



HOPE NOW

Snapshot
Industry Extrapolations and HAMP Metrics

	Q2-2011	Q3-2011	Q4-2011	Q1-2012	Q2-2012	Three Month			Year over Year Q2-2011 to Q2-2012	H1 2012
						Apr-2012	May-2012	Jun-2012		
Total Completed Modifications	251,424	255,667	240,523	203,463	182,006	56,922	61,489	63,594	-28%	385,468
HAMP Permanent Modifications ¹	92,885	93,903	76,353	60,195	49,949	15,167	17,590	17,192	-46%	110,144
Proprietary Modifications Completed ²	158,539	161,764	164,170	143,268	132,057	41,755	43,899	46,402	-17%	275,324
Proprietary Modifications Completed										
Reduced P&I Modifications	127,585	133,164	125,387	110,309	107,220	34,521	35,744	36,955	-16%	217,529
<i>% of Proprietary Modifications</i>	80%	82%	76%	77%	81%	83%	81%	80%		79%
Fixed Rate Modifications (initial fixed period of 5 years or more)	134,887	130,310	137,051	128,456	119,273	37,365	39,710	42,198	-12%	247,729
<i>% of Proprietary Modifications</i>	85%	81%	83%	90%	90%	89%	90%	91%		90%
Reduced P&I Modifications (10% or greater)	92,126	106,088	118,891	102,534	96,730	31,903	31,888	32,939	5%	199,264
<i>% of Proprietary Modifications</i>	58%	66%	72%	72%	73%	76%	73%	71%		72%
Completed Short Sale	95,021	94,560	101,434	99,510	108,108	34,165	37,409	36,535	14%	199,264
Foreclosure Starts	534,207	597,447	536,294	534,226	530,210	173,346	198,944	157,920	-1%	1,064,436
Foreclosure Sales	216,073	199,383	202,039	209,653	186,070	58,303	63,530	64,236	-14%	395,722
60+ Days Delinquency	2,785,156	2,799,997	2,702,143	2,596,000	2,483,743	2,455,202	2,464,897	2,531,132	-11%	2,539,872

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 as provided by servicers to a third-party data aggregation vendor. Any data changes will be reflected in monthly reporting.



HOPE NOW
Industry Extrapolations and Metrics (June 2012)

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August 7, 2012



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 (June 2012)	MBA Delinquency Survey (Q1-2012)*	MBA Survey Extrapolated to Total Industry		
Total	33.4	42.8	48.7	68.7%	21
Prime	29.7	38.8	44.1	67.3%	17
Subprime	3.7	4.0	4.6	81.9%	18

*"MBA Delinquency Survey" data is for Q1-2012, while "HOPE NOW Alliance Survey" data is for June 2012. 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" (June 2012) by "MBA Survey Extrapolated to Total Industry" (Q1-2012). "Hope Now Estimated Percent of Industry" estimates may increase or decrease slightly when the MBA releases its Delinquency Survey data for Q2-2012.

**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 - June 2012)

"LIFE TO DATE" TOTAL SOLUTIONS

	Q3-Q4 2007	2008	2009	2010	2011	Q1-2012	Q1-2012	Jan-12	Feb-12	Mar-12	Apr-12	May-12	Jun-12	"Life to Date" Total
Total Solutions	912,671	2,258,603	4,252,078	4,580,249	3,642,400	716,438	731,445	237,415	231,375	247,648	233,163	248,967	249,316	17,092,025
HAMP Permanent Modifications ¹	N/A	N/A	66,938	512,712	353,677	60,195	49,949	17,992	22,263	19,940	15,167	17,590	17,192	1,043,471
HAMP Trial Modifications ¹	N/A	N/A	955,000	526,000	293,595	55,139	53,817	16,759	17,471	20,909	19,363	18,322	16,132	1,883,551
Proprietary Modifications Completed ²	206,240	961,355	1,172,490	1,245,757	692,385	143,268	132,057	54,470	43,453	45,346	41,755	43,899	46,402	4,553,553
Other Workout Plans Completed (Non-HAMP) ³	706,431	1,297,248	2,057,649	2,295,780	2,300,883	457,836	495,623	148,194	148,189	161,454	156,877	169,156	169,590	9,611,450

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 Q1-2012. MBA estimates that its survey covers approximately 88% of the total industry. HOPE NOW data estimates for June 2012 may increase or decrease slightly when the MBA releases its Delinquency Survey data for Q2-2012.

