

## Ocwen Consumer Relief Information - National Totals

STATE: **NATIONAL TOTALS**

FOURTH QUARTER 2014

### Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,746,150	\$290,962,002,356.12	78%	76%
b	DLQ (30-59)	125,445	\$19,311,063,072.23	6%	5%
c	DLQ (60-179)	98,056	\$15,889,198,579.57	4%	4%
d	DLQ (180+)	105,161	\$19,977,812,026.78	5%	5%
e	Bankruptcy	70,051	\$12,671,003,628.28	3%	3%
f	Foreclosure	103,556	\$22,806,282,173.35	5%	6%
g	Total Active Portfolio	2,248,419	\$381,617,361,836.33	100%	100%

#### NOTES:

- Template 1 includes Servicing Performance for the Total Servicer Portfolio
- Delinquency is based on MBA methodology.
- Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
- Any differences are due to rounding
- The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties

STATE: **NATIONAL TOTALS**

FOURTH QUARTER 2014

### Template 2(a): Program and Customer Relief Performance - Current Quarter

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	40,447	-	-	-	-	-	-
b	Trials Started	26,082	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	4,982	\$413,375,399.96	\$82,973.79	\$58,438.67	\$83,827.16	\$(643.00)	-48%

STATE: **NATIONAL TOTALS**

PROGRAM TO DATE: DECEMBER 31, 2014

### Template 2(b): Program and Customer Relief Performance - Program to Date

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	166,832	-	-	-	-	-	-
b	Trials Started	117,257	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	21,257	\$1,936,367,707.70	\$91,093.18	\$66,167.17	\$87,588.70	\$(676.84)	-48%

#### NOTES: ONLY ACTIVITIES THAT MAY RESULT IN CONSUMER RELIEF CREDIT ARE REFLECTED IN THIS REPORT.

- Line Item 1a:** Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
- Line Item 1b:** Trials Started represents all first lien mortgages for which the first payment had been made in a trial modification. Trial may have been Offered/Approved in current or prior quarter.
- Line Item 1c:** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)

## Ocwen Consumer Relief Information - Alabama

STATE: **ALABAMA**

FOURTH QUARTER 2014

### Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	19,174	\$1,982,418,772	75%	77%
b	DLQ (30-59)	1,861	\$165,746,189	7%	6%
c	DLQ (60-179)	1,328	\$127,608,583	5%	5%
d	DLQ (180+)	1,201	\$116,520,226	5%	5%
e	Bankruptcy	1,613	\$149,585,590	6%	6%
f	Foreclosure	445	\$44,203,290	2%	2%
g	Total Active Portfolio	25,622	\$2,586,082,651	100%	100%

#### NOTES:

1. Template 1 includes Servicing Performance for the Total Servicer Portfolio
2. Delinquency is based on MBA methodology.
3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences are due to rounding
5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties

STATE: **ALABAMA**

FOURTH QUARTER 2014

### Template 2(a): Program and Customer Relief Performance - Current Quarter

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	440	-	-	-	-	-	-
b	Trials Started	332	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	58	\$1,726,155.89	\$29,761.31	\$22,623.00	\$24,965.37	\$(343.10)	-48%

STATE: **ALABAMA**

PROGRAM TO DATE: DECEMBER 31, 2014

### Template 2(b): Program and Customer Relief Performance - Program to Date

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	1,331	-	-	-	-	-	-
b	Trials Started	1,030	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	166	\$6,240,943.88	\$37,596.05	\$27,544.17	\$41,570.33	\$(392.30)	-49%

#### NOTES: ONLY ACTIVITIES THAT MAY RESULT IN CONSUMER RELIEF CREDIT ARE REFLECTED IN THIS REPORT.

1. Line Item 1a: Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
2. Line Item 1b: Trials Started represents all first lien mortgages for which the first payment had been made in a trial modification. Trial may have been Offered/Approved in current or prior quarter.
3. Line Item 1c: Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)

# Ocwen Consumer Relief Information - Alaska

STATE: **ALASKA**

FOURTH QUARTER 2014

## Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,934	\$346,168,771	85%	84%
b	DLQ (30-59)	103	\$20,206,457	5%	5%
c	DLQ (60-179)	62	\$11,787,236	3%	3%
d	DLQ (180+)	77	\$13,710,152	3%	3%
e	Bankruptcy	31	\$6,164,204	1%	2%
f	Foreclosure	57	\$12,408,968	3%	3%
g	Total Active Portfolio	2,264	\$410,445,787	100%	100%

### NOTES:

1. Template 1 includes Servicing Performance for the Total Servicer Portfolio
2. Delinquency is based on MBA methodology.
3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences are due to rounding
5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties

STATE: **ALASKA**

FOURTH QUARTER 2014

## Template 2(a): Program and Customer Relief Performance - Current Quarter

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	17	-	-	-	-	-	-
b	Trials Started	14	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	1	\$46,793.52	\$46,793.52	\$46,793.52	-	\$(348.72)	-22%

STATE: **ALASKA**

PROGRAM TO DATE: DECEMBER 31, 2014

## Template 2(b): Program and Customer Relief Performance - Program to Date

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	51	-	-	-	-	-	-
b	Trials Started	31	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	1	\$46,793.52	\$46,793.52	\$46,793.52	-	\$(348.72)	-22%

### NOTES: ONLY ACTIVITIES THAT MAY RESULT IN CONSUMER RELIEF CREDIT ARE REFLECTED IN THIS REPORT.

1. **Line Item 1a:** Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
2. **Line Item 1b:** Trials Started represents all first lien mortgages for which the first payment had been made in a trial modification. Trial may have been Offered/Approved in current or prior quarter.
3. **Line Item 1c:** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)

## Ocwen Consumer Relief Information - Arizona

STATE: **ARIZONA**

FOURTH QUARTER 2014

### Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	61,171	\$9,363,422,859	87%	87%
b	DLQ (30-59)	2,916	\$424,233,556	4%	4%
c	DLQ (60-179)	2,211	\$341,502,110	3%	3%
d	DLQ (180+)	1,460	\$231,768,426	2%	2%
e	Bankruptcy	1,463	\$277,003,979	2%	3%
f	Foreclosure	931	\$167,532,722	1%	2%
g	Total Active Portfolio	70,152	\$10,805,463,651	100%	100%

#### NOTES:

1. Template 1 includes Servicing Performance for the Total Servicer Portfolio
2. Delinquency is based on MBA methodology.
3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences are due to rounding
5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties

STATE: **ARIZONA**

FOURTH QUARTER 2014

### Template 2(a): Program and Customer Relief Performance - Current Quarter

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	658	-	-	-	-	-	-
b	Trials Started	458	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	70	\$4,856,924.41	\$69,384.63	\$52,698.09	\$61,984.06	\$(589.03)	-45%

STATE: **ARIZONA**

PROGRAM TO DATE: DECEMBER 31, 2014

### Template 2(b): Program and Customer Relief Performance - Program to Date

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	2,015	-	-	-	-	-	-
b	Trials Started	1,398	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	303	\$20,574,128.37	\$67,901.41	\$55,545.93	\$58,566.48	\$(551.82)	-45%

#### NOTES: ONLY ACTIVITIES THAT MAY RESULT IN CONSUMER RELIEF CREDIT ARE REFLECTED IN THIS REPORT.

1. **Line Item 1a:** Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
2. **Line Item 1b:** Trials Started represents all first lien mortgages for which the first payment had been made in a trial modification. Trial may have been Offered/Approved in current or prior quarter.
3. **Line Item 1c:** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)

## Ocwen Consumer Relief Information - Arkansas

STATE: **ARKANSAS**

FOURTH QUARTER 2014

### Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	7,045	\$618,066,395	73%	73%
b	DLQ (30-59)	644	\$52,472,646	7%	6%
c	DLQ (60-179)	546	\$48,272,246	6%	6%
d	DLQ (180+)	471	\$42,337,255	5%	5%
e	Bankruptcy	656	\$53,650,354	7%	6%
f	Foreclosure	312	\$27,920,988	3%	3%
g	Total Active Portfolio	9,674	\$842,719,883	100%	100%

#### NOTES:

1. Template 1 includes Servicing Performance for the Total Servicer Portfolio
2. Delinquency is based on MBA methodology.
3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences are due to rounding
5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties

STATE: **ARKANSAS**

FOURTH QUARTER 2014

### Template 2(a): Program and Customer Relief Performance - Current Quarter

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	183	-	-	-	-	-	-
b	Trials Started	136	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	13	\$259,822.82	\$19,986.37	\$14,995.92	\$15,620.37	\$(457.07)	-52%

STATE: **ARKANSAS**

PROGRAM TO DATE: DECEMBER 31, 2014

### Template 2(b): Program and Customer Relief Performance - Program to Date

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	494	-	-	-	-	-	-
b	Trials Started	370	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	54	\$2,181,713.81	\$40,402.11	\$22,977.19	\$49,145.47	\$(467.90)	-48%

#### NOTES: ONLY ACTIVITIES THAT MAY RESULT IN CONSUMER RELIEF CREDIT ARE REFLECTED IN THIS REPORT.

1. **Line Item 1a:** Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
2. **Line Item 1b:** Trials Started represents all first lien mortgages for which the first payment had been made in a trial modification. Trial may have been Offered/Approved in current or prior quarter.
3. **Line Item 1c:** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)

# Ocwen Consumer Relief Information - California

STATE: **CALIFORNIA**

FOURTH QUARTER 2014

## Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	304,462	\$78,312,780,468	86%	84%
b	DLQ (30-59)	14,859	\$4,098,463,526	4%	4%
c	DLQ (60-179)	10,790	\$3,155,377,100	3%	3%
d	DLQ (180+)	7,715	\$2,460,485,096	2%	3%
e	Bankruptcy	10,284	\$3,570,968,959	3%	4%
f	Foreclosure	5,391	\$1,810,447,648	2%	2%
g	Total Active Portfolio	353,501	\$93,408,522,797	100%	100%

### NOTES:

1. Template 1 includes Servicing Performance for the Total Servicer Portfolio
2. Delinquency is based on MBA methodology.
3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences are due to rounding
5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties

STATE: **CALIFORNIA**

FOURTH QUARTER 2014

## Template 2(a): Program and Customer Relief Performance - Current Quarter

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	3,729	-	-	-	-	-	-
b	Trials Started	2,679	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	407	\$45,167,300.53	\$110,976.17	\$92,849.47	\$83,611.44	\$(805.54)	-42%

STATE: **CALIFORNIA**

PROGRAM TO DATE: DECEMBER 31, 2014

## Template 2(b): Program and Customer Relief Performance - Program to Date

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	15,568	-	-	-	-	-	-
b	Trials Started	11,756	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	1,962	\$248,023,645.71	\$126,413.68	\$106,651.51	\$93,984.01	\$(869.15)	-45%

### NOTES: ONLY ACTIVITIES THAT MAY RESULT IN CONSUMER RELIEF CREDIT ARE REFLECTED IN THIS REPORT.

1. **Line Item 1a:** Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
2. **Line Item 1b:** Trials Started represents all first lien mortgages for which the first payment had been made in a trial modification. Trial may have been Offered/Approved in current or prior quarter.
3. **Line Item 1c:** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)

## Ocwen Consumer Relief Information - Colorado

STATE: **COLORADO**

FOURTH QUARTER 2014

### Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	47,357	\$8,134,815,505	88%	88%
b	DLQ (30-59)	1,989	\$328,500,670	4%	4%
c	DLQ (60-179)	1,362	\$245,834,572	3%	3%
d	DLQ (180+)	979	\$177,563,603	2%	2%
e	Bankruptcy	1,428	\$267,517,197	3%	3%
f	Foreclosure	654	\$122,851,793	1%	1%
g	Total Active Portfolio	53,769	\$9,277,083,340	100%	100%

