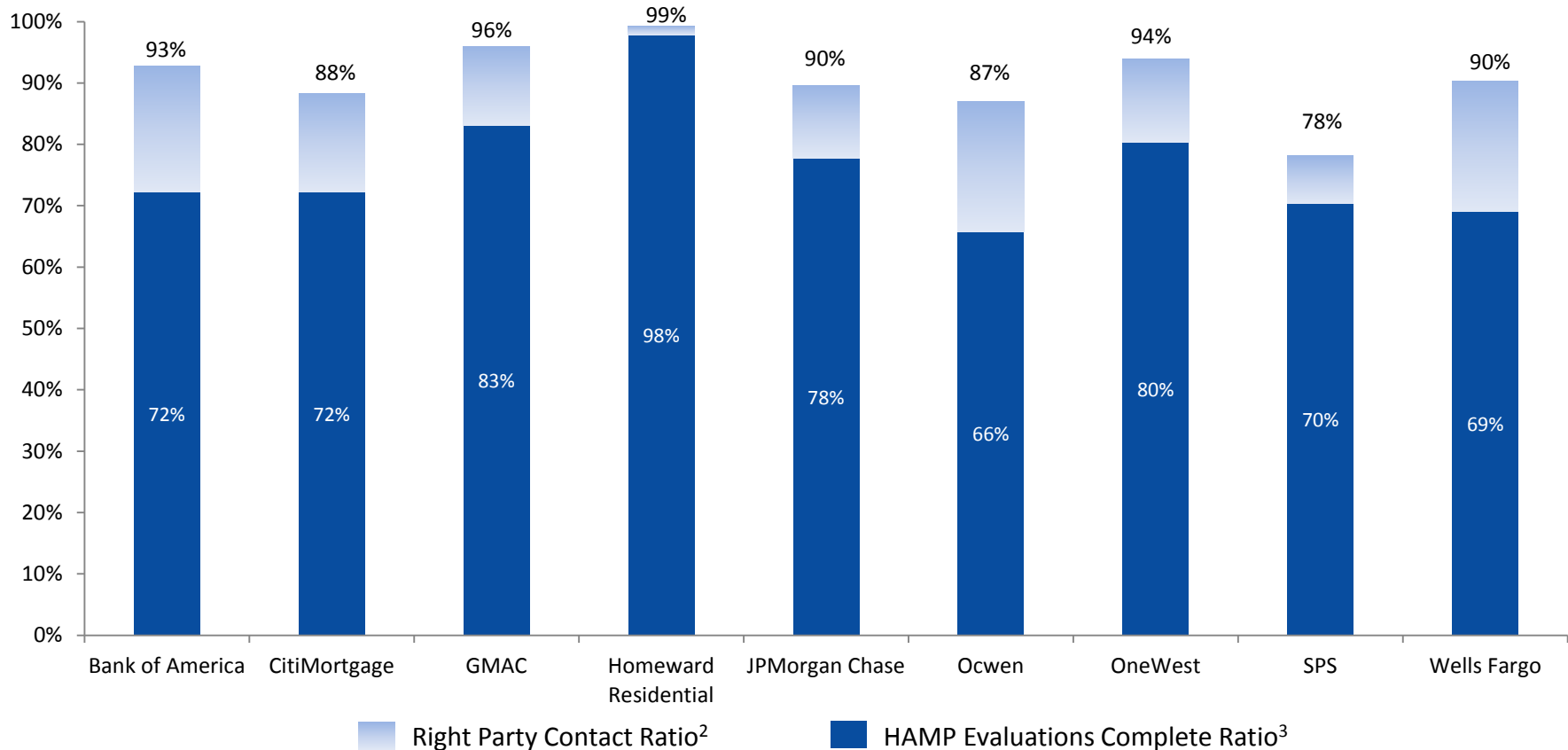
N/A – Servicer does not participate in the program.

