

# State Consumer Relief Information

## National Totals, Program to Date

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVICERS		
	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit
<b>CONSUMER RELIEF</b>																		
Completed 1st Lien Modification Forgiveness <sup>1</sup>	\$151,312,042	1,597	\$94,748	\$4,606,706,198	28,630	\$160,905	\$342,566,433	4,623	\$74,100	\$2,491,610,717	20,559	\$121,193	\$1,318,308,470	13,714	\$96,129	\$8,910,503,860	69,123	\$128,908
Completed Forgiveness of pre 3/1/2012 Forbearance <sup>2</sup>	\$5,578,422	79	\$70,613	\$262,641,113	4,228	\$62,119	\$352,749,903	5,994	\$58,851	\$423,260,877	5,863	\$72,192	\$444,073,022	10,295	\$43,135	\$1,488,303,337	26,459	\$56,249
Completed 2nd Lien Modification Forgiveness <sup>3</sup>	\$6,140,375	191	\$32,149	\$176,346,217	2,422	\$72,810	\$111,682,288	4,063	\$27,415	\$72,694,810	1,882	\$38,626	\$29,611,772	1,537	\$19,266	\$396,475,462	10,095	\$39,274
Completed 2nd Lien Extinguishments <sup>4</sup>	\$103,687,484	1,816	\$57,097	\$9,660,563,083	14,1691	\$68,180	\$1,402,151,001	18,780	\$74,654	\$2,161,449,640	28,405	\$76,094	\$1,587,434,556	22,381	\$70,928	\$14,915,285,764	213,073	\$70,001
Short Sales Completed/ Deficiency Forgiven <sup>5</sup>	\$168,074,388	1,719	\$97,775	\$11,846,452,016	98,892	\$119,792	\$561,319,486	6,551	\$85,517	\$5,259,610,287	44,325	\$118,660	\$3,034,874,938	32,518	\$93,329	\$20,870,331,115	184,005	\$113,423
Deeds in Lieu Completed/ Deficiency Forgiven <sup>6</sup>							\$5,877,646	77	\$76,444				\$25,929,671	315	\$82,316	\$31,807,317	392	\$81,141
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) <sup>7</sup>				\$162,399,698	23,528	\$6,902	\$1,260,377	180	\$6,980	\$170,177,249	9,525	\$17,866	\$23,842,900	7,445	\$3,203	\$357,680,224	40,678	\$8,793
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>8</sup>							\$1,856,381	292	\$6,358	\$15,962,950	1,750	\$9,122	\$9,133,711	1,358	\$6,726	\$26,953,042	3,400	\$7,927
Forbearance for Unemployed Borrowers <sup>9</sup>																		
Deficiency Waivers <sup>10</sup>	\$151,217,425	2,390	\$63,271	\$331,686,151	6,830	\$48,563							\$393,971,597	6,972	\$56,508	\$876,875,173	16,192	\$54,155
Forgiveness of Principal Associated with a Property When No Foreclosure <sup>11</sup>							\$311,888,752	4,504	\$69,191							\$311,888,752	4,504	\$69,247
Cash Costs Paid by Servicer for Demolition of Property <sup>12</sup>													\$82,463	20	\$4,123	\$82,463	20	\$4,123
REO Properties Donated <sup>13</sup>										\$37,499,126	557	\$67,323	\$17,418,951	236	\$73,809	\$54,918,077	793	\$69,254
Refinances Completed - Estimated Consumer Relief <sup>14</sup>	\$71,962,954	1,074	\$67,005	\$811,693,334	20,247	\$40,090	\$405,570,697	13,407	\$30,251	\$539,342,316	12,688	\$42,508	\$1,110,613,212	25,981	\$42,747	\$2,939,182,513	73,397	\$40,045
<b>Total Consumer Relief</b>	<b>\$657,973,090</b>	<b>8,866</b>	<b>\$74,213</b>	<b>\$27,858,487,810</b>	<b>326,468</b>	<b>\$85,333</b>	<b>\$3,496,922,964</b>	<b>58,471</b>	<b>\$59,806</b>	<b>\$11,171,607,972</b>	<b>125,554</b>	<b>\$88,979</b>	<b>\$7,995,295,263</b>	<b>122,772</b>	<b>\$65,123</b>	<b>\$51,180,287,099</b>	<b>642,131</b>	<b>\$79,704</b>
<b>CONSUMER RELIEF - IN PROCESS</b>																		
1st Lien Modification Trials Offered/Approved <sup>15</sup>	\$36,894,581	279	\$133,193	\$6,776,487,475	42,049	\$161,157	\$284,700,962	3,982	\$71,497	\$3,344,748,104	29,609	\$112,964	\$1,938,688,178	20,832	\$93,063	\$12,381,519,300	96,751	\$127,973
1st Lien Modification Trials Started/In Process <sup>16</sup>	\$34,068,897	248	\$137,375	\$6,061,686,802	37,370	\$162,207	\$308,090,316	4,352	\$70,793	\$3,135,089,233	28,018	\$111,896	\$1,692,957,969	17,517	\$96,647	\$11,231,893,217	87,505	\$128,357
<b>TOTAL CONSUMER RELIEF - ALL SERVICERS</b>	<b>\$51,180,287,099</b>																	

**NOTES:**

\* Any differences in adding are due to rounding.

**DEFINITIONS:**

<sup>1</sup> Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).

<sup>2</sup> Completed Forgiveness of pre 3/1/2012 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.

<sup>3</sup> Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications. Chase amended its Schedule Y amounts from March 1, 2012 through Dec. 31, 2012 as a result of its decision to no longer seek credit for 478 previously submitted second lien loans. As a result, it reports a reduction in its program to date numbers of \$6.6 million.

<sup>4</sup> Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).

<sup>5</sup> Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.

<sup>6</sup> Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.

<sup>7</sup> Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.

<sup>8</sup> Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.

<sup>9</sup> Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.

<sup>10</sup> Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages and release of liens.

<sup>11</sup> Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property and release of liens in connection with a decision not to pursue foreclosure.

<sup>12</sup> Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.

<sup>13</sup> REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

<sup>14</sup> Refinances Completed represents eligible loans refinanced with reduced rates. The estimated benefit to borrowers from refinancing is the estimated annual benefit multiplied by 785, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.i.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVICERS		
	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction
Refinance Solicitations/Offer/Approvals*	\$300,710	1,811		\$276,026	46,463		\$196,518	27,532		\$269,810	15,675		\$211,360	66,314		\$234,643	157,795	
<b>Refinances Completed</b>	<b>\$325,787</b>	<b>1,074</b>	<b>2.62%</b>	<b>\$265,987</b>	<b>20,247</b>	<b>1.92%</b>	<b>\$166,822</b>	<b>13,407</b>	<b>2.31%</b>	<b>\$270,752</b>	<b>12,688</b>	<b>2.00%</b>	<b>\$200,202</b>	<b>25,981</b>	<b>2.72%</b>	<b>\$226,285</b>	<b>73,397</b>	<b>2.25%</b>

\* Refinance Solicitations/Offer/Approvals represents the first lien mortgages considered for refinancing where loan to value exceeds 80% and would not qualify for Servicer's generally available refinancing program as of 9/30/11. This includes mandatory solicitation borrowers under 9.a. of Exhibit D.

<sup>15</sup> 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.

<sup>16</sup> 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

# State Consumer Relief Information Alabama, Program to Date

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVICERS		
	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit
<b>CONSUMER RELIEF</b>																		
Completed 1st Lien Modification Forgiveness <sup>1</sup>	\$486,059	9	\$54,007	\$3,703,153	63	\$58,780	\$1,920,657	60	\$32,011	\$3,063,819	69	\$44,403	\$3,820,971	78	\$48,987	\$12,994,659	279	\$46,576
Completed Forgiveness of pre 3/1/2012 Forbearance <sup>2</sup>				\$68,239	1	\$68,239	\$744,824	27	\$27,586	\$104,736	4	\$26,184	\$223,263	13	\$17,174	\$1,141,062	45	\$25,357
Completed 2nd Lien Modification Forgiveness <sup>3</sup>	\$239,400	5	\$47,880	\$260,136	4	\$65,034	\$336,213	31	\$10,846				\$25,548	8	\$3,194	\$861,297	48	\$17,944
Completed 2nd Lien Extinguishments <sup>4</sup>	\$784,349	23	\$34,102	\$19,218,632	531	\$36,193	\$1,774,110	50	\$35,482				\$3,925,808	129	\$30,433	\$25,702,899	733	\$35,065
Short Sales Completed/Deficiency Forgiven <sup>5</sup>	\$770,200	16	\$48,137	\$16,105,107	229	\$70,328	\$636,316	11	\$57,847	\$5,743,747	100	\$57,437	\$2,626,232	41	\$64,054	\$25,881,602	397	\$65,193
Deeds in Lieu Completed/Deficiency Forgiven <sup>6</sup>																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) <sup>7</sup>				\$391,711	57	\$6,872				\$110,140	11	\$10,013	\$3,000	1	\$3,000	\$504,851	69	\$7,317
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>8</sup>										\$4,781	1	\$4,781	\$3,000	1	\$3,000	\$7,781	2	\$3,891
Forbearance for Unemployed Borrowers <sup>9</sup>																		
Deficiency Waivers <sup>10</sup>	\$7,038,046	157	\$44,828										\$6,303,722	152	\$41,472	\$13,341,768	309	\$43,177
Forgiveness of Principal Associated with a Property When No Foreclosure <sup>11</sup>							\$4,878,685	122	\$39,778							\$4,878,685	122	\$39,989
Cash Costs Paid by Servicer for Demolition of Property <sup>12</sup>																		
REO Properties Donated <sup>13</sup>													\$384,608	7	\$54,944	\$384,608	7	\$54,944
Refinances Completed - Estimated Consumer Relief <sup>14</sup>	\$363,311	8	\$45,414	\$993,027	28	\$35,465	\$7,705,698	267	\$28,860	\$425,482	15	\$28,365	\$19,520,824	472	\$41,358	\$29,008,342	790	\$36,719
<b>Total Consumer Relief</b>	<b>\$9,681,365</b>	<b>218</b>	<b>\$44,410</b>	<b>\$40,740,005</b>	<b>913</b>	<b>\$44,622</b>	<b>\$17,996,503</b>	<b>568</b>	<b>\$31,684</b>	<b>\$9,452,705</b>	<b>200</b>	<b>\$47,264</b>	<b>\$36,836,976</b>	<b>902</b>	<b>\$40,839</b>	<b>\$114,707,554</b>	<b>2,801</b>	<b>\$40,952</b>
<b>CONSUMER RELIEF - IN PROCESS</b>																		
1st Lien Modification Trials Offered/Approved <sup>15</sup>	\$316,304	3	\$105,435	\$7,420,832	106	\$70,008	\$1,668,015	53	\$31,472	\$4,562,809	120	\$38,023	\$9,346,773	206	\$45,373	\$23,314,733	488	\$47,776
1st Lien Modification Trials Started/In Process <sup>16</sup>	\$316,304	3	\$105,435	\$6,229,868	92	\$67,716	\$1,795,010	59	\$30,424	\$3,997,217	105	\$38,069	\$3,725,022	83	\$44,880	\$16,063,421	342	\$46,969
<b>TOTAL CONSUMER RELIEF - ALL SERVICERS</b>	<b>\$114,707,554</b>																	

## NOTES:

\* Any differences in adding are due to rounding.

## DEFINITIONS:

<sup>1</sup> Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).

<sup>2</sup> Completed Forgiveness of pre 3/1/2012 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.

<sup>3</sup> Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.

<sup>4</sup> Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).

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<sup>14</sup> Refinances Completed represents eligible loans refinanced with reduced rates. The estimated benefit to borrowers from refinancing is the estimated annual benefit multiplied by 785, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.i.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/Offers/Approvals and Refinances Completed by each Servicer.

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVICERS		
	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction
Refinance Solicitations/Offers/Approvals*	\$162,705	13		\$287,605	89		\$116,542	459		\$109,916	17		\$124,030	1,225		\$130,344	1,803	
<b>Refinances Completed</b>	<b>\$200,180</b>	<b>8</b>	<b>2.89%</b>	<b>\$270,531</b>	<b>28</b>	<b>1.67%</b>	<b>\$116,344</b>	<b>267</b>	<b>3.16%</b>	<b>\$105,656</b>	<b>15</b>	<b>3.42%</b>	<b>\$136,844</b>	<b>472</b>	<b>3.85%</b>	<b>\$134,703</b>	<b>790</b>	<b>3.47%</b>

\* Refinance Solicitations/Offers/Approvals represents the first lien mortgages considered for refinancing where loan to value exceeds 80% and would not qualify for Servicer's generally available refinancing program as of 9/30/11. This includes mandatory solicitation borrowers under 9.a. of Exhibit D.

<sup>15</sup> 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.

<sup>16</sup> 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

# State Consumer Relief Information Alaska, Program to Date

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVICERS		
	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit
<b>CONSUMER RELIEF</b>																		
Completed 1st Lien Modification Forgiveness <sup>1</sup>	\$92,194	1	\$92,194	\$267,144	2	\$133,572				\$26,641	3	\$8,880	\$546,077	6	\$91,013	\$932,056	12	\$77,671
Completed Forgiveness of pre 3/1/2012 Forbearance <sup>2</sup>							\$3,983	1	\$3,983				\$112,951	3	\$37,650	\$116,934	4	\$29,234
Completed 2nd Lien Modification Forgiveness <sup>3</sup>				\$44,519	1	\$44,519	\$8,269	2	\$4,134							\$52,788	3	\$17,596
Completed 2nd Lien Extinguishments <sup>4</sup>	\$189,286	3	\$63,095	\$3,047,881	55	\$55,416	\$579,855	9	\$64,428	\$65,327	1	\$65,327	\$1,017,531	27	\$37,686	\$4,899,880	95	\$51,578
Short Sales Completed/ Deficiency Forgiven <sup>5</sup>	\$162,878	3	\$54,293	\$1,656,324	19	\$87,175	\$53,560	1	\$53,560	\$533,711	7	\$76,244	\$183,403	7	\$26,200	\$2,589,876	37	\$69,997
Deeds in Lieu Completed/ Deficiency Forgiven <sup>6</sup>																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) <sup>7</sup>				\$96,283	8	\$12,035				\$62,000	4	\$15,500				\$158,283	12	\$13,190
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>8</sup>										\$11,442	1	\$11,442				\$11,442	1	\$11,442
Forbearance for Unemployed Borrowers <sup>9</sup>																		
Deficiency Waivers <sup>10</sup>																		
Forgiveness of Principal Associated with a Property When No Foreclosure <sup>11</sup>																		
Cash Costs Paid by Servicer for Demolition of Property <sup>12</sup>																		
REO Properties Donated <sup>13</sup>																		
Refinances Completed - Estimated Consumer Relief <sup>14</sup>	\$45,150	1	\$45,150	\$128,375	3	\$42,792	\$234,376	2	\$117,188				\$2,482,262	29	\$85,595	\$2,890,164	35	\$82,576
<b>Total Consumer Relief</b>	<b>\$489,508</b>	<b>8</b>	<b>\$61,189</b>	<b>\$5,240,526</b>	<b>88</b>	<b>\$59,551</b>	<b>\$880,043</b>	<b>15</b>	<b>\$58,670</b>	<b>\$699,121</b>	<b>16</b>	<b>\$43,695</b>	<b>\$4,342,224</b>	<b>72</b>	<b>\$60,309</b>	<b>\$11,651,423</b>	<b>199</b>	<b>\$58,550</b>
<b>CONSUMER RELIEF - IN PROCESS</b>																		
1st Lien Modification Trials Offered/Approved <sup>15</sup>				\$730,247	5	\$146,049				\$90,539	5	\$18,108	\$1,340,540	15	\$89,369	\$2,161,326	25	\$86,453
1st Lien Modification Trials Started/In Process <sup>16</sup>				\$644,758	4	\$161,190				\$26,641	3	\$8,880	\$445,743	5	\$89,149	\$1,117,142	12	\$93,095
<b>TOTAL CONSUMER RELIEF - ALL SERVICERS</b>	<b>\$11,651,423</b>																	

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**DEFINITIONS:**

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- <sup>7</sup> Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- <sup>8</sup> Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- <sup>9</sup> Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- <sup>10</sup> Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages and release of liens.
- <sup>11</sup> Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property and release of liens in connection with a decision not to pursue foreclosure.
- <sup>12</sup> Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- <sup>13</sup> REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.
- <sup>14</sup> Refinances Completed represents eligible loans refinanced with reduced rates. The estimated benefit to borrowers from refinancing is the estimated annual benefit multiplied by 785, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVICERS		
	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction
Refinance Solicitations/Others/ Approvals*	\$154,200	1		\$356,063	7		\$316,347	4					\$238,915	73		\$251,210	85	
<b>Refinances Completed</b>	<b>\$154,200</b>	<b>1</b>	<b>3.73%</b>	<b>\$282,445</b>	<b>3</b>	<b>1.93%</b>	<b>\$284,351</b>	<b>2</b>	<b>5.25%</b>				<b>\$252,404</b>	<b>29</b>	<b>4.32%</b>	<b>\$253,999</b>	<b>35</b>	<b>4.14%</b>

\* Refinance Solicitations/Others/Approvals represents the first lien mortgages considered for refinancing where loan to value exceeds 80% and would not qualify for Servicer's generally available refinancing program as of 9/30/11. This includes mandatory solicitation borrowers under 9.a. of Exhibit D.

<sup>15</sup> 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.

<sup>16</sup> 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

# State Consumer Relief Information

## Arizona, Program to Date

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVICERS		
	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit
<b>CONSUMER RELIEF</b>																		
Completed 1st Lien Modification Forgiveness <sup>1</sup>	\$6,723,570	70	\$96,051	\$100,443,277	737	\$136,287	\$7,261,114	87	\$83,461	\$39,108,109	383	\$102,110	\$31,409,533	371	\$84,662	\$184,945,603	1,648	\$112,224
Completed Forgiveness of pre 3/1/2012 Forbearance <sup>2</sup>	\$253,599	2	\$126,800	\$8,377,015	167	\$50,162	\$12,103,346	204	\$59,330	\$10,707,763	164	\$65,291	\$12,262,644	366	\$33,504	\$43,704,367	903	\$48,399
Completed 2nd Lien Modification Forgiveness <sup>3</sup>	\$126,600	3	\$42,200	\$4,584,886	78	\$58,781	\$1,959,924	75	\$25,641	\$3,269,894	79	\$41,391	\$591,430	32	\$18,482	\$10,532,734	267	\$39,448
Completed 2nd Lien Extinguishments <sup>4</sup>	\$3,864,983	66	\$58,560	\$312,999,040	4,687	\$66,780	\$24,740,023	391	\$63,274	\$40,844,554	563	\$72,548	\$39,884,502	659	\$60,523	\$422,333,102	6,366	\$66,342
Short Sales Completed/ Deficiency Forgiven <sup>5</sup>				\$603,451,027	5,921	\$101,917	\$34,581,737	429	\$80,647	\$312,664,958	3,068	\$101,912	\$163,325,806	2,019	\$80,894	\$1,114,023,528	11,437	\$97,405
Deeds in Lieu Completed/ Deficiency Forgiven <sup>6</sup>							\$330,369	1	\$330,369				\$873,886	14	\$62,420	\$1,204,255	15	\$80,284
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) <sup>7</sup>				\$4,962,155	993	\$4,997	\$81,769	10	\$8,177	\$4,508,700	295	\$15,284	\$1,058,628	352	\$3,008	\$10,611,252	1,650	\$6,431
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>8</sup>							\$102,164	22	\$4,644	\$387,583	50	\$7,752	\$207,759	47	\$4,420	\$697,506	119	\$5,861
Forbearance for Unemployed Borrowers <sup>9</sup>																		
Deficiency Waivers <sup>10</sup>																		
Forgiveness of Principal Associated with a Property When No Foreclosure <sup>11</sup>							\$4,068,531	42	\$96,937							\$4,068,531	42	\$96,870
Cash Costs Paid by Servicer for Demolition of Property <sup>12</sup>																		
REO Properties Donated <sup>13</sup>										\$975,550	16	\$60,972	\$514,598	4	\$128,649	\$1,490,148	20	\$74,507
Refinances Completed - Estimated Consumer Relief <sup>14</sup>	\$2,193,432	43	\$51,010	\$24,789,509	661	\$37,503	\$10,672,754	372	\$28,690	\$31,020,631	1,114	\$27,846	\$40,168,377	894	\$44,931	\$108,844,702	3,084	\$35,293
<b>Total Consumer Relief</b>	<b>\$13,162,184</b>	<b>184</b>	<b>\$71,534</b>	<b>\$1,059,606,909</b>	<b>13,244</b>	<b>\$80,007</b>	<b>\$95,901,731</b>	<b>1,633</b>	<b>\$58,727</b>	<b>\$443,487,742</b>	<b>5,732</b>	<b>\$77,371</b>	<b>\$290,297,163</b>	<b>4,758</b>	<b>\$61,012</b>	<b>\$1,902,455,729</b>	<b>25,551</b>	<b>\$74,457</b>
<b>CONSUMER RELIEF - IN PROCESS</b>																		
1st Lien Modification Trials Offered/Approved <sup>15</sup>	\$1,126,241	9	\$125,138	\$151,947,134	1,064	\$142,807	\$6,748,692	84	\$80,342	\$49,348,187	568	\$86,881	\$47,432,357	575	\$82,491	\$256,602,611	2,300	\$111,566
1st Lien Modification Trials Started/In Process <sup>16</sup>	\$1,126,241	9	\$125,138	\$135,374,159	950	\$142,499	\$6,909,743	89	\$77,638	\$48,180,411	560	\$86,036	\$35,633,648	432	\$82,485	\$227,224,202	2,040	\$111,384
<b>TOTAL CONSUMER RELIEF - ALL SERVICERS</b>	<b>\$1,902,455,729</b>																	

**NOTES:**

\* Any differences in adding are due to rounding.

**DEFINITIONS:**

<sup>1</sup> Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).

<sup>2</sup> Completed Forgiveness of pre 3/1/2012 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.

<sup>3</sup> Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications. Chase amended its Schedule Y amounts from March 1, 2012 through Dec. 31, 2012 as a result of its decision to no longer seek credit for 478 previously submitted second lien loans. As a result, it reports a reduction in its program to date numbers of \$6.6 million.

<sup>4</sup> Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).

<sup>5</sup> Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.

<sup>6</sup> Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.

<sup>7</sup> Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.

<sup>8</sup> Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.

<sup>9</sup> Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.

<sup>10</sup> Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages and release of liens.

<sup>11</sup> Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property and release of liens in connection with a decision not to pursue foreclosure.

<sup>12</sup> Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.

<sup>13</sup> REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

<sup>14</sup> Refinances Completed represents eligible loans refinanced with reduced rates. The estimated benefit to borrowers from refinancing is the estimated annual benefit multiplied by 785, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVICERS		
	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction
Refinance Solicitations/Others/ Approvals*	\$263,162	75		\$244,843	1,397		\$225,872	797		\$190,791	1,297		\$215,520	2,485		\$218,943	6,051	
<b>Refinances Completed</b>	<b>\$309,433</b>	<b>43</b>	<b>2.10%</b>	<b>\$255,479</b>	<b>661</b>	<b>1.87%</b>	<b>\$189,368</b>	<b>372</b>	<b>1.93%</b>	<b>\$191,745</b>	<b>1,114</b>	<b>1.85%</b>	<b>\$234,578</b>	<b>894</b>	<b>2.44%</b>	<b>\$219,176</b>	<b>3,084</b>	<b>2.05%</b>

\* Refinance Solicitations/Others/Approvals represents the first lien mortgages considered for refinancing where loan to value exceeds 80% and would not qualify for Servicer's generally available refinancing program as of 9/30/11. This includes mandatory solicitation borrowers under 9.a. of Exhibit D.

<sup>15</sup> 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.

<sup>16</sup> 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

# State Consumer Relief Information Arkansas, Program to Date

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVICERS		
	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit
<b>CONSUMER RELIEF</b>																		
Completed 1st Lien Modification Forgiveness <sup>1</sup>	\$40,400	2	\$20,200	\$992,418	28	\$35,444	\$460,419	16	\$28,776	\$1,119,351	25	\$44,774	\$147,519	3	\$49,173	\$2,760,107	74	\$37,299
Completed Forgiveness of pre 3/1/2012 Forbearance <sup>2</sup>				\$357,619	16	\$22,351	\$146,322	6	\$24,387	\$13,080	3	\$4,360	\$13,500	1	\$13,500	\$530,521	26	\$20,405
Completed 2nd Lien Modification Forgiveness <sup>3</sup>				\$95,248	2	\$47,624	\$126,907	9	\$14,101	\$31,160	2	\$15,580	\$9,056	1	\$9,056	\$262,371	14	\$18,741
Completed 2nd Lien Extinguishments <sup>4</sup>	\$61,639	3	\$20,546	\$9,179,968	279	\$32,903	\$670,031	11	\$60,912	\$793,176	21	\$37,770	\$840,012	28	\$30,000	\$11,544,826	342	\$33,757
Short Sales Completed/ Deficiency Forgiven <sup>5</sup>	\$181,955	5	\$36,391	\$6,437,465	151	\$42,632	\$950,625	18	\$52,813	\$6,074,440	136	\$44,665	\$185,819	6	\$30,970	\$13,830,304	316	\$43,767
Deeds in Lieu Completed/ Deficiency Forgiven <sup>6</sup>							\$130,297	4	\$32,574							\$130,297	4	\$32,574
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) <sup>7</sup>				\$335,185	59	\$5,681	\$3,000	1	\$3,000	\$101,500	9	\$11,278				\$439,685	69	\$6,372
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>8</sup>							\$7,723	1	\$7,723							\$7,723	1	\$7,723
Forbearance for Unemployed Borrowers <sup>9</sup>													\$414,538	14	\$29,610	\$414,538	14	\$29,610
Deficiency Waivers <sup>10</sup>																		
Forgiveness of Principal Associated with a Property When No Foreclosure <sup>11</sup>							\$1,092,130	27	\$40,449							\$1,092,130	27	\$40,449
Cash Costs Paid by Servicer for Demolition of Property <sup>12</sup>																		
REO Properties Donated <sup>13</sup>																		
Refinances Completed - Estimated Consumer Relief <sup>14</sup>	\$167,036	2	\$83,518	\$2,063,977	83	\$24,867	\$1,171,745	37	\$31,669	\$261,194	12	\$21,766	\$878,716	26	\$33,797	\$4,542,668	160	\$28,392
<b>Total Consumer Relief</b>	<b>\$451,030</b>	<b>12</b>	<b>\$37,586</b>	<b>\$19,461,880</b>	<b>618</b>	<b>\$31,492</b>	<b>\$4,759,199</b>	<b>130</b>	<b>\$36,609</b>	<b>\$8,393,901</b>	<b>208</b>	<b>\$40,355</b>	<b>\$2,489,160</b>	<b>79</b>	<b>\$31,508</b>	<b>\$35,555,170</b>	<b>1,047</b>	<b>\$33,959</b>
<b>CONSUMER RELIEF - IN PROCESS</b>																		
1st Lien Modification Trials Offered/Approved <sup>15</sup>	\$92,970	4	\$23,242	\$2,192,231	61	\$35,938	\$271,782	9	\$30,198	\$1,966,183	46	\$42,743	\$421,705	8	\$52,713	\$4,944,871	128	\$38,632
1st Lien Modification Trials Started/In Process <sup>16</sup>	\$92,970	2	\$46,485	\$1,740,107	52	\$33,464	\$366,507	14	\$26,179	\$1,969,392	43	\$45,800	\$161,549	2	\$80,775	\$4,330,525	113	\$38,323
<b>TOTAL CONSUMER RELIEF - ALL SERVICERS</b>	<b>\$35,555,170</b>																	

**NOTES:**

\* Any differences in adding are due to rounding.

**DEFINITIONS:**

<sup>1</sup> Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).

<sup>2</sup> Completed Forgiveness of pre 3/1/2012 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.

<sup>3</sup> Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.

<sup>4</sup> Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).

<sup>5</sup> Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.

<sup>6</sup> Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.

<sup>7</sup> Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.

<sup>8</sup> Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.

<sup>9</sup> Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.

<sup>10</sup> Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages and release of liens.

<sup>11</sup> Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property and release of liens in connection with a decision not to pursue foreclosure.

<sup>12</sup> Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.

<sup>13</sup> REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

<sup>14</sup> Refinances Completed represents eligible loans refinanced with reduced rates. The estimated benefit to borrowers from refinancing is the estimated annual benefit multiplied by 785, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.i.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVICERS		
	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction
Refinance Solicitations/Others/ Approvals*	\$337,754	2		\$143,906	206		\$117,679	74		\$108,466	14		\$143,920	51		\$138,002	347	
<b>Refinances Completed</b>	<b>\$337,754</b>	<b>2</b>	<b>3.15%</b>	<b>\$156,049</b>	<b>83</b>	<b>2.03%</b>	<b>\$128,479</b>	<b>37</b>	<b>3.14%</b>	<b>\$108,311</b>	<b>12</b>	<b>2.56%</b>	<b>\$148,973</b>	<b>26</b>	<b>2.89%</b>	<b>\$147,215</b>	<b>160</b>	<b>2.46%</b>

\* Refinance Solicitations/Others/Approvals represents the first lien mortgages considered for refinancing where loan to value exceeds 80% and would not qualify for Servicer's generally available refinancing program as of 9/30/11. This includes mandatory solicitation borrowers under 9.a. of Exhibit D.

<sup>15</sup> 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.