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 - June 2012)

"LIFE TO DATE" COMPLETED MODIFICATIONS

	Q3-Q4 2007	2008	2009	2010	2011	Q1-2012	Q2-2012	Jan-12	Feb-12	Mar-12	Apr-12	May-12	Jun-12	"Life to Date" Total
Total Completed Modifications	206,240	961,355	1,239,428	1,758,469	1,047,922	203,463	182,006	72,462	65,716	65,286	56,922	61,489	63,594	5,597,024
HAMP Permanent Modifications ¹	N/A	N/A	66,938	512,712	353,677	60,195	49,949	17,992	22,263	19,940	15,167	17,590	17,192	1,043,471
Proprietary Modifications Completed ²	206,240	961,355	1,172,490	1,245,757	692,385	143,268	132,057	54,470	43,453	45,346	41,755	43,899	46,402	4,553,553

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 (December 2011 - June 2012)

PROPRIETARY MODIFICATIONS (Non-HAMP)¹

	Dec-11	Jan-12	Feb-12	Mar-12	Apr-12	May-12	Jun-12	Total Dec-09 to May-12
Proprietary Modifications ²	55,061	54,470	43,453	45,346	41,755	43,899	46,402	2,315,025
Proprietary Reduced P&I Modifications	44,897	36,623	35,587	38,100	34,521	35,744	36,955	1,854,854
<i>% of Proprietary Modifications</i>	82%	67%	82%	84%	83%	81%	80%	80%
Proprietary Fixed Rate Modifications ³ (initial fixed period of 5 years or more)	44,538	48,696	39,131	40,630	37,365	39,710	42,198	1,429,220
<i>% of Proprietary Modifications</i>	81%	89%	90%	90%	89%	90%	91%	84%
Proprietary Reduced P&I Modifications ³ (10% or greater)	42,523	34,224	32,695	35,615	31,903	31,888	32,939	1,064,137
<i>% of Proprietary Modifications</i>	77%	63%	75%	79%	76%	73%	71%	63%

¹HOPE NOW data is extrapolated based on the "MBA Delinquency Survey" for Q1-2012. MBA estimates that its survey covers approximately 88% of the total industry. HOPE NOW data estimates for June 2012 may increase or decrease slightly when the MBA releases its Delinquency Survey data for Q2-2012.

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.

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HOPE NOW
Total Solutions
Industry Extrapolations

WORKOUT PLANS (Non-HAMP)

	Dec-11	Jan-12	Feb-12	Mar-12	Apr-12	May-12	Jun-12	Total Jul-07 to Jun-12
Total Workout Plans (Non-HAMP)	172,262	168,627	157,684	167,729	162,024	173,273	177,303	13,398,429
Prime	98,767	100,791	90,416	97,503	86,748	101,855	109,557	7,695,836
Subprime	73,496	67,836	67,268	70,226	75,276	71,417	67,746	5,702,593
Owner-Occupied	160,162	155,319	144,620	154,228	147,614	157,477	162,396	6,503,391
Non-Owner Occupied	12,163	13,132	12,853	13,242	14,086	15,463	14,625	498,628
Repayment Plans Initiated¹	51,546	57,115	59,894	59,405	60,806	67,451	70,002	6,793,369
Prime	35,882	40,517	41,745	41,791	43,305	49,360	52,105	4,490,941
Subprime	15,663	16,598	18,149	17,614	17,501	18,090	17,898	2,302,428
Owner-Occupied	48,135	53,189	55,926	55,523	56,902	62,807	64,643	2,756,331
Non-Owner Occupied	3,457	3,907	3,980	3,827	3,854	4,598	5,314	175,358
Proprietary Modifications Completed²	55,061	54,470	43,453	45,346	41,755	43,899	46,402	4,558,035
Prime	34,550	34,784	25,906	26,913	21,544	24,622	27,440	2,128,963
Subprime	20,511	19,686	17,546	18,432	20,212	19,277	18,962	2,429,072
Owner-Occupied	51,243	50,256	39,534	41,407	37,428	39,111	41,989	2,145,790
Non-Owner Occupied	3,834	4,150	3,818	3,861	4,213	4,666	4,311	174,471
Other Retention Plans Completed³	65,655	57,043	54,337	62,979	59,463	61,922	60,899	2,047,025
Prime	28,334	25,491	22,765	28,798	21,900	27,873	30,012	1,075,932
Subprime	37,321	31,552	31,572	34,181	37,564	34,050	30,886	971,093
Owner-Occupied	60,783	51,874	49,160	57,298	53,284	55,559	55,764	1,876,051
Non-Owner Occupied	4,872	5,075	5,055	5,554	6,019	6,199	5,000	171,611