Making Home Affordable: Servicer Results

Program Performance Report Through June 2012

Servicer Outreach to 60+ Day Delinquent Homeowners: Cumulative Servicer Results, June 2011 – May 2012

Per program guidance, servicers are directed to establish Right Party Contact (RPC) with homeowners of delinquent HAMP eligible loans¹ and then evaluate the homeowners' eligibility for HAMP. There is a range of performance results across top program servicers with respect to making RPC and completing the evaluations.



¹ Homeowners with HAMP eligible loans, which include conventional loans that were originated on or before Jan. 1, 2009 and were owner-occupied at origination; excludes FHA and VA loans, loans where investor pooling and servicing agreements preclude modification, and manufactured housing loans with title/chattel issues that exclude them from HAMP.

² Right Party Contact (RPC) is achieved when a servicer has successfully communicated directly with the homeowner obligated under the mortgage about resolution of their delinquency in accordance with program guidelines. The RPC ratio reflects the share of homeowners with which the servicer has established RPC as a percent of HAMP eligible loans, excluding homeowners where RPC or HAMP evaluation is no longer needed.

³ HAMP evaluations complete ratio reflects the share of homeowners who have been evaluated for HAMP as a percent of HAMP eligible loans, excluding homeowners where RPC or HAMP evaluation is no longer needed. Evaluated homeowners include those offered a trial plan, those that are denied or did not accept a trial plan and homeowners that failed to submit a complete HAMP evaluation package by program-specified timelines.

Making Home Affordable: Servicer Results

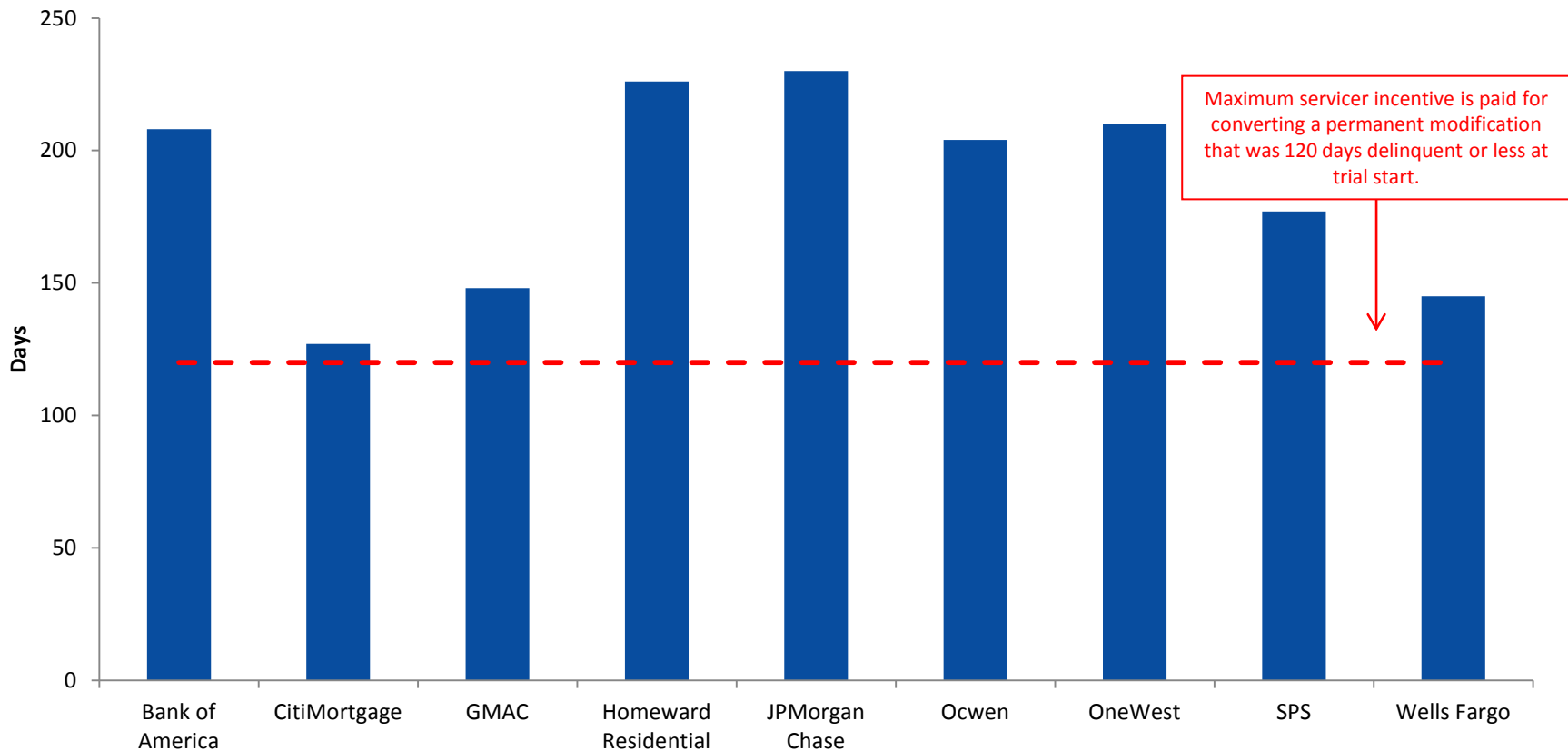
Program Performance Report Through June 2012

