

Making Home Affordable Program

Servicer Performance Report Through April 2010

Report Highlights

Almost 300,000 Borrowers Granted Permanent Modifications, An Increase of 68,000

- Borrowers in permanent modifications are experiencing a median payment reduction of 36%, more than \$500 per month.
- Over 68,000 trial modifications converted to permanent modifications in April, an increase of almost 13% from March.

Servicers Begin to Require Upfront Documentation

- In order to comply with Treasury guidelines that take effect on June 1, in March 2010, servicers began collecting upfront documentation from borrowers prior to initiating new trial modifications.
- Treasury is monitoring servicer performance closely to ensure that borrower demand is met and that servicers are reviewing modification requests in a timely manner.

Servicers Provide Resolutions to Borrowers Who Entered Trials Before January 1, 2010

- Common causes of cancellations include missed trial payments and incomplete or unverifiable documentation.

New This Month: Conversion Rates By Servicer

- Servicers show wide variation in conversion rates as measured against trials eligible to convert.
- Servicers who started trials with verified documents generally posted higher conversion rates than servicers who allowed borrowers to enter trials with stated income. With recent Treasury guidance, all servicers are now verifying borrower documents before trial start.
- Using stated income upon trial starts, the four largest participating servicers have conversion rates below 30%.

New This Month: Aged Trial Modifications by Servicer

- Servicers show wide variation in completing timely decisions on trial modifications.

HAMP Is One Part of the Administration Initiatives to Promote Housing and Financial Stability *(see Page 2)*

Inside:

Administration Housing Initiatives	2
Economic Indicators	3
HAMP Program Snapshot	4
Characteristics of Permanent Modifications	5
Servicer Activity	6
Borrower Outreach	7
Waterfall of HAMP-Eligible Borrowers	7
HAMP Activity by State	8
HAMP Activity by Metropolitan Area	9
Modifications by Investor Type	9
List of Non-GSE Participants	10

Making Home Affordable Program

Servicer Performance Report Through April 2010

Overview of Administration Housing Stability Initiatives

Initiatives to Support Access to Affordable Mortgage Credit and Housing

Lower Mortgage Rates and Access to Credit:

- Continued financial support to maintain affordable mortgage rates through the Government-Sponsored Enterprises (GSEs).
- Interest rates remain near historic lows. Every 1% reduction in interest rate saves a new borrower a median of \$1,500 annually in mortgage payments.
- Access to sustainable mortgages through the Federal Housing Administration (FHA).
- FHA Refinance options to help homeowners owing more than their homes are worth.

State and Local Housing Initiatives:

- Access for Housing Finance Agencies to provide mortgages to first-time homebuyers, refinance opportunities for at-risk borrowers, and affordable rental housing. Over 90 HFAs across 45 states are participating.

Tax Credits for Housing:

- Homebuyer credit to help hundreds of thousands of American families buy new homes.
- Low-Income Housing Tax Credit (LIHTC) programs to support affordable rental housing, with total funding of \$5 billion.

Initiatives to Prevent Avoidable Foreclosures and Stabilize Neighborhoods

Making Home Affordable – Modifications:

- Offering up to 3-4 million homeowners assistance to help prevent avoidable foreclosures through 2012.
- More than 1.2 million homeowners have started trial modifications and almost 1.5 million offers for trial modifications have been extended to borrowers.
- Homeowners in permanent modifications have a median payment reduction of over \$500 per month. Homeowners in trial and permanent modifications have had a reduction of over \$3.1 billion in monthly mortgage payments in aggregate to date.

Refinancing:

- Refinancing flexibilities and low mortgage rates have allowed over 4 million borrowers with GSE mortgages to refinance, saving an average of \$150 per month and more than \$7 billion over the past year.

Neighborhood Stabilization and Community

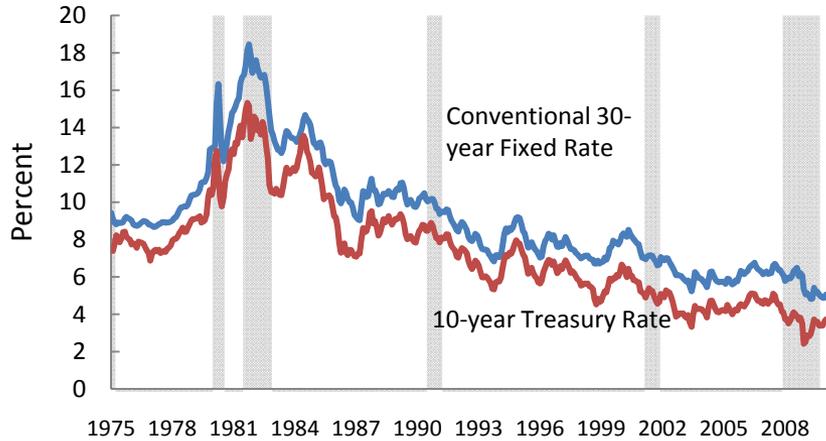
Development Programs:

- Over \$5 billion in Recovery Act support for the NSP to help stabilize neighborhoods.
- \$2.1 billion HFA Innovation Fund for the Hardest Hit Housing Markets to support innovative foreclosure prevention efforts.

