



HOPE NOW

Snapshot Industry Extrapolations and HAMP Metrics

						Three Month		
	Q2-2016	Q3-2016	Q4-2016	Q1-2017	Q2-2017	Jun-17	Jul-17	Aug-17
Total Completed Modifications	100,198	101,908	85,357	89,157	76,527	23,888	18,095	17,795
HAMP Permanent Modifications ¹	31,684	32,586	28,790	27,695	15,570	3,726	2,444	2,508
Proprietary Modifications Completed ²	68,514	69,322	56,567	61,462	60,957	20,162	15,651	15,287
Reduced P&I Modifications (10% or greater)	32,012	31,716	27,287	31,017	29,550	10,268	8,203	8,486
<i>% of Proprietary Modifications</i>	47%	46%	48%	50%	48%	51%	52%	56%
Completed Short Sale	18,444	16,570	13,257	11,382	11,294	3,609	3,180	2,994
Deed-In-Lieu	4,924	4,692	3,862	3,426	3,836	1,417	1,043	1,066
Foreclosure Starts	151,555	157,359	141,976	146,555	123,953	41,003	35,979	40,195
Foreclosure Sales	81,473	75,006	60,190	68,985	62,441	20,534	17,871	19,055
60+ Days Delinquency	1,540,483	1,529,124	1,448,464	1,329,870	1,260,345	1,214,506	1,245,424	1,130,336

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 (Aug 2017)	MBA Delinquency Survey (Q2-2017)*	MBA Survey Extrapolated to Total Industry		
Total	20.7	38.9	44.3	46.7%	15

*"MBA Delinquency Survey" data is for Q2-2017, while "HOPE NOW Alliance Survey" data is for August 2017. 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" (August 2017) by "MBA Survey Extrapolated to Total Industry" (Q2-2017). "Hope Now Estimated Percent of Industry" estimates may increase or decrease slightly when the MBA releases its Delinquency Survey data for Q3-2017.

**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.

***Starting with Q1-2017 data release in May 2017, the MBA will be discontinuing all Prime and Subprime loan type statistics, totaling six categories of delinquency and foreclosure statistics (Prime, Prime ARM, Prime Fixed, Subprime, Subprime ARM, Subprime Fixed), and replacing them with three new Conventional categories (Conventional, Conventional ARM, Conventional Fixed).

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HOPE NOW
Industry Extrapolations and Metrics (August 2017)

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November 2, 2017



HOPE NOW
 Total Solutions
 Industry Extrapolations and HAMP Metrics (November 2007 - August 2017)

"LIFE TO DATE" TOTAL SOLUTIONS

	Q3-Q4 2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	Jun-17	Jul-17	Aug-17	"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	1,323,956	82,670	72,602	77,548	26,695,831
HAMP Permanent Modifications ¹	N/A	N/A	66,938	512,712	353,677	203,155	175,076	136,898	117,267	117,389	3,726	2,444	2,508	1,731,329
HAMP Trial Modifications ¹	N/A	N/A	955,000	526,000	293,595	201,054	176,064	127,694	116,265	115,672	1,419	1,134	1,084	2,537,826
Proprietary Modifications Completed ²	206,240	961,355	1,172,490	1,245,095	692,385	660,642	592,382	352,134	301,786	256,241	20,162	15,651	15,287	6,594,110
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	834,654	57,363	53,372	58,669	15,832,566

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 Q2-2017. MBA estimates that its survey covers approximately 88% of the total industry. HOPE NOW data estimates for August 2017 may increase or decrease slightly when the MBA releases its Delinquency Survey data for Q3-2017. HOPE NOW will no longer break out prime and subprime datafields.

