

# Making Home Affordable Program

Servicer Performance Report through July 2009

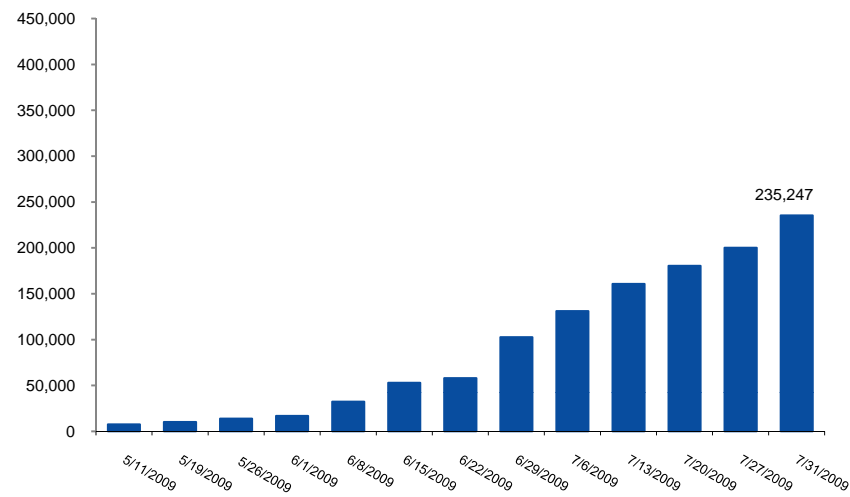
## Home Affordable Modification Program (HAMP) Snapshot through July 2009<sup>1</sup>

Number of Trial Modifications Started <sup>2</sup> (Cumulative)	235,247
Number of Trial Period Plan Offers Extended to Borrowers (Cumulative)	406,542
Number of Requests for Financial Information Sent to Borrowers (Cumulative)	1,387,218

<sup>1</sup>Source: Survey data provided by servicers.

<sup>2</sup>Trial modifications start when the first trial payment is received.

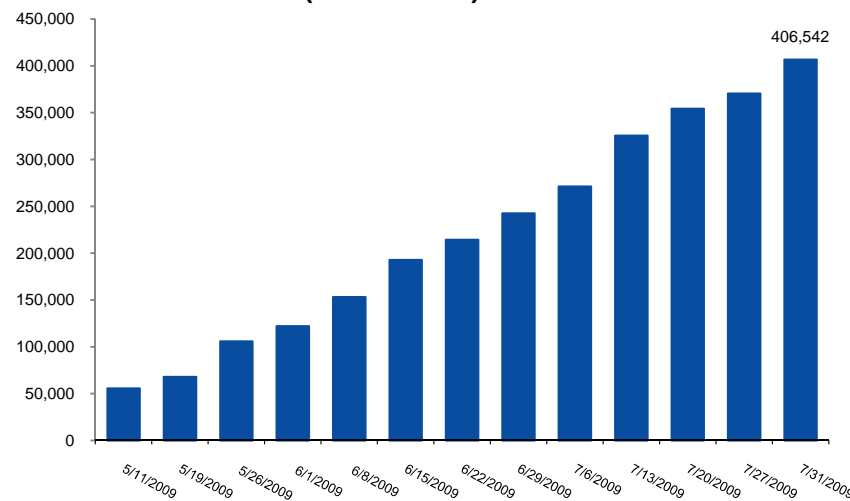
## HAMP Trial Modifications Started (Cumulative)



## HAMP Participating Servicers

- Approximately 85% of mortgages are covered by HAMP participating servicers.
- 38 servicers have signed servicer participation agreements to modify loans under HAMP. These participants service loans owned or guaranteed by Fannie Mae or Freddie Mac, loans held in portfolio, or loans serviced on behalf of other investors.
- Approximately 2,300 participants service loans owned or guaranteed by Fannie Mae or Freddie Mac. These servicers automatically participate in HAMP.

## HAMP Trial Plans Extended to Borrowers (Cumulative)



Additional information on HAMP can be found on [MakingHomeAffordable.gov](http://MakingHomeAffordable.gov) or call the Homeowner's HOPE Hotline at 1-888-995-HOPE (4673).