Making Home Affordable Program

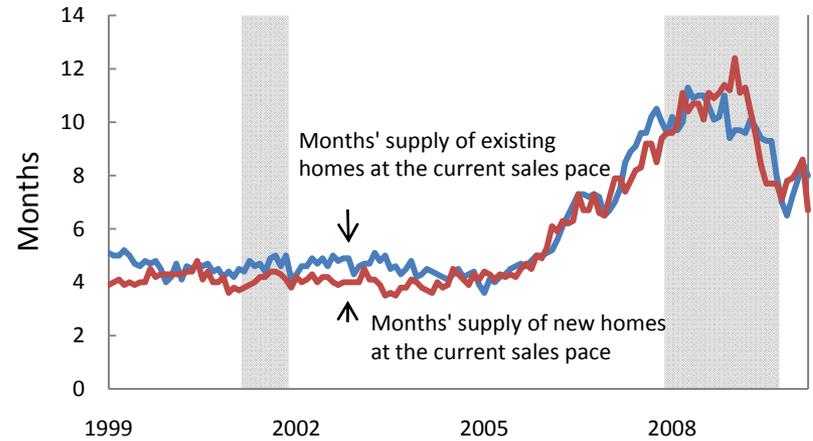
Servicer Performance Report Through April 2010

Mortgage Rates



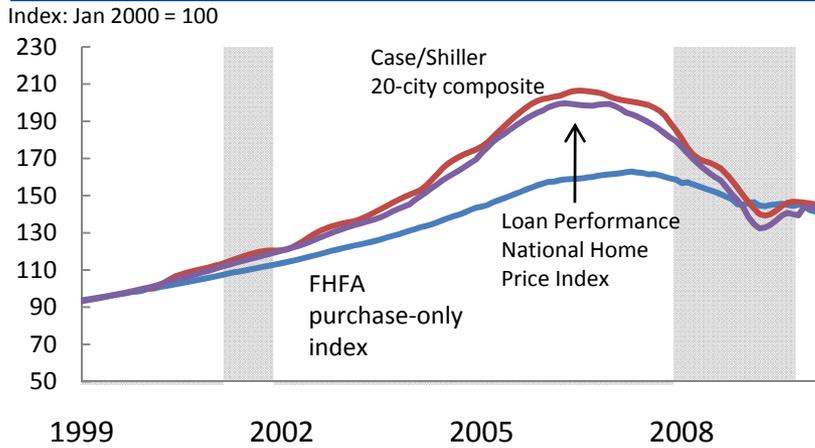
Source: Federal Reserve.

Housing Inventory



Source: National Association of Realtors.

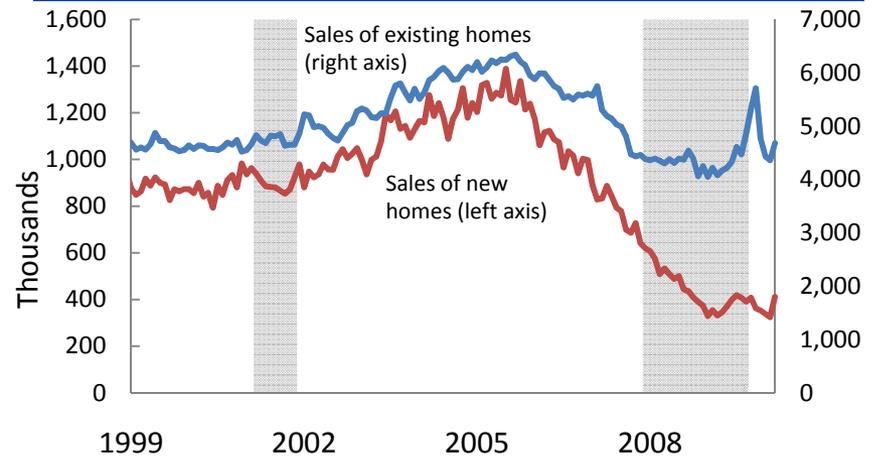
Home Prices



Sources: S&P/Case-Shiller Home Price Index; LP/Haver Analytics; FHFA.

Note: Shaded areas indicate recessions.

Home Sales



Source: National Association of Realtors, Census Bureau.

Making Home Affordable Program

Servicer Performance Report Through April 2010

HAMP Activity: All Servicers

		Total
HAMP Eligibility	Eligible Delinquent Loans ¹	3,275,249
	Eligible Delinquent Borrowers ²	1,702,134
Trial Modifications	Trial Plan Offers Extended ³	1,487,594
	All Trials Started	1,214,085
	Trials Reported Since March 2010 Report ⁴	47,160
	Trial Modifications Canceled	277,640
	Active Trials	637,353
Permanent Modifications	All Permanent Modifications Started	299,092
	Permanent Modifications Canceled ⁵	3,744
	Active Permanent Modifications	295,348

¹ Estimated eligible 60+ day delinquent loans as reported by servicers as of March 31, 2010, 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.

Refer to the Waterfall of Eligible Borrowers on page 7 for further explanation.

