



HOPE NOW

Snapshot Industry Extrapolations and HAMP Metrics

Three Month

	Q3-2015	Q4-2015	Q1-2016	Q2-2016	Q3-2016	Aug-16	Sep-16	Oct-16
Total Completed Modifications	97,773	84,798	86,167	100,198	101,908	36,161	30,799	27,841
HAMP Permanent Modifications ¹	28,748	23,680	24,329	31,684	32,586	10,610	9,895	8,900
Proprietary Modifications Completed ²	69,025	61,118	61,838	68,514	69,322	25,551	20,904	18,941
Reduced P&I Modifications (10% or greater)	40,743	34,217	31,880	32,012	31,716	11,763	9,467	8,897
<i>% of Proprietary Modifications</i>	59%	56%	52%	47%	46%	46%	45%	47%
Completed Short Sale	20,822	18,675	18,600	18,444	16,570	5,803	5,069	4,735
Deed-In-Lieu	4,478	4,237	5,302	4,924	4,692	1,634	1,624	1,311
Foreclosure Starts	159,139	156,433	178,976	151,555	157,359	58,197	47,410	45,893
Foreclosure Sales	80,077	76,627	90,998	81,473	75,006	25,834	23,717	19,394
60+ Days Delinquency	1,654,348	1,624,769	1,718,297	1,540,483	1,529,124	1,520,694	1,487,316	1,472,328

¹Source - Making Home Affordable. Estimated.

²Extrapolated. Modifications Completed was revised in December 2009 to include Current Modifications and specifically exclude HAMP.

*Survey data may be restated from time to time based on servicers' collection and reporting. HOPE NOW reports and extrapolates data. Any data changes will be reflected in monthly reporting.



HOPE NOW

Industry Market Coverage

INDUSTRY MARKET COVERAGE

Millions of Residential Mortgage Loans

	Loan Count			Hope Now Estimated Percent of Industry	# of Hope Now Companies Reporting
	Hope Now Alliance Survey (Oct 2016)	MBA Delinquency Survey (Q3-2016)*	MBA Survey Extrapolated to Total Industry		
Total	21.1	38.0	43.2	48.9%	16
Prime	16.8	35.2	41.7	40.4%	14
Subprime	4.3	2.8	4.0	107.0%	14

*"MBA Delinquency Survey" data is for Q3-2016, while "HOPE NOW Alliance Survey" data is for October 2016. MBA estimates that its survey covers approximately 88% of the total industry. "Hope Now Estimated Percent of Industry" is derived by dividing "Hope Now Alliance Survey" (October 2016) by "MBA Survey Extrapolated to Total Industry" (Q3-2016). "Hope Now Estimated Percent of Industry" estimates may increase or decrease slightly when the MBA releases its Delinquency Survey data for Q4-2016.

**Survey data may be restated from time to time based on servicers' collection and reporting. HOPE NOW reports and extrapolates data as provided by servicers to a third-party data aggregation vendor. Any data changes will be reflected in monthly reporting.

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HOPE NOW
Industry Extrapolations and Metrics (October 2016)

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December 13, 2016



HOPE NOW
 Total Solutions
 Industry Extrapolations and HAMP Metrics (July 2007 - October 2016)

"LIFE TO DATE" TOTAL SOLUTIONS

	Q3-Q4 2007	2008	2009	2010	2011	2012	2013	2014	2015	Aug-16	Sep-16	Oct-16	"Life to Date" Total
Total Solutions	912,671	2,258,603	4,252,078	4,579,587	3,640,540	3,056,234	2,649,630	1,881,515	1,448,828	119,306	112,116	113,166	25,791,505
HAMP Permanent Modifications ¹	N/A	N/A	66,938	512,712	353,677	203,155	175,076	136,898	117,267	10,610	9,895	8,900	1,663,222
HAMP Trial Modifications ¹	N/A	N/A	955,000	526,000	293,595	201,054	176,064	127,694	116,265	9,445	10,951	14,231	2,492,128
Proprietary Modifications Completed ²	206,240	961,355	1,172,490	1,245,095	692,385	660,642	592,382	352,134	301,786	25,551	20,904	18,941	6,403,126
Other Workout Plans Completed (Non-HAMP) ³	706,431	1,297,248	2,057,649	2,295,780	2,300,883	1,991,383	1,706,108	1,264,789	913,510	73,700	70,366	71,094	15,233,029

¹Source - Making Home Affordable. Estimated. Trial modifications that become permanent may be double counted

²HOPE NOW data is extrapolated based on the "MBA Delinquency Survey" for Q3-2016. MBA estimates that its survey covers approximately 88% of the total industry. HOPE NOW data estimates for October 2016 may increase or decrease slightly when the MBA releases its Delinquency Survey data for Q4-2016.

