



 [®]
MAKING HOME AFFORDABLE

**PROGRAM PERFORMANCE REPORT
THROUGH THE SECOND QUARTER OF 2015**

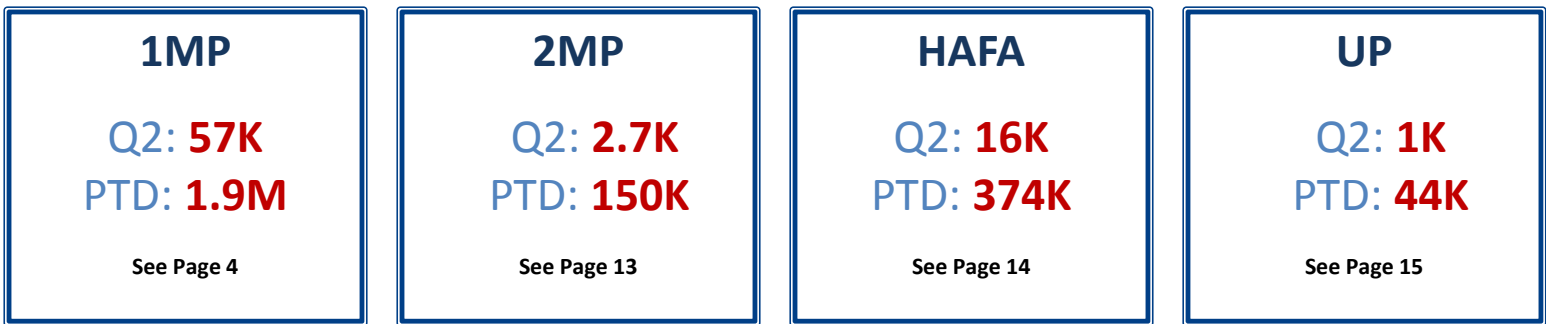
MHA AT-A-GLANCE

More than 2.4 Million Homeowner Assistance Actions have taken place under Making Home Affordable (MHA) programs

In August 2015, the Making Home Affordable website underwent a refresh, making it faster and easier for homeowners to find information about foreclosure prevention help. Our new site has simpler navigation and includes more information on how homeowners can remain successful once they are in the MHA program. There's also an interactive social media hub that makes it easier for homeowners to stay connected with MHA news and share useful information with others. It is our goal to make the user experience as simple as possible, so that struggling homeowners are able to get the mortgage help they need. Check out the new website here: MakingHomeAffordable.gov.

QUARTERLY PROGRAM VOLUMES FOR THE SECOND QUARTER OF 2015

(Months of April, May and June)



SECOND QUARTER 2015 SERVICER ASSESSMENT RESULTS

SERVICER	MINOR IMPROVEMENT NEEDED	MODERATE IMPROVEMENT NEEDED	SUBSTANTIAL IMPROVEMENT NEEDED
Bank of America, N.A.			✓
CitiMortgage, Inc.		✓	
JPMorgan Chase Bank, N.A.	✓		
Nationstar Mortgage LLC			✓
Ocwen Loan Servicing, LLC			✓
Select Portfolio Servicing, Inc.	✓		
Wells Fargo Bank, N.A.		✓	

Changes have been made to the Servicer Assessment metrics and benchmarks effective with the second quarter of 2015. See page 17 for additional information on the changes and detailed results for this quarter.

Making Home Affordable

Program Performance Report Second Quarter 2015

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Note: For more 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](#). For information and quarterly updates about efforts taken by the Government Sponsored Enterprises (GSEs) beyond their participation in MHA which is not reflected in this report please visit the [Federal Housing Finance Agency's Foreclosure Prevention Report](#). For information on efforts undertaken by the Federal Housing Administration (FHA) please visit [its website](#).

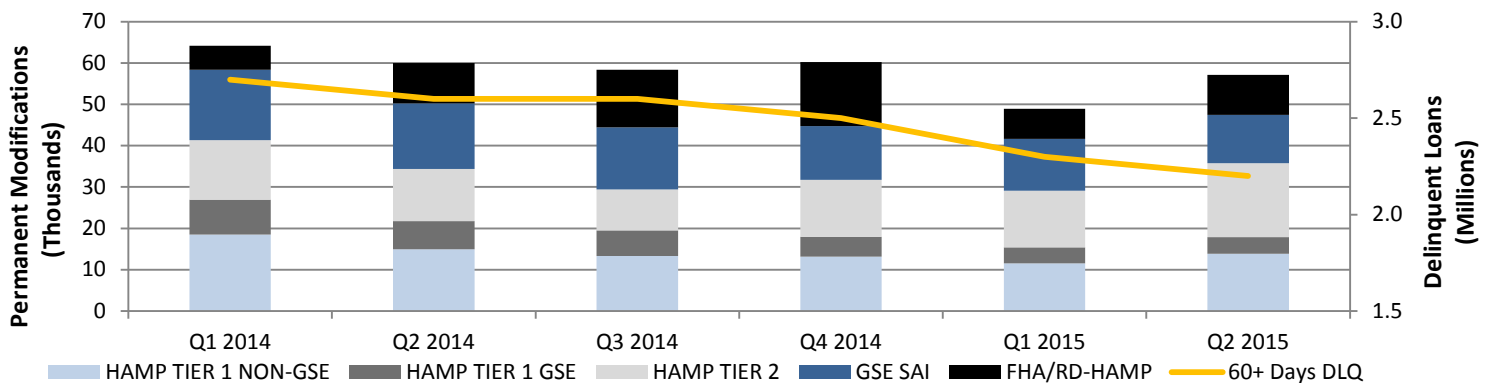
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Program Performance Report Second Quarter 2015

MHA Program Updates

- New this quarter: Reporting on the performance of HAMP Tier 2 permanent modifications is included in this quarter's report. While the key drivers of performance and the performance over time are consistent with HAMP Tier 1, HAMP Tier 2 modifications have a slightly higher rate of disqualification. This is largely driven by the different eligibility requirements for HAMP Tier 2, including allowing for a higher debt to income range for homeowners and offering another opportunity to homeowners who lost good standing on their HAMP Tier 1 modification.
- Beginning with the second quarter 2015, the framework of the MHA Servicer Assessment has been enhanced to add new metrics, consolidate or retire certain metrics, and tighten benchmarks against which we measure servicer performance. Servicers' performance will now be assessed against eight metrics (previously seven). We expect these changes to provide additional insight into the impact of servicer performance on the borrower's experience and foster further servicer improvements. Additional information regarding these changes can be found on page 17.
- For the second quarter of 2015, servicers either sustained or decreased performance from the prior quarter, with one servicer moving from the "minor improvement" category into "substantial improvement" category, and two servicers moving from the "moderate improvement" category into the "substantial improvement" category. Several servicers experienced challenges with the implementation of processes to support HAMP interest rate step-up notice requirements. Other areas requiring servicers' attention include income calculation accuracy, accurate identification and timely reporting of defaulted HAMP modifications, and proper identification and solicitation of eligible borrowers for HAMP. Additional information on this quarter's results can be found beginning on page 18.

Quarterly Trending of MHA Permanent Modifications Started
& Estimated Number of Loans 60+ Days Delinquent*



*Derived from the Mortgage Bankers Association Quarterly National Delinquency Survey

The following table shows the program-to-date as well as this quarter's activity for the various MHA programs:

	Program-to-Date	Q2 2015	QoQ % Change
MHA First Lien Permanent Modifications Started	1,861,622	57,154	17%
HAMP Tier 1	1,396,741	17,886	16%
HAMP Tier 2	116,554	17,852	30%
GSE Standard Modifications (SAI)	260,499	11,705	-7%
Treasury FHA and RD HAMP	87,828	9,711	34%
2MP Modifications Started	149,577	2,652	18%
HAFA Transactions Completed	373,863	16,475	1%
UP Forbearance Plans Started	44,006	1,035	25%
Cumulative Activity	2,429,068	77,316	13%

Making Home Affordable: HAMP Program Results

Program Performance Report Second Quarter 2015

HAMP Summary

Trial Modifications	All Trials Started ¹	2,343,069
	Tier 1	2,199,627
	Tier 2	143,442
	Active Trials	35,640
	Trial Modifications Cancelled Since Verified Income Requirement*	96,529
Permanent Modifications	All Permanent Modifications Started	1,513,295
	Permanent Modifications Disqualified (Cumulative)**	471,429
	Active Permanent Modifications	985,061

* When Treasury launched HAMP in the spring of 2009, the housing crisis was severe. The number of homeowners already in default was high and servicers had not yet built systems to fully implement a national mortgage modification program. In an effort to provide assistance to struggling homeowners as soon as possible, servicers were not required to verify a homeowner's income prior to commencing a trial modification. This resulted in many trials being cancelled if the homeowner could not ultimately provide the requisite documentation. Beginning in June 2010, servicers were required to verify a homeowner's income prior to offering trial modifications, which substantially reduced the number of trial cancellations. Prior to that date, 697,605 trials were cancelled, for a cumulative 794,134 trials cancelled program-to-date.

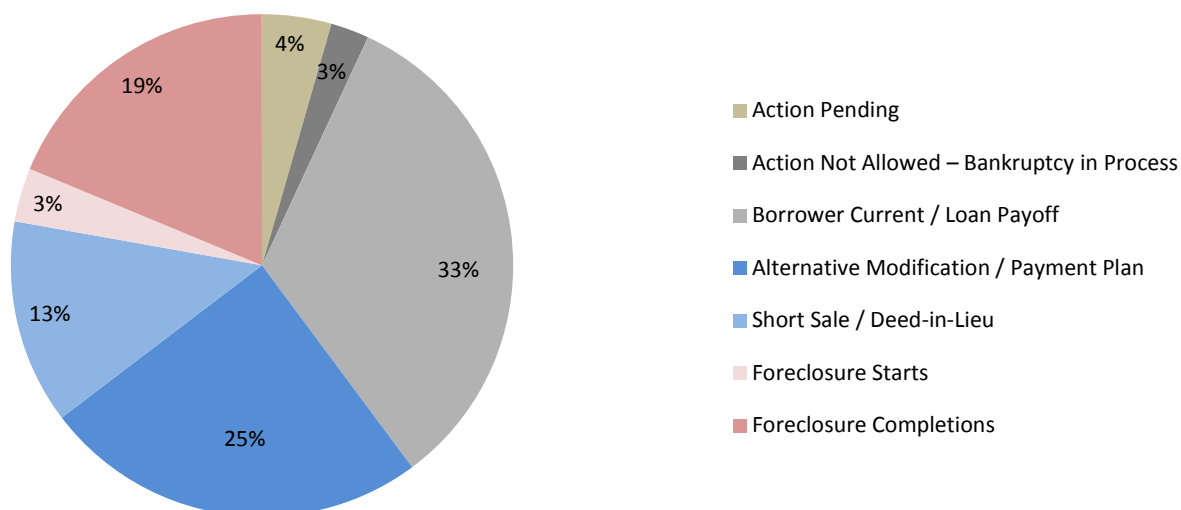
** Does not include 55,841 loans paid off and 964 loans withdrawn.

Outcome for Homeowners Who Do Not Receive a HAMP Modification

While not all homeowners qualify for HAMP, many have found alternative solutions to their delinquency. For homeowners who were not approved for a HAMP trial modification, or for those whose HAMP trial modifications were cancelled:

- 58% received an alternative modification or resolved their delinquency.
- 22% were referred to foreclosure.

Status of Homeowners Not Accepted for a HAMP Trial Modification or Those Whose HAMP Trial Modification was Cancelled

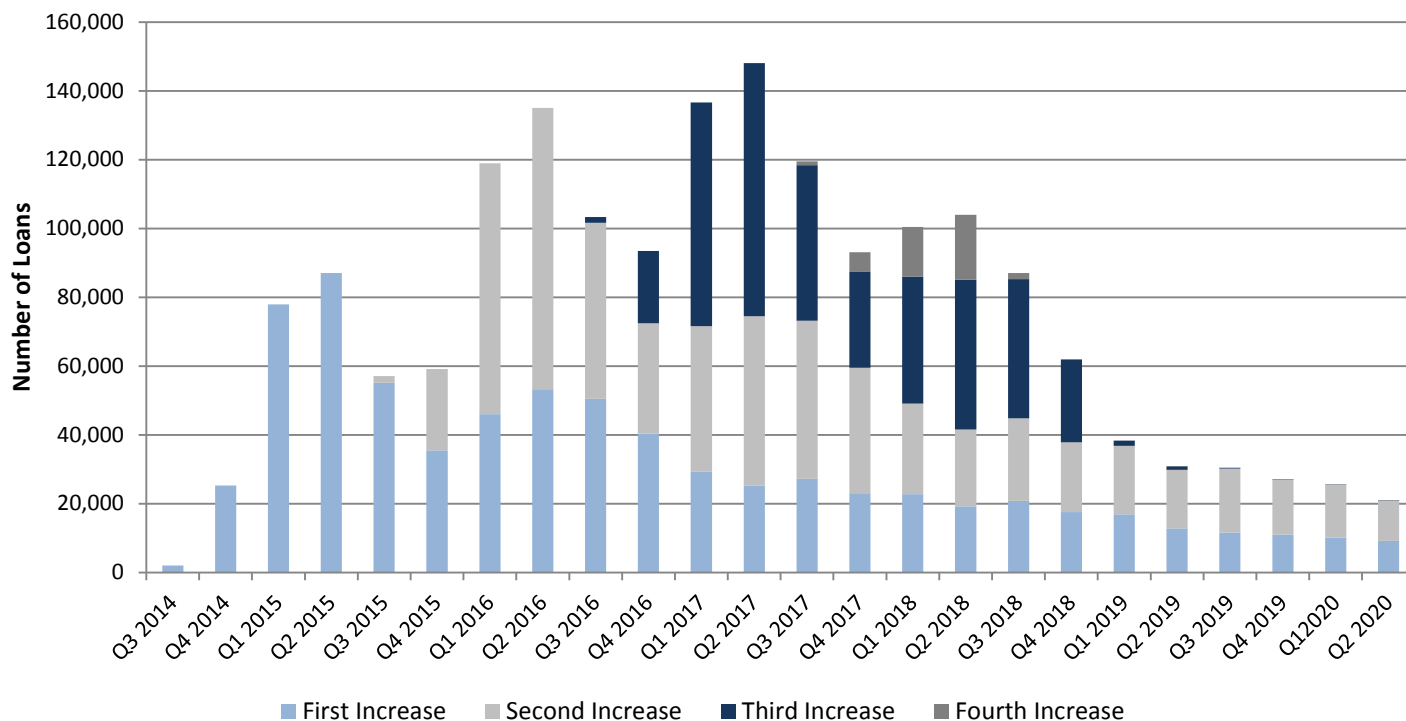


Source: Survey data from large servicers²

HAMP Tier 1 Payment Adjustment Summary

- The HAMP Tier 1 modification was designed to provide relief to homeowners facing a financial hardship by providing a modification that would reduce their monthly mortgage payment to an affordable level. HAMP Tier 1 has reduced homeowners' first lien mortgage payments by approximately 36% of the median before-modification payment.
- Under HAMP Tier 1, servicers apply a uniform loan modification waterfall to achieve a monthly mortgage payment of 31% DTI: capitalization, principal forgiveness (optional), interest rate reduction, term extension, principal forbearance.
 - The interest rate is reduced in increments to achieve the target 31% DTI with an interest rate floor of 2%.
 - After five years, the interest rate may begin to increase 1% per year (or less) until the Primary Mortgage Market Survey (PMMS) rate at time of modification is reached (PMMS averaged 5.04% in 2009 and 4.17% in 2014), at which time the interest rate will be fixed for the remaining loan term.
- 83% of HAMP Tier 1 homeowners will experience an interest rate increase after five years.
 - The first interest rate increase went into effect in Q3 2014 for the earliest group of HAMP modifications, who will begin to experience their second interest rate step-ups beginning in Q3 2015.
 - Through June 2015, approximately 200,000 homeowners have experienced an interest rate step-up. Based on early results, the rate increase does not appear to have an impact on the performance of these modifications. The percentage of modifications disqualifying in the month following the reset remains consistent with the months leading up to the reset, at less than or equal to 1%.
 - The majority of HAMP homeowners will experience two to three interest rate increases.
 - Homeowners who received a modification in 2009-2011 are more likely to experience three to four increases than homeowners who received a modification in 2012-2013, most of whom will experience two increases.
 - The median amount of the first monthly payment increase is \$94, and the median monthly payment increase after the final interest rate increase is \$210.

Number of Interest Rate Increases by Quarter*



* As of June 2015. Assumes no re-defaults of active HAMP Tier 1 modifications.

Making Home Affordable: HAMP Program Results

Program Performance Report Second Quarter 2015

Select HAMP Modification Characteristics

Aggregate payment savings to homeowners who received HAMP first lien permanent modifications are estimated at **approximately \$36.7 billion**, program-to-date, compared with unmodified mortgage obligations.

HAMP modifications follow a series of waterfall steps that include capitalization, interest rate adjustment, term extension, and principal forbearance/forgiveness.

HAMP has two evaluation tiers:

- Under HAMP Tier 1, servicers apply the modification steps in sequence until the homeowner's post-modification front-end debt-to-income (DTI) ratio is 31%. The impact of each modification step can vary to achieve the target of 31%.
- Under HAMP Tier 2, servicers apply the modification steps simultaneously to achieve a post-modification DTI that falls within an allowable range (subject to investor restrictions). HAMP Tier 2 applies to non-GSE mortgages only.

Modification Steps for Permanent Modifications

All permanent modifications reflect some combination of the following modification steps:

Modification Step	Tier 1	Tier 2	All
Interest Rate Reduction	95.9%	71.7%	94.0%
Term Extension	59.6%	80.2%	61.2%
Principal Forbearance	30.7%	32.1%	30.9%

Homeowner Characteristics

Characteristic	Tier 1	Tier 2	All
Median Monthly Gross Income	\$3,912	\$5,075	\$3,985
Median Credit Score	565	559	565
Median Property Value	\$177,000	\$147,000	\$175,000

Select Median Permanent Modification Characteristics

Loan Characteristic	Before Modification	After Modification	Median Decrease
Front-End Debt-to-Income Ratio			
Tier 1	43.9%	31.0%	-13.5 pct pts
Tier 2	28.0%	20.9%	-6.4 pct pts
All	43.2%	31.0%	-12.7 pct pts
Back-End Debt-to-Income Ratio			
Tier 1	67.8%	50.8%	-13.8 pct pts
Tier 2	43.7%	36.3%	-6.5 pct pts
All	66.0%	49.4%	-12.9 pct pts
Median Monthly Housing Payment			
Tier 1	\$1,387.07	\$817.25	(\$500.64)
Tier 2	\$1,043.25	\$681.51	(\$328.41)
All	\$1,360.98	\$807.15	(\$483.05)

Additional HAMP Tier 2 Characteristics

HAMP Tier 2 provides another modification opportunity for struggling homeowners who do not qualify for a HAMP Tier 1 modification, or for those who lose good standing (by missing three payments) on their HAMP Tier 1 modification. Of the HAMP Tier 2 trial modifications started:

- 26% were previously in a HAMP Tier 1 trial or permanent modification.
- 12% were previously evaluated for HAMP Tier 1 and did not meet eligibility requirements.
- 6% were non-owner-occupied properties.

Making Home Affordable: HAMP Program Results

Program Performance Report Second Quarter 2015

Performance of HAMP Permanent Modifications

Differences in modification characteristics contribute to differences in the performance of HAMP modifications. The key drivers of performance are highlighted on the following page. Those drivers can also affect the performance of certain vintages and contribute to differences in performance between HAMP Tier 1 and Tier 2.

The tables below show the performance of HAMP permanent modifications at various seasoning points for those modifications that have aged to, or past, the number of months noted. It is important to note that far fewer loans have reached these seasoning points for HAMP Tier 2 than for HAMP Tier 1.