Average Homeowner Delinquency at Trial Start¹

Servicers are instructed to follow a series of steps in order to evaluate homeowners for HAMP, including:

- Identifying and soliciting the homeowners in the early stages of delinquency;
- Making reasonable efforts to establish right party contact with the homeowners;
- Gathering required documentation once contact is established in order to evaluate the homeowners for a HAMP trial; and,
- Communicating decisions to the homeowners.

Effective 10/1/11, a new servicer compensation structure exists to encourage servicers to work with struggling homeowners in the early stages of delinquency with the highest incentives paid for permanent modifications completed when the homeowner is 120 days delinquent or less at the trial start.



¹ For all permanent modifications started, the average number of days delinquent as of the trial plan start date. Delinquency is calculated as the number of days between the homeowner's last paid installment before the trial plan and the first payment due date of the trial plan.

Making Home Affordable: Servicer Results

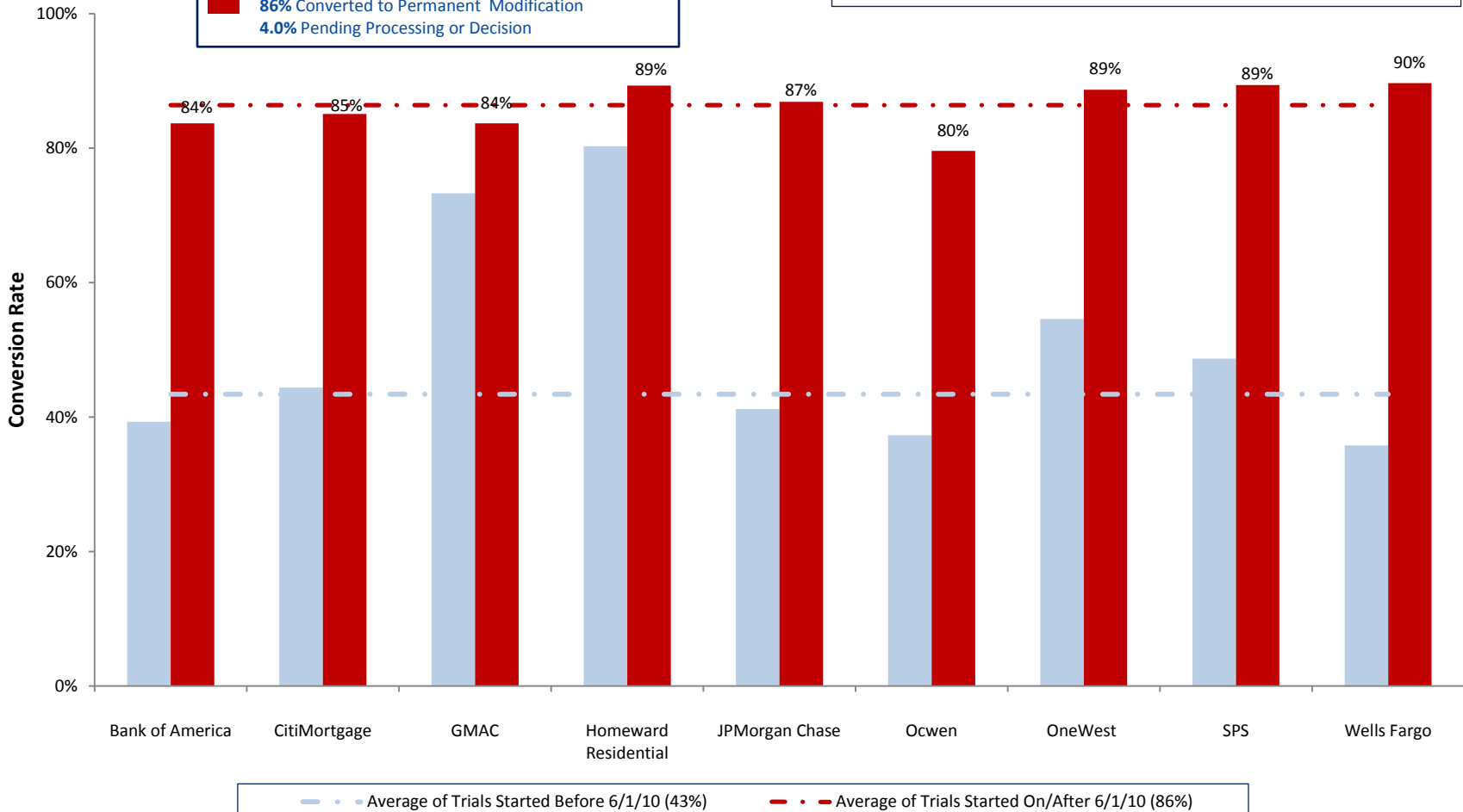
Program Performance Report Through June 2012