³Extrapolated. Other Workout Plans Completed is comprised of Repayment Plans Initiated (tracked from Q3-2007), Other Retention Plans Completed and Liquidation Plans (tracked from December 2009).



HOPE NOW
 "Life to Date" Completed Modifications
 Industry Extrapolations and HAMP Metrics (July 2007 - October 2016)

"LIFE TO DATE" COMPLETED MODIFICATIONS

	Q3-Q4 2007	2008	2009	2010	2011	2012	2013	2014	2015	Aug-16	Sep-16	Oct-16	"Life to Date" Total
Total Completed Modifications	206,240	961,355	1,239,428	1,757,807	1,046,062	863,797	767,458	489,032	419,053	36,161	30,799	27,841	8,066,348
HAMP Permanent Modifications ¹	N/A	N/A	66,938	512,712	353,677	203,155	175,076	136,898	117,267	10,610	9,895	8,900	1,663,222
Proprietary Modifications Completed ²	206,240	961,355	1,172,490	1,245,095	692,385	660,642	592,382	352,134	301,786	25,551	20,904	18,941	6,403,126

¹Source - Making Home Affordable. Estimated.

²Extrapolated. Modifications Completed was revised in December 2009 to include Current Modifications and specifically exclude HAMP.



HOPE NOW
 Proprietary Modifications (Non-HAMP)
 Industry Extrapolations (October 2015 - October 2016)

PROPRIETARY MODIFICATIONS (Non-HAMP)¹

	Oct-15	Nov-15	Dec-15	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Total Jun-10 to Oct-16
Proprietary Modifications ²	21,677	18,304	21,137	19,208	19,082	23,548	21,464	21,186	25,864	22,867	25,551	20,904	18,941	3,547,679
Proprietary Reduced P&I Modifications ³ (10% or greater)	12,418	10,482	11,734	9,717	10,016	12,147	10,785	10,746	10,481	10,486	11,763	9,467	8,897	2,318,875
<i>% of Proprietary Modifications</i>	57%	57%	56%	51%	52%	52%	50%	51%	41%	46%	46%	45%	47%	65%

¹HOPE NOW data is extrapolated based on the "MBA Delinquency Survey" for Q3-2016. MBA estimates that its survey covers approximately 88% of the total industry. HOPE NOW data estimates for October 2016 may increase or decrease slightly when the MBA releases its Delinquency Survey data for Q4-2016.

²Definition of Modification Field was adjusted in December 2009 to reflect Proprietary Modifications (specifically excluding HAMP) and include Current Modifications.

³Total for this field begins in June 2010.



HOPE NOW
Total Solutions
Industry Extrapolations

WORKOUT PLANS (Non-HAMP)

	Q3-Q4 2007	2008	2009	2010	2011	2012	2013	2014	2015	Aug-16	Sep-16	Oct-16	Total Jul-07 to Oct-16
Total Workout Plans (Non-HAMP)	912,671	2,258,603	3,207,275	3,432,606	2,592,359	2,205,727	1,983,898	1,458,366	1,109,372	91,813	84,577	83,989	20,004,164
Prime	380,858	941,247	1,902,889	2,192,799	1,688,366	1,292,267	1,257,613	1,040,531	838,010	72,048	66,741	65,714	12,185,556
Subprime	531,813	1,317,356	1,304,386	1,239,807	903,993	913,460	726,285	417,835	271,362	19,765	17,836	18,274	7,818,608
Repayment Plans Initiated¹	706,431	1,297,248	1,964,944	1,340,560	1,117,162	738,278	731,989	698,336	541,143	41,294	43,196	45,242	9,532,842
Prime	314,510	674,270	1,374,529	1,006,452	856,586	506,226	497,847	543,279	440,076	33,009	35,102	36,180	6,532,758
Subprime	391,921	622,978	590,415	334,108	260,577	232,052	234,142	155,057	101,068	8,286	8,094	9,063	3,000,084
Proprietary Modifications Completed²	206,240	961,355	1,172,490	1,245,095	692,385	660,642	592,382	352,134	301,786	25,551	20,904	18,941	6,403,126
Prime	66,348	266,978	493,580	701,160	431,284	420,859	448,275	242,705	227,973	20,747	16,511	15,019	3,468,517
Subprime	139,892	694,377	678,910	543,935	261,102	239,783	144,107	109,430	73,812	4,804	4,393	3,922	2,934,608
Other Retention Plans Completed³			69,840	846,951	782,812	806,807	659,527	407,896	266,443	24,967	20,476	19,805	4,068,196
Prime			34,779	485,187	400,497	365,182	311,491	254,548	169,961	18,292	15,128	14,515	2,184,281
Subprime			35,061	361,763	382,315	441,625	348,036	153,348	96,482	6,675	5,349	5,290	1,883,915

¹Definition of this field was revised in December 2009. HOPE NOW also began collecting Occupancy data at this time.

