



### HAMP Application Activity by Servicer<sup>1</sup> As of September 2016

Servicer Name	Activity in September 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	5,008	3,012	157	2,855	1,522,029	1,492,067	587,579	904,488
BankUnited	10	11	4	7	10,345	9,939	4,953	4,986
Bayview Loan Servicing, LLC	1,541	2,199	165	2,034	87,423	84,632	20,280	64,352
Carrington Mortgage Services, LLC	756	638	67	571	102,824	102,346	27,148	75,198
CCO Mortgage, a division of RBS Citizens NA	167	180	11	169	39,091	38,764	6,977	31,787
CIT Bank, NA <sup>6</sup>	85	71	8	63	388,063	387,808	103,573	284,235
CitiMortgage Inc	712	872	67	805	616,448	604,134	194,210	409,924
Ditech Financial LLC <sup>7</sup>	2,171	1,002	184	818	124,961	121,127	48,235	72,892
JPMorgan Chase Bank, NA	2,965	2,790	381	2,409	1,847,461	1,831,297	453,072	1,378,225
Nationstar Mortgage LLC	4,740	4,970	1,132	3,838	622,923	618,376	131,465	486,911
Navy Federal Credit Union	193	186	7	179	15,659	15,425	2,477	12,948
Ocwen Loan Servicing, LLC	10,135	8,220	2,062	6,158	1,653,734	1,608,721	499,692	1,109,029
ORNL Federal Credit Union	11	-	-	-	793	746	57	689
PennyMac Loan Services, LLC	66	67	15	52	24,033	23,962	6,624	17,338
PNC Bank NA <sup>8</sup>	271	281	25	256	52,930	52,821	29,169	23,652
Select Portfolio Servicing, Inc.	3,866	2,589	844	1,745	292,414	267,356	133,170	134,186
Specialized Loan Servicing LLC	2,148	2,071	352	1,719	121,872	118,847	21,031	97,816
U.S. Bank National Association	718	450	147	303	160,563	157,948	48,392	109,556
Wells Fargo Bank, NA	6,345	5,551	745	4,806	1,611,550	1,589,054	452,425	1,136,629
Other Servicers <sup>9</sup>	-	-	-	-	212,677	212,504	111,096	101,408
<b>TOTAL</b>	<b>41,908</b>	<b>35,160</b>	<b>6,373</b>	<b>28,787</b>	<b>9,507,793</b>	<b>9,337,874</b>	<b>2,881,625</b>	<b>6,456,249</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.