Conversion Rate¹

Following the implementation of verified income documentation in June 2010, rates of converting trial modifications into permanent modifications have risen substantially. Of eligible trials started on or after June 1, 2010, 86% have converted to permanent modification with an average trial length of 3.5 months.

Of Trials Started Before 6/1/10:
 43% Converted to Permanent Modification
 0.3% Pending Processing or Decision

Of Eligible Trials Started On/After 6/1/10:
 86% Converted to Permanent Modification
 4.0% Pending Processing or Decision



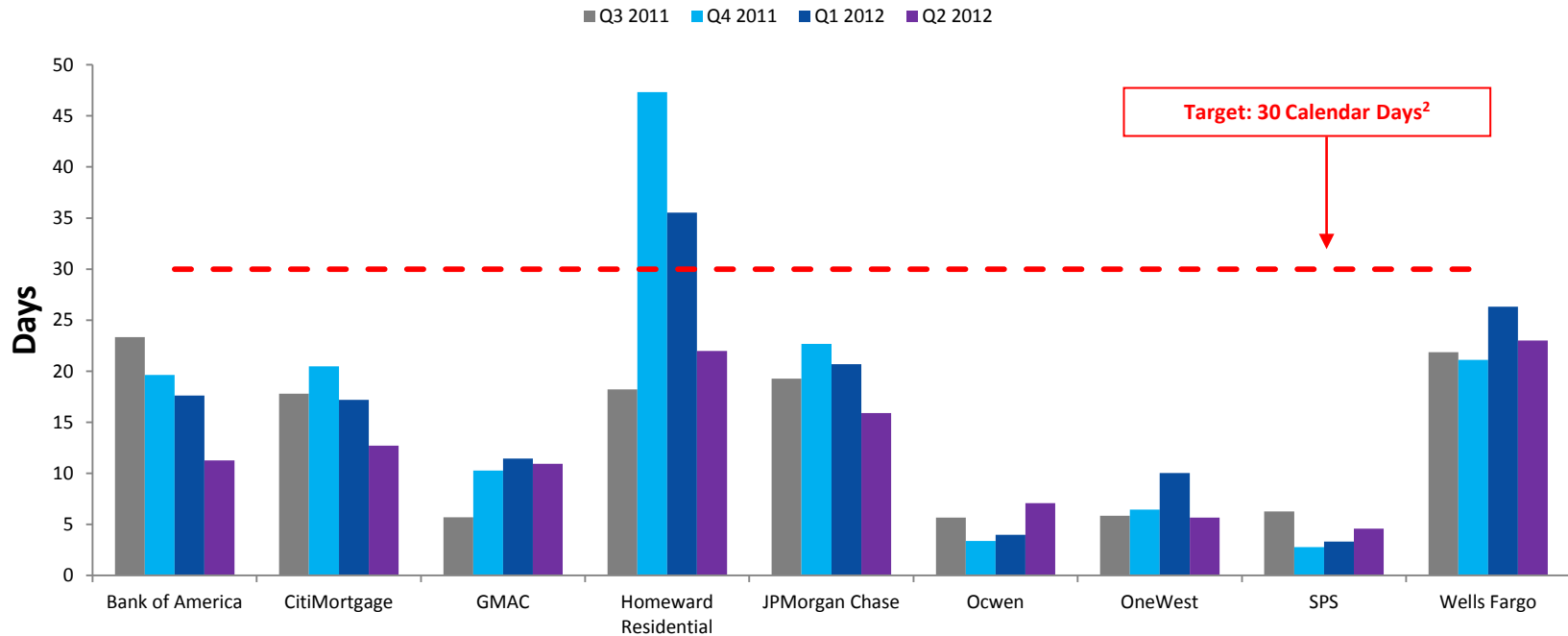
¹ Per program guidelines, effective June 1, 2010 all trials must be started using verified income. Before June 1, 2010, some servicers initiated trials using stated income information. Chart depicts conversion rates as measured against trials eligible to convert – those three months in trial, or four months if the borrower was at risk of imminent default at trial modification start. Permanent modifications transferred among servicers are credited to the originating servicer. Trial modifications transferred are reflected in the current servicer's population.

Making Home Affordable: Servicer Results

Program Performance Report Through June 2012

Servicer Time to Resolve Non-GSE Escalations: Average Resolution Time by Quarter in Which Escalations were Resolved¹