²Proprietary Modifications Completed was revised in December 2009 to include Current Modifications and specifically exclude HAMP.

³Other Retention Plans Completed is a new field added in December 2009. It is defined as the number of loans where the customer completed the terms of other retention plan such as: FHA Partial Claim, FHA Secured, VA Refund, Stipulated Repayment / Stip-to-Mod, Forbearance Plans, MI Claim Advance, Reaged / Deferred / Extended, FNMA Home Saver Forbearance, Payment Reduction Plan, or other GSE-sponsored forbearance program.



HOPE NOW
60+ Delinquency
Industry Extrapolations

60+ DELINQUENCY (All Loans)

<i>In thousands except for ratios</i>	Oct-15	Nov-15	Dec-15	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Average Dec-09 to Oct-16
Number of Estimated Industry Loans ¹	44,154	44,154	44,154	44,248	44,248	44,248	42,841	42,841	42,841	43,178	43,178	43,178	43,178	47,247
Prime	40,990	40,990	40,990	40,957	40,957	40,957	39,657	39,657	39,657	40,014	40,014	40,014	40,014	42,951
Subprime	3,164	3,164	3,164	3,291	3,291	3,291	3,183	3,183	3,183	3,164	3,164	3,164	3,164	4,296
60+ Days Delinquency	1,632	1,625	1,617	1,858	1,652	1,645	1,587	1,566	1,468	1,579	1,521	1,487	1,472	2,359
Prime	1,208	1,204	1,206	1,402	1,213	1,216	1,177	1,156	1,067	1,185	1,142	1,135	1,127	1,613
Subprime	424	421	412	456	439	429	410	410	401	394	379	352	346	747
60 Days+ Delinquency (Percentage of Total Loans)	4%	4%	4%	4%	4%	4%	4%	4%	3%	4%	4%	3%	3%	5%
Prime	3%	3%	3%	3%	3%	3%	3%	3%	3%	3%	3%	3%	3%	4%
Subprime	13%	13%	13%	14%	13%	13%	13%	13%	13%	12%	12%	11%	11%	17%

¹HOPE NOW data is extrapolated based on the "MBA Delinquency Survey" for Q3-2016. MBA estimates that its survey covers approximately 88% of the total industry. HOPE NOW data estimates for October 2016 may increase or decrease slightly when the MBA releases its Delinquency Survey data for Q4-2016.



HOPE NOW
Foreclosure Starts and Sales
Industry Extrapolations (July 2007 - October 2016)

FORECLOSURE STARTS (All Loans)

	Q3-Q4 2007	2008	2009	2010	2011	2012	2013	2014	2015	Aug-16	Sep-16	Oct-16
Total	1,060,052	2,215,413	2,836,739	2,621,264	2,259,108	1,922,523	1,277,322	841,676	704,545	58,197	47,410	45,893
Prime	429,815	1,156,480	1,972,242	1,983,291	1,696,421	1,479,618	966,215	638,207	560,359	47,057	39,081	38,770
Subprime	630,237	1,058,932	864,497	637,974	562,687	442,905	311,107	203,469	144,185	11,140	8,329	7,123

FORECLOSURE SALES (All Loans)

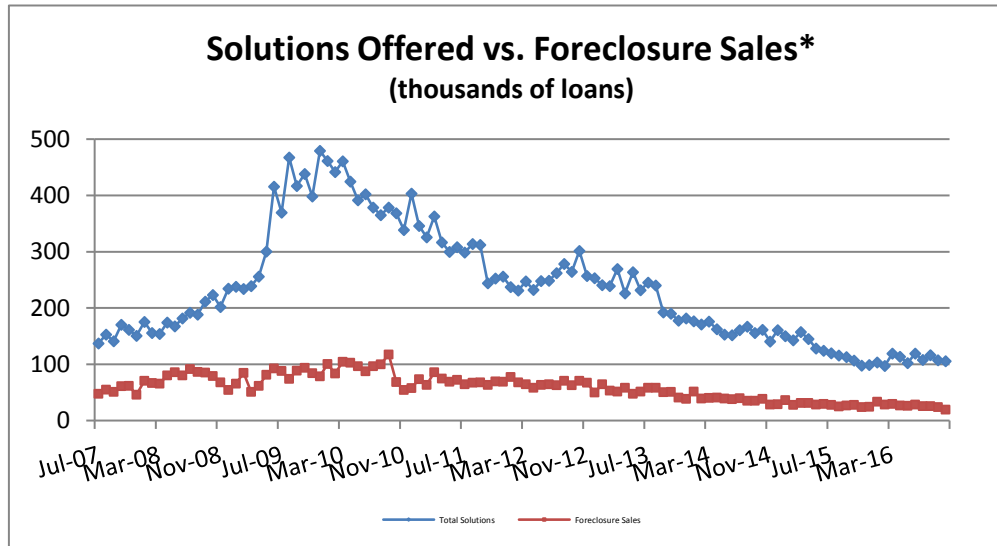
	Q3-Q4 2007	2008	2009	2010	2011	2012	2013	2014	2015	Aug-16	Sep-16	Oct-16
Total	321,621	914,624	946,527	1,083,573	840,186	778,508	624,445	454,717	342,038	25,834	23,717	19,394
Prime	125,657	423,774	620,347	811,944	638,987	610,712	487,863	340,770	259,528	20,092	18,998	15,093
Subprime	195,964	490,850	326,180	271,629	201,199	167,796	136,582	113,947	82,511	5,742	4,719	4,301