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.

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HOPE NOW
60+ Delinquency
Industry Extrapolations

60+ DELINQUENCY (All Loans)

<i>In thousands except for ratios</i>	Dec-11	Jan-12	Feb-12	Mar-12	Apr-12	May-12	Jun-12	Average March-11 to Jun-12
Number of Estimated Industry Loans¹	48,742	48,686	48,686	48,686	48,686	48,686	48,686	49,127
Prime	43,993	44,118	44,118	44,118	44,118	44,118	44,118	44,453
Subprime	4,749	4,568	4,568	4,568	4,568	4,568	4,568	4,673
Owner-Occupied	44,662	44,298	44,255	44,286	44,319	44,314	44,311	44,696
Non-Owner Occupied	4,083	4,318	4,380	4,334	4,302	4,305	4,311	4,408
60+ Days Delinquency	2,760	2,708	2,599	2,480	2,455	2,465	2,531	2,675
Prime	1,898	1,880	1,808	1,724	1,680	1,684	1,743	1,839
Subprime	862	828	792	756	776	781	789	837
Owner-Occupied	2,463	2,412	2,304	2,197	2,169	2,177	2,236	2,366
Non-Owner Occupied	294	290	291	278	280	282	291	305
60 Days+ Delinquency (Percentage of Total Loans)	6%	6%	5%	5%	5%	5%	5%	5%
Prime	4%	4%	4%	4%	4%	4%	4%	4%
Subprime	18%	18%	17%	17%	17%	17%	17%	18%
Owner-Occupied	6%	5%	5%	5%	5%	5%	5%	5%
Non-Owner Occupied	7%	7%	7%	6%	7%	7%	7%	7%

¹HOPE NOW data is extrapolated based on the "MBA Delinquency Survey" for Q1-2012. MBA estimates that its survey covers approximately 88% of the total industry. HOPE NOW data estimates for June 2012 may increase or decrease slightly when the MBA releases its Delinquency Survey data for Q2-2012.

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HOPE NOW
Foreclosure Starts and Sales
Industry Extrapolations (November 2011 - June 2012)

FORECLOSURE STARTS (All Loans)

	Dec-11	Jan-12	Feb-12	Mar-12	Apr-12	May-12	Jun-12	Total Mar-11 to Jun-12
Total	166,770	196,504	163,785	173,937	173,346	198,944	157,920	2,945,176
Prime	119,812	151,023	124,444	134,735	141,407	154,950	120,310	2,238,872
Subprime	46,958	45,481	39,341	39,201	31,939	43,994	37,611	706,303
Owner-Occupied	146,672	172,318	143,763	152,188	155,963	174,850	138,257	2,583,300
Non-Owner Occupied	19,870	23,665	19,602	20,964	16,825	23,530	19,080	356,418

FORECLOSURE SALES (All Loans)

	Dec-11	Jan-12	Feb-12	Mar-12	Apr-12	May-12	Jun-12	Total Mar-11 to Jun-12
Total	68,729	77,168	67,912	64,573	58,303	63,530	64,236	1,098,873
Prime	51,668	58,695	52,392	51,128	46,439	51,148	51,443	844,900
Subprime	17,061	18,473	15,520	13,445	11,865	12,383	12,793	253,972
Owner-Occupied	52,596	58,668	51,121	46,919	42,583	46,104	48,162	820,828
Non-Owner Occupied	15,708	18,257	16,586	17,308	15,351	17,121	15,816	270,921