Servicers are required to resolve borrower inquiries and disputes that are escalated by the MHA Support Centers. Escalated cases include allegations that the servicer did not properly assess the homeowner according to program guidelines, inappropriately denied the homeowner for applicable MHA program(s), or initiated or continued inappropriate foreclosure actions. Effective February 1, 2011, the servicers are directed to review and resolve non-GSE escalated cases within 30 calendar days from receipt of the case by the escalating party. In the last two quarters, most of the nine largest servicers' non-GSE resolved cases have an average resolution time below the 30 day target.



	Bank of America	CitiMortgage	GMAC	Homeward Residential	JPMorgan Chase	Ocwen	OneWest	SPS	Wells Fargo	
Resolved Cases ³	GSE Cases	6,105	843	339	37	1,924	181	475	5	1,448
	Non-GSE Cases	7,054	596	521	964	3,083	1,491	632	228	2,685
	Total	13,159	1,439	860	1,001	5,007	1,672	1,107	233	4,133
Active Cases	Total	159	27	16	47	80	24	12	1	151

¹ Non-GSE escalations only; excludes cases escalated to the MHA Support Centers but not yet escalated to servicers. Average resolution time calculation excludes cases referred to servicers prior to February 1, 2011, 'Investor denial' cases referred to servicers between February 1, 2011 and November 1, 2011, cases involving bankruptcy, and cases that did not require servicer actions.

² Target of 30 calendar days includes an estimated 5 days of processing by MHA Support Centers.

³ Resolved cases include all escalations resolved on or after February 1, 2011 through June 30, 2012 and exclude those that did not require servicer actions.