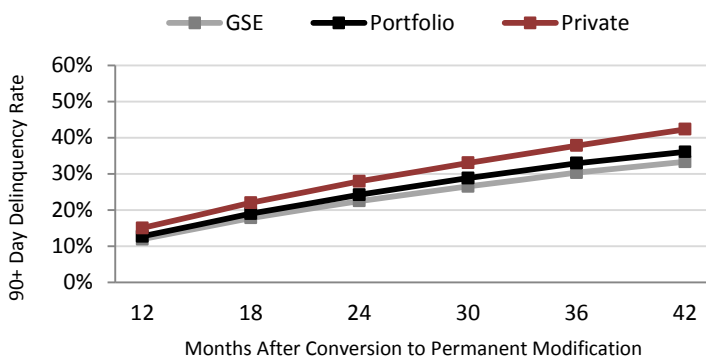
	# Months Post Modification	% of Disqualified HAMP Tier 1 Modifications ³								
		2009	2010	2011	2012	2013	2014	Q1 2015	Q2 2015	ALL
HAMP Tier 1	3	2.1%	1.7%	1.2%	1.0%	0.8%	1.2%	0.9%	1.2%	1.3%
	6	6.7%	6.7%	5.3%	4.3%	3.8%	4.6%	4.3%		5.5%
	12	16.3%	15.5%	12.7%	10.3%	9.4%	10.4%			13.2%
	18	22.9%	22.7%	18.9%	15.3%	13.9%	13.6%			19.5%
	24	28.9%	28.0%	23.7%	19.1%	17.5%				24.7%
	30	33.4%	32.6%	27.3%	22.1%	19.8%				29.1%
	36	37.6%	36.6%	30.0%	25.6%					33.3%
	42	41.1%	39.3%	32.5%	28.3%					36.8%
	48	43.6%	41.6%	36.1%						40.3%
	54	46.0%	43.5%	39.1%						43.6%
60	48.0%	46.3%							46.5%	

	# Months Post Modification	% of Disqualified HAMP Tier 2 Modifications ³						
		2012	2013	2014	Q1 2015	Q2 2015	ALL	
HAMP Tier 2	3		1.4%	1.8%	1.7%	1.2%	1.1%	1.6%
	6		5.3%	7.7%	7.0%	5.6%		7.1%
	12	N/A	16.6%	17.0%	16.1%			16.6%
	18	N/A	22.3%	24.1%	22.9%			23.9%
	24	N/A	27.6%	28.5%				28.4%
	30	N/A	31.0%	34.3%				32.2%

Drivers of Performance by Tier

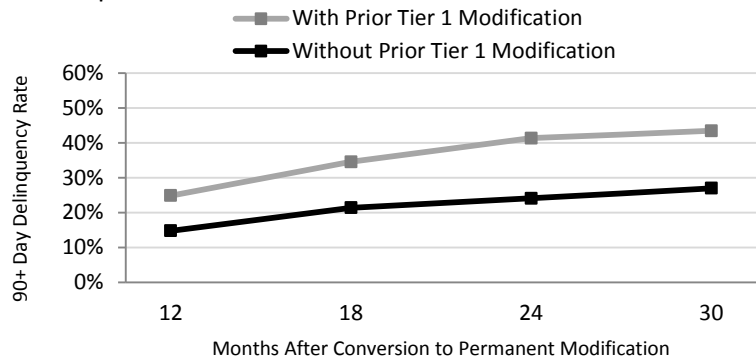
HAMP Tier 1 Performance by Investor

Modifications of private label security loans have the highest delinquency rates, followed by modifications of portfolio loans and GSE loans.



HAMP Tier 2 Performance by Prior Modification History

Modifications that were previously modified under HAMP Tier 1 have a higher likelihood of disqualifying from the subsequent Tier 2 modification.



See Appendix 6 for additional information on HAMP performance by vintage.

Making Home Affordable: HAMP Program Results

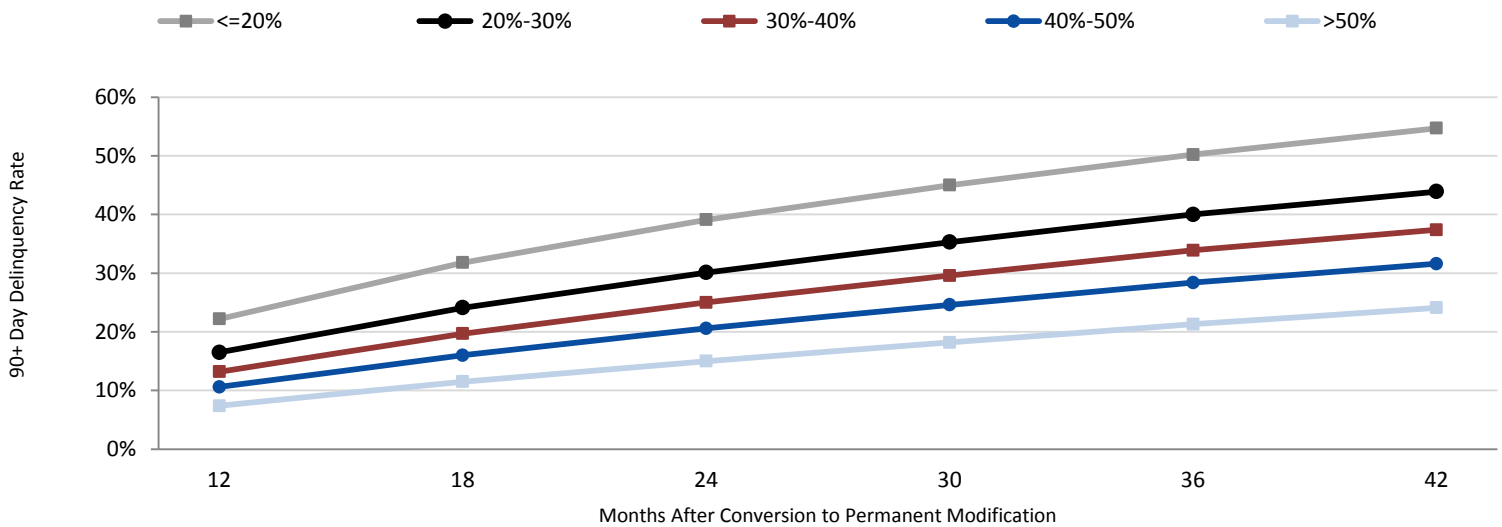
Program Performance Report Second Quarter 2015

Drivers of Performance for HAMP Tier 1 and HAMP Tier 2 Modifications

The most significant factor driving HAMP modification performance is the amount of the reduction in the monthly mortgage payment, followed by the length of the homeowner's delinquency at the start of the trial modification and the homeowner's credit score at the time of modification.

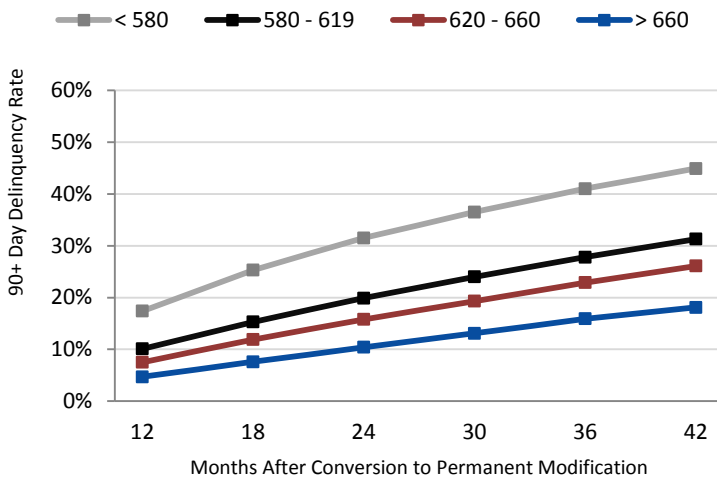
Performance by Monthly Payment Reduction

Payment reduction is strongly correlated with permanent modification sustainability. For modifications seasoned 24 months, only 15.0% of modifications with a monthly payment reduction greater than 50% have been disqualified due to missing three payments, compared to a disqualification rate of 39.1% where the payment had been cut by 20% or less.



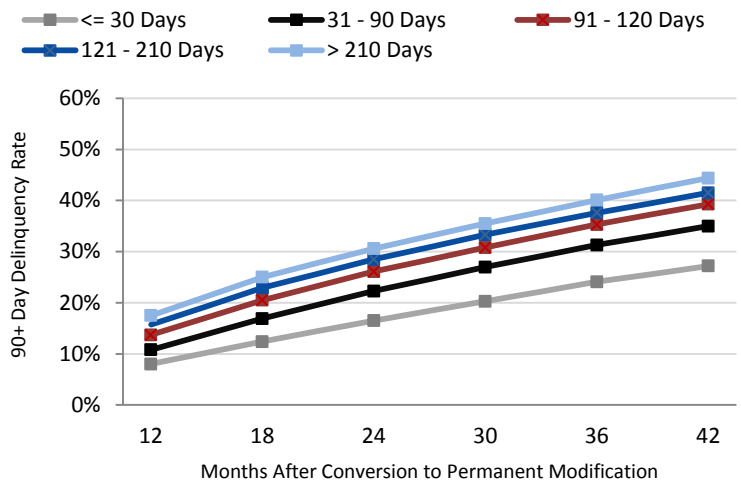
Performance by Credit Score at the Time of Modification

Homeowners with credit scores between 580-619 at the time of modification experienced a 19.9% re-default rate in the subsequent 24 months, compared to a rate of 10.4% for homeowners whose credit scores were above 660.



Performance by Delinquency at Trial Start

Homeowners who were 31 to 90 days delinquent at the start of the HAMP trial period experienced a 22.3% re-default rate in the subsequent 24 months, compared to 28.5% for homeowners whose delinquency was between 121 and 210 days at trial start.

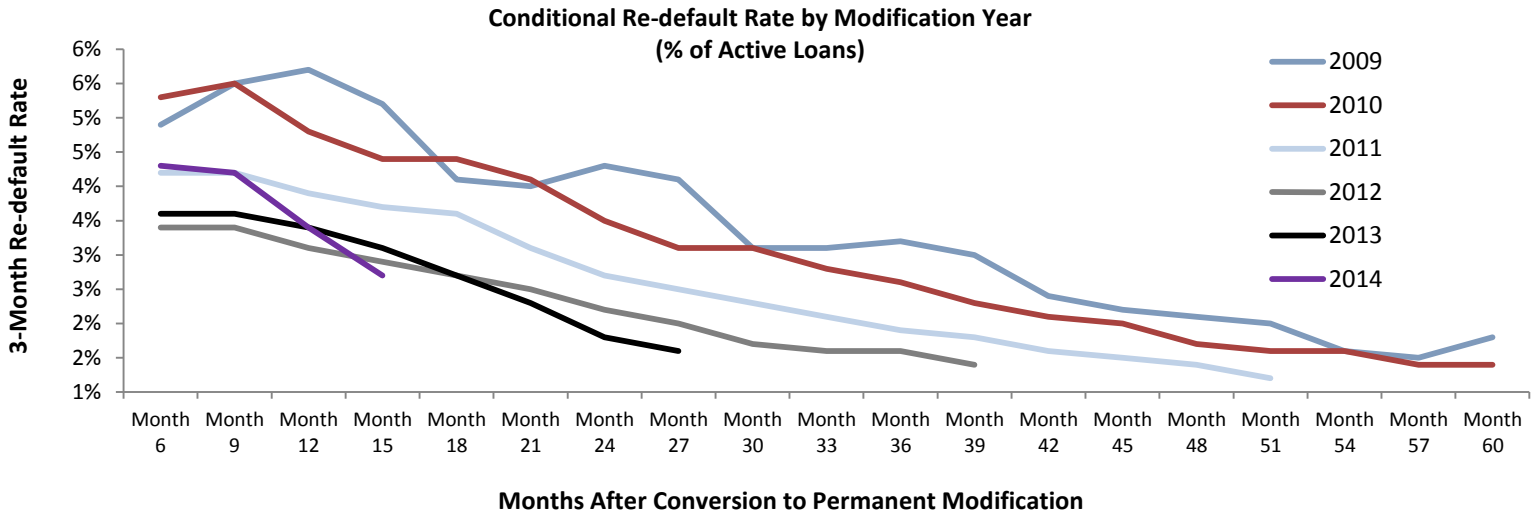


Making Home Affordable: HAMP Program Results

Program Performance Report Second Quarter 2015

Incremental Performance of HAMP Modifications over Time

The longer homeowners remain in HAMP without defaulting, the less likely they are to default on their mortgage in the future. For example, the percent of loans active in month 12 that disqualified by month 15 is lower than the percent of loans active in month six that disqualified by month nine.

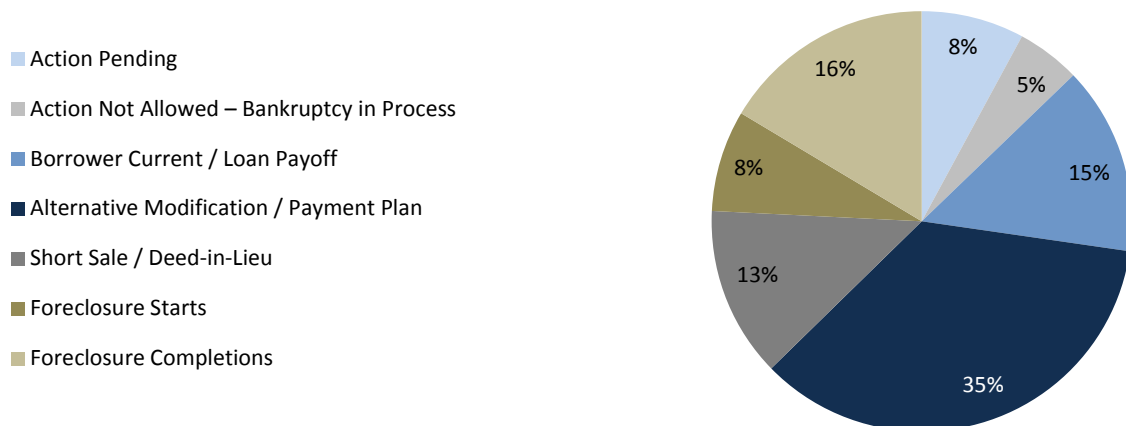


Note: A modification's inclusion in the 3-month re-default rate calculation is conditional on the modification being active at the start of the 3-month period being measured.

Homeowners with Disqualified HAMP Permanent Modifications

Homeowners at risk of foreclosure have more options due to industry-wide changes instituted since the launch of HAMP. In addition, HAMP guidance requires that a servicer work with a delinquent homeowner in a permanent modification to cure the delinquency. In the event the homeowner cannot bring a delinquent HAMP modification current without additional assistance, the servicer is prohibited from commencing foreclosure proceedings until the homeowner is evaluated for other loss mitigation action. The majority of homeowners who disqualify from a HAMP permanent modification receive an alternative to foreclosure or resolve their delinquency. Homeowners can also take advantage of other MHA and/or government sponsored assistance programs. Of the homeowners who have missed three payments, and therefore disqualified from HAMP, approximately 24% have been referred to foreclosure.

Status of Disqualified HAMP Permanent Modifications



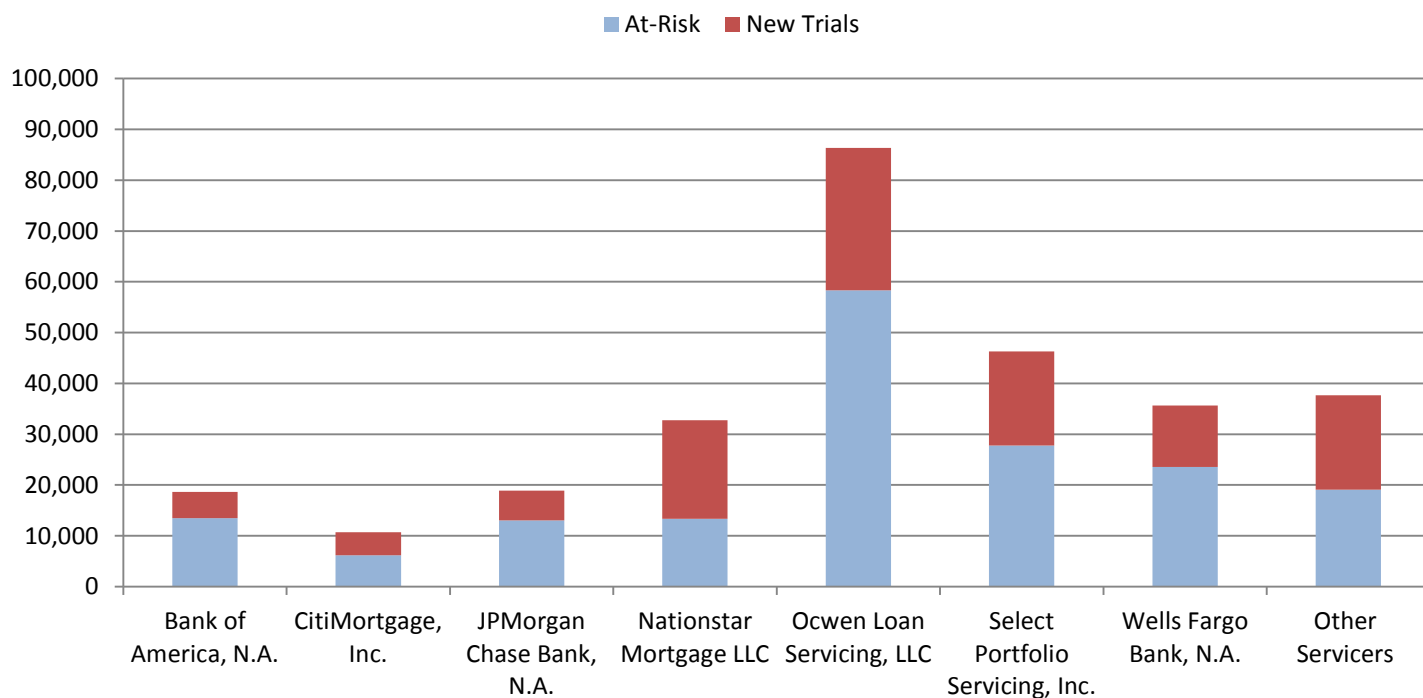
Post-Modification Counseling

Since March 2014, Treasury has required certain HAMP participating servicers to offer free financial counseling to homeowners with non-GSE loans who are either entering a HAMP trial modification, or are in a permanent HAMP modification and are at risk of re-default. The counseling is designed to help the homeowner stay current in the modification by addressing the homeowner’s current overall financial situation, and the financial hardship that caused the homeowner to default on his or her mortgage loan.

Through June 2015, participating servicers have referred nearly 287,000 homeowners to financial counseling. Of these referrals:

- 61% are permanent modifications considered by the servicers to be at risk of disqualifying from HAMP, 39% are new trials.
- Nearly 19,000 homeowners started financial counseling, including more than 5,300 who have completed counseling (multiple sessions spanning several months), resulting in an overall take up rate of 6.5%.

Counseling Referral Activity by Servicer



% of Referrals Who Take Up Counseling	Bank of America, N.A.	CitiMortgage, Inc.	JPMorgan Chase Bank, N.A.	Nationstar Mortgage LLC	Ocwen Loan Servicing, LLC	Select Portfolio Servicing, Inc.	Wells Fargo Bank, N.A.	Other Servicers
	4%	9%	15%	2%	3%	9%	8%	10%

Note: Data on Post-Modification Counseling is collected from sixteen servicers via survey. Additionally, servicer take-up rates will vary due to timing of referrals and individual servicer program design.

