



Which Mortgage Companies Filed the Most Federal Foreclosure Lawsuits in FY2025

Original analysis of 71,299 records from the Federal Judicial Center, FY2005–FY2025 (federal fiscal years, Oct–Sep).

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Lakeview Loan Servicing was the named plaintiff in 187 of the 2,120 foreclosure cases filed in U.S. district courts in fiscal year 2025 (8.8%), more than any other party, including the federal government. PHH Mortgage followed with 113. Lakeview, PHH, AmeriHome Mortgage and PennyMac together went from 13 cases in FY2024 to 400, which accounts for 42.9% of the 903-case rise.

187

Cases with Lakeview as plaintiff, FY2025

74%

Rise in federal foreclosure cases vs. FY2024

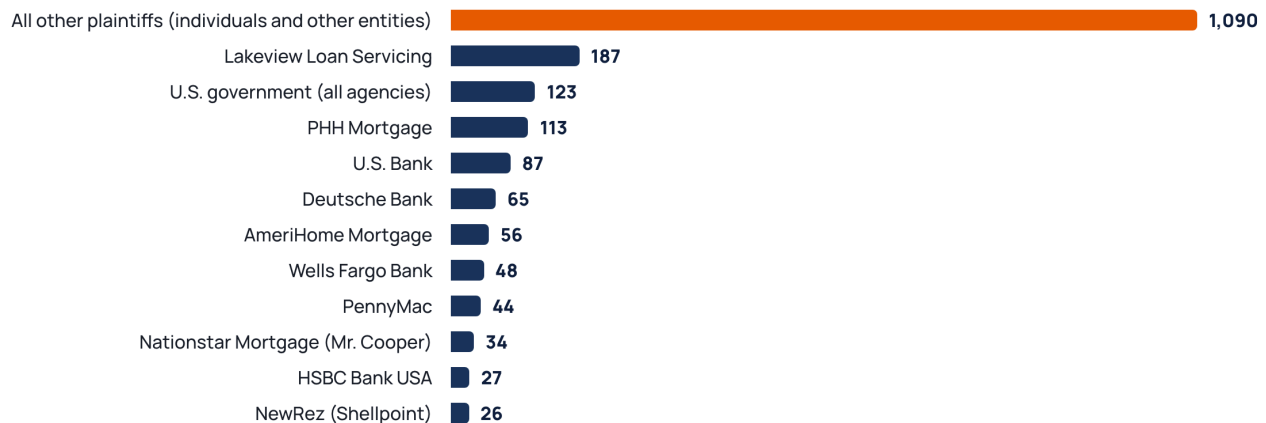
43%

Share of the rise from four servicers



Federal foreclosure cases by named plaintiff, FY2025

Top 12 of 41



Source: Settlement Insight analysis of data from the Federal Judicial Center

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Who is behind the rise in federal foreclosure cases

- 1. Lakeview leads all plaintiffs.** Lakeview Loan Servicing was the plaintiff in 187 federal foreclosure cases in FY2025, up from 8 a year earlier. The federal government, counting all agencies, brought 123.
- 2. PHH appears on both sides.** PHH Mortgage was the plaintiff in 113 federal foreclosure cases in FY2025, up from 1 the year before. In 70 other FY2025 foreclosure cases it was the first-listed defendant.

3. **Four servicers, two-fifths of the rise.** Lakeview, PHH, AmeriHome and PennyMac added 387 cases between FY2024 and FY2025, 42.9% of the total increase of 903.
4. **Highest count since FY2019.** The 2,120 cases in FY2025 are the most since fiscal 2019 (2,963) but remain far below the FY2012 peak of 8,107.
5. **A third were filed in Texas.** The four federal districts in Texas received 718 foreclosure cases in FY2025 (33.9% of the national total), up from 366. The Southern District of Texas led all districts with 292.

How we measured

Data come from the Federal Judicial Center's Integrated Database (IDB) of civil cases, which compiles case filings reported by the U.S. district courts to the Administrative Office of the U.S. Courts. We used the release imported into our database on 2026-10-10, which covers cases filed through 2026-06-30. Fiscal year 2026 is incomplete and is not shown.

