

## Summary of Business Restrictions in Amended Foreclosure-Related Consent Orders

June 17, 2015

	EverBank	JPMorgan Chase Bank, N.A.	Santander Bank, National Association	U.S. Bank National Association	HSBC Bank USA, N.A.	Wells Fargo Bank, N.A.
Acquisitions <sup>1</sup> of Mortgage Servicing Rights Require Supervisory Non-Objection Until Consent Order is Terminated	X	X	X	X		
Acquisitions <sup>2</sup> of Mortgage Servicing Rights Prohibited Until the Consent Order is Terminated					X	X
New Contracts to Perform Mortgage Servicing Require Supervisory Non-Objection Until Consent Order is Terminated	X	X	X	X		
New Contracts to Perform Mortgage Servicing Prohibited Until Consent Order is Terminated					X	X
New Mortgage Servicing Activities Outsourced or Sub-serviced Require Supervisory Non-Objection Until Consent Order is Terminated	X	X	X	X	X	X
New Offshoring of Mortgage Servicing Activity Requires Supervisory Non-Objection Until Consent Order is Terminated	X	X	X	X		
New Offshoring of Mortgage Servicing Activity Prohibited Until Consent Order is Terminated					X	X
New Appointments of Mortgage Servicing Senior Officers Require Supervisory Non-Objection Until Consent Order is Terminated	X	X	X	X	X	X

<sup>1</sup> Specifically, the amended consent order states: “no execution of new contracts or the amendment or renewal of existing contracts beyond current loan volume specified in existing contracts for the acquisition, by the Bank, of residential mortgage servicing, residential mortgage servicing rights, residential mortgage loans with servicing, or residential mortgage origination business entities without prior OCC supervisory non-objection until termination of the Consent Order (this does not apply to originations or refinancings by the Bank, contracts for new residential mortgage loans through the Bank’s broker or correspondent channels, or other contractual relationships where the Bank does not ultimately service the loans, and this is not intended to disrupt any of the Bank’s existing residential mortgage servicing related contracts).”

<sup>2</sup> Specifically, the amended consent order states: “no execution of new contracts or the amendment or renewal of existing contracts beyond current loan volume specified in existing contracts for the acquisition, by the Bank, of residential mortgage servicing, residential mortgage servicing rights, residential mortgage loans with servicing, or residential mortgage origination business entities until termination of the Consent Order (this does not apply to originations or refinancings by the Bank, contracts for new residential mortgage loans through the Bank’s broker or correspondent channels, or other contractual relationships where the Bank does not ultimately service the loans, and this is not intended to disrupt any of the Bank’s existing residential mortgage servicing related contracts).”