



HOPE NOW

Snapshot Industry Extrapolations and HAMP Metrics

Three Month

	Q1-2015	Q2-2015	Q3-2015	Q4-2015	Q1-2016	Feb-16	Mar-16	Apr-16
Total Completed Modifications	116,824	119,658	97,773	84,798	86,167	27,244	32,099	30,687
HAMP Permanent Modifications ¹	29,101	35,738	28,748	23,680	24,329	8,162	8,551	8,563
Proprietary Modifications Completed ²	87,723	83,920	69,025	61,118	61,838	19,082	23,548	22,124
Reduced P&I Modifications (10% or greater)	55,632	51,577	40,743	34,217	31,880	10,016	12,147	11,396
<i>% of Proprietary Modifications</i>	63%	61%	59%	56%	52%	52%	52%	52%
Completed Short Sale	22,932	23,670	20,822	18,675	18,600	5,327	7,474	6,320
Deed-In-Lieu	5,828	5,344	4,478	4,237	5,302	1,618	2,003	1,652
Foreclosure Starts	215,359	173,613	159,139	156,433	178,976	62,096	58,944	49,632
Foreclosure Sales	95,889	89,445	80,077	76,627	90,998	28,267	29,398	27,608
60+ Days Delinquency	1,922,814	1,811,343	1,654,348	1,624,769	1,718,297	1,651,847	1,645,188	1,639,927

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 Extrapolations and Metrics (April 2016)

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June 15, 2016



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 (Apr 2016)	MBA Delinquency Survey (Q1-2016)*	MBA Survey Extrapolated to Total Industry		
Total	21.2	38.9	44.2	47.9%	16
Prime	17.3	36.0	41.7	41.6%	14
Subprime	3.9	2.9	4.0	96.2%	14

*"MBA Delinquency Survey" data is for Q1-2016, while "HOPE NOW Alliance Survey" data is for April 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" (April 2016) by "MBA Survey Extrapolated to Total Industry" (Q1-2016). "Hope Now Estimated Percent of Industry" estimates may increase or decrease slightly when the MBA releases its Delinquency Survey data for Q2-2016.

**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
 Total Solutions
 Industry Extrapolations and HAMP Metrics (July 2007 - April 2016)

"LIFE TO DATE" TOTAL SOLUTIONS

	Q3-Q4 2007	2008	2009	2010	2011	2012	2013	2014	2015	Feb-16	Mar-16	Apr-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	97,217	118,822	116,860	25,115,759
HAMP Permanent Modifications ¹	N/A	N/A	66,938	512,712	353,677	203,155	175,076	136,898	117,267	8,162	8,551	8,563	1,598,615
HAMP Trial Modifications ¹	N/A	N/A	955,000	526,000	293,595	201,054	176,064	127,694	116,265	8,171	7,876	7,890	2,427,398
Proprietary Modifications Completed ²	206,240	961,355	1,172,490	1,245,095	692,385	660,642	592,382	352,134	301,786	19,082	23,548	22,124	6,268,472
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	61,802	78,847	78,283	14,821,274

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 Q1-2016. MBA estimates that its survey covers approximately 88% of the total industry. HOPE NOW data estimates for April 2016 may increase or decrease slightly when the MBA releases its Delinquency Survey data for Q2-2016.

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 - April 2016)

"LIFE TO DATE" COMPLETED MODIFICATIONS

	Q3-Q4 2007	2008	2009	2010	2011	2012	2013	2014	2015	Feb-16	Mar-16	Apr-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	27,244	32,099	30,687	7,867,087
HAMP Permanent Modifications ¹	N/A	N/A	66,938	512,712	353,677	203,155	175,076	136,898	117,267	8,162	8,551	8,563	1,598,615
Proprietary Modifications Completed ²	206,240	961,355	1,172,490	1,245,095	692,385	660,642	592,382	352,134	301,786	19,082	23,548	22,124	6,268,472

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 (April 2015 - April 2016)

