

Ocwen Consumer Relief Information - National Totals

STATE: **NATIONAL TOTALS**

FOURTH QUARTER 2015

Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,082,496	\$175,724,804,198	75.26%	73.51%
b	DLQ (30-59)	96,569	\$14,342,783,404	6.71%	6.00%
c	DLQ (60-179)	73,268	\$11,699,192,511	5.09%	4.89%
d	DLQ (180+)	70,898	\$14,404,484,492	4.93%	6.03%
e	Bankruptcy	47,714	\$8,231,448,804	3.32%	3.44%
f	Foreclosure	67,449	\$14,643,702,174	4.69%	6.13%
g	Total Active Portfolio	1,438,394	\$239,046,415,584	100.00%	100.00%

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: **NATIONAL TOTALS**

FOURTH QUARTER 2015

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	23,480	-	-	-	-	-	-
b	Trials Started	18,188	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	3,293	\$282,781,471	\$85,874	\$56,777	\$88,291	\$(638)	(48.54%)

STATE: **NATIONAL TOTALS**

PROGRAM TO DATE: Dec. 31, 2015

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	277,523	-	-	-	-	-	-
b	Trials Started	194,635	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	38,104	\$3,339,579,040	\$87,644	\$61,575	\$86,528	\$(659)	(48.92%)

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 - Alabama

STATE: **ALABAMA**

FOURTH QUARTER 2015

Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	12,040	\$1,137,629,140	72.44%	73.52%
b	DLQ (30-59)	1,452	\$118,235,147	8.74%	7.64%
c	DLQ (60-179)	984	\$88,569,566	5.92%	5.72%
d	DLQ (180+)	719	\$73,420,316	4.33%	4.74%
e	Bankruptcy	1,156	\$99,783,863	6.96%	6.45%
f	Foreclosure	269	\$29,705,495	1.62%	1.92%
g	Total Active Portfolio	16,620	\$1,547,343,526	100.00%	100.00%

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.

STATE: **ALABAMA**

FOURTH QUARTER 2015

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	239	-	-	-	-	-	-
b	Trials Started	205	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	30	\$1,093,420	\$36,447	\$23,425	\$39,046	\$(442)	(52.41%)

STATE: **ALABAMA**

PROGRAM TO DATE: Dec. 31, 2015

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	2,903	-	-	-	-	-	-
b	Trials Started	2,234	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	347	\$12,741,718	\$36,720	\$28,202	\$36,291	\$(399)	(51.99%)

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 2015

Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,142	\$201,882,842	82.93%	81.59%
b	DLQ (30-59)	71	\$13,139,151	5.16%	5.31%
c	DLQ (60-179)	48	\$8,543,097	3.49%	3.45%
d	DLQ (180+)	55	\$10,692,117	3.99%	4.32%
e	Bankruptcy	18	\$3,655,133	1.31%	1.48%
f	Foreclosure	43	\$9,523,425	3.12%	3.85%
g	Total Active Portfolio	1,377	\$247,435,765	100.00%	100.00%

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.

STATE: **ALASKA**

FOURTH QUARTER 2015

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	10	-	-	-	-	-	-
b	Trials Started	8	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-

STATE: **ALASKA**

PROGRAM TO DATE: Dec. 31, 2015

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	120	-	-	-	-	-	-
b	Trials Started	80	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	2	\$85,996	\$42,998	\$42,998	\$5,368	\$(1,086)	(46.13%)

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 2015

Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	34,576	\$5,177,879,785	85.04%	84.43%
b	DLQ (30-59)	2,235	\$317,164,306	5.50%	5.17%
c	DLQ (60-179)	1,545	\$224,695,280	3.80%	3.66%
d	DLQ (180+)	800	\$144,294,794	1.97%	2.35%
e	Bankruptcy	876	\$155,358,223	2.15%	2.53%
f	Foreclosure	627	\$113,276,241	1.54%	1.85%
g	Total Active Portfolio	40,659	\$6,132,668,629	100.00%	100.00%

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.

STATE: **ARIZONA**

FOURTH QUARTER 2015

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	323	-	-	-	-	-	-
b	Trials Started	286	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	48	\$3,958,803	\$82,475	\$57,544	\$93,718	\$(778)	(46.89%)

STATE: **ARIZONA**

PROGRAM TO DATE: Dec. 31, 2015

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	4,361	-	-	-	-	-	-
b	Trials Started	3,096	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	564	\$36,912,758	\$65,448	\$51,256	\$58,422	\$(595)	(46.02%)

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 2015

Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	4,954	\$403,524,922	71.29%	70.78%
b	DLQ (30-59)	559	\$42,001,476	8.04%	7.37%
c	DLQ (60-179)	419	\$36,451,250	6.03%	6.39%
d	DLQ (180+)	314	\$31,040,474	4.52%	5.44%
e	Bankruptcy	489	\$38,790,328	7.04%	6.80%
f	Foreclosure	214	\$18,269,708	3.08%	3.20%
g	Total Active Portfolio	6,949	\$570,078,159	100%	100.00%

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.

STATE: **ARKANSAS**

FOURTH QUARTER 2015

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	127	-	-	-	-	-	-
b	Trials Started	114	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	13	\$559,381	\$43,029	\$20,683	\$43,958	\$(428)	(52.56%)

STATE: **ARKANSAS**

PROGRAM TO DATE: Dec. 31, 2015

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	1,203	-	-	-	-	-	-
b	Trials Started	895	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	113	\$4,067,913	\$35,999	\$22,344	\$40,394	\$(449)	(50.67%)

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 2015

Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	177,217	\$47,710,636,841	84.28%	82.19%
b	DLQ (30-59)	10,573	\$2,934,631,989	5.03%	5.06%
c	DLQ (60-179)	7,739	\$2,309,334,993	3.68%	3.98%
d	DLQ (180+)	4,767	\$1,669,803,236	2.27%	2.88%
e	Bankruptcy	6,635	\$2,318,701,433	3.16%	3.99%
f	Foreclosure	3,345	\$1,105,931,214	1.59%	1.91%
g	Total Active Portfolio	210,276	\$58,049,039,706	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.

STATE: **CALIFORNIA**

FOURTH QUARTER 2015

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	2,288	-	-	-	-	-	-
b	Trials Started	1,839	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	286	\$30,270,173	\$105,840	\$86,854	\$79,976	\$(825)	(42.75%)

STATE: **CALIFORNIA**

PROGRAM TO DATE: Dec. 31, 2015

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	30,546	-	-	-	-	-	-
b	Trials Started	23,032	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	3,369	\$392,410,014	\$116,477	\$96,909	\$87,411	\$(854)	(44.35%)

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 2015

Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	23,545	\$3,911,230,473	84.82%	84.15%
b	DLQ (30-59)	1,424	\$225,659,709	5.13%	4.86%
c	DLQ (60-179)	1,029	\$177,289,566	3.71%	3.81%
d	DLQ (180+)	491	\$97,100,316	1.77%	2.09%
e	Bankruptcy	899	\$162,051,851	3.24%	3.49%
f	Foreclosure	370	\$74,344,254	1.33%	1.60%
g	Total Active Portfolio	27,758	\$4,647,676,170	100.00%	100.00%

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.