Making Home Affordable: Other MHA Programs

Program Performance Report Second Quarter 2015

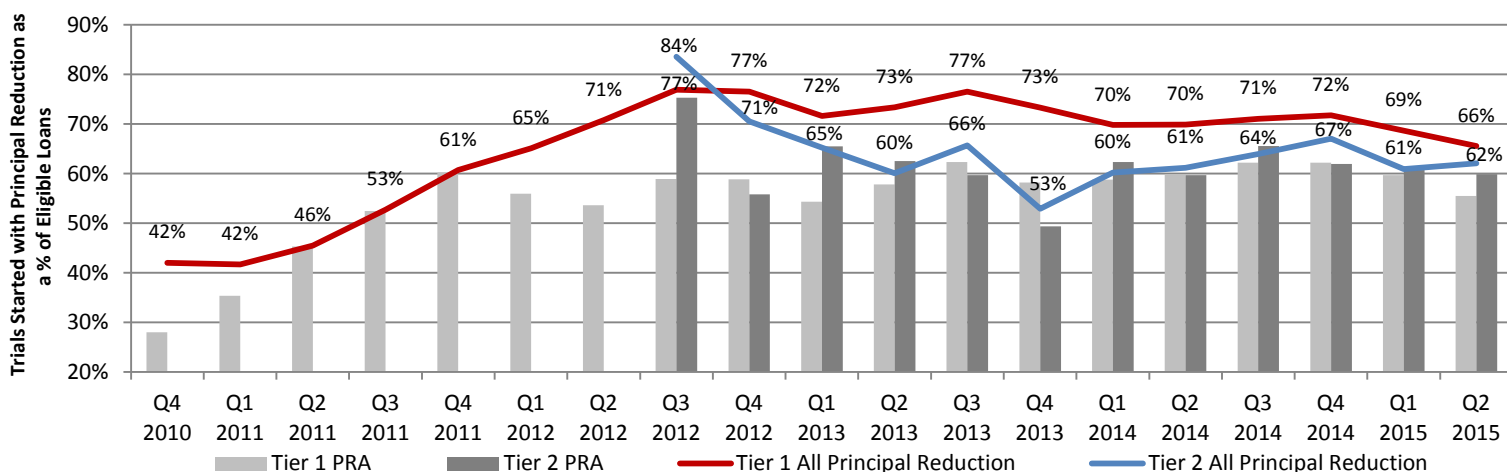
The HAMP Principal Reduction Alternative

The HAMP Principal Reduction Alternative (PRA) has broadened the use of principal reduction in mortgage modifications as a tool to help underwater homeowners. Servicers of non-GSE loans are required to evaluate the benefit of principal reduction under HAMP PRA for mortgages with a loan-to-value (LTV) ratio greater than 115% when evaluating a homeowner for a HAMP modification. While servicers are required to evaluate homeowners for principal reduction, they are not required to reduce principal as part of the modification.

Under HAMP, servicers 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 HAMP PRA. If they do, the investor receives no incentive payment for the principal reduction and the principal reduction can be recognized immediately.

	HAMP Modifications with Earned Principal Reduction Under PRA ⁴	HAMP Modifications with Upfront Principal Reduction Outside of PRA	Total HAMP Modifications with Principal Reduction
All Permanent Modifications Started	191,573	50,909	242,482
Active Permanent Modifications	147,488	39,333	186,821
Median Principal Amount Reduced for Permanent Modifications Started ⁵	\$67,237	\$53,980	\$63,740
Median Principal Amount Reduced for Permanent Modifications Started (%) ⁶	32.4%	18.0%	30.5%
Total Outstanding Principal Balance Reduced on Permanent Modifications Started ⁵	\$17,079,771,205	\$3,359,056,858	\$20,438,828,063



Modification Characteristics: HAMP vs. HAMP with Principal Reduction

	All HAMP Modifications	Total HAMP Modifications with Principal Reduction
Permanent Modifications – Median LTV ratio:		
- Before Modification	116.9%	143.5%
- After Modification	115.0%	107.5%
Permanent Modifications – Median Before Modification Debt-to-Income (DTI) ratio:		
- Front-End DTI	43.2%	42.7%
- Back-End DTI	66.0%	54.8%

The Second Lien Modification Program

The Second Lien Modification Program (2MP) provides additional assistance to homeowners in a first lien permanent modification who have an eligible second lien with a participating servicer, including second liens with a qualifying first lien modified under the GSEs' Standard Modification program. This assistance can result in a modification of the second lien, as well as a full or partial extinguishment of the second lien.

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

All Second Lien Modifications Started (Cumulative)*	149,577
Second Lien Modifications Involving Full Lien Extinguishments	41,687
Active Second Lien Modifications**	84,426
Active Second Lien Modifications Involving Partial Lien Extinguishments	10,926

* Includes 6,478 loans that have a qualifying first lien GSE Standard Modification.

** Includes 7,996 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.

2MP Modification Characteristics

Median Monthly Payment Reduction:

Second lien official modifications

Reduction on second lien only	\$153
Combined first and second lien reduction	\$764
% of total monthly payment	41%

Second Lien Full Extinguishments:

Combined first and second lien reduction	\$989
% of total monthly payment	51%

Debt Extinguishment:

HAMP homeowners receiving partial or full extinguishment

Total Outstanding Principal Balance Extinguished	\$3.2B
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Top Three States by Activity:

Percent of Total 2MP Modifications Started

California	34%
Florida	10%
New York	7%

Estimated Eligible 2nd Liens⁷

2MP Participating Servicer Name	2MP Modifications Started	Current Estimated Eligible 2nd Liens
Bank of America, N.A.	36,938	6,952
CitiMortgage, Inc.	19,274	2,220
JPMorgan Chase Bank, N.A.	41,875	1,946
Nationstar Mortgage LLC	5,853	492
Wells Fargo Bank, N.A.	23,028	5,186
Other Servicers	22,609	1,284
Total	149,577	18,080

Note: Only five of the seven largest SPA servicers participate in 2MP.

The Home Affordable Foreclosure Alternatives Program

The Home Affordable Foreclosure Alternatives (HAFA) Program offers incentives and a streamlined process for homeowners looking to exit their homes or sell a rental property through a short sale or deed-in-lieu (DIL) of foreclosure. HAFA has established important homeowner protections and an industry standard for streamlined transactions. Effective November 2012, the GSEs revised their short sale and DIL programs, such that their Standard HAFA program is closely aligned with Treasury's HAFA program. In HAFA transactions, homeowners who need to relocate:

- Follow a streamlined process for short sales and deed-in-lieu transactions that requires no verification of income (unless required by investors) and allows for pre-approved short sale terms;
- Receive a waiver of deficiency once the transaction is completed that releases the homeowner from remaining mortgage debt; and
- Receive \$10,000* in relocation assistance at closing.

*Note: Prior to February 1, 2015 homeowners received \$3,000.

HAFA Activity by Investor Type

Participating servicers must consider all homeowners 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.

	Private	Portfolio	GSE	Total
Short Sale	133,063	47,330	147,961	328,354
Deed-in-Lieu	7,043	3,613	34,853	45,509
Total Transactions Completed	140,106	50,943	182,814	373,863

Characteristics of Non-GSE HAFA Activity

Non-GSE HAFA Debt Relief & Release of Subordinate Liens

Through HAFA, homeowners can be relieved of significant unpaid principal balances.

Median Unpaid Principal Balance Before HAFA	\$276,235
Median Sales Price	\$165,000
Median Debt Relief	\$124,916
Median Debt Relief as % of UPB	47%
Total Debt Relief (cumulative)	\$25.5B

In addition to satisfying the primary mortgage debt, as part of a HAFA short sale or deed-in-lieu the homeowner must be fully released from liability for subordinate liens.

% of HAFA transactions completed that included release of a homeowner's subordinate liens	40%
Total subordinate liens released (cumulative)	\$477M

In 15% of HAFA transactions completed, the homeowner began a HAMP trial modification but later requested a HAFA agreement or was disqualified from HAMP.

Non-GSE HAFA Activity by State

Top Three States by HAFA Activity:	% of HAFA Transactions Completed
California	36%
Florida	17%
Arizona	5%

The Home Affordable Unemployment Program

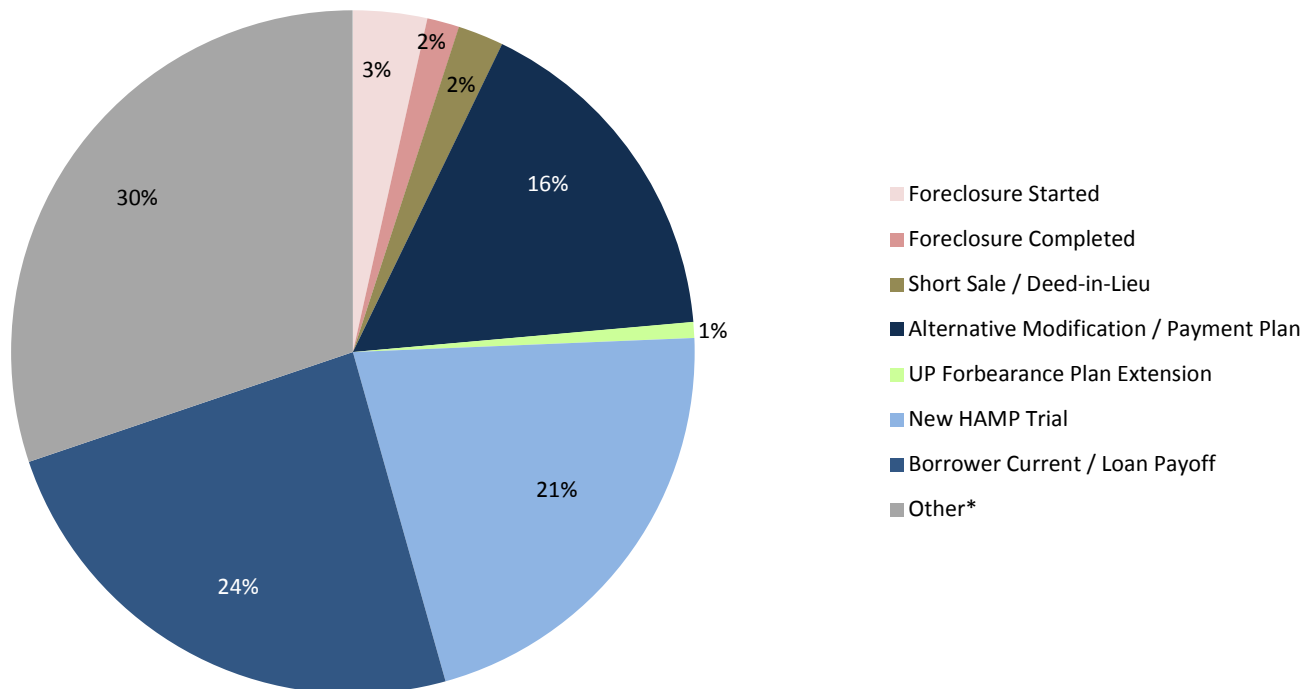
The Home Affordable Unemployment Program (UP) provides assistance to homeowners who are unable to make their mortgage payments as a result of unemployment. Unemployed homeowners can receive 12 months of forbearance, during which mortgage payments are reduced or suspended, allowing homeowners to seek employment without fear that they will lose their homes to foreclosure.

All UP Forbearance Plans Started	44,006
UP Forbearance Plans With Some Payment Required	37,488
UP Forbearance Plans With No Payment Required	6,518

UP Activity by State

Top Three States by UP Activity:	% of UP Forbearance Plans Started
California	24%
Florida	7%
Illinois	5%

Status of Homeowners Who Completed an UP Forbearance Plan



*Other dispositions include Bankruptcy, Charge-Off, and Action Pending

Making Home Affordable: Results by Servicer

Program Performance Report Second Quarter 2015

Making Home Affordable Program Activity by Servicer

As of June 2015, there are 129 servicers that participate in Treasury's MHA programs, but seven servicers make up nearly 90% of non-GSE HAMP modifications. Program activity for these servicers is provided below.

Servicer	HAMP Tier 1 Permanent Modifications	HAMP Tier 2 Permanent Modifications	PRA ⁸ Permanent Modifications	2MP Modifications	HAFA ⁹ non-GSE Transactions Completed
Bank of America, N.A.	101,676	3,189	5,827	36,938	48,620
CitiMortgage, Inc.	39,244	4,340	4,197	19,274	1,769
JPMorgan Chase Bank, N.A.	173,651	1,979	24,876	41,875	36,808
Nationstar Mortgage LLC	152,843	13,980	9,721	5,853	7,529
Ocwen Loan Servicing, LLC	265,539	50,137	87,283	N/A	22,862
Select Portfolio Servicing, Inc.	82,186	14,358	13,631	N/A	16,919
Wells Fargo Bank, N.A.	199,683	8,473	30,791	23,028	35,173
Other Servicers	381,919	20,098	15,247	22,609	21,369
Total	1,396,741	116,554	191,573	149,577	191,049

HAMP Permanent Modifications by Investor

Servicer	HAMP Permanent Modifications			
	GSE	Private	Portfolio	Total
Bank of America, N.A.	40,855	45,082	18,928	104,865
CitiMortgage, Inc.	17,809	8,747	17,028	43,584
JPMorgan Chase Bank, N.A.	76,667	57,669	41,294	175,630
Nationstar Mortgage LLC	94,972	66,515	5,336	166,823
Ocwen Loan Servicing, LLC	54,638	238,859	22,179	315,676
Select Portfolio Servicing, Inc.	683	86,753	9,108	96,544
Wells Fargo Bank, N.A.	80,651	43,914	83,591	208,156
Other Servicers	279,847	59,843	62,327	402,017
Total	646,122	607,382	259,791	1,513,295

Making Home Affordable Servicer Assessments

Background

Since the MHA's inception in the spring of 2009, Treasury has monitored the performance of participating mortgage servicers. Freddie Mac, acting as Treasury's compliance agent, has created a separate division known as Making Home Affordable–Compliance (MHA-C), which evaluates servicers' compliance with MHA guidelines through regular compliance reviews. MHA-C examines as many as 60 compliance criteria (see Appendix 1) and tests between 400 and 600 loan files each quarter at each of the largest servicers. Loan samples are randomly selected for testing from two sources: the MHA transactions reported by each servicer into the MHA system of record and the servicer's records of non-performing loans.

This approach provides comprehensive insight into how each servicer is implementing MHA programs. This includes, for example, whether the servicer is properly identifying, contacting and evaluating borrowers who are potentially eligible for MHA, as well as the accuracy and timeliness of the MHA data reported by the servicer. MHA-C reports the results of each compliance review to Treasury and the servicer. Treasury requires servicers to take remedial actions which include, but are not limited to: identifying and re-evaluating any affected loans, performing retroactive analysis when an issue is potentially systemic, and enhancing the effectiveness of internal controls.

It is important to note that servicer participation in MHA is voluntary, based on a contract with Fannie Mae as financial agent on behalf of Treasury. Treasury does not regulate these institutions and does not have the authority to impose fines or penalties. Treasury can, pursuant to the contract, take certain remedial actions against servicers not in compliance with MHA guidelines. Such remedial actions include requiring servicers to correct identified instances of noncompliance, as noted above. In addition, Treasury can implement financial remedies such as withholding incentive payments owed to servicers. Such incentive payments, which are the only payments Treasury makes for the benefit of servicers under the program, include payments for permanent modifications under HAMP and completed transactions under HAFA.

MHA Servicer Assessments

In 2011, Treasury began publishing quarterly servicer assessments for the large servicers participating in MHA to improve transparency and drive servicers to improve their performance. The assessments highlight the results of MHA compliance reviews and rate the level of improvement needed. In addition, the assessments include program data reported by servicers into the MHA system of record. These program results are key indicators of how timely and effectively servicers assist eligible homeowners and report program data to Treasury. The assessment does not rate the program results, but compares each servicer's performance for a given quarter against the other large servicers participating in the program.

Effective this quarter, changes were made to the assessments to focus on new or emerging areas of interest, provide additional insight into the impact of servicer performance on homeowners' experience, and foster further improvement in servicer performance. The changes include: addition of three metrics that address respectively, timely evaluation of borrowers for HAMP, accuracy of interest rate step-up changes, and timeliness and completeness of interest rate step-up notices; consolidation of two "second look" metrics; removal of the non-approval metric, and tightened performance benchmarks.

Each quarter, Treasury reviews the compliance results and ratings, the program results, and other relevant factors affecting servicer performance (including, but not limited to, a servicer's progress in remediating previously identified issues) in determining whether a servicer needs substantial, moderate or minor improvement to its overall performance under MHA. For servicers in need of substantial improvement, Treasury will, absent extenuating circumstances, withhold financial incentives owed to those servicers until they make certain identified improvements. In certain cases, particularly where there is a failure to correct identified problems within a reasonable time, Treasury may also permanently withhold the financial incentives. Servicers in need of moderate improvement may be subject to withholding in the future if they fail to make certain identified improvements. All withholdings apply only to incentives owed to servicers for their participation in MHA, not incentives paid to servicers for the benefit of homeowners or investors.

Please refer to Appendices 1 & 3 for more information concerning the MHA Servicer Assessments.

2nd Quarter 2015 Servicer Assessment Summary Results

Improvement Needed	Servicer Name
Minor	JPMorgan Chase Bank, N.A. Select Portfolio Servicing, Inc.
Moderate	CitiMortgage, Inc. Wells Fargo Bank, N.A.
Substantial	Bank of America, N.A. Nationstar Mortgage LLC Ocwen Loan Servicing, LLC

The table above summarizes the results of the MHA Servicer Assessments for the second quarter of 2015. The compliance and program results for the individual servicers can be found on the following pages.

Servicers either met or approached Treasury’s benchmark on compliance metrics relating to assignment of a single point of contact; timely evaluation of borrowers for HAMP; calculation of incentive payments; and accurate processing of interest rate step-up changes. Several servicers experienced challenges implementing requirements related to interest rate step-up notices. Also, some servicers needed improvement with respect to income calculation accuracy, accurate identification and timely reporting of defaulted HAMP modifications, and proper identification and solicitation of eligible borrowers for HAMP.

Bank of America, Nationstar, and Ocwen were found to need substantial improvement. After considering all relevant factors, Treasury determined that withholding incentives from these three servicers was not warranted this quarter. In making this determination, Treasury considered the fact that the area where these servicers required the most improvement was with the initial phase of issuing interest rate step-up notices, which are reminders to borrowers of the terms contained in the original modification agreement. Each servicer has since begun addressing the root causes of the errors. Treasury also considered the level of borrower impact, servicers’ performance in other metrics, progress on remediation of prior issues, and program results. However, Treasury will consider withholding servicer incentives in the future if the servicers’ performance does not improve.

Making Home Affordable: Results by Servicer

Program Performance Report Second Quarter 2015

Compliance Metrics Overview

The metrics and benchmarks below reflect compliance areas tested and reported on across the large servicers to determine servicers' adherence to MHA Program Requirements. Servicer results (see overleaf) reflect percentages of tests that did not have a desired outcome. The below asterisked (*) benchmarks were set at 5% in previous quarters. Please refer to Appendix 1 for more information concerning the metrics described below.