#### NOTES:

1. Template 1 includes Servicing Performance for the Total Servicer Portfolio
2. Delinquency is based on MBA methodology.
3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences are due to rounding
5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties

STATE: **COLORADO**

FOURTH QUARTER 2014

### Template 2(a): Program and Customer Relief Performance - Current Quarter

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	378	-	-	-	-	-	-
b	Trials Started	288	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	20	\$1,152,161.98	\$57,608.10	\$22,927.65	\$90,112.28	\$(680.10)	-48%

STATE: **COLORADO**

PROGRAM TO DATE: DECEMBER 31, 2014

### Template 2(b): Program and Customer Relief Performance - Program to Date

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	1,266	-	-	-	-	-	-
b	Trials Started	991	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	101	\$5,862,963.89	\$58,049.15	\$34,911.38	\$63,407.71	\$(594.04)	-46%

#### NOTES: ONLY ACTIVITIES THAT MAY RESULT IN CONSUMER RELIEF CREDIT ARE REFLECTED IN THIS REPORT.

1. **Line Item 1a:** Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
2. **Line Item 1b:** Trials Started represents all first lien mortgages for which the first payment had been made in a trial modification. Trial may have been Offered/Approved in current or prior quarter.
3. **Line Item 1c:** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)

## Ocwen Consumer Relief Information - Connecticut

STATE: **CONNECTICUT**

FOURTH QUARTER 2014

### Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	23,354	\$4,164,674,155	74%	71%
b	DLQ (30-59)	1,993	\$354,575,303	6%	6%
c	DLQ (60-179)	1,675	\$317,869,606	5%	5%
d	DLQ (180+)	1,878	\$402,246,697	6%	7%
e	Bankruptcy	439	\$93,301,013	1%	2%
f	Foreclosure	2,420	\$561,603,038	8%	10%
g	Total Active Portfolio	31,759	\$5,894,269,812	100%	100%

#### NOTES:

1. Template 1 includes Servicing Performance for the Total Servicer Portfolio
2. Delinquency is based on MBA methodology.
3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences are due to rounding
5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties

STATE: **CONNECTICUT**

FOURTH QUARTER 2014

### Template 2(a): Program and Customer Relief Performance - Current Quarter

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	758	-	-	-	-	-	-
b	Trials Started	503	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	141	\$13,808,284.53	\$97,931.10	\$73,649.70	\$86,861.75	\$(720.79)	-52%

STATE: **CONNECTICUT**

PROGRAM TO DATE: DECEMBER 31, 2014

### Template 2(b): Program and Customer Relief Performance - Program to Date

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	2,492	-	-	-	-	-	-
b	Trials Started	1,787	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	557	\$51,943,316.70	\$93,255.51	\$76,859.11	\$72,934.06	\$(686.27)	-49%

#### NOTES: ONLY ACTIVITIES THAT MAY RESULT IN CONSUMER RELIEF CREDIT ARE REFLECTED IN THIS REPORT.

1. **Line Item 1a:** Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
2. **Line Item 1b:** Trials Started represents all first lien mortgages for which the first payment had been made in a trial modification. Trial may have been Offered/Approved in current or prior quarter.
3. **Line Item 1c:** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)



## Ocwen Consumer Relief Information - Delaware

STATE: **DELAWARE**

FOURTH QUARTER 2014

### Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	6,942	\$1,110,893,736	76%	75%
b	DLQ (30-59)	539	\$79,708,425	6%	5%
c	DLQ (60-179)	463	\$76,749,541	5%	5%
d	DLQ (180+)	621	\$101,857,422	7%	7%
e	Bankruptcy	300	\$53,654,874	3%	4%
f	Foreclosure	289	\$51,592,845	3%	3%
g	Total Active Portfolio	9,154	\$1,474,456,842	100%	100%

#### NOTES:

1. Template 1 includes Servicing Performance for the Total Servicer Portfolio
2. Delinquency is based on MBA methodology.
3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences are due to rounding
5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties

STATE: **DELAWARE**

FOURTH QUARTER 2014

### Template 2(a): Program and Customer Relief Performance - Current Quarter

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	182	-	-	-	-	-	-
b	Trials Started	129	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	18	\$1,092,143.75	\$60,674.65	\$52,696.45	\$42,417.97	\$(717.08)	-43%

STATE: **DELAWARE**

PROGRAM TO DATE: DECEMBER 31, 2014

### Template 2(b): Program and Customer Relief Performance - Program to Date

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	497	-	-	-	-	-	-
b	Trials Started	360	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	66	\$3,509,995.88	\$53,181.76	\$50,049.48	\$35,171.59	\$(598.36)	-46%

#### NOTES: ONLY ACTIVITIES THAT MAY RESULT IN CONSUMER RELIEF CREDIT ARE REFLECTED IN THIS REPORT.

1. **Line Item 1a:** Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
2. **Line Item 1b:** Trials Started represents all first lien mortgages for which the first payment had been made in a trial modification. Trial may have been Offered/Approved in current or prior quarter.
3. **Line Item 1c:** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)

# Ocwen Consumer Relief Information - District of Columbia

STATE: **DISTRICT OF COLUMBIA**

FOURTH QUARTER 2014

## Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	3,276	\$816,760,239	75%	73%
b	DLQ (30-59)	216	\$48,587,945	5%	4%
c	DLQ (60-179)	195	\$50,824,552	4%	5%
d	DLQ (180+)	243	\$68,003,891	6%	6%
e	Bankruptcy	77	\$22,224,624	2%	2%
f	Foreclosure	385	\$116,773,080	9%	10%
g	Total Active Portfolio	4,392	\$1,123,174,330	100%	100%

### NOTES:

1. Template 1 includes Servicing Performance for the Total Servicer Portfolio
2. Delinquency is based on MBA methodology.
3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences are due to rounding
5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties

STATE: **DISTRICT OF COLUMBIA**

FOURTH QUARTER 2014

## Template 2(a): Program and Customer Relief Performance - Current Quarter

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	100	-	-	-	-	-	-
b	Trials Started	66	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	6	\$549,034.27	\$91,505.71	\$85,160.61	\$37,427.16	\$(710.67)	-43%

STATE: **DISTRICT OF COLUMBIA**

PROGRAM TO DATE: DECEMBER 31, 2014

## Template 2(b): Program and Customer Relief Performance - Program to Date

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	259	-	-	-	-	-	-
b	Trials Started	189	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	21	\$1,975,302.89	\$94,062.04	\$83,296.99	\$55,780.07	\$(801.94)	-46%

### NOTES: ONLY ACTIVITIES THAT MAY RESULT IN CONSUMER RELIEF CREDIT ARE REFLECTED IN THIS REPORT.

1. **Line Item 1a:** Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
2. **Line Item 1b:** Trials Started represents all first lien mortgages for which the first payment had been made in a trial modification. Trial may have been Offered/Approved in current or prior quarter.
3. **Line Item 1c:** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)

# Ocwen Consumer Relief Information - Florida

STATE: **FLORIDA**

FOURTH QUARTER 2014

## Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	135,657	\$19,336,831,754	70%	64%
b	DLQ (30-59)	10,808	\$1,502,428,058	6%	5%
c	DLQ (60-179)	7,857	\$1,132,922,339	4%	4%
d	DLQ (180+)	17,271	\$3,476,351,244	9%	12%
e	Bankruptcy	6,368	\$1,191,818,099	3%	4%
f	Foreclosure	16,906	\$3,352,736,400	9%	11%
g	Total Active Portfolio	194,867	\$29,993,087,894	100%	100%

### NOTES:

1. Template 1 includes Servicing Performance for the Total Servicer Portfolio
2. Delinquency is based on MBA methodology.
3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences are due to rounding
5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties

STATE: **FLORIDA**

FOURTH QUARTER 2014

## Template 2(a): Program and Customer Relief Performance - Current Quarter

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	5,629	-	-	-	-	-	-
b	Trials Started	2,946	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	858	\$81,187,890.03	\$94,624.58	\$68,057.42	\$84,648.52	\$(608.89)	-49%

STATE: **FLORIDA**

PROGRAM TO DATE: DECEMBER 31, 2014

## Template 2(b): Program and Customer Relief Performance - Program to Date

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	16,027	-	-	-	-	-	-
b	Trials Started	10,353	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	3,943	\$418,460,038.34	\$106,127.32	\$80,807.00	\$96,529.64	\$(661.80)	-51%

### NOTES: ONLY ACTIVITIES THAT MAY RESULT IN CONSUMER RELIEF CREDIT ARE REFLECTED IN THIS REPORT.

1. **Line Item 1a:** Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
2. **Line Item 1b:** Trials Started represents all first lien mortgages for which the first payment had been made in a trial modification. Trial may have been Offered/Approved in current or prior quarter.
3. **Line Item 1c:** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)

# Ocwen Consumer Relief Information - Georgia

STATE: **GEORGIA**

FOURTH QUARTER 2014

Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	57,248	\$7,246,206,941	77%	78%
b	DLQ (30-59)	5,115	\$601,074,671	7%	6%
c	DLQ (60-179)	3,754	\$463,540,432	5%	5%
d	DLQ (180+)	3,158	\$408,584,384	4%	4%
e	Bankruptcy	3,577	\$425,340,764	5%	5%
f	Foreclosure	1,358	\$190,841,871	2%	2%
g	Total Active Portfolio	74,210	\$9,335,589,062	100%	100%

NOTES:

1. Template 1 includes Servicing Performance for the Total Servicer Portfolio
2. Delinquency is based on MBA methodology.
3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences are due to rounding
5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties

STATE: **GEORGIA**

FOURTH QUARTER 2014

Template 2(a): Program and Customer Relief Performance - Current Quarter

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	1,240	-	-	-	-	-	-
b	Trials Started	897	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	168	\$9,014,929.90	\$53,660.30	\$42,592.02	\$49,517.85	\$(444.65)	-49%

STATE: **GEORGIA**

PROGRAM TO DATE: DECEMBER 31, 2014

Template 2(b): Program and Customer Relief Performance - Program to Date

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	4,113	-	-	-	-	-	-
b	Trials Started	3,144	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	688	\$40,865,690.45	\$59,397.81	\$46,605.16	\$52,977.49	\$(470.09)	-49%

NOTES: ONLY ACTIVITIES THAT MAY RESULT IN CONSUMER RELIEF CREDIT ARE REFLECTED IN THIS REPORT.