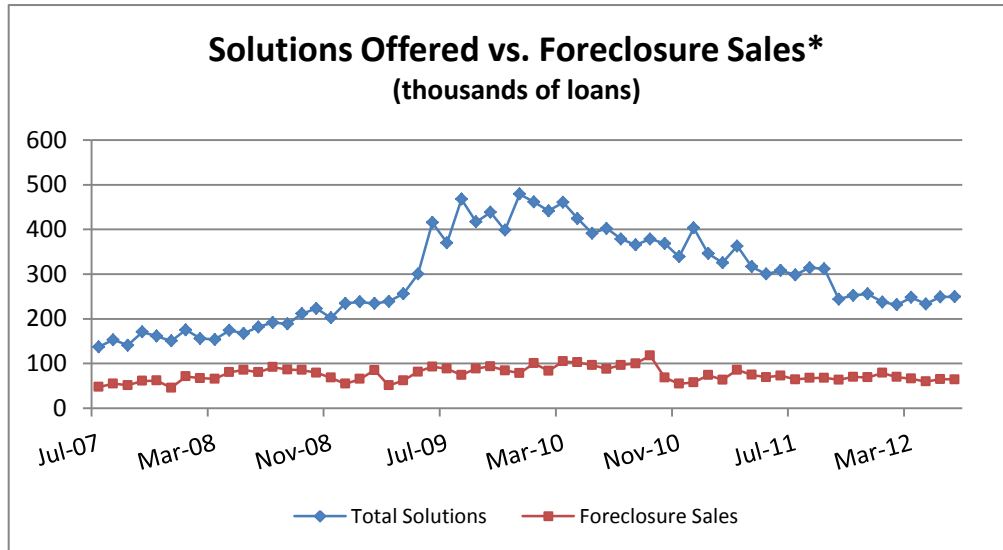
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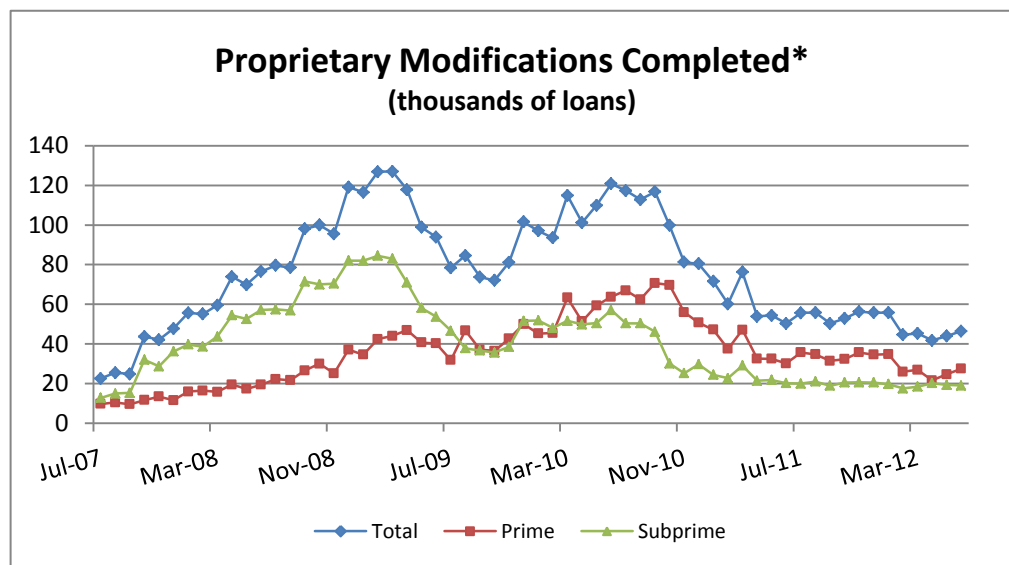
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Industry Extrapolations and HAMP Metrics
June 2012