Category		Metric		Benchmark
1	Identifying and Contacting Homeowners Assesses whether the servicer identifies and communicates appropriately with potentially eligible MHA homeowners.	■	Single Point of Contact Assignment % Noncompliance Percentage of loans reviewed where MHA-C did not concur that the servicer had assigned a Single Point of Contact to a homeowner in accordance with MHA guidelines	2.0%*
		■	Second Look % Noncompliance Percentage of loans reviewed where MHA-C did not concur with or was unable to conclude on the servicer's MHA eligibility determination for applicable programs	2.0%
2	Homeowner Evaluation and Assistance Assesses whether servicer correctly evaluates homeowners' eligibility for MHA programs and communicates decisions timely.	■	Income Calculation Error % Percentage of loans for which MHA-C's income calculation differs from the servicer's by more than 5% for applicable programs	2.0%
		■	Timely HAMP Evaluation % Noncompliance Percentage of loans reviewed for which MHA-C determined the servicer did not complete the evaluation within the prescribed time frame for reasons within the servicer's control	2.0%
3	Program Management and Reporting Assesses whether the servicer has effective program management, submits timely and accurate program reports and information and whether the servicer accurately and timely communicates interest rate step-ups.	■	Incentive Payment Data Errors Average percentage of differences in calculated incentives resulting from data discrepancies between servicer files and the MHA system of record for applicable programs	2.0%
		■	Disqualified Modification % Noncompliance Percentage of loans reviewed where MHA-C did not concur with servicer's processing of defaulted HAMP modifications, in accordance with MHA guidelines	2.0%*
		■	Interest Rate Step-Up Changes Percentage of loans reviewed where MHA-C noted discrepancies between the terms of the interest rate step-up in the official modification agreement and payment application in the loan payment history	5.0%
		■	Interest Rate Step-Up Notices Percentage of loans reviewed where MHA-C noted that the interest rate step-up notices sent by the servicer were not in accordance with MHA guidelines	5.0%

Making Home Affordable: Results by Servicer

Program Performance Report Second Quarter 2015

2nd Quarter Compliance Results

Servicer		Single Point of Contact Assignment Non-compliance	Second Look Non-compliance	Income Calculation Error	Timely HAMP Evaluation % Non-compliance	Incentive Payment Data Errors	Disqualified Modification Non-compliance	Interest Rate Step-Up Changes	Interest Rate Step-Up Notices
BENCHMARK		2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	5.0%	5.0%
Bank of America, N.A.	Servicer Results	0.0%	0.5%	6.0%	0.0%	2.5%	2.3%	2.0%	18.9%
	Rating	***	***	*	***	**	**	***	*
CitiMortgage, Inc.	Servicer Results	0.0%	2.5%	2.0%	0.0%	1.0%	3.8%	2.0%	41.8%
	Rating	***	**	***	***	***	**	***	*
JPMorgan Chase Bank, N.A.	Servicer Results	1.5%	0.5%	0.0%	3.1%	0.1%	0.0%	0.0%	2.0%
	Rating	***	***	***	**	***	***	***	***
Nationstar Mortgage LLC	Servicer Results	0.0%	9.5%	1.0%	0.0%	1.5%	0.8%	2.0%	37.5%
	Rating	***	*	***	***	***	***	***	*
Ocwen Loan Servicing, LLC	Servicer Results	0.0%	2.0%	1.0%	0.0%	0.2%	7.3%	0.0%	35.0%
	Rating	***	***	***	***	***	*	***	*
Select Portfolio Servicing, Inc.	Servicer Results	0.0%	0.5%	3.0%	0.0%	1.6%	0.0%	0.0%	2.0%
	Rating	***	***	**	***	***	***	***	***
Wells Fargo Bank, N.A.	Servicer Results	3.0%	3.4%	0.0%	0.0%	0.9%	2.8%	0.0%	4.0%
	Rating	**	**	***	***	***	**	***	***

Rating Legend

*	Did not meet benchmark; substantial improvement needed
**	Did not meet benchmark; moderate improvement needed
***	Met benchmark; minor improvement may be indicated

Making Home Affordable: Results by Servicer

Program Performance Report Second Quarter 2015

Compliance Results Trending

The trending table has been expanded this quarter to reflect the results across five assessment metrics.

Servicer	2013 Q3	2013 Q4	2014 Q1	2014 Q2	2014 Q3	2014 Q4	2015 Q1	2015 Q2
Second Look % Noncompliance (Combined)*								
Bank of America, N.A.	0.0%	0.9%	1.4%	1.4%	0.0%	1.4%	1.4%	0.5%
CitiMortgage, Inc.	5.6%	4.3%	1.4%	15.2%	4.2%	3.7%	4.9%	2.5%
JPMorgan Chase Bank, N.A.	3.0%	1.4%	2.3%	0.5%	0.9%	1.4%	0.4%	0.5%
Nationstar Mortgage LLC	N/A	1.7%	1.6%	1.4%	0.0%	1.5%	6.9%	9.5%
Ocwen Loan Servicing, LLC	2.3%	4.8%	3.5%	1.6%	3.1%	1.0%	1.9%	2.0%
Select Portfolio Servicing, Inc.	1.7%	5.7%	1.2%	0.6%	2.3%	2.2%	0.5%	0.5%
Wells Fargo Bank, N.A.	4.4%	3.1%	2.6%	2.8%	1.4%	1.4%	1.4%	3.4%
Single Point of Contact Assignment % Noncompliance								
Bank of America, N.A.	1.3%	4.7%	1.4%	4.6%	0.0%	0.0%	0.0%	0.0%
CitiMortgage, Inc.	0.0%	0.0%	1.4%	0.0%	1.1%	0.0%	0.0%	0.0%
JPMorgan Chase Bank, N.A.	2.6%	4.7%	7.9%	2.8%	0.0%	0.0%	0.0%	1.5%
Nationstar Mortgage LLC	N/A	3.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Ocwen Loan Servicing, LLC	4.4%	1.4%	0.0%	1.6%	0.0%	0.0%	0.0%	0.0%
Select Portfolio Servicing, Inc.	1.8%	4.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wells Fargo Bank, N.A.	2.9%	3.4%	3.9%	6.7%	4.2%	6.7%	0.0%	3.0%
Income Calculation Error %								
Bank of America, N.A.	1.0%	2.0%	3.0%	1.0%	0.0%	1.0%	2.0%	6.0%
CitiMortgage, Inc.	0.0%	2.0%	2.0%	6.0%	1.0%	3.0%	3.0%	2.0%
JPMorgan Chase Bank, N.A.	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.0%	0.0%
Nationstar Mortgage LLC	N/A	3.0%	3.0%	5.0%	4.0%	3.0%	5.0%	1.0%
Ocwen Loan Servicing, LLC	0.5%	0.5%	1.0%	1.0%	0.0%	1.0%	0.0%	1.0%
Select Portfolio Servicing, Inc.	2.1%	3.1%	6.0%	6.0%	3.0%	2.0%	1.0%	3.0%
Wells Fargo Bank, N.A.	1.0%	1.0%	1.0%	1.0%	0.0%	1.0%	1.0%	0.0%
Incentive Payment Data Errors % **								
Bank of America, N.A.	0.0%	0.0%	1.8%	0.2%	0.3%	0.1%	0.3%	2.5%
CitiMortgage, Inc.	1.7%	0.8%	0.7%	1.0%	0.1%	0.6%	0.5%	1.0%
JPMorgan Chase Bank, N.A.	0.1%	0.1%	1.1%	0.0%	0.0%	0.1%	0.0%	0.1%
Nationstar Mortgage LLC	N/A	3.4%	0.6%	1.7%	2.0%	0.2%	1.0%	1.5%
Ocwen Loan Servicing, LLC	0.5%	1.6%	0.5%	0.7%	0.5%	0.6%	0.7%	0.2%
Select Portfolio Servicing, Inc.	0.5%	1.0%	0.4%	1.1%	0.6%	2.2%	1.2%	1.6%
Wells Fargo Bank, N.A.	1.5%	1.7%	1.1%	1.1%	0.4%	0.8%	0.3%	0.9%
Disqualified Modification % Noncompliance								
Bank of America, N.A.	0.0%	10.0%	2.0%	0.0%	3.0%	0.8%	0.8%	2.3%
CitiMortgage, Inc.	10.0%	3.3%	16.0%	6.0%	12.0%	8.8%	2.3%	3.8%
JPMorgan Chase Bank, N.A.	0.0%	0.0%	4.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Nationstar Mortgage LLC	N/A	0.0%	0.0%	0.0%	13.0%	6.8%	2.0%	0.8%
Ocwen Loan Servicing, LLC	3.3%	0.0%	0.0%	4.0%	1.0%	3.8%	1.8%	7.3%
Select Portfolio Servicing, Inc.	0.0%	0.0%	0.0%	0.0%	1.0%	0.8%	0.0%	0.0%
Wells Fargo Bank, N.A.	6.7%	0.0%	1.0%	0.0%	8.0%	6.8%	9.3%	2.8%

* Prior to Q2 2015, this metric was previously two separate metrics, "Second Look % Disagree" and "Second Look % Unable to Determine. For comparative purposes, we have combined the historical results of these two metrics into one percentage.

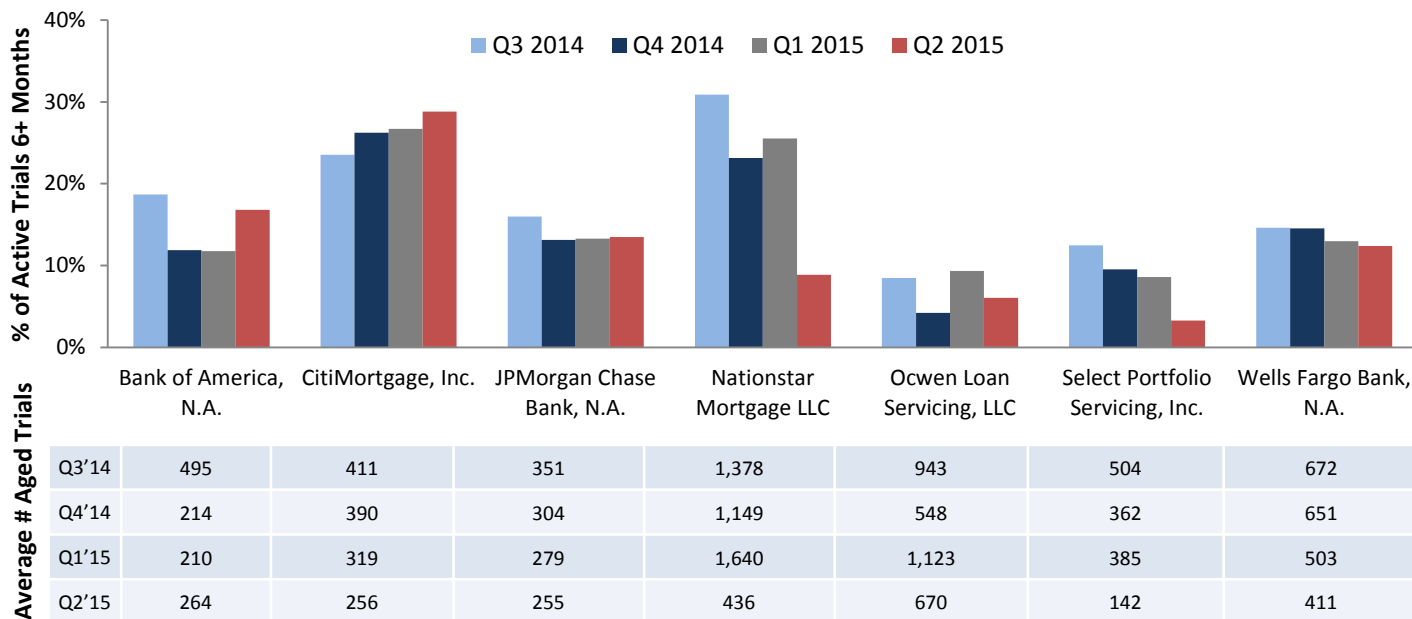
** Beginning with the Q2 2015 Assessment, the Incentive Payment Data Errors metric includes PRA testing.

Note: When calculating error percentages from prior quarter's published figures, it may result in a slightly different percentage due to rounding.

Program Results

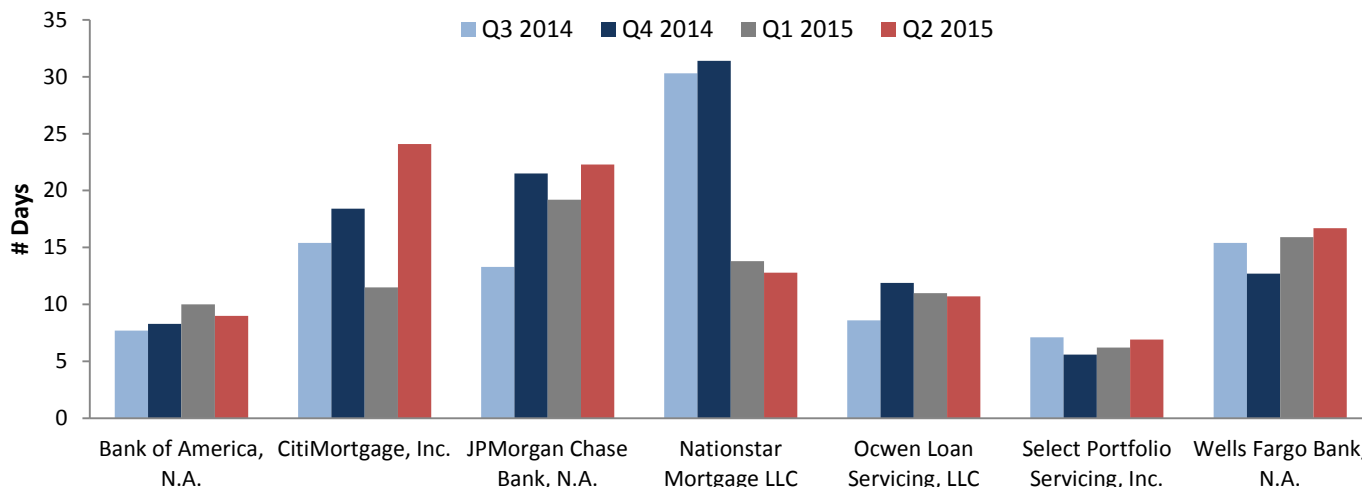
Trials Aged 6+ Months (% of Active Trials)¹⁰

This quarterly metric measures trials lasting six months or longer as a share of all active trials. These figures include trial modifications that have been cancelled or converted to permanent modifications by the servicer and are pending reporting to the program system of record. Additionally, servicers may process cancellations of permanent modifications for various reasons, including, but not limited to, data corrections, loan repurchase agreements, etc. This process requires reverting the impacted permanent modifications to trials in the HAMP system of record with re-boarding of some of these permanent modifications in subsequent reporting periods.



Average Calendar Days to Resolve Escalated Cases

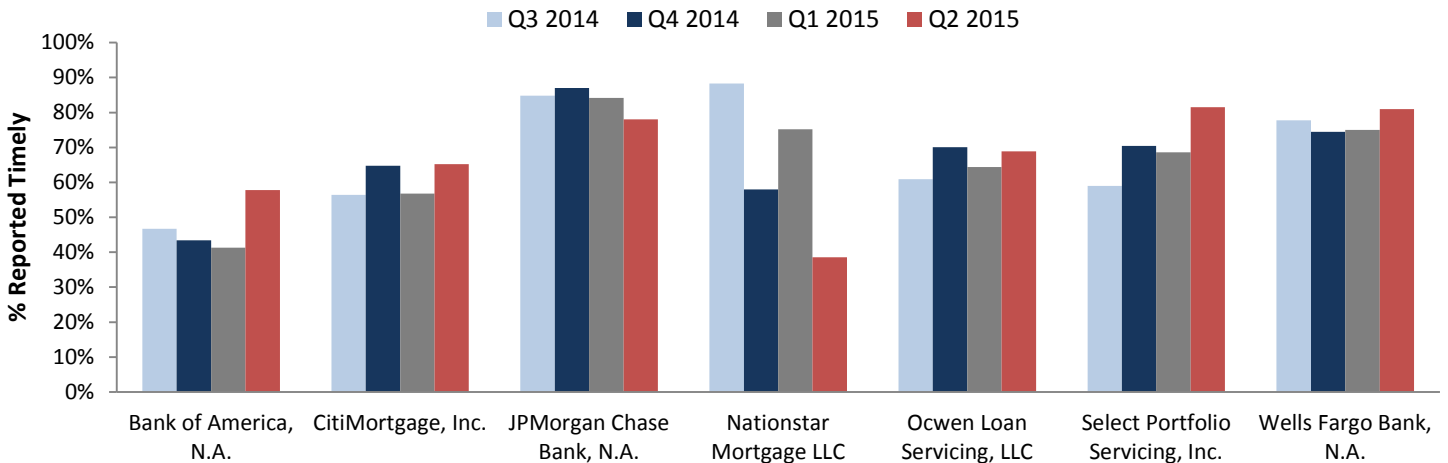
This quarterly metric measures servicer response time for homeowner inquiries escalated to MHA Support Centers. Effective February 1, 2011, a target of 30 calendar days was established for non-GSE escalation cases, including an estimated 5 days processing by the MHA Support Centers. The methodology for calculating average days to respond to escalated cases includes non-GSE cases escalated on or after February 1, 2011. Investor denial cases escalated prior to November 1, 2011, cases involving bankruptcy, and those that did not require servicer actions are not included in the calculation of servicer time to resolve escalations.



Program Results

Timely Reporting of Permanent Modifications (% Reported within the Month of Conversion)

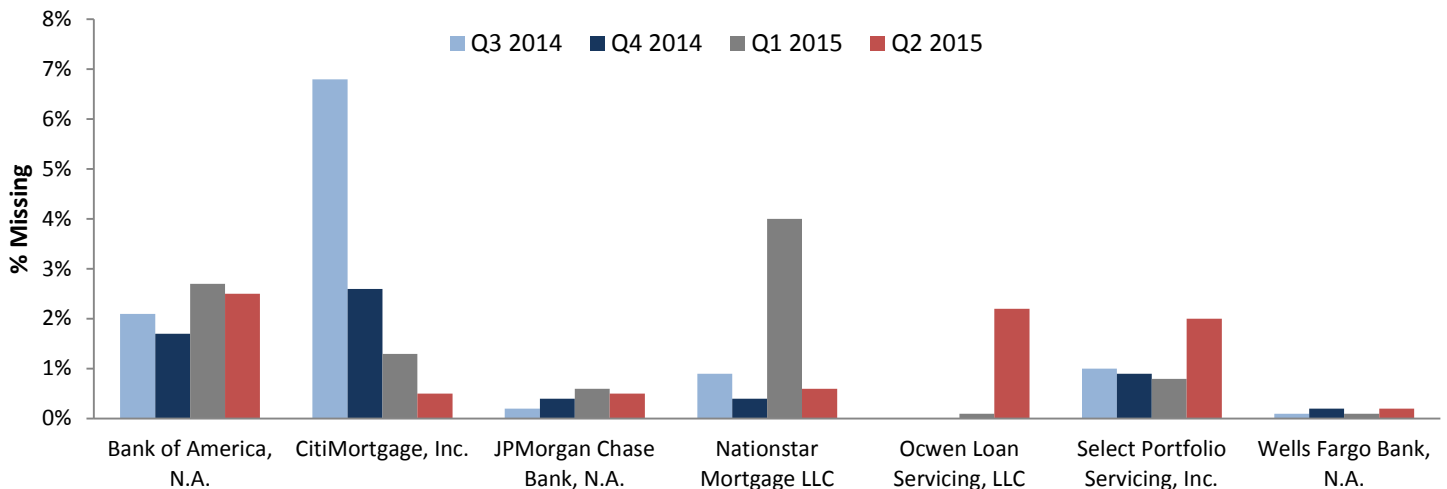
This quarterly metric measures the servicer's ability to promptly report the conversion from a trial to a permanent modification. Untimely reporting of permanent modification conversions impacts incentive compensation, including the possible delay of homeowner incentives. In addition, it hinders the effectiveness of program monitoring and transparency.



Missing Permanent Modification Status Reports (%)

This quarterly metric measures the servicer's ability to promptly report on the current status of permanent modifications. Inconsistent and untimely reporting of modification status reports may impact incentive compensation and loan performance analysis.

Treasury revised its Federally Declared Disaster (FDD) guidance, allowing servicers to suspend the reporting of permanent modification status for loans where the homeowner was impacted by Hurricane Sandy or any other FDD. This revised guidance may impact missing permanent modification status reporting.



Appendix 1: Program and Servicer Assessment Notes

The Home Affordable Modification Program (HAMP) provides eligible homeowners the opportunity to lower their first lien mortgage payment through a loan modification. HAMP includes a Tier 1 modification for Government Sponsored Enterprises (GSEs) and non-GSE homeowners and a Tier 2 for non-GSE homeowners. In October 2011, the GSEs launched the Servicer Alignment Initiative (SAI), creating the GSE Standard Modification. Tier 2 is modeled after the GSE Standard Modification and expands HAMP eligibility to include homeowners with properties currently occupied by a tenant as well as vacant properties the homeowner intends to rent.

Treasury FHA-HAMP provides first lien modifications for distressed homeowners in loans insured or guaranteed through the Federal Housing Administration. The FHA introduced FHA-HAMP to provide assistance to borrowers with FHA-insured loans who are unable to meet their mortgage payments. Treasury pays incentives to servicers for FHA-insured first lien non-GSE mortgages that are modified under Treasury FHA-HAMP guidelines.

RD-HAMP provides first lien modifications for distressed homeowners in loans guaranteed through the Rural Housing Service.