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 - August 2017)

"LIFE TO DATE" COMPLETED MODIFICATIONS

	Q3-Q4 2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	Jun-17	Jul-17	Aug-17	"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	373,630	23,888	18,095	17,795	8,325,439
HAMP Permanent Modifications ¹	N/A	N/A	66,938	512,712	353,677	203,155	175,076	136,898	117,267	117,389	3,726	2,444	2,508	1,731,329
Proprietary Modifications Completed ²	206,240	961,355	1,172,490	1,245,095	692,385	660,642	592,382	352,134	301,786	256,241	20,162	15,651	15,287	6,594,110

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 (September 2016 - August 2017)

PROPRIETARY MODIFICATIONS (Non-HAMP)¹

	Sep-16	Oct-16	Nov-16	Dec-16	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Total Jun-10 to Aug-17
Proprietary Modifications ²	20,904	18,825	18,654	19,088	19,359	19,932	22,172	20,075	20,720	20,162	15,651	15,287	3,738,663
Proprietary Reduced P&I Modifications ³ (10% or greater)	9,467	8,787	9,106	9,394	10,102	10,144	10,770	9,566	9,716	10,268	8,203	8,486	2,414,520
<i>% of Proprietary Modifications</i>	45%	47%	49%	49%	52%	51%	49%	48%	47%	51%	52%	56%	65%

¹HOPE NOW data is extrapolated based on the "MBA Delinquency Survey" for Q2-2017. MBA estimates that its survey covers approximately 88% of the total industry. HOPE NOW data estimates for August 2017 may increase or decrease slightly when the MBA releases its Delinquency Survey data for Q3-2017. HOPE NOW will no longer break out prime and subprime datafields.

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	2016	Jun-17	Jul-17	Aug-17	Total Jul-07 to Aug-17
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	1,005,246	72,499	64,800	69,896	20,745,392
Repayment Plans Initiated ¹	706,431	1,297,248	1,964,944	1,340,560	1,117,162	738,278	731,989	698,336	541,143	484,897	35,697	34,761	39,052	9,908,086
Proprietary Modifications Completed ²	206,240	961,355	1,172,490	1,245,095	692,385	660,642	592,382	352,134	301,786	256,241	20,162	15,651	15,287	6,594,110
Other Retention Plans Completed ³			69,840	846,951	782,812	806,807	659,527	407,896	266,443	264,108	16,639	14,388	15,556	4,243,196

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>	Sep-16	Oct-16	Nov-16	Dec-16	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17
Number of Estimated Industry Loans ¹	43,178	43,483	43,483	43,483	42,855	42,855	42,855	42,855	42,855	42,855	42,855	42,855
60+ Days Delinquency	1,487	1,459	1,386	1,500	1,424	1,306	1,260	1,305	1,237	1,215	1,245	1,130
60 Days+ Delinquency (Percentage of Total Loans)	3%	3%	3%	3%	3%	3%	3%	3%	3%	3%	3%	3%

¹HOPE NOW data is extrapolated based on the "MBA Delinquency Survey" for Q2-2017. MBA estimates that its survey covers approximately 88% of the total industry. HOPE NOW data estimates for August 2017 may increase or decrease slightly when the MBA releases its Delinquency Survey data for Q3-2017. HOPE NOW will no longer break out prime and subprime datafields.



HOPE NOW
Foreclosure Starts and Sales
Industry Extrapolations (September 2007 - August 2017)

FORECLOSURE STARTS (All Loans)

	Q3-Q4 2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	Jun-17	Jul-17	Aug-17
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	629,866	41,003	35,979	40,195

FORECLOSURE SALES (All Loans)

	Q3-Q4 2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	Jun-17	Jul-17	Aug-17
Total	321,621	914,624	946,527	1,083,573	840,186	778,508	624,445	454,717	342,038	307,667	20,534	17,871	19,055

¹HOPE NOW data is extrapolated based on the "MBA Delinquency Survey" for Q2-2017. MBA estimates that its survey covers approximately 88% of the total industry. HOPE NOW data estimates for August 2017 may increase or decrease slightly when the MBA releases its Delinquency Survey data for Q3-2017. HOPE NOW will no longer break out prime and subprime datafields.