<sup>16</sup> 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

# State Consumer Relief Information California, Program to Date

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVICERS		
	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit
<b>CONSUMER RELIEF</b>																		
Completed 1st Lien Modification Forgiveness <sup>1</sup>	\$37,636,385	248	\$151,760	\$2,133,497,964	9,797	\$217,771	\$84,647,203	696	\$121,620	\$944,774,141	5,529	\$170,876	\$777,075,018	6,919	\$112,310	\$3,977,630,711	23,189	\$171,531
Completed Forgiveness of pre 3/1/2012 Forbearance <sup>2</sup>	\$1,569,387	20	\$78,469	\$113,770,161	1,478	\$76,976	\$164,055,695	1,943	\$84,434	\$249,470,129	2,804	\$88,969	\$319,086,036	6,527	\$48,887	\$847,951,408	12,772	\$66,391
Completed 2nd Lien Modification Forgiveness <sup>3</sup>	\$1,150,379	22	\$52,290	\$83,812,741	1,047	\$80,050	\$32,330,619	727	\$44,035	\$32,039,995	707	\$45,318	\$14,507,950	667	\$21,751	\$163,841,684	3,170	\$51,685
Completed 2nd Lien Extinguishments <sup>4</sup>	\$21,900,238	285	\$76,843	\$3,352,942,017	36,984	\$90,659	\$389,531,910	3,965	\$98,254	\$693,359,215	6,623	\$104,690	\$482,049,046	5,020	\$96,026	\$4,939,782,426	52,877	\$93,420
Short Sales Completed/ Deficiency Forgiven <sup>5</sup>				\$5,477,457,155	34,876	\$157,055	\$230,137,451	2,223	\$103,342	\$215,865,570	13,787	\$156,079	\$1,604,696,597	14,782	\$108,557	\$9,464,156,773	65,668	\$144,121
Deeds in Lieu Completed/ Deficiency Forgiven <sup>6</sup>							\$436,965	5	\$87,393				\$9,639,609	89	\$108,310	\$10,076,574	94	\$107,198
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) <sup>7</sup>				\$58,663,749	8,278	\$7,087	\$568,607	71	\$8,009	\$49,134,034	2,391	\$20,550	\$13,460,669	4,127	\$3,262	\$121,827,059	14,867	\$8,194
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>8</sup>							\$808,770	111	\$7,286	\$4,853,009	528	\$9,191	\$5,695,842	783	\$7,274	\$11,357,621	1,422	\$7,987
Forbearance for Unemployed Borrowers <sup>9</sup>																		
Deficiency Waivers <sup>10</sup>																		
Forgiveness of Principal Associated with a Property When No Foreclosure <sup>11</sup>							\$5,818,066	45	\$129,290							\$5,818,066	45	\$129,290
Cash Costs Paid by Servicer for Demolition of Property <sup>12</sup>													\$48,273	10	\$4,827	\$48,273	10	\$4,827
REO Properties Donated <sup>13</sup>										\$11,998,858	115	\$104,338	\$1,029,529	4	\$257,382	\$13,028,387	119	\$109,482
Refinances Completed - Estimated Consumer Relief <sup>14</sup>	\$14,879,232	162	\$91,847	\$249,631,783	4,737	\$52,698	\$50,530,976	1,271	\$39,757	\$211,251,295	3,720	\$56,788	\$167,680,484	2,654	\$63,180	\$693,973,768	12,544	\$55,323
<b>Total Consumer Relief</b>	<b>\$77,135,620</b>	<b>737</b>	<b>\$104,662</b>	<b>\$11,469,775,570</b>	<b>97,197</b>	<b>\$118,005</b>	<b>\$958,866,262</b>	<b>11,057</b>	<b>\$86,720</b>	<b>\$4,348,746,246</b>	<b>36,204</b>	<b>\$120,118</b>	<b>\$3,394,969,053</b>	<b>41,582</b>	<b>\$81,645</b>	<b>\$20,249,492,749</b>	<b>186,777</b>	<b>\$108,415</b>
<b>CONSUMER RELIEF - IN PROCESS</b>																		
1st Lien Modification Trials Offered/Approved <sup>15</sup>	\$5,966,201	36	\$165,728	\$2,990,706,049	13,538	\$220,912	\$69,521,129	603	\$115,292	\$1,176,682,060	7,110	\$165,497	\$956,670,800	8,259	\$115,834	\$5,199,546,239	29,546	\$175,981
1st Lien Modification Trials Started/In Process <sup>16</sup>	\$5,794,002	35	\$165,543	\$2,746,434,579	12,389	\$221,683	\$72,420,599	630	\$114,953	\$1,143,460,365	7,013	\$163,049	\$987,860,988	8,827	\$111,914	\$4,955,970,533	28,894	\$171,522
<b>TOTAL CONSUMER RELIEF - ALL SERVICERS</b>	<b>\$20,249,492,749</b>																	

**NOTES:**

\* Any differences in adding are due to rounding.

**DEFINITIONS:**

<sup>1</sup> Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).

<sup>2</sup> Completed Forgiveness of pre 3/1/2012 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.

<sup>3</sup> Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications. Chase amended its Schedule Y amounts from March 1, 2012 through Dec. 31, 2012 as a result of its decision to no longer seek credit for 478 previously submitted second lien loans. As a result, it reports a reduction in its program to date numbers of \$6.6 million.

<sup>4</sup> Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).

<sup>5</sup> Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.

<sup>6</sup> Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.

<sup>7</sup> Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.

<sup>8</sup> Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.

<sup>9</sup> Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.

<sup>10</sup> Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages and release of liens.

<sup>11</sup> Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property and release of liens in connection with a decision not to pursue foreclosure.

<sup>12</sup> Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.

<sup>13</sup> REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

<sup>14</sup> Refinances Completed represents eligible loans refinanced with reduced rates. The estimated benefit to borrowers from refinancing is the estimated annual benefit multiplied by 785, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVICERS		
	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction
Refinance Solicitations/Others/ Approvals*	\$472,115	282		\$388,111	10,623		\$394,505	4,198		\$404,009	4,861		\$369,470	11,001		\$385,616	30,965	
<b>Refinances Completed</b>	<b>\$508,707</b>	<b>162</b>	<b>2.30%</b>	<b>\$383,609</b>	<b>4,737</b>	<b>1.75%</b>	<b>\$322,584</b>	<b>1,271</b>	<b>1.57%</b>	<b>\$423,049</b>	<b>3,720</b>	<b>1.71%</b>	<b>\$364,183</b>	<b>2,654</b>	<b>2.21%</b>	<b>\$386,627</b>	<b>12,544</b>	<b>1.82%</b>

\* Refinance Solicitations/Others/Approvals represents the first lien mortgages considered for refinancing where loan to value exceeds 80% and would not qualify for Servicer's generally available refinancing program as of 9/30/11. This includes mandatory solicitation borrowers under 9.a. of Exhibit D.

<sup>15</sup> 1st Lien Modification Trials Offered/Approved represents all first lien mortgage offers where firm modification offers were made to the borrower.

<sup>16</sup> 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

# State Consumer Relief Information Colorado, Program to Date

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVICERS		
	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit
<b>CONSUMER RELIEF</b>																		
Completed 1st Lien Modification Forgiveness <sup>1</sup>	\$1,552,407	16	\$97,025	\$20,259,579	228	\$88,858	\$1,831,022	35	\$52,315	\$14,567,565	185	\$78,744	\$4,475,986	83	\$53,928	\$42,686,559	547	\$78,038
Completed Forgiveness of pre 3/1/2012 Forbearance <sup>2</sup>				\$795,945	15	\$53,063	\$2,101,550	38	\$55,304	\$985,074	28	\$35,181	\$529,865	25	\$21,195	\$4,412,434	106	\$41,627
Completed 2nd Lien Modification Forgiveness <sup>3</sup>	\$56,100	1	\$56,100	\$512,095	8	\$64,012	\$2,623,377	116	\$22,727	\$539,939	20	\$26,997	\$350,509	15	\$23,367	\$4,082,020	160	\$25,513
Completed 2nd Lien Extinguishments <sup>4</sup>	\$1,190,231	23	\$51,749	\$49,733,104	948	\$52,461	\$12,390,855	214	\$57,901	\$9,813,627	159	\$61,721	\$12,068,899	200	\$60,344	\$85,196,716	1,544	\$55,179
Short Sales Completed/Deficiency Forgiven <sup>5</sup>	\$3,199,331	53	\$60,365	\$106,941,953	1,496	\$71,485	\$6,157,280	127	\$48,633	\$43,122,656	563	\$76,594	\$29,712,347	414	\$71,769	\$189,133,567	2,653	\$71,290
Deeds in Lieu Completed/Deficiency Forgiven <sup>6</sup>							\$12,964	1	\$12,964				\$160,819	5	\$32,164	\$173,783	6	\$28,964
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) <sup>7</sup>				\$2,455,299	351	\$6,995	\$14,490	5	\$2,898	\$1,542,890	99	\$15,585	\$172,020	57	\$3,018	\$4,184,699	512	\$8,173
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>8</sup>							\$26,116	5	\$5,223	\$431,545	34	\$12,693	\$37,965	9	\$4,218	\$495,626	48	\$10,326
Forbearance for Unemployed Borrowers <sup>9</sup>																		
Deficiency Waivers <sup>10</sup>	\$8,516,883	152	\$56,032	\$26,432,734	457	\$57,840							\$21,309,205	424	\$50,258	\$56,258,822	1,033	\$54,462
Forgiveness of Principal Associated with a Property When No Foreclosure <sup>11</sup>							\$285,935	3	\$95,312							\$285,935	3	\$95,312
Cash Costs Paid by Servicer for Demolition of Property <sup>12</sup>													\$19,980	2	\$9,990	\$19,980	2	\$9,990
REO Properties Donated <sup>13</sup>										\$664,000	6	\$110,667	\$41,133	1	\$41,133	\$705,133	7	\$100,733
Refinances Completed - Estimated Consumer Relief <sup>14</sup>	\$1,375,124	16	\$85,945	\$4,752,370	147	\$32,329	\$5,993,590	173	\$34,645	\$1,621,858	38	\$42,680	\$23,712,834	544	\$43,590	\$37,455,776	918	\$40,801
<b>Total Consumer Relief</b>	<b>\$15,890,075</b>	<b>261</b>	<b>\$60,882</b>	<b>\$211,883,079</b>	<b>3,650</b>	<b>\$58,050</b>	<b>\$31,437,179</b>	<b>717</b>	<b>\$43,845</b>	<b>\$73,289,154</b>	<b>1,132</b>	<b>\$64,743</b>	<b>\$92,591,562</b>	<b>1,779</b>	<b>\$52,047</b>	<b>\$425,091,049</b>	<b>7,539</b>	<b>\$56,386</b>
<b>CONSUMER RELIEF - IN PROCESS</b>																		
1st Lien Modification Trials Offered/Approved <sup>15</sup>	\$604,758	3	\$201,586	\$28,917,257	326	\$88,703	\$1,448,773	30	\$48,292	\$15,813,625	239	\$66,166	\$9,802,641	167	\$58,698	\$56,587,054	765	\$73,970
1st Lien Modification Trials Started/In Process <sup>16</sup>	\$604,758	3	\$201,586	\$25,259,270	289	\$87,402	\$1,492,254	32	\$46,633	\$16,488,684	235	\$70,165	\$4,826,057	95	\$50,801	\$48,671,023	654	\$74,421
<b>TOTAL CONSUMER RELIEF - ALL SERVICERS</b>	<b>\$425,091,049</b>																	

## NOTES:

\* Any differences in adding are due to rounding.

## DEFINITIONS:

<sup>1</sup> Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).

<sup>2</sup> Completed Forgiveness of pre 3/1/2012 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.

<sup>3</sup> Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications. Chase amended its Schedule Y amounts from March 1, 2012 through Dec. 31, 2012 as a result of its decision to no longer seek credit for 478 previously submitted second lien loans. As a result, it reports a reduction in its program to date numbers of \$6.6 million.

<sup>4</sup> Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).

<sup>5</sup> Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.

<sup>6</sup> Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.

<sup>7</sup> Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.

<sup>8</sup> Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.

<sup>9</sup> Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.

<sup>10</sup> Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages and release of liens.

<sup>11</sup> Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property and release of liens in connection with a decision not to pursue foreclosure.

<sup>12</sup> Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.

<sup>13</sup> REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

<sup>14</sup> Refinances Completed represents eligible loans refinanced with reduced rates. The estimated benefit to borrowers from refinancing is the estimated annual benefit multiplied by 785, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/Offers/Approvals and Refinances Completed by each Servicer.

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVICERS		
	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction
Refinance Solicitations/Offers/Approvals*	\$390,367	30		\$290,252	306		\$172,963	334		\$246,061	42		\$198,160	1,130		\$213,112	1,842	
Refinances Completed	\$482,310	16	2.27%	\$265,700	147	1.55%	\$169,095	173	2.61%	\$238,465	38	2.28%	\$188,872	544	2.94%	\$204,615	918	2.54%

\* Refinance Solicitations/Offers/Approvals represents the first lien mortgages considered for refinancing where loan to value exceeds 80% and would not qualify for Servicer's generally available refinancing program as of 9/30/11. This includes mandatory solicitation borrowers under 9.a. of Exhibit D.

<sup>15</sup> 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.

<sup>16</sup> 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.



# State Consumer Relief Information Connecticut, Program to Date

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVICERS		
	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit
<b>CONSUMER RELIEF</b>																		
Completed 1st Lien Modification Forgiveness <sup>1</sup>	\$1,741,413	22	\$79,155	\$48,854,319	412	\$118,578	\$6,264,837	72	\$87,012	\$36,394,533	364	\$99,985	\$8,065,501	103	\$78,306	\$101,320,603	973	\$104,132
Completed Forgiveness of pre 3/1/2012 Forbearance <sup>2</sup>	\$118,192	1	\$118,192	\$3,076,678	62	\$49,624	\$3,975,983	89	\$44,674	\$4,138,614	67	\$61,770	\$1,002,604	38	\$26,384	\$12,312,071	257	\$47,907
Completed 2nd Lien Modification Forgiveness <sup>3</sup>	\$230,800	6	\$38,467	\$1,187,026	20	\$59,351	\$1,485,952	61	\$24,360	\$1,386,292	29	\$47,803	\$284,012	17	\$16,707	\$4,574,082	133	\$34,392
Completed 2nd Lien Extinguishments <sup>4</sup>	\$1,467,955	28	\$52,427	\$91,586,153	1,551	\$59,050	\$23,409,026	318	\$73,613	\$29,548,962	342	\$86,400	\$25,588,781	291	\$87,934	\$171,600,877	2,530	\$67,826
Short Sales Completed/ Deficiency Forgiven <sup>5</sup>	\$2,618,421	26	\$100,709	\$65,534,009	674	\$97,231	\$3,116,681	45	\$69,260	\$33,434,887	320	\$104,484	\$12,505,153	156	\$80,161	\$117,209,151	1,221	\$95,994
Deeds in Lieu Completed/ Deficiency Forgiven <sup>6</sup>																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) <sup>7</sup>				\$1,381,330	177	\$7,804	\$28,882	2	\$14,441	\$2,381,437	109	\$21,848	\$101,000	33	\$3,061	\$3,892,649	321	\$12,127
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>8</sup>							\$8,500	1	\$8,500	\$300,297	27	\$11,122	\$44,188	8	\$5,524	\$352,985	36	\$9,805
Forbearance for Unemployed Borrowers <sup>9</sup>																		
Deficiency Waivers <sup>10</sup>	\$866,725	8	\$108,341										\$5,789,508	64	\$90,461	\$6,656,233	72	\$92,448
Forgiveness of Principal Associated with a Property When No Foreclosure <sup>11</sup>							\$112,878	1	\$112,878							\$112,878	1	\$112,878
Cash Costs Paid by Servicer for Demolition of Property <sup>12</sup>																		
REO Properties Donated <sup>13</sup>													\$167,653	1	\$167,653	\$167,653	1	\$167,653
Refinances Completed - Estimated Consumer Relief <sup>14</sup>	\$1,632,837	17	\$96,049	\$9,765,901	249	\$39,220	\$5,220,932	154	\$33,902	\$2,528,742	57	\$44,364	\$10,983,093	238	\$46,147	\$30,131,504	715	\$42,142
<b>Total Consumer Relief</b>	<b>\$8,676,343</b>	<b>108</b>	<b>\$80,337</b>	<b>\$221,385,416</b>	<b>3,145</b>	<b>\$70,393</b>	<b>\$43,623,671</b>	<b>743</b>	<b>\$58,713</b>	<b>\$110,113,764</b>	<b>1,315</b>	<b>\$83,737</b>	<b>\$64,531,493</b>	<b>949</b>	<b>\$67,999</b>	<b>\$448,330,686</b>	<b>6,260</b>	<b>\$71,618</b>
<b>CONSUMER RELIEF - IN PROCESS</b>																		
1st Lien Modification Trials Offered/Approved <sup>15</sup>	\$317,196	4	\$79,299	\$76,564,377	620	\$123,491	\$5,829,678	74	\$78,779	\$49,963,692	501	\$99,728	\$16,419,239	199	\$82,509	\$149,094,182	1,398	\$106,648
1st Lien Modification Trials Started/In Process <sup>16</sup>	\$317,196	3	\$105,732	\$66,859,806	545	\$122,679	\$6,220,639	81	\$76,798	\$44,658,576	472	\$94,616	\$10,684,694	123	\$86,867	\$128,740,911	1,224	\$105,180
<b>TOTAL CONSUMER RELIEF - ALL SERVICERS</b>	<b>\$448,330,686</b>																	

NOTES:  
 \* Any differences in adding are due to rounding.

**DEFINITIONS:**

- <sup>1</sup> Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- <sup>2</sup> Completed Forgiveness of pre 3/1/2012 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- <sup>3</sup> Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications. Chase amended its Schedule Y amounts from March 1, 2012 through Dec. 31, 2012 as a result of its decision to no longer seek credit for 478 previously submitted second lien loans. As a result, it reports a reduction in its program to date numbers of \$6.6 million.
- <sup>4</sup> Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- <sup>5</sup> Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.
- <sup>6</sup> Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
- <sup>7</sup> Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- <sup>8</sup> Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- <sup>9</sup> Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- <sup>10</sup> Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages and release of liens.
- <sup>11</sup> Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property and release of liens in connection with a decision not to pursue foreclosure.
- <sup>12</sup> Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- <sup>13</sup> REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.
- <sup>14</sup> Refinances Completed represents eligible loans refinanced with reduced rates. The estimated benefit to borrowers from refinancing is the estimated annual benefit multiplied by 785, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVICERS		
	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction
Refinance Solicitations/Others/ Approvals*	\$417,975	23		\$244,047	596		\$235,029	282		\$237,760	69		\$225,934	560		\$238,086	1,530	
<b>Refinances Completed</b>	<b>\$456,551</b>	<b>17</b>	<b>2.68%</b>	<b>\$249,812</b>	<b>249</b>	<b>2.00%</b>	<b>\$207,632</b>	<b>154</b>	<b>2.08%</b>	<b>\$241,515</b>	<b>57</b>	<b>2.34%</b>	<b>\$233,280</b>	<b>238</b>	<b>2.52%</b>	<b>\$239,478</b>	<b>715</b>	<b>2.24%</b>

\* Refinance Solicitations/Others/Approvals represents the first lien mortgages considered for refinancing where loan to value exceeds 80% and would not qualify for Servicer's generally available refinancing program as of 9/30/11. This includes mandatory solicitation borrowers under 9.a. of Exhibit D.

<sup>15</sup> 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.

<sup>16</sup> 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.



# State Consumer Relief Information Delaware, Program to Date

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVICERS		
	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit
<b>CONSUMER RELIEF</b>																		
Completed 1st Lien Modification Forgiveness <sup>1</sup>	\$518,487	4	\$129,622	\$3,908,218	53	\$73,740	\$538,471	11	\$48,952	\$3,049,358	51	\$59,791	\$1,707,394	33	\$51,739	\$9,721,928	152	\$63,960
Completed Forgiveness of pre 3/1/2012 Forbearance <sup>2</sup>				\$98,626	2	\$49,313	\$301,615	10	\$30,162	\$43,400	3	\$14,467	\$251,540	11	\$22,867	\$695,181	26	\$26,738
Completed 2nd Lien Modification Forgiveness <sup>3</sup>				\$47,737	1	\$47,737	\$283,794	19	\$14,937	\$251,307	5	\$50,261	\$28,330	3	\$9,443	\$611,168	28	\$21,827
Completed 2nd Lien Extinguishments <sup>4</sup>	\$252,325	5	\$50,465	\$11,740,687	221	\$53,125	\$2,029,871	41	\$49,509	\$4,302,602	74	\$58,143	\$3,651,530	69	\$52,921	\$21,977,015	410	\$53,602
Short Sales Completed/Deficiency Forgiven <sup>5</sup>	\$682,138	8	\$85,267	\$14,853,908	163	\$91,128	\$836,705	13	\$64,362	\$7,305,164	82	\$89,087	\$3,503,285	54	\$64,876	\$27,181,200	320	\$84,941
Deeds in Lieu Completed/Deficiency Forgiven <sup>6</sup>													\$189,953	6	\$31,659	\$189,953	6	\$31,659
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) <sup>7</sup>				\$308,196	42	\$7,338	\$18,000	1	\$18,000	\$356,562	22	\$16,207	\$52,000	13	\$4,000	\$734,758	78	\$9,420
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>8</sup>										\$51,574	7	\$7,368				\$51,574	7	\$7,368
Forbearance for Unemployed Borrowers <sup>9</sup>																		
Deficiency Waivers <sup>10</sup>	\$898,465	25	\$35,939										\$933,449	25	\$37,338	\$1,831,914	50	\$36,638
Forgiveness of Principal Associated with a Property When No Foreclosure <sup>11</sup>							\$113,235	2	\$56,618							\$113,235	2	\$56,618
Cash Costs Paid by Servicer for Demolition of Property <sup>12</sup>																		
REO Properties Donated <sup>13</sup>																		
Refinances Completed - Estimated Consumer Relief <sup>14</sup>	\$241,175	5	\$48,235	\$1,829,861	41	\$44,631	\$1,549,593	46	\$33,687	\$729,654	31	\$23,537	\$5,329,708	95	\$56,102	\$9,679,992	218	\$44,404
<b>Total Consumer Relief</b>	<b>\$2,592,590</b>	<b>47</b>	<b>\$55,161</b>	<b>\$32,787,233</b>	<b>523</b>	<b>\$62,691</b>	<b>\$5,671,284</b>	<b>143</b>	<b>\$39,659</b>	<b>\$16,089,621</b>	<b>275</b>	<b>\$58,508</b>	<b>\$15,647,189</b>	<b>309</b>	<b>\$50,638</b>	<b>\$72,787,917</b>	<b>1,297</b>	<b>\$56,120</b>
<b>CONSUMER RELIEF - IN PROCESS</b>																		
1st Lien Modification Trials Offered/Approved <sup>15</sup>	\$156,908	2	\$78,454	\$7,740,028	81	\$95,556	\$390,389	7	\$55,770	\$4,934,389	82	\$60,175	\$3,193,314	56	\$57,023	\$16,415,028	228	\$71,996
1st Lien Modification Trials Started/In Process <sup>16</sup>	\$113,264	1	\$113,264	\$6,889,825	70	\$98,426	\$445,238	10	\$44,524	\$4,585,399	79	\$58,043	\$2,147,909	37	\$58,052	\$14,181,635	197	\$71,988
<b>TOTAL CONSUMER RELIEF - ALL SERVICERS</b>	<b>\$72,787,917</b>																	

**NOTES:**

\* Any differences in adding are due to rounding.

**DEFINITIONS:**

<sup>1</sup> Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).

<sup>2</sup> Completed Forgiveness of pre 3/1/2012 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.

<sup>3</sup> Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.

<sup>4</sup> Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).

<sup>5</sup> Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.

<sup>6</sup> Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.

<sup>7</sup> Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.

<sup>8</sup> Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.

<sup>9</sup> Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.

<sup>10</sup> Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages and release of liens.

<sup>11</sup> Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property and release of liens in connection with a decision not to pursue foreclosure.

<sup>12</sup> Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.

<sup>13</sup> REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

<sup>14</sup> Refinances Completed represents eligible loans refinanced with reduced rates. The estimated benefit to borrowers from refinancing is the estimated annual benefit multiplied by 785, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/Offers/Approvals and Refinances Completed by each Servicer.

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVICERS		
	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction
Refinance Solicitations/Offers/Approvals*	\$304,632	8		\$257,901	85		\$191,392	98		\$193,704	46		\$208,769	222		\$214,318	459	
<b>Refinances Completed</b>	<b>\$291,213</b>	<b>5</b>	<b>2.11%</b>	<b>\$282,858</b>	<b>41</b>	<b>2.01%</b>	<b>\$190,725</b>	<b>46</b>	<b>2.25%</b>	<b>\$188,577</b>	<b>31</b>	<b>1.59%</b>	<b>\$222,641</b>	<b>95</b>	<b>3.21%</b>	<b>\$223,960</b>	<b>218</b>	<b>2.53%</b>

\* Refinance Solicitations/Offers/Approvals represents the first lien mortgages considered for refinancing where loan to value exceeds 80% and would not qualify for Servicer's generally available refinancing program as of 9/30/11. This includes mandatory solicitation borrowers under 9.a. of Exhibit D.

<sup>15</sup> 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.

<sup>16</sup> 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

# State Consumer Relief Information District of Columbia, Program to Date

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVICERS		
	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit
<b>CONSUMER RELIEF</b>																		
Completed 1st Lien Modification Forgiveness <sup>1</sup>	\$413,000	4	\$103,250	\$3,003,702	31	\$96,894	\$799,159	5	\$159,832	\$2,995,438	25	\$119,818	\$858,271	13	\$66,021	\$8,069,570	78	\$103,456
Completed Forgiveness of pre 3/1/2012 Forbearance <sup>2</sup>				\$802,942	13	\$61,765	\$321,206	3	\$107,069	\$459,971	9	\$51,108	\$91,622	6	\$15,270	\$1,675,741	31	\$54,056
Completed 2nd Lien Modification Forgiveness <sup>3</sup>				\$419,452	4	\$104,863	\$88,367	4	\$22,092	\$97,409	3	\$32,470	\$9,372	1	\$9,372	\$614,600	12	\$51,217
Completed 2nd Lien Extinguishments <sup>4</sup>	\$676,895	5	\$135,379	\$22,376,949	319	\$70,147	\$3,521,638	33	\$106,716	\$2,000,699	29	\$68,990	\$3,224,904	42	\$76,783	\$31,801,085	428	\$74,302
Short Sales Completed/Deficiency Forgiven <sup>5</sup>	\$653,008	5	\$130,602	\$8,887,548	83	\$107,079	\$1,406,141	10	\$140,614	\$6,111,994	46	\$132,869	\$2,136,490	31	\$68,919	\$19,195,181	175	\$109,687
Deeds in Lieu Completed/Deficiency Forgiven <sup>6</sup>																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) <sup>7</sup>				\$160,518	20	\$8,026				\$361,500	19	\$19,026	\$15,000	5	\$3,000	\$537,018	44	\$12,205
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>8</sup>										\$22,000	3	\$7,333				\$22,000	3	\$7,333
Forbearance for Unemployed Borrowers <sup>9</sup>																		
Deficiency Waivers <sup>10</sup>													\$837,156	13	\$64,397	\$837,156	13	\$64,397
Forgiveness of Principal Associated with a Property When No Foreclosure <sup>11</sup>																		
Cash Costs Paid by Servicer for Demolition of Property <sup>12</sup>																		
REO Properties Donated <sup>13</sup>										\$130,000	1	\$130,000				\$130,000	1	\$130,000
Refinances Completed - Estimated Consumer Relief <sup>14</sup>				\$5,730,613	116	\$49,402	\$172,502	5	\$34,500	\$754,609	12	\$62,884	\$944,802	20	\$47,240	\$7,602,527	153	\$49,690
<b>Total Consumer Relief</b>	<b>\$1,742,902</b>	<b>14</b>	<b>\$124,493</b>	<b>\$41,381,724</b>	<b>586</b>	<b>\$70,617</b>	<b>\$6,309,013</b>	<b>60</b>	<b>\$105,150</b>	<b>\$12,933,620</b>	<b>147</b>	<b>\$87,984</b>	<b>\$8,117,617</b>	<b>131</b>	<b>\$61,967</b>	<b>\$70,484,877</b>	<b>938</b>	<b>\$75,144</b>
<b>CONSUMER RELIEF - IN PROCESS</b>																		
1st Lien Modification Trials Offered/Approved <sup>15</sup>				\$6,784,435	61	\$111,220	\$716,773	5	\$143,355	\$4,933,503	42	\$117,464	\$1,185,984	16	\$74,124	\$13,620,695	124	\$109,844
1st Lien Modification Trials Started/In Process <sup>16</sup>				\$5,742,070	53	\$108,341	\$716,773	5	\$143,355	\$3,880,861	38	\$102,128	\$1,262,037	16	\$78,877	\$11,601,741	112	\$103,587
<b>TOTAL CONSUMER RELIEF - ALL SERVICERS</b>	<b>\$70,484,877</b>																	

NOTES:  
• Any differences in adding are due to rounding.

**DEFINITIONS:**

- <sup>1</sup> Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- <sup>2</sup> Completed Forgiveness of pre 3/1/2012 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- <sup>3</sup> Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications. Chase amended its Schedule Y amounts from March 1, 2012 through Dec. 31, 2012 as a result of its decision to no longer seek credit for 478 previously submitted second lien loans. As a result, it reports a reduction in its program to date numbers of \$6.6 million.
- <sup>4</sup> Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- <sup>5</sup> Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.
- <sup>6</sup> Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
- <sup>7</sup> Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- <sup>8</sup> Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- <sup>9</sup> Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- <sup>10</sup> Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages and release of liens.
- <sup>11</sup> Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property and release of liens in connection with a decision not to pursue foreclosure.
- <sup>12</sup> Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- <sup>13</sup> REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.
- <sup>14</sup> Refinances Completed represents eligible loans refinanced with reduced rates. The estimated benefit to borrowers from refinancing is the estimated annual benefit multiplied by 785, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVICERS		
	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction
Refinance Solicitations/Offer/Approvals*				\$285,836	243		\$245,088	48		\$369,066	14		\$294,944	67		\$285,351	372	
Refinances Completed				\$287,362	116	2.19%	\$240,162	5	1.83%	\$396,570	12	2.02%	\$276,048	20	2.18%	\$292,906	153	2.16%

\* Refinance Solicitations/Offer/Approvals represents the first lien mortgages considered for refinancing where loan to value exceeds 80% and would not qualify for Servicer's generally available refinancing program as of 9/30/11. This includes mandatory solicitation borrowers under 9.a. of Exhibit D.