The Second Lien Modification Program (2MP) provides modifications and extinguishments on second liens when there has been an eligible first lien modification on the same property.

The Home Affordable Foreclosure Alternatives (HAFA) Program provides transition alternatives to foreclosure in the form of a short sale or deed-in-lieu of foreclosure. The GSE Standard HAFA program is closely aligned with Treasury's MHA HAFA program.

The Home Affordable Unemployment Program (UP) provides temporary forbearance of mortgage principal to enable unemployed homeowners to look for a new job without fear of foreclosure.

General MHA Program Notes:

MHA Program Effective Dates:
HAMP First Lien: April 6, 2009
PRA: October 1, 2010
2MP: August 13, 2009
HAFA: April 5, 2010

HAMP, PRA, Treasury FHA-HAMP, RD-HAMP, 2MP, and HAFA program data include activity reported into the HAMP system of record through the end of cycle for the current reporting month, though the effective date may occur in the following month.

MHA First Lien Program Notes:

MHA First Lien Permanent Modifications Started includes: HAMP Tier 1, HAMP Tier 2, GSE Standard Modifications and both Treasury FHA- and RD-HAMP. HAMP Tier 1 includes both GSE and non-GSE modifications. The GSEs do not participate in HAMP Tier 2, however the GSE Standard Modification is similar to HAMP Tier 2. Treasury's FHA-HAMP and RD-HAMP are similar to HAMP Tier 1.

GSE Standard Modification data is provided by Fannie Mae and Freddie Mac as of June 2015. The GSEs undertake other foreclosure prevention activities beyond their participation in MHA that are not reflected in this report. The latest Federal Housing Finance Agency's Foreclosure Prevention Report can be found at: www.FHFA.gov.

Treasury FHA-HAMP Program Notes:

The FHA undertakes foreclosure prevention activities beyond their participation in MHA that are not reflected in this report. Please refer to the latest edition of the Obama Administration's Housing Scorecard for the total number of loss mitigation and early delinquency interventions FHA has offered since April 1, 2009. Please visit www.hud.gov to view the latest Housing Scorecard.

Appendix 1: Program and Servicer Assessment Notes

2MP Program Notes:

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

2MP loans previously reported under top servicers that were transferred to or acquired by non-participating 2MP servicers are reflected in "Other Servicers."

Homeowners with an active first lien permanent modification who have also received a 2MP modification realize a higher monthly payment reduction on their first lien compared to the overall population of first line homeowners as the median first lien unpaid principal balance is higher.

HAFA Program Notes:

Unless otherwise noted, HAFA Transactions Completed includes GSE activity under the MHA program in addition to the GSE Standard HAFA program implemented in November 2012. GSE Standard HAFA data provided by Fannie Mae and Freddie Mac as of June 2015. It does not include other GSE short sale and DIL activity outside the HAFA program. Please refer to the latest Federal Housing Finance Agency's Foreclosure Prevention Report for the total number of short sales and DIL of foreclosure actions the GSEs have completed since 4Q 2008. Please visit www.FHFA.gov for the complete FHFA report.

A short sale requires a third-party purchaser and cooperation of junior lien holders and mortgage insurers to complete the transaction.

The debt relief represents the obligation relieved by the short sale or deed-in-lieu transaction and is calculated as the unpaid principal balance and allowable transactions costs less the property sales price. The allowable transaction costs may include release of any subordinate lien, homeowner relocation assistance, sales commission, and closing costs for taxes, title, and attorney fees.

PRA Program Notes:

Eligible loans include those receiving evaluation under HAMP PRA guidelines plus loans that did not require an evaluation but received principal reduction on their modification.

Servicer Assessment Notes:

Treasury's foremost goal is to assist struggling homeowners who may be eligible for MHA. This population represents only a portion of each servicer's overall mortgage servicing operation. Treasury's compliance reviews solely assess compliance with MHA requirements established by Treasury under contracts with participating servicers. Treasury does not assess servicers' compliance with rules or requirements established by Fannie Mae or Freddie Mac (the GSEs) or the Federal Housing Administration (FHA), among others. Moreover, Treasury cannot and does not assess compliance of servicing activities outside of MHA. Servicers' compliance with laws or regulations relating to mortgage servicing are enforced by other Federal agencies, such as the Consumer Financial Protection Bureau (CFPB), or by state authorities.

The servicer assessments have set a benchmark for providing detailed information about how mortgage servicers are performing against specific metrics. Although the compliance reviews that form the basis for the servicer assessments emphasize objective measurements and observed facts, compliance reviews still involve a certain level of judgment. Compliance reviews are also retrospective in nature – looking backward, not forward, which means that activities identified as needing improvement in a given quarter may already be under remediation by the servicer. In addition, the compliance reviews use "sampling" as a testing methodology. Sampling, an industry-accepted auditing technique, looks at a subset of a particular population of transactions, rather than the entirety of the population of transactions, to assess a servicer's overall performance in that particular activity.

Appendix 1: Program and Servicer Assessment Notes

Compliance Metrics

Single Point of Contact Assignment % Noncompliance:

Servicers are required to assign certain delinquent homeowners to a Single Point of Contact (SPOC). This metric measures the percentage of loans reviewed where MHA-C did not concur that the servicer had assigned a SPOC to a homeowner in a timely fashion and otherwise in accordance with MHA guidelines.

For SPOC Assignment Noncompliance results, remedial actions Treasury requires servicers to take include, but are not limited to: assigning a SPOC to the homeowner, and correcting system and operational processes such that SPOCs are properly assigned to homeowners in a timely fashion.

Second Look % Noncompliance:*

Second Look is a process in which MHA-C reviews potentially eligible loans not in a permanent modification, to assess the timeliness and accuracy of the servicer's homeowner outreach and eligibility review in order to verify that the homeowner was properly considered, denied or deemed ineligible for receiving a permanent modification. This metric measures the combined percentage of loans reviewed in Second Look where MHA-C disagreed with a servicer's solicitation efforts and/or eligibility review and for which MHA-C is not able to determine, based on the documentation provided, whether the homeowner was properly considered, denied or deemed ineligible for receiving a permanent modification.

For Second Look Noncompliance results, remedial actions Treasury requires servicers to take include, but are not limited to: reconsidering homeowners for a modification if they were not properly solicited or incorrectly evaluated, retaining documentation to support solicitation efforts and eligibility determination, and, if applicable, engaging in systemic process remediation. All loans categorized as noncompliant remain on foreclosure hold until the servicer completes the appropriate corrective actions.

Income Calculation Error %:

Correctly calculating homeowners' monthly income is a critical component of evaluating eligibility for MHA, as well as establishing an accurate modification payment. This metric measures how often MHA-C disagrees with a servicer's calculation of a homeowner's Monthly Gross Income, allowing for up to a 5% differential from MHA-C's calculations.

For Income Calculation Errors, remedial actions Treasury requires servicers to take include, but are not limited to: correcting income errors, requiring the servicer to review their own income calculation accuracy, enhancing policies and procedures, and conducting staff training on income calculation.

Timely HAMP Evaluation % Noncompliance:**

Servicers are required to evaluate borrowers for HAMP within 30 calendar days from the date a complete loss mitigation application is received. This metric measures the percentage of loans reviewed for which MHA-C determined the servicer did not complete the evaluation within the prescribed time frame for reasons within the servicer's control.

For Timely HAMP Evaluation Noncompliance, remedial actions Treasury requires servicers to take include, but are not limited to: correcting operational issues such that borrowers are evaluated in a timely manner, and implementing controls that allow servicer management to identify and prioritize HAMP eligibility determinations are at risk of being delayed.

* Two previously reported metrics, Second Look % Disagree and Second Look % Unable to Determine were combined into this new metric effective Q2 2015.

** New metric effective Q2 2015.

Appendix 1: Program and Servicer Assessment Notes

Incentive Payment Data Errors:

Treasury provides incentives for servicers, investors, and homeowners for permanent modifications completed under MHA. Although intended for different recipients, all incentives are initially paid to servicers to distribute to the appropriate parties. Data that servicers report to the program system of record is used to calculate the incentives due to servicers, investors, and homeowners. This metric measures how data anomalies between servicer loan files and the reported information affect incentive payments.

For Incentive Payment Data Error results, remedial actions Treasury requires servicers to take include, but are not limited to: correcting the identified errors and correcting system and operational processes such that accurate data is mapped to its appropriate places in the program system of record.

Disqualified Modification % Noncompliance:

Permanent modifications on which homeowners lose good standing are subsequently disqualified from the program. This metric measures the percentage of loans reviewed where MHA-C did not concur with a servicer's processing of defaulted HAMP modifications, in accordance with MHA guidelines.

For Disqualified Modification results, remedial actions Treasury requires servicers to take include, but are not limited to: correcting the status of improperly disqualified modifications and reporting the corrected data to the program system of record.

Interest Rate Step-up Changes:**

In year five of a borrower's modification, the interest rate on their modification may increase. This metric measures whether the step payment interest rate and principal and interest payment were applied in accordance with the terms of the Modification Agreement.

For Interest Rate Step-Up Change results, remedial actions Treasury requires servicers to take include, but are not limited to: reversing incorrect payment applications within the servicer's system and re-applying payments according to the terms of the Interest Rate Step-Up and correcting system and operational processes such that borrower payments are accurately applied according to the terms of the Interest Rate Step-Ups in the Modification Agreement.

Interest Rate Step-up Notices:**

Servicers are required to send two notices of an Interest Rate Step-Up to the borrower prior to the Step Payment Effective Date. The first notice must be sent at least 120 calendar days, but no more than 240 calendar days, before the initial payment is due at the adjusted level. An additional notice must be sent 60-75 days before the initial payment is due at the adjusted level.

This metric measures the percentage of loans reviewed where the notices were not sent within the required timeframes and/or did not include the required elements.

For Interest Rate Step-Up Notice results, remedial actions Treasury requires servicers to take include, but are not limited to, correcting system and operational processes such that Interest Rate Step-Up Notices are sent within the required timeframes and updating notice templates to ensure that all required information is included in the Interest Rate Step-Up Notices sent to the borrower.

* Two previously reported metrics, Second Look % Disagree and Second Look % Unable to Determine were combined into this new metric effective Q2 2015.

** New metric effective Q2 2015.

Appendix 2: Terms and Methodologies

Average Delinquency at Trial Start:

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.

Back-End Debt-to-Income Ratio:

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. Homeowners who have a back-end debt-to-income ratio of greater than 55% are required to seek housing counseling under program guidelines.

Disqualification:

A permanent modification disqualifies from HAMP when the borrower has missed the equivalent of three full monthly payments. Once disqualified, the borrower is no longer eligible to receive HAMP incentives. However, the terms of the permanent modification remain the same, and the servicer will continue to work with the borrower to cure the delinquency or identify other loss mitigation options.

Servicers are required to report monthly payment information on HAMP modifications in the form of an Official Monthly Report (OMR). If a servicer does not report an OMR for a loan in a given month, the performance of that loan is not included in official Treasury reporting for that month. In addition, reported loan counts may shift from prior reports due to servicer data corrections.

Eligible Loans:

Homeowners with HAMP eligible loans, which include conventional loans that were originated on or before January 1, 2009; excludes loans with current unpaid principal balances greater than current conforming loan limits-current unpaid principal balance must be no greater than: \$729,750 for a single-unit property, 2 units: \$934,200, 3 Units: \$1,129,250, 4 Units: \$1,403,400; 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.

Front-End Debt-to-Income Ratio:

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

Median Monthly Housing Payment:

Principal and interest payment. Before modification payment is homeowner's current payment at time of evaluation.

Appendix 3: Compliance Criteria Tested

Identifying and Contacting Homeowners

Criteria Tested	Review Type	Objective
HAMP Solicitation	Second Look Directed Actions	Servicer appropriately solicited borrowers for HAMP and that the servicer met the reasonable efforts requirements
Second Lien Solicitation	Second Look	Servicer has solicited borrowers with second liens for which a HAMP modification exists on the first lien
Initial Packages sent after Right Party Contact (RPC)	Second Look	Servicer sent potentially eligible borrowers HAMP packages following RPC
Timely SPOC Assignment	Second Look	Servicer assigned a Single Point of Contact and sent a SPOC assignment letter to potentially eligible borrowers following RPC
Content of Borrower Notices	Second Look	Borrower Notices contained required information
Timely Acknowledgement Letter sent	Second Look	Upon receiving any part of a HAMP package, servicer sent an Acknowledgement Letter to the borrower within the required time frame
Accuracy of Incomplete Information Notice (IIN) sent, where applicable	Second Look	Upon receiving part of a HAMP Package but not all required information, servicer sent an Incomplete Information Notice to the borrower listing documentation still needed
Timely mailing of IIN, where applicable	Second Look	Servicer sent Incomplete Information Notices within required time frame
Validation of Tier 1 Denials	Second Look	Denials of Tier 1 HAMP modifications are valid
Validation of Tier 2 Denials	Second Look	Denials of Tier 2 HAMP modifications are valid
Second Lien Denials	Second Look	Denials of second lien modifications are valid
Non-Approval Notice	Second Look	Servicer included correct denial reason in Non-Approval Notice and sent within 10 days of decision
Denial Reporting	Second Look	Servicer reported correct denial reason to the HAMP Program Administrator

Homeowner Evaluation and Assistance

Criteria Tested	Review Type	Objective
Dodd Frank Certification	Core Eligibility/Incentive	Servicer Obtained a signed Dodd-Frank Certification from borrowers receiving a HAMP modification
Accurate occupancy status	Core Eligibility/Incentive	Borrower occupancy status in the HAMP system of record is accurate
Origination date	Core Eligibility/Incentive	Origination date of the mortgage is prior to January 1, 2009
Unpaid Principal Balance	Core Eligibility/Incentive	Pre-modification unpaid principal balance does not exceed program limits
Completed Request for Mortgage Assistance or Hardship Affidavit	Core Eligibility/Incentive	Servicer obtained a signed Request for Mortgage Assistance or Hardship Affidavit
Approval Decision	Core Eligibility/Incentive	Servicer made correct decision to approve the modification

Appendix 3: Compliance Criteria Tested

Completeness of full underwriting package	Second Look, Core Eligibility/Incentive	Servicer obtained a completed package to underwrite modification
Accuracy of Income calculation	Core Eligibility/Incentive	Servicer correctly calculated borrower income
Accurate HAMP Eligibility decision (approvals)	Core Eligibility/Incentive	Servicer made correct decision to approve the modification
Accurate HAMP Underwriting	Core Eligibility/Incentive	Servicer correctly underwrote the modification to ensure correct payment terms
Accurate Escrow Analysis	Core Eligibility/Incentive	Servicer performed accurate analysis of borrower escrow to use in modification
Property Valuation (AVM, BPO) obtained	Core Eligibility/Incentive	Servicer obtained appraisal or broker price opinion for the property
Accuracy of Trial Period Plan (TPP) Notice	Core Eligibility/Incentive	Servicer sent accurate TPP Notices to borrowers entering a Trial modification
Application of TPP payments	Core Eligibility/Incentive	Servicer accurately applied borrower TPP payments
Re-Default and Loss of Good Standing	Directed Actions, Core Eligibility/Incentive	Modifications that are disqualified from HAMP due to Loss of Good Standing or canceled from TPP are done so accurately and in a timely manner
NPV model use/re-coding compliance	Net Present Value	Servicer NPV models provide accurate results consistent with the Treasury NPV model
Accuracy of NPV inputs	Net Present Value	Servicer input accurate data into the NPV model
Accuracy of Permanent Modification Agreement	Core Eligibility/Incentive	Permanent Modification Agreement includes correct terms including payment amount, interest rate, unpaid principal balance, and forbearance amount
Waiver of Late Charges & other Fees at conversion from TPP to Perm. Mod.	Core Eligibility/Incentive	At time of conversion to permanent modification, servicer waived all late charges and other fees related to the delinquency of the original loan
Application of Unapplied Funds at end of TPP	Core Eligibility/Incentive	Servicer accurately applied payment amounts held in suspense at end of Trial Plan
Accurate 2MP Eligibility Assessment	Second Look, Core Eligibility/Incentive	Servicer accurately evaluated borrower for second lien modification
Accurate calculation of 2MP TPP/Modification Terms	Core Eligibility/Incentive	Servicer accurately calculates second lien modification terms
Timely mailing and accuracy of 2MP Non-Approval Notice, where applicable	Second Look	Servicer sent accurate Non-Approval Notices for denied second lien modifications within specified time frame
Accurate HAFA Eligibility Assessment	Second Look, Core Eligibility/Incentive	Servicer reviewed HAFA applications and makes appropriate eligibility decision
HAFA - Release of Liens	Core Eligibility/Incentive	servicer obtained release of all liens on properties completing a HAFA short sale or deed-in-lieu
Escalated Cases	Directed Actions	Servicer timely and accurately resolved escalated case complaints

Appendix 3: Compliance Criteria Tested

Solicitation of Financial counseling notices	Core Eligibility/Incentive	Servicer considered borrower for financial counseling by sending a notification with the TPP
Timely mailing of 2MP TPPs	Core Eligibility/Incentive	Servicer sent 2MP TPP's within the required timeframe
Timely mailing of HAFA Short Sale notices	Core Eligibility/Incentive	Servicer sent HAFA Short Sale Notices within the required timeframe

Program Management and Reporting

Criteria Tested	Review Type	Objective
HAMP Incentive Compensation - Servicer, Borrower & Investor	Core Eligibility/Incentive	Incentive compensation is accurate based on loan file documentation
Application of Borrower Incentives	Core Eligibility/Incentive	Servicer accurately applied borrower incentives to unpaid principal balance within 30 days of receipt
Timely and accurate 120-Day Notice of Interest Rate Increase	Core Eligibility/Incentive	Servicer sent accurate first notice of Interest Rate Increase between 120 and 240 days prior to rate increase
Timely and accurate 60-Day Notice of Interest Rate Increase	Core Eligibility/Incentive	Servicer sent accurate second notice of Interest Rate Increase between 60 and 75 days prior to rate increase
Accuracy of step rate increases	Core Eligibility/Incentive	Servicer accurately calculated and implemented HAMP rate increases
Appropriate timing on reporting of denial to IR2 (i.e. at least 30 days after letter sent)	Second Look	Servicer reported HAMP denials to the Program Administrator in accordance with program guidelines
Accurate reporting of HAMP Trials/Perm Mods to IR2	Core Eligibility/Incentive	Servicer accurately reported modification information to the Program Administrator including all data used in calculating incentives
Appropriate notification to borrowers of Post-Modification Counseling	Core Eligibility/Incentive	Borrowers entering Trial Period Plans are notified of the availability of financial counseling
2MP Incentive Compensation Servicer, Borrower & Investor	Core Eligibility/Incentive	Incentive compensation for second lien modifications is accurate
Accurate reporting of 2MP Trials/Perm Mods to IR2	Core Eligibility/Incentive	Servicer reported accurate modification data to Program Administrator with respect to second lien modifications
HAFA Incentive Compensation - Servicer, Borrower & Investor	Core Eligibility/Incentive	Incentive compensation for HAFA transactions is accurate based on loan file documentation
Accuracy of reporting of HAFA activity to IR2	Core Eligibility/Incentive	Servicer reported accurate modification data to Program Administrator with respect to HAFA short sale and deed-in-lieu transactions
Re-default and Loss of Good Standing	Directed Actions, Core Eligibility/Incentive	Modifications that are disqualified from HAMP due to Loss of Good Standing or canceled from TPP are done so accurately and in a timely manner

Appendix 3: Compliance Criteria Tested

Pre-Foreclosure affirmation provided by Relationship Manager (SPOC)	Directed Actions	SPOC provided affirmation that all available loss mitigation options had been exhausted
Accuracy of Foreclosure Referrals	Directed Actions	Foreclosure referrals meet the requirements of the MHA Handbook
Certification provided to Foreclosure attorney	Directed Actions	Servicer provided certification that HAMP modification had been explored and all other loss mitigation options had been exhausted
Proper resolution of Escalated Cases	Directed Actions	Borrower complaints are resolved accurately
Timely processing of escalated cases	Directed Actions	Borrower complaints are resolved within prescribed time period or the borrower is notified appropriately of delays
Validation of receipt and completeness of MHA Data for transferred loans by transferee servicer	Transfer Testing	Within 60 days of transfer, the transferee servicer validated the acquired loans contained all required MHA data
Timely processing of transferred Trial Period Plans	Transfer Testing	Borrowers in Trial Period Plans as of the date of transfer were appropriately placed into Official Modifications
Application of incentives for transferred modifications	Transfer Testing	Borrower incentives were applied correctly to unpaid principal balance of transferred loans where appropriate

Appendix 4: End Notes

Note #	Section	End Notes
1	HAMP	As reported into the HAMP system of record by servicers. Excludes Treasury FHA-HAMP modifications. Totals reflect impact of servicing transfers. Servicers may enter new trial modifications into the HAMP system of record at any time.
2	HAMP	Data is as reported by servicers for actions completed through the end of the month and reflects the status of homeowners as of that date; a homeowner's status may change over time. Survey data is not subject to the same data quality checks as data uploaded into the HAMP system of record. Excludes cancellations and disqualifications pending data corrections and loans otherwise removed from servicing portfolios.
3	HAMP	Servicers did not submit 1.9% of the total required OMRs for loans aged up to 60 months in the current reporting period. In addition, reported loan counts may shift from prior reports due to servicer data corrections. For example, if it was assumed that 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 Tier 1 permanent modifications that have aged 60 months may range between 46.1% and 46.4%.
4	Other MHA Programs	Includes some modifications with additional principal reduction outside of HAMP PRA.
5	Other MHA Programs	Under HAMP PRA, principal reduction vests over a 3-year period. The amounts noted reflect the entire amount that may be forgiven.
6	Other MHA Programs	Principal amount reduced as a percentage of before-modification UPB, excluding capitalization.
7	Other MHA Programs	Survey data indicates that program to date, 355,626 qualifying first lien modifications have been matched with a second lien. Of these matched second liens, approximately 53% are found to be ineligible for a 2MP modification. The most common reasons for ineligibility are: cancellation or failure of a trial or permanent first lien HAMP modification; extinguishment of the second lien prior to evaluation for 2MP; failure of a 2MP trial modification; and some homeowners with eligible second liens decline to participate in 2MP.
8	Servicer	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.
9	Servicer	Includes non-GSE activity under the MHA program only. Servicer GSE program data not available.
10	Servicer	These figures include trial modifications that have been converted to permanent modifications, but not reported as such in the HAMP system of record. Additionally, servicers may process cancellations of permanent modifications for reasons, including but not limited to, data corrections, loan repurchase agreements, etc. This process requires reverting the impacted permanent modifications to trials in the HAMP system of record with re-boarding of some of these permanent modifications in subsequent reporting periods. Prior to being re-boarded as permanent modifications, these modifications are reported as Active Trials. These modifications may be 6 months or more beyond their first trial payment due date resulting in their classification as an Aged Trials. As a result, fluctuations are expected in this population.