For servicers enrolling after February 1, 2010 that did not participate in the 60+ day delinquency survey, the delinquency count is from the servicer registration form.

² Effective this month, 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, manufactured housing loans with title/chattel issues that exclude them from HAMP, and loans where the investor pooling and service agreements preclude modification. Exclusions for DTI and NPV results are estimated using market analytics.

Refer to the Waterfall of Eligible Borrowers on page 7 for further explanation.

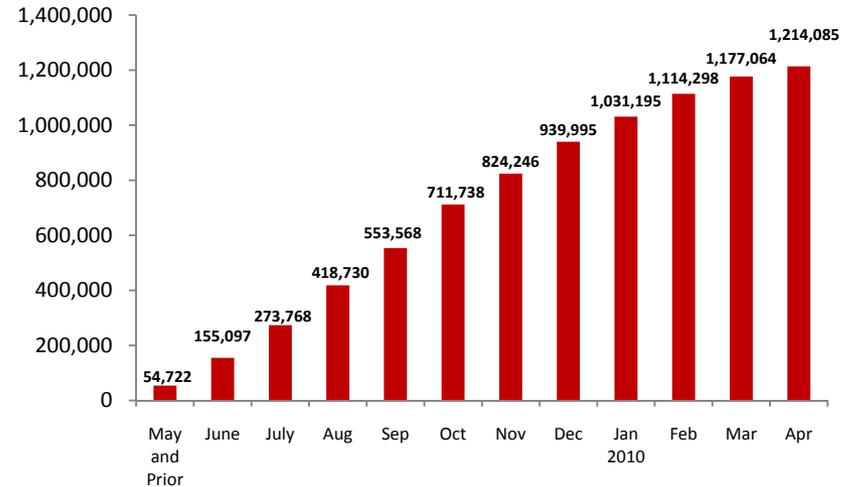
³ As reported in the weekly servicer survey through April 29, 2010.

⁴ Servicers may enter new trial modifications anytime before the loan converts to a permanent modification.

⁵ Includes 81 loans paid off.

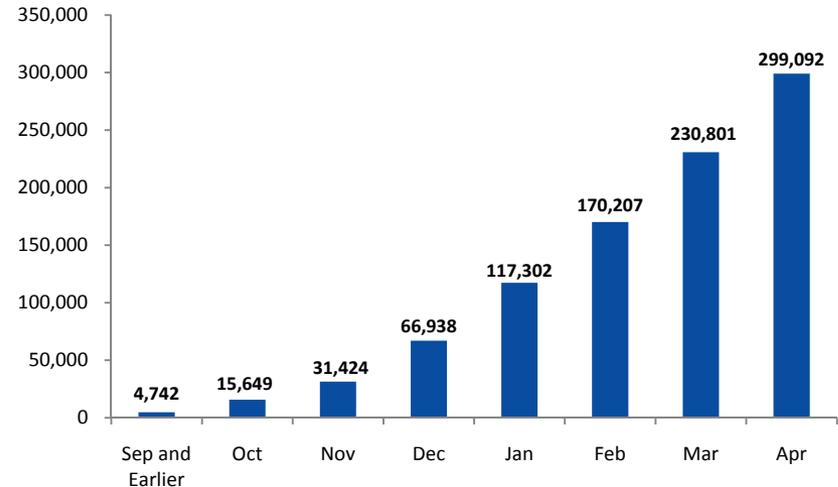
Source: HAMP system of record (except where noted).

HAMP Trials Started (Cumulative)



Note: Servicers may enter new trial modifications anytime before the loan converts to a permanent modification.
Source: HAMP system of record.

Permanent Modifications Started (Cumulative)



Source: HAMP system of record.

Making Home Affordable Program

Servicer Performance Report Through April 2010

Modification Characteristics

- Lower monthly mortgage payments for borrowers in active trial and permanent modifications represent a cumulative reduction of more than \$3.1 billion to date.
- The median savings for borrowers in permanent modifications is \$516.09, or 36% of the median before-modification payment.

Permanent Modifications by Modification Step

Interest Rate Reduction	100%
Term Extension ¹	53.4%
Principal Forbearance	28.6%

¹ The calculation for term extension has been corrected.

Select Median Characteristics of Permanent Modifications

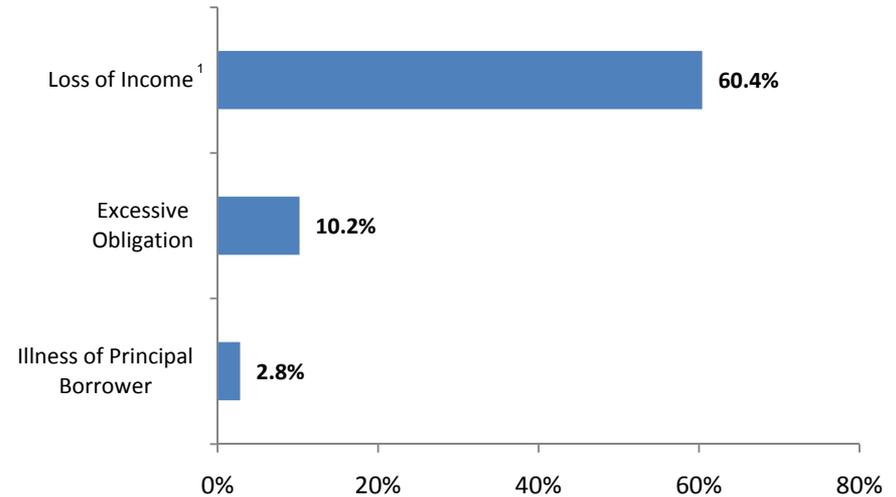
Loan Characteristic	Before Modification	After Modification	Median Decrease
Front-End Debt-to-Income Ratio ¹	44.9%	31.0%	-14.0 pct pts
Back-End Debt-to-Income Ratio ²	80.2%	64.3%	-14.5 pct pts
Median Monthly Payment ³	\$1,427.80	\$836.82	-\$516.09