STATE: **COLORADO**

FOURTH QUARTER 2015

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	193	-	-	-	-	-	-
b	Trials Started	167	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	8	\$1,261,704	\$157,713	\$105,849	\$167,278	\$(762)	(38.82%)

STATE: **COLORADO**

PROGRAM TO DATE: Dec. 31, 2015

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	2,662	-	-	-	-	-	-
b	Trials Started	2,047	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	158	\$9,794,107	\$61,988	\$34,964	\$77,359	\$(651)	(46.49%)

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 – Connecticut

STATE: **CONNECTICUT**

FOURTH QUARTER 2015

Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	14,691	\$2,627,514,096	70.84%	67.87%
b	DLQ (30-59)	1,543	\$270,948,142	7.44%	7.00%
c	DLQ (60-179)	1,301	\$244,960,828	6.27%	6.33%
d	DLQ (180+)	1,344	\$292,403,806	6.48%	7.55%
e	Bankruptcy	297	\$62,385,518	1.43%	1.61%
f	Foreclosure	1,563	\$372,969,936	7.54%	9.63%
g	Total Active Portfolio	20,739	\$3,871,182,326	100.00%	100.00%

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.

STATE: **CONNECTICUT**

FOURTH QUARTER 2015

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	549	-	-	-	-	-	-
b	Trials Started	424	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	109	\$9,600,717	\$88,080	\$76,360	\$67,594	\$(613)	(47.37%)

STATE: **CONNECTICUT**

PROGRAM TO DATE: Dec. 31, 2015

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	5,530	-	-	-	-	-	-
b	Trials Started	3,973	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	1,100	\$101,530,096	\$92,300	\$73,136	\$76,381	\$(675)	(48.95%)

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 2015

Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	4,131	\$637,723,718	70.83%	69.82%
b	DLQ (30-59)	414	\$62,853,072	7.10%	6.88%
c	DLQ (60-179)	351	\$54,775,476	6.02%	6.00%
d	DLQ (180+)	261	\$44,265,415	4.48%	4.85%
e	Bankruptcy	227	\$37,919,437	3.89%	4.15%
f	Foreclosure	448	\$75,902,840	7.68%	8.31%
g	Total Active Portfolio	5,832	\$913,439,958	100.00%	100.00%

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.

STATE: **DELAWARE**

FOURTH QUARTER 2015

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	123	-	-	-	-	-	-
b	Trials Started	100	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	11	\$636,929	\$57,903	\$55,981	\$34,372	\$(339)	(35.43%)

STATE: **DELAWARE**

PROGRAM TO DATE: Dec. 31, 2015

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	1,205	-	-	-	-	-	-
b	Trials Started	859	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	127	\$6,406,725	\$50,447	\$46,721	\$33,266	\$(543)	(44.96%)

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 2015

Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	2,000	\$513,874,717	71.71%	69.79%
b	DLQ (30-59)	166	\$36,227,509	5.95%	4.92%
c	DLQ (60-179)	133	\$37,648,914	4.77%	5.11%
d	DLQ (180+)	157	\$44,856,716	5.63%	6.09%
e	Bankruptcy	50	\$14,033,534	1.79%	1.91%
f	Foreclosure	283	\$89,663,396	10.15%	12.18%
g	Total Active Portfolio	2,789	\$736,304,788	100.00%	100.00%

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.

STATE: **DISTRICT OF COLUMBIA**

FOURTH QUARTER 2015

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	47	-	-	-	-	-	-
b	Trials Started	26	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	4	\$231,669	\$57,917	\$65,745	\$24,669	\$(919)	(49.36%)

STATE: **DISTRICT OF COLUMBIA**

PROGRAM TO DATE: Dec. 31, 2015

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	616	-	-	-	-	-	-
b	Trials Started	413	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	42	\$4,150,868	\$98,830	\$83,260	\$80,720	\$(878)	(47.03%)

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 2015

Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	97,425	\$13,377,897,993	71.99%	66.82%
b	DLQ (30-59)	8,597	\$1,147,950,497	6.35%	5.73%
c	DLQ (60-179)	6,024	\$873,561,896	4.45%	4.36%
d	DLQ (180+)	10,580	\$2,317,556,008	7.82%	11.58%
e	Bankruptcy	4,362	\$761,951,012	3.22%	3.81%
f	Foreclosure	8,352	\$1,542,459,376	6.17%	7.70%
g	Total Active Portfolio	135,340	\$20,021,376,782	100.00%	100.00%

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.

STATE: **FLORIDA**

FOURTH QUARTER 2015

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	2,409	-	-	-	-	-	-
b	Trials Started	1,665	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	450	\$43,681,469	\$97,070	\$68,559	\$96,006	\$(597)	(49.70%)

STATE: **FLORIDA**

PROGRAM TO DATE: Dec. 31, 2015

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	34,460	-	-	-	-	-	-
b	Trials Started	21,079	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	6,416	\$661,867,740	\$103,159	\$76,916	\$95,213	\$(650)	(50.78%)

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 2015

Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	37,142	\$4,448,611,895	75.02%	75.03%
b	DLQ (30-59)	3,916	\$446,351,897	7.91%	7.53%
c	DLQ (60-179)	2,996	\$352,832,865	6.05%	5.95%
d	DLQ (180+)	2,287	\$311,817,905	4.62%	5.26%
e	Bankruptcy	2,550	\$281,964,284	5.15%	4.76%
f	Foreclosure	619	\$87,763,920	1.25%	1.48%
g	Total Active Portfolio	49,510	\$5,929,342,766	100.00%	100.00%

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.

STATE: **GEORGIA**

FOURTH QUARTER 2015

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	776	-	-	-	-	-	-
b	Trials Started	671	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	103	\$5,102,054	\$49,535	\$42,579	\$39,929	\$(413)	(48.34%)

STATE: **GEORGIA**

PROGRAM TO DATE: Dec. 31, 2015

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	8,856	-	-	-	-	-	-
b	Trials Started	6,699	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	1,189	\$65,930,403	\$55,450	\$42,884	\$55,628	\$(466)	(49.61%)

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 2015

Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	4,551	\$1,446,975,505	70.82%	67.34%
b	DLQ (30-59)	302	\$98,509,857	4.70%	4.58%
c	DLQ (60-179)	211	\$78,605,851	3.28%	3.66%
d	DLQ (180+)	444	\$180,040,861	6.91%	8.38%
e	Bankruptcy	181	\$66,259,761	2.82%	3.08%
f	Foreclosure	737	\$278,410,280	11.47%	12.96%
g	Total Active Portfolio	6,426	\$2,148,802,115	100.00%	100.00%

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.