Making Home Affordable: Servicer Results

Program Performance Report Through June 2012

Disposition Path Homeowners in Canceled HAMP Trial Modifications Survey Data Through May 2012 (Largest Servicers)

Status of Homeowners Whose HAMP Trial Modification Was Canceled:

Servicer	Action Pending ¹	Action Not Allowed – Bankruptcy in Process	Borrower Current	Alternative Modification	Payment Plan ²	Loan Payoff	Short Sale/ Deed-in-Lieu	Foreclosure Starts	Foreclosure Completions	Total (As of May 2012)
Bank of America, NA	9,971	6,784	16,692	67,506	1,998	5,764	21,302	22,441	28,652	181,110
CitiMortgage Inc.	532	6,305	7,960	28,261	1,966	5,175	5,996	5,146	10,575	71,916
GMAC Mortgage, LLC	1,040	499	1,692	5,541	68	664	1,281	1,590	2,283	14,658
Homeward Residential	166	112	297	2,833	67	458	403	683	214	5,233
JPMorgan Chase Bank NA	4,355	2,767	23,451	44,749	313	1,922	13,823	15,663	13,014	120,057
Ocwen Loan Services LLC	2,730	1,996	3,643	21,779	2,642	447	690	7,675	3,163	44,765
OneWest Bank	176	251	519	12,139	52	107	1,239	1,509	4,297	20,289
Select Portfolio Servicing	894	298	1,214	5,596	217	508	1,417	1,057	4,058	15,259
Wells Fargo Bank NA	7,133	4,836	9,078	38,674	613	6,457	7,831	16,619	24,967	116,208
TOTAL (These Largest Servicers)	26,997	23,848	64,546	227,078	7,936	21,502	53,982	72,383	91,223	589,495
	4.6%	4.0%	10.9%	38.5%	1.3%	3.6%	9.2%	12.3%	15.5%	100.0%

The most common causes of trial cancellations from all servicers are:

- Insufficient documentation
- Trial plan payment default
- Ineligible borrower: first lien housing expense is already below 31% of household income

Note: Data is as reported by servicers for actions completed through May 31, 2012. Survey data is not subject to the same data quality checks as data uploaded into the HAMP system of record.

¹ Trial loans that have been canceled, but no further action has yet been taken.

² An arrangement with the borrower and servicer that does not involve a formal loan modification.

Note: Excludes cancellations pending data corrections and loans otherwise removed from servicing portfolios.

See Appendix A1 and A2 for additional information on servicer participants in Making Home Affordable programs.

Making Home Affordable: Servicer Results

Program Performance Report Through June 2012

Disposition Path Homeowners Not Accepted for HAMP Trial Modifications Survey Data Through May 2012 (Largest Servicers)

Status of Homeowners Not Accepted for a HAMP Trial Modification:

Servicer	Action Pending ¹	Action Not Allowed – Bankruptcy in Process	Borrower Current	Alternative Modification	Payment Plan ²	Loan Payoff	Short Sale/Deed-in-Lieu	Foreclosure Starts	Foreclosure Completions	Total (As of May 2012)
Bank of America, NA	28,526	17,056	96,581	167,458	9,370	16,249	51,122	60,743	58,837	505,942
CitiMortgage Inc.	2,244	15,271	30,629	60,126	7,875	19,632	19,297	16,525	21,010	192,609
GMAC Mortgage, LLC	13,921	6,830	54,541	41,092	1,275	9,497	11,845	16,857	19,747	175,605
Homeward Residential	2,692	1,946	17,279	45,266	1,571	4,062	3,579	9,796	2,448	88,639
JPMorgan Chase Bank NA	22,055	12,576	158,397	137,204	2,078	53,546	60,930	60,064	31,427	538,277
Ocwen Loan Services LLC	14,769	7,205	28,678	99,734	10,873	4,210	4,474	20,719	13,139	203,801
OneWest Bank	4,544	2,275	28,455	35,910	889	2,952	6,129	8,384	12,474	102,012
Select Portfolio Servicing	2,223	455	3,386	6,625	323	525	1,946	1,504	2,708	19,695
Wells Fargo Bank NA	23,446	9,029	50,639	46,923	1,694	16,744	28,533	26,119	31,041	234,168
TOTAL (These Largest Servicers)	114,420	72,643	468,585	640,338	35,948	127,417	187,855	220,711	192,831	2,060,748
	5.6%	3.5%	22.7%	31.1%	1.7%	6.2%	9.1%	10.7%	9.4%	100%

The most common causes of trials not accepted from all servicers are:

- Insufficient documentation
- Ineligible borrower: first lien housing expense is already below 31% of household income
- Offer Not Accepted by Borrower/Request Withdrawn

Note: Data is as reported by servicers for actions completed through May 31, 2012. Survey data is not subject to the same data quality checks as data uploaded into the HAMP system of record.