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.

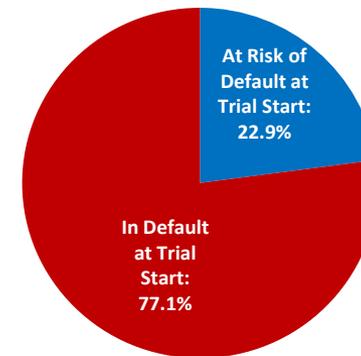
Predominant Hardship Reasons for Permanent Modifications



¹ Includes borrowers who are employed but have faced a reduction in hours and/or wages as well as those who have lost their jobs.

Note: Does not include 19% of permanent modifications reported as Other.

Loan Status Upon Entering Trial



Note: For all trial modifications started.

“At Risk of Default” includes borrowers up to 59 days delinquent at trial entry as well as those in imminent default. “In Default” refers to borrowers 60 or more days late at trial entry.

Making Home Affordable Program

Servicer Performance Report Through April 2010

HAMP Modification Activity by Servicer

Servicer	Estimated Eligible 60+ Day Delinquent Borrowers ¹	Trial Plan Offers Extended ²	All HAMP Trials Started ³	Active Trial Modifications ³	Permanent Modifications ³
American Home Mortgage Servicing Inc	52,247	19,911	16,530	9,392	6,971
Aurora Loan Services, LLC	41,125	47,970	41,956	11,269	11,069
Bank of America, NA ⁴	477,509	402,398	302,981	214,562	56,398
Carrington Mortgage Services LLC	6,196	3,216	2,495	850	1,614
CitiMortgage, Inc.	152,357	153,389	144,176	54,947	28,556
GMAC Mortgage, Inc.	23,960	53,160	43,011	13,950	20,471
Green Tree Servicing LLC	7,341	7,031	5,763	3,279	1,134
HomeEq Servicing	16,872	5,505	4,355	1,889	2,282
J.P. Morgan Chase Bank, NA ⁵	246,185	256,423	189,014	118,997	39,507
Litton Loan Servicing LP	54,888	36,671	30,224	17,852	6,146
Nationstar Mortgage LLC	22,687	24,446	20,599	7,318	6,933
Ocwen Financial Corp. Inc.	27,852	23,325	19,014	5,497	12,119
OneWest Bank	57,459	58,863	41,375	27,347	9,612
PNC Mortgage ⁶	21,016	21,761	17,782	8,412	980
Saxon Mortgage Services, Inc.	36,658	44,505	39,701	12,946	10,568
Select Portfolio Servicing	21,178	60,716	36,940	9,784	12,903
US Bank NA	19,554	12,381	9,581	3,559	4,648
Wachovia Mortgage, FSB ⁷	30,232	8,969	6,295	6,243	43
Wells Fargo Bank, NA ⁸	174,995	233,284	171,704	75,322	36,094
Other SPA servicers ⁹	17,515	13,670	11,216	5,996	4,131
Other GSE Servicers ¹⁰	194,308	NA	59,373	27,942	23,169
Total	1,702,134	1,487,594	1,214,085	637,353	295,348

¹ Estimated eligible 60+ day delinquent borrowers as reported by servicers as of March 31, 2010, 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 prior to January 1, 2009.

Estimated eligible 60+ day delinquent borrowers excludes:

- 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 (see footnotes of page 7 for further explanation).

Exclusions for DTI and NPV are estimated using market analytics.

For servicers enrolling after February 1, 2010 that did not participate in the 60+

day delinquency survey, the delinquency count is from the servicer registration form.

² As reported in the weekly servicer survey through April 29, 2010.

³ Active trial and permanent modifications as reported into the HAMP system of record by servicers.

⁴ Bank of America, NA includes Bank of America, NA, BAC Home Loans Servicing LP, Home Loan Services and Wishire Credit Corporation.

⁵ J.P. Morgan Chase Bank, NA includes EMC Mortgage Corporation.

⁶ Formerly National City Bank.