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Appendix 5: HAMP Activity by State

State	Trial Modifications Started	Permanent Modifications Started	Median Monthly Payment Reduction	Median Monthly Payment Reduction % of Pre-Modification Payment
AK	1,254	712	\$479.17	31%
AL	16,607	9,972	\$261.52	32%
AR	6,498	3,773	\$246.74	32%
AZ	91,609	54,408	\$440.81	37%
CA	499,571	343,297	\$712.11	37%
CO	31,389	19,936	\$406.51	33%
CT	32,198	21,659	\$526.60	37%
DC	4,190	2,657	\$544.76	32%
DE	7,753	5,068	\$407.66	32%
FL	290,359	186,550	\$468.21	40%
GA	89,578	55,305	\$358.48	36%
HI	8,502	5,638	\$793.80	34%
IA	7,084	4,111	\$250.07	32%
ID	8,713	5,405	\$368.39	33%
IL	121,807	80,201	\$502.49	40%
IN	25,960	16,045	\$260.03	33%
KS	6,888	4,017	\$286.78	33%
KY	10,651	6,546	\$264.85	33%
LA	16,355	10,143	\$281.06	33%
MA	53,570	36,486	\$578.46	35%
MD	76,452	50,408	\$563.87	34%
ME	6,853	4,679	\$385.30	35%
MI	70,021	43,059	\$341.51	37%
MN	36,590	22,716	\$418.61	35%
MO	27,454	16,555	\$291.47	34%
MS	10,180	6,319	\$250.51	33%
MT	2,832	1,643	\$396.16	32%
NC	48,427	29,867	\$301.70	33%
ND	478	249	\$273.66	31%
NE	3,810	2,342	\$260.09	33%
NH	10,307	6,911	\$464.91	34%
NJ	82,407	54,738	\$626.88	37%
NM	8,466	5,272	\$345.32	33%
NV	53,358	32,679	\$525.22	38%
NY	119,404	80,032	\$781.27	39%
OH	58,273	34,346	\$289.83	36%
OK	7,510	4,276	\$246.01	33%
OR	25,815	16,378	\$454.20	34%
PA	58,481	37,545	\$342.72	33%
RI	11,158	7,665	\$535.01	39%
SC	25,379	15,411	\$296.14	33%
SD	1,027	565	\$259.65	29%
TN	28,749	17,981	\$284.86	34%
TX	80,180	46,271	\$282.23	33%
UT	19,029	12,277	\$428.67	32%
VA	55,266	35,055	\$481.86	32%
VT	2,039	1,440	\$364.69	33%
WA	47,973	31,776	\$502.72	33%
WI	23,926	15,415	\$344.33	36%
WV	3,629	2,151	\$304.27	30%
WY	1,209	738	\$362.42	30%
PR	5,803	4,576	\$286.92	37%
Nationwide*	2,343,069	1,513,295	\$483.05	35%

* Includes U.S. Territories

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Appendix 6: HAMP Tier 1 Scheduled Interest Rate Increases by State

Median Values									
State	Before Mod DTI	Pre-Mod Interest Rate	Pre-Mod Monthly P&I	Monthly Income at Time of Mod	After Mod UPB	After Mod Monthly P&I	Monthly P&I Payment Increase at First Interest Rate Increase	Total Monthly P&I Payment Increase after All Increases	Final Monthly P&I Payment Reduction from Pre-Mod P&I
AK	44.98%	6.8%	\$1,463.03	\$4,166.67	\$213,368.59	\$856.88	\$93.19	\$178.31	-\$409.31
AL	46.45%	6.8%	\$869.56	\$2,281.06	\$119,673.47	\$507.92	\$48.19	\$98.45	-\$230.04
AR	45.52%	6.6%	\$801.46	\$2,125.91	\$114,542.82	\$468.31	\$48.77	\$100.76	-\$201.76
AZ	49.40%	6.4%	\$1,191.87	\$2,806.00	\$178,237.00	\$668.76	\$79.30	\$193.26	-\$293.15
CA	48.67%	6.1%	\$1,942.63	\$4,680.00	\$306,804.74	\$1,091.93	\$138.32	\$317.44	-\$440.48
CO	46.38%	6.4%	\$1,236.53	\$3,191.80	\$189,102.57	\$751.23	\$81.39	\$181.07	-\$282.27
CT	45.41%	6.5%	\$1,457.49	\$4,333.33	\$210,563.94	\$801.64	\$92.68	\$203.41	-\$389.19
DC	47.92%	6.4%	\$1,709.01	\$4,113.95	\$275,123.22	\$988.98	\$122.33	\$269.53	-\$373.56
DE	47.03%	6.5%	\$1,282.25	\$3,098.73	\$195,324.72	\$759.20	\$83.61	\$175.74	-\$302.61
FL	47.57%	6.5%	\$1,191.82	\$3,276.16	\$170,680.78	\$628.68	\$76.01	\$171.60	-\$334.57
GA	47.37%	6.5%	\$1,004.68	\$2,642.70	\$143,703.42	\$568.64	\$62.32	\$140.10	-\$270.62
HI	49.04%	6.3%	\$2,416.78	\$5,367.97	\$392,422.21	\$1,395.51	\$175.90	\$382.47	-\$494.67
IA	44.34%	6.6%	\$777.68	\$2,300.00	\$108,438.05	\$435.65	\$45.46	\$95.00	-\$203.11
ID	48.53%	6.5%	\$1,146.06	\$2,721.42	\$170,552.92	\$667.10	\$74.61	\$165.93	-\$276.43
IL	46.94%	6.5%	\$1,279.73	\$3,716.66	\$179,223.41	\$658.59	\$79.82	\$181.24	-\$373.92
IN	46.02%	6.8%	\$817.31	\$2,162.50	\$110,200.57	\$462.46	\$45.52	\$96.32	-\$216.33
KS	44.52%	6.6%	\$894.41	\$2,711.56	\$125,497.10	\$504.13	\$51.69	\$111.60	-\$236.19
KY	45.52%	6.8%	\$805.92	\$2,205.60	\$111,681.43	\$465.49	\$46.66	\$97.69	-\$210.95
LA	45.48%	6.9%	\$897.08	\$2,563.87	\$124,175.18	\$506.36	\$51.58	\$103.76	-\$248.29
MA	47.01%	6.4%	\$1,660.75	\$4,336.15	\$250,000.00	\$937.21	\$110.16	\$244.92	-\$404.65
MD	46.83%	6.4%	\$1,667.67	\$4,325.78	\$258,879.28	\$956.10	\$114.98	\$256.32	-\$389.52
ME	46.41%	6.6%	\$1,139.15	\$3,029.36	\$164,464.02	\$637.54	\$71.32	\$145.67	-\$290.87
MI	46.85%	6.5%	\$956.38	\$2,671.00	\$129,972.48	\$520.36	\$55.46	\$126.73	-\$263.49
MN	46.09%	6.3%	\$1,204.65	\$3,298.00	\$178,757.23	\$692.50	\$77.82	\$179.12	-\$295.79
MO	45.93%	6.6%	\$881.01	\$2,484.00	\$123,679.01	\$494.34	\$52.12	\$110.14	-\$241.18
MS	46.29%	6.9%	\$812.64	\$2,225.00	\$110,679.67	\$454.36	\$45.13	\$90.82	-\$231.17
MT	46.79%	6.4%	\$1,266.83	\$3,256.55	\$193,522.27	\$741.12	\$81.96	\$172.74	-\$303.01
NC	46.29%	6.5%	\$950.14	\$2,515.02	\$134,519.84	\$551.03	\$57.14	\$119.04	-\$245.26
ND	42.10%	6.6%	\$882.50	\$2,839.91	\$135,117.50	\$544.00	\$56.31	\$118.03	-\$192.94
NE	43.78%	6.7%	\$780.16	\$2,489.49	\$109,518.57	\$460.05	\$45.25	\$93.69	-\$213.12
NH	43.89%	6.4%	\$1,348.06	\$4,159.66	\$198,831.86	\$772.33	\$85.82	\$183.36	-\$332.98

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Appendix 6: HAMP Tier 1 Scheduled Interest Rate Increases by State

Median Values									
State	Before Mod DTI	Pre-Mod Interest Rate	Pre-Mod Monthly P&I	Monthly Income at Time of Mod	After Mod UPB	After Mod Monthly P&I	Monthly P&I Payment Increase at First Interest Rate Increase	Total Monthly P&I Payment Increase after All Increases	Final Monthly P&I Payment Reduction from Pre-Mod P&I
NJ	45.23%	6.4%	\$1,706.83	\$5,237.25	\$250,529.64	\$905.50	\$111.58	\$242.47	-\$450.41
NM	47.10%	6.5%	\$1,057.51	\$2,742.81	\$156,270.04	\$626.21	\$67.91	\$145.77	-\$273.20
NV	50.06%	6.3%	\$1,369.52	\$3,129.75	\$207,680.17	\$757.65	\$92.89	\$221.39	-\$340.15
NY	47.14%	6.4%	\$2,082.53	\$5,691.31	\$311,746.54	\$1,111.08	\$139.98	\$304.13	-\$549.46
OH	45.38%	6.6%	\$821.63	\$2,397.50	\$111,035.52	\$458.14	\$46.37	\$102.61	-\$223.11
OK	44.68%	6.9%	\$777.38	\$2,380.05	\$106,952.55	\$448.36	\$43.41	\$89.26	-\$216.93
OR	46.62%	6.4%	\$1,323.80	\$3,455.80	\$206,607.34	\$782.86	\$91.44	\$199.97	-\$312.40
PA	45.16%	6.6%	\$1,088.73	\$3,200.00	\$152,225.28	\$602.39	\$64.79	\$132.70	-\$286.24
RI	47.47%	6.4%	\$1,363.71	\$3,662.45	\$196,945.15	\$733.92	\$87.38	\$199.14	-\$375.95
SC	46.67%	6.6%	\$960.76	\$2,495.63	\$136,959.35	\$555.56	\$58.01	\$122.52	-\$244.84
SD	44.25%	6.5%	\$949.05	\$2,720.99	\$136,834.86	\$528.82	\$57.55	\$128.11	-\$213.59
TN	46.92%	6.9%	\$880.27	\$2,310.16	\$119,127.96	\$496.88	\$49.14	\$102.90	-\$248.97
TX	43.15%	7.0%	\$859.86	\$2,958.00	\$118,760.74	\$498.64	\$49.48	\$101.37	-\$237.61
UT	47.50%	6.5%	\$1,368.20	\$3,279.61	\$211,248.77	\$812.83	\$93.41	\$210.59	-\$309.10
VA	46.62%	6.4%	\$1,591.92	\$4,055.00	\$248,613.71	\$923.28	\$109.10	\$242.89	-\$334.37
VT	45.99%	6.8%	\$1,129.60	\$3,115.37	\$165,660.64	\$630.32	\$72.12	\$154.83	-\$294.80
WA	46.44%	6.4%	\$1,512.27	\$3,972.22	\$241,149.09	\$888.37	\$107.21	\$232.69	-\$337.72
WI	45.10%	6.5%	\$986.26	\$2,991.67	\$138,396.36	\$545.47	\$59.34	\$127.78	-\$268.62
WV	46.51%	6.6%	\$1,085.09	\$2,682.73	\$155,013.29	\$629.99	\$63.44	\$127.81	-\$254.33
WY	46.15%	6.5%	\$1,306.74	\$3,223.00	\$188,645.47	\$804.54	\$80.03	\$167.27	-\$298.39
PR	50.88%	6.4%	\$772.20	\$1,650.00	\$103,665.69	\$444.34	\$44.22	\$95.69	-\$212.71
Nationwide*	47.27%	6.4%	\$1,444.08	\$3,799.00	\$214,358.36	\$797.69	\$94.47	\$210.43	-\$349.24

* Includes U.S. Territories

Appendix 7: Performance of HAMP Modifications by Vintage

HAMP Tier 1												
Mod. Effective in:	Delinquency: Months After Conversion to Permanent Modification											
	3			6			12			18		
	#	60+ Days	90+ Days	#	60+ Days	90+ Days	#	60+ Days	90+ Days	#	60+ Days	90+ Days
2009Q3	3,575	10.7%	4.5%	4,406	15.9%	10.7%	4,624	26.0%	21.3%	4,953	32.4%	29.1%
2009Q4	43,621	5.7%	1.9%	47,454	10.2%	6.3%	51,346	20.4%	15.9%	54,533	25.5%	22.4%
2010Q1	123,861	4.3%	1.5%	150,120	10.4%	6.1%	160,992	20.4%	16.1%	165,998	26.0%	22.4%
2010Q2	147,507	5.3%	1.8%	157,113	12.3%	7.5%	173,387	19.5%	16.1%	170,571	27.7%	24.1%
2010Q3	86,183	5.1%	1.9%	95,876	11.1%	7.1%	104,151	18.2%	14.5%	106,118	25.3%	21.9%
2010Q4	58,008	4.6%	1.8%	62,486	8.9%	5.7%	65,108	18.4%	14.5%	66,657	24.0%	21.1%
2011Q1	70,803	2.9%	1.1%	75,819	8.2%	5.1%	79,520	17.0%	13.6%	81,098	22.2%	19.2%
2011Q2	79,804	3.7%	1.3%	89,058	9.4%	5.8%	92,536	16.2%	13.2%	91,808	23.1%	20.1%
2011Q3	80,804	3.7%	1.3%	85,865	8.8%	5.6%	86,831	15.6%	12.3%	86,571	21.8%	18.9%
2011Q4	64,854	3.4%	1.2%	67,371	6.9%	4.4%	67,698	14.7%	11.4%	67,848	19.3%	16.8%
2012Q1	49,264	2.5%	0.9%	50,706	6.8%	4.1%	50,729	14.1%	10.9%	50,122	18.5%	15.8%
2012Q2	43,895	3.0%	1.0%	44,872	7.7%	4.6%	45,151	13.6%	10.9%	44,671	18.9%	16.1%
2012Q3	47,201	3.1%	1.0%	48,874	7.3%	4.6%	49,610	13.0%	10.1%	50,141	17.9%	15.1%
2012Q4	39,217	3.2%	1.0%	41,127	6.3%	3.9%	42,347	12.3%	9.4%	42,611	16.3%	14.0%
2013Q1	39,178	2.2%	0.7%	40,832	6.0%	3.5%	41,953	12.6%	9.6%	42,330	16.6%	13.9%
2013Q2	31,482	2.6%	0.8%	32,956	6.5%	3.9%	33,659	11.8%	9.4%	33,936	16.5%	14.1%
2013Q3	31,880	2.9%	1.0%	33,355	7.0%	4.2%	34,752	12.1%	9.2%	34,553	16.4%	14.0%
2013Q4	27,259	2.9%	1.0%	28,578	6.3%	3.8%	29,861	12.3%	9.5%	29,844	16.0%	13.8%
2014Q1	23,659	2.5%	0.9%	25,549	6.8%	3.9%	26,389	13.1%	10.3%	8,604	15.8%	13.6%
2014Q2	18,999	3.7%	1.1%	19,813	7.8%	5.1%	20,434	13.0%	10.7%			
2014Q3	16,977	3.6%	1.3%	17,809	8.0%	5.4%	6,222	12.4%	9.8%			
2014Q4	15,136	3.9%	1.5%	16,894	7.1%	4.4%						
2015Q1	14,846	2.9%	0.9%	5,529	7.3%	4.3%						
2015Q2	5,078	3.5%	1.2%									
All	1,163,091	3.9%	1.3%	1,242,462	9.0%	5.5%	1,267,300	16.6%	13.2%	1,232,967	22.6%	19.5%

Mod. Effective in:	Delinquency: Months After Conversion to Permanent Modification											
	24			36			48			60		
	#	60+ Days	90+ Days	#	60+ Days	90+ Days	#	60+ Days	90+ Days	#	60+ Days	90+ Days
2009Q3	5,056	37.0%	33.7%	5,155	44.1%	41.9%	5,063	50.3%	48.7%	5,048	54.3%	52.7%
2009Q4	55,488	31.6%	28.5%	56,307	39.7%	37.2%	56,078	45.0%	43.2%	55,341	48.9%	47.5%
2010Q1	167,781	31.9%	28.7%	166,046	39.7%	37.4%	165,819	44.6%	42.9%	163,415	48.4%	47.2%
2010Q2	178,681	31.0%	28.7%	174,891	39.2%	37.4%	174,249	43.7%	42.5%	173,072	47.1%	46.1%
2010Q3	106,169	29.5%	26.8%	104,438	37.1%	35.2%	105,057	41.2%	39.8%	41,261	44.8%	43.7%
2010Q4	66,419	29.6%	26.5%	65,932	36.3%	34.2%	65,961	40.4%	38.8%			
2011Q1	80,744	27.6%	24.9%	80,896	33.8%	31.9%	80,443	37.9%	36.5%			
2011Q2	91,385	27.3%	25.1%	91,462	33.2%	31.6%	90,960	37.1%	36.0%			
2011Q3	85,052	25.8%	23.4%	86,800	31.0%	29.2%	30,427	36.5%	35.4%			
2011Q4	67,578	23.4%	21.0%	67,678	28.5%	26.8%						
2012Q1	50,629	22.5%	20.0%	50,176	27.9%	26.0%						
2012Q2	44,878	22.1%	20.0%	44,800	27.0%	25.5%						
2012Q3	50,409	20.9%	18.6%	16,840	26.0%	24.5%						
2012Q4	42,741	19.9%	17.6%									
2013Q1	42,104	19.9%	17.6%									
2013Q2	34,066	19.0%	17.2%									
2013Q3	11,096	19.3%	17.4%									
2013Q4												
2014Q1												
2014Q2												
2014Q3												
2014Q4												
2015Q1												
2015Q2												
All	1,180,276	27.2%	24.7%	1,011,421	35.2%	33.3%	774,057	41.8%	40.3%	438,137	47.7%	46.5%