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

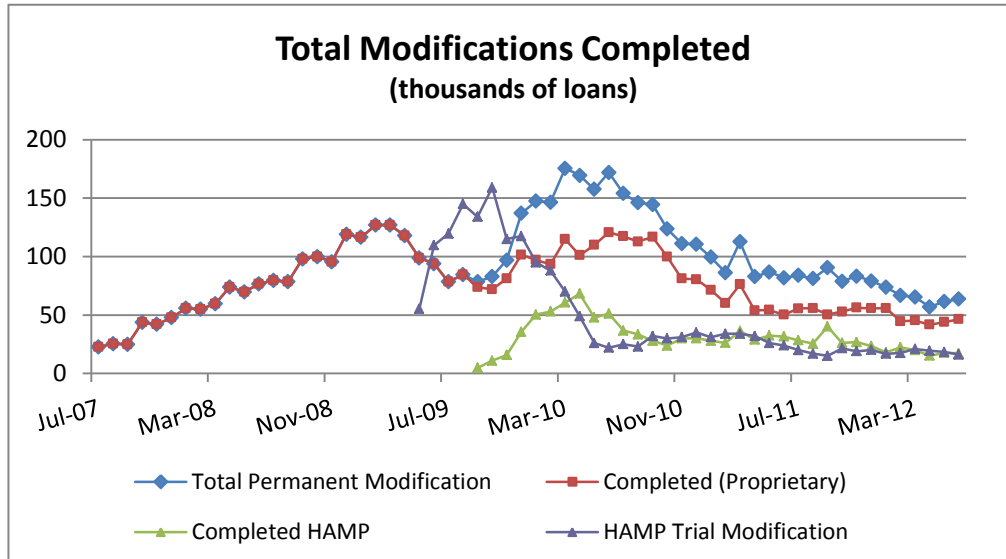
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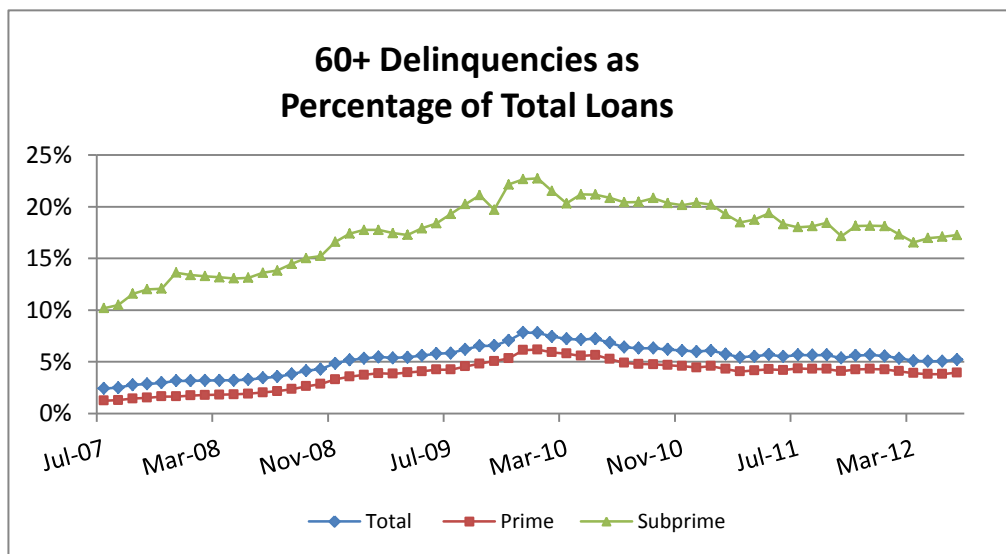


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Industry Extrapolations and HAMP Metrics
June 2012



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.