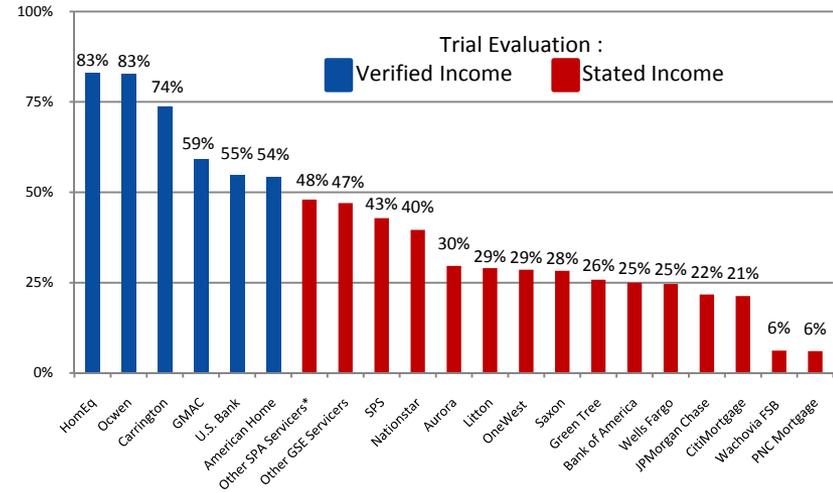
⁷ Wachovia Mortgage, FSB consists of Pick-a-Payment loans.

⁸ Wells Fargo Bank, NA includes a portion of the loans previously included in Wachovia Mortgage, FSB.

⁹ Other SPA servicers are entities with less than 5,000 estimated eligible 60+ day delinquent borrowers that have signed participation agreements with Treasury and Fannie Mae. A full list of participating servicers is in the Appendix.

¹⁰ Includes servicers of loans owned or guaranteed by Fannie Mae and Freddie Mac.

Conversion Rate¹

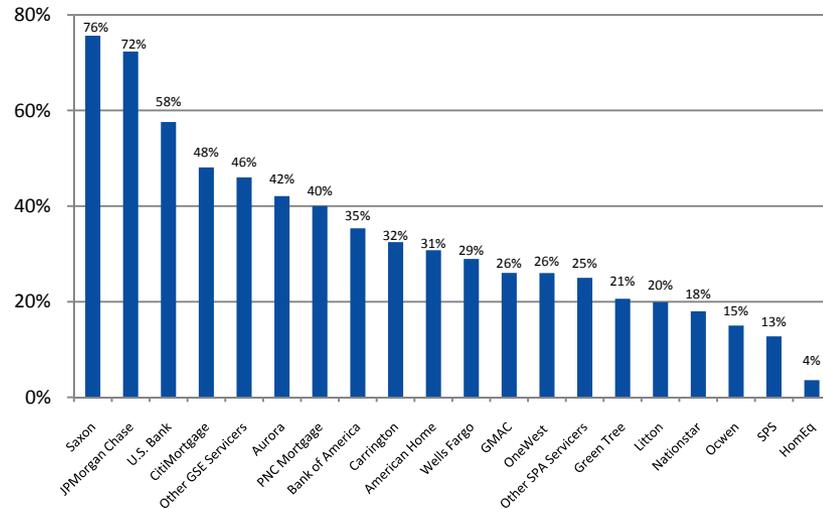


¹ As measured against trials eligible to convert – those three months in trial, or four months if the borrower was in imminent default.

* Other SPA and Other GSE servicers represent a mix of verified and stated income trial starts.

Per program guidelines, all servicers will use verified income before starting trial modifications by June 1.

Aged Trials¹ as Share of Active Trials



¹ Active trials initiated at least six months ago.

Note: Excludes Wachovia Mortgage, FSB at 0%.

Making Home Affordable Program

Servicer Performance Report Through April 2010

Borrower Engagement

Program to date, Treasury and partners have hosted 32 events across the country connecting more than 35,000 homeowners with mortgage servicers and housing counselors.

Selected Outreach Measures

Servicer Solicitation of Borrowers (cumulative since program inception) ¹	4,246,224
Page views on MHA.gov (April 2010)	6,588,873
Page views on MHA.gov (cumulative)	80,134,319
Percentage to Goal of 3-4 Million Modification Offers by 2012 ²	37-50%

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

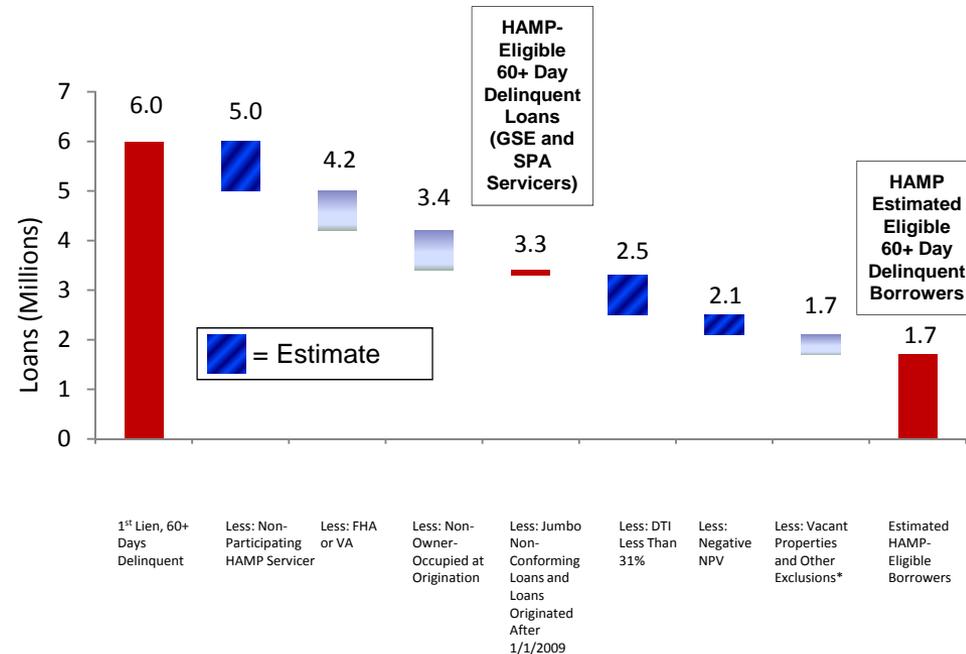
² In 2009, Treasury set a goal of offering help to 3-4 million borrowers through the end of 2012, as measured by trial plan offers extended to borrowers.