<sup>15</sup> 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.

<sup>16</sup> 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

# State Consumer Relief Information Florida, Program to Date

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVICERS		
	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit
<b>CONSUMER RELIEF</b>																		
Completed 1st Lien Modification Forgiveness <sup>1</sup>	\$14,784,799	160	\$92,405	\$694,960,970	4,523	\$153,650	\$46,770,510	471	\$99,300	\$499,442,851	3,774	\$132,338	\$178,361,126	1,942	\$91,844	\$1,434,320,256	10,870	\$131,952
Completed Forgiveness of pre 3/1/2012 Forbearance <sup>2</sup>	\$1,143,208	15	\$76,214	\$25,697,257	440	\$58,403	\$31,394,457	545	\$57,605	\$54,109,180	932	\$58,057	\$44,847,043	1,353	\$33,146	\$157,191,145	3,285	\$47,851
Completed 2nd Lien Modification Forgiveness <sup>3</sup>	\$461,000	15	\$30,733	\$29,020,231	408	\$71,128	\$7,077,271	257	\$27,538	\$7,397,976	213	\$34,732	\$3,215,793	191	\$16,837	\$47,172,271	1,084	\$43,517
Completed 2nd Lien Extinguishments <sup>4</sup>	\$13,541,092	241	\$56,187	\$2,135,381,650	32,042	\$66,643	\$273,273,493	3,693	\$73,998	\$597,402,769	8,387	\$71,230	\$386,154,578	5,445	\$70,919	\$3,405,753,582	49,808	\$68,378
Short Sales Completed/ Deficiency Forgiven <sup>5</sup>	\$56,401,049	438	\$128,770	\$1,961,619,687	17,589	\$111,525	\$66,805,592	691	\$96,578	\$954,574,302	7,868	\$121,324	\$444,206,889	5,087	\$87,322	\$3,483,607,519	31,673	\$109,987
Deeds in Lieu Completed/ Deficiency Forgiven <sup>6</sup>							\$855,565	6	\$156,448				\$6,966,462	83	\$83,933	\$7,822,027	89	\$87,888
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) <sup>7</sup>				\$34,774,748	4,532	\$7,673	\$90,998	19	\$4,789	\$43,592,079	2,426	\$17,969	\$4,390,834	1,398	\$3,141	\$82,848,659	8,375	\$9,892
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>8</sup>							\$145,662	33	\$4,414	\$3,977,223	381	\$10,439	\$1,310,829	224	\$5,852	\$5,433,714	638	\$8,517
Forbearance for Unemployed Borrowers <sup>9</sup>																		
Deficiency Waivers <sup>10</sup>													\$158,423,295	2,341	\$67,673	\$158,423,295	2,341	\$67,673
Forgiveness of Principal Associated with a Property When No Foreclosure <sup>11</sup>							\$62,868,381	653	\$96,148							\$62,868,381	653	\$96,276
Cash Costs Paid by Servicer for Demolition of Property <sup>12</sup>													\$5,810	2	\$2,905	\$5,810	2	\$2,905
REO Properties Donated <sup>13</sup>										\$10,917,900	210	\$51,990	\$1,410,453	13	\$108,496	\$12,328,353	223	\$55,284
Refinances Completed - Estimated Consumer Relief <sup>14</sup>	\$4,938,574	80	\$61,732	\$73,405,273	2,062	\$35,599	\$30,727,407	1,074	\$28,610	\$74,491,036	2,242	\$33,225	\$161,171,229	4,912	\$32,812	\$344,733,518	10,370	\$33,243
<b>Total Consumer Relief</b>	<b>\$91,269,721</b>	<b>949</b>	<b>\$96,175</b>	<b>\$4,954,859,816</b>	<b>61,596</b>	<b>\$80,441</b>	<b>\$520,009,336</b>	<b>7,442</b>	<b>\$69,875</b>	<b>\$2,245,905,316</b>	<b>26,433</b>	<b>\$84,966</b>	<b>\$1,390,464,341</b>	<b>22,991</b>	<b>\$60,479</b>	<b>\$9,202,508,530</b>	<b>119,411</b>	<b>\$77,066</b>
<b>CONSUMER RELIEF - IN PROCESS</b>																		
1st Lien Modification Trials Offered/Approved <sup>15</sup>	\$6,410,042	46	\$142,445	\$1,090,825,309	6,962	\$156,683	\$36,488,112	387	\$94,285	\$656,718,858	5,177	\$126,853	\$290,066,951	3,248	\$89,306	\$2,080,509,272	15,820	\$131,511
1st Lien Modification Trials Started/In Process <sup>16</sup>	\$5,823,575	40	\$145,589	\$942,351,791	6,034	\$156,174	\$40,071,355	421	\$95,181	\$608,610,369	4,870	\$124,971	\$234,921,748	2,540	\$92,489	\$1,831,778,838	13,905	\$131,735
<b>TOTAL CONSUMER RELIEF - ALL SERVICERS</b>	<b>\$9,202,508,530</b>																	

**NOTES:**

\* Any differences in adding are due to rounding.

**DEFINITIONS:**

<sup>1</sup> Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).

<sup>2</sup> Completed Forgiveness of pre 3/1/2012 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.

<sup>3</sup> Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications. Chase amended its Schedule Y amounts from March 1, 2012 through Dec. 31, 2012 as a result of its decision to no longer seek credit for 478 previously submitted second lien loans. As a result, it reports a reduction in its program to date numbers of \$6.6 million.

<sup>4</sup> Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).

<sup>5</sup> Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.

<sup>6</sup> Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.

<sup>7</sup> Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.

<sup>8</sup> Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.

<sup>9</sup> Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.

<sup>10</sup> Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages and release of liens.

<sup>11</sup> Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property and release of liens in connection with a decision not to pursue foreclosure.

<sup>12</sup> Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.

<sup>13</sup> REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

<sup>14</sup> Refinances Completed represents eligible loans refinanced with reduced rates. The estimated benefit to borrowers from refinancing is the estimated annual benefit multiplied by 785, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVICERS		
	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction
Refinance Solicitations/Offer/Approvals*	\$290,322	144		\$227,311	4,718		\$192,235	2,324		\$214,522	2,789		\$168,701	13,475		\$189,022	23,450	
<b>Refinances Completed</b>	<b>\$338,964</b>	<b>80</b>	<b>2.32%</b>	<b>\$229,036</b>	<b>2,062</b>	<b>1.98%</b>	<b>\$175,222</b>	<b>1,074</b>	<b>2.08%</b>	<b>\$218,171</b>	<b>2,242</b>	<b>1.94%</b>	<b>\$167,865</b>	<b>4,912</b>	<b>2.49%</b>	<b>\$192,987</b>	<b>10,370</b>	<b>2.19%</b>

\* Refinance Solicitations/Offer/Approvals represents the first lien mortgages considered for refinancing where loan to value exceeds 80% and would not qualify for Servicer's generally available refinancing program as of 9/30/11. This includes mandatory solicitation borrowers under 9.a. of Exhibit D.

<sup>15</sup> 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.

<sup>16</sup> 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

# State Consumer Relief Information Georgia, Program to Date

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVICERS		
	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit
<b>CONSUMER RELIEF</b>																		
Completed 1st Lien Modification Forgiveness <sup>1</sup>	\$4,241,046	67	\$63,299	\$99,721,269	978	\$101,964	\$19,041,309	290	\$65,660	\$52,621,939	588	\$89,493	\$17,821,977	261	\$68,283	\$193,447,540	2,184	\$88,575
Completed Forgiveness of pre 3/1/2012 Forbearance <sup>2</sup>	\$179,143	5	\$35,829	\$6,767,632	190	\$35,619	\$8,417,787	249	\$33,806	\$4,293,629	97	\$44,264	\$2,799,259	101	\$27,715	\$22,457,450	642	\$34,980
Completed 2nd Lien Modification Forgiveness <sup>3</sup>	\$111,400	6	\$18,567	\$2,791,448	75	\$37,219	\$2,915,569	167	\$17,532	\$1,180,885	38	\$31,076	\$1,502,177	76	\$19,765	\$8,501,479	362	\$23,485
Completed 2nd Lien Extinguishments <sup>4</sup>	\$2,726,415	69	\$39,513	\$188,123,296	4,282	\$43,934	\$20,486,013	448	\$45,682	\$8,249,640	190	\$43,419	\$34,468,318	694	\$49,666	\$254,053,682	5,683	\$44,704
Short Sales Completed/Deficiency Forgiven <sup>5</sup>	\$7,389,621	90	\$82,107	\$178,204,859	2,252	\$79,132	\$12,270,254	184	\$65,923	\$120,202,491	1,486	\$80,890	\$46,749,934	703	\$66,501	\$364,817,159	4,715	\$77,374
Deeds in Lieu Completed/Deficiency Forgiven <sup>6</sup>							\$231,304	2	\$115,652				\$130,265	3	\$43,422	\$361,569	5	\$72,314
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) <sup>7</sup>				\$3,039,218	590	\$5,151	\$54,972	8	\$6,872	\$1,958,448	158	\$12,395	\$92,506	31	\$2,984	\$5,145,144	787	\$6,538
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>8</sup>							\$25,409	7	\$3,630	\$324,522	36	\$9,015	\$22,314	7	\$3,188	\$372,245	50	\$7,445
Forbearance for Unemployed Borrowers <sup>9</sup>																		
Deficiency Waivers <sup>10</sup>	\$26,820,043	370	\$72,487	\$84,000,770	2,000	\$42,000							\$12,266,348	239	\$51,324	\$123,087,161	2,609	\$47,178
Forgiveness of Principal Associated with a Property When No Foreclosure <sup>11</sup>							\$8,756,850	125	\$70,055							\$8,756,850	125	\$70,055
Cash Costs Paid by Servicer for Demolition of Property <sup>12</sup>													\$2,500	1	\$2,500	\$2,500	1	\$2,500
REO Properties Donated <sup>13</sup>										\$2,184,814	48	\$45,517	\$1,421,600	21	\$67,695	\$3,606,414	69	\$52,267
Refinances Completed - Estimated Consumer Relief <sup>14</sup>	\$3,367,193	51	\$66,023	\$28,982,649	1,025	\$28,276	\$24,340,493	782	\$31,126	\$14,196,048	377	\$37,655	\$67,530,385	2,252	\$29,987	\$138,416,767	4,487	\$30,848
<b>Total Consumer Relief</b>	<b>\$44,834,861</b>	<b>658</b>	<b>\$68,138</b>	<b>\$591,631,141</b>	<b>11,392</b>	<b>\$51,934</b>	<b>\$96,539,960</b>	<b>2,262</b>	<b>\$42,679</b>	<b>\$205,212,416</b>	<b>3,018</b>	<b>\$67,996</b>	<b>\$184,807,583</b>	<b>4,389</b>	<b>\$42,107</b>	<b>\$1,123,025,961</b>	<b>21,719</b>	<b>\$51,707</b>
<b>CONSUMER RELIEF - IN PROCESS</b>																		
1st Lien Modification Trials Offered/Approved <sup>15</sup>	\$1,346,730	13	\$103,595	\$157,825,464	1,535	\$102,818	\$16,771,493	267	\$62,815	\$79,710,448	1,074	\$74,218	\$39,497,118	603	\$65,501	\$295,151,253	3,492	\$84,522
1st Lien Modification Trials Started/In Process <sup>16</sup>	\$927,962	11	\$84,360	\$136,743,424	1,344	\$101,744	\$18,274,258	289	\$63,233	\$75,608,408	1,038	\$72,840	\$17,051,633	251	\$67,935	\$248,605,685	2,933	\$84,762
<b>TOTAL CONSUMER RELIEF - ALL SERVICERS</b>	<b>\$1,123,025,961</b>																	

**NOTES:**

\* Any differences in adding are due to rounding.

**DEFINITIONS:**

<sup>1</sup> Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).

<sup>2</sup> Completed Forgiveness of pre 3/1/2012 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.

<sup>3</sup> Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications. Chase amended its Schedule Y amounts from March 1, 2012 through Dec. 31, 2012 as a result of its decision to no longer seek credit for 478 previously submitted second lien loans. As a result, it reports a reduction in its program to date numbers of \$6.6 million.

<sup>4</sup> Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).

<sup>5</sup> Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.

<sup>6</sup> Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.

<sup>7</sup> Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.

<sup>8</sup> Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.

<sup>9</sup> Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.

<sup>10</sup> Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages and release of liens.

<sup>11</sup> Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property and release of liens in connection with a decision not to pursue foreclosure.

<sup>12</sup> Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.

<sup>13</sup> REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

<sup>14</sup> Refinances Completed represents eligible loans refinanced with reduced rates. The estimated benefit to borrowers from refinancing is the estimated annual benefit multiplied by 785, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/Offers/Approvals and Refinances Completed by each Servicer.

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVICERS		
	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction
Refinance Solicitations/Offers/Approvals*	\$245,120	86		\$527,382	2,463		\$161,658	1,416		\$208,652	451		\$145,111	4,782		\$254,072	9,198	
<b>Refinances Completed</b>	<b>\$297,195</b>	<b>51</b>	<b>2.83%</b>	<b>\$174,010</b>	<b>1,025</b>	<b>2.07%</b>	<b>\$140,606</b>	<b>782</b>	<b>2.82%</b>	<b>\$207,656</b>	<b>377</b>	<b>2.31%</b>	<b>\$149,218</b>	<b>2,252</b>	<b>2.56%</b>	<b>\$159,972</b>	<b>4,487</b>	<b>2.46%</b>

\* Refinance Solicitations/Offers/Approvals represents the first lien mortgages considered for refinancing where loan to value exceeds 80% and would not qualify for Servicer's generally available refinancing program as of 9/30/11. This includes mandatory solicitation borrowers under 9.a. of Exhibit D.

<sup>15</sup> 1st Lien Modification Trials Offered/Approved represents all first lien mortgage offers where firm modification offers were made to the borrower.

<sup>16</sup> 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

# State Consumer Relief Information Hawaii, Program to Date

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVICERS		
	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit
<b>CONSUMER RELIEF</b>																		
Completed 1st Lien Modification Forgiveness <sup>1</sup>	\$439,556	4	\$109,889	\$20,470,694	88	\$232,622	\$243,694	4	\$60,924	\$5,999,945	30	\$199,998	\$981,551	9	\$109,061	\$28,135,440	135	\$208,411
Completed Forgiveness of pre 3/1/2012 Forbearance <sup>2</sup>				\$486,577	5	\$97,315	\$383,570	6	\$63,928	\$888,791	9	\$98,755	\$58,426	1	\$58,426	\$1,817,364	21	\$86,541
Completed 2nd Lien Modification Forgiveness <sup>3</sup>	\$37,300	1	\$37,300	\$71,749	1	\$71,749	\$429,847	11	\$39,077	\$29,238	2	\$14,619	\$239,508	4	\$59,877	\$807,642	19	\$42,507
Completed 2nd Lien Extinguishments <sup>4</sup>	\$1,344,051	14	\$96,004	\$43,954,498	497	\$88,440	\$5,237,938	57	\$91,894	\$3,289,286	23	\$143,012	\$11,743,181	107	\$109,749	\$65,568,954	698	\$93,938
Short Sales Completed/Deficiency Forgiven <sup>5</sup>	\$1,550,180	15	\$103,345	\$57,788,542	414	\$139,586	\$1,579,483	16	\$98,718	\$13,625,563	86	\$158,437	\$9,274,525	87	\$106,604	\$83,818,293	618	\$135,628
Deeds in Lieu Completed/Deficiency Forgiven <sup>6</sup>																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) <sup>7</sup>				\$1,087,063	113	\$9,620				\$651,000	30	\$21,700				\$1,738,063	143	\$12,154
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>8</sup>										\$18,396	3	\$6,132				\$18,396	3	\$6,132
Forbearance for Unemployed Borrowers <sup>9</sup>																		
Deficiency Waivers <sup>10</sup>																		
Forgiveness of Principal Associated with a Property When No Foreclosure <sup>11</sup>							\$102,473	2	\$51,236							\$102,473	2	\$51,237
Cash Costs Paid by Servicer for Demolition of Property <sup>12</sup>																		
REO Properties Donated <sup>13</sup>																		
Refinances Completed - Estimated Consumer Relief <sup>14</sup>	\$556,777	5	\$111,355	\$1,099,047	19	\$57,845	\$472,543	15	\$31,503	\$179,615	4	\$44,904	\$2,748,664	23	\$119,507	\$5,056,646	66	\$76,616
<b>Total Consumer Relief</b>	<b>\$3,927,863</b>	<b>39</b>	<b>\$100,714</b>	<b>\$124,958,170</b>	<b>1,137</b>	<b>\$109,902</b>	<b>\$8,449,548</b>	<b>111</b>	<b>\$76,122</b>	<b>\$24,681,834</b>	<b>187</b>	<b>\$131,988</b>	<b>\$25,045,855</b>	<b>231</b>	<b>\$108,424</b>	<b>\$187,063,270</b>	<b>1,705</b>	<b>\$109,715</b>
<b>CONSUMER RELIEF - IN PROCESS</b>																		
1st Lien Modification Trials Offered/Approved <sup>15</sup>	\$187,645	1	\$187,645	\$28,832,733	134	\$215,170	\$328,891	6	\$54,815	\$11,982,219	67	\$178,839	\$2,901,989	26	\$111,615	\$44,233,477	234	\$189,032
1st Lien Modification Trials Started/In Process <sup>16</sup>	\$187,645	1	\$187,645	\$26,447,416	117	\$226,046	\$328,891	6	\$54,815	\$10,394,484	60	\$173,241	\$1,757,704	15	\$117,180	\$39,116,140	199	\$196,564
<b>TOTAL CONSUMER RELIEF - ALL SERVICERS</b>	<b>\$187,063,270</b>																	

## NOTES:

\* Any differences in adding are due to rounding.

## DEFINITIONS:

<sup>1</sup> Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).

<sup>2</sup> Completed Forgiveness of pre 3/1/2012 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.

<sup>3</sup> Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.

<sup>4</sup> Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).

<sup>5</sup> Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.

<sup>6</sup> Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.

<sup>7</sup> Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.

<sup>8</sup> Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.

<sup>9</sup> Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.

<sup>10</sup> Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages and release of liens.

<sup>11</sup> Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property and release of liens in connection with a decision not to pursue foreclosure.

<sup>12</sup> Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.

<sup>13</sup> REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

<sup>14</sup> Refinances Completed represents eligible loans refinanced with reduced rates. The estimated benefit to borrowers from refinancing is the estimated annual benefit multiplied by 785, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/Offers/Approvals and Refinances Completed by each Servicer.

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVICERS		
	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction
Refinance Solicitations/Offers/Approvals*	\$595,968	8		\$361,738	64		\$311,862	37		\$279,235	5		\$439,540	60		\$386,359	174	
<b>Refinances Completed</b>	<b>\$608,815</b>	<b>5</b>	<b>2.33%</b>	<b>\$362,992</b>	<b>19</b>	<b>2.03%</b>	<b>\$313,524</b>	<b>15</b>	<b>1.28%</b>	<b>\$286,011</b>	<b>4</b>	<b>2.00%</b>	<b>\$547,620</b>	<b>23</b>	<b>2.78%</b>	<b>\$430,047</b>	<b>66</b>	<b>2.27%</b>

\* Refinance Solicitations/Offers/Approvals represents the first lien mortgages considered for refinancing where loan to value exceeds 80% and would not qualify for Servicer's generally available refinancing program as of 9/30/11. This includes mandatory solicitation borrowers under 9.a. of Exhibit D.

<sup>15</sup> 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.

<sup>16</sup> 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

# State Consumer Relief Information

## Idaho, Program to Date

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVICERS		
	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit
<b>CONSUMER RELIEF</b>																		
Completed 1st Lien Modification Forgiveness <sup>1</sup>	\$421,287	5	\$84,257	\$8,966,405	75	\$119,552	\$933,567	20	\$46,678	\$2,432,129	29	\$83,867	\$2,387,222	33	\$72,340	\$15,140,610	162	\$93,461
Completed Forgiveness of pre 3/1/2012 Forbearance <sup>2</sup>				\$207,628	4	\$51,907	\$1,052,442	25	\$42,098	\$401,044	12	\$33,420	\$190,473	14	\$13,605	\$1,851,587	55	\$33,665
Completed 2nd Lien Modification Forgiveness <sup>3</sup>				\$530,330	7	\$75,761	\$382,326	20	\$19,116	\$41,129	1	\$41,129	\$36,746	4	\$9,187	\$990,531	32	\$30,954
Completed 2nd Lien Extinguishments <sup>4</sup>	\$206,697	4	\$51,674	\$29,399,170	516	\$56,975	\$4,449,526	69	\$64,486	\$2,757,410	43	\$64,126	\$5,662,570	94	\$60,240	\$42,475,373	726	\$58,506
Short Sales Completed/Deficiency Forgiven <sup>5</sup>	\$1,538,323	20	\$76,916	\$57,806,827	710	\$81,418	\$2,985,669	53	\$56,333	\$16,387,460	198	\$82,765	\$11,020,065	167	\$65,988	\$89,738,344	1,148	\$78,169
Deeds in Lieu Completed/Deficiency Forgiven <sup>6</sup>							\$36,122	1	\$36,122				\$214,645	3	\$71,548	\$250,767	4	\$62,692
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) <sup>7</sup>				\$919,899	158	\$5,822				\$419,153	28	\$14,970	\$58,994	18	\$3,277	\$1,398,046	204	\$6,853
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>8</sup>							\$3,429	2	\$1,714	\$15,339	3	\$5,113	\$20,528	5	\$4,106	\$39,296	10	\$3,930
Forbearance for Unemployed Borrowers <sup>9</sup>																		
Deficiency Waivers <sup>10</sup>													\$715,700	140	\$51,098	\$715,700	140	\$51,098
Forgiveness of Principal Associated with a Property When No Foreclosure <sup>11</sup>							\$150,775	3	\$50,258							\$150,775	3	\$50,258
Cash Costs Paid by Servicer for Demolition of Property <sup>12</sup>																		
REO Properties Donated <sup>13</sup>																		
Refinances Completed - Estimated Consumer Relief <sup>14</sup>	\$575,417	7	\$82,202	\$2,699,059	72	\$37,487	\$4,358,965	177	\$24,627	\$2,078,497	33	\$62,985	\$8,592,927	207	\$41,512	\$18,304,865	496	\$36,905
<b>Total Consumer Relief</b>	<b>\$2,741,723</b>	<b>36</b>	<b>\$76,159</b>	<b>\$100,529,318</b>	<b>1,542</b>	<b>\$65,194</b>	<b>\$14,352,821</b>	<b>370</b>	<b>\$38,791</b>	<b>\$24,532,161</b>	<b>347</b>	<b>\$70,698</b>	<b>\$35,337,870</b>	<b>685</b>	<b>\$51,588</b>	<b>\$177,493,893</b>	<b>2,980</b>	<b>\$59,562</b>
<b>CONSUMER RELIEF - IN PROCESS</b>																		
1st Lien Modification Trials Offered/Approved <sup>15</sup>				\$13,758,365	110	\$125,076	\$810,063	16	\$50,629	\$3,100,017	44	\$70,455	\$5,272,978	70	\$75,328	\$22,941,423	240	\$95,589
1st Lien Modification Trials Started/In Process <sup>16</sup>				\$13,315,928	103	\$129,281	\$824,136	17	\$48,479	\$2,969,022	39	\$76,129	\$3,090,776	42	\$73,590	\$20,199,862	201	\$100,497
<b>TOTAL CONSUMER RELIEF - ALL SERVICERS</b>	<b>\$177,493,893</b>																	

### NOTES:

\* Any differences in adding are due to rounding.

### DEFINITIONS:

<sup>1</sup> Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).

<sup>2</sup> Completed Forgiveness of pre 3/1/2012 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.

<sup>3</sup> Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications. Chase amended its Schedule Y amounts from March 1, 2012 through Dec. 31, 2012 as a result of its decision to no longer seek credit for 478 previously submitted second lien loans. As a result, it reports a reduction in its program to date numbers of \$6.6 million.

<sup>4</sup> Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).

<sup>5</sup> Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.

<sup>6</sup> Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.

<sup>7</sup> Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.

<sup>8</sup> Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.

<sup>9</sup> Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.

<sup>10</sup> Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages and release of liens.

<sup>11</sup> Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property and release of liens in connection with a decision not to pursue foreclosure.

<sup>12</sup> Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.

<sup>13</sup> REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

<sup>14</sup> Refinances Completed represents eligible loans refinanced with reduced rates. The estimated benefit to borrowers from refinancing is the estimated annual benefit multiplied by 785, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/Offers/Approvals and Refinances Completed by each Servicer.

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVICERS		
	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction
Refinance Solicitations/Offers/Approvals*	\$409,804	8		\$247,276	139		\$139,193	330		\$337,090	39		\$163,104	429		\$176,404	945	
<b>Refinances Completed</b>	<b>\$363,599</b>	<b>7</b>	<b>2.88%</b>	<b>\$258,130</b>	<b>72</b>	<b>1.85%</b>	<b>\$140,053</b>	<b>177</b>	<b>2.24%</b>	<b>\$345,842</b>	<b>33</b>	<b>2.32%</b>	<b>\$160,246</b>	<b>207</b>	<b>3.30%</b>	<b>\$182,467</b>	<b>496</b>	<b>2.58%</b>

\* Refinance Solicitations/Offers/Approvals represents the first lien mortgages considered for refinancing where loan to value exceeds 80% and would not qualify for Servicer's generally available refinancing program as of 9/30/11. This includes mandatory solicitation borrowers under 9.a. of Exhibit D.

<sup>15</sup> 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.

<sup>16</sup> 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

# State Consumer Relief Information Illinois, Program to Date

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVICERS		
	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit
<b>CONSUMER RELIEF</b>																		
Completed 1st Lien Modification Forgiveness <sup>1</sup>	\$6,594,433	68	\$96,977	\$194,069,893	1,382	\$140,427	\$29,774,742	361	\$82,479	\$151,164,738	1,372	\$110,178	\$46,815,415	492	\$95,153	\$428,419,221	3,675	\$116,577
Completed Forgiveness of pre 3/1/2012 Forbearance <sup>2</sup>				\$8,951,256	163	\$54,916	\$24,770,759	456	\$54,322	\$20,642,507	326	\$63,321	\$9,266,607	280	\$33,095	\$63,631,129	1,225	\$51,944
Completed 2nd Lien Modification Forgiveness <sup>3</sup>	\$177,700	9	\$19,744	\$2,472,290	50	\$49,446	\$5,471,976	263	\$20,867	\$3,862,366	143	\$27,010	\$493,931	41	\$12,047	\$12,478,263	506	\$24,661
Completed 2nd Lien Extinguishments <sup>4</sup>	\$3,152,710	61	\$51,684	\$270,425,858	4,832	\$55,966	\$62,852,449	1,081	\$58,143	\$137,269,104	2,367	\$57,993	\$30,707,970	532	\$57,722	\$504,408,091	8,873	\$56,848
Short Sales Completed/ Deficiency Forgiven <sup>5</sup>	\$8,897,358	77	\$115,550	\$315,033,873	2,946	\$106,936	\$25,681,598	296	\$86,497	\$240,928,049	2,211	\$108,968	\$58,790,298	669	\$87,878	\$649,331,176	6,199	\$104,748
Deeds in Lieu Completed/ Deficiency Forgiven <sup>6</sup>							\$1,174,344	7	\$183,884				\$2,031,884	25	\$81,275	\$3,206,228	32	\$100,195
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) <sup>7</sup>				\$4,193,917	652	\$6,432	\$85,512	7	\$12,216	\$10,842,674	606	\$17,892	\$673,894	205	\$3,287	\$15,795,997	1,470	\$10,746
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>8</sup>							\$95,694	13	\$7,361	\$827,786	98	\$8,447	\$136,029	26	\$5,232	\$1,059,509	137	\$7,734
Forbearance for Unemployed Borrowers <sup>9</sup>																		
Deficiency Waivers <sup>10</sup>	\$22,577,963	235	\$96,076										\$17,131,933	324	\$52,876	\$39,709,896	559	\$71,037
Forgiveness of Principal Associated with a Property When No Foreclosure <sup>11</sup>							\$32,866,195	330	\$99,487							\$32,866,195	330	\$99,595
Cash Costs Paid by Servicer for Demolition of Property <sup>12</sup>																		
REO Properties Donated <sup>13</sup>										\$1,797,698	52	\$34,571	\$2,986,702	26	\$114,873	\$4,784,400	78	\$61,338
Refinances Completed - Estimated Consumer Relief <sup>14</sup>	\$3,833,960	65	\$58,984	\$26,027,558	658	\$39,556	\$27,663,402	969	\$28,548	\$27,566,437	717	\$38,447	\$38,802,275	758	\$51,190	\$123,893,633	3,167	\$39,120
<b>Total Consumer Relief</b>	<b>\$45,234,124</b>	<b>515</b>	<b>\$87,833</b>	<b>\$821,174,645</b>	<b>10,683</b>	<b>\$76,867</b>	<b>\$210,436,671</b>	<b>3,783</b>	<b>\$55,627</b>	<b>\$594,901,359</b>	<b>7,892</b>	<b>\$75,380</b>	<b>\$207,836,938</b>	<b>3,378</b>	<b>\$61,527</b>	<b>\$1,879,583,738</b>	<b>26,251</b>	<b>\$71,600</b>
<b>CONSUMER RELIEF - IN PROCESS</b>																		
1st Lien Modification Trials Offered/Approved <sup>15</sup>	\$1,921,728	11	\$174,703	\$290,907,758	2,042	\$142,462	\$25,223,708	311	\$81,105	\$219,629,060	2,059	\$106,668	\$84,964,468	856	\$99,258	\$622,646,722	5,279	\$117,948
1st Lien Modification Trials Started/In Process <sup>16</sup>	\$1,438,107	9	\$159,790	\$257,415,592	1,793	\$143,567	\$27,135,493	333	\$81,488	\$206,006,740	1,936	\$106,408	\$62,292,308	617	\$100,960	\$554,288,240	4,688	\$118,236
<b>TOTAL CONSUMER RELIEF - ALL SERVICERS</b>	<b>\$1,879,583,738</b>																	

**NOTES:**

\* Any differences in adding are due to rounding.