HOPE NOW
Servicer Reported Data on Resetting Rate Modifications

Data on Modifications that Experienced a Rate Increase

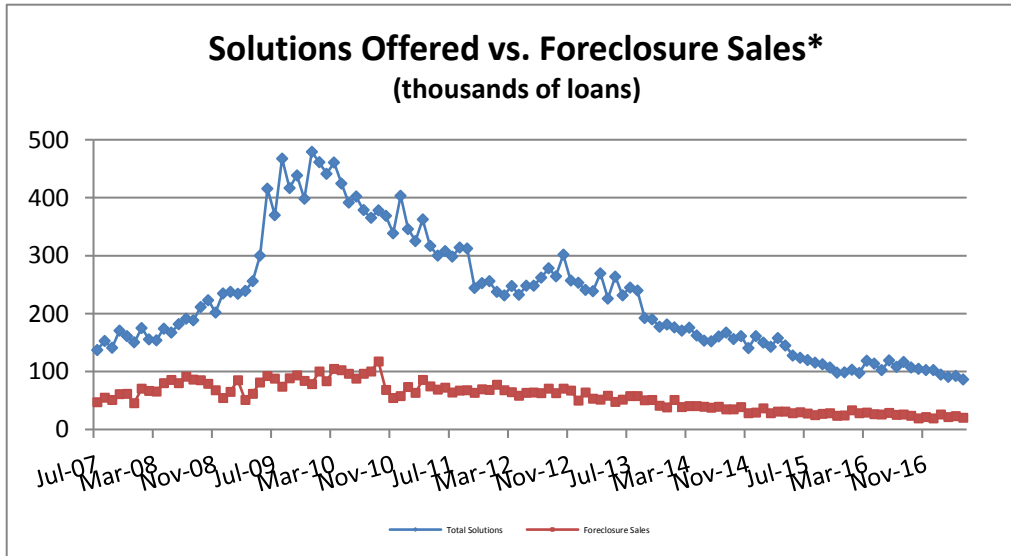
	2015	2016	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17
Total Number of Resetting Rate Modifications	147,729	110,997	7,063	7,813	7,471	7,189	7,624	7,375	6,776
Total Number of Resetting Rate Modifications - Active 1st lien mortgages (all modifications) that saw an increase in interest rate due to agreed terms at month end.									
Foreclosure Alternative Solutions	34,798	64,361	5,285	5,653	6,119	5,099	5,100	4,775	4,171
Foreclosure Alternative Solutions - Total number of modifications that experienced a rate reset since January 1, 2014 and resulted in a foreclosure alternative option in the reporting month. These include remodification, short sale, deed in lieu, streamlined options, formal repayment plans, or other retention plans.									
Completed Foreclosure Sales	3,288	6,774	560	508	620	564	575	560	511
Completed Foreclosure Sales - Total number of modified loans that experienced an interest rate reset since January 1, 2014 and the loan ended in a completed Foreclosure Sale in the reporting month.									

HOPE NOW began collecting data on modifications whose terms include a rate increase in January 2015. This data is aggregated from HOPE NOW membership and is not an extrapolation for national trends.

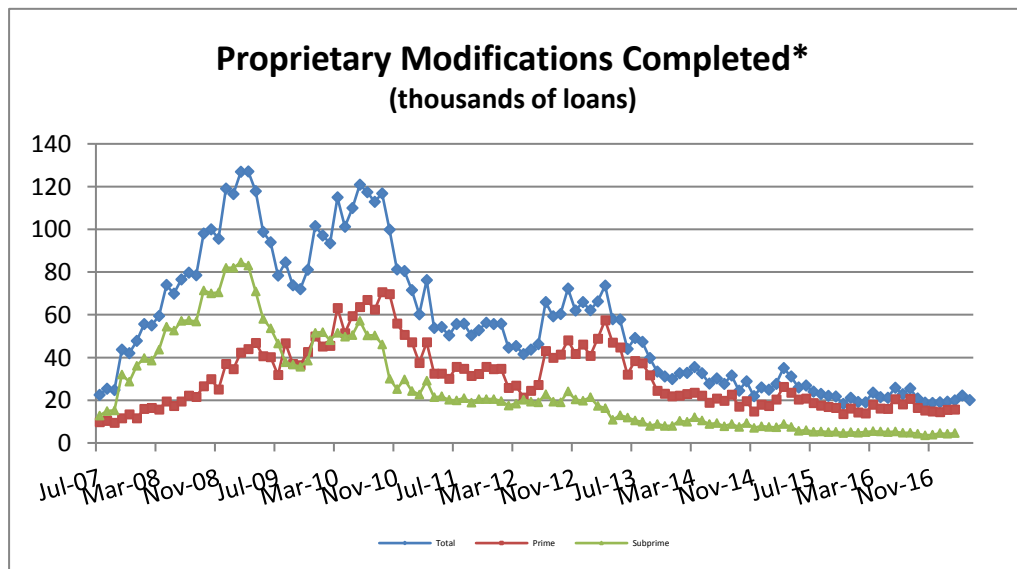


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Industry Extrapolations and HAMP Metrics
August 2017