PROPRIETARY MODIFICATIONS (Non-HAMP)¹

	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15	Jan-16	Feb-16	Mar-16	Apr-16	Total Jun-10 to Apr-16
Proprietary Modifications ²	31,069	26,019	26,833	24,007	22,987	22,031	21,677	18,304	21,137	19,208	19,082	23,548	22,124	3,413,026
Proprietary Reduced P&I Modifications ³ (10% or greater)	19,415	15,796	16,367	14,345	13,553	12,845	12,418	10,482	11,734	9,717	10,016	12,147	11,396	2,257,646
% of Proprietary Modifications	62%	61%	61%	60%	59%	58%	57%	57%	56%	51%	52%	52%	52%	66%

¹HOPE NOW data is extrapolated based on the "MBA Delinquency Survey" for Q1-2016. MBA estimates that its survey covers approximately 88% of the total industry. HOPE NOW data estimates for April 2016 may increase or decrease slightly when the MBA releases its Delinquency Survey data for Q2-2016.

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	Feb-16	Mar-16	Apr-16	Total Jul-07 to Apr-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	73,939	92,918	92,435	19,500,458
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	56,341	69,920	69,530	11,793,925
Subprime	531,813	1,317,356	1,304,386	1,239,807	903,993	913,460	726,285	417,835	271,362	17,598	22,999	22,905	7,706,533
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	34,846	39,999	43,269	9,297,564
Prime	314,510	674,270	1,374,529	1,006,452	856,586	506,226	497,847	543,279	440,076	28,197	32,662	34,532	6,345,365
Subprime	391,921	622,978	590,415	334,108	260,577	232,052	234,142	155,057	101,068	6,649	7,337	8,737	2,952,199
Proprietary Modifications Completed²	206,240	961,355	1,172,490	1,245,095	692,385	660,642	592,382	352,134	301,786	19,082	23,548	22,124	6,268,472
Prime	66,348	266,978	493,580	701,160	431,284	420,859	448,275	242,705	227,973	13,929	18,031	16,590	3,362,074
Subprime	139,892	694,377	678,910	543,935	261,102	239,783	144,107	109,430	73,812	5,153	5,517	5,534	2,906,398
Other Retention Plans Completed³			69,840	846,951	782,812	806,807	659,527	407,896	266,443	20,010	29,372	27,042	3,934,422
Prime			34,779	485,187	400,497	365,182	311,491	254,548	169,961	14,214	19,227	18,408	2,086,486
Subprime			35,061	361,763	382,315	441,625	348,036	153,348	96,482	5,797	10,145	8,634	1,847,936

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>	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15	Jan-16	Feb-16	Mar-16	Apr-16	Average Dec-09 to Apr-16
Number of Estimated Industry Loans ¹	45,684	45,684	45,684	44,720	44,720	44,720	44,154	44,154	44,154	44,248	44,248	44,248	44,248	47,635
Prime	41,676	41,676	41,676	41,444	41,444	41,444	40,990	40,990	40,990	40,957	40,957	40,957	40,957	43,235
Subprime	4,007	4,007	4,007	3,276	3,276	3,276	3,164	3,164	3,164	3,291	3,291	3,291	3,291	4,400
60+ Days Delinquency	1,828	1,816	1,790	1,652	1,655	1,657	1,632	1,625	1,617	1,858	1,652	1,645	1,640	2,426
Prime	1,246	1,254	1,239	1,204	1,209	1,211	1,208	1,204	1,206	1,402	1,213	1,216	1,216	1,650
Subprime	582	562	551	448	446	445	424	421	412	456	439	429	424	775
60 Days+ Delinquency (Percentage of Total Loans)	4%	4%	4%	4%	4%	4%	4%	4%	4%	4%	4%	4%	4%	5%
Prime	3%	3%	3%	3%	3%	3%	3%	3%	3%	3%	3%	3%	3%	4%
Subprime	15%	14%	14%	14%	14%	14%	13%	13%	13%	14%	13%	13%	13%	18%

¹HOPE NOW data is extrapolated based on the "MBA Delinquency Survey" for Q1-2016. MBA estimates that its survey covers approximately 88% of the total industry. HOPE NOW data estimates for April 2016 may increase or decrease slightly when the MBA releases its Delinquency Survey data for Q2-2016.