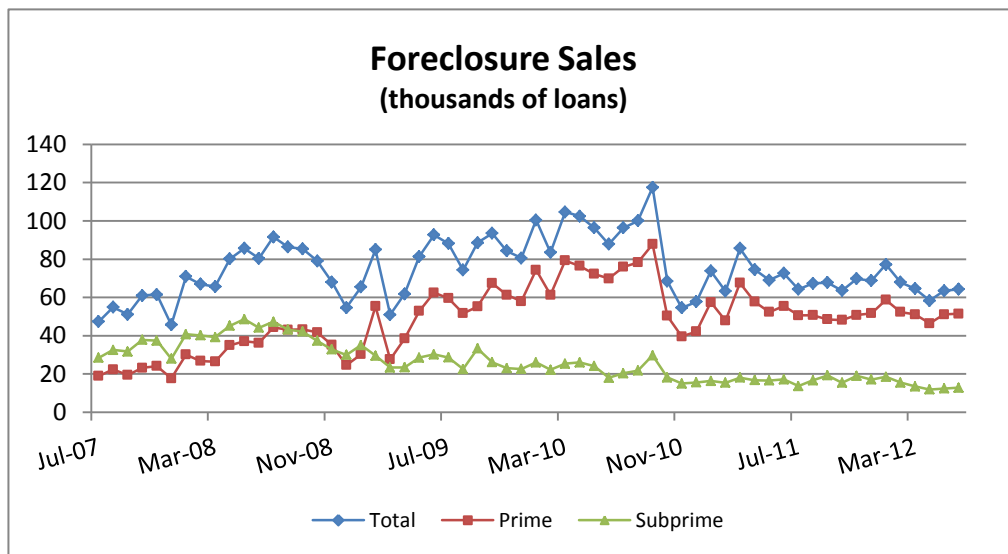
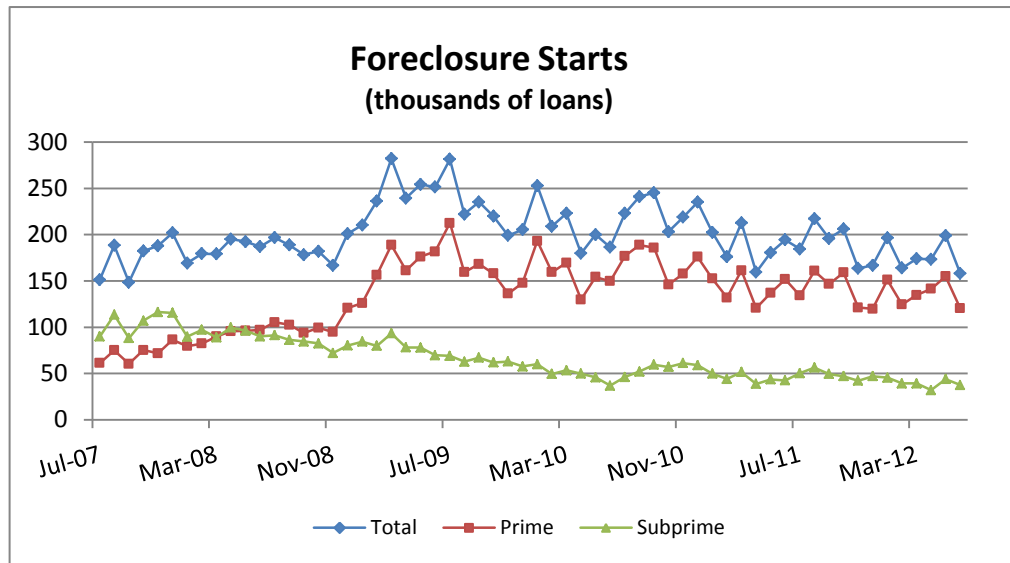