**DEFINITIONS:**

<sup>1</sup> Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).

<sup>2</sup> Completed Forgiveness of pre 3/1/2012 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.

<sup>3</sup> Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications. Chase amended its Schedule Y amounts from March 1, 2012 through Dec. 31, 2012 as a result of its decision to no longer seek credit for 478 previously submitted second lien loans. As a result, it reports a reduction in its program to date numbers of \$6.6 million.

<sup>4</sup> Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).

<sup>5</sup> Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.

<sup>6</sup> Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.

<sup>7</sup> Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.

<sup>8</sup> Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.

<sup>9</sup> Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.

<sup>10</sup> Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages and release of liens.

<sup>11</sup> Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property and release of liens in connection with a decision not to pursue foreclosure.

<sup>12</sup> Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.

<sup>13</sup> REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

<sup>14</sup> Refinances Completed represents eligible loans refinanced with reduced rates. The estimated benefit to borrowers from refinancing is the estimated annual benefit multiplied by 785, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVICERS		
	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction
Refinance Solicitations/Others/ Approvals*	\$296,035	114		\$237,208	1,548		\$170,331	1,863		\$245,938	827		\$185,793	1,749		\$204,330	6,101	
<b>Refinances Completed</b>	<b>\$326,691</b>	<b>65</b>	<b>2.30%</b>	<b>\$244,608</b>	<b>658</b>	<b>2.06%</b>	<b>\$156,756</b>	<b>969</b>	<b>2.32%</b>	<b>\$238,912</b>	<b>717</b>	<b>2.05%</b>	<b>\$188,470</b>	<b>758</b>	<b>3.46%</b>	<b>\$204,687</b>	<b>3,167</b>	<b>2.43%</b>

\* Refinance Solicitations/Others/Approvals represents the first lien mortgages considered for refinancing where loan to value exceeds 80% and would not qualify for Servicer's generally available refinancing program as of 9/30/11. This includes mandatory solicitation borrowers under 9.a. of Exhibit D.

<sup>15</sup> 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.

<sup>16</sup> 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.



# State Consumer Relief Information Indiana, Program to Date

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVICERS		
	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit
<b>CONSUMER RELIEF</b>																		
Completed 1st Lien Modification Forgiveness <sup>1</sup>	\$419,205	13	\$32,247	\$9,841,584	115	\$85,579	\$4,376,697	122	\$35,875	\$8,498,628	215	\$39,529	\$736,771	24	\$30,699	\$23,872,885	489	\$48,820
Completed Forgiveness of pre 3/1/2012 Forbearance <sup>2</sup>				\$346,626	9	\$38,514	\$1,351,412	60	\$22,524	\$655,616	18	\$36,423	\$64,919	7	\$9,274	\$2,418,573	94	\$25,730
Completed 2nd Lien Modification Forgiveness <sup>3</sup>	\$340,200	11	\$30,927	\$21,609	2	\$10,804	\$762,066	48	\$15,876	\$302,485	13	\$23,268				\$1,426,360	74	\$19,275
Completed 2nd Lien Extinguishments <sup>4</sup>	\$1196,623	31	\$38,601	\$24,795,199	752	\$32,972	\$3,726,168	108	\$34,502	\$11,236,759	392	\$28,665	\$3,015,551	82	\$36,775	\$43,970,300	1,365	\$32,213
Short Sales Completed/Deficiency Forgiven <sup>5</sup>				\$22,346,499	414	\$53,977	\$2,066,712	38	\$54,387	\$16,596,623	311	\$53,365	\$2,500,962	48	\$52,103	\$43,510,796	811	\$53,651
Deeds in Lieu Completed/Deficiency Forgiven <sup>6</sup>							\$138,190	4	\$34,547				\$10,367	1	\$10,367	\$148,557	5	\$29,711
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) <sup>7</sup>				\$769,367	117	\$6,576	\$6,000	2	\$3,000	\$1,352,543	98	\$13,801	\$15,725	3	\$5,242	\$2,143,635	220	\$9,744
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>8</sup>							\$7,077	2	\$3,539	\$83,863	11	\$7,624	\$11,479	2	\$5,740	\$102,419	15	\$6,828
Forbearance for Unemployed Borrowers <sup>9</sup>																		
Deficiency Waivers <sup>10</sup>	\$6,738,324	139	\$48,477										\$2,104,205	88	\$23,911	\$8,842,529	227	\$38,954
Forgiveness of Principal Associated with a Property When No Foreclosure <sup>11</sup>							\$23,678,880	411	\$57,573							\$23,678,880	411	\$57,613
Cash Costs Paid by Servicer for Demolition of Property <sup>12</sup>																		
REO Properties Donated <sup>13</sup>													\$793,536	16	\$49,596	\$793,536	16	\$49,596
Refinances Completed - Estimated Consumer Relief <sup>14</sup>	\$885,741	22	\$40,261	\$1,353,997	45	\$30,089	\$8,494,339	362	\$23,465	\$1,252,332	35	\$35,781	\$11,158,334	273	\$40,873	\$23,144,743	737	\$31,404
<b>Total Consumer Relief</b>	<b>\$9,580,092</b>	<b>216</b>	<b>\$44,352</b>	<b>\$59,474,881</b>	<b>1,454</b>	<b>\$40,904</b>	<b>\$44,607,541</b>	<b>1,157</b>	<b>\$38,554</b>	<b>\$39,978,849</b>	<b>1,093</b>	<b>\$36,577</b>	<b>\$20,411,849</b>	<b>544</b>	<b>\$37,522</b>	<b>\$174,053,212</b>	<b>4,464</b>	<b>\$38,990</b>
<b>CONSUMER RELIEF - IN PROCESS</b>																		
1st Lien Modification Trials Offered/Approved <sup>15</sup>	\$222,557	5	\$44,511	\$14,410,441	195	\$73,900	\$3,320,094	93	\$35,700	\$12,837,793	319	\$40,244	\$2,253,760	68	\$33,144	\$33,044,645	680	\$48,595
1st Lien Modification Trials Started/In Process <sup>16</sup>	\$222,557	4	\$55,639	\$12,711,115	168	\$75,661	\$3,681,340	101	\$36,449	\$11,155,334	286	\$39,005	\$1,023,767	27	\$37,917	\$28,794,113	586	\$49,137
<b>TOTAL CONSUMER RELIEF - ALL SERVICERS</b>	<b>\$174,053,212</b>																	

**NOTES:**

\* Any differences in adding are due to rounding.

**DEFINITIONS:**

<sup>1</sup> Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).

<sup>2</sup> Completed Forgiveness of pre 3/1/2012 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.

<sup>3</sup> Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications. Chase amended its Schedule Y amounts from March 1, 2012 through Dec. 31, 2012 as a result of its decision to no longer seek credit for 478 previously submitted second lien loans. As a result, it reports a reduction in its program to date numbers of \$6.6 million.

<sup>4</sup> Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).

<sup>5</sup> Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.

<sup>6</sup> Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.

<sup>7</sup> Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.

<sup>8</sup> Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.

<sup>9</sup> Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.

<sup>10</sup> Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages and release of liens.

<sup>11</sup> Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property and release of liens in connection with a decision not to pursue foreclosure.

<sup>12</sup> Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.

<sup>13</sup> REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

<sup>14</sup> Refinances Completed represents eligible loans refinanced with reduced rates. The estimated benefit to borrowers from refinancing is the estimated annual benefit multiplied by 785, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/Offers/Approvals and Refinances Completed by each Servicer.

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVICERS		
	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction
Refinance Solicitations/Offers/Approvals*	\$123,422	29		\$228,867	102		\$103,356	603		\$125,173	37		\$117,881	535		\$120,172	1,306	
<b>Refinances Completed</b>	<b>\$140,515</b>	<b>22</b>	<b>3.65%</b>	<b>\$209,452</b>	<b>45</b>	<b>1.83%</b>	<b>\$103,075</b>	<b>362</b>	<b>2.90%</b>	<b>\$118,700</b>	<b>35</b>	<b>3.84%</b>	<b>\$125,767</b>	<b>273</b>	<b>4.14%</b>	<b>\$119,835</b>	<b>737</b>	<b>3.34%</b>

\* Refinance Solicitations/Offers/Approvals represents the first lien mortgages considered for refinancing where loan to value exceeds 80% and would not qualify for Servicer's generally available refinancing program as of 9/30/11. This includes mandatory solicitation borrowers under 9.a. of Exhibit D.

<sup>15</sup> 1st Lien Modification Trials Offered/Approved represents all first lien mortgage offers where firm modification offers were made to the borrower.

<sup>16</sup> 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

# State Consumer Relief Information

## Iowa, Program to Date

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVICERS		
	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit
<b>CONSUMER RELIEF</b>																		
Completed 1st Lien Modification Forgiveness <sup>1</sup>	\$61,900	2	\$30,950	\$894,544	18	\$49,697	\$994,240	30	\$33,141	\$981,190	29	\$33,834	\$548,196	24	\$22,841	\$3,480,070	103	\$33,787
Completed Forgiveness of pre 3/1/2012 Forbearance <sup>2</sup>				\$81,658	6	\$13,610	\$149,802	11	\$13,618	\$55,000	2	\$27,500	\$60,032	4	\$15,008	\$346,492	23	\$15,065
Completed 2nd Lien Modification Forgiveness <sup>3</sup>	\$65,800	3	\$21,933	\$61,754	2	\$30,877	\$317,660	18	\$17,648	\$10,893	1	\$10,893	\$10,752	2	\$5,376	\$466,859	26	\$17,956
Completed 2nd Lien Extinguishments <sup>4</sup>	\$315,051	10	\$31,505	\$8,498,500	303	\$28,048	\$964,764	32	\$30,149	\$335,807	11	\$30,528	\$2,609,051	92	\$28,359	\$12,723,173	448	\$28,400
Short Sales Completed/ Deficiency Forgiven <sup>5</sup>	\$423,401	10	\$42,340	\$5,766,582	144	\$40,046	\$710,376	13	\$54,644	\$2,147,289	57	\$37,672	\$2,733,947	55	\$49,708	\$11,781,595	279	\$42,228
Deeds in Lieu Completed/ Deficiency Forgiven <sup>6</sup>																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) <sup>7</sup>				\$182,686	30	\$6,090				\$87,480	12	\$7,290				\$270,166	42	\$6,433
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>8</sup>							\$13,382	2	\$6,691	\$20,000	3	\$6,667				\$33,382	5	\$6,676
Forbearance for Unemployed Borrowers <sup>9</sup>																		
Deficiency Waivers <sup>10</sup>																		
Forgiveness of Principal Associated with a Property When No Foreclosure <sup>11</sup>							\$586,236	17	\$34,484							\$586,236	17	\$34,484
Cash Costs Paid by Servicer for Demolition of Property <sup>12</sup>													\$1,500	1	\$1,500	\$1,500	1	\$1,500
REO Properties Donated <sup>13</sup>													\$262,925	5	\$52,585	\$262,925	5	\$52,585
Refinances Completed - Estimated Consumer Relief <sup>14</sup>	\$180,950	3	\$60,317	\$1,084,777	33	\$32,872	\$2,176,087	68	\$32,001	\$2,110	1	\$2,110	\$6,183,747	138	\$44,810	\$9,627,672	243	\$39,620
<b>Total Consumer Relief</b>	<b>\$1,047,101</b>	<b>28</b>	<b>\$37,396</b>	<b>\$16,570,501</b>	<b>536</b>	<b>\$30,915</b>	<b>\$5,912,547</b>	<b>191</b>	<b>\$30,956</b>	<b>\$3,639,769</b>	<b>116</b>	<b>\$31,377</b>	<b>\$12,410,150</b>	<b>321</b>	<b>\$38,661</b>	<b>\$39,580,069</b>	<b>1,192</b>	<b>\$33,205</b>
<b>CONSUMER RELIEF - IN PROCESS</b>																		
1st Lien Modification Trials Offered/Approved <sup>15</sup>	\$51,759	1	\$51,759	\$1,597,314	31	\$51,526	\$958,898	25	\$38,356	\$1,653,268	48	\$34,443	\$1,465,497	64	\$22,898	\$5,726,736	169	\$33,886
1st Lien Modification Trials Started/In Process <sup>16</sup>	\$51,759	1	\$51,759	\$1,162,840	25	\$46,514	\$970,252	26	\$37,317	\$1,264,828	40	\$31,621	\$649,824	26	\$24,993	\$4,099,503	118	\$34,742
<b>TOTAL CONSUMER RELIEF - ALL SERVICERS</b>	<b>\$39,580,069</b>																	

### NOTES:

\* Any differences in adding are due to rounding.

### DEFINITIONS:

<sup>1</sup> Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).

<sup>2</sup> Completed Forgiveness of pre 3/1/2012 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.

<sup>3</sup> Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.

<sup>4</sup> Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).

<sup>5</sup> Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.

<sup>6</sup> Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.

<sup>7</sup> Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.

<sup>8</sup> Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.

<sup>9</sup> Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.

<sup>10</sup> Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages and release of liens.

<sup>11</sup> Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property and release of liens in connection with a decision not to pursue foreclosure.

<sup>12</sup> Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.

<sup>13</sup> REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

<sup>14</sup> Refinances Completed represents eligible loans refinanced with reduced rates. The estimated benefit to borrowers from refinancing is the estimated annual benefit multiplied by 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVICERS		
	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction
Refinance Solicitations/Others/ Approvals*	\$205,214	5		\$157,533	83		\$132,536	97		\$107,517	1		\$126,136	282		\$133,836	468	
<b>Refinances Completed</b>	<b>\$211,671</b>	<b>3</b>	<b>3.63%</b>	<b>\$191,211</b>	<b>33</b>	<b>2.19%</b>	<b>\$139,133</b>	<b>68</b>	<b>2.93%</b>	<b>\$107,517</b>	<b>1</b>	<b>0.25%</b>	<b>\$136,561</b>	<b>138</b>	<b>4.18%</b>	<b>\$145,510</b>	<b>243</b>	<b>3.47%</b>

\* Refinance Solicitations/Others/Approvals represents the first lien mortgages considered for refinancing where loan to value exceeds 80% and would not qualify for Servicer's generally available refinancing program as of 9/30/11. This includes mandatory solicitation borrowers under 9.a. of Exhibit D.

<sup>15</sup> 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.

<sup>16</sup> 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

# State Consumer Relief Information

## Kansas, Program to Date

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVICERS		
	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit
<b>CONSUMER RELIEF</b>																		
Completed 1st Lien Modification Forgiveness <sup>1</sup>	\$69,307	3	\$23,102	\$2,882,104	42	\$68,622	\$1,027,143	23	\$44,658	\$944,424	27	\$34,979	\$508,037	19	\$26,739	\$5,431,015	114	\$47,640
Completed Forgiveness of pre 3/1/2012 Forbearance <sup>2</sup>				\$304,762	9	\$33,862	\$412,831	17	\$24,284	\$83,053	3	\$27,684	\$109,697	1	\$109,697	\$910,343	30	\$30,345
Completed 2nd Lien Modification Forgiveness <sup>3</sup>	\$146,400	6	\$24,400	\$46,418	1	\$46,418	\$458,917	22	\$20,860	\$25,973	2	\$12,987				\$677,708	31	\$21,862
Completed 2nd Lien Extinguishments <sup>4</sup>	\$297,274	7	\$42,468	\$14,169,294	423	\$33,497	\$1,586,474	37	\$42,878	\$1,102,513	29	\$38,018	\$917,417	31	\$29,594	\$18,072,972	527	\$34,294
Short Sales Completed/Deficiency Forgiven <sup>5</sup>	\$184,447	5	\$36,889	\$8,364,226	188	\$44,491	\$875,942	21	\$41,712	\$2,489,242	70	\$35,561	\$1,282,815	21	\$61,086	\$13,196,672	305	\$43,268
Deeds in Lieu Completed/Deficiency Forgiven <sup>6</sup>							\$1,807	1	\$1,807				\$35,169	1	\$35,169	\$36,976	2	\$18,488
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) <sup>7</sup>				\$386,892	63	\$6,141				\$65,500	5	\$13,100	\$9,000	3	\$3,000	\$461,392	71	\$6,498
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>8</sup>										\$8,000	2	\$4,000	\$10,350	1	\$10,350	\$18,350	3	\$6,117
Forbearance for Unemployed Borrowers <sup>9</sup>																		
Deficiency Waivers <sup>10</sup>	\$1,029,372	31	\$33,206										\$1,580,220	59	\$26,783	\$2,609,592	90	\$28,995
Forgiveness of Principal Associated with a Property When No Foreclosure <sup>11</sup>							\$1,539,914	35	\$43,998							\$1,539,914	35	\$43,998
Cash Costs Paid by Servicer for Demolition of Property <sup>12</sup>																		
REO Properties Donated <sup>13</sup>										\$205,000	1	\$205,000	\$48,216	3	\$16,072	\$253,216	4	\$63,304
Refinances Completed - Estimated Consumer Relief <sup>14</sup>	\$205,186	7	\$29,312	\$3,199,061	140	\$22,850	\$2,875,476	101	\$28,470	\$144,699	5	\$28,940	\$6,524,089	131	\$49,802	\$12,948,512	384	\$33,720
<b>Total Consumer Relief</b>	<b>\$1,931,986</b>	<b>59</b>	<b>\$32,746</b>	<b>\$29,352,757</b>	<b>866</b>	<b>\$33,895</b>	<b>\$8,778,504</b>	<b>257</b>	<b>\$34,158</b>	<b>\$5,068,404</b>	<b>144</b>	<b>\$35,197</b>	<b>\$11,025,010</b>	<b>270</b>	<b>\$40,833</b>	<b>\$56,156,662</b>	<b>1,596</b>	<b>\$35,186</b>
<b>CONSUMER RELIEF - IN PROCESS</b>																		
1st Lien Modification Trials Offered/Approved <sup>15</sup>	\$205,252	3	\$68,417	\$4,149,937	59	\$70,338	\$1,099,731	28	\$39,276	\$1,757,731	51	\$34,465	\$1,060,216	44	\$24,096	\$8,272,867	185	\$44,718
1st Lien Modification Trials Started/In Process <sup>16</sup>	\$205,252	3	\$68,417	\$3,455,062	51	\$67,746	\$1,149,046	30	\$38,302	\$1,598,469	40	\$39,962	\$560,135	23	\$24,354	\$6,967,964	147	\$47,401
<b>TOTAL CONSUMER RELIEF - ALL SERVICERS</b>	<b>\$56,156,662</b>																	

**NOTES:**

\* Any differences in adding are due to rounding.

**DEFINITIONS:**

<sup>1</sup> Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).

<sup>2</sup> Completed Forgiveness of pre 3/1/2012 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.

<sup>3</sup> Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications. Chase amended its Schedule Y amounts from March 1, 2012 through Dec. 31, 2012 as a result of its decision to no longer seek credit for 478 previously submitted second lien loans. As a result, it reports a reduction in its program to date numbers of \$6.6 million.

<sup>4</sup> Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).

<sup>5</sup> Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.

<sup>6</sup> Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.

<sup>7</sup> Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.

<sup>8</sup> Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.

<sup>9</sup> Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.

<sup>10</sup> Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages and release of liens.

<sup>11</sup> Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property and release of liens in connection with a decision not to pursue foreclosure.

<sup>12</sup> Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.

<sup>13</sup> REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

<sup>14</sup> Refinances Completed represents eligible loans refinanced with reduced rates. The estimated benefit to borrowers from refinancing is the estimated annual benefit multiplied by 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/Offers/Approvals and Refinances Completed by each Servicer.

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVICERS		
	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction
Refinance Solicitations/Offers/Approvals*	\$175,571	12		\$134,960	372		\$117,577	173		\$84,169	5		\$132,976	239		\$130,905	801	
<b>Refinances Completed</b>	<b>\$108,233</b>	<b>7</b>	<b>3.45%</b>	<b>\$150,823</b>	<b>140</b>	<b>1.93%</b>	<b>\$122,941</b>	<b>101</b>	<b>2.95%</b>	<b>\$84,169</b>	<b>5</b>	<b>4.38%</b>	<b>\$137,321</b>	<b>131</b>	<b>4.62%</b>	<b>\$137,239</b>	<b>384</b>	<b>3.13%</b>

\* Refinance Solicitations/Offers/Approvals represents the first lien mortgages considered for refinancing where loan to value exceeds 80% and would not qualify for Servicer's generally available refinancing program as of 9/30/11. This includes mandatory solicitation borrowers under 9.a. of Exhibit D.

<sup>15</sup> 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.

<sup>16</sup> 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

# State Consumer Relief Information Kentucky, Program to Date

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVICERS		
	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit
<b>CONSUMER RELIEF</b>																		
Completed 1st Lien Modification Forgiveness <sup>1</sup>	\$24,600	1	\$24,600	\$2,579,408	46	\$56,074	\$1,691,371	47	\$35,987	\$2,099,606	62	\$33,865	\$1,007,125	22	\$45,778	\$7,402,110	178	\$41,585
Completed Forgiveness of pre 3/1/2012 Forbearance <sup>2</sup>							\$456,567	23	\$19,851	\$30,790	2	\$15,395	\$4,164	1	\$4,164	\$491,521	26	\$18,905
Completed 2nd Lien Modification Forgiveness <sup>3</sup>	\$21,100	1	\$21,100	\$76,400	1	\$76,400	\$290,522	24	\$12,105	\$147,951	8	\$18,494	\$6,690	1	\$6,690	\$542,663	35	\$15,505
Completed 2nd Lien Extinguishments <sup>4</sup>	\$455,395	13	\$35,030	\$12,166,439	377	\$32,272	\$1,431,034	46	\$31,109	\$2,645,138	105	\$25,192	\$928,808	35	\$26,537	\$17,626,814	576	\$30,602
Short Sales Completed/ Deficiency Forgiven <sup>5</sup>	\$665,000	9	\$73,889	\$11,469,407	253	\$45,334	\$1,016,186	22	\$46,190	\$5,987,285	134	\$44,681	\$836,486	18	\$46,471	\$19,974,364	436	\$45,813
Deeds in Lieu Completed/ Deficiency Forgiven <sup>6</sup>							\$4,610	1	\$4,610							\$4,610	1	\$4,610
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) <sup>7</sup>				\$519,898	77	\$6,752				\$553,062	41	\$13,489	\$6,000	2	\$3,000	\$1,078,960	120	\$8,991
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>8</sup>							\$689	1	\$689	\$49,875	10	\$4,988				\$50,564	11	\$4,597
Forbearance for Unemployed Borrowers <sup>9</sup>																		
Deficiency Waivers <sup>10</sup>	\$2,419,811	72	\$33,608										\$1,044,213	39	\$26,775	\$3,464,024	111	\$31,207
Forgiveness of Principal Associated with a Property When No Foreclosure <sup>11</sup>							\$1,714,745	35	\$48,993							\$1,714,745	35	\$48,993
Cash Costs Paid by Servicer for Demolition of Property <sup>12</sup>																		
REO Properties Donated <sup>13</sup>										\$93,000	3	\$31,000	\$384,967	5	\$76,993	\$477,967	8	\$59,746
Refinances Completed - Estimated Consumer Relief <sup>14</sup>	\$371,094	5	\$74,219	\$138,841	9	\$15,427	\$2,939,685	116	\$25,342	\$231,717	10	\$23,172	\$7,225,835	156	\$46,319	\$10,907,172	296	\$36,849
<b>Total Consumer Relief</b>	<b>\$3,957,000</b>	<b>101</b>	<b>\$39,178</b>	<b>\$26,950,393</b>	<b>763</b>	<b>\$35,322</b>	<b>\$9,545,409</b>	<b>315</b>	<b>\$30,303</b>	<b>\$11,838,424</b>	<b>375</b>	<b>\$31,569</b>	<b>\$11,444,288</b>	<b>279</b>	<b>\$41,019</b>	<b>\$63,735,514</b>	<b>1,833</b>	<b>\$34,771</b>
<b>CONSUMER RELIEF - IN PROCESS</b>																		
1st Lien Modification Trials Offered/Approved <sup>15</sup>	\$279,261	2	\$139,631	\$5,128,626	77	\$66,606	\$1,258,161	37	\$34,004	\$3,266,866	98	\$33,335	\$2,523,680	55	\$45,885	\$12,456,594	269	\$46,307
1st Lien Modification Trials Started/In Process <sup>16</sup>				\$3,750,160	60	\$62,503	\$1,372,352	41	\$33,472	\$3,445,492	99	\$34,803	\$754,111	18	\$41,895	\$9,322,115	218	\$42,762
<b>TOTAL CONSUMER RELIEF - ALL SERVICERS</b>	<b>\$63,735,514</b>																	

NOTES:  
\* Any differences in adding are due to rounding.

#### DEFINITIONS:

- Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Completed Forgiveness of pre 3/1/2012 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications. Chase amended its Schedule Y amounts from March 1, 2012 through Dec. 31, 2012 as a result of its decision to no longer seek credit for 478 previously submitted second lien loans. As a result, it reports a reduction in its program to date numbers of \$6.6 million.
- Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.
- Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
- Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages and release of liens.
- Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property and release of liens in connection with a decision not to pursue foreclosure.
- Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.
- Refinances Completed represents eligible loans refinanced with reduced rates. The estimated benefit to borrowers from refinancing is the estimated annual benefit multiplied by 785, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVICERS		
	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction
Refinance Solicitations/Offer/Approvals*	\$179,645	9		\$178,857	37		\$108,039	209		\$98,004	11		\$133,359	316		\$127,206	582	
Refinances Completed	\$261,901	5	3.61%	\$122,062	9	1.61%	\$109,064	116	2.96%	\$89,994	10	3.28%	\$140,156	156	4.21%	\$127,783	296	3.67%

\* Refinance Solicitations/Offer/Approvals represents the first lien mortgages considered for refinancing where loan to value exceeds 80% and would not qualify for Servicer's generally available refinancing program as of 9/30/11. This includes mandatory solicitation borrowers under 9.a. of Exhibit D.

<sup>15</sup> 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.

<sup>16</sup> 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

# State Consumer Relief Information

## Louisiana, Program to Date

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVICERS		
	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit
<b>CONSUMER RELIEF</b>																		
Completed 1st Lien Modification Forgiveness <sup>1</sup>	\$312,013	8	\$39,002	\$7,566,727	89	\$85,019	\$1,374,037	43	\$31,954	\$4,400,741	113	\$38,945	\$2,155,972	51	\$42,274	\$15,809,490	304	\$52,005
Completed Forgiveness of pre 3/1/2012 Forbearance <sup>2</sup>				\$173,468	8	\$21,683	\$487,569	20	\$24,378	\$52,350	2	\$26,175	\$63,914	4	\$15,978	\$777,301	34	\$22,862
Completed 2nd Lien Modification Forgiveness <sup>3</sup>				\$34,017	2	\$17,008	\$84,295	5	\$16,859	\$205,363	8	\$25,670				\$323,675	15	\$21,578
Completed 2nd Lien Extinguishments <sup>4</sup>	\$249,494	6	\$41,582	\$8,269,702	238	\$34,747	\$1,205,016	33	\$36,516	\$2,677,964	76	\$35,236	\$986,187	43	\$22,935	\$13,388,363	396	\$33,809
Short Sales Completed/Deficiency Forgiven <sup>5</sup>	\$396,365	10	\$39,637	\$9,107,081	157	\$58,007	\$256,069	6	\$42,678	\$5,659,731	117	\$48,374	\$1,202,264	23	\$52,272	\$16,621,510	313	\$53,104
Deeds in Lieu Completed/Deficiency Forgiven <sup>6</sup>							\$20,265	1	\$20,265							\$20,265	1	\$20,265
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) <sup>7</sup>				\$456,709	64	\$7,136				\$486,257	39	\$12,468	\$3,000	1	\$3,000	\$945,966	104	\$9,096
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>8</sup>										\$19,450	3	\$6,483				\$19,450	3	\$6,483
Forbearance for Unemployed Borrowers <sup>9</sup>																		
Deficiency Waivers <sup>10</sup>	\$5,429,950	145	\$37,448										\$935,530	41	\$22,818	\$6,365,480	186	\$34,223
Forgiveness of Principal Associated with a Property When No Foreclosure <sup>11</sup>							\$842,021	22	\$38,274							\$842,021	22	\$38,274
Cash Costs Paid by Servicer for Demolition of Property <sup>12</sup>																		
REO Properties Donated <sup>13</sup>										\$387,000	8	\$48,375				\$387,000	8	\$48,375
Refinances Completed - Estimated Consumer Relief <sup>14</sup>	\$92,618	4	\$23,154	\$313,224	10	\$31,322	\$873,160	22	\$39,689	\$178,498	6	\$29,750	\$10,098,919	174	\$58,040	\$11,556,419	216	\$53,502
<b>Total Consumer Relief</b>	<b>\$6,480,440</b>	<b>173</b>	<b>\$37,459</b>	<b>\$25,920,928</b>	<b>568</b>	<b>\$45,635</b>	<b>\$5,142,432</b>	<b>152</b>	<b>\$33,832</b>	<b>\$14,067,354</b>	<b>372</b>	<b>\$37,815</b>	<b>\$15,445,786</b>	<b>337</b>	<b>\$45,833</b>	<b>\$67,056,941</b>	<b>1,602</b>	<b>\$41,858</b>
<b>CONSUMER RELIEF - IN PROCESS</b>																		
1st Lien Modification Trials Offered/Approved <sup>15</sup>	\$403,596	5	\$80,719	\$10,528,015	131	\$80,367	\$1,079,943	38	\$28,420	\$6,545,091	163	\$40,154	\$4,853,652	113	\$42,953	\$23,410,297	450	\$52,023
1st Lien Modification Trials Started/In Process <sup>16</sup>	\$329,374	4	\$82,343	\$9,221,072	112	\$82,331	\$1,178,701	41	\$28,749	\$5,722,436	149	\$38,406	\$2,574,267	53	\$48,571	\$19,025,850	359	\$52,997
<b>TOTAL CONSUMER RELIEF - ALL SERVICERS</b>	<b>\$67,056,941</b>																	

### NOTES:

\* Any differences in adding are due to rounding.