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

FORECLOSURE STARTS (All Loans)

	Q3-Q4 2007	2008	2009	2010	2011	2012	2013	2014	2015	Feb-16	Mar-16	Apr-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	62,096	58,944	49,632
Prime	429,815	1,156,480	1,972,242	1,983,291	1,696,421	1,479,618	966,215	638,207	560,359	53,512	46,560	40,227
Subprime	630,237	1,058,932	864,497	637,974	562,687	442,905	311,107	203,469	144,185	8,584	12,384	9,405

FORECLOSURE SALES (All Loans)

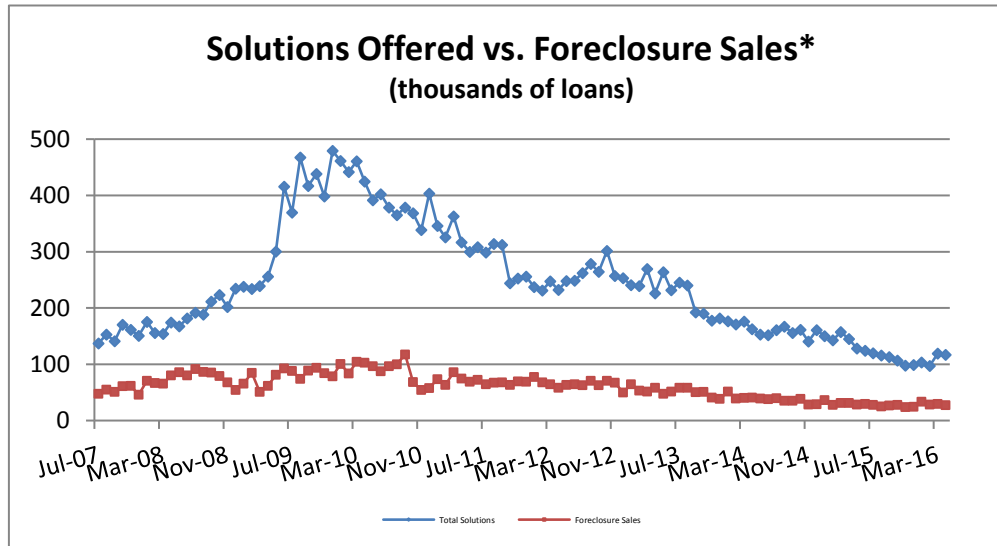
	Q3-Q4 2007	2008	2009	2010	2011	2012	2013	2014	2015	Feb-16	Mar-16	Apr-16
Total	321,621	914,624	946,527	1,083,573	840,186	778,508	624,445	454,717	342,038	28,267	29,398	27,608
Prime	125,657	423,774	620,347	811,944	638,987	610,712	487,863	340,770	259,528	23,060	23,288	21,427
Subprime	195,964	490,850	326,180	271,629	201,199	167,796	136,582	113,947	82,511	5,207	6,110	6,180