Appendix 7: Performance of HAMP Modifications by Vintage

HAMP Tier 2												
Mod. Effective in:	Delinquency: Months After Conversion to Permanent Modification											
	3			6			12			18		
	#	60+ Days	90+ Days	#	60+ Days	90+ Days	#	60+ Days	90+ Days	#	60+ Days	90+ Days
2012Q3	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1	100.0%	100.0%
2012Q4	946	5.4%	1.4%	1,113	9.7%	5.3%	1,177	22.9%	16.6%	1,232	27.2%	22.2%
2013Q1	2,479	4.2%	1.3%	2,700	11.9%	6.5%	2,826	23.5%	17.9%	2,907	29.3%	24.9%
2013Q2	4,102	5.3%	1.5%	4,454	13.8%	7.9%	5,049	21.8%	17.3%	5,151	29.1%	24.5%
2013Q3	11,194	5.9%	2.0%	13,206	13.8%	8.2%	13,623	22.2%	16.7%	13,515	28.9%	24.7%
2013Q4	11,223	5.9%	1.9%	11,791	11.8%	7.2%	12,598	22.1%	17.0%	12,482	26.6%	23.1%
2014Q1	10,519	4.2%	1.4%	11,622	12.2%	6.7%	12,031	21.5%	16.9%	3,896	26.8%	22.9%
2014Q2	10,899	5.5%	1.5%	11,206	12.9%	7.3%	11,311	19.8%	15.6%			
2014Q3	9,204	5.8%	2.0%	9,520	12.7%	7.9%	3,572	19.9%	15.0%			
2014Q4	11,108	5.7%	1.8%	12,730	11.1%	6.2%						
2015Q1	13,136	4.5%	1.2%	5,099	10.7%	5.6%						
2015Q2	4,527	4.8%	1.1%									
All	89,337	5.3%	1.6%	83,441	12.3%	7.1%	62,187	21.5%	16.6%	39,184	28.0%	23.9%

Mod. Effective in:	Delinquency: Months After Conversion to Permanent Modification											
	24			36			48			60		
	#	60+ Days	90+ Days	#	60+ Days	90+ Days	#	60+ Days	90+ Days	#	60+ Days	90+ Days
2012Q3	1	100.0%	100.0%									
2012Q4	1,241	32.4%	27.6%									
2013Q1	2,924	33.8%	30.2%									
2013Q2	5,184	32.2%	28.9%									
2013Q3	3,701	29.8%	26.6%									
2013Q4												
2014Q1												
2014Q2												
2014Q3												
2014Q4												
2015Q1												
2015Q2												
All	13,051	31.9%	28.4%									

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+ and 90+ days delinquent metrics for all future reporting periods, even though some loans may have cured or paid off following program disqualification. In addition, once a loan is reported as paid off it is no longer reflected in future periods.

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Appendix 8: HAMP Activity by MSA

Metropolitan Statistical Area	Permanent Modifications Started	Median Monthly Payment Reduction	Median Monthly Payment Reduction % of Pre-Modification Payment
Abilene, TX Metropolitan Statistical Area	72	\$187.20	32%
Aguadilla-Isabela, PR Metropolitan Statistical Area	188	\$251.87	36%
Akron, OH Metropolitan Statistical Area	2,638	\$300.42	37%
Albany, GA Metropolitan Statistical Area	331	\$242.64	31%
Albany, OR Metropolitan Statistical Area	236	\$349.04	34%
Albany-Schenectady-Troy, NY Metropolitan Statistical Area	1,822	\$359.63	34%
Albuquerque, NM Metropolitan Statistical Area	3,452	\$333.47	33%
Alexandria, LA Metropolitan Statistical Area	172	\$243.54	30%
Allentown-Bethlehem-Easton, PA-NJ Metropolitan Statistical Area	4,309	\$400.59	34%
Altoona, PA Metropolitan Statistical Area	150	\$218.73	31%
Amarillo, TX Metropolitan Statistical Area	145	\$259.80	36%
Ames, IA Metropolitan Statistical Area	65	\$279.04	32%
Anchorage, AK Metropolitan Statistical Area	550	\$511.05	33%
Anderson, IN Metropolitan Statistical Area	114	\$180.26	27%
Anderson, SC Metropolitan Statistical Area	208	\$214.23	26%
Ann Arbor, MI Metropolitan Statistical Area	1,214	\$420.54	36%
Anniston-Oxford-Jacksonville, AL Metropolitan Statistical Area	188	\$214.91	30%
Appleton, WI Metropolitan Statistical Area	375	\$305.40	34%
Arecibo, PR Metropolitan Statistical Area	147	\$262.06	36%
Asheville, NC Metropolitan Statistical Area	1,341	\$352.52	33%
Athens-Clarke County, GA Metropolitan Statistical Area	566	\$306.59	34%
Atlanta-Sandy Springs-Roswell, GA Metropolitan Statistical Area	43,870	\$377.19	37%
Atlantic City-Hammonton, NJ Metropolitan Statistical Area	2,497	\$492.69	38%
Auburn-Opelika, AL Metropolitan Statistical Area	266	\$286.68	29%
Augusta-Richmond County, GA-SC Metropolitan Statistical Area	1,031	\$262.71	33%
Austin-Round Rock, TX Metropolitan Statistical Area	2,883	\$330.50	33%
Bakersfield, CA Metropolitan Statistical Area	8,231	\$475.06	37%
Baltimore-Columbia-Towson, MD Metropolitan Statistical Area	16,882	\$471.70	32%
Bangor, ME Metropolitan Statistical Area	387	\$306.34	34%
Barnstable Town, MA Metropolitan Statistical Area	1,852	\$612.93	36%
Baton Rouge, LA Metropolitan Statistical Area	2,421	\$263.28	31%
Battle Creek, MI Metropolitan Statistical Area	442	\$266.77	38%
Bay City, MI Metropolitan Statistical Area	281	\$230.29	35%
Beaumont-Port Arthur, TX Metropolitan Statistical Area	352	\$218.29	33%
Beckley, WV Metropolitan Statistical Area	66	\$215.00	35%
Bellingham, WA Metropolitan Statistical Area	624	\$479.13	34%
Bend-Redmond, OR Metropolitan Statistical Area	1,264	\$527.24	37%
Billings, MT Metropolitan Statistical Area	157	\$288.99	27%
Binghamton, NY Metropolitan Statistical Area	271	\$248.02	36%
Birmingham-Hoover, AL Metropolitan Statistical Area	3,725	\$280.88	32%
Bismarck, ND Metropolitan Statistical Area	52	\$338.36	34%
Blacksburg-Christiansburg-Radford, VA Metropolitan Statistical Area	182	\$299.30	30%
Bloomington, IL Metropolitan Statistical Area	157	\$348.21	41%
Bloomington, IN Metropolitan Statistical Area	224	\$257.42	30%
Bloomington-Normal, IL Metropolitan Statistical Area	68	\$202.45	24%
Bloomsburg-Berwick, PA Metropolitan Statistical Area	45	\$220.88	34%
Boise City, ID Metropolitan Statistical Area	3,035	\$383.27	34%
Boston-Cambridge-Newton, MA-NH Metropolitan Statistical Area	25,439	\$625.61	36%
Boulder, CO Metropolitan Statistical Area	652	\$481.35	34%
Bowling Green, KY Metropolitan Statistical Area	180	\$243.98	34%
Bremerton-Silverdale, WA Metropolitan Statistical Area	995	\$470.79	31%
Bridgeport-Stamford-Norwalk, CT Metropolitan Statistical Area	6,702	\$706.90	40%
Brownsville-Harlingen, TX Metropolitan Statistical Area	568	\$234.38	35%
Brunswick, GA Metropolitan Statistical Area	264	\$328.16	33%
Buffalo-Cheektowaga-Niagara Falls, NY Metropolitan Statistical Area	1,650	\$260.11	35%
Burlington, NC Metropolitan Statistical Area	434	\$260.60	32%

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Appendix 8: HAMP Activity by MSA

Metropolitan Statistical Area	Permanent Modifications Started	Median Monthly Payment Reduction	Median Monthly Payment Reduction % of Pre-Modification Payment
Burlington-South Burlington, VT Metropolitan Statistical Area	440	\$420.03	35%
California-Lexington Park, MD Metropolitan Statistical Area	343	\$562.18	32%
Canton-Massillon, OH Metropolitan Statistical Area	1,303	\$263.68	35%
Cape Coral-Fort Myers, FL Metropolitan Statistical Area	5,209	\$475.51	40%
Cape Girardeau, MO-IL Metropolitan Statistical Area	113	\$231.07	31%
Carbondale-Marion, IL Metropolitan Statistical Area	57	\$265.86	44%
Carson City, NV Metropolitan Statistical Area	406	\$525.09	37%
Casper, WY Metropolitan Statistical Area	132	\$345.85	29%
Cedar Rapids, IA Metropolitan Statistical Area	346	\$252.35	32%
Chambersburg-Waynesboro, PA Metropolitan Statistical Area	258	\$345.84	32%
Champaign-Urbana, IL Metropolitan Statistical Area	214	\$244.54	31%
Charleston, WV Metropolitan Statistical Area	173	\$219.18	32%
Charleston-North Charleston, SC Metropolitan Statistical Area	3,155	\$353.01	33%
Charlotte-Concord-Gastonia, NC-SC Metropolitan Statistical Area	10,099	\$315.16	33%
Charlottesville, VA Metropolitan Statistical Area	629	\$390.86	31%
Chattanooga, TN-GA Metropolitan Statistical Area	1,446	\$275.31	34%
Cheyenne, WY Metropolitan Statistical Area	147	\$276.06	27%
Chicago-Naperville-Elgin, IL-IN-WI Metropolitan Statistical Area	77,369	\$514.46	41%
Chico, CA Metropolitan Statistical Area	1,156	\$456.58	34%
Cincinnati, OH-KY-IN Metropolitan Statistical Area	6,248	\$309.44	35%
Clarksville, TN-KY Metropolitan Statistical Area	264	\$221.09	30%
Cleveland, TN Metropolitan Statistical Area	236	\$256.26	32%
Cleveland-Elyria, OH Metropolitan Statistical Area	8,683	\$307.17	37%
Coeur d'Alene, ID Metropolitan Statistical Area	670	\$414.03	33%
College Station-Bryan, TX Metropolitan Statistical Area	133	\$220.10	27%
Colorado Springs, CO Metropolitan Statistical Area	2,089	\$390.74	33%
Columbia, MO Metropolitan Statistical Area	173	\$244.41	32%
Columbia, SC Metropolitan Statistical Area	2,647	\$267.45	32%
Columbus, GA-AL Metropolitan Statistical Area	773	\$272.68	33%
Columbus, IN Metropolitan Statistical Area	126	\$202.80	29%
Columbus, OH Metropolitan Statistical Area	5,589	\$321.32	36%
Corpus Christi, TX Metropolitan Statistical Area	392	\$247.71	32%
Corvallis, OR Metropolitan Statistical Area	110	\$347.65	26%
Crestview-Fort Walton Beach-Destin, FL Metropolitan Statistical Area	868	\$422.33	36%
Cumberland, MD-WV Metropolitan Statistical Area	147	\$246.67	32%
Dallas-Fort Worth-Arlington, TX Metropolitan Statistical Area	15,565	\$297.94	33%
Dalton, GA Metropolitan Statistical Area	502	\$261.01	35%
Danville, IL Metropolitan Statistical Area	61	\$208.42	39%
Danville, VA Metropolitan Statistical Area	53	\$172.03	23%
Daphne-Fairhope-Foley, AL Metropolitan Statistical Area	398	\$352.98	35%
Davenport-Moline-Rock Island, IA-IL Metropolitan Statistical Area	583	\$243.28	36%
Dayton, OH Metropolitan Statistical Area	2,131	\$263.00	36%
Decatur, AL Metropolitan Statistical Area	188	\$230.60	29%
Decatur, IL Metropolitan Statistical Area	100	\$206.32	35%
Deltona-Daytona Beach-Ormond Beach, FL Metropolitan Statistical Area	5,819	\$392.02	38%
Denver-Aurora-Lakewood, CO Metropolitan Statistical Area	12,191	\$407.47	33%
Des Moines-West Des Moines, IA Metropolitan Statistical Area	1,483	\$274.05	32%
Detroit-Warren-Dearborn, MI Metropolitan Statistical Area	25,429	\$376.48	39%
Dothan, AL Metropolitan Statistical Area	193	\$217.68	31%
Dover, DE Metropolitan Statistical Area	928	\$398.17	30%
Dubuque, IA Metropolitan Statistical Area	111	\$266.07	37%
Duluth, MN-WI Metropolitan Statistical Area	698	\$284.63	33%
Durham-Chapel Hill, NC Metropolitan Statistical Area	1,392	\$322.44	34%
East Stroudsburg, PA Metropolitan Statistical Area	1,251	\$493.36	41%
Eau Claire, WI Metropolitan Statistical Area	246	\$287.35	32%
El Centro, CA Metropolitan Statistical Area	1,519	\$437.68	35%

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Appendix 8: HAMP Activity by MSA

Metropolitan Statistical Area	Permanent Modifications Started	Median Monthly Payment Reduction	Median Monthly Payment Reduction % of Pre-Modification Payment
El Paso, TX Metropolitan Statistical Area	1,350	\$247.90	33%
Elizabethtown-Fort Knox, KY Metropolitan Statistical Area	143	\$240.05	30%
Elkhart-Goshen, IN Metropolitan Statistical Area	617	\$257.50	33%
Elmira, NY Metropolitan Statistical Area	118	\$260.59	39%
Erie, PA Metropolitan Statistical Area	391	\$239.59	38%
Eugene, OR Metropolitan Statistical Area	1,193	\$392.03	33%
Evansville, IN-KY Metropolitan Statistical Area	444	\$209.25	31%
Fairbanks, AK Metropolitan Statistical Area	67	\$372.60	26%
Fajardo, PR Metropolitan Statistical Area	15	\$208.03	27%
Fargo, ND-MN Metropolitan Statistical Area	183	\$278.07	31%
Farmington, NM Metropolitan Statistical Area	119	\$290.47	26%
Fayetteville, NC Metropolitan Statistical Area	671	\$237.45	34%
Fayetteville-Springdale-Rogers, AR-MO Metropolitan Statistical Area	1,235	\$286.41	33%
Flagstaff, AZ Metropolitan Statistical Area	329	\$530.03	34%
Flint, MI Metropolitan Statistical Area	1,824	\$324.02	37%
Florence, SC Metropolitan Statistical Area	511	\$226.08	32%
Florence-Muscle Shoals, AL Metropolitan Statistical Area	155	\$213.49	34%
Fond du Lac, WI Metropolitan Statistical Area	174	\$291.81	34%
Fort Collins, CO Metropolitan Statistical Area	875	\$407.10	31%
Fort Smith, AR-OK Metropolitan Statistical Area	252	\$208.81	30%
Fort Wayne, IN Metropolitan Statistical Area	905	\$241.33	35%
Fresno, CA Metropolitan Statistical Area	8,868	\$480.59	37%
Gadsden, AL Metropolitan Statistical Area	177	\$222.75	30%
Gainesville, FL Metropolitan Statistical Area	720	\$334.68	35%
Gainesville, GA Metropolitan Statistical Area	1,145	\$331.39	36%
Gettysburg, PA Metropolitan Statistical Area	252	\$443.17	36%
Glens Falls, NY Metropolitan Statistical Area	367	\$329.66	36%
Goldsboro, NC Metropolitan Statistical Area	172	\$239.14	33%
Grand Forks, ND-MN Metropolitan Statistical Area	63	\$228.97	30%
Grand Island, NE Metropolitan Statistical Area	35	\$241.89	34%
Grand Junction, CO Metropolitan Statistical Area	576	\$415.44	33%
Grand Rapids-Wyoming, MI Metropolitan Statistical Area	3,038	\$286.75	34%
Grants Pass, OR Metropolitan Statistical Area	332	\$536.31	40%
Great Falls, MT Metropolitan Statistical Area	78	\$259.62	29%
Greeley, CO Metropolitan Statistical Area	1,118	\$358.20	30%
Green Bay, WI Metropolitan Statistical Area	597	\$346.02	38%
Greensboro-High Point, NC Metropolitan Statistical Area	2,600	\$284.59	33%
Greenville, NC Metropolitan Statistical Area	369	\$274.11	33%
Greenville-Anderson-Mauldin, SC Metropolitan Statistical Area	2,251	\$265.45	32%
Guayama, PR Metropolitan Statistical Area	42	\$177.46	34%
Gulfport-Biloxi-Pascagoula, MS Metropolitan Statistical Area	764	\$275.96	35%
Hagerstown-Martinsburg, MD-WV Metropolitan Statistical Area	1,651	\$427.52	32%
Hammond, LA Metropolitan Statistical Area	218	\$296.64	35%
Hanford-Corcoran, CA Metropolitan Statistical Area	927	\$424.50	34%
Harrisburg-Carlisle, PA Metropolitan Statistical Area	1,149	\$310.67	32%
Harrisonburg, VA Metropolitan Statistical Area	254	\$407.98	35%
Hartford-West Hartford-East Hartford, CT Metropolitan Statistical Area	5,764	\$454.17	36%
Hattiesburg, MS Metropolitan Statistical Area	242	\$236.68	32%
Hickory-Lenoir-Morganton, NC Metropolitan Statistical Area	1,070	\$243.85	31%
Hilton Head Island-Bluffton-Beaufort, SC Metropolitan Statistical Area	592	\$521.63	42%
Hinesville, GA Metropolitan Statistical Area	126	\$253.44	32%
Holland-Grand Haven, MI Metropolitan Statistical Area	238	\$256.51	27%
Homosassa Springs, FL Metropolitan Statistical Area	445	\$364.41	42%
Honolulu, HI Metropolitan Statistical Area	786	\$640.20	26%
Hot Springs, AR Metropolitan Statistical Area	146	\$315.46	36%
Houma-Thibodaux, LA Metropolitan Statistical Area	273	\$240.08	31%

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Appendix 8: HAMP Activity by MSA