### DEFINITIONS:

<sup>1</sup> Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).

<sup>2</sup> Completed Forgiveness of pre 3/1/2012 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.

<sup>3</sup> Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.

<sup>4</sup> Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).

<sup>5</sup> Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.

<sup>6</sup> Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.

<sup>7</sup> Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.

<sup>8</sup> Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.

<sup>9</sup> Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.

<sup>10</sup> Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages and release of liens.

<sup>11</sup> Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property and release of liens in connection with a decision not to pursue foreclosure.

<sup>12</sup> Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.

<sup>13</sup> REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

<sup>14</sup> Refinances Completed represents eligible loans refinanced with reduced rates. The estimated benefit to borrowers from refinancing is the estimated annual benefit multiplied by 785, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVICERS		
	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction
Refinance Solicitations/Others/Approvals*	\$149,216	9		\$234,865	37		\$124,525	41		\$120,213	8		\$164,837	388		\$165,749	483	
<b>Refinances Completed</b>	<b>\$99,313</b>	<b>4</b>	<b>2.97%</b>	<b>\$167,652</b>	<b>10</b>	<b>2.38%</b>	<b>\$134,825</b>	<b>22</b>	<b>3.75%</b>	<b>\$110,812</b>	<b>6</b>	<b>3.42%</b>	<b>\$172,345</b>	<b>174</b>	<b>4.29%</b>	<b>\$165,245</b>	<b>216</b>	<b>4.12%</b>

\* Refinance Solicitations/Others/Approvals represents the first lien mortgages considered for refinancing where loan to value exceeds 80% and would not qualify for Servicer's generally available refinancing program as of 9/30/11. This includes mandatory solicitation borrowers under 9.a. of Exhibit D.

<sup>15</sup> 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.

<sup>16</sup> 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

# State Consumer Relief Information

## Maine, Program to Date

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVICERS		
	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit
<b>CONSUMER RELIEF</b>																		
Completed 1st Lien Modification Forgiveness <sup>1</sup>	\$84,500	2	\$42,250	\$3,986,648	46	\$86,666	\$214,085	6	\$35,681	\$2,599,447	39	\$66,652	\$659,829	10	\$65,983	\$7,544,509	103	\$73,248
Completed Forgiveness of pre 3/1/2012 Forbearance <sup>2</sup>				\$118,202	4	\$29,551	\$433,922	13	\$33,379	\$221,818	3	\$73,939				\$773,942	20	\$38,697
Completed 2nd Lien Modification Forgiveness <sup>3</sup>	\$46,100	1	\$46,100	\$113,510	3	\$37,837	\$334,387	20	\$16,719	\$355,455	3	\$118,485	\$9,973	1	\$9,973	\$859,425	28	\$30,694
Completed 2nd Lien Extinguishments <sup>4</sup>	\$183,699	4	\$45,925	\$18,368,449	387	\$47,464	\$3,284,030	56	\$58,643	\$1,900,874	18	\$105,604	\$717,471	17	\$42,204	\$24,454,523	482	\$50,736
Short Sales Completed/Deficiency Forgiven <sup>5</sup>	\$443,357	6	\$73,893	\$13,662,141	199	\$68,654	\$397,990	8	\$50,329	\$4,210,165	63	\$66,828	\$505,480	11	\$45,953	\$19,219,133	287	\$66,966
Deeds in Lieu Completed/Deficiency Forgiven <sup>6</sup>																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) <sup>7</sup>				\$197,407	32	\$6,169				\$244,000	18	\$13,556				\$441,407	50	\$8,828
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>8</sup>										\$25,500	3	\$8,500				\$25,500	3	\$8,500
Forbearance for Unemployed Borrowers <sup>9</sup>																		
Deficiency Waivers <sup>10</sup>	\$933,071	14	\$66,648										\$353,616	6	\$58,936	\$1,286,687	20	\$64,334
Forgiveness of Principal Associated with a Property When No Foreclosure <sup>11</sup>							\$149,574	3	\$48,029							\$149,574	3	\$49,858
Cash Costs Paid by Servicer for Demolition of Property <sup>12</sup>																		
REO Properties Donated <sup>13</sup>																		
Refinances Completed - Estimated Consumer Relief <sup>14</sup>				\$1,465,320	35	\$41,866	\$1,327,037	44	\$30,160	\$174,958	3	\$58,319	\$679,317	16	\$42,457	\$3,646,632	98	\$37,211
<b>Total Consumer Relief</b>	<b>\$1,690,727</b>	<b>27</b>	<b>\$62,620</b>	<b>\$37,911,677</b>	<b>706</b>	<b>\$53,699</b>	<b>\$6,141,025</b>	<b>150</b>	<b>\$40,940</b>	<b>\$9,732,217</b>	<b>150</b>	<b>\$64,881</b>	<b>\$2,925,686</b>	<b>61</b>	<b>\$47,962</b>	<b>\$58,401,332</b>	<b>1,094</b>	<b>\$53,383</b>
<b>CONSUMER RELIEF - IN PROCESS</b>																		
1st Lien Modification Trials Offered/Approved <sup>15</sup>				\$5,304,855	62	\$85,562	\$231,065	4	\$57,766	\$5,342,347	76	\$70,294	\$1,158,357	21	\$55,160	\$12,036,624	163	\$73,844
1st Lien Modification Trials Started/In Process <sup>16</sup>				\$4,958,410	56	\$88,543	\$315,258	7	\$45,037	\$3,842,483	60	\$64,041	\$733,959	10	\$73,396	\$9,850,110	133	\$74,061
<b>TOTAL CONSUMER RELIEF - ALL SERVICERS</b>	<b>\$58,401,332</b>																	

### NOTES:

\* Any differences in adding are due to rounding.

### DEFINITIONS:

<sup>1</sup> Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).

<sup>2</sup> Completed Forgiveness of pre 3/1/2012 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.

<sup>3</sup> Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications. Chase amended its Schedule Y amounts from March 1, 2012 through Dec. 31, 2012 as a result of its decision to no longer seek credit for 478 previously submitted second lien loans. As a result, it reports a reduction in its program to date numbers of \$6.6 million.

<sup>4</sup> Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).

<sup>5</sup> Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.

<sup>6</sup> Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.

<sup>7</sup> Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.

<sup>8</sup> Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.

<sup>9</sup> Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.

<sup>10</sup> Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages and release of liens.

<sup>11</sup> Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property and release of liens in connection with a decision not to pursue foreclosure.

<sup>12</sup> Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.

<sup>13</sup> REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

<sup>14</sup> Refinances Completed represents eligible loans refinanced with reduced rates. The estimated benefit to borrowers from refinancing is the estimated annual benefit multiplied by 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/Offers/Approvals and Refinances Completed by each Servicer.

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVICERS		
	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction
Refinance Solicitations/Offers/Approvals*	\$368,453	5		\$228,527	79		\$143,544	69		\$251,838	3		\$140,843	39		\$184,866	195	
Refinances Completed				\$242,422	35	2.20%	\$136,727	44	2.81%	\$251,838	3	2.95%	\$142,331	16	3.80%	\$178,914	98	2.65%

\* Refinance Solicitations/Offers/Approvals represents the first lien mortgages considered for refinancing where loan to value exceeds 80% and would not qualify for Servicer's generally available refinancing program as of 9/30/11. This includes mandatory solicitation borrowers under 9.a. of Exhibit D.

<sup>15</sup> 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.

<sup>16</sup> 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

# State Consumer Relief Information Maryland, Program to Date

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVICERS		
	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit
<b>CONSUMER RELIEF</b>																		
Completed 1st Lien Modification Forgiveness <sup>1</sup>	\$8,931,969	71	\$125,802	\$156,520,354	1,017	\$153,904	\$12,568,991	148	\$84,926	\$82,642,980	702	\$117,725	\$26,446,169	297	\$89,044	\$287,110,463	2,235	\$128,461
Completed Forgiveness of pre 3/1/2012 Forbearance <sup>2</sup>	\$712,474	6	\$118,746	\$16,611,987	264	\$62,924	\$10,279,834	190	\$54,104	\$6,276,013	114	\$55,053	\$5,702,345	135	\$42,240	\$39,582,653	709	\$55,829
Completed 2nd Lien Modification Forgiveness <sup>3</sup>	\$97,631	3	\$32,544	\$5,248,594	72	\$72,897	\$5,084,942	164	\$30,985	\$934,625	25	\$37,385	\$954,033	56	\$17,036	\$12,319,825	320	\$38,499
Completed 2nd Lien Extinguishments <sup>4</sup>	\$2,678,699	46	\$58,233	\$297,931,451	4,616	\$64,543	\$51,806,219	756	\$68,454	\$39,142,507	543	\$72,086	\$34,652,097	552	\$62,776	\$426,210,973	6,513	\$65,440
Short Sales Completed/Deficiency Forgiven <sup>5</sup>	\$10,804,682	79	\$136,768	\$256,938,811	2,173	\$118,242	\$13,242,530	165	\$79,875	\$101,169,263	810	\$124,900	\$43,177,159	493	\$87,580	\$425,332,445	3,720	\$114,337
Deeds in Lieu Completed/Deficiency Forgiven <sup>6</sup>							\$413,587	4	\$103,397				\$537,095	9	\$59,677	\$950,682	13	\$73,129
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) <sup>7</sup>				\$4,739,322	576	\$8,228	\$3,000	1	\$3,000	\$3,420,805	198	\$17,277	\$271,048	86	\$3,152	\$8,434,175	861	\$9,796
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>8</sup>							\$24,700	6	\$4,117	\$343,179	38	\$9,031	\$74,604	14	\$5,329	\$442,483	58	\$7,629
Forbearance for Unemployed Borrowers <sup>9</sup>																		
Deficiency Waivers <sup>10</sup>				\$40,273,987	599	\$67,235							\$9,897,260	133	\$74,415	\$50,171,247	732	\$68,540
Forgiveness of Principal Associated with a Property When No Foreclosure <sup>11</sup>							\$2,156,054	29	\$74,347							\$2,156,054	29	\$74,347
Cash Costs Paid by Servicer for Demolition of Property <sup>12</sup>																		
REO Properties Donated <sup>13</sup>										\$419,900	3	\$139,967		1		\$419,900	4	\$104,975
Refinances Completed - Estimated Consumer Relief <sup>14</sup>	\$2,732,321	42	\$65,055	\$56,702,383	1,176	\$48,216	\$9,525,236	230	\$41,414	\$8,450,284	170	\$49,708	\$27,503,220	554	\$49,645	\$104,913,445	2,172	\$48,303
<b>Total Consumer Relief</b>	<b>\$25,957,776</b>	<b>247</b>	<b>\$105,092</b>	<b>\$834,966,889</b>	<b>10,493</b>	<b>\$79,574</b>	<b>\$105,105,093</b>	<b>1,693</b>	<b>\$62,082</b>	<b>\$242,799,556</b>	<b>2,603</b>	<b>\$93,277</b>	<b>\$149,215,030</b>	<b>2,330</b>	<b>\$64,041</b>	<b>\$1,358,044,344</b>	<b>17,366</b>	<b>\$78,201</b>
<b>CONSUMER RELIEF - IN PROCESS</b>																		
1st Lien Modification Trials Offered/Approved <sup>15</sup>	\$2,430,234	17	\$142,955	\$221,064,748	1,440	\$153,517	\$10,595,023	124	\$85,444	\$118,431,679	1,073	\$110,374	\$41,672,533	454	\$91,790	\$394,194,217	3,108	\$126,832
1st Lien Modification Trials Started/In Process <sup>16</sup>	\$2,321,286	15	\$154,752	\$200,629,151	1,306	\$153,621	\$11,180,591	131	\$85,348	\$111,509,049	1,017	\$109,645	\$33,170,743	364	\$91,128	\$358,810,820	2,833	\$126,654
<b>TOTAL CONSUMER RELIEF - ALL SERVICERS</b>	<b>\$1,358,044,344</b>																	

**NOTES:**

\* Any differences in adding are due to rounding.

**DEFINITIONS:**

<sup>1</sup> Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).

<sup>2</sup> Completed Forgiveness of pre 3/1/2012 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.

<sup>3</sup> Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications. Chase amended its Schedule Y amounts from March 1, 2012 through Dec. 31, 2012 as a result of its decision to no longer seek credit for 478 previously submitted second lien loans. As a result, it reports a reduction in its program to date numbers of \$6.6 million.

<sup>4</sup> Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).

<sup>5</sup> Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.

<sup>6</sup> Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.

<sup>7</sup> Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.

<sup>8</sup> Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.

<sup>9</sup> Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.

<sup>10</sup> Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages and release of liens.

<sup>11</sup> Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property and release of liens in connection with a decision not to pursue foreclosure.

<sup>12</sup> Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.

<sup>13</sup> REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

<sup>14</sup> Refinances Completed represents eligible loans refinanced with reduced rates. The estimated benefit to borrowers from refinancing is the estimated annual benefit multiplied by 785, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/Offers/Approvals and Refinances Completed by each Servicer.

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVICERS		
	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction
Refinance Solicitations/Offers/Approvals*	\$327,285	64		\$274,884	2,174		\$250,065	523		\$316,253	200		\$248,919	1,359		\$266,403	4,320	
<b>Refinances Completed</b>	<b>\$355,678</b>	<b>42</b>	<b>2.33%</b>	<b>\$280,466</b>	<b>1,176</b>	<b>2.19%</b>	<b>\$246,527</b>	<b>230</b>	<b>2.14%</b>	<b>\$307,387</b>	<b>170</b>	<b>2.06%</b>	<b>\$248,007</b>	<b>554</b>	<b>2.55%</b>	<b>\$272,154</b>	<b>2,172</b>	<b>2.26%</b>

\* Refinance Solicitations/Offers/Approvals represents the first lien mortgages considered for refinancing where loan to value exceeds 80% and would not qualify for Servicer's generally available refinancing program as of 9/30/11. This includes mandatory solicitation borrowers under 9.a. of Exhibit D.

<sup>15</sup> 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.

<sup>16</sup> 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.



# State Consumer Relief Information Massachusetts, Program to Date

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVICERS		
	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit
<b>CONSUMER RELIEF</b>																		
Completed 1st Lien Modification Forgiveness <sup>1</sup>	\$3,412,147	35	\$97,490	\$79,778,133	660	\$120,876	\$6,116,149	77	\$79,431	\$38,763,561	386	\$100,424	\$12,356,188	173	\$71,423	\$140,426,178	1,331	\$105,504
Completed Forgiveness of pre 3/1/2012 Forbearance <sup>2</sup>	\$72,100	2	\$36,050	\$9,705,190	162	\$59,909	\$3,976,509	74	\$53,737	\$6,259,974	107	\$58,504	\$3,041,289	87	\$34,957	\$23,055,062	432	\$53,368
Completed 2nd Lien Modification Forgiveness <sup>3</sup>	\$58,400	4	\$14,600	\$3,045,551	51	\$59,717	\$4,705,826	196	\$23,893	\$893,223	33	\$27,067	\$141,803	9	\$15,756	\$8,844,803	293	\$30,187
Completed 2nd Lien Extinguishments <sup>4</sup>	\$3,380,705	47	\$71,930	\$135,231,916	2,188	\$61,806	\$31,496,499	494	\$63,758	\$22,643,256	312	\$72,575	\$12,225,164	206	\$59,345	\$204,977,540	3,247	\$63,128
Short Sales Completed/ Deficiency Forgiven <sup>5</sup>	\$2,952,787	28	\$105,457	\$91,951,825	980	\$93,828	\$7,885,629	126	\$62,057	\$44,989,361	418	\$107,630	\$16,792,383	222	\$75,641	\$164,571,985	1,774	\$92,769
Deeds in Lieu Completed/ Deficiency Forgiven <sup>6</sup>													\$88,497	4	\$22,124	\$88,497	4	\$22,124
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) <sup>7</sup>				\$1,717,400	200	\$8,587				\$2,574,929	109	\$23,623	\$237,938	80	\$2,974	\$4,530,267	389	\$11,646
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>8</sup>							\$16,597	5	\$3,319	\$99,892	17	\$5,876	\$117,505	16	\$7,344	\$233,994	38	\$6,158
Forbearance for Unemployed Borrowers <sup>9</sup>																		
Deficiency Waivers <sup>10</sup>	\$7,525,621	77	\$97,735	\$28,509,398	521	\$54,721							\$9,761,550	174	\$56,101	\$45,796,569	772	\$59,322
Forgiveness of Principal Associated with a Property When No Foreclosure <sup>11</sup>							\$452,000	5	\$90,400							\$452,000	5	\$90,400
Cash Costs Paid by Servicer for Demolition of Property <sup>12</sup>																		
REO Properties Donated <sup>13</sup>										\$23,000	1	\$23,000	\$246,572	1	\$246,572	\$269,572	2	\$134,786
Refinances Completed - Estimated Consumer Relief <sup>14</sup>	\$897,229	16	\$56,077	\$25,873,716	651	\$39,745	\$4,288,974	95	\$45,147	\$1,330,799	33	\$40,327	\$6,229,603	115	\$54,170	\$38,620,321	910	\$42,440
<b>Total Consumer Relief</b>	<b>\$18,298,989</b>	<b>209</b>	<b>\$87,555</b>	<b>\$375,813,129</b>	<b>5,413</b>	<b>\$69,428</b>	<b>\$58,938,183</b>	<b>1,072</b>	<b>\$54,980</b>	<b>\$117,577,995</b>	<b>1,416</b>	<b>\$83,035</b>	<b>\$61,238,492</b>	<b>1,087</b>	<b>\$56,337</b>	<b>\$631,866,788</b>	<b>9,197</b>	<b>\$68,704</b>
<b>CONSUMER RELIEF - IN PROCESS</b>																		
1st Lien Modification Trials Offered/Approved <sup>15</sup>	\$438,428	3	\$146,143	\$106,595,200	888	\$120,040	\$4,650,093	62	\$75,002	\$54,779,207	547	\$100,145	\$19,055,795	234	\$81,435	\$185,518,723	1,734	\$106,989
1st Lien Modification Trials Started/In Process <sup>16</sup>	\$438,428	3	\$146,143	\$97,893,161	813	\$120,410	\$4,954,968	64	\$77,421	\$49,739,821	506	\$98,300	\$13,746,069	191	\$71,969	\$166,772,447	1,577	\$105,753
<b>TOTAL CONSUMER RELIEF - ALL SERVICERS</b>	<b>\$631,866,788</b>																	

NOTES:  
\* Any differences in adding are due to rounding.

**DEFINITIONS:**

- <sup>1</sup> Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- <sup>2</sup> Completed Forgiveness of pre 3/1/2012 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- <sup>3</sup> Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications. Chase amended its Schedule Y amounts from March 1, 2012 through Dec. 31, 2012 as a result of its decision to no longer seek credit for 478 previously submitted second lien loans. As a result, it reports a reduction in its program to date numbers of \$6.6 million.
- <sup>4</sup> Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- <sup>5</sup> Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.
- <sup>6</sup> Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
- <sup>7</sup> Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- <sup>8</sup> Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- <sup>9</sup> Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- <sup>10</sup> Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages and release of liens.
- <sup>11</sup> Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property and release of liens in connection with a decision not to pursue foreclosure.
- <sup>12</sup> Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- <sup>13</sup> REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.
- <sup>14</sup> Refinances Completed represents eligible loans refinanced with reduced rates. The estimated benefit to borrowers from refinancing is the estimated annual benefit multiplied by 785, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVICERS		
	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction
Refinance Solicitations/Others/ Approvals*	\$315,292	29		\$239,108	1,432		\$271,229	195		\$284,242	46		\$276,298	288		\$249,791	1,990	
<b>Refinances Completed</b>	<b>\$283,474</b>	<b>16</b>	<b>2.52%</b>	<b>\$249,409</b>	<b>651</b>	<b>2.03%</b>	<b>\$256,751</b>	<b>95</b>	<b>2.24%</b>	<b>\$276,195</b>	<b>33</b>	<b>1.86%</b>	<b>\$261,390</b>	<b>115</b>	<b>2.64%</b>	<b>\$253,260</b>	<b>910</b>	<b>2.13%</b>

\* Refinance Solicitations/Others/Approvals represents the first lien mortgages considered for refinancing where loan to value exceeds 80% and would not qualify for Servicer's generally available refinancing program as of 9/30/11. This includes mandatory solicitation borrowers under 9.a. of Exhibit D.

<sup>15</sup> 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.

<sup>16</sup> 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

# State Consumer Relief Information Michigan, Program to Date

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVICERS		
	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit
<b>CONSUMER RELIEF</b>																		
Completed 1st Lien Modification Forgiveness <sup>1</sup>	\$26,860,956	378	\$71,061	\$60,004,842	520	\$115,394	\$10,207,172	163	\$62,621	\$34,293,544	462	\$74,228	\$8,236,261	122	\$67,510	\$139,602,775	1,645	\$84,865
Completed Forgiveness of pre 3/1/2012 Forbearance <sup>2</sup>	\$339,769	5	\$67,954	\$2,440,690	56	\$43,584	\$8,012,338	206	\$38,895	\$5,749,958	139	\$41,367	\$1,614,451	65	\$24,838	\$18,157,206	471	\$38,550
Completed 2nd Lien Modification Forgiveness <sup>3</sup>	\$239,100	10	\$23,910	\$1,961,041	39	\$50,283	\$1,795,010	126	\$14,246	\$1,067,519	52	\$20,529	\$88,371	10	\$8,837	\$5,151,041	237	\$21,734
Completed 2nd Lien Extinguishments <sup>4</sup>	\$5,941,371	145	\$40,975	\$156,104,484	3,841	\$40,642	\$10,085,965	254	\$39,592	\$10,663,150	269	\$39,640	\$4,753,751	149	\$31,904	\$187,548,721	4,658	\$40,264
Short Sales Completed/ Deficiency Forgiven <sup>5</sup>	\$12,200,177	188	\$64,895	\$131,836,906	1,766	\$74,653	\$10,679,094	234	\$45,604	\$83,890,802	1,221	\$68,707	\$12,280,243	231	\$53,161	\$250,887,222	3,640	\$68,925
Deeds in Lieu Completed/ Deficiency Forgiven <sup>6</sup>							\$291,608	6	\$48,601						\$291,608	6	\$48,601	
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) <sup>7</sup>				\$1,665,391	313	\$5,321	\$19,320	4	\$4,830	\$1,707,786	143	\$11,943	\$104,000	35	\$2,971	\$3,496,497	495	\$7,064
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>8</sup>							\$7,096	5	\$1,419	\$227,828	42	\$5,425	\$54,561	16	\$3,410	\$289,485	63	\$4,595
Forbearance for Unemployed Borrowers <sup>9</sup>																		
Deficiency Waivers <sup>10</sup>	\$11,547,339	135	\$85,536	\$45,652,713	1,380	\$33,082						\$15,748,926	386	\$40,800	\$72,948,978	1,901	\$38,374	
Forgiveness of Principal Associated with a Property When No Foreclosure <sup>11</sup>							\$56,905,255	713	\$79,668						\$56,905,255	713	\$79,811	
Cash Costs Paid by Servicer for Demolition of Property <sup>12</sup>																		
REO Properties Donated <sup>13</sup>										\$720,200	12	\$60,017	\$2,142,299	32	\$66,947	\$2,862,499	44	\$65,057
Refinances Completed - Estimated Consumer Relief <sup>14</sup>	\$7,933,846	182	\$43,593	\$20,624,591	792	\$26,041	\$29,941,656	1,346	\$22,245	\$36,658,493	1,810	\$20,253	\$25,181,269	688	\$36,601	\$120,339,855	4,818	\$24,977
<b>Total Consumer Relief</b>	<b>\$65,062,559</b>	<b>1043</b>	<b>\$62,380</b>	<b>\$420,290,658</b>	<b>8,707</b>	<b>\$48,270</b>	<b>\$127,944,514</b>	<b>3,057</b>	<b>\$41,853</b>	<b>\$174,979,280</b>	<b>4,150</b>	<b>\$42,164</b>	<b>\$70,204,132</b>	<b>1,734</b>	<b>\$40,487</b>	<b>\$858,481,143</b>	<b>18,691</b>	<b>\$45,930</b>
<b>CONSUMER RELIEF - IN PROCESS</b>																		
1st Lien Modification Trials Offered/Approved <sup>15</sup>	\$977,347	14	\$69,811	\$87,494,828	815	\$107,356	\$7,975,812	139	\$57,380	\$4,974,776	752	\$63,796	\$16,620,194	233	\$71,331	\$161,042,957	1,953	\$82,459
1st Lien Modification Trials Started/In Process <sup>16</sup>	\$896,260	11	\$81,478	\$77,229,074	702	\$110,013	\$8,820,553	149	\$59,198	\$4,447,251	734	\$64,642	\$10,831,225	159	\$68,121	\$145,224,363	1,755	\$82,749
<b>TOTAL CONSUMER RELIEF - ALL SERVICERS</b>	<b>\$858,481,143</b>																	

**NOTES:**

\* Any differences in adding are due to rounding.

**DEFINITIONS:**

<sup>1</sup> Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).

<sup>2</sup> Completed Forgiveness of pre 3/1/2012 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.

<sup>3</sup> Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications. Chase amended its Schedule Y amounts from March 1, 2012 through Dec. 31, 2012 as a result of its decision to no longer seek credit for 478 previously submitted second lien loans. As a result, it reports a reduction in its program to date numbers of \$6.6 million.

<sup>4</sup> Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).

<sup>5</sup> Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.

<sup>6</sup> Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.

<sup>7</sup> Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.

<sup>8</sup> Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.

<sup>9</sup> Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.

<sup>10</sup> Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages and release of liens.

<sup>11</sup> Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property and release of liens in connection with a decision not to pursue foreclosure.

<sup>12</sup> Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.

<sup>13</sup> REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

<sup>14</sup> Refinances Completed represents eligible loans refinanced with reduced rates. The estimated benefit to borrowers from refinancing is the estimated annual benefit multiplied by 785, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVICERS		
	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction
Refinance Solicitations/Offer/Approvals*	\$185,487	304		\$189,218	1,729		\$112,612	2,302		\$117,461	2,131		\$127,921	1,506		\$136,194	7,972	
<b>Refinances Completed</b>	<b>\$200,476</b>	<b>182</b>	<b>2.77%</b>	<b>\$199,840</b>	<b>792</b>	<b>1.66%</b>	<b>\$114,264</b>	<b>1,346</b>	<b>2.48%</b>	<b>\$116,218</b>	<b>1,810</b>	<b>2.22%</b>	<b>\$135,538</b>	<b>688</b>	<b>3.44%</b>	<b>\$135,360</b>	<b>4,818</b>	<b>2.35%</b>

\* Refinance Solicitations/Offer/Approvals represents the first lien mortgages considered for refinancing where loan to value exceeds 80% and would not qualify for Servicer's generally available refinancing program as of 9/30/11. This includes mandatory solicitation borrowers under 9.a. of Exhibit D.

<sup>15</sup> 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.