*HOPE NOW data is extrapolated based on the "MBA Delinquency Survey" for Q3-2016. MBA estimates that its survey covers approximately 88% of the total industry. HOPE NOW data estimates for October 2016 may increase or decrease slightly when the MBA releases its Delinquency Survey data for Q4-2016.



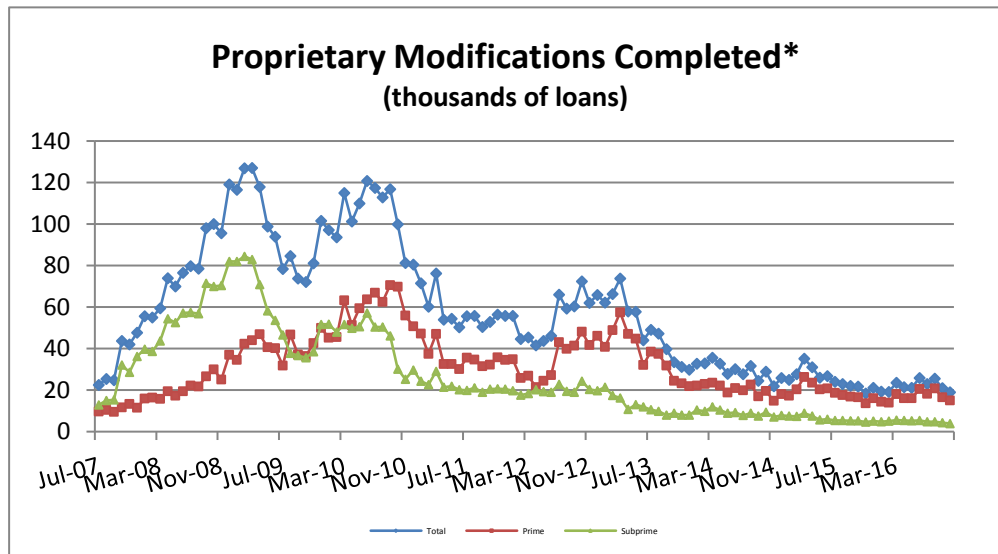
HOPE NOW

Industry Extrapolations and HAMP Metrics
October 2016



Source: Making Home Affordable and HOPE NOW

*Total Solutions is comprised of HAMP Permanent and Trial Loans, Proprietary Modifications Completed, Repayment Plans Initiated, Other Retention Plans Completed, Short Sales and Deed-in-Lieu