Call Center Performance

	Cumulative	April
Total Number of Calls Taken at 1-888-995-HOPE	1,060,301	112,781
Borrowers Receiving Free Housing Counseling	545,318	53,001

Waterfall of HAMP-Eligible Borrowers

Not all 60-day delinquent loans are eligible for HAMP. Other characteristics may preclude borrower eligibility. Based on the estimates, of the 6.0 million borrowers who were 60 days delinquent in the 4th quarter of 2009, 1.7 million borrowers are eligible for HAMP. As this represents a point-in-time snapshot of the delinquency population and estimated HAMP eligibility, we expect that more borrowers will become eligible for HAMP from now through 2012.



*Other exclusions include: no longer owner-occupied; investor's pooling and servicing agreement precludes modification; and manufactured housing loans with titling/chattel issues that exclude them from HAMP.

Sources: Fannie Mae; monthly survey of participating servicers for March 31, 2010. Total 60+ delinquent figure from 4th quarter 2009 MBA delinquency survey. Excluded loans are as reported by servicers by survey who have signed a servicer participation agreement for HAMP.

Making Home Affordable Program

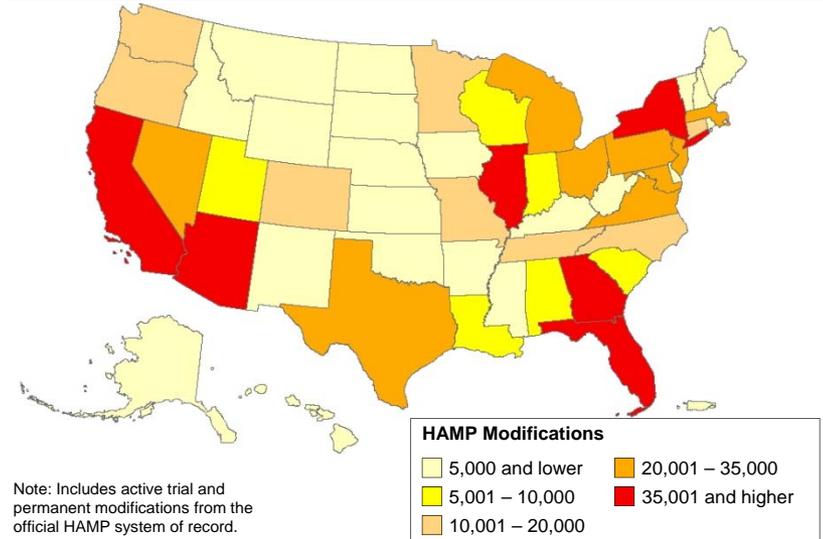
Servicer Performance Report Through April 2010