We selected all records with nature of suit code 220 ("Foreclosure") and a filing date from October 1, 2004 to September 30, 2025, and assigned each record to a federal fiscal year (October to September). Each record is one case commenced, as in the judiciary's own statistics: original filings, removals from state court, reopened cases and transfers. In FY2025, 2,120 records belong to 2,107 distinct docket numbers; 13 records are reopenings or other second entries of the same case.

For fiscal 2024 and 2025 we grouped the first-listed plaintiff by company name, combining spelling variants and affiliated entities that carry the same brand (for example PennyMac Loan Services and PennyMac Mortgage). Cases with the United States as plaintiff form one group. All remaining plaintiffs, including every private individual, are reported only in aggregate.

To check the data, we recomputed the judiciary's published total. Table C-2 of the Judicial Business statistics lists 2,126 foreclosure cases commenced in the 12 months ending September 30, 2025, and 1,215 a year earlier; our count of 2,120 is 0.28% lower, and our FY2024 count is 1,217. The split by jurisdiction (U.S. plaintiff, U.S. defendant, federal question, diversity) also matches within a few cases.

Checked against published figures

- Foreclosure cases commenced in U.S. district courts, 12 months ending Sep 30, 2025 (FY2025): published 2,126, our count 2,120 (0.28% apart). [Table C-2. U.S. District Courts—Civil Cases Commenced, by Basis of Jurisdiction and Nature of Suit, During the 12-Month Periods Ending September 30, 2024 and 2025](#)
- Foreclosure cases commenced in U.S. district courts, 12 months ending Sep 30, 2024 (FY2024): published 1,215, our count 1,217 (0.16% apart). [Table C-2. U.S. District Courts—Civil Cases Commenced, by Basis of Jurisdiction and Nature of Suit, During the 12-Month Periods Ending September 30, 2024 and 2025](#)
- FY2025 foreclosure cases with diversity of citizenship jurisdiction: published 1,062, our count 1,057 (0.47% apart). [Table C-2. U.S. District Courts—Civil Cases Commenced, by Basis of Jurisdiction and Nature of Suit, During the 12-Month Periods Ending September 30, 2024 and 2025](#)
- FY2025 foreclosure cases with the United States as plaintiff: published 123, our count 123 (exact match). [Table C-2. U.S. District Courts—Civil Cases Commenced, by Basis of Jurisdiction and Nature of Suit, During the 12-Month Periods Ending September 30, 2024 and 2025](#)

Limitations

- The named plaintiff is the party in whose name the case is filed. That can be the servicer, the owner of the loan, or a bank acting as trustee for a securitization trust. The data do not show which company services a trust's loan or whether a subservicer handles the case for the named company.
- The ranking counts cases, not loans or homes, and is not adjusted for the size of each company's mortgage portfolio. A company with more loans in default would be expected to file more cases.
- The courts' official description of code 220 is an "action to enjoin foreclosure on real property by mortgage lender." In practice the code is used both for lender foreclosure suits and for suits by borrowers; the split between persons and organizations in the residual group is based on the form of the name and is approximate.
- Federal court is only one venue. Foreclosures decided in state courts or carried out without a court are not in these data, so the counts do not measure the number of foreclosures.
- The IDB stores party names in shortened form and only for the first-listed plaintiff and defendant. Unusual spellings of a company name may be missed by our grouping and then fall into the residual group.
- Courts can correct or add records after the fact. FY2025 ended more than a year before this analysis, but a later FJC release may change individual counts slightly.

Data files

- [Federal foreclosure filings by district court, FY2025 vs. FY2024](#) (CSV, 91 rows)
- [Federal foreclosure filings by fiscal year, FY2005–FY2025](#) (CSV, 21 rows)
- [Federal foreclosure filings by type of plaintiff, FY2025 vs. FY2024](#) (CSV, 7 rows)
- [Federal foreclosure filings by named plaintiff, FY2025 vs. FY2024](#) (CSV, 41 rows)

How to cite

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