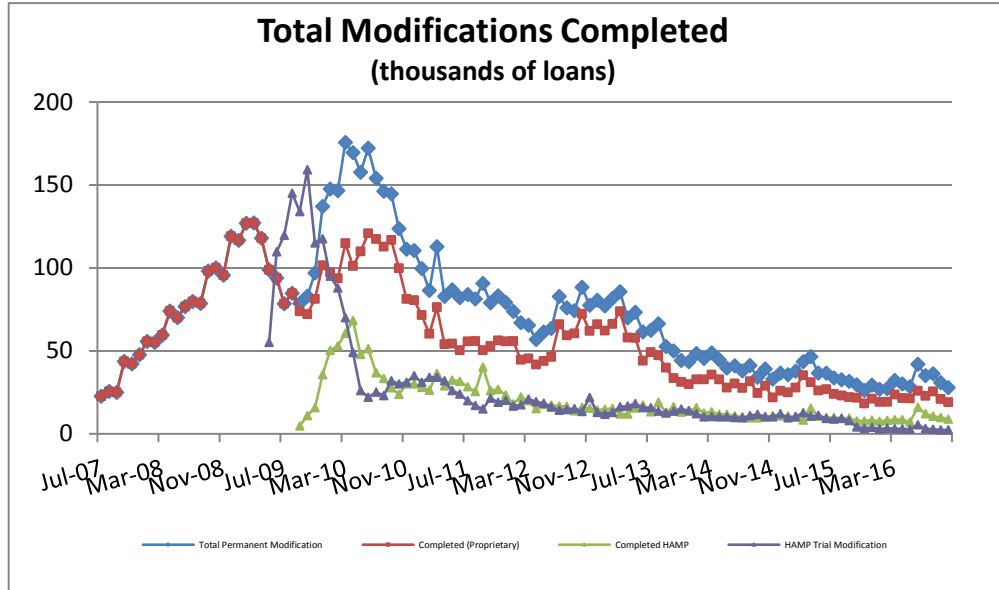


*Non-HAMP

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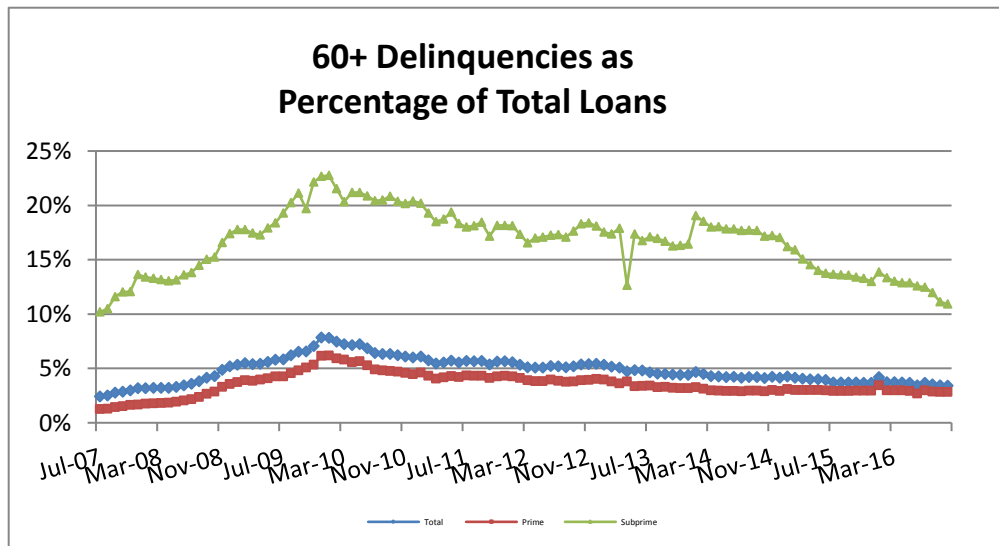
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Industry Extrapolations and HAMP Metrics
October 2016



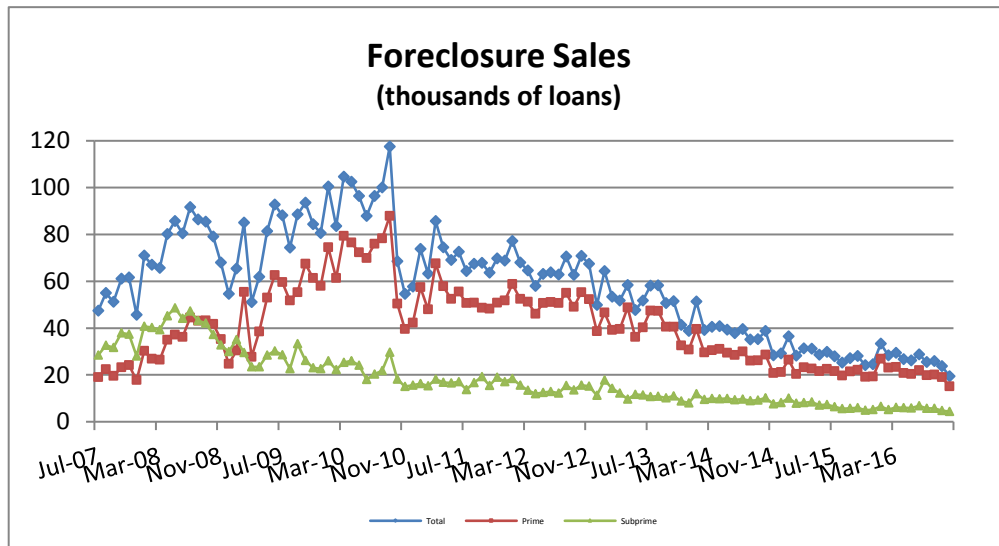
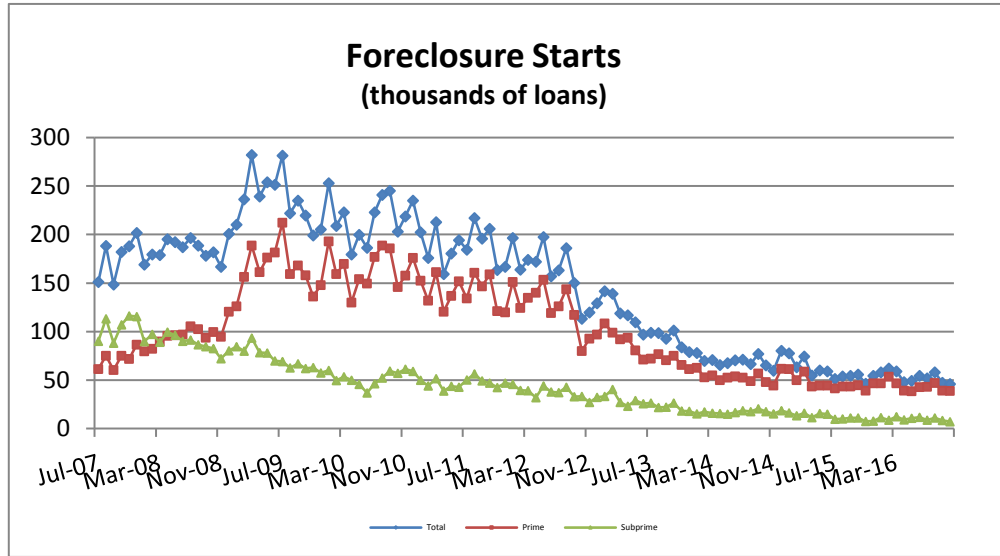
Source: Making Home Affordable and HOPE NOW