HAMP Activity by State

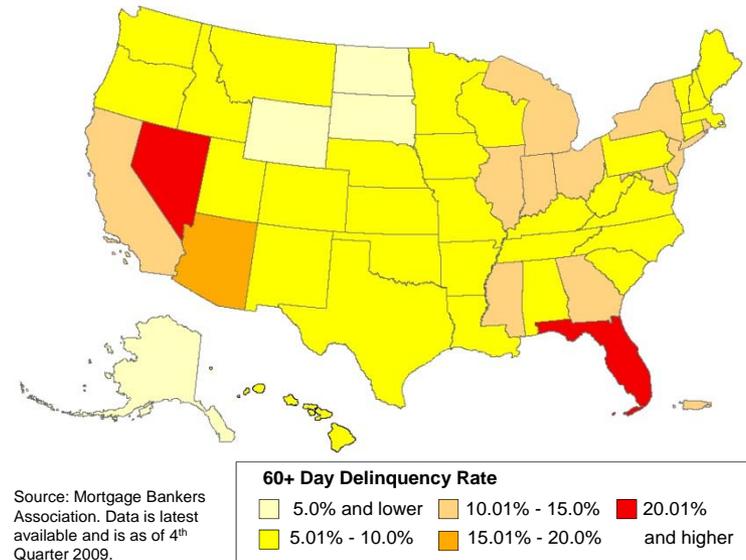
State	Active Trials	Permanent Modifications	Total	% of Total	State	Active Trials	Permanent Modifications	Total	% of Total
AK	355	135	490	0.1%	MT	867	330	1,197	0.1%
AL	4,427	1,843	6,270	0.7%	NC	13,160	5,933	19,093	2.0%
AR	1,813	758	2,571	0.3%	ND	153	59	212	0.0%
AZ	29,952	16,120	46,072	4.9%	NE	889	436	1,325	0.1%
CA	135,499	62,883	198,382	21.3%	NH	2,671	1,476	4,147	0.4%
CO	8,932	4,355	13,287	1.4%	NJ	21,143	9,821	30,964	3.3%
CT	8,092	3,918	12,010	1.3%	NM	2,371	969	3,340	0.4%
DC	1,269	470	1,739	0.2%	NV	16,834	8,229	25,063	2.7%
DE	2,026	1,025	3,051	0.3%	NY	30,800	11,590	42,390	4.5%
FL	78,356	36,130	114,486	12.3%	OH	13,631	6,580	20,211	2.2%
GA	25,385	11,082	36,467	3.9%	OK	2,028	714	2,742	0.3%
HI	2,371	1,076	3,447	0.4%	OR	7,097	3,419	10,516	1.1%
IA	1,945	791	2,736	0.3%	PA	14,350	6,269	20,619	2.2%
ID	2,520	1,198	3,718	0.4%	RI	2,891	1,582	4,473	0.5%
IL	33,393	15,434	48,827	5.2%	SC	6,564	2,971	9,535	1.0%
IN	6,620	3,061	9,681	1.0%	SD	300	109	409	0.0%
KS	1,839	777	2,616	0.3%	TN	7,063	3,288	10,351	1.1%
KY	2,658	1,201	3,859	0.4%	TX	22,671	7,214	29,885	3.2%
LA	3,903	1,438	5,341	0.6%	UT	5,540	2,737	8,277	0.9%
MA	14,304	7,437	21,741	2.3%	VA	15,671	7,836	23,507	2.5%
MD	20,746	10,204	30,950	3.3%	VT	455	248	703	0.1%
ME	1,633	902	2,535	0.3%	WA	12,491	5,959	18,450	2.0%
MI	20,422	10,203	30,625	3.3%	WI	6,081	3,064	9,145	1.0%
MN	10,555	6,162	16,717	1.8%	WV	1,010	498	1,508	0.2%
MO	7,626	3,431	11,057	1.2%	WY	335	164	499	0.1%
MS	2,421	1,176	3,597	0.4%	Other*	1,225	643	1,868	0.2%

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

Modification Activity by State



Mortgage Delinquency Rates by State



Making Home Affordable Program

Servicer Performance Report Through April 2010

15 Metropolitan Areas With Highest HAMP Activity

Metropolitan Statistical Area	Active Trials	Permanent Modifications	Total HAMP Activity	% of All HAMP Activity
Los Angeles-Long Beach-Santa Ana, CA	40,573	17,185	57,758	6.2%
New York-Northern New Jersey-Long Island, NY-NJ-PA	40,425	16,672	57,097	6.1%
Chicago-Naperville-Joliet, IL-IN-WI	32,178	14,890	47,068	5.0%
Riverside-San Bernardino-Ontario, CA	29,709	15,560	45,269	4.9%
Miami-Fort Lauderdale-Pompano Beach, FL	30,923	13,059	43,982	4.7%
Phoenix-Mesa-Scottsdale, AZ	24,496	13,330	37,826	4.1%
Washington-Arlington-Alexandria, DC-VA-MD-WV	22,081	10,713	32,794	3.5%
Atlanta-Sandy Springs-Marietta, GA	20,509	9,036	29,545	3.2%
Las Vegas-Paradise, NV	14,099	6,749	20,848	2.2%
Detroit-Warren-Livonia, MI	12,946	6,048	18,994	2.0%
Orlando-Kissimmee, FL	12,406	6,022	18,428	2.0%
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	10,958	5,013	15,971	1.7%
Boston-Cambridge-Quincy, MA-NH	10,073	5,297	15,370	1.6%
Sacramento-Arden-Arcade-Roseville, CA	9,624	5,019	14,643	1.6%
Tampa-St. Petersburg-Clearwater, FL	9,773	4,678	14,451	1.5%

A complete list of HAMP activity for all MSAs is available at <http://makinghomeaffordable.gov/docs/MSA%20Data%20April.pdf>

Modifications by Investor Type (Large Servicers)