STATE: **HAWAII**

FOURTH QUARTER 2015

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	91	-	-	-	-	-	-
b	Trials Started	60	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	15	\$3,034,712	\$202,314	\$139,478	\$161,285	\$(1,549)	(52.80%)

STATE: **HAWAII**

PROGRAM TO DATE: Dec. 31, 2015

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	1,274	-	-	-	-	-	-
b	Trials Started	813	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	117	\$16,587,131	\$141,770	\$99,916	\$123,040	\$(1,227)	(48.51%)

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 - Idaho

STATE: **IDAHO**

FOURTH QUARTER 2015

Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	4,653	\$609,176,810	82.96%	82.30%
b	DLQ (30-59)	297	\$37,358,753	5.30%	5.05%
c	DLQ (60-179)	213	\$28,163,536	3.80%	3.81%
d	DLQ (180+)	126	\$19,489,719	2.25%	2.63%
e	Bankruptcy	74	\$11,009,068	1.32%	1.49%
f	Foreclosure	246	\$34,955,384	4.39%	4.72%
g	Total Active Portfolio	5,609	\$740,153,271	100.00%	100.00%

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.

STATE: **IDAHO**

FOURTH QUARTER 2015

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	66	-	-	-	-	-	-
b	Trials Started	48	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	5	\$274,170	\$54,834	\$56,634	\$24,137	\$(594)	(62.76%)

STATE: **IDAHO**

PROGRAM TO DATE: Dec. 31, 2015

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	741	-	-	-	-	-	-
b	Trials Started	471	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	50	\$3,203,398	\$64,068	\$38,055	\$74,794	\$(587)	(49.45%)

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 - Illinois

STATE: **ILLINOIS**

FOURTH QUARTER 2015

Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	41,411	\$5,843,947,412	72.45%	70.76%
b	DLQ (30-59)	3,772	\$484,730,499	6.60%	5.87%
c	DLQ (60-179)	3,004	\$426,893,348	5.26%	5.17%
d	DLQ (180+)	3,686	\$641,825,552	6.45%	7.77%
e	Bankruptcy	1,877	\$253,118,181	3.28%	3.06%
f	Foreclosure	3,405	\$608,713,016	5.96%	7.37%
g	Total Active Portfolio	57,155	\$8,259,228,008	100.00%	100.00%

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.

STATE: **ILLINOIS**

FOURTH QUARTER 2015

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	1,152	-	-	-	-	-	-
b	Trials Started	882	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	239	\$19,459,168	\$81,419	\$60,081	\$71,706	\$(537)	(51.04%)

STATE: **ILLINOIS**

PROGRAM TO DATE: Dec. 31, 2015

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	13,985	-	-	-	-	-	-
b	Trials Started	9,711	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	2,846	\$256,691,543	\$90,194	\$71,931	\$76,980	\$(593)	(53.24%)

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 2015

Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	22,568	\$2,002,590,605	74.06%	73.69%
b	DLQ (30-59)	2,290	\$195,249,636	7.52%	7.18%
c	DLQ (60-179)	1,692	\$148,601,180	5.55%	5.47%
d	DLQ (180+)	1,093	\$105,695,581	3.59%	3.89%
e	Bankruptcy	1,200	\$115,459,204	3.94%	4.25%
f	Foreclosure	1,628	\$149,960,654	5.34%	5.52%
g	Total Active Portfolio	30,471	\$2,717,556,860	100.00%	100.00%

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.

STATE: **INDIANA**

FOURTH QUARTER 2015

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	493	-	-	-	-	-	-
b	Trials Started	397	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	67	\$2,499,803	\$37,310	\$29,717	\$29,211	\$(386)	(50.67%)

STATE: **INDIANA**

PROGRAM TO DATE: Dec. 31, 2015

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	4,922	-	-	-	-	-	-
b	Trials Started	3,640	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	562	\$22,038,379	\$39,214	\$29,435	\$38,137	\$(404)	(50.33%)

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 2015

Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	4,141	\$354,445,539	73.88%	73.90%
b	DLQ (30-59)	472	\$39,154,768	8.42%	8.16%
c	DLQ (60-179)	338	\$28,104,132	6.03%	5.86%
d	DLQ (180+)	271	\$24,498,655	4.83%	5.11%
e	Bankruptcy	37	\$3,206,674	0.66%	0.67%
f	Foreclosure	346	\$30,241,696	6.17%	6.30%
g	Total Active Portfolio	5,605	\$479,651,463	100.00%	100.00%

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.

STATE: **IOWA**

FOURTH QUARTER 2015

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	93	-	-	-	-	-	-
b	Trials Started	74	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	7	\$237,534	\$33,933	\$21,622	\$37,482	\$(330)	(51.27%)

STATE: **IOWA**

PROGRAM TO DATE: Dec. 31, 2015

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	1,049	-	-	-	-	-	-
b	Trials Started	745	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	93	\$3,040,457	\$32,693	\$23,210	\$30,564	\$(395)	(47.68%)

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 2015

Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	5,726	\$553,618,794	77.31%	77.84%
b	DLQ (30-59)	478	\$41,555,678	6.45%	5.84%
c	DLQ (60-179)	409	\$39,312,410	5.52%	5.53%
d	DLQ (180+)	248	\$23,991,206	3.35%	3.37%
e	Bankruptcy	295	\$27,221,560	3.98%	3.83%
f	Foreclosure	251	\$25,542,785	3.39%	3.59%
g	Total Active Portfolio	7,407	\$711,242,433	100.00%	100.00%

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.

STATE: **KANSAS**

FOURTH QUARTER 2015

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	95	-	-	-	-	-	-
b	Trials Started	82	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	11	\$418,477	\$38,043	\$20,610	\$54,762	\$(381)	(49.99%)

STATE: **KANSAS**

PROGRAM TO DATE: Dec. 31, 2015

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	1,012	-	-	-	-	-	-
b	Trials Started	737	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	112	\$3,836,308	\$34,253	\$22,259	\$38,320	\$(392)	(49.30%)

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 2015

Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	7,779	\$731,362,911	72.46%	71.94%
b	DLQ (30-59)	798	\$70,125,862	7.43%	6.90%
c	DLQ (60-179)	623	\$59,030,378	5.80%	5.81%
d	DLQ (180+)	442	\$47,098,721	4.12%	4.63%
e	Bankruptcy	464	\$47,747,003	4.32%	4.70%
f	Foreclosure	629	\$61,222,731	5.86%	6.02%
g	Total Active Portfolio	10,735	\$1,016,587,606	100.00%	100.00%

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.