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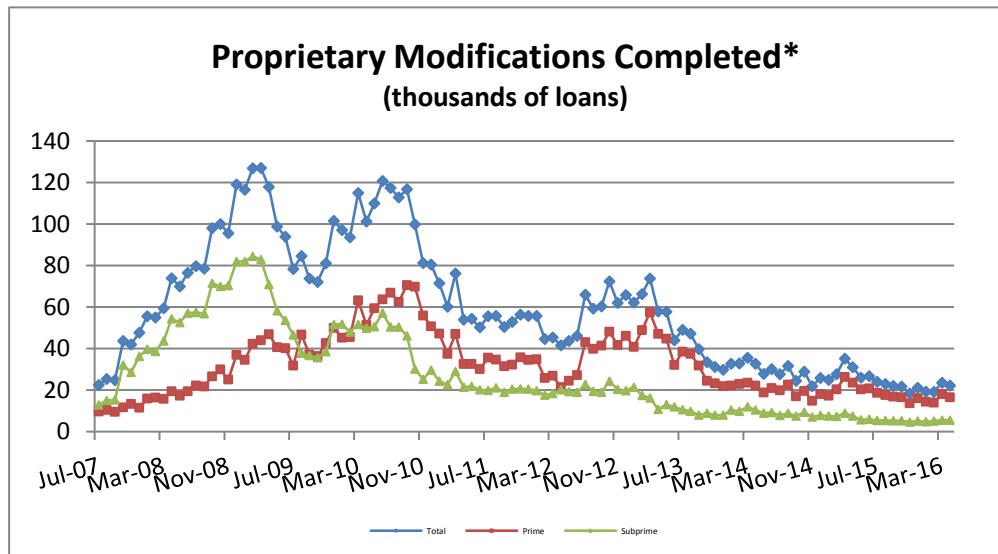
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Industry Extrapolations and HAMP Metrics
April 2016



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

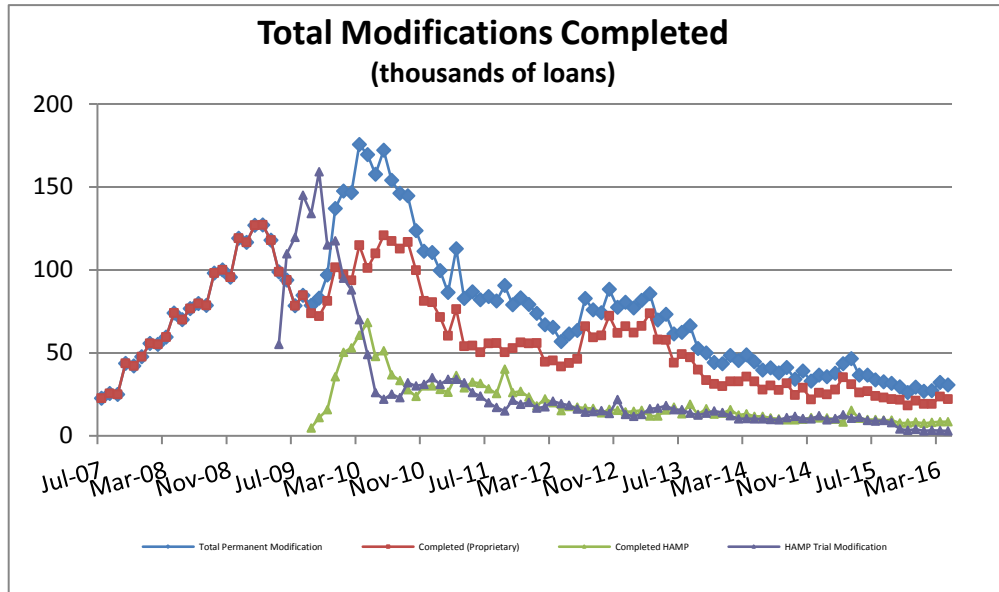


*Non-HAMP

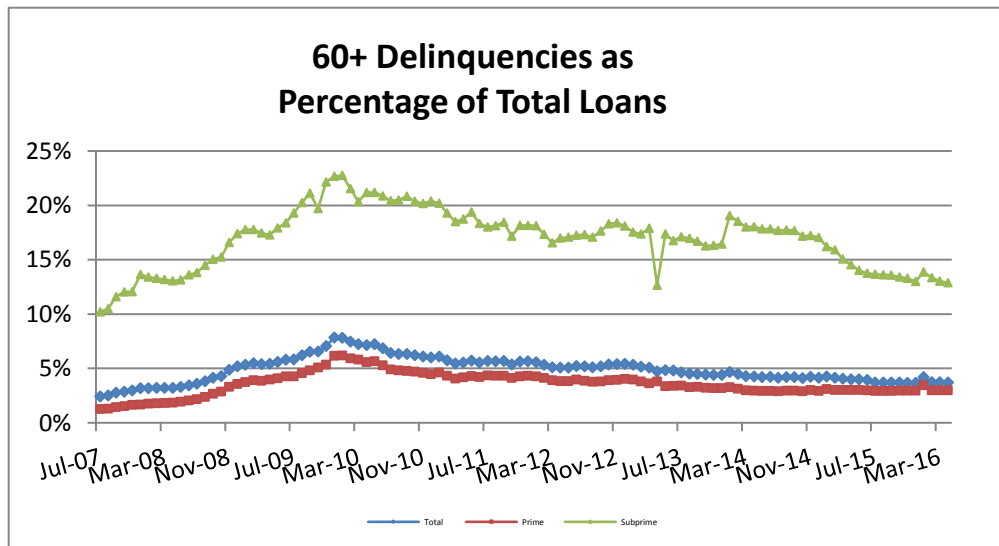
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April 2016