Servicer	GSE	Private	Portfolio	Total
Bank of America, NA ¹	176,755	80,887	13,318	270,960
JP Morgan Chase NA ²	73,309	62,983	22,212	158,504
Wells Fargo Bank, NA ³	77,803	28,417	5,196	111,416
CitiMortgage, Inc.	55,127	5,425	22,951	83,503
OneWest Bank	18,673	15,679	2,607	36,959
GMAC Mortgage, Inc.	19,938	14,483	0	34,421
Litton Loan Servicing LP	1,871	22,127	0	23,998
Saxon Mortgage Services Inc.	1,929	20,399	1,186	23,514
Select Portfolio Servicing	533	19,622	2,532	22,687
Aurora Loan Services, LLC	12,891	9,191	256	22,338
Ocwen Financial Corporation, Inc.	5,147	12,397	72	17,616
American Home Mortgage Servicing Inc	1,087	15,276	0	16,363
Nationstar Mortgage LLC	10,351	3,889	11	14,251
PNC Mortgage ⁴	8,354	230	808	9,392
US Bank NA	5,637	21	2,549	8,207
Wachovia Mortgage, FSB ⁵	123	309	5,854	6,286
Green Tree Servicing LLC	4,146	257	10	4,413
HomEq Servicing	25	4,026	120	4,171
Carrington Mortgage Services LLC	0	2,464	0	2,464
Remainder of HAMP Servicers	53,183	4,147	3,908	61,238
Total	526,882	322,229	83,590	932,701

¹ Bank of America, NA includes Bank of America, NA, BAC Home Loans Servicing LP, Home Loans Services and Wilshire Credit Corporation.

² J.P. Morgan Chase Bank, NA includes EMC Mortgage Corporation.

³ Wells Fargo Bank, NA includes a portion of the loans previously included in Wachovia Mortgage, FSB.

⁴ Formerly National City Bank.

⁵ Wachovia Mortgage, FSB consists of Wachovia Mortgage FSB Pick-a-Payment loans.

Note: Figures reflect active trials and permanent modifications.

Making Home Affordable Program

Servicer Performance Report Through April 2010

Appendix: Non-GSE Participants in HAMP

Allstate Mortgage Loans & Investments, Inc.	Great Lakes Credit Union	PNC Bank, National Association
American Eagle Federal Credit Union	Greater Nevada Mortgage Services	Purdue Employees Federal Credit Union
American Home Mortgage Servicing, Inc	Green Tree Servicing LLC	QLending, Inc.
AMS Servicing, LLC	Hartford Savings Bank	Quantum Servicing Corporation
Aurora Loan Services, LLC	Hillsdale County National Bank	Residential Credit Solutions
Bank of America, N.A. ¹	HomEq Servicing	RG Mortgage Corporation
Bank United	HomeStar Bank & Financial Services	Roebing Bank
Bay Federal Credit Union	Horicon Bank	RoundPoint Mortgage Servicing Corporation
Bay Gulf Credit Union	Horizon Bank, NA	Saxon Mortgage Services, Inc.
Bayview Loan Servicing, LLC	Iberiabank	Schools Financial Credit Union
Carrington Mortgage Services, LLC	IBM Southeast Employees' Federal Credit Union	SEFCU
CCO Mortgage	IC Federal Credit Union	Select Portfolio Servicing
Central Florida Educators Federal Credit Union	Idaho Housing and Finance Association	Servis One Inc., dba BSI Financial Services, Inc.
Central Jersey Federal Credit Union	iServe Residential Lending LLC	ShoreBank
Chase Home Finance, LLC	iServe Servicing Inc.	Silver State Schools Credit Union
CitiMortgage, Inc.	J.P.Morgan Chase Bank, NA ²	Sound Community Bank
Citizens 1st National Bank	Lake City Bank	Specialized Loan Servicing, LLC
Citizens First Wholesale Mortgage Company	Lake National Bank	Spirit of Alaska Federal Credit Union
Community Bank & Trust Company	Litton Loan Servicing	Stanford Federal Credit Union
CUC Mortgage Corporation	Los Alamos National Bank	Sterling Savings Bank
Digital Federal Credit Union	Marix Servicing, LLC	Technology Credit Union
DuPage Credit Union	Metropolitan National Bank	Tempe Schools Credit Union
Eaton National Bank & Trust Co	Midwest Bank & Trust Co.	The Golden 1 Credit Union
Farmers State Bank	Mission Federal Credit Union	U.S. Bank National Association
Fidelity Homestead Savings Bank	MorEquity, Inc.	United Bank of Georgia
First Bank	Mortgage Center, LLC	United Bank Mortgage Corporation
First Federal Savings and Loan	Mortgage Clearing Corporation	Urban Trust Bank
First Keystone Bank	National City Bank	Vantium Capital, Inc.
First National Bank of Grant Park	Nationstar Mortgage LLC	Verity Credit Union
Franklin Credit Management Corporation	Navy Federal Credit Union	Vist Financial Corp.
Fresno County Federal Credit Union	Oakland Municipal Credit Union	Wells Fargo Bank, NA ³
Glass City Federal Credit Union	Ocwen Financial Corporation, Inc.	Wealthbridge Mortgage Corp.
Glenview State Bank	OneWest Bank	Wescom Central Credit Union
GMAC Mortgage, Inc.	ORNL Federal Credit Union	Yadkin Valley Bank
Golden Plains Credit Union	Park View Federal Savings Bank	
Grafton Suburban Credit Union	PennyMac Loan Services, LLC	

¹ Bank of America, NA includes Bank of America, NA, BAC Home Loans Servicing LP, Home Loan Services and Wilshire Credit Corporation.

² J.P. Morgan Chase Bank, NA includes EMC Mortgage Corporation.

³ Wells Fargo Bank, NA includes Wachovia Mortgage FSB and Wachovia Bank NA.