STATE: **KENTUCKY**

FOURTH QUARTER 2015

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	168	-	-	-	-	-	-
b	Trials Started	127	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	16	\$847,166	\$52,948	\$37,378	\$47,050	\$(444)	(52.21%)

STATE: **KENTUCKY**

PROGRAM TO DATE: Dec. 31, 2015

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	1,819	-	-	-	-	-	-
b	Trials Started	1,318	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	187	\$7,149,631	\$38,233	\$29,557	\$43,892	\$(401)	(47.92%)

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 2015

Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	10,455	\$986,516,717	67.64%	67.12%
b	DLQ (30-59)	1,663	\$147,869,080	10.76%	10.06%
c	DLQ (60-179)	1,248	\$120,784,269	8.07%	8.22%
d	DLQ (180+)	730	\$80,695,904	4.72%	5.49%
e	Bankruptcy	811	\$73,773,713	5.25%	5.02%
f	Foreclosure	550	\$60,059,105	3.56%	4.09%
g	Total Active Portfolio	15,457	\$1,469,698,788	100.00%	100.00%

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.

STATE: **LOUISIANA**

FOURTH QUARTER 2015

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	313	-	-	-	-	-	-
b	Trials Started	237	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	37	\$1,320,419	\$35,687	\$26,856	\$27,622	\$(320)	(51.39%)

STATE: **LOUISIANA**

PROGRAM TO DATE: Dec. 31, 2015

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	3,338	-	-	-	-	-	-
b	Trials Started	2,613	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	334	\$14,539,751	\$43,532	\$31,651	\$41,752	\$(408)	(47.90%)

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 2015

Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	4,587	\$618,565,617	73.35%	72.13%
b	DLQ (30-59)	388	\$47,857,145	6.20%	5.58%
c	DLQ (60-179)	308	\$41,494,946	4.92%	4.84%
d	DLQ (180+)	335	\$54,040,867	5.36%	6.30%
e	Bankruptcy	96	\$15,607,687	1.54%	1.82%
f	Foreclosure	540	\$80,031,480	8.63%	9.33%
g	Total Active Portfolio	6,254	\$857,597,742	100.00%	100.00%

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.

STATE: **MAINE**

FOURTH QUARTER 2015

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	103	-	-	-	-	-	-
b	Trials Started	69	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	15	\$873,420	\$58,228	\$27,852	\$67,212	\$(625)	(49.37%)

STATE: **MAINE**

PROGRAM TO DATE: Dec. 31, 2015

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	1,319	-	-	-	-	-	-
b	Trials Started	844	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	173	\$11,236,117	\$64,949	\$54,624	\$57,203	\$(516)	(46.55%)

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 2015

Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	28,763	\$6,058,782,094	70.09%	68.27%
b	DLQ (30-59)	2,922	\$598,511,704	7.12%	6.74%
c	DLQ (60-179)	2,514	\$547,099,032	6.13%	6.16%
d	DLQ (180+)	3,331	\$802,304,552	8.12%	9.04%
e	Bankruptcy	1,093	\$269,109,118	2.66%	3.03%
f	Foreclosure	2,417	\$598,700,011	5.89%	6.75%
g	Total Active Portfolio	41,040	\$8,874,506,511	100.00%	100.00%

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.

STATE: **MARYLAND**

FOURTH QUARTER 2015

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	1,036	-	-	-	-	-	-
b	Trials Started	858	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	177	\$19,336,182	\$109,244	\$84,167	\$93,442	\$(786)	(45.18%)

STATE: **MARYLAND**

PROGRAM TO DATE: Dec. 31, 2015

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	10,951	-	-	-	-	-	-
b	Trials Started	8,070	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	1,804	\$187,396,689	\$103,878	\$80,268	\$93,104	\$(767)	(45.73%)

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 2015

Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	24,876	\$5,353,111,031	71.75%	69.41%
b	DLQ (30-59)	2,117	\$460,026,194	6.11%	5.97%
c	DLQ (60-179)	1,629	\$363,557,136	4.70%	4.71%
d	DLQ (180+)	2,106	\$527,677,404	6.07%	6.84%
e	Bankruptcy	844	\$220,807,275	2.43%	2.86%
f	Foreclosure	3,100	\$786,753,020	8.94%	10.20%
g	Total Active Portfolio	34,672	\$7,711,932,061	100.00%	100.00%

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.

STATE: **MASSACHUSETTS**

FOURTH QUARTER 2015

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	578	-	-	-	-	-	-
b	Trials Started	450	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	88	\$9,448,187	\$107,366	\$88,840	\$88,008	\$(808)	(46.74%)

STATE: **MASSACHUSETTS**

PROGRAM TO DATE: Dec. 31, 2015

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	7,040	-	-	-	-	-	-
b	Trials Started	5,001	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	1,093	\$111,690,158	\$102,187	\$78,676	\$90,496	\$(820)	(47.20%)

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 2015

Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	34,512	\$3,684,268,685	79.44%	80.13%
b	DLQ (30-59)	3,144	\$301,683,498	7.24%	6.56%
c	DLQ (60-179)	2,411	\$242,877,337	5.55%	5.28%
d	DLQ (180+)	1,785	\$187,745,251	4.11%	4.08%
e	Bankruptcy	1,191	\$139,341,480	2.74%	3.03%
f	Foreclosure	400	\$41,961,596	0.92%	0.91%
g	Total Active Portfolio	43,443	\$4,597,877,846	100.00%	100.00%

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.

STATE: **MICHIGAN**

FOURTH QUARTER 2015

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	556	-	-	-	-	-	-
b	Trials Started	486	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	92	\$4,027,104	\$43,773	\$38,692	\$34,602	\$(474)	(55.82%)

STATE: **MICHIGAN**

PROGRAM TO DATE: Dec. 31, 2015

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	6,420	-	-	-	-	-	-
b	Trials Started	5,039	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	1,052	\$54,623,258	\$51,923	\$43,769	\$43,095	\$(453)	(55.59%)

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 2015

Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	13,324	\$1,965,901,058	81.38%	80.31%
b	DLQ (30-59)	1,031	\$148,630,904	6.30%	6.07%
c	DLQ (60-179)	753	\$114,683,310	4.60%	4.69%
d	DLQ (180+)	662	\$116,292,363	4.04%	4.75%
e	Bankruptcy	358	\$62,533,374	2.19%	2.55%
f	Foreclosure	245	\$39,744,355	1.50%	1.62%
g	Total Active Portfolio	16,373	\$2,447,785,362	100.00%	100.00%

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.

STATE: **MINNESOTA**

FOURTH QUARTER 2015

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	204	-	-	-	-	-	-
b	Trials Started	185	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	29	\$1,698,393	\$58,565	\$47,466	\$46,636	\$(654)	(50.75%)

STATE: **MINNESOTA**

PROGRAM TO DATE: Dec. 31, 2015

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	2,331	-	-	-	-	-	-
b	Trials Started	1,786	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	356	\$21,699,644	\$60,954	\$47,592	\$52,348	\$(617)	(47.78%)

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 2015

Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	6,159	\$489,977,951	65.55%	64.54%
b	DLQ (30-59)	947	\$70,948,436	10.08%	9.35%
c	DLQ (60-179)	770	\$66,180,460	8.19%	8.72%
d	DLQ (180+)	553	\$52,455,026	5.89%	6.91%
e	Bankruptcy	656	\$51,593,959	6.98%	6.80%
f	Foreclosure	311	\$27,971,699	3.31%	3.68%
g	Total Active Portfolio	9,396	\$759,127,533	100.00%	100.00%

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.