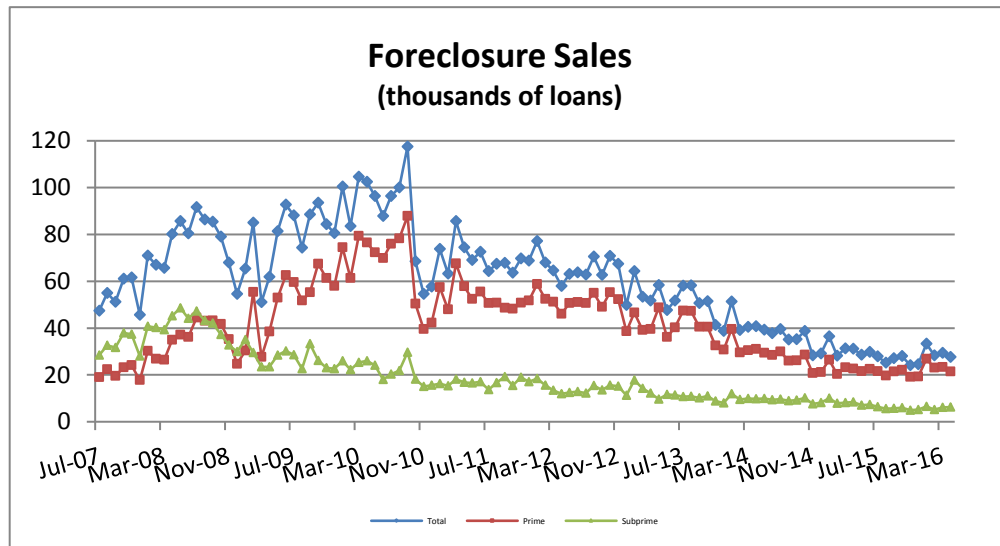
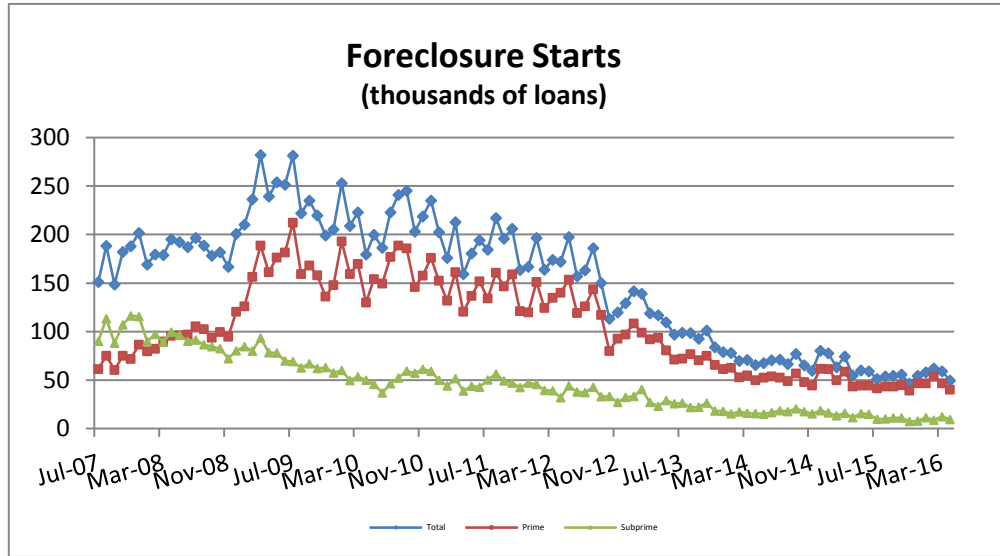