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



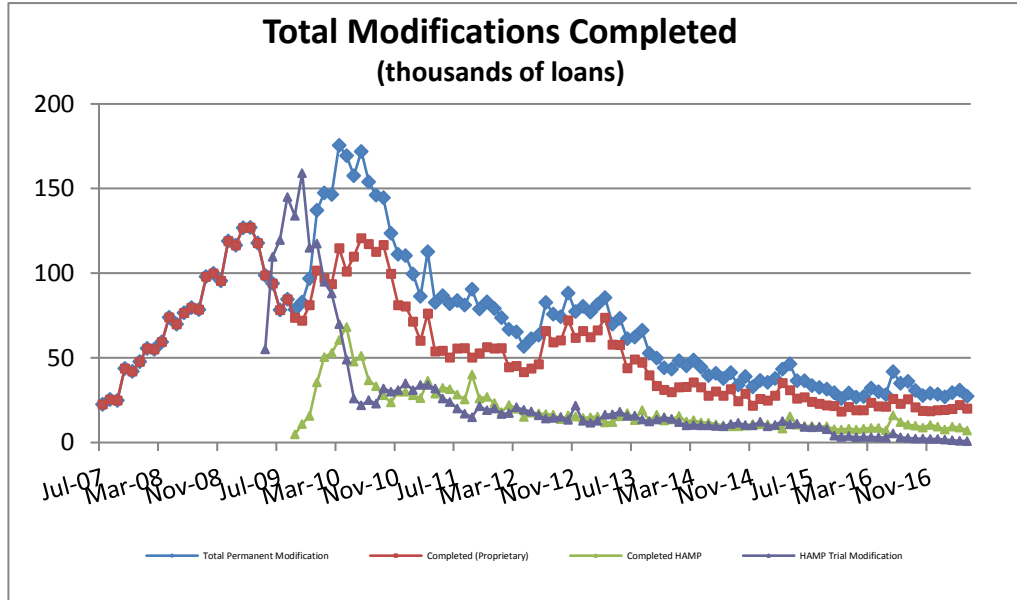
*Non-HAMP

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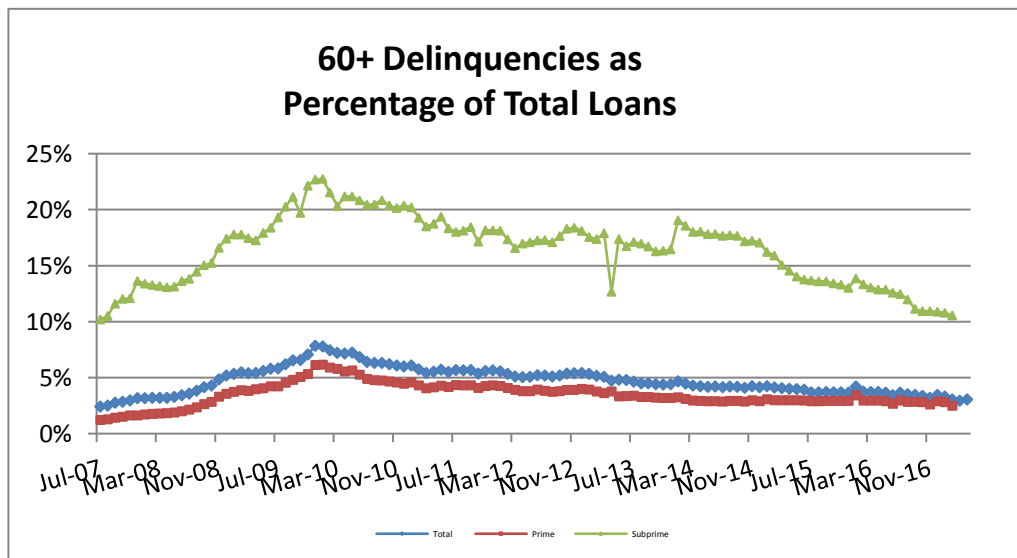
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Industry Extrapolations and HAMP Metrics
August 2017