STATE: **MISSISSIPPI**

FOURTH QUARTER 2015

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	187	-	-	-	-	-	-
b	Trials Started	155	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	19	\$575,842	\$30,307	\$22,580	\$27,292	\$(300)	(44.32%)

STATE: **MISSISSIPPI**

PROGRAM TO DATE: Dec. 31, 2015

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	2,003	-	-	-	-	-	-
b	Trials Started	1,552	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	214	\$6,599,285	\$30,838	\$23,595	\$28,374	\$(351)	(47.79%)

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 - Missouri

STATE: **MISSOURI**

FOURTH QUARTER 2015

Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	18,316	\$1,832,307,876	76.95%	78.04%
b	DLQ (30-59)	1,920	\$168,507,775	8.07%	7.18%
c	DLQ (60-179)	1,442	\$134,294,467	6.06%	5.72%
d	DLQ (180+)	872	\$90,383,543	3.66%	3.85%
e	Bankruptcy	885	\$88,130,188	3.72%	3.75%
f	Foreclosure	366	\$34,405,309	1.54%	1.47%
g	Total Active Portfolio	23,801	\$2,348,029,158	100.00%	100.00%

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.

STATE: **MISSOURI**

FOURTH QUARTER 2015

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	314	-	-	-	-	-	-
b	Trials Started	284	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	52	\$1,931,679	\$37,148	\$29,328	\$29,640	\$(362)	(55.31%)

STATE: **MISSOURI**

PROGRAM TO DATE: Dec. 31, 2015

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	3,539	-	-	-	-	-	-
b	Trials Started	2,767	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	464	\$19,011,180	\$40,972	\$34,938	\$30,993	\$(364)	(54.35%)

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 2015

Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,502	\$212,528,545	81.54%	80.75%
b	DLQ (30-59)	121	\$16,036,606	6.57%	6.09%
c	DLQ (60-179)	73	\$10,068,433	3.96%	3.83%
d	DLQ (180+)	54	\$8,326,396	2.93%	3.16%
e	Bankruptcy	21	\$5,435,922	1.14%	2.07%
f	Foreclosure	71	\$10,801,352	3.85%	4.10%
g	Total Active Portfolio	1,842	\$263,197,254	100.00%	100.00%

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.

STATE: **MONTANA**

FOURTH QUARTER 2015

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	20	-	-	-	-	-	-
b	Trials Started	16	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	1	\$14,515	\$14,515	\$14,515	-	\$(118)	(13.55%)

STATE: **MONTANA**

PROGRAM TO DATE: Dec. 31, 2015

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	227	-	-	-	-	-	-
b	Trials Started	160	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	14	\$1,125,982	\$80,427	\$70,047	\$61,721	\$(745)	(44.56%)

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 2015

Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	2,962	\$261,018,475	77.87%	76.15%
b	DLQ (30-59)	285	\$26,075,621	7.49%	7.61%
c	DLQ (60-179)	187	\$18,784,882	4.92%	5.48%
d	DLQ (180+)	124	\$12,714,996	3.26%	3.71%
e	Bankruptcy	175	\$17,698,603	4.60%	5.16%
f	Foreclosure	71	\$6,483,208	1.87%	1.89%
g	Total Active Portfolio	3,804	\$342,775,785	100.00%	100.00%

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.

STATE: **NEBRASKA**

FOURTH QUARTER 2015

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	52	-	-	-	-	-	-
b	Trials Started	47	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	5	\$99,344	\$19,869	\$16,100	\$12,763	\$(401)	(59.85%)

STATE: **NEBRASKA**

PROGRAM TO DATE: Dec. 31, 2015

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	505	-	-	-	-	-	-
b	Trials Started	413	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	46	\$1,292,451	\$28,097	\$27,095	\$16,952	\$(352)	(49.94%)

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 2015

Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	13,924	\$2,350,279,161	76.76%	73.32%
b	DLQ (30-59)	771	\$135,597,802	4.25%	4.23%
c	DLQ (60-179)	621	\$117,005,561	3.42%	3.65%
d	DLQ (180+)	1,173	\$262,484,457	6.47%	8.19%
e	Bankruptcy	615	\$112,180,769	3.39%	3.50%
f	Foreclosure	1,036	\$227,967,764	5.71%	7.11%
g	Total Active Portfolio	18,140	\$3,205,515,513	100.00%	100.00%

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.

STATE: **NEVADA**

FOURTH QUARTER 2015

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	290	-	-	-	-	-	-
b	Trials Started	196	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	59	\$6,846,124	\$116,036	\$84,800	\$108,066	\$(827)	(50.04%)

STATE: **NEVADA**

PROGRAM TO DATE: Dec. 31, 2015

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	3,476	-	-	-	-	-	-
b	Trials Started	2,070	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	598	\$65,867,374	\$110,146	\$94,078	\$81,184	\$(679)	(48.38%)

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 2015

Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	5,892	\$952,249,135	79.73%	78.59%
b	DLQ (30-59)	466	\$73,646,374	6.31%	6.08%
c	DLQ (60-179)	379	\$63,533,577	5.13%	5.24%
d	DLQ (180+)	315	\$57,647,714	4.26%	4.76%
e	Bankruptcy	160	\$29,621,076	2.17%	2.44%
f	Foreclosure	178	\$34,984,621	2.41%	2.89%
g	Total Active Portfolio	7,390	\$1,211,682,498	100.00%	100.00%

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.

STATE: **NEW HAMPSHIRE**

FOURTH QUARTER 2015

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	96	-	-	-	-	-	-
b	Trials Started	80	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	16	\$1,075,551	\$67,222	\$47,711	\$50,495	\$(723)	(52.08%)

STATE: **NEW HAMPSHIRE**

PROGRAM TO DATE: Dec. 31, 2015

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	1,185	-	-	-	-	-	-
b	Trials Started	875	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	177	\$12,745,700	\$72,010	\$58,078	\$60,003	\$(695)	(49.76%)

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 2015

Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	30,454	\$6,234,960,965	61.39%	56.74%
b	DLQ (30-59)	2,873	\$611,409,762	5.79%	5.56%
c	DLQ (60-179)	2,638	\$568,356,302	5.32%	5.17%
d	DLQ (180+)	4,754	\$1,238,930,516	9.58%	11.28%
e	Bankruptcy	1,386	\$313,556,560	2.79%	2.85%
f	Foreclosure	7,503	\$2,020,603,940	15.12%	18.39%
g	Total Active Portfolio	49,608	\$10,987,818,044	100.00%	100.00%

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.