<sup>16</sup> 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

# State Consumer Relief Information Minnesota, Program to Date

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVICERS		
	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit
<b>CONSUMER RELIEF</b>																		
Completed 1st Lien Modification Forgiveness <sup>1</sup>	\$1,019,576	11	\$92,689	\$24,038,896	207	\$116,130	\$6,145,458	72	\$85,354	\$20,497,430	244	\$84,006	\$7,839,187	129	\$60,769	\$59,540,547	663	\$89,805
Completed Forgiveness of pre 3/1/2012 Forbearance <sup>2</sup>	\$220,768	2	\$110,384	\$1,909,543	31	\$61,598	\$4,827,211	107	\$45,114	\$2,308,638	60	\$38,477	\$1,293,594	45	\$28,747	\$10,559,754	245	\$43,101
Completed 2nd Lien Modification Forgiveness <sup>3</sup>	\$156,865	4	\$39,216	\$386,162	8	\$48,270	\$2,210,093	102	\$21,610	\$796,266	33	\$24,129	\$823,330	27	\$30,494	\$4,372,716	174	\$25,131
Completed 2nd Lien Extinguishments <sup>4</sup>	\$1,623,505	32	\$50,735	\$26,237,562	590	\$44,470	\$11,366,114	201	\$56,548	\$5,395,075	95	\$56,790	\$13,180,956	256	\$51,488	\$57,803,212	1,174	\$49,236
Short Sales Completed/Deficiency Forgiven <sup>5</sup>	\$3,288,085	36	\$91,336	\$84,268,756	919	\$91,696	\$7,631,261	124	\$61,311	\$38,872,914	485	\$80,150	\$28,120,497	495	\$56,809	\$162,181,513	2,059	\$78,767
Deeds in Lieu Completed/Deficiency Forgiven <sup>6</sup>							\$125,715	2	\$62,857				\$168,623	3	\$56,208	\$294,338	5	\$58,868
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) <sup>7</sup>				\$1,516,359	226	\$6,710	\$3,000	1	\$3,000	\$1,296,522	93	\$13,941	\$114,000	38	\$3,000	\$2,929,881	358	\$8,184
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>8</sup>							\$6,968	3	\$2,323	\$140,050	17	\$8,238	\$46,405	11	\$4,219	\$193,423	31	\$6,239
Forbearance for Unemployed Borrowers <sup>9</sup>																		
Deficiency Waivers <sup>10</sup>																		
Forgiveness of Principal Associated with a Property When No Foreclosure <sup>11</sup>							\$1,555,828	19	\$81,886							\$1,555,828	19	\$81,886
Cash Costs Paid by Servicer for Demolition of Property <sup>12</sup>																		
REO Properties Donated <sup>13</sup>										\$181,500	1	\$181,500	\$580,377	5	\$116,075	\$761,877	6	\$126,980
Refinances Completed - Estimated Consumer Relief <sup>14</sup>	\$947,478	13	\$72,883	\$7,771,558	252	\$30,840	\$11,990,144	372	\$32,232	\$7,337,498	255	\$28,775	\$43,908,756	1,231	\$35,669	\$71,955,434	2,123	\$33,893
<b>Total Consumer Relief</b>	<b>\$7,256,277</b>	<b>98</b>	<b>\$74,044</b>	<b>\$146,128,836</b>	<b>2,233</b>	<b>\$65,441</b>	<b>\$45,861,792</b>	<b>1,003</b>	<b>\$45,725</b>	<b>\$76,825,893</b>	<b>1,283</b>	<b>\$59,880</b>	<b>\$96,075,725</b>	<b>2,240</b>	<b>\$42,891</b>	<b>\$372,148,523</b>	<b>6,857</b>	<b>\$54,273</b>
<b>CONSUMER RELIEF - IN PROCESS</b>																		
1st Lien Modification Trials Offered/Approved <sup>15</sup>	\$765,750	3	\$255,250	\$37,952,640	325	\$116,777	\$4,947,542	59	\$83,857	\$32,530,009	375	\$86,747	\$15,912,856	241	\$66,028	\$92,108,797	1,003	\$91,833
1st Lien Modification Trials Started/In Process <sup>16</sup>	\$765,750	3	\$255,250	\$32,175,416	281	\$114,503	\$5,279,254	67	\$78,795	\$28,020,555	346	\$80,984	\$8,889,485	136	\$65,364	\$75,130,460	833	\$90,193
<b>TOTAL CONSUMER RELIEF - ALL SERVICERS</b>	<b>\$372,148,523</b>																	

NOTES:  
\* Any differences in adding are due to rounding.

**DEFINITIONS:**

- <sup>1</sup> Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- <sup>2</sup> Completed Forgiveness of pre 3/1/2012 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- <sup>3</sup> Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications. Chase amended its Schedule Y amounts from March 1, 2012 through Dec. 31, 2012 as a result of its decision to no longer seek credit for 478 previously submitted second lien loans. As a result, it reports a reduction in its program to date numbers of \$6.6 million.
- <sup>4</sup> Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- <sup>5</sup> Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.
- <sup>6</sup> Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
- <sup>7</sup> Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- <sup>8</sup> Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- <sup>9</sup> Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- <sup>10</sup> Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages and release of liens.
- <sup>11</sup> Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property and release of liens in connection with a decision not to pursue foreclosure.
- <sup>12</sup> Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- <sup>13</sup> REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.
- <sup>14</sup> Refinances Completed represents eligible loans refinanced with reduced rates. The estimated benefit to borrowers from refinancing is the estimated annual benefit multiplied by 785, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/Offers/Approvals and Refinances Completed by each Servicer.

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVICERS		
	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction
Refinance Solicitations/Offers/Approvals*	\$267,154	20		\$233,641	464		\$188,884	665		\$214,159	304		\$186,432	2,095		\$195,896	3,548	
<b>Refinances Completed</b>	<b>\$324,631</b>	<b>13</b>	<b>2.86%</b>	<b>\$238,097</b>	<b>252</b>	<b>1.65%</b>	<b>\$177,746</b>	<b>372</b>	<b>2.31%</b>	<b>\$218,187</b>	<b>255</b>	<b>1.68%</b>	<b>\$190,119</b>	<b>1,231</b>	<b>2.39%</b>	<b>\$197,841</b>	<b>2,123</b>	<b>2.18%</b>

\* Refinance Solicitations/Offers/Approvals represents the first lien mortgages considered for refinancing where loan to value exceeds 80% and would not qualify for Servicer's generally available refinancing program as of 9/30/11. This includes mandatory solicitation borrowers under 9.a. of Exhibit D.

<sup>15</sup> 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.

<sup>16</sup> 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

# State Consumer Relief Information Mississippi, Program to Date

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVICERS		
	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit
<b>CONSUMER RELIEF</b>																		
Completed 1st Lien Modification Forgiveness <sup>1</sup>	\$218,743	8	\$27,343	\$2,736,944	43	\$63,650	\$1,173,820	42	\$27,948	\$1,967,782	55	\$35,778	\$1,068,523	33	\$32,379	\$7,165,812	181	\$39,590
Completed Forgiveness of pre 3/1/2012 Forbearance <sup>2</sup>				\$256,403	5	\$51,281	\$171,272	13	\$13,175	\$121,102	3	\$40,367	\$266,997	7	\$38,142	\$815,774	28	\$29,135
Completed 2nd Lien Modification Forgiveness <sup>3</sup>	\$9,100	1	\$9,100	\$64,888	2	\$32,444	\$209,047	15	\$13,936				\$3,765	2	\$1,883	\$286,800	20	\$14,340
Completed 2nd Lien Extinguishments <sup>4</sup>	\$216,625	9	\$24,069	\$5,319,568	169	\$31,477	\$620,883	18	\$34,494	\$546,972	15	\$36,465	\$1,864,316	33	\$56,494	\$8,568,364	244	\$35,116
Short Sales Completed/Deficiency Forgiven <sup>5</sup>	\$820,802	16	\$51,300	\$7,459,484	149	\$50,064	\$530,710	13	\$40,824	\$3,175,274	67	\$47,392	\$1,449,408	17	\$85,259	\$13,435,678	262	\$51,281
Deeds in Lieu Completed/Deficiency Forgiven <sup>6</sup>							\$30,440	1	\$30,440				\$20,691	1	\$20,691	\$51,131	2	\$25,566
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) <sup>7</sup>				\$361,916	68	\$5,322	\$5,000	1	\$5,000	\$168,038	17	\$9,885	\$3,000	1	\$3,000	\$537,954	87	\$6,183
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>8</sup>																		
Forbearance for Unemployed Borrowers <sup>9</sup>																		
Deficiency Waivers <sup>10</sup>	\$2,449,313	63	\$38,878										\$909,979	19	\$47,894	\$3,359,292	82	\$40,967
Forgiveness of Principal Associated with a Property When No Foreclosure <sup>11</sup>							\$1,499,287	41	\$36,568							\$1,499,287	41	\$36,568
Cash Costs Paid by Servicer for Demolition of Property <sup>12</sup>																		
REO Properties Donated <sup>13</sup>																		
Refinances Completed - Estimated Consumer Relief <sup>14</sup>	\$118,180	6	\$19,697	\$450,932	15	\$30,062	\$2,462,542	83	\$29,669	\$501,424	16	\$31,339	\$5,807,694	122	\$47,604	\$9,340,772	242	\$38,598
<b>Total Consumer Relief</b>	<b>\$3,832,762</b>	<b>103</b>	<b>\$37,211</b>	<b>\$16,650,135</b>	<b>451</b>	<b>\$36,918</b>	<b>\$6,703,001</b>	<b>227</b>	<b>\$29,529</b>	<b>\$6,480,592</b>	<b>173</b>	<b>\$37,460</b>	<b>\$11,394,373</b>	<b>235</b>	<b>\$48,487</b>	<b>\$45,060,863</b>	<b>1,189</b>	<b>\$37,898</b>
<b>CONSUMER RELIEF - IN PROCESS</b>																		
1st Lien Modification Trials Offered/Approved <sup>15</sup>	\$309,721	4	\$77,430	\$5,223,389	79	\$66,119	\$973,661	35	\$27,819	\$4,807,495	121	\$39,731	\$2,729,518	85	\$32,112	\$14,043,784	324	\$43,345
1st Lien Modification Trials Started/In Process <sup>16</sup>	\$239,812	3	\$79,937	\$4,228,159	67	\$63,107	\$1,137,036	40	\$28,426	\$3,971,308	109	\$36,434	\$899,135	29	\$31,005	\$10,475,450	248	\$42,240
<b>TOTAL CONSUMER RELIEF - ALL SERVICERS</b>	<b>\$45,060,863</b>																	

**NOTES:**

\* Any differences in adding are due to rounding.

**DEFINITIONS:**

<sup>1</sup> Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).

<sup>2</sup> Completed Forgiveness of pre 3/1/2012 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.

<sup>3</sup> Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.

<sup>4</sup> Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).

<sup>5</sup> Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.

<sup>6</sup> Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.

<sup>7</sup> Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.

<sup>8</sup> Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.

<sup>9</sup> Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.

<sup>10</sup> Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages and release of liens.

<sup>11</sup> Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property and release of liens in connection with a decision not to pursue foreclosure.

<sup>12</sup> Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.

<sup>13</sup> REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

<sup>14</sup> Refinances Completed represents eligible loans refinanced with reduced rates. The estimated benefit to borrowers from refinancing is the estimated annual benefit multiplied by 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/Offers/Approvals and Refinances Completed by each Servicer.

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVICERS		
	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction
Refinance Solicitations/Offers/Approvals*	\$69,505	6		\$146,341	42		\$112,102	129		\$102,999	18		\$133,732	249		\$126,526	444	
<b>Refinances Completed</b>	<b>\$69,505</b>	<b>6</b>	<b>3.61%</b>	<b>\$134,371</b>	<b>15</b>	<b>2.85%</b>	<b>\$115,936</b>	<b>83</b>	<b>3.26%</b>	<b>\$95,967</b>	<b>16</b>	<b>4.16%</b>	<b>\$144,043</b>	<b>122</b>	<b>4.21%</b>	<b>\$128,777</b>	<b>242</b>	<b>3.82%</b>

\* Refinance Solicitations/Offers/Approvals represents the first lien mortgages considered for refinancing where loan to value exceeds 80% and would not qualify for Servicer's generally available refinancing program as of 9/30/11. This includes mandatory solicitation borrowers under 9.a. of Exhibit D.

<sup>15</sup> 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.

<sup>16</sup> 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

# State Consumer Relief Information Missouri, Program to Date

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVICERS		
	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit
<b>CONSUMER RELIEF</b>																		
Completed 1st Lien Modification Forgiveness <sup>1</sup>	\$1,096,308	12	\$91,359	\$13,555,889	209	\$64,861	\$5,888,855	133	\$44,277	\$9,139,493	184	\$49,671	\$3,781,312	80	\$47,266	\$33,461,857	618	\$54,145
Completed Forgiveness of pre 3/1/2012 Forbearance <sup>2</sup>				\$854,357	30	\$28,479	\$2,624,790	94	\$27,923	\$900,467	28	\$32,160	\$452,563	14	\$32,326	\$4,832,177	166	\$29,110
Completed 2nd Lien Modification Forgiveness <sup>3</sup>	\$105,000	5	\$21,000	\$433,710	10	\$43,371	\$1,213,873	72	\$16,998	\$225,826	9	\$25,092	\$5,850	1	\$5,850	\$1,984,259	97	\$20,456
Completed 2nd Lien Extinguishments <sup>4</sup>	\$1137,098	26	\$43,735	\$39,226,934	1,138	\$34,470	\$4,556,522	115	\$39,548	\$2,279,499	60	\$37,992	\$1,552,199	79	\$19,648	\$48,752,252	1,418	\$34,381
Short Sales Completed/Deficiency Forgiven <sup>5</sup>	\$2,094,736	32	\$65,461	\$41,724,538	676	\$61,723	\$4,607,728	73	\$62,906	\$19,985,432	338	\$59,128	\$4,763,351	77	\$61,862	\$73,175,785	1,196	\$61,184
Deeds in Lieu Completed/Deficiency Forgiven <sup>6</sup>							\$301,549	4	\$75,387				\$9,141	1	\$9,141	\$310,690	5	\$62,138
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) <sup>7</sup>				\$1,012,362	182	\$5,562	\$16,000	5	\$3,200	\$824,433	79	\$10,436	\$36,000	12	\$3,000	\$1,888,795	278	\$6,794
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>8</sup>							\$8,971	3	\$2,990	\$93,296	7	\$13,328				\$102,267	10	\$10,227
Forbearance for Unemployed Borrowers <sup>9</sup>																		
Deficiency Waivers <sup>10</sup>	\$6,848,743	141	\$48,573	\$16,997,718	563	\$30,191							\$5,882,998	170	\$34,606	\$29,729,459	874	\$34,015
Forgiveness of Principal Associated with a Property When No Foreclosure <sup>11</sup>							\$13,377,806	227	\$58,815							\$13,377,806	227	\$58,933
Cash Costs Paid by Servicer for Demolition of Property <sup>12</sup>																		
REO Properties Donated <sup>13</sup>										\$74,000	2	\$37,000	\$954,739	16	\$59,671	\$1,028,739	18	\$57,152
Refinances Completed - Estimated Consumer Relief <sup>14</sup>	\$307,867	9	\$34,207	\$9,261,389	406	\$22,811	\$14,721,595	535	\$27,517	\$1,264,725	45	\$28,105	\$16,143,265	357	\$45,219	\$41,698,841	1,352	\$30,842
<b>Total Consumer Relief</b>	<b>\$11,589,752</b>	<b>225</b>	<b>\$51,510</b>	<b>\$123,066,897</b>	<b>3,214</b>	<b>\$38,291</b>	<b>\$47,317,689</b>	<b>1,261</b>	<b>\$37,524</b>	<b>\$34,787,171</b>	<b>752</b>	<b>\$46,260</b>	<b>\$33,581,418</b>	<b>807</b>	<b>\$41,613</b>	<b>\$250,342,927</b>	<b>6,259</b>	<b>\$39,997</b>
<b>CONSUMER RELIEF - IN PROCESS</b>																		
1st Lien Modification Trials Offered/Approved <sup>15</sup>	\$275,128	3	\$91,709	\$21,203,850	320	\$66,262	\$5,058,841	124	\$40,797	\$14,456,096	313	\$46,186	\$9,149,209	191	\$47,902	\$50,143,124	951	\$52,727
1st Lien Modification Trials Started/In Process <sup>16</sup>	\$116,396	2	\$58,198	\$18,562,909	283	\$65,593	\$5,783,531	136	\$42,526	\$13,687,265	297	\$46,085	\$4,963,640	94	\$52,805	\$43,113,741	812	\$53,096
<b>TOTAL CONSUMER RELIEF - ALL SERVICERS</b>	<b>\$250,342,927</b>																	

**NOTES:**

\* Any differences in adding are due to rounding.

**DEFINITIONS:**

<sup>1</sup> Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).

<sup>2</sup> Completed Forgiveness of pre 3/1/2012 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.

<sup>3</sup> Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications. Chase amended its Schedule Y amounts from March 1, 2012 through Dec. 31, 2012 as a result of its decision to no longer seek credit for 478 previously submitted second lien loans. As a result, it reports a reduction in its program to date numbers of \$6.6 million.

<sup>4</sup> Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).

<sup>5</sup> Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.

<sup>6</sup> Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.

<sup>7</sup> Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.

<sup>8</sup> Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.

<sup>9</sup> Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.

<sup>10</sup> Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages and release of liens.

<sup>11</sup> Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property and release of liens in connection with a decision not to pursue foreclosure.

<sup>12</sup> Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.

<sup>13</sup> REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

<sup>14</sup> Refinances Completed represents eligible loans refinanced with reduced rates. The estimated benefit to borrowers from refinancing is the estimated annual benefit multiplied by 785, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/Offers/Approvals and Refinances Completed by each Servicer.

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVICERS		
	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction
Refinance Solicitations/Offers/Approvals*	\$118,158	19		\$141,155	983		\$116,664	917		\$110,400	47		\$138,854	875		\$131,879	2,841	
Refinances Completed	\$105,257	9	4.14%	\$142,446	406	2.04%	\$118,424	535	2.96%	\$111,188	45	3.22%	\$140,156	357	4.11%	\$131,048	1,352	3.00%

\* Refinance Solicitations/Offers/Approvals represents the first lien mortgages considered for refinancing where loan to value exceeds 80% and would not qualify for Servicer's generally available refinancing program as of 9/30/11. This includes mandatory solicitation borrowers under 9.a. of Exhibit D.

<sup>15</sup> 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.

<sup>16</sup> 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

# State Consumer Relief Information Montana, Program to Date

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVICERS		
	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit
<b>CONSUMER RELIEF</b>																		
Completed 1st Lien Modification Forgiveness <sup>1</sup>	\$134,400	1	\$134,400	\$2,503,699	11	\$227,609	\$275,862	4	\$68,966	\$1,268,613	9	\$140,957	\$959,546	20	\$47,977	\$5,142,120	45	\$114,269
Completed Forgiveness of pre 3/1/2012 Forbearance <sup>2</sup>				\$39,252	1	\$39,252	\$86,277	2	\$43,138	\$140,147	2	\$70,073	\$63,773	2	\$31,887	\$329,449	7	\$47,064
Completed 2nd Lien Modification Forgiveness <sup>3</sup>				\$123,661	2	\$61,831	\$223,197	7	\$31,885	\$72,345	2	\$36,173				\$419,203	11	\$38,109
Completed 2nd Lien Extinguishments <sup>4</sup>	\$144,109	4	\$36,027	\$4,346,171	89	\$48,833	\$731,702	11	\$66,518	\$750,814	7	\$107,259	\$1,344,263	24	\$56,011	\$7,317,059	135	\$54,200
Short Sales Completed/Deficiency Forgiven <sup>5</sup>	\$125,718	1	\$125,718	\$6,273,413	96	\$65,348	\$672,592	12	\$54,604	\$3,297,648	41	\$80,430	\$2,384,861	34	\$70,143	\$12,754,232	184	\$69,316
Deeds in Lieu Completed/Deficiency Forgiven <sup>6</sup>																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) <sup>7</sup>				\$201,374	25	\$8,055	\$3,000	1	\$3,000	\$57,000	4	\$14,250				\$261,374	30	\$8,712
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>8</sup>							\$6,000	1	\$6,000	\$12,000	2	\$6,000				\$18,000	3	\$6,000
Forbearance for Unemployed Borrowers <sup>9</sup>																		
Deficiency Waivers <sup>10</sup>																		
Forgiveness of Principal Associated with a Property When No Foreclosure <sup>11</sup>																		
Cash Costs Paid by Servicer for Demolition of Property <sup>12</sup>																		
REO Properties Donated <sup>13</sup>																		
Refinances Completed - Estimated Consumer Relief <sup>14</sup>	\$214,829	2	\$107,415	\$161,563	3	\$53,854	\$16,717	1	\$16,717				\$3,871,789	60	\$64,530	\$4,264,898	66	\$64,620
<b>Total Consumer Relief</b>	<b>\$619,055</b>	<b>8</b>	<b>\$77,382</b>	<b>\$13,649,133</b>	<b>227</b>	<b>\$60,128</b>	<b>\$2,015,347</b>	<b>39</b>	<b>\$51,676</b>	<b>\$5,598,567</b>	<b>67</b>	<b>\$83,561</b>	<b>\$8,624,232</b>	<b>140</b>	<b>\$61,602</b>	<b>\$30,506,334</b>	<b>481</b>	<b>\$63,423</b>
<b>CONSUMER RELIEF - IN PROCESS</b>																		
1st Lien Modification Trials Offered/Approved <sup>15</sup>	\$84,684	1	\$84,684	\$3,230,977	16	\$201,936	\$53,209	2	\$26,604	\$3,130,556	17	\$184,150	\$2,645,381	49	\$53,987	\$9,144,807	85	\$107,586
1st Lien Modification Trials Started/In Process <sup>16</sup>	\$84,684	1	\$84,684	\$3,037,829	14	\$216,988	\$53,209	2	\$26,604	\$1,233,128	10	\$123,313	\$934,986	18	\$51,944	\$5,343,836	45	\$118,752
<b>TOTAL CONSUMER RELIEF - ALL SERVICERS</b>	<b>\$30,506,334</b>																	

## NOTES:

\* Any differences in adding are due to rounding.

## DEFINITIONS:

<sup>1</sup> Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).

<sup>2</sup> Completed Forgiveness of pre 3/1/2012 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.

<sup>3</sup> Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.

<sup>4</sup> Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).

<sup>5</sup> Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.

<sup>6</sup> Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.

<sup>7</sup> Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.

<sup>8</sup> Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.

<sup>9</sup> Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.

<sup>10</sup> Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages and release of liens.

<sup>11</sup> Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property and release of liens in connection with a decision not to pursue foreclosure.

<sup>12</sup> Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.

<sup>13</sup> REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

<sup>14</sup> Refinances Completed represents eligible loans refinanced with reduced rates. The estimated benefit to borrowers from refinancing is the estimated annual benefit multiplied by 785, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/Offers/Approvals and Refinances Completed by each Servicer.

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVICERS		
	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction
Refinance Solicitations/Offers/Approvals*	\$496,458	6		\$393,284	8		\$243,574	8					\$200,003	132		\$223,857	154	
Refinances Completed	\$501,223	2	2.73%	\$348,244	3	1.97%	\$73,944	1	2.88%				\$221,573	60	3.71%	\$233,568	66	3.52%

\* Refinance Solicitations/Offers/Approvals represents the first lien mortgages considered for refinancing where loan to value exceeds 80% and would not qualify for Servicer's generally available refinancing program as of 9/30/11. This includes mandatory solicitation borrowers under 9.a. of Exhibit D.

<sup>15</sup> 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.

<sup>16</sup> 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

# State Consumer Relief Information Nebraska, Program to Date

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVICERS		
	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit
<b>CONSUMER RELIEF</b>																		
Completed 1st Lien Modification Forgiveness <sup>1</sup>	\$16,000	1	\$16,000	\$244,783	7	\$34,969	\$386,694	12	\$32,224	\$543,277	17	\$31,957	\$596,275	17	\$35,075	\$1,787,029	54	\$33,093
Completed Forgiveness of pre 3/1/2012 Forbearance <sup>2</sup>				\$56,753	1	\$56,753	\$258,587	10	\$25,859	\$35,000	1	\$35,000	\$137,489	2	\$68,744	\$487,829	14	\$34,845
Completed 2nd Lien Modification Forgiveness <sup>3</sup>							\$105,655	8	\$13,207	\$11,363	1	\$11,363	\$349	1	\$349	\$117,367	10	\$11,737
Completed 2nd Lien Extinguishments <sup>4</sup>	\$42,807	2	\$21,403	\$1,046,896	40	\$26,172	\$224,332	7	\$32,047	\$70,317	5	\$14,063	\$1,012,388	37	\$27,362	\$2,396,740	91	\$26,338
Short Sales Completed/Deficiency Forgiven <sup>5</sup>	\$37,221	3	\$12,407	\$2,495,851	57	\$43,787	\$388,930	9	\$43,214	\$1,529,861	43	\$35,578	\$2,117,937	47	\$45,062	\$6,569,800	159	\$41,319
Deeds in Lieu Completed/Deficiency Forgiven <sup>6</sup>																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) <sup>7</sup>				\$95,722	18	\$5,318	\$3,000	1	\$3,000	\$127,446	11	\$11,586	\$8,387	3	\$2,796	\$234,555	33	\$7,108
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>8</sup>										\$22,500	4	\$5,625	\$10,000	1	\$10,000	\$32,500	5	\$6,500
Forbearance for Unemployed Borrowers <sup>9</sup>																		
Deficiency Waivers <sup>10</sup>													\$1,155,030	43	\$26,861	\$1,155,030	43	\$26,861
Forgiveness of Principal Associated with a Property When No Foreclosure <sup>11</sup>							\$335,746	6	\$55,958							\$335,746	6	\$55,958
Cash Costs Paid by Servicer for Demolition of Property <sup>12</sup>													\$2,000	1	\$2,000	\$2,000	1	\$2,000
REO Properties Donated <sup>13</sup>										\$79,000	1	\$79,000	\$73,446	2	\$36,723	\$152,446	3	\$50,815
Refinances Completed - Estimated Consumer Relief <sup>14</sup>	\$33,882	2	\$16,941	\$122,947	6	\$20,491	\$798,699	26	\$30,719				\$7161,102	156	\$45,904	\$8,116,629	190	\$42,719
<b>Total Consumer Relief</b>	<b>\$129,909</b>	<b>8</b>	<b>\$16,239</b>	<b>\$4,062,952</b>	<b>129</b>	<b>\$31,496</b>	<b>\$2,501,643</b>	<b>79</b>	<b>\$31,666</b>	<b>\$2,418,764</b>	<b>83</b>	<b>\$29,142</b>	<b>\$12,274,403</b>	<b>310</b>	<b>\$39,595</b>	<b>\$21,387,671</b>	<b>609</b>	<b>\$35,119</b>
<b>CONSUMER RELIEF - IN PROCESS</b>																		
1st Lien Modification Trials Offered/Approved <sup>15</sup>				\$469,939	12	\$39,162	\$308,611	9	\$34,290	\$950,287	25	\$38,011	\$1,352,013	41	\$32,976	\$3,080,850	87	\$35,412
1st Lien Modification Trials Started/In Process <sup>16</sup>				\$357,824	11	\$32,529	\$364,182	13	\$28,014	\$971,178	26	\$37,353	\$774,205	24	\$32,259	\$2,467,389	74	\$33,343
<b>TOTAL CONSUMER RELIEF - ALL SERVICERS</b>	<b>\$21,387,671</b>																	

NOTES:  
\* Any differences in adding are due to rounding.

**DEFINITIONS:**

- <sup>1</sup> Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- <sup>2</sup> Completed Forgiveness of pre 3/1/2012 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- <sup>3</sup> Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- <sup>4</sup> Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- <sup>5</sup> Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.
- <sup>6</sup> Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
- <sup>7</sup> Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- <sup>8</sup> Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- <sup>9</sup> Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- <sup>10</sup> Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages and release of liens.
- <sup>11</sup> Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property and release of liens in connection with a decision not to pursue foreclosure.
- <sup>12</sup> Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- <sup>13</sup> REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.
- <sup>14</sup> Refinances Completed represents eligible loans refinanced with reduced rates. The estimated benefit to borrowers from refinancing is the estimated annual benefit multiplied by 785, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVICERS		
	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction
Refinance Solicitations/Others/Approvals*	\$83,586	4		\$152,700	12		\$118,655	35					\$123,109	347		\$123,212	398	
<b>Refinances Completed</b>	<b>\$39,743</b>	<b>2</b>	<b>5.43%</b>	<b>\$145,019</b>	<b>6</b>	<b>1.80%</b>	<b>\$118,584</b>	<b>26</b>	<b>3.30%</b>				<b>\$124,951</b>	<b>156</b>	<b>4.68%</b>	<b>\$123,817</b>	<b>190</b>	<b>4.40%</b>

\* Refinance Solicitations/Others/Approvals represents the first lien mortgages considered for refinancing where loan to value exceeds 80% and would not qualify for Servicer's generally available refinancing program as of 9/30/11. This includes mandatory solicitation borrowers under 9.a. of Exhibit D.

<sup>15</sup> 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.

<sup>16</sup> 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.