Source: Making Home Affordable and HOPE NOW

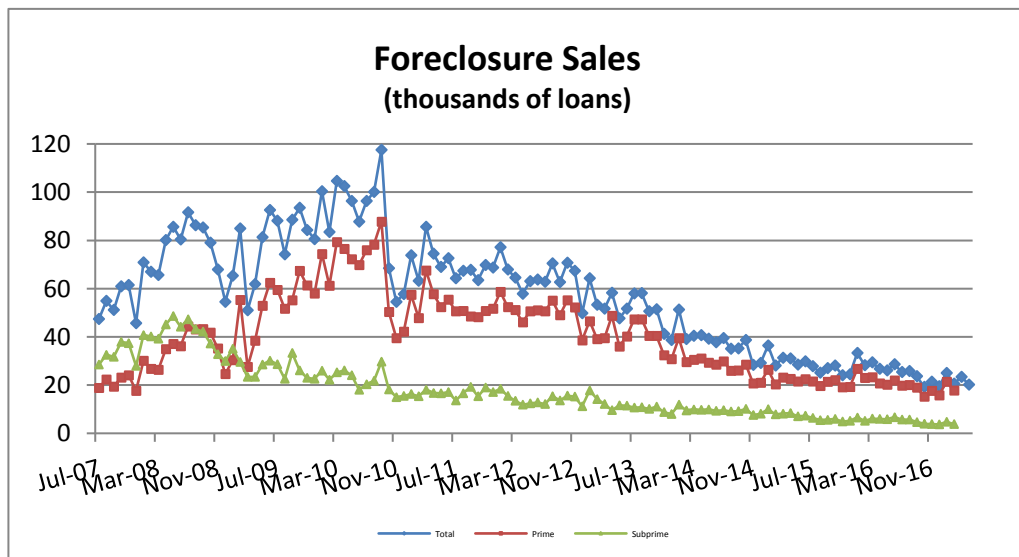
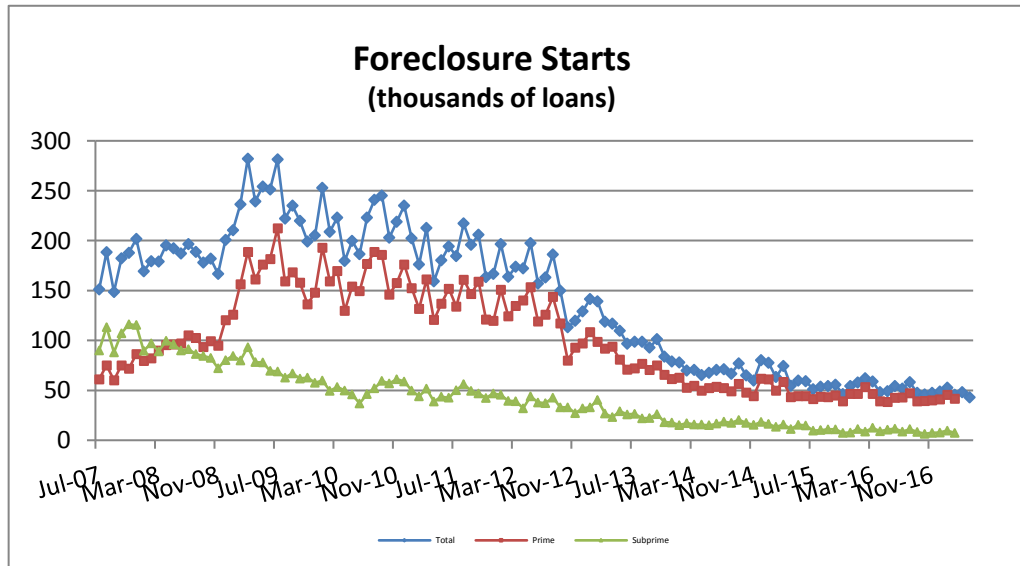
Total Permanent Modifications is the sum of Completed HAMP and Completed (Proprietary). HOPE NOW has collected data on Completed (Proprietary) Modifications since 2007. Data for HAMP Trial Modifications began in May 2009 while data for Completed HAMP loans began in September 2009.