1. **Line Item 1a:** Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
2. **Line Item 1b:** Trials Started represents all first lien mortgages for which the first payment had been made in a trial modification. Trial may have been Offered/Approved in current or prior quarter.
3. **Line Item 1c:** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)

## Ocwen Consumer Relief Information - Hawaii

STATE: **HAWAII**

FOURTH QUARTER 2014

### Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	7,235	\$2,270,634,774	74%	71%
b	DLQ (30-59)	364	\$124,046,533	4%	4%
c	DLQ (60-179)	282	\$95,961,931	3%	3%
d	DLQ (180+)	541	\$220,236,630	6%	7%
e	Bankruptcy	243	\$89,961,299	2%	3%
f	Foreclosure	1,068	\$406,929,130	11%	13%
g	Total Active Portfolio	9,733	\$3,207,770,298	100%	100%

#### NOTES:

1. Template 1 includes Servicing Performance for the Total Servicer Portfolio
2. Delinquency is based on MBA methodology.
3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences are due to rounding
5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties

STATE: **HAWAII**

FOURTH QUARTER 2014

### Template 2(a): Program and Customer Relief Performance - Current Quarter

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	173	-	-	-	-	-	-
b	Trials Started	91	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	8	\$1,248,607.56	\$156,075.95	\$148,139.66	\$132,370.34	\$(1,137.99)	-44%

STATE: **HAWAII**

PROGRAM TO DATE: DECEMBER 31, 2014

### Template 2(b): Program and Customer Relief Performance - Program to Date

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	579	-	-	-	-	-	-
b	Trials Started	408	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	68	\$9,051,276.98	\$133,107.01	\$99,507.66	\$105,161.29	\$(1,140.34)	-46%

#### NOTES: ONLY ACTIVITIES THAT MAY RESULT IN CONSUMER RELIEF CREDIT ARE REFLECTED IN THIS REPORT.

1. **Line Item 1a:** Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
2. **Line Item 1b:** Trials Started represents all first lien mortgages for which the first payment had been made in a trial modification. Trial may have been Offered/Approved in current or prior quarter.
3. **Line Item 1c:** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)

## Ocwen Consumer Relief Information - Idaho

STATE: **IDAHO**

FOURTH QUARTER 2014

### Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	8,633	\$1,156,356,134	85%	85%
b	DLQ (30-59)	450	\$56,753,448	4%	4%
c	DLQ (60-179)	326	\$43,328,351	3%	3%
d	DLQ (180+)	311	\$40,451,892	3%	3%
e	Bankruptcy	142	\$21,164,289	1%	2%
f	Foreclosure	281	\$45,445,655	3%	3%
g	Total Active Portfolio	10,143	\$1,363,499,769	100%	100%

#### NOTES:

1. Template 1 includes Servicing Performance for the Total Servicer Portfolio
2. Delinquency is based on MBA methodology.
3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences are due to rounding
5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties

STATE: **IDAHO**

FOURTH QUARTER 2014

### Template 2(a): Program and Customer Relief Performance - Current Quarter

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	125	-	-	-	-	-	-
b	Trials Started	71	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	3	\$150,567.22	\$50,189.07	\$28,014.39	\$44,567.28	\$(932.56)	-66%

STATE: **IDAHO**

PROGRAM TO DATE: DECEMBER 31, 2014

### Template 2(b): Program and Customer Relief Performance - Program to Date

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	337	-	-	-	-	-	-
b	Trials Started	219	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	21	\$1,047,409.07	\$49,876.62	\$32,934.35	\$39,845.57	\$(537.86)	-48%

#### NOTES: ONLY ACTIVITIES THAT MAY RESULT IN CONSUMER RELIEF CREDIT ARE REFLECTED IN THIS REPORT.

1. **Line Item 1a:** Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
2. **Line Item 1b:** Trials Started represents all first lien mortgages for which the first payment had been made in a trial modification. Trial may have been Offered/Approved in current or prior quarter.
3. **Line Item 1c:** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)

# Ocwen Consumer Relief Information - Illinois

STATE: **ILLINOIS**

FOURTH QUARTER 2014

## Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	67,385	\$10,095,862,618	75%	74%
b	DLQ (30-59)	4,765	\$648,066,734	5%	5%
c	DLQ (60-179)	4,171	\$602,974,205	5%	4%
d	DLQ (180+)	5,804	\$961,085,517	6%	7%
e	Bankruptcy	2,823	\$410,823,913	3%	3%
f	Foreclosure	5,369	\$1,000,406,737	6%	7%
g	Total Active Portfolio	90,317	\$13,719,219,723	100%	100%

### NOTES:

1. Template 1 includes Servicing Performance for the Total Servicer Portfolio
2. Delinquency is based on MBA methodology.
3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences are due to rounding
5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties

STATE: **ILLINOIS**

FOURTH QUARTER 2014

## Template 2(a): Program and Customer Relief Performance - Current Quarter

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	2,099	-	-	-	-	-	-
b	Trials Started	1,367	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	390	\$36,003,102.08	\$92,315.65	\$73,822.25	\$101,055.25	\$(628.45)	-54%

STATE: **ILLINOIS**

PROGRAM TO DATE: DECEMBER 31, 2014

## Template 2(b): Program and Customer Relief Performance - Program to Date

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	6,455	-	-	-	-	-	-
b	Trials Started	4,533	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	1,560	\$151,724,582.99	\$97,259.35	\$78,591.41	\$84,950.12	\$(626.37)	-52%

### NOTES: ONLY ACTIVITIES THAT MAY RESULT IN CONSUMER RELIEF CREDIT ARE REFLECTED IN THIS REPORT.

1. **Line Item 1a:** Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
2. **Line Item 1b:** Trials Started represents all first lien mortgages for which the first payment had been made in a trial modification. Trial may have been Offered/Approved in current or prior quarter.
3. **Line Item 1c:** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)

## Ocwen Consumer Relief Information - Indiana

STATE: **INDIANA**

FOURTH QUARTER 2014

### Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	38,559	\$3,833,272,192	79%	80%
b	DLQ (30-59)	2,900	\$259,721,530	6%	5%
c	DLQ (60-179)	2,235	\$206,109,683	5%	4%
d	DLQ (180+)	1,685	\$156,769,735	3%	3%
e	Bankruptcy	1,767	\$176,427,603	4%	4%
f	Foreclosure	1,969	\$187,556,224	4%	4%
g	Total Active Portfolio	49,115	\$4,819,856,966	100%	100%

#### NOTES:

1. Template 1 includes Servicing Performance for the Total Servicer Portfolio
2. Delinquency is based on MBA methodology.
3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences are due to rounding
5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties

STATE: **INDIANA**

FOURTH QUARTER 2014

### Template 2(a): Program and Customer Relief Performance - Current Quarter

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	692	-	-	-	-	-	-
b	Trials Started	507	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	68	\$2,285,409.88	\$33,608.97	\$25,705.49	\$28,280.85	\$(397.78)	-48%

STATE: **INDIANA**

PROGRAM TO DATE: DECEMBER 31, 2014

### Template 2(b): Program and Customer Relief Performance - Program to Date

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	2,177	-	-	-	-	-	-
b	Trials Started	1,621	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	262	\$11,061,798.56	\$42,220.61	\$31,369.95	\$42,275.30	\$(422.65)	-48%

#### NOTES: ONLY ACTIVITIES THAT MAY RESULT IN CONSUMER RELIEF CREDIT ARE REFLECTED IN THIS REPORT.

1. **Line Item 1a:** Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
2. **Line Item 1b:** Trials Started represents all first lien mortgages for which the first payment had been made in a trial modification. Trial may have been Offered/Approved in current or prior quarter.
3. **Line Item 1c:** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)



# Ocwen Consumer Relief Information - Iowa

STATE: **IOWA**

FOURTH QUARTER 2014

## Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	7,542	\$697,189,081	79%	80%
b	DLQ (30-59)	652	\$56,557,280	7%	6%
c	DLQ (60-179)	461	\$39,222,233	5%	4%
d	DLQ (180+)	357	\$32,115,300	4%	4%
e	Bankruptcy	79	\$8,226,328	1%	1%
f	Foreclosure	471	\$42,793,879	5%	5%
g	Total Active Portfolio	9,562	\$876,104,100	100%	100%

### NOTES:

1. Template 1 includes Servicing Performance for the Total Servicer Portfolio
2. Delinquency is based on MBA methodology.
3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences are due to rounding
5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties

STATE: **IOWA**

FOURTH QUARTER 2014

## Template 2(a): Program and Customer Relief Performance - Current Quarter

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	144	-	-	-	-	-	-
b	Trials Started	100	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	12	\$332,966.53	\$27,747.21	\$20,172.65	\$23,968.83	\$(381.42)	-53%

STATE: **IOWA**

PROGRAM TO DATE: DECEMBER 31, 2014

## Template 2(b): Program and Customer Relief Performance - Program to Date

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	491	-	-	-	-	-	-
b	Trials Started	359	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	55	\$1,669,446.11	\$30,353.57	\$25,241.72	\$23,930.21	\$(351.53)	-47%

### NOTES: ONLY ACTIVITIES THAT MAY RESULT IN CONSUMER RELIEF CREDIT ARE REFLECTED IN THIS REPORT.

1. **Line Item 1a:** Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
2. **Line Item 1b:** Trials Started represents all first lien mortgages for which the first payment had been made in a trial modification. Trial may have been Offered/Approved in current or prior quarter.
3. **Line Item 1c:** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)

## Ocwen Consumer Relief Information - Kansas

STATE: **KANSAS**

FOURTH QUARTER 2014

### Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	9,835	\$1,055,114,729	81%	83%
b	DLQ (30-59)	673	\$61,214,031	6%	5%
c	DLQ (60-179)	507	\$48,688,500	4%	4%
d	DLQ (180+)	404	\$37,672,143	3%	3%
e	Bankruptcy	441	\$43,449,135	4%	3%
f	Foreclosure	291	\$30,383,018	2%	2%
g	Total Active Portfolio	12,151	\$1,276,521,556	100%	100%

#### NOTES:

1. Template 1 includes Servicing Performance for the Total Servicer Portfolio
2. Delinquency is based on MBA methodology.
3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences are due to rounding
5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties

STATE: **KANSAS**

FOURTH QUARTER 2014

### Template 2(a): Program and Customer Relief Performance - Current Quarter

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	144	-	-	-	-	-	-
b	Trials Started	94	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	19	\$736,515.43	\$38,763.97	\$19,783.74	\$42,868.45	\$(346.42)	-47%

STATE: **KANSAS**

PROGRAM TO DATE: DECEMBER 31, 2014

### Template 2(b): Program and Customer Relief Performance - Program to Date

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	441	-	-	-	-	-	-
b	Trials Started	318	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	52	\$1,790,735.93	\$34,437.23	\$24,098.44	\$32,175.47	\$(360.04)	-50%

#### NOTES: ONLY ACTIVITIES THAT MAY RESULT IN CONSUMER RELIEF CREDIT ARE REFLECTED IN THIS REPORT.

1. Line Item 1a: Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
2. Line Item 1b: Trials Started represents all first lien mortgages for which the first payment had been made in a trial modification. Trial may have been Offered/Approved in current or prior quarter.
3. Line Item 1c: Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)

# Ocwen Consumer Relief Information - Kentucky

STATE: **KENTUCKY**

FOURTH QUARTER 2014

## Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	12,262	\$1,247,158,172	76%	76%
b	DLQ (30-59)	1,022	\$93,361,568	6%	6%
c	DLQ (60-179)	772	\$75,511,546	5%	5%
d	DLQ (180+)	692	\$68,842,181	4%	4%
e	Bankruptcy	671	\$70,184,656	4%	4%
f	Foreclosure	762	\$79,774,095	5%	5%
g	Total Active Portfolio	16,181	\$1,634,832,218	100%	100%

### NOTES:

1. Template 1 includes Servicing Performance for the Total Servicer Portfolio
2. Delinquency is based on MBA methodology.
3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences are due to rounding
5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties

STATE: **KENTUCKY**

FOURTH QUARTER 2014

## Template 2(a): Program and Customer Relief Performance - Current Quarter

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	59	-	-	-	-	-	-
b	Trials Started	170	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	30	\$1,056,575.59	\$35,219.19	\$32,134.17	\$27,343.15	\$(472.70)	-52%

STATE: **KENTUCKY**

PROGRAM TO DATE: DECEMBER 31, 2014

## Template 2(b): Program and Customer Relief Performance - Program to Date

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	59	-	-	-	-	-	-
b	Trials Started	588	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	94	\$3,662,192.98	\$38,959.50	\$31,552.45	\$52,878.69	\$(408.07)	-47%

### NOTES: ONLY ACTIVITIES THAT MAY RESULT IN CONSUMER RELIEF CREDIT ARE REFLECTED IN THIS REPORT.

1. **Line Item 1a:** Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
2. **Line Item 1b:** Trials Started represents all first lien mortgages for which the first payment had been made in a trial modification. Trial may have been Offered/Approved in current or prior quarter.
3. **Line Item 1c:** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)