STATE: **NEW JERSEY**

FOURTH QUARTER 2015

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	1,227	-	-	-	-	-	-
b	Trials Started	876	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	253	\$39,193,640	\$154,916	\$118,482	\$123,350	\$(842)	(49.20%)

STATE: **NEW JERSEY**

PROGRAM TO DATE: Dec. 31, 2015

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	16,004	-	-	-	-	-	-
b	Trials Started	9,806	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	2,533	\$363,249,857	\$143,407	\$112,056	\$113,554	\$(861)	(50.44%)

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 - New Mexico

STATE: **NEW MEXICO**

FOURTH QUARTER 2015

Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	5,533	\$689,427,456	77.41%	75.21%
b	DLQ (30-59)	393	\$44,556,346	5.50%	4.86%
c	DLQ (60-179)	300	\$36,038,179	4.20%	3.93%
d	DLQ (180+)	343	\$63,490,153	4.80%	6.93%
e	Bankruptcy	72	\$10,204,684	1.01%	1.11%
f	Foreclosure	507	\$72,897,474	7.09%	7.95%
g	Total Active Portfolio	7,148	\$916,614,291	100.00%	100.00%

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.

STATE: **NEW MEXICO**

FOURTH QUARTER 2015

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	105	-	-	-	-	-	-
b	Trials Started	75	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	8	\$214,142	\$26,768	\$23,497	\$18,780	\$(493)	(48.50%)

STATE: **NEW MEXICO**

PROGRAM TO DATE: Dec. 31, 2015

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	1,293	-	-	-	-	-	-
b	Trials Started	772	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	94	\$3,830,785	\$40,753	\$38,082	\$29,344	\$(544)	(47.85%)

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 2015

Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	48,191	\$11,205,373,822	61.62%	56.54%
b	DLQ (30-59)	5,628	\$1,322,739,170	7.20%	6.67%
c	DLQ (60-179)	4,637	\$1,161,728,986	5.93%	5.86%
d	DLQ (180+)	6,126	\$2,000,102,331	7.83%	10.09%
e	Bankruptcy	1,542	\$392,875,805	1.97%	1.98%
f	Foreclosure	12,088	\$3,736,340,654	15.46%	18.85%
g	Total Active Portfolio	78,212	\$19,819,160,767	100.00%	100.00%

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.

STATE: **NEW YORK**

FOURTH QUARTER 2015

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	2,564	-	-	-	-	-	-
b	Trials Started	1,505	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	301	\$35,501,767	\$117,946	\$86,516	\$101,999	\$(885)	(45.71%)

STATE: **NEW YORK**

PROGRAM TO DATE: Dec. 31, 2015

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	26,759	-	-	-	-	-	-
b	Trials Started	16,421	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	3,704	\$439,601,377	\$118,683	\$91,129	\$103,631	\$(991)	(47.19%)

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 2015

Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	29,815	\$3,363,532,180	75.37%	75.72%
b	DLQ (30-59)	3,078	\$307,207,932	7.78%	6.92%
c	DLQ (60-179)	2,381	\$265,287,474	6.02%	5.97%
d	DLQ (180+)	1,843	\$228,140,011	4.66%	5.14%
e	Bankruptcy	1,415	\$151,544,875	3.58%	3.41%
f	Foreclosure	1,026	\$126,142,516	2.59%	2.84%
g	Total Active Portfolio	39,558	\$4,441,854,987	100.00%	100.00%

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.

STATE: **NORTH CAROLINA**

FOURTH QUARTER 2015

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	561	-	-	-	-	-	-
b	Trials Started	485	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	67	\$2,847,431	\$42,499	\$29,435	\$43,970	\$(493)	(47.76%)

STATE: **NORTH CAROLINA**

PROGRAM TO DATE: Dec. 31, 2015

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	6,656	-	-	-	-	-	-
b	Trials Started	4,989	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	581	\$23,127,679	\$39,807	\$26,311	\$48,132	\$(450)	(49.32%)

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 2015

Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	397	\$37,033,968	78.15%	76.82%
b	DLQ (30-59)	32	\$2,720,381	6.30%	5.64%
c	DLQ (60-179)	24	\$2,157,786	4.72%	4.48%
d	DLQ (180+)	38	\$4,173,671	7.48%	8.66%
e	Bankruptcy	3	\$512,119	0.59%	1.06%
f	Foreclosure	14	\$1,613,853	2.76%	3.35%
g	Total Active Portfolio	508	\$48,211,779	100.00%	100.00%

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.

STATE: **NORTH DAKOTA**

FOURTH QUARTER 2015

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	6	-	-	-	-	-	-
b	Trials Started	4	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-

STATE: **NORTH DAKOTA**

PROGRAM TO DATE: Dec. 31, 2015

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	57	-	-	-	-	-	-
b	Trials Started	45	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	2	\$14,636	\$7,318	\$7,318	\$624	\$(285)	(50.89%)

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 2015

Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	34,900	\$3,187,279,117	73.46%	72.63%
b	DLQ (30-59)	3,701	\$331,650,883	7.79%	7.56%
c	DLQ (60-179)	2,817	\$254,912,988	5.93%	5.81%
d	DLQ (180+)	2,218	\$223,240,193	4.67%	5.09%
e	Bankruptcy	1,633	\$163,931,248	3.44%	3.74%
f	Foreclosure	2,240	\$227,520,573	4.71%	5.18%
g	Total Active Portfolio	47,509	\$4,388,535,002	100.00%	100.00%

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.

STATE: **OHIO**

FOURTH QUARTER 2015

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	790	-	-	-	-	-	-
b	Trials Started	677	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	124	\$5,499,158	\$44,348	\$39,701	\$29,719	\$(419)	(56.97%)

STATE: **OHIO**

PROGRAM TO DATE: Dec. 31, 2015

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	8,527	-	-	-	-	-	-
b	Trials Started	6,423	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	1,481	\$64,302,340	\$43,418	\$36,520	\$34,182	\$(410)	(52.78%)

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 2015

Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	14,612	\$2,468,076,843	80.53%	78.78%
b	DLQ (30-59)	764	\$129,754,607	4.21%	4.14%
c	DLQ (60-179)	502	\$83,565,244	2.77%	2.67%
d	DLQ (180+)	778	\$152,666,237	4.29%	4.87%
e	Bankruptcy	434	\$83,582,403	2.39%	2.67%
f	Foreclosure	1,055	\$215,385,633	5.81%	6.87%
g	Total Active Portfolio	18,145	\$3,133,030,968	100.00%	100.00%

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.

STATE: **OREGON**

FOURTH QUARTER 2015

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	144	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	21	\$1,737,192	\$82,723	\$45,397	\$104,678	\$(831)	(45.51%)

STATE: **OREGON**

PROGRAM TO DATE: Dec. 31, 2015

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	2,736	-	-	-	-	-	-
b	Trials Started	1,604	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	232	\$18,630,241	\$80,303	\$60,037	\$76,119	\$(687)	(45.04%)

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 2015

Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	38,185	\$4,370,650,408	71.26%	70.63%
b	DLQ (30-59)	4,381	\$462,204,049	8.18%	7.47%
c	DLQ (60-179)	3,600	\$410,074,322	6.72%	6.63%
d	DLQ (180+)	2,681	\$349,719,510	5.00%	5.65%
e	Bankruptcy	1,909	\$227,316,962	3.56%	3.67%
f	Foreclosure	2,827	\$367,829,858	5.28%	5.94%
g	Total Active Portfolio	53,583	\$6,187,795,109	100.00%	100.00%

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.