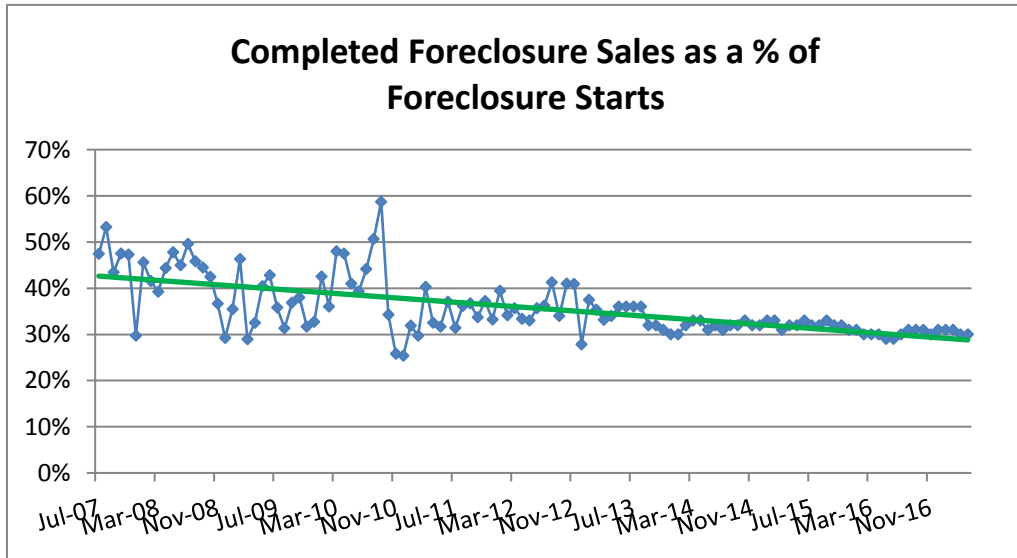


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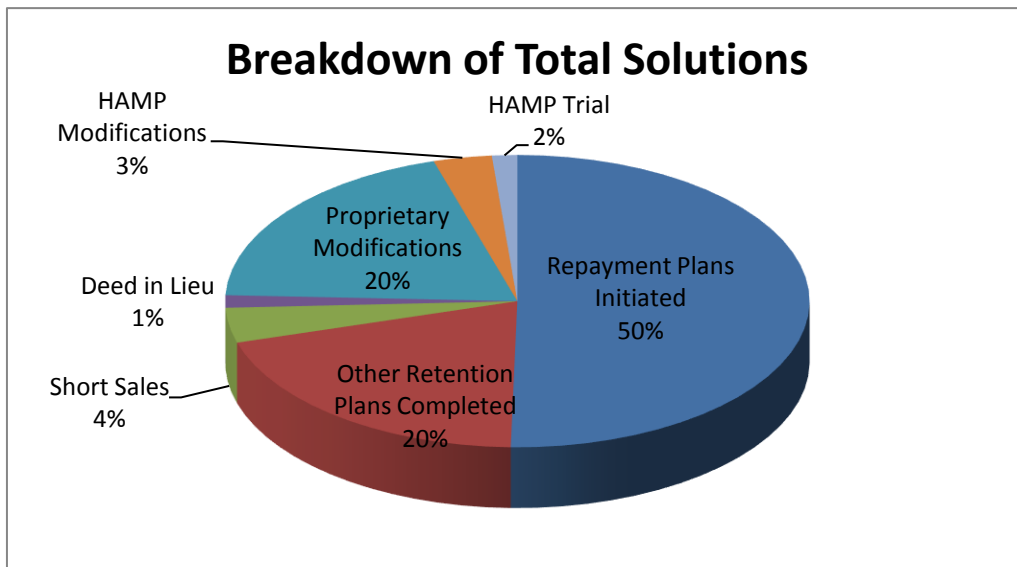
Industry Extrapolations and HAMP Metrics
August 2017





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.