## Ocwen Consumer Relief Information - Louisiana

STATE: **LOUISIANA**

FOURTH QUARTER 2014

### Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	14,943	\$1,517,200,118	70%	70%
b	DLQ (30-59)	1,986	\$186,618,062	9%	9%
c	DLQ (60-179)	1,550	\$155,475,573	7%	7%
d	DLQ (180+)	1,044	\$112,499,906	5%	5%
e	Bankruptcy	1,206	\$117,419,672	6%	5%
f	Foreclosure	757	\$84,431,794	4%	4%
g	Total Active Portfolio	21,486	\$2,173,645,126	100%	100%

#### NOTES:

1. Template 1 includes Servicing Performance for the Total Servicer Portfolio
2. Delinquency is based on MBA methodology.
3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences are due to rounding
5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties

STATE: **LOUISIANA**

FOURTH QUARTER 2014

### Template 2(a): Program and Customer Relief Performance - Current Quarter

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	476	-	-	-	-	-	-
b	Trials Started	384	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	42	\$1,311,157.31	\$31,218.03	\$22,762.95	\$29,463.15	\$(352.50)	-40%

STATE: **LOUISIANA**

PROGRAM TO DATE: DECEMBER 31, 2014

### Template 2(b): Program and Customer Relief Performance - Program to Date

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	1,478	-	-	-	-	-	-
b	Trials Started	1,154	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	130	\$5,575,006.93	\$42,884.67	\$29,392.87	\$41,331.78	\$(442.02)	-46%

#### NOTES: ONLY ACTIVITIES THAT MAY RESULT IN CONSUMER RELIEF CREDIT ARE REFLECTED IN THIS REPORT.

1. Line Item 1a: Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
2. Line Item 1b: Trials Started represents all first lien mortgages for which the first payment had been made in a trial modification. Trial may have been Offered/Approved in current or prior quarter.
3. Line Item 1c: Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)

# Ocwen Consumer Relief Information - Maine

STATE: **MAINE**

FOURTH QUARTER 2014

## Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	8,064	\$1,136,563,362	77%	76%
b	DLQ (30-59)	550	\$71,580,512	5%	5%
c	DLQ (60-179)	420	\$58,155,408	4%	4%
d	DLQ (180+)	759	\$116,764,858	7%	8%
e	Bankruptcy	165	\$28,925,575	2%	2%
f	Foreclosure	542	\$84,839,258	5%	6%
g	Total Active Portfolio	10,500	\$1,496,828,972	100%	100%

### NOTES:

1. Template 1 includes Servicing Performance for the Total Servicer Portfolio
2. Delinquency is based on MBA methodology.
3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences are due to rounding
5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties

STATE: **MAINE**

FOURTH QUARTER 2014

## Template 2(a): Program and Customer Relief Performance - Current Quarter

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	220	-	-	-	-	-	-
b	Trials Started	113	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	26	\$1,529,841.10	\$58,840.04	\$49,959.37	\$42,449.64	\$(379.57)	-40%

STATE: **MAINE**

PROGRAM TO DATE: DECEMBER 31, 2014

## Template 2(b): Program and Customer Relief Performance - Program to Date

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	617	-	-	-	-	-	-
b	Trials Started	430	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	96	\$5,373,418.29	\$55,973.11	\$46,453.06	\$36,844.08	\$(442.72)	-44%

### NOTES: ONLY ACTIVITIES THAT MAY RESULT IN CONSUMER RELIEF CREDIT ARE REFLECTED IN THIS REPORT.

1. **Line Item 1a:** Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
2. **Line Item 1b:** Trials Started represents all first lien mortgages for which the first payment had been made in a trial modification. Trial may have been Offered/Approved in current or prior quarter.
3. **Line Item 1c:** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)

## Ocwen Consumer Relief Information - Maryland

STATE: **MARYLAND**

FOURTH QUARTER 2014

### Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	45,664	\$9,423,471,098	73%	70%
b	DLQ (30-59)	3,742	\$797,046,110	6%	6%
c	DLQ (60-179)	3,357	\$723,280,508	5%	5%
d	DLQ (180+)	3,942	\$922,260,916	6%	7%
e	Bankruptcy	1,636	\$401,406,891	3%	3%
f	Foreclosure	4,634	\$1,157,191,690	7%	9%
g	Total Active Portfolio	62,975	\$13,424,657,213	100%	100%

#### NOTES:

1. Template 1 includes Servicing Performance for the Total Servicer Portfolio
2. Delinquency is based on MBA methodology.
3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences are due to rounding
5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties

STATE: **MARYLAND**

FOURTH QUARTER 2014

### Template 2(a): Program and Customer Relief Performance - Current Quarter

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	1,536	-	-	-	-	-	-
b	Trials Started	1,029	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	250	\$23,119,351.43	\$92,477.41	\$73,517.10	\$80,710.28	\$(726.36)	-44%

STATE: **MARYLAND**

PROGRAM TO DATE: DECEMBER 31, 2014

### Template 2(b): Program and Customer Relief Performance - Program to Date

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	4,882	-	-	-	-	-	-
b	Trials Started	3,652	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	955	\$100,324,894.57	\$105,052.25	\$81,476.49	\$92,419.86	\$(746.72)	-45%

#### NOTES: ONLY ACTIVITIES THAT MAY RESULT IN CONSUMER RELIEF CREDIT ARE REFLECTED IN THIS REPORT.

1. **Line Item 1a:** Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
2. **Line Item 1b:** Trials Started represents all first lien mortgages for which the first payment had been made in a trial modification. Trial may have been Offered/Approved in current or prior quarter.
3. **Line Item 1c:** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)

# Ocwen Consumer Relief Information - Massachusetts

STATE: **MASSACHUSETTS**

FOURTH QUARTER 2014

## Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	47,016	\$9,975,776,502	78%	76%
b	DLQ (30-59)	2,877	\$626,065,482	5%	5%
c	DLQ (60-179)	2,260	\$501,199,062	4%	4%
d	DLQ (180+)	3,445	\$856,102,106	6%	7%
e	Bankruptcy	1,314	\$345,716,764	2%	3%
f	Foreclosure	3,278	\$822,304,008	5%	6%
g	Total Active Portfolio	60,190	\$13,127,163,922	100%	100%

### NOTES:

1. Template 1 includes Servicing Performance for the Total Servicer Portfolio
2. Delinquency is based on MBA methodology.
3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences are due to rounding
5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties

STATE: **MASSACHUSETTS**

FOURTH QUARTER 2014

## Template 2(a): Program and Customer Relief Performance - Current Quarter

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	996	-	-	-	-	-	-
b	Trials Started	639	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	136	\$13,290,040.78	\$97,720.89	\$59,562.49	\$106,979.30	\$(783.70)	-45%

STATE: **MASSACHUSETTS**

PROGRAM TO DATE: DECEMBER 31, 2014

## Template 2(b): Program and Customer Relief Performance - Program to Date

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	3,313	-	-	-	-	-	-
b	Trials Started	2,457	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	662	\$68,846,412.34	\$103,997.60	\$79,326.01	\$90,626.47	\$(817.97)	-47%

### NOTES: ONLY ACTIVITIES THAT MAY RESULT IN CONSUMER RELIEF CREDIT ARE REFLECTED IN THIS REPORT.

1. **Line Item 1a:** Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
2. **Line Item 1b:** Trials Started represents all first lien mortgages for which the first payment had been made in a trial modification. Trial may have been Offered/Approved in current or prior quarter.
3. **Line Item 1c:** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)

# Ocwen Consumer Relief Information - Michigan

STATE: **MICHIGAN**

FOURTH QUARTER 2014

## Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	57,818	\$6,504,094,879	81%	82%
b	DLQ (30-59)	4,287	\$438,450,831	6%	6%
c	DLQ (60-179)	3,410	\$354,188,651	5%	4%
d	DLQ (180+)	3,309	\$334,846,537	5%	4%
e	Bankruptcy	1,871	\$231,713,954	3%	3%
f	Foreclosure	522	\$56,191,619	1%	1%
g	Total Active Portfolio	71,217	\$7,919,486,473	100%	100%

### NOTES:

1. Template 1 includes Servicing Performance for the Total Servicer Portfolio
2. Delinquency is based on MBA methodology.
3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences are due to rounding
5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties

STATE: **MICHIGAN**

FOURTH QUARTER 2014

## Template 2(a): Program and Customer Relief Performance - Current Quarter

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	888	-	-	-	-	-	-
b	Trials Started	663	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	137	\$6,015,462.96	\$43,908.49	\$36,845.57	\$31,529.27	\$(404.63)	-56%

STATE: **MICHIGAN**

PROGRAM TO DATE: DECEMBER 31, 2014

## Template 2(b): Program and Customer Relief Performance - Program to Date

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	3,125	-	-	-	-	-	-
b	Trials Started	2,417	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	605	\$33,962,060.38	\$56,135.64	\$47,160.51	\$46,625.58	\$(434.94)	-54%

### NOTES: ONLY ACTIVITIES THAT MAY RESULT IN CONSUMER RELIEF CREDIT ARE REFLECTED IN THIS REPORT.

1. **Line Item 1a:** Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
2. **Line Item 1b:** Trials Started represents all first lien mortgages for which the first payment had been made in a trial modification. Trial may have been Offered/Approved in current or prior quarter.
3. **Line Item 1c:** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)



# Ocwen Consumer Relief Information - Minnesota

STATE: **MINNESOTA**

FOURTH QUARTER 2014

## Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	25,072	\$3,719,078,032	85%	84%
b	DLQ (30-59)	1,417	\$206,877,272	5%	5%
c	DLQ (60-179)	1,030	\$160,628,412	3%	4%
d	DLQ (180+)	1,118	\$177,501,976	4%	4%
e	Bankruptcy	598	\$105,512,647	2%	2%
f	Foreclosure	423	\$72,402,422	1%	2%
g	Total Active Portfolio	29,658	\$4,442,000,761	100%	100%

### NOTES:

1. Template 1 includes Servicing Performance for the Total Servicer Portfolio
2. Delinquency is based on MBA methodology.
3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences are due to rounding
5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties

STATE: **MINNESOTA**

FOURTH QUARTER 2014

## Template 2(a): Program and Customer Relief Performance - Current Quarter

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	358	-	-	-	-	-	-
b	Trials Started	281	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	50	\$2,277,791.86	\$45,555.84	\$33,096.00	\$34,739.73	\$(494.63)	-43%

STATE: **MINNESOTA**

PROGRAM TO DATE: DECEMBER 31, 2014

## Template 2(b): Program and Customer Relief Performance - Program to Date

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	1,113	-	-	-	-	-	-
b	Trials Started	847	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	181	\$11,921,916.29	\$65,866.94	\$55,236.02	\$51,183.33	\$(622.96)	-47%

### NOTES: ONLY ACTIVITIES THAT MAY RESULT IN CONSUMER RELIEF CREDIT ARE REFLECTED IN THIS REPORT.

1. Line Item 1a: Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
2. Line Item 1b: Trials Started represents all first lien mortgages for which the first payment had been made in a trial modification. Trial may have been Offered/Approved in current or prior quarter.
3. Line Item 1c: Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)

# Ocwen Consumer Relief Information – Mississippi

STATE: **MISSISSIPPI**

FOURTH QUARTER 2014

## Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	8,019	\$691,867,346	66%	66%
b	DLQ (30-59)	1,138	\$89,859,863	9%	9%
c	DLQ (60-179)	1,027	\$86,594,005	8%	8%
d	DLQ (180+)	813	\$76,198,399	7%	7%
e	Bankruptcy	828	\$68,938,669	7%	7%
f	Foreclosure	361	\$31,813,112	3%	3%
g	Total Active Portfolio	12,186	\$1,045,271,393	100%	100%

### NOTES:

- Template 1 includes Servicing Performance for the Total Servicer Portfolio
- Delinquency is based on MBA methodology.
- Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
- Any differences are due to rounding
- The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties

STATE: **MISSISSIPPI**

FOURTH QUARTER 2014

## Template 2(a): Program and Customer Relief Performance - Current Quarter

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	294	-	-	-	-	-	-
b	Trials Started	229	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	30	\$891,676.86	\$29,722.56	\$21,615.88	\$31,658.10	\$(410.53)	-53%

STATE: **MISSISSIPPI**

PROGRAM TO DATE: DECEMBER 31, 2014

## Template 2(b): Program and Customer Relief Performance - Program to Date

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	871	-	-	-	-	-	-
b	Trials Started	666	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	93	\$2,981,900.58	\$32,063.45	\$25,094.35	\$31,591.13	\$(399.31)	-49%

### NOTES: ONLY ACTIVITIES THAT MAY RESULT IN CONSUMER RELIEF CREDIT ARE REFLECTED IN THIS REPORT.

- Line Item 1a:** Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
- Line Item 1b:** Trials Started represents all first lien mortgages for which the first payment had been made in a trial modification. Trial may have been Offered/Approved in current or prior quarter.
- Line Item 1c:** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)

# Ocwen Consumer Relief Information - Missouri

STATE: **MISSOURI**

FOURTH QUARTER 2014

## Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	30,464	\$3,255,608,628	80%	81%
b	DLQ (30-59)	2,431	\$225,385,508	6%	6%
c	DLQ (60-179)	1,939	\$184,680,952	5%	5%
d	DLQ (180+)	1,545	\$144,700,368	4%	4%
e	Bankruptcy	1,307	\$134,890,268	3%	3%
f	Foreclosure	584	\$59,090,273	2%	1%
g	Total Active Portfolio	38,270	\$4,004,355,997	100%	100%

### NOTES:

1. Template 1 includes Servicing Performance for the Total Servicer Portfolio
2. Delinquency is based on MBA methodology.
3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences are due to rounding
5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties

STATE: **MISSOURI**

FOURTH QUARTER 2014

## Template 2(a): Program and Customer Relief Performance - Current Quarter

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	544	-	-	-	-	-	-
b	Trials Started	427	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	61	\$2,505,258.01	\$41,069.80	\$34,709.81	\$28,889.93	\$(342.87)	-54%

STATE: **MISSOURI**

PROGRAM TO DATE: DECEMBER 31, 2014

## Template 2(b): Program and Customer Relief Performance - Program to Date

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	1,569	-	-	-	-	-	-
b	Trials Started	1,191	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	221	\$8,986,318.71	\$40,662.08	\$35,968.61	\$27,750.37	\$(358.90)	-52%

### NOTES: ONLY ACTIVITIES THAT MAY RESULT IN CONSUMER RELIEF CREDIT ARE REFLECTED IN THIS REPORT.

1. **Line Item 1a:** Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
2. **Line Item 1b:** Trials Started represents all first lien mortgages for which the first payment had been made in a trial modification. Trial may have been Offered/Approved in current or prior quarter.
3. **Line Item 1c:** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)

## Ocwen Consumer Relief Information - Montana

STATE: **MONTANA**

FOURTH QUARTER 2014

### Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	3,048	\$424,193,509	87%	85%
b	DLQ (30-59)	145	\$20,144,252	4%	4%
c	DLQ (60-179)	111	\$16,739,133	3%	3%
d	DLQ (180+)	116	\$22,387,288	3%	4%
e	Bankruptcy	49	\$8,853,141	1%	2%
f	Foreclosure	39	\$5,961,058	1%	1%
g	Total Active Portfolio	3,508	\$498,278,380	100%	100%

#### NOTES:

1. Template 1 includes Servicing Performance for the Total Servicer Portfolio
2. Delinquency is based on MBA methodology.
3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences are due to rounding
5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties

STATE: **MONTANA**

FOURTH QUARTER 2014

### Template 2(a): Program and Customer Relief Performance - Current Quarter

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	34	-	-	-	-	-	-
b	Trials Started	25	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	3	\$284,477.16	\$94,825.72	\$72,176.37	\$93,733.88	\$(1,039.22)	-46%

STATE: **MONTANA**

PROGRAM TO DATE: DECEMBER 31, 2014

### Template 2(b): Program and Customer Relief Performance - Program to Date

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	106	-	-	-	-	-	-
b	Trials Started	74	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	9	\$677,990.33	\$75,332.26	\$68,718.15	\$58,149.90	\$(776.10)	-46%

#### NOTES: ONLY ACTIVITIES THAT MAY RESULT IN CONSUMER RELIEF CREDIT ARE REFLECTED IN THIS REPORT.

1. Line Item 1a: Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
2. Line Item 1b: Trials Started represents all first lien mortgages for which the first payment had been made in a trial modification. Trial may have been Offered/Approved in current or prior quarter.
3. Line Item 1c: Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)

# Ocwen Consumer Relief Information - Nebraska

STATE: **NEBRASKA**

FOURTH QUARTER 2014

## Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	5,094	\$487,509,537	82%	82%
b	DLQ (30-59)	313	\$28,811,284	5%	5%
c	DLQ (60-179)	263	\$24,295,580	4%	4%
d	DLQ (180+)	161	\$13,933,965	3%	2%
e	Bankruptcy	251	\$26,871,379	4%	5%
f	Foreclosure	121	\$11,315,555	2%	2%
g	Total Active Portfolio	6,203	\$592,737,300	100%	100%

### NOTES:

1. Template 1 includes Servicing Performance for the Total Servicer Portfolio
2. Delinquency is based on MBA methodology.
3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences are due to rounding
5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties

STATE: **NEBRASKA**

FOURTH QUARTER 2014

## Template 2(a): Program and Customer Relief Performance - Current Quarter

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	60	-	-	-	-	-	-
b	Trials Started	54	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	2	\$70,687.65	\$35,343.83	\$35,343.83	\$39,307.66	\$(258.31)	-33%

STATE: **NEBRASKA**

PROGRAM TO DATE: DECEMBER 31, 2014

## Template 2(b): Program and Customer Relief Performance - Program to Date

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	245	-	-	-	-	-	-
b	Trials Started	194	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	22	\$665,807.31	\$30,263.97	\$30,146.42	\$16,169.89	\$(355.45)	-49%

### NOTES: ONLY ACTIVITIES THAT MAY RESULT IN CONSUMER RELIEF CREDIT ARE REFLECTED IN THIS REPORT.

1. **Line Item 1a:** Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
2. **Line Item 1b:** Trials Started represents all first lien mortgages for which the first payment had been made in a trial modification. Trial may have been Offered/Approved in current or prior quarter.
3. **Line Item 1c:** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)

# Ocwen Consumer Relief Information - Nevada

STATE: **NEVADA**

FOURTH QUARTER 2014

## Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	20,965	\$3,519,425,428	78%	74%
b	DLQ (30-59)	1,005	\$175,540,557	4%	4%
c	DLQ (60-179)	857	\$160,194,980	3%	3%
d	DLQ (180+)	1,219	\$237,178,782	5%	5%
e	Bankruptcy	1,145	\$236,479,804	4%	5%
f	Foreclosure	1,831	\$418,374,338	7%	9%
g	Total Active Portfolio	27,022	\$4,747,193,890	100%	100%

### NOTES:

1. Template 1 includes Servicing Performance for the Total Servicer Portfolio
2. Delinquency is based on MBA methodology.
3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences are due to rounding
5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties

STATE: **NEVADA**

FOURTH QUARTER 2014

## Template 2(a): Program and Customer Relief Performance - Current Quarter

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	464	-	-	-	-	-	-
b	Trials Started	234	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	66	\$7,302,539.65	\$110,644.54	\$88,332.70	\$74,847.30	\$(635.56)	-47%

STATE: **NEVADA**

PROGRAM TO DATE: DECEMBER 31, 2014

## Template 2(b): Program and Customer Relief Performance - Program to Date

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	1,625	-	-	-	-	-	-
b	Trials Started	1,071	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	357	\$41,335,941.20	\$115,786.95	\$102,848.08	\$75,578.19	\$(673.12)	-48%

### NOTES: ONLY ACTIVITIES THAT MAY RESULT IN CONSUMER RELIEF CREDIT ARE REFLECTED IN THIS REPORT.

1. Line Item 1a: Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
2. Line Item 1b: Trials Started represents all first lien mortgages for which the first payment had been made in a trial modification. Trial may have been Offered/Approved in current or prior quarter.
3. Line Item 1c: Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)

# Ocwen Consumer Relief Information - New Hampshire

STATE: **NEW HAMPSHIRE**

FOURTH QUARTER 2014

## Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	11,233	\$1,850,145,179	83%	82%
b	DLQ (30-59)	677	\$111,621,243	5%	5%
c	DLQ (60-179)	547	\$94,414,417	4%	4%
d	DLQ (180+)	485	\$90,359,654	4%	4%
e	Bankruptcy	290	\$55,976,264	2%	2%
f	Foreclosure	267	\$53,520,550	2%	2%
g	Total Active Portfolio	13,499	\$2,256,037,306	100%	100%

### NOTES:

1. Template 1 includes Servicing Performance for the Total Servicer Portfolio
2. Delinquency is based on MBA methodology.
3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences are due to rounding
5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties

STATE: **NEW HAMPSHIRE**

FOURTH QUARTER 2014

## Template 2(a): Program and Customer Relief Performance - Current Quarter

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	201	-	-	-	-	-	-
b	Trials Started	142	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	17	\$984,881.20	\$57,934.19	\$58,152.12	\$35,731.72	\$(661.59)	-47%

STATE: **NEW HAMPSHIRE**

PROGRAM TO DATE: DECEMBER 31, 2014

## Template 2(b): Program and Customer Relief Performance - Program to Date

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	512	-	-	-	-	-	-
b	Trials Started	380	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	88	\$6,723,301.38	\$76,401.15	\$63,074.09	\$59,779.49	\$(707.68)	-50%

### NOTES: ONLY ACTIVITIES THAT MAY RESULT IN CONSUMER RELIEF CREDIT ARE REFLECTED IN THIS REPORT.

1. **Line Item 1a:** Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
2. **Line Item 1b:** Trials Started represents all first lien mortgages for which the first payment had been made in a trial modification. Trial may have been Offered/Approved in current or prior quarter.
3. **Line Item 1c:** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)

## Ocwen Consumer Relief Information - New Jersey

STATE: **NEW JERSEY**

FOURTH QUARTER 2014

### Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	55,258	\$11,166,322,658	68%	63%
b	DLQ (30-59)	3,852	\$811,496,166	5%	5%
c	DLQ (60-179)	3,553	\$785,628,224	4%	4%
d	DLQ (180+)	6,172	\$1,566,347,285	8%	9%
e	Bankruptcy	2,131	\$489,304,820	3%	3%
f	Foreclosure	10,895	\$2,870,360,415	13%	16%
g	Total Active Portfolio	81,861	\$17,689,459,567	100%	100%

#### NOTES:

1. Template 1 includes Servicing Performance for the Total Servicer Portfolio
2. Delinquency is based on MBA methodology.
3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences are due to rounding
5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties

STATE: **NEW JERSEY**

FOURTH QUARTER 2014

### Template 2(a): Program and Customer Relief Performance - Current Quarter

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	2,851	-	-	-	-	-	-
b	Trials Started	1,414	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	319	\$42,435,873.98	\$133,027.82	\$99,572.77	\$109,804.85	\$(869.64)	-50%

STATE: **NEW JERSEY**

PROGRAM TO DATE: DECEMBER 31, 2014

### Template 2(b): Program and Customer Relief Performance - Program to Date

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	6,429	-	-	-	-	-	-
b	Trials Started	4,420	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	1,299	\$185,917,626.98	\$143,123.65	\$112,624.07	\$114,121.60	\$(885.05)	-50%