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June 2012



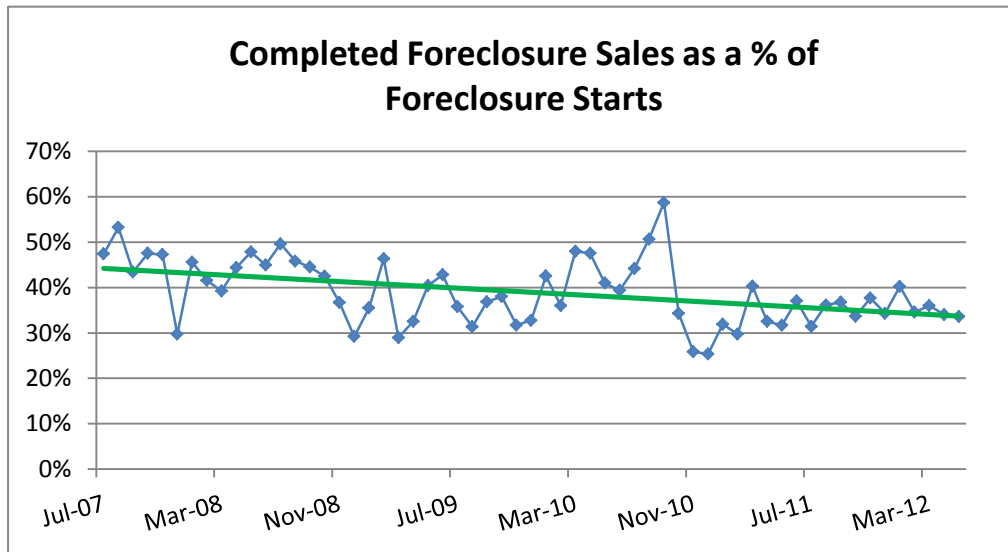
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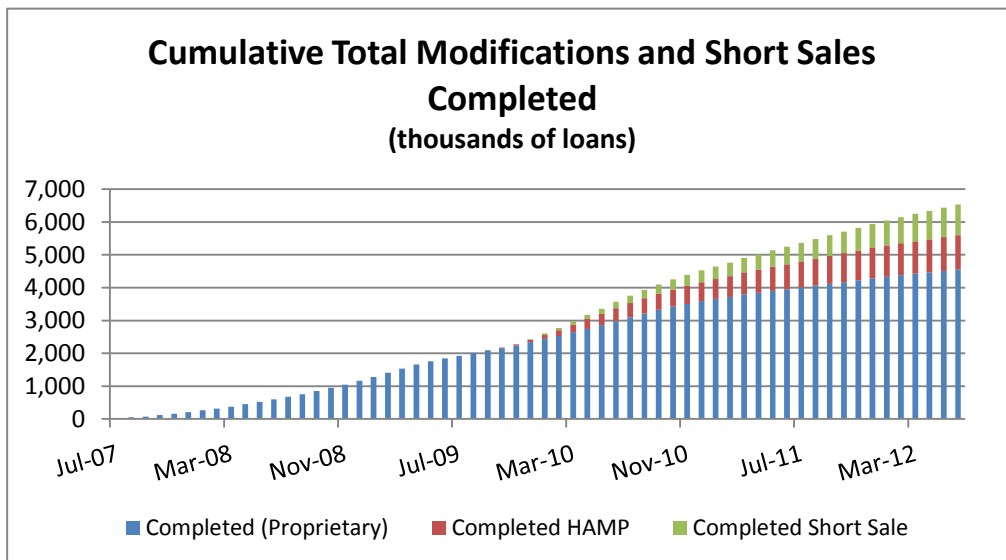
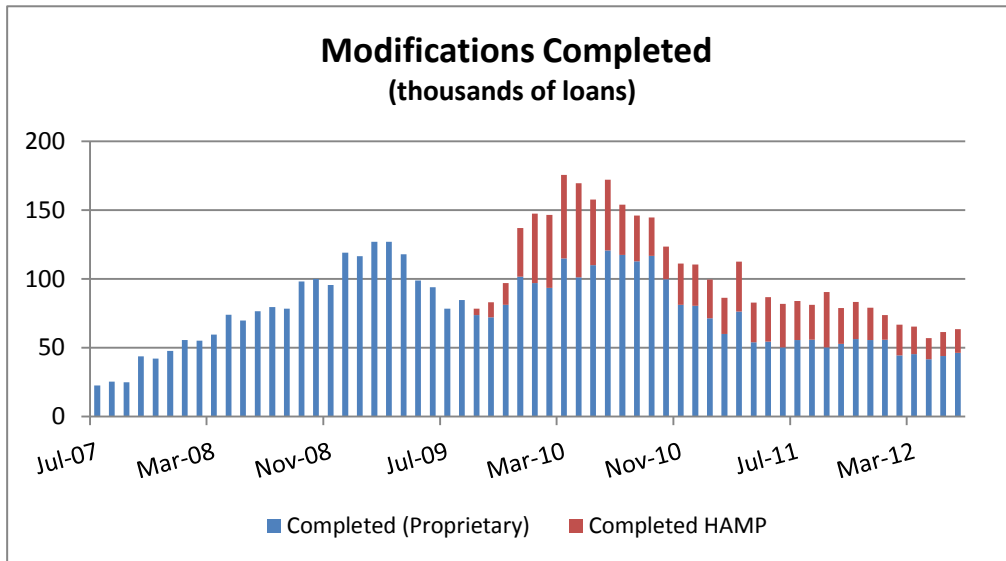
Source: Freddie Mac State Foreclosure Timelines and HOPE NOW

*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.