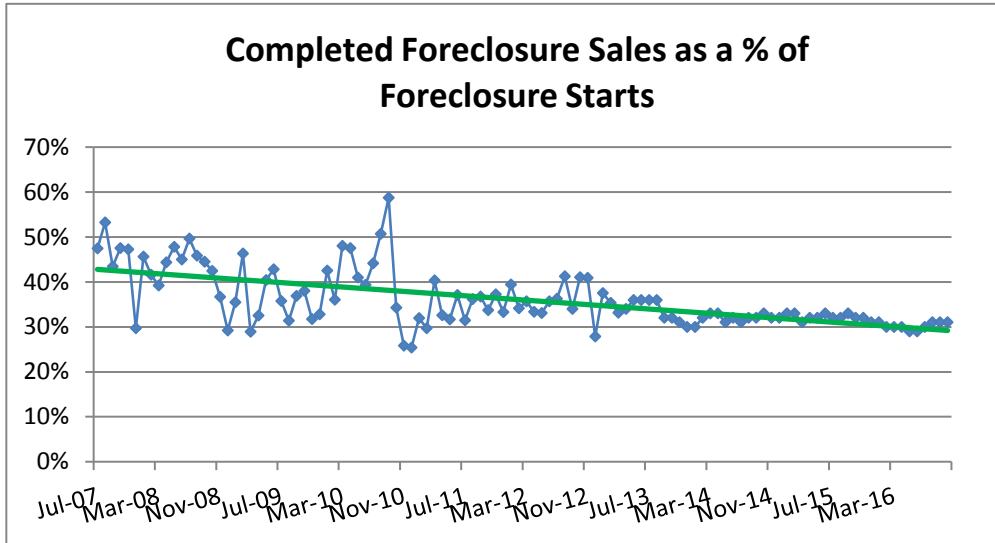
Total Permanent Modifications is the sum of Completed HAMP and Completed (Proprietary). HOPE NOW has collected data on Completed (Proprietary) Modifications since 2007. Data for HAMP Trial Modifications began in May 2009 while data for Completed HAMP loans began in September 2009.