¹ Homeowners who were not approved for a HAMP trial modification, but no further action has yet been taken.

² An arrangement with the borrower and servicer that does not involve a formal loan modification.

Note: Excludes loans removed from servicing portfolios.

See Appendix A1 and A2 for additional information on servicer participants in Making Home Affordable programs.

Making Home Affordable

Program Performance Report Through June 2012

Appendix A1: Non-GSE Participants in HAMP

Servicers participating in the HAMP First Lien Modification Program may also offer additional support for homeowners, including Home Affordable Foreclosure Alternatives (HAFA), a forbearance for unemployed borrowers through the Unemployment Program (UP), and Principal Reduction Alternative (PRA).

Effective October 3, 2010, the ability to make new financial commitments under the Troubled Asset Relief Program (TARP) terminated, and consequently no new Servicer Participation Agreements may be executed. In addition, effective June 25, 2010, no new housing programs may be created under TARP.

Allstate Mortgage Loans & Investments, Inc.	Glass City Federal Credit Union	Midland Mortgage Company	Servis One Inc., dba BSI Financial Services, Inc.
AMS Servicing, LLC	GMAC Mortgage, LLC	Midwest Community Bank	ShoreBank
Aurora Loan Services, LLC	Great Lakes Credit Union	Mission Federal Credit Union	Silver State Schools Credit Union
Bank of America, N.A. ¹	Greater Nevada Mortgage Services	Mortgage Center, LLC	Specialized Loan Servicing, LLC
Bank United	Green Tree Servicing LLC	Nationstar Mortgage LLC	Sterling Savings Bank
Bayview Loan Servicing, LLC	Hartford Savings Bank	Navy Federal Credit Union	Suburban Mortgage Company of New Mexico
Carrington Mortgage Services, LLC	Hillsdale County National Bank	Ocwen Loan Servicing, LLC ⁴	Technology Credit Union
CCO Mortgage	HomEq Servicing	OneWest Bank	The Golden 1 Credit Union
Central Florida Educators Federal Credit Union	HomeStar Bank & Financial Services	ORNL Federal Credit Union	U.S. Bank National Association
CitiMortgage, Inc.	Homeward Residential ²	Park View Federal Savings Bank	United Bank
Citizens 1st National Bank	Horicon Bank	Pathfinder Bank	United Bank Mortgage Corporation
Community Bank & Trust Company	Horizon Bank, NA	PennyMac Loan Services, LLC	Vantium Capital, Inc.
Community Credit Union of Florida	IBM Southeast Employees' Federal Credit Union	PNC Bank, National Association	Vist Financial Corp.
CUC Mortgage Corporation	IC Federal Credit Union	PNC Mortgage ⁵	Wealthbridge Mortgage Corp.
DuPage Credit Union	Idaho Housing and Finance Association	Purdue Employees Federal Credit Union	Wells Fargo Bank, NA ⁶
Fay Servicing, LLC	iServe Residential Lending LLC	QLending, Inc.	Yadkin Valley Bank
Fidelity Homestead Savings Bank	iServe Servicing Inc.	Quantum Servicing Corporation	
First Bank	JPMorgan Chase Bank, NA ³	Residential Credit Solutions	
First Financial Bank, N.A.	Lake City Bank	RG Mortgage Corporation	
Franklin Credit Management Corporation	Lake National Bank	RoundPoint Mortgage Servicing Corporation	
Franklin Savings	Liberty Bank and Trust Co.	Saxon Mortgage Services, Inc.	
Fresno County Federal Credit Union	Los Alamos National Bank	Schools Financial Credit Union	
	Magna Bank	Select Portfolio Servicing	
	Marix Servicing, LLC		

¹ Bank of America, NA includes all loans previously reported under BAC Home Loans Servicing LP, Home Loan Services and Wilshire Credit Corporation.