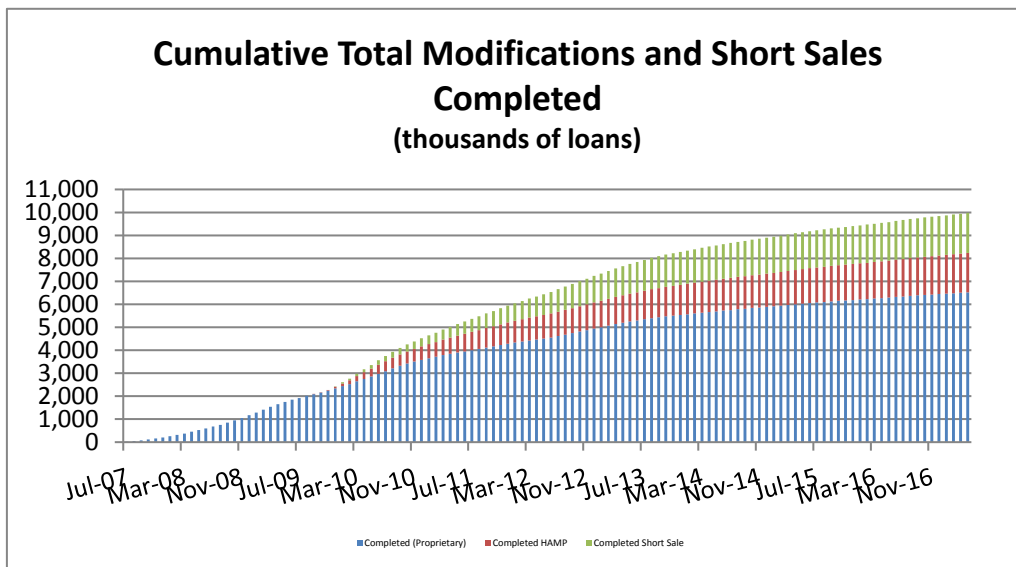
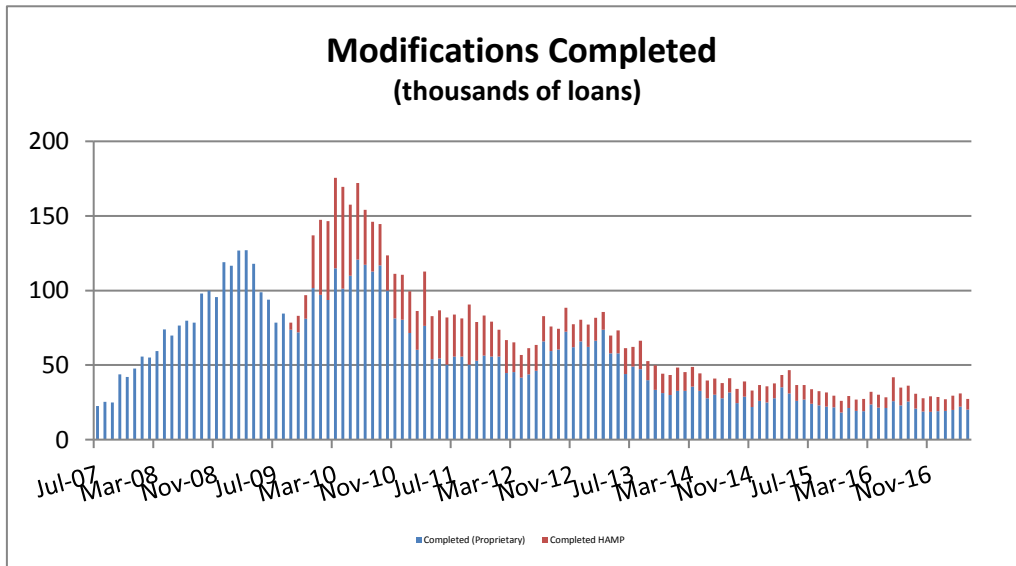