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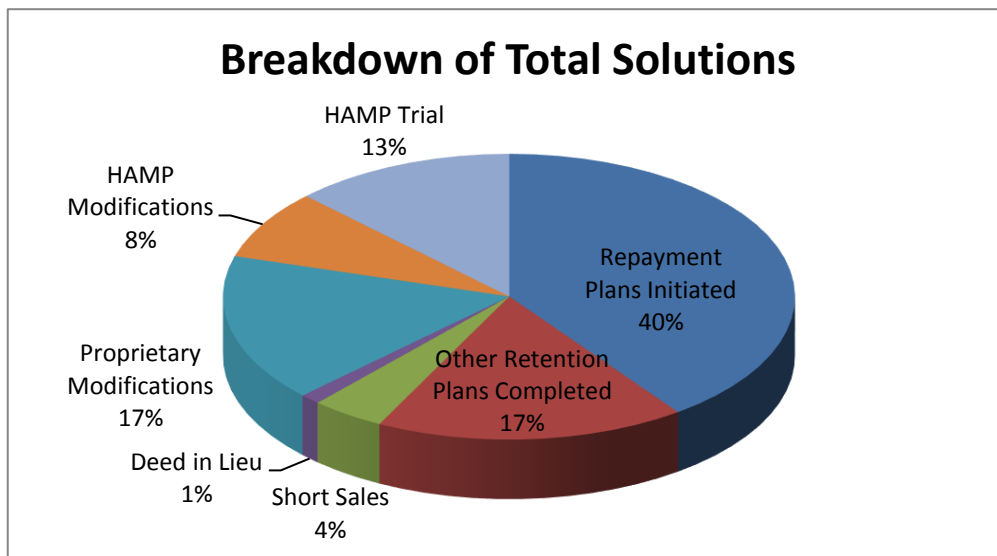
Industry Extrapolations and HAMP Metrics
October 2016





Source: Freddie Mac State Foreclosure Timelines and HOPE NOW

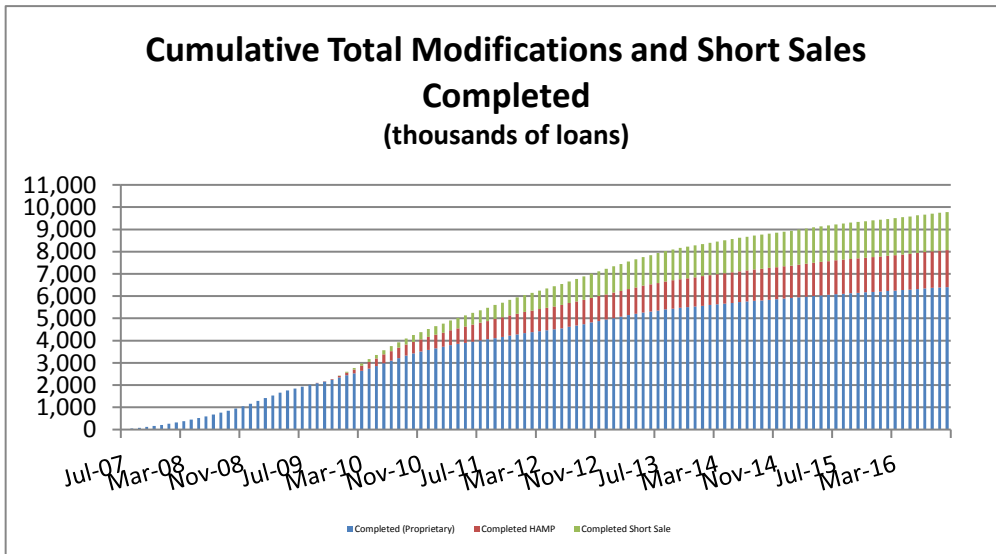
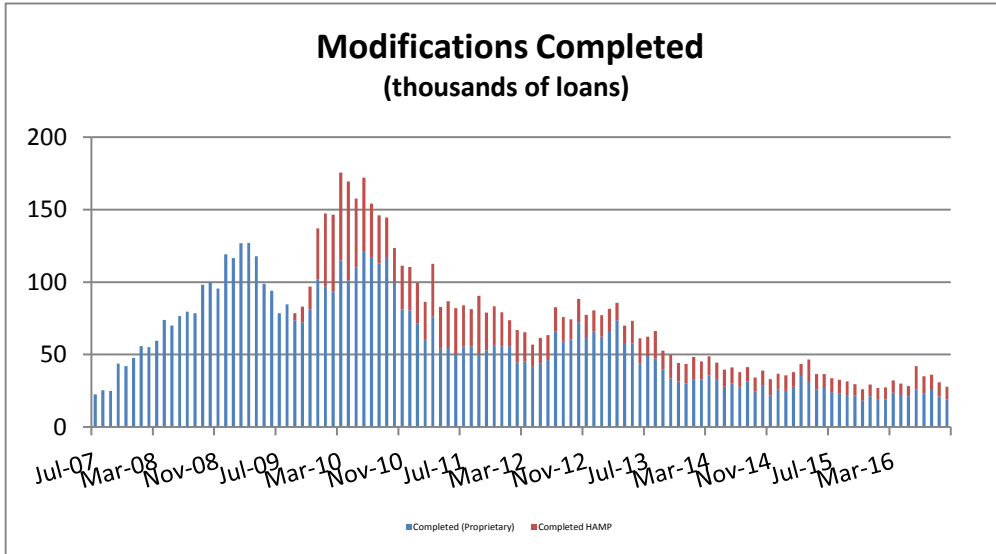
*There is a time lag between a foreclosure start and its completion. During this time many foreclosure starts drop out for a variety of reasons. The time lag varies for individual states, ranging between 2 and 12 months. The percentages in this graph adjust for this lag. The weighted average time between foreclosure start to completion is approximately 6 months. This is calculated by multiplying the number of loans for each state by the average time from foreclosure initiation to completed foreclosure sale, summing the results for all states, and then dividing the aggregate by the total number of loans for all states.