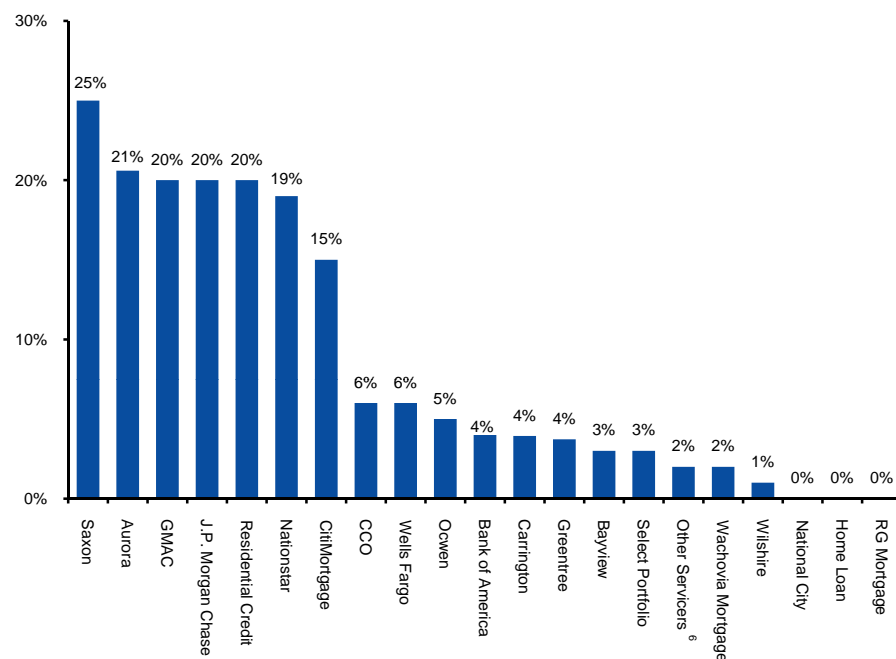
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## HAMP Modification Activity by Servicer

Servicer	Estimated Eligible 60+ Day Delinquency <sup>1</sup>	Trial Plan Offers Extended	Trial Plan Offers as Share of Estimated Eligible 60+ Day Delinquencies	Trial Modifications Started	Trial Modifications as Share of Estimated Eligible 60+ Day Delinquencies
American Home Mortgage Servicing Inc. <sup>5</sup>	153,097	-	-	-	-
Aurora Loan Services, LLC	72,838	25,965	36%	15,320	21%
Bank of America, NA <sup>2</sup>	796,467	99,649	13%	27,985	4%
Bayview Loan Servicing, LLC	4,425	225	5%	148	3%
Carrington Mortgage Services, LLC	14,128	988	7%	597	4%
CCO Mortgage	3,818	402	11%	237	6%
J.P. Morgan Chase Bank, NA <sup>3</sup>	394,075	117,259	30%	79,304	20%
CitiMortgage, Inc.	185,418	38,673	21%	27,571	15%
Citizens First Wholesale Mortgage Company	26	8	31%	7	27%
Farmers State Bank	8	-	-	-	-
First Bank <sup>5</sup>	848	-	-	-	-
First Federal Savings and Loan	16	1	6%	1	6%
GMAC Mortgage, Inc.	61,326	20,924	34%	12,540	20%
Green Tree Servicing LLC	5,228	451	9%	209	4%
Home Loan Services, Inc.	33,193	0	0%	0	0%
IBM Southeast Employees' Federal Credit Union	72	4	6%	4	6%
Lake National Bank	1	0	0%	1	100%
Mission Federal Credit Union	34	-	-	-	-
MorEquity, Inc.	2,196	-	-	-	-
Mortgage Center, LLC	235	-	-	-	-
National City Bank	37,126	92	0%	4	0%
Nationstar Mortgage LLC	25,690	11,443	45%	4,854	19%
Ocwen Financial Corporation, Inc.	55,516	6,502	12%	2,517	5%
PNC Bank, National Association	724	-	-	-	-
Purdue Employees Federal Credit Union <sup>5</sup>	11	-	-	-	-
Residential Credit Solutions	1,304	301	23%	265	20%
RG Mortgage Corporation	3,309	72	2%	0	0%
Saxon Mortgage Services, Inc.	84,130	30,817	37%	21,130	25%
Select Portfolio Servicing	57,450	11,404	20%	1,849	3%
Shore Bank <sup>5</sup>	223	-	-	-	-
Technology Credit Union	10	0	0%	0	0%
Wachovia Mortgage, FSB	62,852	2,028	3%	1,356	2%
Wachovia Bank, NA	2,593	-	-	-	-
Wells Fargo Bank, NA	329,085	38,673	12%	20,219	6%
Wescom Central Credit Union	136	40	29%	38	28%
Wilshire Credit Corporation	3,411	621	18%	20	1%
Other GSE Servicers <sup>4</sup>	314,283	-	-	19,071	6%
Total	2,705,302	406,542	15%	235,247	9%

## Trial Modification Tracker: Trial Modification Starts as a Share of Estimated Eligible 60 Plus Day Delinquencies



<sup>1</sup>Estimated eligible sixty plus day delinquent loans include 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 owner-occupied at origination.
- originated prior to January 1, 2009.

Estimated eligible sixty plus day delinquent loans excludes:

- 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.

<sup>2</sup> Bank of America, NA includes Countrywide Home Loans Servicing LP.

<sup>3</sup> J.P. Morgan Chase Bank, NA includes EMC Mortgage Corporation.

<sup>4</sup> Includes approximately 2,300 participants that service loans owned or guaranteed by Fannie Mae and Freddie Mac.

<sup>5</sup> Estimated Eligible 60+ Day delinquencies based on the servicer registration form.

<sup>6</sup> Other Servicers include entities with less than 1,000 Estimated Eligible 60+ Day Delinquencies.