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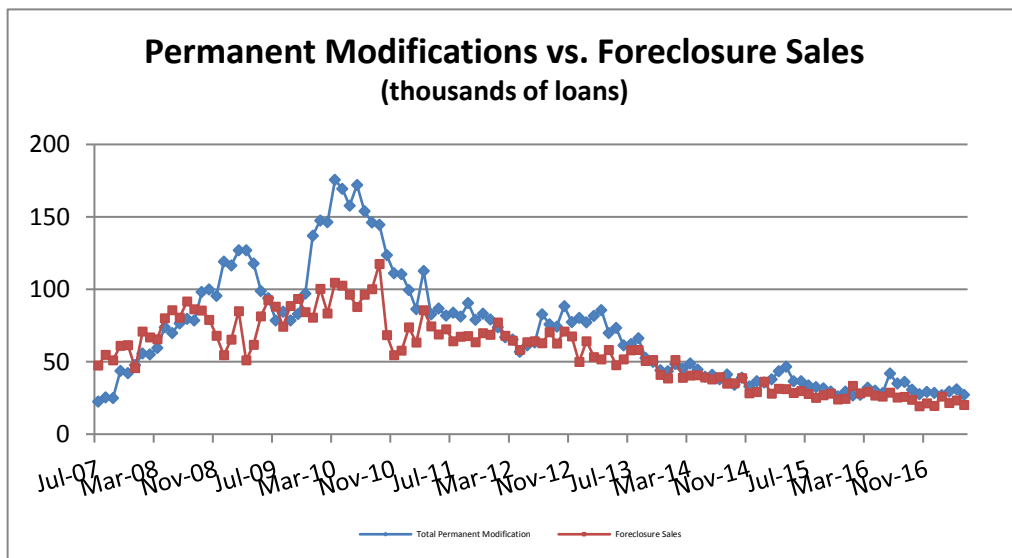
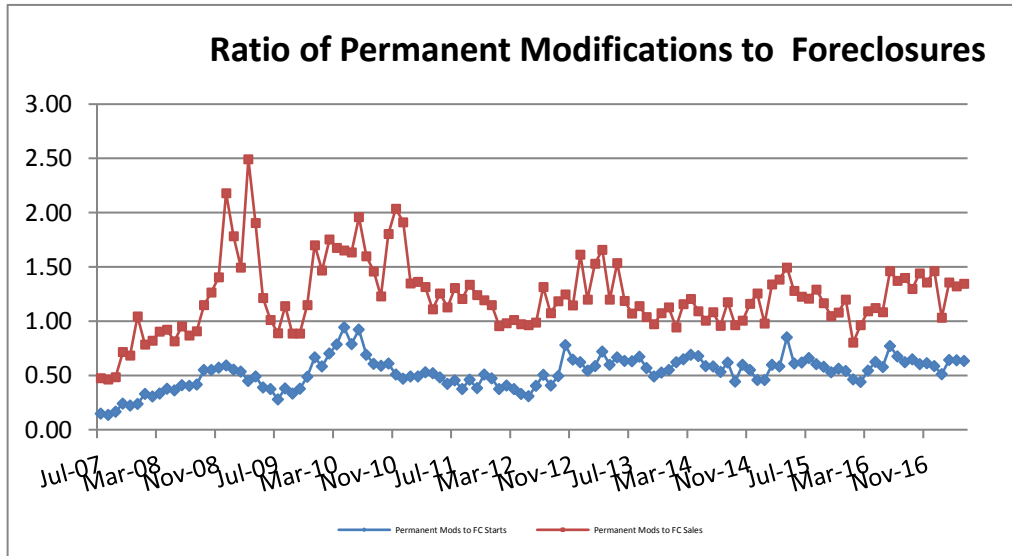


Source: Making Home Affordable and HOPE NOW
HOPE NOW has collected data on Completed (Proprietary) Modifications since 2007. Data for Completed HAMP loans began in September 2009.
HOPE NOW began collecting short sale data in December of 2009.

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Industry Extrapolations and HAMP Metrics
August 2017



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.