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Industry Extrapolations and HAMP Metrics
October 2016



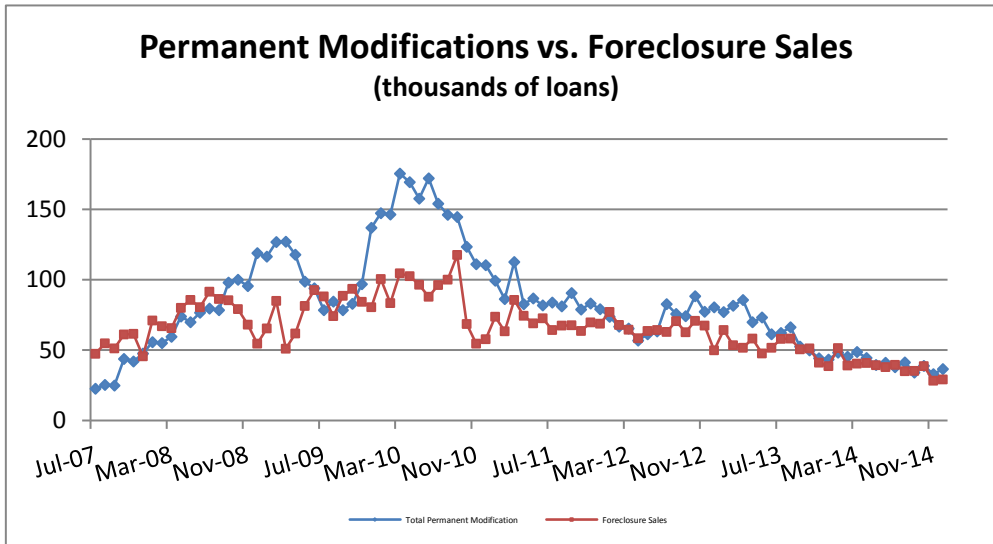
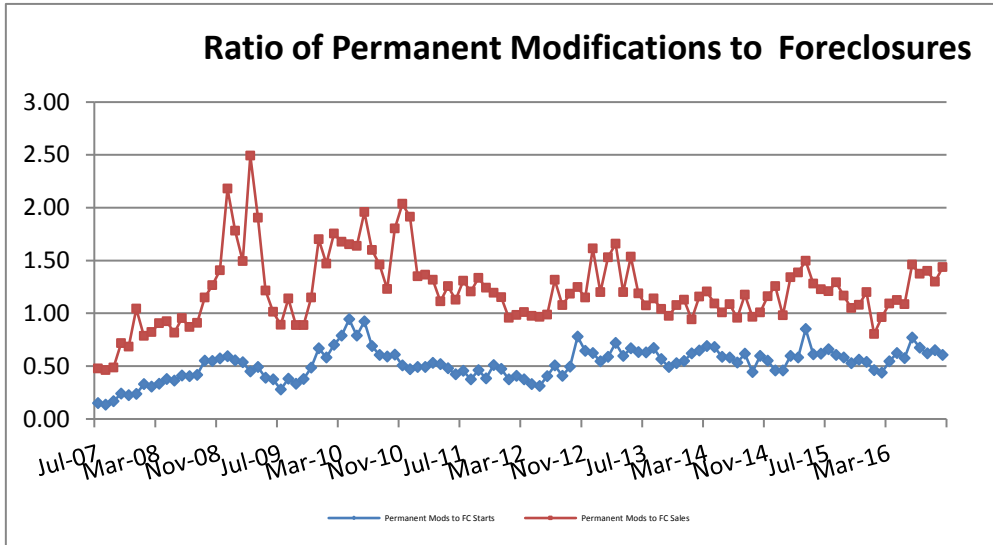
Source: Making Home Affordable and HOPE NOW
HOPE NOW has collected data on Completed (Proprietary) Modifications since 2007. Data for Completed HAMP loans began in September 2009.
HOPE NOW began collecting short sale data in December of 2009.

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Industry Extrapolations and HAMP Metrics
October 2016



Source: Making Home Affordable and HOPE NOW
 Permanent Modifications is the sum of Completed HAMP and Completed (Proprietary).
 HOPE NOW has collected data on Completed (Proprietary) Modifications since 2007. Data for Completed HAMP loans began in September 2009.

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