STATE: **PENNSYLVANIA**

FOURTH QUARTER 2015

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	1,141	-	-	-	-	-	-
b	Trials Started	943	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	155	\$8,155,889	\$52,619	\$35,571	\$59,310	\$(446)	(49.34%)

STATE: **PENNSYLVANIA**

PROGRAM TO DATE: Dec. 31, 2015

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	12,285	-	-	-	-	-	-
b	Trials Started	9,136	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	1,537	\$79,579,776	\$51,776	\$35,938	\$54,033	\$(471)	(48.77%)

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 2015

Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	4,539	\$759,514,190	73.40%	70.26%
b	DLQ (30-59)	434	\$70,302,563	7.02%	6.50%
c	DLQ (60-179)	346	\$61,938,524	5.60%	5.73%
d	DLQ (180+)	442	\$99,883,883	7.15%	9.24%
e	Bankruptcy	142	\$28,421,332	2.30%	2.63%
f	Foreclosure	281	\$60,887,463	4.54%	5.63%
g	Total Active Portfolio	6,184	\$1,080,947,954	100.00%	100.00%

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.

STATE: **RHODE ISLAND**

FOURTH QUARTER 2015

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	95	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	34	\$2,942,302	\$2,359	\$80,213	\$62,947	\$(639)	(45.61%)

STATE: **RHODE ISLAND**

PROGRAM TO DATE: Dec. 31, 2015

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	1,615	-	-	-	-	-	-
b	Trials Started	1,130	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	337	\$31,167,560	\$92,485	\$75,264	\$73,447	\$(684)	(49.40%)

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 2015

Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	16,279	\$1,776,423,747	73.06%	72.48%
b	DLQ (30-59)	1,733	\$169,736,673	7.78%	6.93%
c	DLQ (60-179)	1,382	\$146,156,220	6.20%	5.96%
d	DLQ (180+)	1,978	\$255,369,856	8.88%	10.42%
e	Bankruptcy	615	\$59,050,572	2.76%	2.41%
f	Foreclosure	295	\$44,106,218	1.32%	1.80%
g	Total Active Portfolio	22,282	\$2,450,843,287	100.00%	100.00%

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.

STATE: **SOUTH CAROLINA**

FOURTH QUARTER 2015

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	340	-	-	-	-	-	-
b	Trials Started	282	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	45	\$2,741,137	\$475	\$21,382	\$120,220	\$(504)	(53.38%)

STATE: **SOUTH CAROLINA**

PROGRAM TO DATE: Dec. 31, 2015

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	4,371	-	-	-	-	-	-
b	Trials Started	3,106	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	426	\$20,947,771	\$49,173	\$30,618	\$69,422	\$(481)	(49.11%)

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 Dakota

STATE: **SOUTH DAKOTA**

FOURTH QUARTER 2015

Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	645	\$64,593,812	76.42%	77.27%
b	DLQ (30-59)	48	\$4,102,561	5.69%	4.91%
c	DLQ (60-179)	48	\$4,694,694	5.69%	5.62%
d	DLQ (180+)	48	\$4,920,789	5.69%	5.89%
e	Bankruptcy	5	\$606,990	0.59%	0.73%
f	Foreclosure	50	\$4,671,228	5.92%	5.59%
g	Total Active Portfolio	844	\$83,590,074	100.00%	100.00%

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.

STATE: **SOUTH DAKOTA**

FOURTH QUARTER 2015

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	2	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-

STATE: **SOUTH DAKOTA**

PROGRAM TO DATE: Dec. 31, 2015

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	61	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	8	\$231,987	\$28,998	\$28,810	\$17,607	\$(324)	(46.15%)

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 2015

Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	17,879	\$1,694,420,424	71.02%	71.52%
b	DLQ (30-59)	2,181	\$197,454,565	8.66%	8.33%
c	DLQ (60-179)	1,454	\$142,473,942	5.78%	6.01%
d	DLQ (180+)	1,181	\$119,936,437	4.69%	5.06%
e	Bankruptcy	2,145	\$179,740,105	8.52%	7.59%
f	Foreclosure	336	\$35,294,600	1.33%	1.49%
g	Total Active Portfolio	25,176	\$2,369,320,073	100.00%	100.00%

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.

STATE: **TENNESSEE**

FOURTH QUARTER 2015

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	420	-	-	-	-	-	-
b	Trials Started	386	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	45	\$1,384,380	\$30,764	\$27,138	\$18,293	\$(358)	(54.80%)

STATE: **TENNESSEE**

PROGRAM TO DATE: Dec. 31, 2015

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	4,576	-	-	-	-	-	-
b	Trials Started	3,698	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	556	\$18,599,684	\$33,453	\$26,099	\$31,784	\$(383)	(51.44%)

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 - Texas

STATE: **TEXAS**

FOURTH QUARTER 2015

Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	86,446	\$8,190,828,939	76.92%	75.26%
b	DLQ (30-59)	9,465	\$877,069,697	8.42%	8.06%
c	DLQ (60-179)	6,622	\$677,192,304	5.89%	6.22%
d	DLQ (180+)	3,686	\$463,460,248	3.28%	4.26%
e	Bankruptcy	4,029	\$426,172,792	3.59%	3.92%
f	Foreclosure	2,130	\$248,960,602	1.90%	2.29%
g	Total Active Portfolio	112,378	\$10,883,684,583	100.00%	100.00%

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.

STATE: **TEXAS**

FOURTH QUARTER 2015

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	1,467	-	-	-	-	-	-
b	Trials Started	1,232	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	58	\$1,845,687	\$31,822	\$20,394	\$41,498	\$(442)	(43.41%)

STATE: **TEXAS**

PROGRAM TO DATE: Dec. 31, 2015

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	14,837	-	-	-	-	-	-
b	Trials Started	11,610	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	947	\$36,382,346	\$38,419	\$28,257	\$38,377	\$(378)	(39.25%)

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 2015

Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	8,758	\$1,444,961,025	83.66%	83.13%
b	DLQ (30-59)	573	\$89,765,418	5.47%	5.16%
c	DLQ (60-179)	370	\$61,305,557	3.53%	3.53%
d	DLQ (180+)	212	\$45,407,398	2.03%	2.61%
e	Bankruptcy	423	\$71,559,444	4.04%	4.12%
f	Foreclosure	133	\$25,166,299	1.27%	1.45%
g	Total Active Portfolio	10,469	\$1,738,165,140	100.00%	100.00%

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.