#### NOTES: ONLY ACTIVITIES THAT MAY RESULT IN CONSUMER RELIEF CREDIT ARE REFLECTED IN THIS REPORT.

1. **Line Item 1a:** Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
2. **Line Item 1b:** Trials Started represents all first lien mortgages for which the first payment had been made in a trial modification. Trial may have been Offered/Approved in current or prior quarter.
3. **Line Item 1c:** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)



# Ocwen Consumer Relief Information - New Mexico

STATE: **NEW MEXICO**

FOURTH QUARTER 2014

## Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	9,102	\$1,203,044,257	80%	79%
b	DLQ (30-59)	571	\$69,419,926	5%	5%
c	DLQ (60-179)	433	\$54,259,727	4%	4%
d	DLQ (180+)	597	\$92,859,712	5%	6%
e	Bankruptcy	127	\$18,877,191	1%	1%
f	Foreclosure	604	\$93,220,146	5%	6%
g	Total Active Portfolio	11,434	\$1,531,680,960	100%	100%

### NOTES:

1. Template 1 includes Servicing Performance for the Total Servicer Portfolio
2. Delinquency is based on MBA methodology.
3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences are due to rounding
5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties

STATE: **NEW MEXICO**

FOURTH QUARTER 2014

## Template 2(a): Program and Customer Relief Performance - Current Quarter

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	191	-	-	-	-	-	-
b	Trials Started	95	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	12	\$501,570.27	\$41,797.52	\$36,868.04	\$24,579.24	\$(438.72)	-43%

STATE: **NEW MEXICO**

PROGRAM TO DATE: DECEMBER 31, 2014

## Template 2(b): Program and Customer Relief Performance - Program to Date

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	548	-	-	-	-	-	-
b	Trials Started	343	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	51	\$2,175,307.95	\$42,653.10	\$39,263.84	\$31,934.55	\$(556.54)	-47%

### NOTES: ONLY ACTIVITIES THAT MAY RESULT IN CONSUMER RELIEF CREDIT ARE REFLECTED IN THIS REPORT.

1. **Line Item 1a:** Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
2. **Line Item 1b:** Trials Started represents all first lien mortgages for which the first payment had been made in a trial modification. Trial may have been Offered/Approved in current or prior quarter.
3. **Line Item 1c:** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)

## Ocwen Consumer Relief Information - New York

STATE: **NEW YORK**

FOURTH QUARTER 2014

### Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	68,369	\$15,451,584,223	63%	57%
b	DLQ (30-59)	7,166	\$1,693,294,521	7%	6%
c	DLQ (60-179)	5,838	\$1,475,650,025	5%	5%
d	DLQ (180+)	7,517	\$2,328,214,070	7%	9%
e	Bankruptcy	2,177	\$540,105,100	2%	2%
f	Foreclosure	17,264	\$5,449,963,509	16%	20%
g	Total Active Portfolio	108,331	\$26,938,811,449	100%	100%

#### NOTES:

1. Template 1 includes Servicing Performance for the Total Servicer Portfolio
2. Delinquency is based on MBA methodology.
3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences are due to rounding
5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties

STATE: **NEW YORK**

FOURTH QUARTER 2014

### Template 2(a): Program and Customer Relief Performance - Current Quarter

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	3,842	-	-	-	-	-	-
b	Trials Started	2,029	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	468	\$56,539,978.70	\$120,811.92	\$95,030.46	\$101,702.22	\$(1,061.66)	-48%

STATE: **NEW YORK**

PROGRAM TO DATE: DECEMBER 31, 2014

### Template 2(b): Program and Customer Relief Performance - Program to Date

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	11,337	-	-	-	-	-	-
b	Trials Started	7,800	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	2,251	\$252,646,989.51	\$112,237.67	\$87,974.85	\$97,489.13	\$(1,023.88)	-47%

#### NOTES: ONLY ACTIVITIES THAT MAY RESULT IN CONSUMER RELIEF CREDIT ARE REFLECTED IN THIS REPORT.

1. **Line Item 1a:** Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
2. **Line Item 1b:** Trials Started represents all first lien mortgages for which the first payment had been made in a trial modification. Trial may have been Offered/Approved in current or prior quarter.
3. **Line Item 1c:** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)

# Ocwen Consumer Relief Information - North Carolina

STATE: **NORTH CAROLINA**

FOURTH QUARTER 2014

## Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	48,942	\$6,066,733,412	78%	80%
b	DLQ (30-59)	4,124	\$439,015,309	7%	6%
c	DLQ (60-179)	3,257	\$370,505,509	5%	5%
d	DLQ (180+)	2,816	\$342,354,761	5%	4%
e	Bankruptcy	2,018	\$233,794,786	3%	3%
f	Foreclosure	1,371	\$176,460,789	2%	2%
g	Total Active Portfolio	62,528	\$7,628,864,566	100%	100%

### NOTES:

1. Template 1 includes Servicing Performance for the Total Servicer Portfolio
2. Delinquency is based on MBA methodology.
3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences are due to rounding
5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties

STATE: **NORTH CAROLINA**

FOURTH QUARTER 2014

## Template 2(a): Program and Customer Relief Performance - Current Quarter

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	982	-	-	-	-	-	-
b	Trials Started	735	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	82	\$3,224,082.53	\$39,318.08	\$28,860.23	\$49,427.27	\$(496.16)	-48%

STATE: **NORTH CAROLINA**

PROGRAM TO DATE: DECEMBER 31, 2014

## Template 2(b): Program and Customer Relief Performance - Program to Date

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	2,996	-	-	-	-	-	-
b	Trials Started	2,287	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	274	\$11,594,077.33	\$42,314.15	\$26,999.49	\$57,161.55	\$(473.61)	-49%

### NOTES: ONLY ACTIVITIES THAT MAY RESULT IN CONSUMER RELIEF CREDIT ARE REFLECTED IN THIS REPORT.

1. **Line Item 1a:** Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
2. **Line Item 1b:** Trials Started represents all first lien mortgages for which the first payment had been made in a trial modification. Trial may have been Offered/Approved in current or prior quarter.
3. **Line Item 1c:** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)

# Ocwen Consumer Relief Information - North Dakota

STATE: **NORTH DAKOTA**

FOURTH QUARTER 2014

## Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	747	\$66,501,530	84%	81%
b	DLQ (30-59)	50	\$4,485,766	6%	5%
c	DLQ (60-179)	26	\$2,849,439	3%	3%
d	DLQ (180+)	38	\$4,450,037	4%	5%
e	Bankruptcy	4	\$340,542	0%	0%
f	Foreclosure	29	\$3,435,746	3%	4%
g	Total Active Portfolio	894	\$82,063,060	100%	100%

### NOTES:

1. Template 1 includes Servicing Performance for the Total Servicer Portfolio
2. Delinquency is based on MBA methodology.
3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences are due to rounding
5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties

STATE: **NORTH DAKOTA**

FOURTH QUARTER 2014

## Template 2(a): Program and Customer Relief Performance - Current Quarter

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	8	-	-	-	-	-	-
b	Trials Started	8	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	0%

STATE: **NORTH DAKOTA**

PROGRAM TO DATE: DECEMBER 31, 2014

## Template 2(b): Program and Customer Relief Performance - Program to Date

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	21	-	-	-	-	-	-
b	Trials Started	16	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	0%

### NOTES: ONLY ACTIVITIES THAT MAY RESULT IN CONSUMER RELIEF CREDIT ARE REFLECTED IN THIS REPORT.

1. Line Item 1a: Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
2. Line Item 1b: Trials Started represents all first lien mortgages for which the first payment had been made in a trial modification. Trial may have been Offered/Approved in current or prior quarter.
3. Line Item 1c: Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)

## Ocwen Consumer Relief Information - Ohio

STATE: **OHIO**

FOURTH QUARTER 2014

### Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	47,062	\$4,526,088,409	73%	73%
b	DLQ (30-59)	4,550	\$427,897,391	7%	7%
c	DLQ (60-179)	3,653	\$346,232,073	6%	6%
d	DLQ (180+)	3,461	\$347,932,794	5%	6%
e	Bankruptcy	2,433	\$259,571,633	4%	4%
f	Foreclosure	2,973	\$308,669,554	5%	5%
g	Total Active Portfolio	64,132	\$6,216,391,854	100%	100%

#### NOTES:

1. Template 1 includes Servicing Performance for the Total Servicer Portfolio
2. Delinquency is based on MBA methodology.
3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences are due to rounding
5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties

STATE: **OHIO**

FOURTH QUARTER 2014

### Template 2(a): Program and Customer Relief Performance - Current Quarter

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	1,214	-	-	-	-	-	-
b	Trials Started	874	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	187	\$8,026,586.56	\$42,922.92	\$36,856.89	\$29,625.11	\$(400.36)	-53%

STATE: **OHIO**

PROGRAM TO DATE: DECEMBER 31, 2014

### Template 2(b): Program and Customer Relief Performance - Program to Date

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	3,734	-	-	-	-	-	-
b	Trials Started	2,770	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	743	\$33,863,288.23	\$45,576.43	\$38,295.68	\$35,005.05	\$(410.51)	-51%

#### NOTES: ONLY ACTIVITIES THAT MAY RESULT IN CONSUMER RELIEF CREDIT ARE REFLECTED IN THIS REPORT.

1. Line Item 1a: Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
2. Line Item 1b: Trials Started represents all first lien mortgages for which the first payment had been made in a trial modification. Trial may have been Offered/Approved in current or prior quarter.
3. Line Item 1c: Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)

# Ocwen Consumer Relief Information - Oregon

STATE: **OREGON**

FOURTH QUARTER 2014

## Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	25,436	\$4,412,113,261	82%	81%
b	DLQ (30-59)	1,069	\$182,845,425	3%	3%
c	DLQ (60-179)	769	\$131,124,989	2%	2%
d	DLQ (180+)	1,603	\$310,848,505	5%	6%
e	Bankruptcy	687	\$135,165,786	2%	2%
f	Foreclosure	1,317	\$275,005,263	4%	5%
g	Total Active Portfolio	30,881	\$5,447,103,230	100%	100%

### NOTES:

1. Template 1 includes Servicing Performance for the Total Servicer Portfolio
2. Delinquency is based on MBA methodology.
3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences are due to rounding
5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties

STATE: **OREGON**

FOURTH QUARTER 2014

## Template 2(a): Program and Customer Relief Performance - Current Quarter

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	390	-	-	-	-	-	-
b	Trials Started	193	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	33	\$2,890,925.55	\$87,603.80	\$73,353.21	\$64,568.21	\$(630.16)	-45%

STATE: **OREGON**

PROGRAM TO DATE: DECEMBER 31, 2014

## Template 2(b): Program and Customer Relief Performance - Program to Date

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	1,212	-	-	-	-	-	-
b	Trials Started	768	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	139	\$11,179,879.56	\$80,430.79	\$66,473.50	\$67,121.59	\$(696.41)	-45%

### NOTES: ONLY ACTIVITIES THAT MAY RESULT IN CONSUMER RELIEF CREDIT ARE REFLECTED IN THIS REPORT.

1. **Line Item 1a:** Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
2. **Line Item 1b:** Trials Started represents all first lien mortgages for which the first payment had been made in a trial modification. Trial may have been Offered/Approved in current or prior quarter.
3. **Line Item 1c:** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)

# Ocwen Consumer Relief Information - Pennsylvania

STATE: **PENNSYLVANIA**

FOURTH QUARTER 2014

## Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	60,250	\$7,622,970,233	74%	75%
b	DLQ (30-59)	5,742	\$630,853,289	7%	6%
c	DLQ (60-179)	4,973	\$583,758,033	6%	6%
d	DLQ (180+)	4,104	\$522,787,663	5%	5%
e	Bankruptcy	2,585	\$324,438,243	3%	3%
f	Foreclosure	3,975	\$526,267,153	5%	5%
g	Total Active Portfolio	81,629	\$10,211,074,613	100%	100%