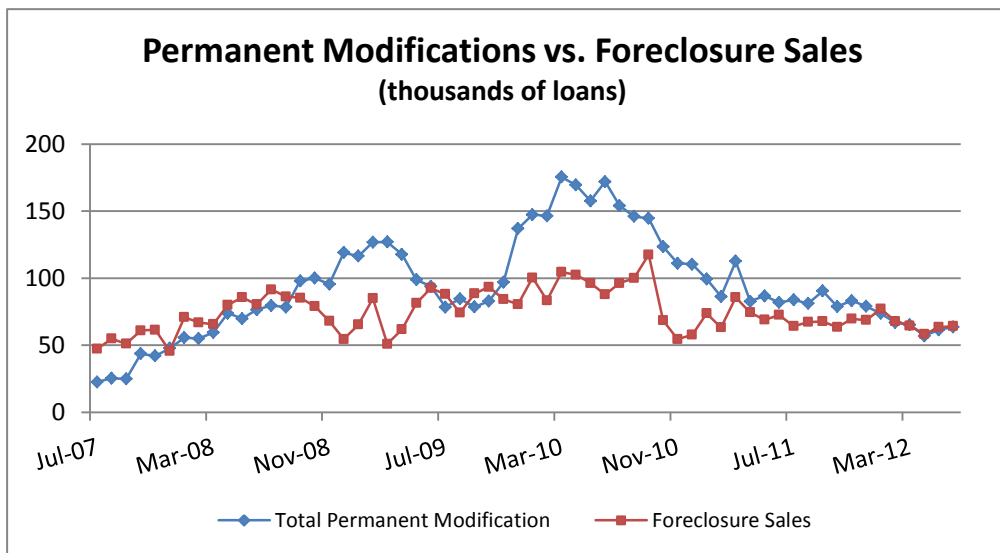
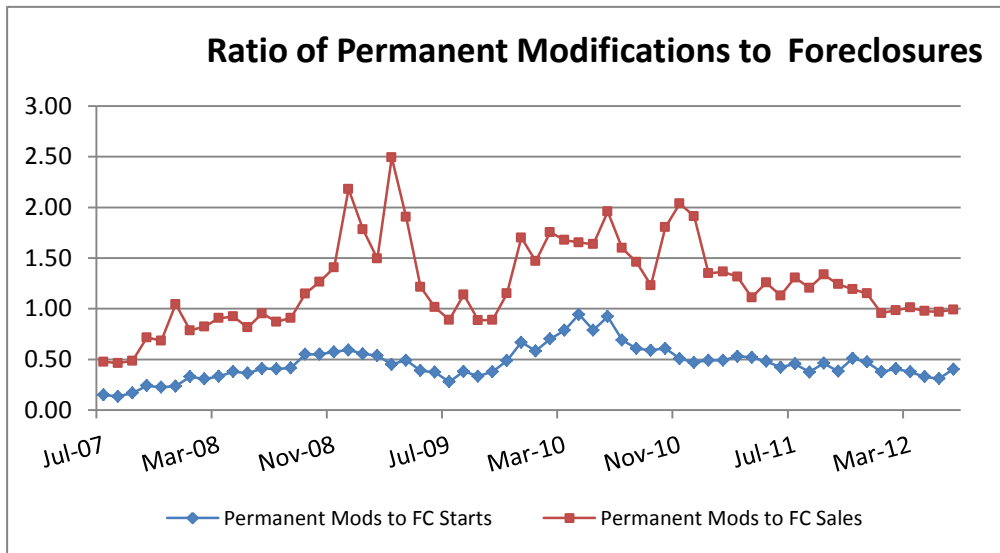
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Industry Extrapolations and HAMP Metrics
June 2012



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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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.