STATE: **UTAH**

FOURTH QUARTER 2015

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	101	-	-	-	-	-	-
b	Trials Started	83	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	5	\$272,166	\$54,433	\$41,135	\$41,406	\$(570)	(34.46%)

STATE: **UTAH**

PROGRAM TO DATE: Dec. 31, 2015

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	1,130	-	-	-	-	-	-
b	Trials Started	854	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	59	\$3,418,427	\$57,939	\$42,797	\$68,066	\$(601)	(39.16%)

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 2015

Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,467	\$197,421,459	72.95%	71.02%
b	DLQ (30-59)	125	\$15,010,689	6.22%	5.40%
c	DLQ (60-179)	115	\$15,605,872	5.72%	5.61%
d	DLQ (180+)	117	\$21,196,309	5.82%	7.63%
e	Bankruptcy	37	\$7,029,842	1.84%	2.53%
f	Foreclosure	150	\$21,703,211	7.46%	7.81%
g	Total Active Portfolio	2,011	\$277,967,383	100.00%	100.00%

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.

STATE: **VERMONT**

FOURTH QUARTER 2015

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	30	-	-	-	-	-	-
b	Trials Started	22	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	5	\$360,420	\$72,084	\$75,984	\$45,616	\$(983)	(61.46%)

STATE: **VERMONT**

PROGRAM TO DATE: Dec. 31, 2015

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	372	-	-	-	-	-	-
b	Trials Started	268	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	54	\$4,299,228	\$79,615	\$48,411	\$88,223	\$(719)	(47.99%)

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 2015

Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	29,593	\$6,008,997,918	78.29%	78.44%
b	DLQ (30-59)	2,567	\$488,477,050	6.79%	6.38%
c	DLQ (60-179)	1,948	\$382,932,206	5.15%	5.00%
d	DLQ (180+)	1,579	\$354,956,822	4.18%	4.63%
e	Bankruptcy	1,450	\$277,467,578	3.84%	3.62%
f	Foreclosure	661	\$147,900,157	1.75%	1.93%
g	Total Active Portfolio	37,798	\$7,660,731,730	100.00%	100.00%

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.

STATE: **VIRGINIA**

FOURTH QUARTER 2015

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	530	-	-	-	-	-	-
b	Trials Started	464	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	72	\$4,103,577	\$56,994	\$38,572	\$47,024	\$(648)	(43.81%)

STATE: **VIRGINIA**

PROGRAM TO DATE: Dec. 31, 2015

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	6,034	-	-	-	-	-	-
b	Trials Started	4,686	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	678	\$41,470,203	\$61,165	\$42,790	\$57,165	\$(651)	(45.22%)

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 - Washington

STATE: **WASHINGTON**

FOURTH QUARTER 2015

Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	27,942	\$5,323,324,396	80.67%	79.37%
b	DLQ (30-59)	1,290	\$230,494,597	3.72%	3.44%
c	DLQ (60-179)	1,019	\$196,446,104	2.94%	2.93%
d	DLQ (180+)	1,267	\$284,841,683	3.66%	4.25%
e	Bankruptcy	862	\$179,098,519	2.49%	2.67%
f	Foreclosure	2,258	\$493,014,621	6.52%	7.35%
g	Total Active Portfolio	34,638	\$6,707,219,920	100.00%	100.00%

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.

STATE: **WASHINGTON**

FOURTH QUARTER 2015

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	394	-	-	-	-	-	-
b	Trials Started	300	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	40	\$3,316,455	\$82,911	\$54,305	\$73,727	\$(660)	(40.61%)

STATE: **WASHINGTON**

PROGRAM TO DATE: Dec. 31, 2015

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	5,411	-	-	-	-	-	-
b	Trials Started	3,257	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	498	\$40,344,750	\$81,014	\$62,033	\$73,169	\$(705)	(45.08%)

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 - West Virginia

STATE: **WEST VIRGINIA**

FOURTH QUARTER 2015

Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	2,097	\$203,516,264	74.23%	75.30%
b	DLQ (30-59)	239	\$22,105,186	8.46%	8.18%
c	DLQ (60-179)	188	\$17,120,696	6.65%	6.33%
d	DLQ (180+)	254	\$22,354,436	8.99%	8.27%
e	Bankruptcy	37	\$4,208,153	1.31%	1.56%
f	Foreclosure	10	\$982,802	0.35%	0.36%
g	Total Active Portfolio	2,825	\$270,287,537	100.00%	100.00%

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.

STATE: **WEST VIRGINIA**

FOURTH QUARTER 2015

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	44	-	-	-	-	-	-
b	Trials Started	18	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	3	\$177,090	\$59,030	\$35,729	\$62,297	\$(503)	(46.36%)

STATE: **WEST VIRGINIA**

PROGRAM TO DATE: Dec. 31, 2015

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	477	-	-	-	-	-	-
b	Trials Started	295	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	23	\$1,698,924	\$73,866	\$53,561	\$56,004	\$(635)	(49.86%)

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 2015

Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	10,060	\$1,174,269,224	74.38%	74.37%
b	DLQ (30-59)	932	\$102,878,708	6.89%	6.52%
c	DLQ (60-179)	721	\$82,864,704	5.33%	5.25%
d	DLQ (180+)	583	\$70,916,415	4.31%	4.49%
e	Bankruptcy	666	\$77,815,735	4.92%	4.93%
f	Foreclosure	563	\$70,116,518	4.16%	4.44%
g	Total Active Portfolio	13,525	\$1,578,861,304	100.00%	100.00%

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.

STATE: **WISCONSIN**

FOURTH QUARTER 2015

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	235	-	-	-	-	-	-
b	Trials Started	201	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	34	\$1,814,946	\$53,381	\$42,355	\$44,703	\$(379)	(52.45%)

STATE: **WISCONSIN**

PROGRAM TO DATE: Dec. 31, 2015

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	2,855	-	-	-	-	-	-
b	Trials Started	2,160	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	518	\$28,780,866	\$55,562	\$47,724	\$43,177	\$(432)	(51.38%)

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 2015

Template 1: Servicing Performance

1	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,214	\$161,855,384	80.99%	80.28%
b	DLQ (30-59)	111	\$13,974,683	7.40%	6.93%
c	DLQ (60-179)	84	\$11,572,362	5.60%	5.74%
d	DLQ (180+)	56	\$9,279,366	3.74%	4.60%
e	Bankruptcy	23	\$3,091,969	1.53%	1.53%
f	Foreclosure	11	\$1,828,292	0.73%	0.91%
g	Total Active Portfolio	1,499	\$201,602,056	100.00%	100.00%

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.

STATE: **WYOMING**

FOURTH QUARTER 2015

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	-	-	-	-	-	-	-

STATE: **WYOMING**

PROGRAM TO DATE: Dec. 31, 2015

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	157	-	-	-	-	-	-
b	Trials Started	126	-	-	-	-	-	-
c	Completed 1st Lien Modification Forgiveness	4	\$178,572	\$44,643	\$37,249	\$20,500	\$(523)	(40.23%)

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).