### NOTES:

1. Template 1 includes Servicing Performance for the Total Servicer Portfolio
2. Delinquency is based on MBA methodology.
3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences are due to rounding
5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties

STATE: **PENNSYLVANIA**

FOURTH QUARTER 2014

## Template 2(a): Program and Customer Relief Performance - Current Quarter

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	1,713	-	-	-	-	-	-
b	Trials Started	1,224	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	209	\$9,244,189.36	\$44,230.57	\$33,458.52	\$39,634.54	\$(428.97)	-47%

STATE: **PENNSYLVANIA**

PROGRAM TO DATE: DECEMBER 31, 2014

## Template 2(b): Program and Customer Relief Performance - Program to Date

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	5,655	-	-	-	-	-	-
b	Trials Started	4,137	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	801	\$43,541,465.21	\$54,358.88	\$37,502.17	\$57,552.14	\$(494.79)	-48%

### NOTES: ONLY ACTIVITIES THAT MAY RESULT IN CONSUMER RELIEF CREDIT ARE REFLECTED IN THIS REPORT.

1. Line Item 1a: Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
2. Line Item 1b: Trials Started represents all first lien mortgages for which the first payment had been made in a trial modification. Trial may have been Offered/Approved in current or prior quarter.
3. Line Item 1c: Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)

## Ocwen Consumer Relief Information - Rhode Island

STATE: **RHODE ISLAND**

FOURTH QUARTER 2014

### Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	6,767	\$1,133,440,416	75%	71%
b	DLQ (30-59)	529	\$96,598,408	6%	6%
c	DLQ (60-179)	487	\$86,490,540	5%	5%
d	DLQ (180+)	835	\$177,516,450	9%	11%
e	Bankruptcy	220	\$45,530,077	2%	3%
f	Foreclosure	223	\$50,872,120	2%	3%
g	Total Active Portfolio	9,061	\$1,590,448,011	100%	100%

#### NOTES:

1. Template 1 includes Servicing Performance for the Total Servicer Portfolio
2. Delinquency is based on MBA methodology.
3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences are due to rounding
5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties

STATE: **RHODE ISLAND**

FOURTH QUARTER 2014

### Template 2(a): Program and Customer Relief Performance - Current Quarter

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	237	-	-	-	-	-	-
b	Trials Started	152	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	32	\$3,031,061.32	\$94,720.67	\$70,566.66	\$75,871.83	\$(680.63)	-50%

STATE: **RHODE ISLAND**

PROGRAM TO DATE: DECEMBER 31, 2014

### Template 2(b): Program and Customer Relief Performance - Program to Date

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	746	-	-	-	-	-	-
b	Trials Started	519	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	172	\$16,707,330.90	\$97,135.64	\$75,136.81	\$76,292.83	\$(662.05)	-48%

#### NOTES: ONLY ACTIVITIES THAT MAY RESULT IN CONSUMER RELIEF CREDIT ARE REFLECTED IN THIS REPORT.

1. Line Item 1a: Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
2. Line Item 1b: Trials Started represents all first lien mortgages for which the first payment had been made in a trial modification. Trial may have been Offered/Approved in current or prior quarter.
3. Line Item 1c: Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)



# Ocwen Consumer Relief Information - South Carolina

STATE: **SOUTH CAROLINA**

FOURTH QUARTER 2014

## Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	26,444	\$3,169,630,086	76%	77%
b	DLQ (30-59)	2,281	\$232,157,756	7%	6%
c	DLQ (60-179)	1,756	\$187,503,450	5%	5%
d	DLQ (180+)	1,606	\$201,206,634	5%	5%
e	Bankruptcy	881	\$100,326,818	3%	2%
f	Foreclosure	1,660	\$230,769,424	5%	6%
g	Total Active Portfolio	34,628	\$4,121,594,168	100%	100%

### NOTES:

- Template 1 includes Servicing Performance for the Total Servicer Portfolio
- Delinquency is based on MBA methodology.
- Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
- Any differences are due to rounding
- The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties

STATE: **SOUTH CAROLINA**

FOURTH QUARTER 2014

## Template 2(a): Program and Customer Relief Performance - Current Quarter

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	672	-	-	-	-	-	-
b	Trials Started	446	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	58	\$2,827,290.61	\$48,746.39	\$32,542.54	\$46,398.07	\$(459.11)	-48%

STATE: **SOUTH CAROLINA**

PROGRAM TO DATE: DECEMBER 31, 2014

## Template 2(b): Program and Customer Relief Performance - Program to Date

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	1,922	-	-	-	-	-	-
b	Trials Started	1,404	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	221	\$10,943,789.16	\$49,519.41	\$32,479.10	\$60,679.22	\$(495.84)	-47%

### NOTES: ONLY ACTIVITIES THAT MAY RESULT IN CONSUMER RELIEF CREDIT ARE REFLECTED IN THIS REPORT.

- Line Item 1a:** Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
- Line Item 1b:** Trials Started represents all first lien mortgages for which the first payment had been made in a trial modification. Trial may have been Offered/Approved in current or prior quarter.
- Line Item 1c:** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)

# Ocwen Consumer Relief Information – South Dakota

STATE: **SOUTH DAKOTA**

FOURTH QUARTER 2014

## Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,261	\$132,608,439	84%	84%
b	DLQ (30-59)	70	\$7,103,102	5%	5%
c	DLQ (60-179)	46	\$4,818,063	3%	3%
d	DLQ (180+)	56	\$5,264,886	4%	3%
e	Bankruptcy	12	\$1,324,957	1%	1%
f	Foreclosure	60	\$6,243,028	4%	4%
g	Total Active Portfolio	1,505	\$157,362,475	100%	100%

### NOTES:

1. Template 1 includes Servicing Performance for the Total Servicer Portfolio
2. Delinquency is based on MBA methodology.
3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences are due to rounding
5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties

STATE: **SOUTH DAKOTA**

FOURTH QUARTER 2014

## Template 2(a): Program and Customer Relief Performance - Current Quarter

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	25	-	-	-	-	-	-
b	Trials Started	10	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	3	\$75,209.64	\$25,069.88	\$27,846.42	\$7,300.29	\$(348.05)	-55%

STATE: **SOUTH DAKOTA**

PROGRAM TO DATE: DECEMBER 31, 2014

## Template 2(b): Program and Customer Relief Performance - Program to Date

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	56	-	-	-	-	-	-
b	Trials Started	33	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	6	\$191,514.94	\$31,919.16	\$29,210.48	\$19,540.86	\$(266.16)	-43%

### NOTES: ONLY ACTIVITIES THAT MAY RESULT IN CONSUMER RELIEF CREDIT ARE REFLECTED IN THIS REPORT.

1. **Line Item 1a:** Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
2. **Line Item 1b:** Trials Started represents all first lien mortgages for which the first payment had been made in a trial modification. Trial may have been Offered/Approved in current or prior quarter.
3. **Line Item 1c:** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)

# Ocwen Consumer Relief Information - Tennessee

STATE: **TENNESSEE**

FOURTH QUARTER 2014

## Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	26,757	\$2,829,960,230	73%	75%
b	DLQ (30-59)	2,580	\$245,703,841	7%	7%
c	DLQ (60-179)	2,056	\$195,981,028	6%	5%
d	DLQ (180+)	1,722	\$179,097,096	5%	5%
e	Bankruptcy	2,735	\$246,368,679	7%	7%
f	Foreclosure	756	\$78,960,515	2%	2%
g	Total Active Portfolio	36,606	\$3,776,071,389	100%	100%

### NOTES:

1. Template 1 includes Servicing Performance for the Total Servicer Portfolio
2. Delinquency is based on MBA methodology.
3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences are due to rounding
5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties

STATE: **TENNESSEE**

FOURTH QUARTER 2014

## Template 2(a): Program and Customer Relief Performance - Current Quarter

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	609	-	-	-	-	-	-
b	Trials Started	499	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	73	\$2,902,201.21	\$39,756.18	\$26,075.30	\$43,855.32	\$(416.59)	-52%

STATE: **TENNESSEE**

PROGRAM TO DATE: DECEMBER 31, 2014

## Template 2(b): Program and Customer Relief Performance - Program to Date

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	2,127	-	-	-	-	-	-
b	Trials Started	1,695	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	305	\$10,737,575.15	\$35,205.16	\$25,980.20	\$35,085.49	\$(386.14)	-50%

### NOTES: ONLY ACTIVITIES THAT MAY RESULT IN CONSUMER RELIEF CREDIT ARE REFLECTED IN THIS REPORT.

1. **Line Item 1a:** Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
2. **Line Item 1b:** Trials Started represents all first lien mortgages for which the first payment had been made in a trial modification. Trial may have been Offered/Approved in current or prior quarter.
3. **Line Item 1c:** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)

## Ocwen Consumer Relief Information - Texas

STATE: **TEXAS**

FOURTH QUARTER 2014

### Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	123,153	\$12,978,124,846	79%	79%
b	DLQ (30-59)	11,444	\$1,103,753,754	7%	7%
c	DLQ (60-179)	8,351	\$881,975,742	5%	5%
d	DLQ (180+)	5,061	\$594,110,895	3%	4%
e	Bankruptcy	5,316	\$577,120,226	3%	3%
f	Foreclosure	3,139	\$368,982,156	2%	2%
g	Total Active Portfolio	156,464	\$16,504,067,619	100%	100%

#### NOTES:

1. Template 1 includes Servicing Performance for the Total Servicer Portfolio
2. Delinquency is based on MBA methodology.
3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences are due to rounding
5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties

STATE: **TEXAS**

FOURTH QUARTER 2014

### Template 2(a): Program and Customer Relief Performance - Current Quarter

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	2,040	-	-	-	-	-	-
b	Trials Started	1,555	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	117	\$3,914,268.58	\$33,455.29	\$21,553.93	\$39,697.50	\$(333.91)	-38%

STATE: **TEXAS**

PROGRAM TO DATE: DECEMBER 31, 2014

### Template 2(b): Program and Customer Relief Performance - Program to Date

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	6,729	-	-	-	-	-	-
b	Trials Started	5,211	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	598	\$23,481,365.17	\$39,266.50	\$28,149.61	\$39,202.54	\$(383.81)	-39%

#### NOTES: ONLY ACTIVITIES THAT MAY RESULT IN CONSUMER RELIEF CREDIT ARE REFLECTED IN THIS REPORT.

1. **Line Item 1a:** Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
2. **Line Item 1b:** Trials Started represents all first lien mortgages for which the first payment had been made in a trial modification. Trial may have been Offered/Approved in current or prior quarter.
3. **Line Item 1c:** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)

## Ocwen Consumer Relief Information - Utah

STATE: **UTAH**

FOURTH QUARTER 2014

### Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	14,184	\$2,314,401,157	84%	84%
b	DLQ (30-59)	736	\$117,960,285	4%	4%
c	DLQ (60-179)	513	\$89,113,419	3%	3%
d	DLQ (180+)	430	\$77,164,579	3%	3%
e	Bankruptcy	652	\$117,538,491	4%	4%
f	Foreclosure	293	\$54,276,534	2%	2%
g	Total Active Portfolio	16,808	\$2,770,454,465	100%	100%

#### NOTES:

1. Template 1 includes Servicing Performance for the Total Servicer Portfolio
2. Delinquency is based on MBA methodology.
3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences are due to rounding
5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties

STATE: **UTAH**

FOURTH QUARTER 2014

### Template 2(a): Program and Customer Relief Performance - Current Quarter

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	167	-	-	-	-	-	-
b	Trials Started	125	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	7	\$435,727.24	\$62,246.75	\$43,769.76	\$56,591.81	\$(607.05)	-40%