² Formerly American Home Mortgage Servicing, Inc.

³ JPMorgan Chase Bank, NA includes all loans previously reported under EMC Mortgage Corporation.

⁴ Ocwen Loan Servicing, LLC includes Litton Loan Servicing LP.

⁵ Formerly National City Bank.

⁶ Wells Fargo Bank, NA includes all loans previously reported under Wachovia Mortgage, FSB.

Making Home Affordable

Program Performance Report Through June 2012

Appendix A2: Participants in Additional Making Home Affordable Programs

Second Lien Modification Program (2MP)

Bank of America, NA¹
Bayview Loan Servicing, LLC
CitiMortgage, Inc.
Community Credit Union of Florida
GMAC Mortgage, LLC
Green Tree Servicing LLC
iServe Residential Lending, LLC
iServe Servicing, Inc.
JPMorgan Chase Bank, NA²
Nationstar Mortgage LLC
OneWest Bank
PennyMac Loan Services, LLC
PNC Bank, National Association
PNC Mortgage³
Residential Credit Solutions
Servis One Inc., dba BSI Financial Services, Inc.
Wells Fargo Bank, NA⁴

FHA First Lien Program (Treasury FHA-HAMP)

Amarillo National Bank
American Financial Resources Inc.
Aurora Financial Group, Inc.
Aurora Loan Services, LLC
Banco Popular de Puerto Rico
Bank of America, NA¹
Capital International Financial, Inc.
CitiMortgage, Inc.
CU Mortgage Services, Inc.
First Federal Bank of Florida
First Mortgage Corporation

Franklin Savings
Gateway Mortgage Group, LLC
GMAC Mortgage, LLC.
Green Tree Servicing LLC
Guaranty Bank
iServe Residential Lending, LLC
iServe Servicing, Inc.
James B. Nutter & Company
JPMorgan Chase Bank, NA²
M&T Bank
Marix Servicing, LLC
Marsh Associates, Inc.
Midland Mortgage Company
Nationstar Mortgage LLC
Ocwen Loan Servicing, LLC
PennyMac Loan Services, LLC
PNC Mortgage³
RBC Bank (USA)
Residential Credit Solutions
Saxon Mortgage Services, Inc.
Schmidt Mortgage Company
Select Portfolio Servicing
Servis One Inc., dba BSI Financial Services, Inc.
Stockman Bank of Montana
Wells Fargo Bank, NA⁴
Weststar Mortgage, Inc.

FHA Second Lien Program (FHA 2LP)

Bank of America, NA¹
Bayview Loan Servicing, LLC
CitiMortgage, Inc.
Flagstar Capital Markets Corporation
GMAC Mortgage, LLC.
Green Tree Servicing LLC
JPMorgan Chase Bank, NA²
Nationstar Mortgage LLC
PNC Bank, National Association
PNC Mortgage³
Residential Credit Solutions
Saxon Mortgage Services, Inc.
Select Portfolio Servicing
Wells Fargo Bank, NA⁴

Rural Housing Service Modification Program (RD-HAMP)

Banco Popular de Puerto Rico
Bank of America, N.A.¹
Horicon Bank
JPMorgan Chase Bank, NA²
Magna Bank
Marix Servicing, LLC
Midland Mortgage Company
Nationstar Mortgage LLC
Wells Fargo Bank, NA⁴

¹ Bank of America, NA includes all loans previously reported under BAC Home Loans Servicing LP, Home Loan Services and Wilshire Credit Corporation.

² JPMorgan Chase Bank, NA includes all loans previously reported under EMC Mortgage Corporation.

³ Formerly National City Bank.

⁴ Wells Fargo Bank, NA includes all loans previously reported under Wachovia Mortgage FSB.