Metropolitan Statistical Area	Permanent Modifications Started	Median Monthly Payment Reduction	Median Monthly Payment Reduction % of Pre-Modification Payment
Houston-The Woodlands-Sugar Land, TX Metropolitan Statistical Area	16,690	\$285.34	34%
Huntington-Ashland, WV-KY-OH Metropolitan Statistical Area	319	\$234.88	34%
Huntsville, AL Metropolitan Statistical Area	654	\$238.73	30%
Idaho Falls, ID Metropolitan Statistical Area	305	\$262.63	26%
Indianapolis-Carmel-Anderson, IN Metropolitan Statistical Area	5,582	\$275.72	32%
Iowa City, IA Metropolitan Statistical Area	106	\$312.17	32%
Ithaca, NY Metropolitan Statistical Area	53	\$343.54	34%
Jackson, MI Metropolitan Statistical Area	636	\$285.83	36%
Jackson, MS Metropolitan Statistical Area	1,759	\$250.47	32%
Jackson, TN Metropolitan Statistical Area	310	\$236.25	34%
Jacksonville, FL Metropolitan Statistical Area	10,233	\$371.44	35%
Jacksonville, NC Metropolitan Statistical Area	172	\$258.27	28%
Janesville-Beloit, WI Metropolitan Statistical Area	590	\$264.05	34%
Jefferson City, MO Metropolitan Statistical Area	157	\$211.37	30%
Johnson City, TN Metropolitan Statistical Area	263	\$251.91	32%
Johnstown, PA Metropolitan Statistical Area	108	\$222.99	32%
Jonesboro, AR Metropolitan Statistical Area	81	\$242.10	32%
Joplin, MO Metropolitan Statistical Area	242	\$199.60	31%
Kahului-Wailuku-Lahaina, HI Metropolitan Statistical Area	905	\$1,058.95	40%
Kalamazoo-Portage, MI Metropolitan Statistical Area	869	\$305.70	37%
Kankakee, IL Metropolitan Statistical Area	439	\$343.96	36%
Kansas City, MO-KS Metropolitan Statistical Area	5,978	\$311.79	34%
Kennewick-Richland, WA Metropolitan Statistical Area	373	\$272.83	31%
Killeen-Temple, TX Metropolitan Statistical Area	274	\$218.20	29%
Kingsport-Bristol-Bristol, TN-VA Metropolitan Statistical Area	363	\$237.73	33%
Kingston, NY Metropolitan Statistical Area	983	\$503.99	38%
Knoxville, TN Metropolitan Statistical Area	1,806	\$264.42	31%
Kokomo, IN Metropolitan Statistical Area	233	\$222.10	33%
La Crosse-Onalaska, WI-MN Metropolitan Statistical Area	149	\$263.54	29%
Lafayette, IN Metropolitan Statistical Area	81	\$207.52	25%
Lafayette, LA Metropolitan Statistical Area	595	\$239.39	30%
Lafayette-West Lafayette, IN Metropolitan Statistical Area	173	\$283.07	37%
Lake Charles, LA Metropolitan Statistical Area	279	\$232.72	32%
Lake Havasu City-Kingman, AZ Metropolitan Statistical Area	1,284	\$408.03	36%
Lakeland-Winter Haven, FL Metropolitan Statistical Area	4,546	\$368.94	36%
Lancaster, PA Metropolitan Statistical Area	1,124	\$306.45	30%
Lansing-East Lansing, MI Metropolitan Statistical Area	1,559	\$314.60	36%
Laredo, TX Metropolitan Statistical Area	527	\$287.49	36%
Las Cruces, NM Metropolitan Statistical Area	358	\$325.30	30%
Las Vegas-Henderson-Paradise, NV Metropolitan Statistical Area	26,794	\$527.45	38%
Lawrence, KS Metropolitan Statistical Area	161	\$319.99	32%
Lawton, OK Metropolitan Statistical Area	102	\$214.03	33%
Lebanon, PA Metropolitan Statistical Area	266	\$296.66	30%
Lewiston, ID-WA Metropolitan Statistical Area	97	\$269.66	26%
Lewiston-Auburn, ME Metropolitan Statistical Area	339	\$334.68	34%
Lexington-Fayette, KY Metropolitan Statistical Area	830	\$297.53	34%
Lima, OH Metropolitan Statistical Area	208	\$252.38	40%
Lincoln, NE Metropolitan Statistical Area	376	\$260.80	32%
Little Rock-North Little Rock-Conway, AR Metropolitan Statistical Area	1,177	\$244.48	31%
Logan, UT-ID Metropolitan Statistical Area	212	\$319.71	28%
Longview, TX Metropolitan Statistical Area	145	\$221.17	32%
Longview, WA Metropolitan Statistical Area	424	\$376.63	33%
Los Angeles-Long Beach-Anaheim, CA Metropolitan Statistical Area	84,746	\$845.21	40%
Los Angeles-Long Beach-Santa Ana, CA Metropolitan Statistical Area	23,617	\$677.22	31%
Louisville/Jefferson County, KY-IN Metropolitan Statistical Area	3,282	\$266.65	33%
Lubbock, TX Metropolitan Statistical Area	171	\$227.99	31%

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Appendix 8: HAMP Activity by MSA

Metropolitan Statistical Area	Permanent Modifications Started	Median Monthly Payment Reduction	Median Monthly Payment Reduction % of Pre-Modification Payment
Lynchburg, VA Metropolitan Statistical Area	460	\$248.76	28%
Macon, GA Metropolitan Statistical Area	886	\$279.23	37%
Madera, CA Metropolitan Statistical Area	1,686	\$509.75	38%
Madison, WI Metropolitan Statistical Area	1,220	\$394.42	34%
Manchester-Nashua, NH Metropolitan Statistical Area	2,176	\$476.08	33%
Manhattan, KS Metropolitan Statistical Area	64	\$330.37	32%
Mankato-North Mankato, MN Metropolitan Statistical Area	153	\$303.73	30%
Mansfield, OH Metropolitan Statistical Area	314	\$237.93	34%
Mayaguez, PR Metropolitan Statistical Area	82	\$229.26	38%
McAllen-Edinburg-Mission, TX Metropolitan Statistical Area	1,228	\$250.77	34%
Medford, OR Metropolitan Statistical Area	1,243	\$462.50	35%
Memphis, TN-MS-AR Metropolitan Statistical Area	7,417	\$296.78	36%
Merced, CA Metropolitan Statistical Area	2,464	\$529.34	37%
Miami-Fort Lauderdale-West Palm Beach, FL Metropolitan Statistical Area	79,363	\$542.23	42%
Michigan City-La Porte, IN Metropolitan Statistical Area	352	\$252.26	33%
Midland, MI Metropolitan Statistical Area	99	\$279.46	38%
Midland, TX Metropolitan Statistical Area	68	\$252.69	29%
Milwaukee-Waukesha-West Allis, WI Metropolitan Statistical Area	5,951	\$356.99	37%
Minneapolis-St. Paul-Bloomington, MN-WI Metropolitan Statistical Area	18,669	\$450.18	36%
Missoula, MT Metropolitan Statistical Area	254	\$410.55	31%
Mobile, AL Metropolitan Statistical Area	1,234	\$255.56	35%
Modesto, CA Metropolitan Statistical Area	6,697	\$565.81	37%
Monroe, LA Metropolitan Statistical Area	225	\$219.01	28%
Monroe, MI Metropolitan Statistical Area	754	\$354.54	35%
Montgomery, AL Metropolitan Statistical Area	851	\$233.79	29%
Morgantown, WV Metropolitan Statistical Area	49	\$384.61	38%
Morristown, TN Metropolitan Statistical Area	268	\$258.81	32%
Mount Vernon-Anacortes, WA Metropolitan Statistical Area	494	\$506.12	36%
Muncie, IN Metropolitan Statistical Area	186	\$201.37	32%
Muskegon, MI Metropolitan Statistical Area	616	\$244.76	37%
Myrtle Beach-Conway-North Myrtle Beach, SC-NC Metropolitan Statistical Area	1,786	\$386.37	36%
Napa, CA Metropolitan Statistical Area	1,135	\$834.06	36%
Naples-Immokalee-Marco Island, FL Metropolitan Statistical Area	2,467	\$611.42	42%
Nashville-Davidson--Murfreesboro--Franklin, TN Metropolitan Statistical Area	5,179	\$311.88	33%
New Bern, NC Metropolitan Statistical Area	118	\$348.31	42%
New Haven-Milford, CT Metropolitan Statistical Area	5,693	\$476.13	36%
New Orleans-Metairie, LA Metropolitan Statistical Area	4,345	\$331.69	35%
New York-Newark-Jersey City, NY-NJ-PA Metropolitan Statistical Area	108,642	\$805.05	40%
Niles-Benton Harbor, MI Metropolitan Statistical Area	489	\$274.68	34%
North Port-Sarasota-Bradenton, FL Metropolitan Statistical Area	5,379	\$473.29	39%
Norwich-New London, CT Metropolitan Statistical Area	1,448	\$481.71	37%
Ocala, FL Metropolitan Statistical Area	2,515	\$359.55	37%
Ocean City, NJ Metropolitan Statistical Area	589	\$472.07	33%
Odessa, TX Metropolitan Statistical Area	59	\$205.41	30%
Ogden-Clearfield, UT Metropolitan Statistical Area	1,835	\$360.30	29%
Oklahoma City, OK Metropolitan Statistical Area	1,876	\$258.49	33%
Olympia-Tumwater, WA Metropolitan Statistical Area	1,055	\$439.00	32%
Omaha-Council Bluffs, NE-IA Metropolitan Statistical Area	1,784	\$272.21	34%
Orlando-Kissimmee-Sanford, FL Metropolitan Statistical Area	26,969	\$456.41	39%
Oshkosh-Neenah, WI Metropolitan Statistical Area	278	\$277.74	35%
Owensboro, KY Metropolitan Statistical Area	124	\$195.49	32%
Oxnard-Thousand Oaks-Ventura, CA Metropolitan Statistical Area	7,560	\$837.76	36%
Palm Bay-Melbourne-Titusville, FL Metropolitan Statistical Area	4,591	\$400.35	38%
Palm Coast, FL Metropolitan Statistical Area	364	\$334.05	28%
Panama City, FL Metropolitan Statistical Area	642	\$386.81	36%
Parkersburg-Vienna, WV Metropolitan Statistical Area	104	\$184.53	29%

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Metropolitan Statistical Area	Permanent Modifications Started	Median Monthly Payment Reduction	Median Monthly Payment Reduction % of Pre-Modification Payment
Pascagoula, MS Metropolitan Statistical Area	155	\$215.69	26%
Pensacola-Ferry Pass-Brent, FL Metropolitan Statistical Area	1,702	\$307.11	34%
Peoria, IL Metropolitan Statistical Area	454	\$225.89	34%
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Metropolitan Statistical Area	28,618	\$398.99	33%
Phoenix-Mesa-Scottsdale, AZ Metropolitan Statistical Area	42,851	\$459.04	37%
Pine Bluff, AR Metropolitan Statistical Area	81	\$213.64	32%
Pittsburgh, PA Metropolitan Statistical Area	4,360	\$266.26	35%
Pittsfield, MA Metropolitan Statistical Area	243	\$329.84	33%
Pocatello, ID Metropolitan Statistical Area	169	\$255.62	31%
Ponce, PR Metropolitan Statistical Area	189	\$241.81	38%
Port St. Lucie, FL Metropolitan Statistical Area	5,246	\$460.43	39%
Portland-South Portland, ME Metropolitan Statistical Area	2,565	\$444.73	35%
Portland-Vancouver-Hillsboro, OR-WA Metropolitan Statistical Area	11,339	\$480.34	35%
Poughkeepsie-Newburgh-Middletown, NY Metropolitan Statistical Area	1,634	\$497.21	31%
Prescott, AZ Metropolitan Statistical Area	1,344	\$443.65	36%
Providence-Warwick, RI-MA Metropolitan Statistical Area	11,079	\$535.61	38%
Provo-Orem, UT Metropolitan Statistical Area	2,572	\$460.24	32%
Pueblo, CO Metropolitan Statistical Area	620	\$264.67	34%
Punta Gorda, FL Metropolitan Statistical Area	1,255	\$441.50	41%
Racine, WI Metropolitan Statistical Area	752	\$355.81	36%
Raleigh, NC Metropolitan Statistical Area	3,571	\$340.92	32%
Rapid City, SD Metropolitan Statistical Area	152	\$322.53	34%
Reading, PA Metropolitan Statistical Area	1,402	\$337.73	33%
Redding, CA Metropolitan Statistical Area	1,146	\$448.55	34%
Reno, NV Metropolitan Statistical Area	3,988	\$526.35	36%
Richmond, VA Metropolitan Statistical Area	5,822	\$367.96	32%
Riverside-San Bernardino-Ontario, CA Metropolitan Statistical Area	67,692	\$637.50	37%
Roanoke, VA Metropolitan Statistical Area	755	\$274.27	31%
Rochester, MN Metropolitan Statistical Area	415	\$328.33	33%
Rochester, NY Metropolitan Statistical Area	1,714	\$264.19	36%
Rockford, IL Metropolitan Statistical Area	1,431	\$321.07	37%
Rocky Mount, NC Metropolitan Statistical Area	387	\$246.04	34%
Rome, GA Metropolitan Statistical Area	185	\$237.07	31%
Sacramento--Roseville--Arden-Arcade, CA Metropolitan Statistical Area	22,844	\$610.50	36%
Saginaw, MI Metropolitan Statistical Area	465	\$263.27	36%
Salem, OR Metropolitan Statistical Area	1,656	\$383.99	34%
Salinas, CA Metropolitan Statistical Area	3,449	\$871.10	40%
Salisbury, MD-DE Metropolitan Statistical Area	1,434	\$422.68	35%
Salt Lake City, UT Metropolitan Statistical Area	5,794	\$422.52	33%
San Angelo, TX Metropolitan Statistical Area	52	\$182.47	26%
San Antonio-New Braunfels, TX Metropolitan Statistical Area	3,419	\$252.99	32%
San Diego-Carlsbad, CA Metropolitan Statistical Area	24,303	\$761.36	36%
San Francisco-Oakland-Hayward, CA Metropolitan Statistical Area	29,530	\$871.80	38%
San German, PR Metropolitan Statistical Area	83	\$236.24	34%
San Jose-Sunnyvale-Santa Clara, CA Metropolitan Statistical Area	9,488	\$960.48	37%
San Juan-Carolina-Caguas, PR Metropolitan Statistical Area	3,746	\$299.04	37%
San Luis Obispo-Paso Robles-Arroyo Grande, CA Metropolitan Statistical Area	1,562	\$769.00	36%
Sandusky, OH Metropolitan Statistical Area	71	\$217.31	27%
Santa Barbara-Santa Maria-Goleta, CA Metropolitan Statistical Area	563	\$593.42	30%
Santa Cruz-Watsonville, CA Metropolitan Statistical Area	1,517	\$978.54	38%
Santa Fe, NM Metropolitan Statistical Area	625	\$517.55	35%
Santa Maria-Santa Barbara, CA Metropolitan Statistical Area	2,097	\$771.72	40%
Santa Rosa, CA Metropolitan Statistical Area	4,086	\$807.08	37%
Savannah, GA Metropolitan Statistical Area	1,321	\$320.87	34%
Scranton--Wilkes-Barre--Hazleton, PA Metropolitan Statistical Area	1,438	\$284.34	36%
Seattle-Tacoma-Bellevue, WA Metropolitan Statistical Area	20,460	\$558.84	34%

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Metropolitan Statistical Area	Permanent Modifications Started	Median Monthly Payment Reduction	Median Monthly Payment Reduction % of Pre-Modification Payment
Sebastian-Vero Beach, FL Metropolitan Statistical Area	1,140	\$404.87	38%
Sebring, FL Metropolitan Statistical Area	335	\$404.23	43%
Sheboygan, WI Metropolitan Statistical Area	221	\$276.38	31%
Sherman-Denison, TX Metropolitan Statistical Area	166	\$233.69	32%
Shreveport-Bossier City, LA Metropolitan Statistical Area	807	\$238.79	31%
Sierra Vista-Douglas, AZ Metropolitan Statistical Area	195	\$325.43	35%
Sioux City, IA-NE-SD Metropolitan Statistical Area	196	\$240.79	36%
Sioux Falls, SD Metropolitan Statistical Area	248	\$227.36	26%
South Bend-Mishawaka, IN-MI Metropolitan Statistical Area	1,012	\$254.66	35%
Spartanburg, SC Metropolitan Statistical Area	883	\$245.96	32%
Spokane-Spokane Valley, WA Metropolitan Statistical Area	1,617	\$326.85	32%
Springfield, IL Metropolitan Statistical Area	199	\$244.10	36%
Springfield, MA Metropolitan Statistical Area	2,770	\$363.33	34%
Springfield, MO Metropolitan Statistical Area	768	\$262.65	33%
Springfield, OH Metropolitan Statistical Area	344	\$257.65	38%
St. Cloud, MN Metropolitan Statistical Area	493	\$326.08	32%
St. George, UT Metropolitan Statistical Area	1,048	\$535.84	37%
St. Joseph, MO-KS Metropolitan Statistical Area	187	\$257.40	37%
St. Louis, MO-IL Metropolitan Statistical Area	11,152	\$300.68	35%
State College, PA Metropolitan Statistical Area	144	\$365.57	35%
Staunton-Waynesboro, VA Metropolitan Statistical Area	171	\$379.25	36%
Steubenville-Weirton, OH-WV MSA	49	\$136.29	22%
Stockton-Lodi, CA Metropolitan Statistical Area	9,483	\$650.40	38%
Sumter, SC Metropolitan Statistical Area	212	\$236.42	35%
Syracuse, NY Metropolitan Statistical Area	803	\$254.50	34%
Tallahassee, FL Metropolitan Statistical Area	1,317	\$330.39	31%
Tampa-St. Petersburg-Clearwater, FL Metropolitan Statistical Area	22,725	\$406.15	38%
Terre Haute, IN Metropolitan Statistical Area	184	\$223.71	38%
Texarkana, TX-AR Metropolitan Statistical Area	101	\$198.15	29%
The Villages, FL Metropolitan Statistical Area	155	\$417.54	42%
Toledo, OH Metropolitan Statistical Area	2,201	\$259.57	35%
Topeka, KS Metropolitan Statistical Area	296	\$221.76	29%
Trenton, NJ Metropolitan Statistical Area	1,706	\$486.51	37%
Tucson, AZ Metropolitan Statistical Area	6,092	\$365.89	35%
Tulsa, OK Metropolitan Statistical Area	1,503	\$249.79	33%
Tuscaloosa, AL Metropolitan Statistical Area	365	\$286.97	32%
Tyler, TX Metropolitan Statistical Area	229	\$307.69	35%
Urban Honolulu, HI Metropolitan Statistical Area	2,013	\$819.09	34%
Utica-Rome, NY Metropolitan Statistical Area	368	\$256.00	36%
Valdosta, GA Metropolitan Statistical Area	206	\$281.43	32%
Vallejo-Fairfield, CA Metropolitan Statistical Area	6,442	\$726.24	36%
Victoria, TX Metropolitan Statistical Area	44	\$238.42	33%
Vineland-Bridgeton, NJ Metropolitan Statistical Area	751	\$359.35	35%
Virginia Beach-Norfolk-Newport News, VA-NC Metropolitan Statistical Area	7,171	\$392.71	32%
Visalia-Porterville, CA Metropolitan Statistical Area	3,884	\$423.28	36%
Waco, TX Metropolitan Statistical Area	192	\$202.42	31%
Walla Walla, WA Metropolitan Statistical Area	79	\$353.43	35%
Warner Robins, GA Metropolitan Statistical Area	331	\$275.85	33%
Washington-Arlington-Alexandria, DC-VA-MD-WV Metropolitan Statistical Area	48,973	\$640.19	35%
Waterloo-Cedar Falls, IA Metropolitan Statistical Area	219	\$206.19	32%
Watertown-Fort Drum, NY Metropolitan Statistical Area	46	\$218.36	29%
Wausau, WI Metropolitan Statistical Area	195	\$300.58	37%
Weirton-Steubenville, WV-OH Metropolitan Statistical Area	95	\$241.60	37%
Wenatchee, WA Metropolitan Statistical Area	301	\$363.29	30%
Wheeling, WV-OH Metropolitan Statistical Area	123	\$171.48	30%
Wichita Falls, TX Metropolitan Statistical Area	65	\$159.33	28%

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Metropolitan Statistical Area	Permanent Modifications Started	Median Monthly Payment Reduction	Median Monthly Payment Reduction % of Pre-Modification Payment
Wichita, KS Metropolitan Statistical Area	818	\$240.25	34%
Williamsport, PA Metropolitan Statistical Area	159	\$210.76	30%
Wilmington, NC Metropolitan Statistical Area	1,148	\$379.64	34%
Winchester, VA-WV Metropolitan Statistical Area	824	\$455.94	31%
Winston-Salem, NC Metropolitan Statistical Area	1,821	\$273.50	33%
Worcester, MA-CT Metropolitan Statistical Area	5,650	\$506.74	37%
Yakima, WA Metropolitan Statistical Area	417	\$278.63	31%
Yauco, PR Metropolitan Statistical Area	5	\$188.51	29%
York-Hanover, PA Metropolitan Statistical Area	1,713	\$367.31	32%
Youngstown-Warren-Boardman, OH-PA Metropolitan Statistical Area	1,329	\$256.14	37%
Yuba City, CA Metropolitan Statistical Area	1,440	\$500.35	36%
Yuma, AZ Metropolitan Statistical Area	1,208	\$338.91	35%