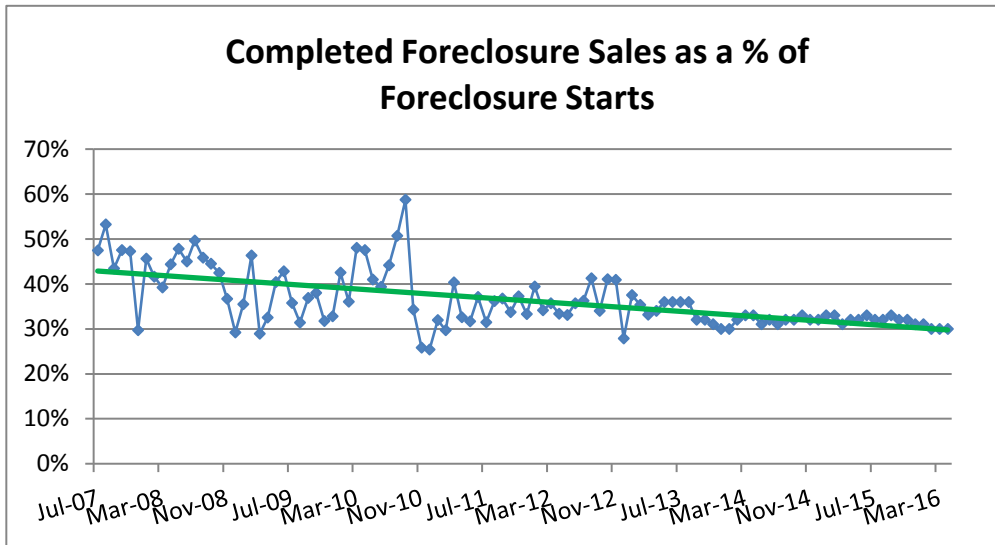
Source: Making Home Affordable and HOPE NOW
 Total Permanent Modifications is the sum of Completed HAMP and Completed (Proprietary). HOPE NOW has collected data on Completed (Proprietary) Modifications since 2007. Data for HAMP Trial Modifications began in May 2009 while data for Completed HAMP loans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



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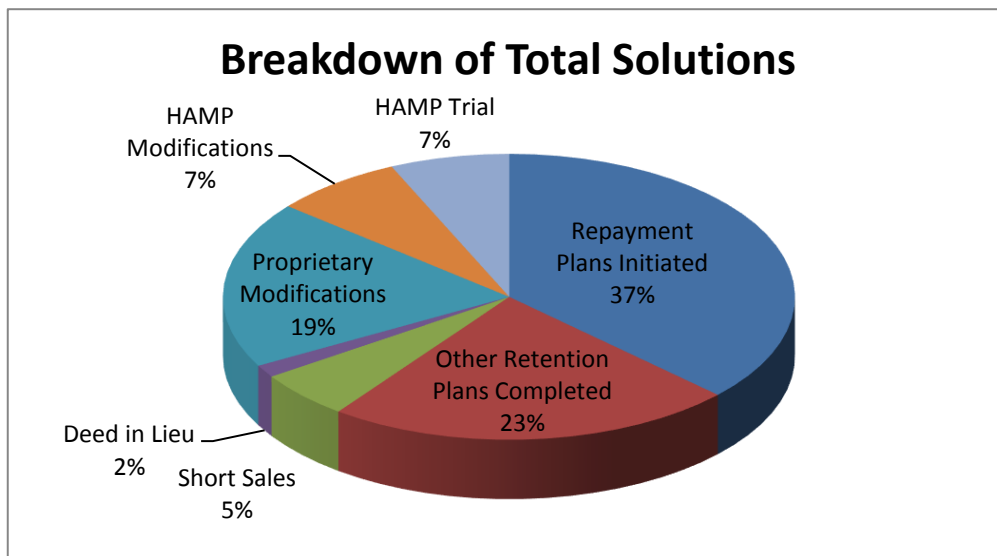
Industry Extrapolations and HAMP Metrics
April 2016





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.