STATE: **UTAH**

PROGRAM TO DATE: DECEMBER 31, 2014

### Template 2(b): Program and Customer Relief Performance - Program to Date

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	514	-	-	-	-	-	-
b	Trials Started	384	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	25	\$1,465,811.61	\$58,632.46	\$55,514.18	\$39,250.04	\$(761.32)	-45%

#### NOTES: ONLY ACTIVITIES THAT MAY RESULT IN CONSUMER RELIEF CREDIT ARE REFLECTED IN THIS REPORT.

1. **Line Item 1a:** Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
2. **Line Item 1b:** Trials Started represents all first lien mortgages for which the first payment had been made in a trial modification. Trial may have been Offered/Approved in current or prior quarter.
3. **Line Item 1c:** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)

## Ocwen Consumer Relief Information - Vermont

STATE: **VERMONT**

FOURTH QUARTER 2014

### Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	2,621	\$357,382,631	77%	76%
b	DLQ (30-59)	200	\$24,891,644	6%	5%
c	DLQ (60-179)	128	\$18,324,384	4%	4%
d	DLQ (180+)	169	\$23,764,591	5%	5%
e	Bankruptcy	68	\$12,978,599	2%	3%
f	Foreclosure	203	\$33,710,224	6%	7%
g	Total Active Portfolio	3,389	\$471,052,072	100%	100%

#### NOTES:

1. Template 1 includes Servicing Performance for the Total Servicer Portfolio
2. Delinquency is based on MBA methodology.
3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences are due to rounding
5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties

STATE: **VERMONT**

FOURTH QUARTER 2014

### Template 2(a): Program and Customer Relief Performance - Current Quarter

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	54	-	-	-	-	-	-
b	Trials Started	35	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	8	\$261,990.54	\$32,748.82	\$28,256.48	\$12,344.40	\$(350.16)	-38%

STATE: **VERMONT**

PROGRAM TO DATE: DECEMBER 31, 2014

### Template 2(b): Program and Customer Relief Performance - Program to Date

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	175	-	-	-	-	-	-
b	Trials Started	133	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	30	\$2,510,782.64	\$83,692.75	\$46,150.78	\$98,920.91	\$(558.97)	-44%

#### NOTES: ONLY ACTIVITIES THAT MAY RESULT IN CONSUMER RELIEF CREDIT ARE REFLECTED IN THIS REPORT.

1. Line Item 1a: Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
2. Line Item 1b: Trials Started represents all first lien mortgages for which the first payment had been made in a trial modification. Trial may have been Offered/Approved in current or prior quarter.
3. Line Item 1c: Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)

## Ocwen Consumer Relief Information - Virginia

STATE: **VIRGINIA**

FOURTH QUARTER 2014

### Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	48,024	\$9,668,155,573	81%	81%
b	DLQ (30-59)	3,332	\$617,521,029	6%	5%
c	DLQ (60-179)	2,713	\$534,832,430	5%	4%
d	DLQ (180+)	2,073	\$454,094,074	3%	4%
e	Bankruptcy	2,038	\$397,284,288	3%	3%
f	Foreclosure	1,218	\$270,920,466	2%	2%
g	Total Active Portfolio	59,398	\$11,942,807,861	100%	100%

#### NOTES:

1. Template 1 includes Servicing Performance for the Total Servicer Portfolio
2. Delinquency is based on MBA methodology.
3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences are due to rounding
5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties

STATE: **VIRGINIA**

FOURTH QUARTER 2014

### Template 2(a): Program and Customer Relief Performance - Current Quarter

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	855	-	-	-	-	-	-
b	Trials Started	659	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	100	\$5,937,333.11	\$59,373.33	\$41,910.68	\$59,209.38	\$(616.78)	-43%

STATE: **VIRGINIA**

PROGRAM TO DATE: DECEMBER 31, 2014

### Template 2(b): Program and Customer Relief Performance - Program to Date

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	2,648	-	-	-	-	-	-
b	Trials Started	2,072	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	335	\$20,282,352.14	\$60,544.33	\$43,935.39	\$52,297.92	\$(623.26)	-45%

#### NOTES: ONLY ACTIVITIES THAT MAY RESULT IN CONSUMER RELIEF CREDIT ARE REFLECTED IN THIS REPORT.

1. Line Item 1a: Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
2. Line Item 1b: Trials Started represents all first lien mortgages for which the first payment had been made in a trial modification. Trial may have been Offered/Approved in current or prior quarter.
3. Line Item 1c: Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)

## Ocwen Consumer Relief Information - Washington

STATE: **WASHINGTON**

FOURTH QUARTER 2014

### Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	48,160	\$9,396,869,752	83%	82%
b	DLQ (30-59)	1,929	\$365,741,946	3%	3%
c	DLQ (60-179)	1,540	\$299,722,484	3%	3%
d	DLQ (180+)	2,009	\$398,764,985	3%	3%
e	Bankruptcy	1,444	\$306,687,836	2%	3%
f	Foreclosure	3,223	\$723,687,329	6%	6%
g	Total Active Portfolio	58,305	\$11,491,474,332	100%	100%

#### NOTES:

- Template 1 includes Servicing Performance for the Total Servicer Portfolio
- Delinquency is based on MBA methodology.
- Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
- Any differences are due to rounding
- The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties

STATE: **WASHINGTON**

FOURTH QUARTER 2014

### Template 2(a): Program and Customer Relief Performance - Current Quarter

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	828	-	-	-	-	-	-
b	Trials Started	415	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	61	\$5,147,837.90	\$84,390.79	\$64,467.50	\$76,279.32	\$(752.44)	-48%

STATE: **WASHINGTON**

PROGRAM TO DATE: DECEMBER 31, 2014

### Template 2(b): Program and Customer Relief Performance - Program to Date

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	2,400	-	-	-	-	-	-
b	Trials Started	1,545	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	273	\$23,523,548.59	\$86,166.84	\$64,160.22	\$78,565.90	\$(738.97)	-46%

#### NOTES: ONLY ACTIVITIES THAT MAY RESULT IN CONSUMER RELIEF CREDIT ARE REFLECTED IN THIS REPORT.

- Line Item 1a:** Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
- Line Item 1b:** Trials Started represents all first lien mortgages for which the first payment had been made in a trial modification. Trial may have been Offered/Approved in current or prior quarter.
- Line Item 1c:** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)



# Ocwen Consumer Relief Information - West Virginia

STATE: **WEST VIRGINIA**

FOURTH QUARTER 2014

## Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	3,669	\$379,716,287	78%	79%
b	DLQ (30-59)	351	\$33,247,176	7%	7%
c	DLQ (60-179)	280	\$28,130,888	6%	6%
d	DLQ (180+)	204	\$19,864,512	4%	4%
e	Bankruptcy	81	\$8,518,307	2%	2%
f	Foreclosure	119	\$11,565,476	3%	2%
g	Total Active Portfolio	4,704	\$481,042,646	100%	100%

### NOTES:

1. Template 1 includes Servicing Performance for the Total Servicer Portfolio
2. Delinquency is based on MBA methodology.
3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences are due to rounding
5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties

STATE: **WEST VIRGINIA**

FOURTH QUARTER 2014

## Template 2(a): Program and Customer Relief Performance - Current Quarter

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	82	-	-	-	-	-	-
b	Trials Started	54	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	3	\$240,942.13	\$80,314.04	\$51,876.05	\$51,712.05	\$(541.42)	-41%

STATE: **WEST VIRGINIA**

PROGRAM TO DATE: DECEMBER 31, 2014

## Template 2(b): Program and Customer Relief Performance - Program to Date

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	197	-	-	-	-	-	-
b	Trials Started	136	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	11	\$976,210.70	\$88,746.43	\$51,876.05	\$68,200.23	\$(660.98)	-45%

### NOTES: ONLY ACTIVITIES THAT MAY RESULT IN CONSUMER RELIEF CREDIT ARE REFLECTED IN THIS REPORT.

1. **Line Item 1a:** Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
2. **Line Item 1b:** Trials Started represents all first lien mortgages for which the first payment had been made in a trial modification. Trial may have been Offered/Approved in current or prior quarter.
3. **Line Item 1c:** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)

# Ocwen Consumer Relief Information - Wisconsin

STATE: **WISCONSIN**

FOURTH QUARTER 2014

## Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	18,710	\$2,375,955,083	80%	80%
b	DLQ (30-59)	1,208	\$142,703,428	5%	5%
c	DLQ (60-179)	1,013	\$120,872,719	4%	4%
d	DLQ (180+)	996	\$120,028,522	4%	4%
e	Bankruptcy	940	\$116,766,728	4%	4%
f	Foreclosure	661	\$82,968,447	3%	3%
g	Total Active Portfolio	23,528	\$2,959,294,927	100%	100%

### NOTES:

1. Template 1 includes Servicing Performance for the Total Servicer Portfolio
2. Delinquency is based on MBA methodology.
3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences are due to rounding
5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties

STATE: **WISCONSIN**

FOURTH QUARTER 2014

## Template 2(a): Program and Customer Relief Performance - Current Quarter

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	406	-	-	-	-	-	-
b	Trials Started	303	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	84	\$4,925,331.09	\$58,634.89	\$48,268.62	\$45,649.05	\$(481.65)	-52%

STATE: **WISCONSIN**

PROGRAM TO DATE: DECEMBER 31, 2014

## Template 2(b): Program and Customer Relief Performance - Program to Date

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	1,382	-	-	-	-	-	-
b	Trials Started	1,015	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	270	\$15,549,634.35	\$57,591.24	\$51,771.64	\$39,994.73	\$(437.54)	-49%

### NOTES: ONLY ACTIVITIES THAT MAY RESULT IN CONSUMER RELIEF CREDIT ARE REFLECTED IN THIS REPORT.

1. Line Item 1a: Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
2. Line Item 1b: Trials Started represents all first lien mortgages for which the first payment had been made in a trial modification. Trial may have been Offered/Approved in current or prior quarter.
3. Line Item 1c: Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)

# Ocwen Consumer Relief Information - Wyoming

STATE: **WYOMING**

FOURTH QUARTER 2014

## Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	2,142	\$294,124,696	84%	84%
b	DLQ (30-59)	150	\$19,399,335	6%	6%
c	DLQ (60-179)	98	\$13,524,653	4%	4%
d	DLQ (180+)	78	\$12,268,087	3%	4%
e	Bankruptcy	40	\$6,276,387	2%	2%
f	Foreclosure	27	\$3,391,919	1%	1%
g	Total Active Portfolio	2,535	\$348,985,077	100%	100%

### NOTES:

1. Template 1 includes Servicing Performance for the Total Servicer Portfolio
2. Delinquency is based on MBA methodology.
3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences are due to rounding
5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties

STATE: **WYOMING**

FOURTH QUARTER 2014

## Template 2(a): Program and Customer Relief Performance - Current Quarter

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	32	-	-	-	-	-	-
b	Trials Started	29	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	0%

STATE: **WYOMING**

PROGRAM TO DATE: DECEMBER 31, 2014

## Template 2(b): Program and Customer Relief Performance - Program to Date

1	1st Lien Modifications	Number of Borrowers	Aggregate Amount of Relief	Average Amount of Relief	Median Amount of Relief	Standard Deviation	Average Monthly Payment Change Excluding Escrow (\$)	Average Monthly Payment Change Excluding Escrow (%)
a	Trials Offered/Approved	64	-	-	-	-	-	-
b	Trials Started	48	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	0%

### NOTES: ONLY ACTIVITIES THAT MAY RESULT IN CONSUMER RELIEF CREDIT ARE REFLECTED IN THIS REPORT.

1. Line Item 1a: Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
2. Line Item 1b: Trials Started represents all first lien mortgages for which the first payment had been made in a trial modification. Trial may have been Offered/Approved in current or prior quarter.
3. Line Item 1c: Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)