# State Consumer Relief Information Nevada, Program to Date

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVICERS		
	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit
<b>CONSUMER RELIEF</b>																		
Completed 1st Lien Modification Forgiveness <sup>1</sup>	\$3,075,544	25	\$123,022	\$157,106,296	866	\$181,416	\$7,169,976	51	\$140,588	\$50,859,419	304	\$167,301	\$28,383,746	250	\$113,535	\$246,594,981	1,496	\$164,836
Completed Forgiveness of pre 3/1/2012 Forbearance <sup>2</sup>	\$47,072	2	\$23,536	\$5,314,239	89	\$59,711	\$10,023,091	154	\$65,085	\$7,792,956	108	\$72,157	\$8,705,338	207	\$42,055	\$31,882,696	560	\$56,933
Completed 2nd Lien Modification Forgiveness <sup>3</sup>	\$26,000	2	\$13,000	\$3,102,336	52	\$59,660	\$1,275,104	34	\$37,503	\$452,715	18	\$25,151	\$759,947	28	\$27,141	\$5,616,102	134	\$41,911
Completed 2nd Lien Extinguishments <sup>4</sup>	\$2,645,236	42	\$62,982	\$286,277,330	4,136	\$69,216	\$30,816,897	466	\$66,131	\$27,428,420	383	\$71,615	\$41,715,055	608	\$68,610	\$388,882,938	5,635	\$69,012
Short Sales Completed/ Deficiency Forgiven <sup>5</sup>				\$796,340,360	5,741	\$138,711	\$36,034,479	382	\$94,251	\$253,817,709	1,825	\$139,078	\$134,963,187	1,538	\$87,752	\$1,221,155,735	9,486	\$128,732
Deeds in Lieu Completed/ Deficiency Forgiven <sup>6</sup>													\$987,268	10	\$98,727	\$987,268	10	\$98,727
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) <sup>7</sup>				\$5,697,651	1,159	\$4,916	\$78,279	6	\$13,047	\$5,144,986	292	\$17,620	\$643,534	209	\$3,079	\$11,564,450	1,666	\$6,941
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>8</sup>							\$102,091	16	\$6,381	\$482,798	54	\$8,941	\$251,633	36	\$6,990	\$836,522	106	\$7,892
Forbearance for Unemployed Borrowers <sup>9</sup>																		
Deficiency Waivers <sup>10</sup>																		
Forgiveness of Principal Associated with a Property When No Foreclosure <sup>11</sup>							\$2,687,667	22	\$122,167							\$2,687,667	22	\$122,167
Cash Costs Paid by Servicer for Demolition of Property <sup>12</sup>													\$1,950	2	\$975	\$1,950	2	\$975
REO Properties Donated <sup>13</sup>										\$1,439,519	14	\$102,823				\$1,439,519	14	\$102,823
Refinances Completed - Estimated Consumer Relief <sup>14</sup>	\$562,359	10	\$56,236	\$13,655,606	309	\$44,193	\$5,602,830	207	\$27,067	\$11,382,136	292	\$38,980	\$20,858,989	464	\$44,955	\$52,061,921	1,282	\$40,610
<b>Total Consumer Relief</b>	<b>\$6,356,212</b>	<b>81</b>	<b>\$78,472</b>	<b>\$1,267,493,818</b>	<b>12,352</b>	<b>\$102,614</b>	<b>\$93,790,414</b>	<b>1,338</b>	<b>\$70,097</b>	<b>\$358,800,658</b>	<b>3,290</b>	<b>\$109,058</b>	<b>\$237,270,647</b>	<b>3,352</b>	<b>\$70,785</b>	<b>\$1,963,711,749</b>	<b>20,413</b>	<b>\$96,199</b>
<b>CONSUMER RELIEF - IN PROCESS</b>																		
1st Lien Modification Trials Offered/Approved <sup>15</sup>	\$1,286,725	5	\$257,345	\$245,168,592	1,313	\$186,724	\$6,404,047	50	\$128,081	\$72,185,437	504	\$143,225	\$42,838,671	389	\$110,125	\$367,883,472	2,261	\$162,708
1st Lien Modification Trials Started/In Process <sup>16</sup>	\$1,286,725	5	\$257,345	\$210,957,926	1,121	\$188,187	\$7,187,754	54	\$133,107	\$68,498,972	468	\$146,365	\$34,688,667	319	\$108,742	\$322,620,044	1,967	\$164,016
<b>TOTAL CONSUMER RELIEF - ALL SERVICERS</b>	<b>\$1,963,711,749</b>																	

**NOTES:**

\* Any differences in adding are due to rounding.

**DEFINITIONS:**

<sup>1</sup> Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).

<sup>2</sup> Completed Forgiveness of pre 3/1/2012 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.

<sup>3</sup> Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications. Chase amended its Schedule Y amounts from March 1, 2012 through Dec. 31, 2012 as a result of its decision to no longer seek credit for 478 previously submitted second lien loans. As a result, it reports a reduction in its program to date numbers of \$6.6 million.

<sup>4</sup> Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).

<sup>5</sup> Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.

<sup>6</sup> Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.

<sup>7</sup> Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.

<sup>8</sup> Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.

<sup>9</sup> Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.

<sup>10</sup> Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages and release of liens.

<sup>11</sup> Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property and release of liens in connection with a decision not to pursue foreclosure.

<sup>12</sup> Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.

<sup>13</sup> REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

<sup>14</sup> Refinances Completed represents eligible loans refinanced with reduced rates. The estimated benefit to borrowers from refinancing is the estimated annual benefit multiplied by 785, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVICERS		
	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction
Refinance Solicitations/Offer/Approvals*	\$277,635	17		\$294,413	804		\$198,944	423		\$272,162	384		\$225,870	1,295		\$247,209	2,923	
<b>Refinances Completed</b>	<b>\$293,599</b>	<b>10</b>	<b>2.44%</b>	<b>\$287,228</b>	<b>309</b>	<b>1.96%</b>	<b>\$198,161</b>	<b>207</b>	<b>1.74%</b>	<b>\$278,966</b>	<b>292</b>	<b>1.78%</b>	<b>\$228,156</b>	<b>464</b>	<b>2.51%</b>	<b>\$249,634</b>	<b>1,282</b>	<b>2.07%</b>

\* Refinance Solicitations/Offer/Approvals represents the first lien mortgages considered for refinancing where loan to value exceeds 80% and would not qualify for Servicer's generally available refinancing program as of 9/30/11. This includes mandatory solicitation borrowers under 9.a. of Exhibit D.

<sup>15</sup> 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.

<sup>16</sup> 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

# State Consumer Relief Information New Hampshire, Program to Date

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVICERS		
	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit
<b>CONSUMER RELIEF</b>																		
Completed 1st Lien Modification Forgiveness <sup>1</sup>	\$897,867	13	\$69,067	\$8,972,099	84	\$106,811	\$871,824	21	\$41,515	\$4,607,992	61	\$75,541	\$1,127,640	18	\$62,647	\$16,477,422	197	\$83,642
Completed Forgiveness of pre 3/1/2012 Forbearance <sup>2</sup>				\$250,769	3	\$83,590	\$1,363,486	25	\$54,539	\$545,789	18	\$30,322	\$194,468	8	\$24,308	\$2,354,512	54	\$43,602
Completed 2nd Lien Modification Forgiveness <sup>3</sup>	\$54,500	2	\$27,250	\$325,892	4	\$81,473	\$764,265	37	\$20,656	\$226,786	7	\$32,398	\$7,564	1	\$7,564	\$1,379,007	51	\$27,039
Completed 2nd Lien Extinguishments <sup>4</sup>	\$846,982	16	\$52,936	\$12,409,734	219	\$56,665	\$4,565,022	82	\$55,671	\$1,900,931	35	\$54,312	\$1,360,819	29	\$46,925	\$21,083,488	381	\$55,337
Short Sales Completed/ Deficiency Forgiven <sup>5</sup>	\$135,221	6	\$22,537	\$15,367,534	208	\$73,882	\$1,393,703	27	\$50,817	\$7,162,950	96	\$74,614	\$1,857,755	31	\$59,928	\$25,917,163	368	\$70,427
Deeds in Lieu Completed/ Deficiency Forgiven <sup>6</sup>													\$28,029	1	\$28,029	\$28,029	1	\$28,029
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) <sup>7</sup>				\$248,220	41	\$6,054				\$212,400	14	\$15,171	\$18,503	5	\$3,701	\$479,123	60	\$7,985
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>8</sup>										\$50,988	8	\$6,374	\$3,484	2	\$1,742	\$54,472	10	\$5,447
Forbearance for Unemployed Borrowers <sup>9</sup>																		
Deficiency Waivers <sup>10</sup>	\$1,890,316	29	\$65,183										\$1,601,974	34	\$47,117	\$3,492,290	63	\$55,433
Forgiveness of Principal Associated with a Property When No Foreclosure <sup>11</sup>							\$88,424	3	\$29,475							\$88,424	3	\$29,475
Cash Costs Paid by Servicer for Demolition of Property <sup>12</sup>																		
REO Properties Donated <sup>13</sup>																		
Refinances Completed - Estimated Consumer Relief <sup>14</sup>	\$671,953	12	\$55,996	\$3,390,449	85	\$39,888	\$2,399,363	71	\$33,794	\$935,658	22	\$42,530	\$3,531,098	63	\$56,049	\$10,928,520	253	\$43,196
<b>Total Consumer Relief</b>	<b>\$4,496,838</b>	<b>78</b>	<b>\$57,652</b>	<b>\$40,964,697</b>	<b>644</b>	<b>\$63,610</b>	<b>\$11,446,087</b>	<b>266</b>	<b>\$43,030</b>	<b>\$15,643,494</b>	<b>261</b>	<b>\$59,937</b>	<b>\$9,731,334</b>	<b>192</b>	<b>\$50,684</b>	<b>\$82,282,450</b>	<b>1,441</b>	<b>\$57,101</b>
<b>CONSUMER RELIEF - IN PROCESS</b>																		
1st Lien Modification Trials Offered/Approved <sup>15</sup>	\$173,564	2	\$86,782	\$12,047,550	119	\$101,240	\$784,244	20	\$39,212	\$7,326,605	85	\$86,195	\$1,852,888	26	\$71,265	\$22,184,851	252	\$88,035
1st Lien Modification Trials Started/In Process <sup>16</sup>	\$173,564	2	\$86,782	\$11,065,345	105	\$105,384	\$986,104	23	\$42,874	\$6,305,080	84	\$75,060	\$1,058,620	17	\$62,272	\$19,588,713	231	\$84,800
<b>TOTAL CONSUMER RELIEF - ALL SERVICERS</b>	<b>\$82,282,450</b>																	

NOTES:  
\* Any differences in adding are due to rounding.

**DEFINITIONS:**

- <sup>1</sup> Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- <sup>2</sup> Completed Forgiveness of pre 3/1/2012 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- <sup>3</sup> Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- <sup>4</sup> Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- <sup>5</sup> Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.
- <sup>6</sup> Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
- <sup>7</sup> Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- <sup>8</sup> Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- <sup>9</sup> Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- <sup>10</sup> Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages and release of liens.
- <sup>11</sup> Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property and release of liens in connection with a decision not to pursue foreclosure.
- <sup>12</sup> Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- <sup>13</sup> REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.
- <sup>14</sup> Refinances Completed represents eligible loans refinanced with reduced rates. The estimated benefit to borrowers from refinancing is the estimated annual benefit multiplied by 785, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.i.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVICERS		
	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction
Refinance Solicitations/Others/ Approvals*	\$250,013	15		\$242,666	138		\$196,460	127		\$230,041	26		\$235,204	122		\$226,319	428	
<b>Refinances Completed</b>	<b>\$271,226</b>	<b>12</b>	<b>2.63%</b>	<b>\$235,242</b>	<b>85</b>	<b>2.16%</b>	<b>\$193,047</b>	<b>71</b>	<b>2.23%</b>	<b>\$240,792</b>	<b>22</b>	<b>2.25%</b>	<b>\$241,217</b>	<b>63</b>	<b>2.96%</b>	<b>\$227,078</b>	<b>253</b>	<b>2.42%</b>

\* Refinance Solicitations/Others/Approvals represents the first lien mortgages considered for refinancing where loan to value exceeds 80% and would not qualify for Servicer's generally available refinancing program as of 9/30/11. This includes mandatory solicitation borrowers under 9.a. of Exhibit D.

<sup>15</sup> 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.

<sup>16</sup> 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

# State Consumer Relief Information New Jersey, Program to Date

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVICERS		
	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit
<b>CONSUMER RELIEF</b>																		
Completed 1st Lien Modification Forgiveness <sup>1</sup>	\$6,539,019	56	\$116,768	\$163,520,091	1,002	\$163,194	\$11,920,672	119	\$100,174	\$106,504,214	782	\$136,195	\$34,777,861	393	\$88,493	\$323,261,857	2,352	\$137,441
Completed Forgiveness of pre 3/1/2012 Forbearance <sup>2</sup>	\$264,203	4	\$66,051	\$12,117,384	158	\$76,692	\$8,581,792	150	\$57,212	\$12,435,276	167	\$74,463	\$8,943,622	252	\$35,491	\$42,342,277	731	\$57,924
Completed 2nd Lien Modification Forgiveness <sup>3</sup>	\$139,900	3	\$46,633	\$5,713,435	75	\$76,179	\$3,784,512	147	\$25,745	\$3,751,852	89	\$42,156	\$879,691	79	\$11,135	\$14,269,390	393	\$36,309
Completed 2nd Lien Extinguishments <sup>4</sup>	\$3,347,338	51	\$65,634	\$396,279,231	5,609	\$70,651	\$70,366,854	914	\$76,988	\$130,690,544	1,657	\$78,872	\$134,028,530	1,687	\$79,448	\$734,712,497	9,918	\$74,079
Short Sales Completed/Deficiency Forgiven <sup>5</sup>	\$10,606,724	64	\$165,730	\$215,812,140	1,769	\$121,997	\$10,101,966	98	\$103,081	\$108,204,326	791	\$136,794	\$75,942,874	821	\$92,500	\$420,668,030	3,543	\$118,732
Deeds in Lieu Completed/Deficiency Forgiven <sup>6</sup>							\$210,710	3	\$70,237				\$684,741	13	\$52,672	\$895,451	16	\$55,966
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) <sup>7</sup>				\$2,871,224	354	\$8,111	\$18,000	5	\$3,600	\$6,465,168	307	\$21,059	\$644,923	199	\$3,241	\$9,999,315	865	\$11,560
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>8</sup>							\$52,788	10	\$5,279	\$455,984	62	\$7,355	\$218,127	34	\$6,416	\$726,899	106	\$6,858
Forbearance for Unemployed Borrowers <sup>9</sup>																		
Deficiency Waivers <sup>10</sup>													\$7,093,830	106	\$66,923	\$7,093,830	106	\$66,923
Forgiveness of Principal Associated with a Property When No Foreclosure <sup>11</sup>							\$4,124,881	39	\$105,766							\$4,124,881	39	\$105,766
Cash Costs Paid by Servicer for Demolition of Property <sup>12</sup>																		
REO Properties Donated <sup>13</sup>										\$215,000	1	\$215,000	\$131,040	1	\$131,040	\$346,040	2	\$173,020
Refinances Completed - Estimated Consumer Relief <sup>14</sup>	\$2,399,515	29	\$82,742	\$17,102,028	351	\$48,724	\$7,606,446	165	\$46,100	\$9,347,604	171	\$54,664	\$37,996,555	896	\$42,407	\$74,452,148	1,612	\$46,186
<b>Total Consumer Relief</b>	<b>\$23,296,700</b>	<b>207</b>	<b>\$112,544</b>	<b>\$813,415,533</b>	<b>9,318</b>	<b>\$87,295</b>	<b>\$116,768,621</b>	<b>1,650</b>	<b>\$70,769</b>	<b>\$378,069,968</b>	<b>4,027</b>	<b>\$93,884</b>	<b>\$301,341,794</b>	<b>4,481</b>	<b>\$67,249</b>	<b>\$1,632,892,616</b>	<b>19,683</b>	<b>\$82,960</b>
<b>CONSUMER RELIEF - IN PROCESS</b>																		
1st Lien Modification Trials Offered/Approved <sup>15</sup>	\$909,369	9	\$113,671	\$254,220,493	1,537	\$165,400	\$8,473,985	84	\$100,881	\$151,163,452	1,117	\$135,330	\$65,084,691	686	\$94,876	\$479,851,990	3,433	\$139,776
1st Lien Modification Trials Started/In Process <sup>16</sup>	\$909,369	7	\$129,910	\$219,587,295	1,336	\$164,362	\$9,081,111	93	\$97,646	\$131,839,131	997	\$132,236	\$46,179,316	490	\$94,244	\$407,596,222	2,923	\$139,444
<b>TOTAL CONSUMER RELIEF - ALL SERVICERS</b>	<b>\$1,632,892,616</b>																	

**NOTES:**

\* Any differences in adding are due to rounding.

**DEFINITIONS:**

<sup>1</sup> Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).

<sup>2</sup> Completed Forgiveness of pre 3/1/2012 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.

<sup>3</sup> Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications. Chase amended its Schedule Y amounts from March 1, 2012 through Dec. 31, 2012 as a result of its decision to no longer seek credit for 478 previously submitted second lien loans. As a result, it reports a reduction in its program to date numbers of \$6.6 million.

<sup>4</sup> Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).

<sup>5</sup> Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.

<sup>6</sup> Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.

<sup>7</sup> Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.

<sup>8</sup> Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.

<sup>9</sup> Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.

<sup>10</sup> Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages and release of liens.

<sup>11</sup> Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property and release of liens in connection with a decision not to pursue foreclosure.

<sup>12</sup> Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.

<sup>13</sup> REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

<sup>14</sup> Refinances Completed represents eligible loans refinanced with reduced rates. The estimated benefit to borrowers from refinancing is the estimated annual benefit multiplied by 785, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/Offers/Approvals and Refinances Completed by each Servicer.

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVICERS		
	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction
Refinance Solicitations/Offers/Approvals*	\$373,803	54		\$299,642	841		\$281,650	322		\$323,263	213		\$250,375	2,173		\$270,829	3,603	
<b>Refinances Completed</b>	<b>\$435,552</b>	<b>29</b>	<b>2.42%</b>	<b>\$295,564</b>	<b>351</b>	<b>2.10%</b>	<b>\$253,128</b>	<b>165</b>	<b>2.32%</b>	<b>\$330,029</b>	<b>171</b>	<b>2.11%</b>	<b>\$247,805</b>	<b>896</b>	<b>2.18%</b>	<b>\$270,849</b>	<b>1,612</b>	<b>2.17%</b>

\* Refinance Solicitations/Offers/Approvals represents the first lien mortgages considered for refinancing where loan to value exceeds 80% and would not qualify for Servicer's generally available refinancing program as of 9/30/11. This includes mandatory solicitation borrowers under 9.a. of Exhibit D.

<sup>15</sup> 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.

<sup>16</sup> 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

# State Consumer Relief Information

## New Mexico, Program to Date

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVICERS		
	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit
<b>CONSUMER RELIEF</b>																		
Completed 1st Lien Modification Forgiveness <sup>1</sup>	\$154,500	2	\$77,250	\$6,836,386	102	\$67,023	\$749,918	14	\$53,566	\$1,578,039	39	\$40,463	\$1,633,002	46	\$35,500	\$10,951,845	203	\$53,950
Completed Forgiveness of pre 3/1/2012 Forbearance <sup>2</sup>				\$718,868	33	\$21,784	\$191,743	6	\$31,957	\$13,100	1	\$13,100	\$105,508	9	\$11,723	\$1,029,219	49	\$21,004
Completed 2nd Lien Modification Forgiveness <sup>3</sup>	\$47,000	2	\$23,500	\$18,428	1	\$18,428	\$325,586	21	\$15,504	\$9,335	1	\$9,335	\$13,804	4	\$3,451	\$414,153	29	\$14,281
Completed 2nd Lien Extinguishments <sup>4</sup>	\$818,110	14	\$58,436	\$25,961,554	577	\$44,994	\$4,122,247	77	\$53,536	\$2,856,736	48	\$59,515	\$3,566,971	97	\$36,773	\$37,325,618	813	\$45,911
Short Sales Completed/Deficiency Forgiven <sup>5</sup>	\$451,674	9	\$50,186	\$24,237,910	362	\$66,956	\$744,329	11	\$67,666	\$7,386,221	120	\$61,552	\$3,868,238	63	\$61,401	\$36,688,372	565	\$64,935
Deeds in Lieu Completed/Deficiency Forgiven <sup>6</sup>																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) <sup>7</sup>				\$800,683	91	\$8,799	\$15,000	1	\$15,000	\$583,000	31	\$18,806	\$26,050	9	\$2,894	\$1,424,733	132	\$10,793
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>8</sup>							\$9,325	1	\$9,325	\$10,400	2	\$5,200	\$13,000	1	\$13,000	\$32,725	4	\$8,181
Forbearance for Unemployed Borrowers <sup>9</sup>																		
Deficiency Waivers <sup>10</sup>																		
Forgiveness of Principal Associated with a Property When No Foreclosure <sup>11</sup>							\$84,326	3	\$28,109							\$84,326	3	\$28,109
Cash Costs Paid by Servicer for Demolition of Property <sup>12</sup>																		
REO Properties Donated <sup>13</sup>													\$32,661	1	\$32,661	\$32,661	1	\$32,661
Refinances Completed - Estimated Consumer Relief <sup>14</sup>	\$259,433	5	\$51,887	\$5,721,237	174	\$32,881	\$961,573	32	\$30,049	\$305,293	10	\$30,529	\$8,370,360	190	\$44,055	\$15,617,896	411	\$38,000
<b>Total Consumer Relief</b>	<b>\$1,730,717</b>	<b>32</b>	<b>\$54,085</b>	<b>\$64,295,066</b>	<b>1,340</b>	<b>\$47,981</b>	<b>\$7,204,047</b>	<b>166</b>	<b>\$43,398</b>	<b>\$12,742,124</b>	<b>252</b>	<b>\$50,564</b>	<b>\$17,629,594</b>	<b>420</b>	<b>\$41,975</b>	<b>\$103,601,548</b>	<b>2,210</b>	<b>\$46,879</b>
<b>CONSUMER RELIEF - IN PROCESS</b>																		
1st Lien Modification Trials Offered/Approved <sup>15</sup>				\$11,051,289	147	\$75,179	\$690,647	13	\$53,127	\$2,927,746	64	\$45,746	\$3,454,155	98	\$35,246	\$18,123,837	322	\$56,285
1st Lien Modification Trials Started/In Process <sup>16</sup>				\$10,045,908	137	\$73,328	\$694,081	13	\$53,391	\$2,438,799	58	\$42,048	\$1,994,471	48	\$41,551	\$15,173,259	256	\$59,271
<b>TOTAL CONSUMER RELIEF - ALL SERVICERS</b>	<b>\$103,601,548</b>																	

**NOTES:**

\* Any differences in adding are due to rounding.

**DEFINITIONS:**

<sup>1</sup> Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).

<sup>2</sup> Completed Forgiveness of pre 3/1/2012 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.

<sup>3</sup> Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications. Chase amended its Schedule Y amounts from March 1, 2012 through Dec. 31, 2012 as a result of its decision to no longer seek credit for 478 previously submitted second lien loans. As a result, it reports a reduction in its program to date numbers of \$6.6 million.

<sup>4</sup> Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).

<sup>5</sup> Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.

<sup>6</sup> Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.

<sup>7</sup> Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.

<sup>8</sup> Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.

<sup>9</sup> Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.

<sup>10</sup> Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages and release of liens.

<sup>11</sup> Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property and release of liens in connection with a decision not to pursue foreclosure.

<sup>12</sup> Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.

<sup>13</sup> REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

<sup>14</sup> Refinances Completed represents eligible loans refinanced with reduced rates. The estimated benefit to borrowers from refinancing is the estimated annual benefit multiplied by 785, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/Offers/Approvals and Refinances Completed by each Servicer.

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVICERS		
	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction
Refinance Solicitations/Offers/Approvals*	\$415,770	11		\$174,731	446		\$127,684	65		\$162,998	12		\$151,806	458		\$163,595	992	
<b>Refinances Completed</b>	<b>\$220,325</b>	<b>5</b>	<b>3.00%</b>	<b>\$193,024</b>	<b>174</b>	<b>2.17%</b>	<b>\$113,252</b>	<b>32</b>	<b>3.38%</b>	<b>\$149,580</b>	<b>10</b>	<b>2.60%</b>	<b>\$164,576</b>	<b>190</b>	<b>3.41%</b>	<b>\$172,937</b>	<b>411</b>	<b>2.80%</b>

\* Refinance Solicitations/Offers/Approvals represents the first lien mortgages considered for refinancing where loan to value exceeds 80% and would not qualify for Servicer's generally available refinancing program as of 9/30/11. This includes mandatory solicitation borrowers under 9.a. of Exhibit D.

<sup>15</sup> 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.

<sup>16</sup> 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

# State Consumer Relief Information New York, Program to Date

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVICERS		
	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit
<b>CONSUMER RELIEF</b>																		
Completed 1st Lien Modification Forgiveness <sup>1</sup>	\$2,817,742	29	\$97,164	\$207,032,692	1,247	\$166,025	\$13,009,971	158	\$82,342	\$150,391,258	1,270	\$118,418	\$32,226,779	303	\$106,359	\$405,478,442	3,007	\$134,845
Completed Forgiveness of pre 3/1/2012 Forbearance <sup>2</sup>				\$10,869,042	130	\$83,608	\$17,429,837	249	\$69,999	\$17,056,815	259	\$65,856	\$6,307,737	161	\$39,178	\$51,663,431	799	\$64,660
Completed 2nd Lien Modification Forgiveness <sup>3</sup>	\$223,200	7	\$31,886	\$13,760,944	136	\$101,183	\$14,537,366	370	\$39,383	\$6,311,858	149	\$42,361	\$1,157,608	46	\$25,165	\$35,990,976	708	\$50,835
Completed 2nd Lien Extinguishments <sup>4</sup>	\$6,379,615	86	\$74,182	\$531,308,330	6,544	\$81,190	\$194,796,208	1,920	\$101,431	\$207,046,038	2,233	\$92,721	\$92,551,327	1,006	\$91,999	\$1,032,081,518	11,789	\$87,546
Short Sales Completed/Deficiency Forgiven <sup>5</sup>	\$7,280,141	41	\$177,564	\$133,287,710	1,047	\$127,304	\$13,233,934	92	\$142,734	\$128,943,949	821	\$157,057	\$35,512,890	305	\$116,436	\$318,258,624	2,306	\$138,013
Deeds in Lieu Completed/Deficiency Forgiven <sup>6</sup>							\$572,739	6	\$95,456				\$602,264	5	\$120,453	\$1,175,003	11	\$106,818
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) <sup>7</sup>				\$2,723,738	237	\$11,493	\$54,299	7	\$7,757	\$7,769,648	347	\$22,391	\$181,500	57	\$3,184	\$10,729,185	648	\$16,557
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>8</sup>							\$45,188	5	\$9,038	\$383,142	49	\$7,819	\$205,485	13	\$15,807	\$633,815	67	\$9,460
Forbearance for Unemployed Borrowers <sup>9</sup>																		
Deficiency Waivers <sup>10</sup>													\$6,163,652	78	\$79,021	\$6,163,652	78	\$79,021
Forgiveness of Principal Associated with a Property When No Foreclosure <sup>11</sup>							\$4,247,026	104	\$40,837							\$4,247,026	104	\$40,837
Cash Costs Paid by Servicer for Demolition of Property <sup>12</sup>																		
REO Properties Donated <sup>13</sup>										\$160,000	1	\$160,000	\$160,417	2	\$80,209	\$320,417	3	\$106,806
Refinances Completed - Estimated Consumer Relief <sup>14</sup>	\$1,993,370	25	\$79,735	\$17,511,165	306	\$57,226	\$8,114,890	205	\$39,585	\$11,133,761	164	\$67,889	\$23,657,223	396	\$59,740	\$62,410,409	1,096	\$56,944
<b>Total Consumer Relief</b>	<b>\$18,694,067</b>	<b>188</b>	<b>\$99,437</b>	<b>\$916,493,621</b>	<b>9,647</b>	<b>\$95,003</b>	<b>\$266,041,458</b>	<b>3,116</b>	<b>\$85,379</b>	<b>\$529,196,469</b>	<b>5,293</b>	<b>\$99,980</b>	<b>\$198,726,882</b>	<b>2,372</b>	<b>\$83,780</b>	<b>\$1,929,152,498</b>	<b>20,616</b>	<b>\$93,575</b>
<b>CONSUMER RELIEF - IN PROCESS</b>																		
1st Lien Modification Trials Offered/Approved <sup>15</sup>	\$2,559,404	12	\$213,284	\$301,592,882	1,789	\$168,582	\$8,946,268	114	\$78,476	\$187,115,458	1,575	\$118,803	\$60,708,177	556	\$109,187	\$560,922,189	4,046	\$138,636
1st Lien Modification Trials Started/In Process <sup>16</sup>	\$2,559,404	12	\$213,284	\$268,573,918	1,594	\$168,491	\$10,647,508	135	\$78,870	\$173,003,363	1,463	\$118,252	\$38,812,859	364	\$106,629	\$493,597,052	3,568	\$138,340
<b>TOTAL CONSUMER RELIEF - ALL SERVICERS</b>	<b>\$1,929,152,498</b>																	

## NOTES:

\* Any differences in adding are due to rounding.

## DEFINITIONS:

<sup>1</sup> Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).

<sup>2</sup> Completed Forgiveness of pre 3/1/2012 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.

<sup>3</sup> Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications. Chase amended its Schedule Y amounts from March 1, 2012 through Dec. 31, 2012 as a result of its decision to no longer seek credit for 478 previously submitted second lien loans. As a result, it reports a reduction in its program to date numbers of \$6.6 million.

<sup>4</sup> Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).

<sup>5</sup> Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.

<sup>6</sup> Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.

<sup>7</sup> Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.

<sup>8</sup> Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.

<sup>9</sup> Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.

<sup>10</sup> Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages and release of liens.

<sup>11</sup> Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property and release of liens in connection with a decision not to pursue foreclosure.

<sup>12</sup> Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.

<sup>13</sup> REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

<sup>14</sup> Refinances Completed represents eligible loans refinanced with reduced rates. The estimated benefit to borrowers from refinancing is the estimated annual benefit multiplied by 785, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/Offers/Approvals and Refinances Completed by each Servicer.

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVICERS		
	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction
Refinance Solicitations/Offers/Approvals*	\$376,825	36		\$312,310	662		\$268,726	596		\$392,305	285		\$282,392	941		\$300,799	2,520	
<b>Refinances Completed</b>	<b>\$376,196</b>	<b>25</b>	<b>2.70%</b>	<b>\$318,338</b>	<b>306</b>	<b>2.29%</b>	<b>\$244,789</b>	<b>205</b>	<b>2.06%</b>	<b>\$398,537</b>	<b>164</b>	<b>2.17%</b>	<b>\$253,675</b>	<b>396</b>	<b>3.00%</b>	<b>\$294,538</b>	<b>1,096</b>	<b>2.46%</b>

\* Refinance Solicitations/Offers/Approvals represents the first lien mortgages considered for refinancing where loan to value exceeds 80% and would not qualify for Servicer's generally available refinancing program as of 9/30/11. This includes mandatory solicitation borrowers under 9.a. of Exhibit D.

<sup>15</sup> 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.