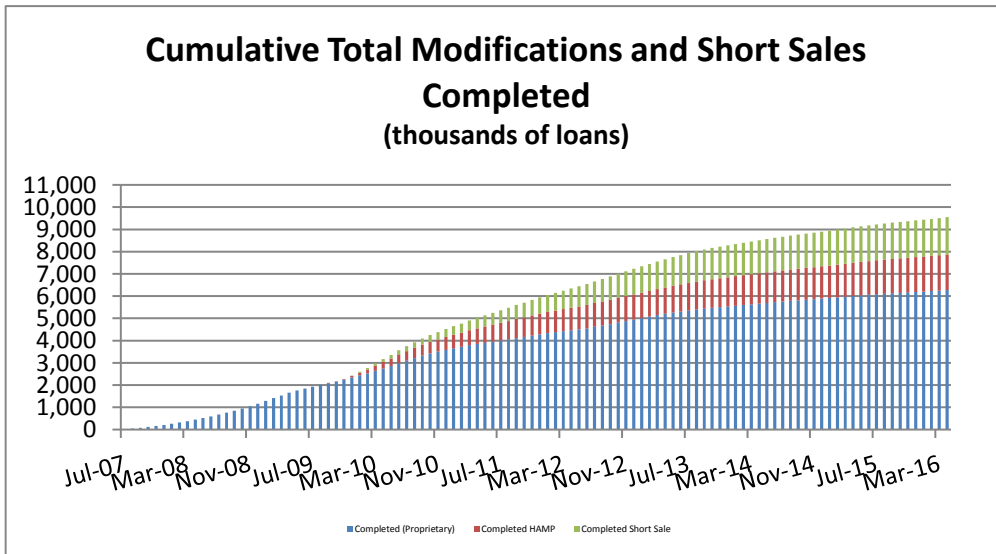
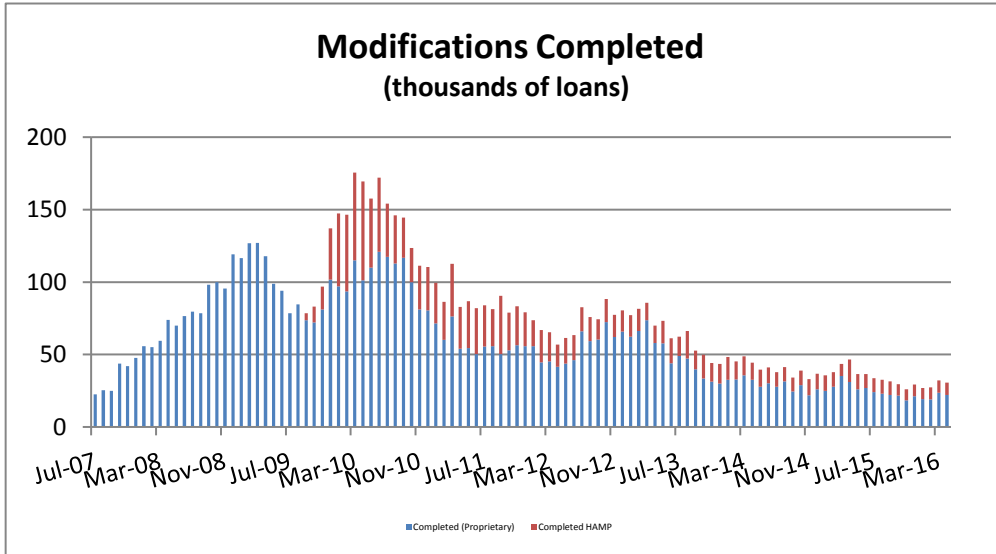


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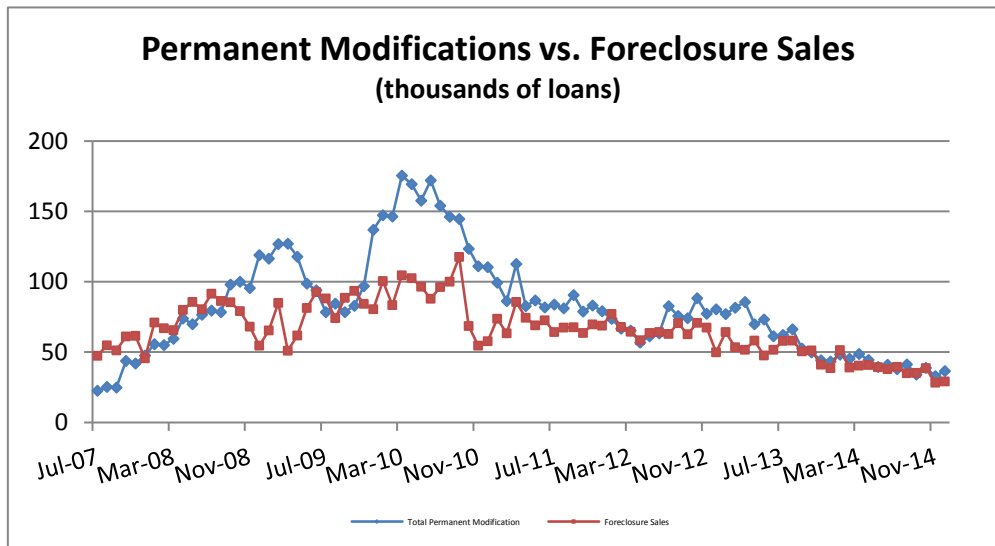
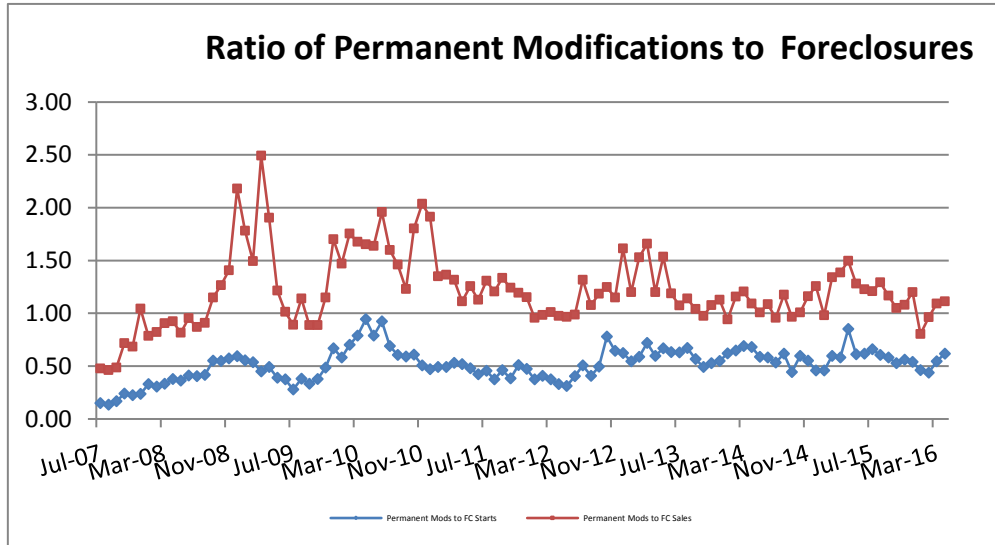
Source: Making Home Affordable and HOPE NOW
HOPE NOW has collected data on Completed (Proprietary) Modifications since 2007. Data for Completed HAMP loans began in September 2009.
HOPE NOW began collecting short sale data in December of 2009.

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 Permanent Modifications is the sum of Completed HAMP and Completed (Proprietary).
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