<sup>16</sup> 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

# State Consumer Relief Information North Carolina, Program to Date

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVICERS		
	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit
<b>CONSUMER RELIEF</b>																		
Completed 1st Lien Modification Forgiveness <sup>1</sup>	\$1,276,961	23	\$55,520	\$25,923,526	386	\$67,159	\$6,364,161	170	\$37,436	\$11,341,221	213	\$53,245	\$3,923,437	93	\$42,187	\$48,829,306	885	\$55,174
Completed Forgiveness of pre 3/1/2012 Forbearance <sup>2</sup>				\$1,585,586	68	\$23,317	\$2,443,048	94	\$25,990	\$186,333	9	\$20,704	\$689,730	35	\$19,707	\$4,904,697	206	\$23,809
Completed 2nd Lien Modification Forgiveness <sup>3</sup>	\$203,800	10	\$20,380	\$1,410,088	26	\$54,234	\$1,091,450	71	\$15,373	\$396,060	12	\$33,005	\$398,728	31	\$12,862	\$3,500,126	150	\$23,334
Completed 2nd Lien Extinguishments <sup>4</sup>	\$1,207,143	31	\$38,940	\$116,402,993	2,661	\$43,744	\$11,239,261	264	\$42,573	\$6,547,940	141	\$46,439	\$29,953,863	793	\$37,773	\$165,351,200	3,890	\$42,507
Short Sales Completed/Deficiency Forgiven <sup>5</sup>	\$1,928,611	27	\$71,430	\$81,719,370	1,148	\$71,184	\$4,071,265	56	\$71,930	\$32,825,989	429	\$76,517	\$25,202,017	352	\$71,597	\$145,747,252	2,012	\$72,439
Deeds in Lieu Completed/Deficiency Forgiven <sup>6</sup>							\$79,994	3	\$26,665				\$115,165	1	\$115,165	\$195,159	4	\$48,790
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) <sup>7</sup>				\$2,638,270	370	\$7,131				\$1,200,493	87	\$13,799	\$53,168	18	\$2,954	\$3,891,931	475	\$8,194
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>8</sup>							\$117,857	4	\$29,464	\$246,190	22	\$11,190	\$20,731	5	\$4,146	\$384,778	31	\$12,412
Forbearance for Unemployed Borrowers <sup>9</sup>																		
Deficiency Waivers <sup>10</sup>																		
Forgiveness of Principal Associated with a Property When No Foreclosure <sup>11</sup>							\$3,091,324	73	\$42,347							\$3,091,324	73	\$42,347
Cash Costs Paid by Servicer for Demolition of Property <sup>12</sup>																		
REO Properties Donated <sup>13</sup>										\$173,800	2	\$86,900	\$780,207	15	\$52,014	\$954,007	17	\$56,118
Refinances Completed - Estimated Consumer Relief <sup>14</sup>	\$1,242,318	19	\$65,385	\$26,333,032	875	\$30,095	\$6,157,563	175	\$35,186	\$1,182,739	27	\$43,805	\$29,368,721	1,004	\$29,252	\$64,284,372	2,100	\$30,612
<b>Total Consumer Relief</b>	<b>\$5,858,833</b>	<b>110</b>	<b>\$53,262</b>	<b>\$256,012,865</b>	<b>5,534</b>	<b>\$46,262</b>	<b>\$34,655,923</b>	<b>910</b>	<b>\$38,083</b>	<b>\$54,100,765</b>	<b>942</b>	<b>\$57,432</b>	<b>\$90,505,767</b>	<b>2,347</b>	<b>\$38,562</b>	<b>\$441,134,153</b>	<b>9,843</b>	<b>\$44,817</b>
<b>CONSUMER RELIEF - IN PROCESS</b>																		
1st Lien Modification Trials Offered/Approved <sup>15</sup>	\$1,124,615	10	\$112,462	\$40,604,686	614	\$66,131	\$4,909,528	140	\$35,068	\$21,367,506	454	\$47,065	\$10,419,415	239	\$43,596	\$78,425,750	1,457	\$53,827
1st Lien Modification Trials Started/In Process <sup>16</sup>	\$910,147	9	\$101,128	\$36,093,612	543	\$66,471	\$5,207,099	150	\$34,714	\$18,316,016	419	\$43,714	\$4,123,907	103	\$40,038	\$64,650,781	1,224	\$52,819
<b>TOTAL CONSUMER RELIEF - ALL SERVICERS</b>	<b>\$441,134,153</b>																	

**NOTES:**

\* Any differences in adding are due to rounding.

**DEFINITIONS:**

<sup>1</sup> Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).

<sup>2</sup> Completed Forgiveness of pre 3/1/2012 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.

<sup>3</sup> Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.

<sup>4</sup> Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).

<sup>5</sup> Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.

<sup>6</sup> Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.

<sup>7</sup> Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.

<sup>8</sup> Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.

<sup>9</sup> Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.

<sup>10</sup> Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages and release of liens.

<sup>11</sup> Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property and release of liens in connection with a decision not to pursue foreclosure.

<sup>12</sup> Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.

<sup>13</sup> REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

<sup>14</sup> Refinances Completed represents eligible loans refinanced with reduced rates. The estimated benefit to borrowers from refinancing is the estimated annual benefit multiplied by 785, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/Offers/Approvals and Refinances Completed by each Servicer.

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVICERS		
	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction
Refinance Solicitations/Offers/Approvals*	\$240,915	36		\$170,829	2,083		\$133,293	280		\$187,951	28		\$163,863	1,986		\$165,993	4,413	
<b>Refinances Completed</b>	<b>\$272,200</b>	<b>19</b>	<b>3.06%</b>	<b>\$179,988</b>	<b>875</b>	<b>2.13%</b>	<b>\$133,006</b>	<b>175</b>	<b>3.37%</b>	<b>\$190,453</b>	<b>27</b>	<b>2.93%</b>	<b>\$159,245</b>	<b>1,004</b>	<b>2.34%</b>	<b>\$167,125</b>	<b>2,100</b>	<b>2.33%</b>

\* Refinance Solicitations/Offers/Approvals represents the first lien mortgages considered for refinancing where loan to value exceeds 80% and would not qualify for Servicer's generally available refinancing program as of 9/30/11. This includes mandatory solicitation borrowers under 9.a. of Exhibit D.

<sup>15</sup> 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.

<sup>16</sup> 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

# State Consumer Relief Information

## North Dakota, Program to Date

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVICERS		
	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit
<b>CONSUMER RELIEF</b>																		
Completed 1st Lien Modification Forgiveness <sup>1</sup>				\$27,387	1	\$27,387	\$57,545	1	\$57,545	\$6,680	1	\$6,680				\$91,612	3	\$30,537
Completed Forgiveness of pre 3/1/2012 Forbearance <sup>2</sup>																		
Completed 2nd Lien Modification Forgiveness <sup>3</sup>																		
Completed 2nd Lien Extinguishments <sup>4</sup>	\$16,786	1	\$16,786	\$333,209	10	\$33,321	\$15,973	1	\$15,973	\$47,449	2	\$23,725	\$194,379	6	\$32,396	\$607,796	20	\$30,390
Short Sales Completed/ Deficiency Forgiven <sup>5</sup>	\$54,157	2	\$27,079	\$547,825	14	\$39,130				\$209,160	6	\$34,860	\$379,179	9	\$42,131	\$1,190,321	31	\$38,397
Deeds in Lieu Completed/ Deficiency Forgiven <sup>6</sup>																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) <sup>7</sup>				\$22,738	4	\$5,684				\$32,000	2	\$16,000				\$54,738	6	\$9,123
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>8</sup>																		
Forbearance for Unemployed Borrowers <sup>9</sup>																		
Deficiency Waivers <sup>10</sup>																		
Forgiveness of Principal Associated with a Property When No Foreclosure <sup>11</sup>																		
Cash Costs Paid by Servicer for Demolition of Property <sup>12</sup>																		
REO Properties Donated <sup>13</sup>																		
Refinances Completed - Estimated Consumer Relief <sup>14</sup>													\$772,592	12	\$64,383	\$772,592	12	\$64,383
<b>Total Consumer Relief</b>	<b>\$70,943</b>	<b>3</b>	<b>\$23,648</b>	<b>\$931,159</b>	<b>29</b>	<b>\$32,109</b>	<b>\$73,518</b>	<b>2</b>	<b>\$36,759</b>	<b>\$295,289</b>	<b>11</b>	<b>\$26,844</b>	<b>\$1,346,150</b>	<b>27</b>	<b>\$49,857</b>	<b>\$2,717,059</b>	<b>72</b>	<b>\$37,737</b>
<b>CONSUMER RELIEF - IN PROCESS</b>																		
1st Lien Modification Trials Offered/Approved <sup>15</sup>				\$124,197	2	\$62,098	\$56,545	1	\$56,545	\$6,680	1	\$6,680	\$-	0	\$-	\$187,422	4	\$46,856
1st Lien Modification Trials Started/In Process <sup>16</sup>				\$124,197	2	\$62,098	\$56,545	1	\$56,545	\$6,680	1	\$6,680	\$-	0	\$-	\$187,422	4	\$46,856
<b>TOTAL CONSUMER RELIEF - ALL SERVICERS</b>	<b>\$2,717,059</b>																	

**NOTES:**  
 \* Any differences in adding are due to rounding.

**DEFINITIONS:**

- <sup>1</sup> Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- <sup>2</sup> Completed Forgiveness of pre 3/1/2012 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- <sup>3</sup> Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- <sup>4</sup> Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- <sup>5</sup> Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.
- <sup>6</sup> Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
- <sup>7</sup> Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- <sup>8</sup> Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- <sup>9</sup> Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- <sup>10</sup> Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages and release of liens.
- <sup>11</sup> Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property and release of liens in connection with a decision not to pursue foreclosure.
- <sup>12</sup> Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- <sup>13</sup> REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.
- <sup>14</sup> Refinances Completed represents eligible loans refinanced with reduced rates. The estimated benefit to borrowers from refinancing is the estimated annual benefit multiplied by 785, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVICERS		
	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction
Refinance Solicitations/Offers/ Approvals*	\$22,601	1											\$129,483	29		\$125,920	30	
<b>Refinances Completed</b>													\$170,158	12	4.82%	\$170,158	12	4.82%

\* Refinance Solicitations/Offers/Approvals represents the first lien mortgages considered for refinancing where loan to value exceeds 80% and would not qualify for Servicer's generally available refinancing program as of 9/30/11. This includes mandatory solicitation borrowers under 9.a. of Exhibit D.

<sup>15</sup> 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.

<sup>16</sup> 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.



# State Consumer Relief Information

## Ohio, Program to Date

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVICERS		
	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit
<b>CONSUMER RELIEF</b>																		
Completed 1st Lien Modification Forgiveness <sup>1</sup>	\$1,554,907	30	\$51,830	\$24,976,931	325	\$76,852	\$8,150,006	202	\$40,347	\$19,620,248	380	\$51,632	\$4,448,186	90	\$49,424	\$58,750,278	1,027	\$57,206
Completed Forgiveness of pre 3/1/2012 Forbearance <sup>2</sup>	\$294,406	3	\$98,135	\$304,856	16	\$19,053	\$3,526,049	148	\$23,825	\$867,218	38	\$22,822	\$693,467	31	\$22,370	\$5,685,996	236	\$24,093
Completed 2nd Lien Modification Forgiveness <sup>3</sup>	\$159,800	7	\$22,829	\$503,234	11	\$45,749	\$1,256,977	72	\$17,590	\$98,723	9	\$10,969				\$2,018,734	99	\$20,391
Completed 2nd Lien Extinguishments <sup>4</sup>	\$2,079,076	53	\$39,228	\$35,471,588	1,151	\$30,818	\$10,323,948	283	\$36,480	\$29,595,328	1,009	\$29,331	\$5,343,058	214	\$24,968	\$82,812,998	2,710	\$30,558
Short Sales Completed/ Deficiency Forgiven <sup>5</sup>	\$2,871,266	53	\$54,175	\$58,160,823	948	\$61,351	\$4,617,605	81	\$57,320	\$35,156,979	631	\$55,716	\$5,323,792	111	\$47,962	\$106,130,465	1,824	\$58,186
Deeds in Lieu Completed/ Deficiency Forgiven <sup>6</sup>							\$107,469	5	\$21,494				\$32,654	3	\$10,885	\$140,123	8	\$17,515
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) <sup>7</sup>				\$1,886,509	308	\$6,125	\$5,000	1	\$5,000	\$2,348,836	195	\$12,045	\$30,000	10	\$3,000	\$4,270,345	514	\$8,308
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>8</sup>							\$5,500	2	\$2,750	\$180,776	23	\$7,860	\$59,334	4	\$14,834	\$245,610	29	\$8,469
Forbearance for Unemployed Borrowers <sup>9</sup>																		
Deficiency Waivers <sup>10</sup>													\$5,606,831	232	\$24,167	\$5,606,831	232	\$24,167
Forgiveness of Principal Associated with a Property When No Foreclosure <sup>11</sup>							\$39,312,782	610	\$64,447							\$39,312,782	610	\$64,447
Cash Costs Paid by Servicer for Demolition of Property <sup>12</sup>																		
REO Properties Donated <sup>13</sup>										\$479,500	16	\$29,969	\$776,871	16	\$48,554	\$1,256,371	32	\$39,262
Refinances Completed - Estimated Consumer Relief <sup>14</sup>	\$633,228	24	\$26,384	\$4,047,695	183	\$22,119	\$31,579,582	1,291	\$24,461	\$10,193,010	401	\$25,419	\$30,596,490	822	\$37,222	\$77,050,005	2,721	\$28,317
<b>Total Consumer Relief</b>	<b>\$7,592,683</b>	<b>170</b>	<b>\$44,663</b>	<b>\$125,351,636</b>	<b>2,942</b>	<b>\$42,608</b>	<b>\$98,884,918</b>	<b>2,695</b>	<b>\$36,692</b>	<b>\$98,540,618</b>	<b>2,702</b>	<b>\$36,470</b>	<b>\$52,910,683</b>	<b>1,533</b>	<b>\$34,514</b>	<b>\$383,280,538</b>	<b>10,042</b>	<b>\$38,168</b>
<b>CONSUMER RELIEF - IN PROCESS</b>																		
1st Lien Modification Trials Offered/Approved <sup>15</sup>	\$769,647	8	\$96,206	\$41,665,109	522	\$79,818	\$6,895,220	170	\$40,560	\$34,021,789	687	\$49,522	\$11,499,164	232	\$49,565	\$94,850,929	1,619	\$58,586
1st Lien Modification Trials Started/In Process <sup>16</sup>	\$719,712	7	\$102,816	\$33,806,219	437	\$77,360	\$8,004,972	192	\$41,693	\$30,096,567	640	\$47,026	\$5,769,863	120	\$48,082	\$78,397,333	1,396	\$56,159
<b>TOTAL CONSUMER RELIEF - ALL SERVICERS</b>	<b>\$383,280,538</b>																	

**NOTES:**  
 \* Any differences in adding are due to rounding.

**DEFINITIONS:**

- <sup>1</sup> Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- <sup>2</sup> Completed Forgiveness of pre 3/1/2012 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- <sup>3</sup> Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications. Chase amended its Schedule Y amounts from March 1, 2012 through Dec. 31, 2012 as a result of its decision to no longer seek credit for 478 previously submitted second lien loans. As a result, it reports a reduction in its program to date numbers of \$6.6 million.
- <sup>4</sup> Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- <sup>5</sup> Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.
- <sup>6</sup> Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
- <sup>7</sup> Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- <sup>8</sup> Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- <sup>9</sup> Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- <sup>10</sup> Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages and release of liens.
- <sup>11</sup> Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property and release of liens in connection with a decision not to pursue foreclosure.
- <sup>12</sup> Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- <sup>13</sup> REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.
- <sup>14</sup> Refinances Completed represents eligible loans refinanced with reduced rates. The estimated benefit to borrowers from refinancing is the estimated annual benefit multiplied by 785, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVICERS		
	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction
Refinance Solicitations/Others/Approvals*	\$129,611	39		\$166,649	380		\$110,281	2,289		\$106,717	465		\$122,921	1,810		\$118,990	4,983	
<b>Refinances Completed</b>	<b>\$107,041</b>	<b>24</b>	<b>3.14%</b>	<b>\$173,929</b>	<b>183</b>	<b>1.62%</b>	<b>\$114,985</b>	<b>1,291</b>	<b>2.71%</b>	<b>\$106,516</b>	<b>401</b>	<b>3.04%</b>	<b>\$130,985</b>	<b>822</b>	<b>3.62%</b>	<b>\$122,465</b>	<b>2,721</b>	<b>2.95%</b>

\* Refinance Solicitations/Others/Approvals represents the first lien mortgages considered for refinancing where loan to value exceeds 80% and would not qualify for Servicer's generally available refinancing program as of 9/30/11. This includes mandatory solicitation borrowers under 9.a. of Exhibit D.

<sup>15</sup> 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.

<sup>16</sup> 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

# State Consumer Relief Information

## Oregon, Program to Date

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVICERS		
	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit
<b>CONSUMER RELIEF</b>																		
Completed 1st Lien Modification Forgiveness <sup>1</sup>	\$634,400	9	\$70,489	\$19,126,695	187	\$102,282	\$2,168,411	37	\$58,606	\$18,219,175	190	\$95,890	\$8,490,948	118	\$71,957	\$48,639,629	541	\$89,907
Completed Forgiveness of pre 3/1/2012 Forbearance <sup>2</sup>				\$1,818,257	32	\$56,821	\$2,116,139	45	\$47,025	\$969,043	16	\$60,565	\$2,089,194	52	\$40,177	\$6,992,633	145	\$48,225
Completed 2nd Lien Modification Forgiveness <sup>3</sup>	\$9,400	1	\$9,400	\$1,673,386	25	\$66,935	\$1,843,223	63	\$29,258	\$1,146,296	23	\$49,839	\$591,219	17	\$34,778	\$5,263,524	129	\$40,803
Completed 2nd Lien Extinguishments <sup>4</sup>	\$1,919,419	27	\$71,090	\$90,725,586	1,512	\$60,004	\$20,186,189	290	\$69,608	\$17,403,425	252	\$69,061	\$19,726,247	300	\$65,754	\$149,960,866	2,381	\$62,982
Short Sales Completed/Deficiency Forgiven <sup>5</sup>				\$114,566,171	1,328	\$86,270	\$5,135,311	96	\$53,493	\$53,988,391	604	\$89,385	\$34,883,073	443	\$78,743	\$208,572,946	2,471	\$84,408
Deeds in Lieu Completed/Deficiency Forgiven <sup>6</sup>													\$341,016	5	\$68,203	\$341,016	5	\$68,203
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) <sup>7</sup>				\$1,974,944	334	\$5,913	\$11,000	4	\$2,750	\$1,746,020	120	\$14,550	\$246,792	78	\$3,164	\$3,978,756	536	\$7,423
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>8</sup>							\$11,500	2	\$5,750	\$172,280	25	\$6,891	\$64,215	14	\$4,587	\$247,995	41	\$6,049
Forbearance for Unemployed Borrowers <sup>9</sup>																		
Deficiency Waivers <sup>10</sup>																		
Forgiveness of Principal Associated with a Property When No Foreclosure <sup>11</sup>							\$328,554	5	\$65,711							\$328,554	5	\$65,711
Cash Costs Paid by Servicer for Demolition of Property <sup>12</sup>													\$450	1	\$450	\$450	1	\$450
REO Properties Donated <sup>13</sup>										\$160,920	1	\$160,920				\$160,920	1	\$160,920
Refinances Completed - Estimated Consumer Relief <sup>14</sup>	\$351,887	9	\$39,099	\$15,176,861	382	\$39,730	\$4,724,398	135	\$34,996	\$6,708,692	127	\$52,824	\$15,260,231	275	\$55,492	\$42,222,068	928	\$45,498
<b>Total Consumer Relief</b>	<b>\$2,915,107</b>	<b>46</b>	<b>\$63,372</b>	<b>\$245,061,900</b>	<b>3,800</b>	<b>\$64,490</b>	<b>\$36,524,725</b>	<b>677</b>	<b>\$53,951</b>	<b>\$100,514,242</b>	<b>1,358</b>	<b>\$74,016</b>	<b>\$81,693,385</b>	<b>1,303</b>	<b>\$62,696</b>	<b>\$466,709,358</b>	<b>7,184</b>	<b>\$64,965</b>
<b>CONSUMER RELIEF - IN PROCESS</b>																		
1st Lien Modification Trials Offered/Approved <sup>15</sup>	\$191,342	2	\$95,671	\$30,429,127	300	\$101,430	\$1,658,403	25	\$66,336	\$28,992,404	288	\$100,668	\$16,225,952	211	\$76,900	\$77,497,228	826	\$93,822
1st Lien Modification Trials Started/In Process <sup>16</sup>	\$191,342	2	\$95,671	\$26,147,135	255	\$102,538	\$1,971,898	31	\$63,610	\$25,088,748	260	\$96,495	\$9,881,047	126	\$78,421	\$63,280,170	674	\$93,887
<b>TOTAL CONSUMER RELIEF - ALL SERVICERS</b>	<b>\$466,709,358</b>																	

**NOTES:**  
 \* Any differences in adding are due to rounding.

**DEFINITIONS:**

- <sup>1</sup> Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- <sup>2</sup> Completed Forgiveness of pre 3/1/2012 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- <sup>3</sup> Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications. Chase amended its Schedule Y amounts from March 1, 2012 through Dec. 31, 2012 as a result of its decision to no longer seek credit for 478 previously submitted second lien loans. As a result, it reports a reduction in its program to date numbers of \$6.6 million.
- <sup>4</sup> Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- <sup>5</sup> Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.
- <sup>6</sup> Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
- <sup>7</sup> Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- <sup>8</sup> Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- <sup>9</sup> Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- <sup>10</sup> Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages and release of liens.
- <sup>11</sup> Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property and release of liens in connection with a decision not to pursue foreclosure.
- <sup>12</sup> Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- <sup>13</sup> REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.
- <sup>14</sup> Refinances Completed represents eligible loans refinanced with reduced rates. The estimated benefit to borrowers from refinancing is the estimated annual benefit multiplied by 785, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/Offers/Approvals and Refinances Completed by each Servicer.

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVICERS		
	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction
Refinance Solicitations/Offers/Approvals*	\$284,435	22		\$260,712	730		\$218,706	282		\$340,263	153		\$249,204	623		\$257,219	1,810	
<b>Refinances Completed</b>	<b>\$238,312</b>	<b>9</b>	<b>2.09%</b>	<b>\$256,911</b>	<b>382</b>	<b>1.97%</b>	<b>\$196,389</b>	<b>135</b>	<b>2.27%</b>	<b>\$350,480</b>	<b>127</b>	<b>1.92%</b>	<b>\$257,055</b>	<b>275</b>	<b>2.75%</b>	<b>\$260,774</b>	<b>928</b>	<b>2.22%</b>

\* Refinance Solicitations/Offers/Approvals represents the first lien mortgages considered for refinancing where loan to value exceeds 80% and would not qualify for Servicer's generally available refinancing program as of 9/30/11. This includes mandatory solicitation borrowers under 9.a. of Exhibit D.

<sup>15</sup> 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.

<sup>16</sup> 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

# State Consumer Relief Information

## Pennsylvania, Program to Date

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVICERS		
	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit
<b>CONSUMER RELIEF</b>																		
Completed 1st Lien Modification Forgiveness <sup>1</sup>	\$1,049,000	25	\$41,960	\$29,005,939	357	\$81,249	\$5,886,540	139	\$42,349	\$25,589,456	437	\$58,557	\$8,819,212	161	\$54,778	\$70,350,147	1,119	\$62,869
Completed Forgiveness of pre 3/1/2012 Forbearance <sup>2</sup>	\$117,000	2	\$58,500	\$1,289,938	29	\$44,481	\$3,256,872	102	\$31,930	\$594,366	19	\$31,282	\$1,350,889	59	\$22,896	\$6,609,065	211	\$31,323
Completed 2nd Lien Modification Forgiveness <sup>3</sup>	\$280,400	10	\$28,040	\$653,228	16	\$40,827	\$2,382,373	129	\$18,399	\$531,266	16	\$33,204	\$524,633	43	\$12,201	\$4,371,900	214	\$20,429
Completed 2nd Lien Extinguishments <sup>4</sup>	\$3,711,690	65	\$57,103	\$88,654,567	2,043	\$43,394	\$18,818,225	345	\$54,546	\$16,677,907	339	\$49,197	\$30,610,571	749	\$40,869	\$158,472,960	3,541	\$44,754
Short Sales Completed/Deficiency Forgiven <sup>5</sup>	\$1,193,739	22	\$54,261	\$47,405,589	698	\$67,916	\$3,124,042	54	\$57,853	\$26,169,935	419	\$62,458	\$22,530,010	361	\$62,410	\$100,423,315	1,554	\$64,622
Deeds in Lieu Completed/Deficiency Forgiven <sup>6</sup>							\$32,764	2	\$16,382				\$76,334	3	\$25,445	\$109,098	5	\$21,820
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) <sup>7</sup>				\$1,513,249	186	\$8,136	\$33,130	5	\$6,626	\$1,648,856	124	\$13,297	\$110,000	33	\$3,333	\$3,305,235	348	\$9,498
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>8</sup>							\$8,500	1	\$8,500	\$95,864	17	\$5,639	\$69,535	12	\$5,795	\$173,899	30	\$5,797
Forbearance for Unemployed Borrowers <sup>9</sup>																		
Deficiency Waivers <sup>10</sup>	\$7,262,126	158	\$45,963										\$15,907,939	350	\$45,451	\$23,170,065	508	\$45,610
Forgiveness of Principal Associated with a Property When No Foreclosure <sup>11</sup>							\$8,448,028	191	\$44,055							\$8,448,028	191	\$44,231
Cash Costs Paid by Servicer for Demolition of Property <sup>12</sup>																		
REO Properties Donated <sup>13</sup>										\$227,500	3	\$75,833	\$236,366	7	\$33,767	\$463,866	10	\$46,387
Refinances Completed - Estimated Consumer Relief <sup>14</sup>	\$883,657	16	\$55,229	\$8,314,667	226	\$36,791	\$12,755,851	418	\$30,516	\$1,798,251	41	\$43,860	\$38,633,384	986	\$39,182	\$62,385,811	1,687	\$36,980
<b>Total Consumer Relief</b>	<b>\$14,497,613</b>	<b>298</b>	<b>\$48,650</b>	<b>\$176,837,177</b>	<b>3,555</b>	<b>\$49,743</b>	<b>\$54,746,325</b>	<b>1,386</b>	<b>\$39,500</b>	<b>\$73,333,401</b>	<b>1,415</b>	<b>\$51,826</b>	<b>\$118,868,873</b>	<b>2,764</b>	<b>\$43,006</b>	<b>\$438,283,390</b>	<b>9,418</b>	<b>\$46,537</b>
<b>CONSUMER RELIEF - IN PROCESS</b>																		
1st Lien Modification Trials Offered/Approved <sup>15</sup>	\$455,903	5	\$91,181	\$47,700,922	563	\$84,726	\$5,094,364	116	\$43,917	\$37,473,692	640	\$58,553	\$22,252,088	398	\$55,910	\$112,976,969	1,722	\$65,608
1st Lien Modification Trials Started/In Process <sup>16</sup>	\$455,903	5	\$91,181	\$40,924,554	491	\$83,349	\$5,686,969	130	\$43,746	\$33,188,822	584	\$56,830	\$11,505,667	203	\$56,678	\$91,761,915	1,413	\$64,941
<b>TOTAL CONSUMER RELIEF - ALL SERVICERS</b>	<b>\$438,283,390</b>																	

**NOTES:**

\* Any differences in adding are due to rounding.

**DEFINITIONS:**

<sup>1</sup> Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).

<sup>2</sup> Completed Forgiveness of pre 3/1/2012 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.

<sup>3</sup> Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications. Chase amended its Schedule Y amounts from March 1, 2012 through Dec. 31, 2012 as a result of its decision to no longer seek credit for 478 previously submitted second lien loans. As a result, it reports a reduction in its program to date numbers of \$6.6 million.

<sup>4</sup> Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).

<sup>5</sup> Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.

<sup>6</sup> Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.

<sup>7</sup> Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.

<sup>8</sup> Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.

<sup>9</sup> Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.

<sup>10</sup> Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages and release of liens.

<sup>11</sup> Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property and release of liens in connection with a decision not to pursue foreclosure.

<sup>12</sup> Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.

<sup>13</sup> REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

<sup>14</sup> Refinances Completed represents eligible loans refinanced with reduced rates. The estimated benefit to borrowers from refinancing is the estimated annual benefit multiplied by 785, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.i.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/Offers/Approvals and Refinances Completed by each Servicer.

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVICERS		
	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction
Refinance Solicitations/Offers/Approvals*	\$197,403	28		\$207,293	544		\$135,574	751		\$141,519	44		\$154,268	2,323		\$158,456	3,690	
<b>Refinances Completed</b>	<b>\$211,276</b>	<b>16</b>	<b>3.33%</b>	<b>\$229,740</b>	<b>226</b>	<b>2.04%</b>	<b>\$138,343</b>	<b>418</b>	<b>2.81%</b>	<b>\$144,747</b>	<b>41</b>	<b>3.86%</b>	<b>\$162,584</b>	<b>986</b>	<b>3.07%</b>	<b>\$165,603</b>	<b>1,687</b>	<b>2.84%</b>

\* Refinance Solicitations/Offers/Approvals represents the first lien mortgages considered for refinancing where loan to value exceeds 80% and would not qualify for Servicer's generally available refinancing program as of 9/30/11. This includes mandatory solicitation borrowers under 9.a. of Exhibit D.

<sup>15</sup> 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.

<sup>16</sup> 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

# State Consumer Relief Information

## Rhode Island, Program to Date

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVICERS		
	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit
<b>CONSUMER RELIEF</b>																		
Completed 1st Lien Modification Forgiveness <sup>1</sup>	\$585,072	5	\$117,014	\$32,210,554	237	\$135,910	\$1,712,578	18	\$95,143	\$8,278,255	80	\$103,478	\$1,514,429	23	\$65,845	\$44,300,888	363	\$122,041
Completed Forgiveness of pre 3/1/2012 Forbearance <sup>2</sup>				\$6,702,818	108	\$62,063	\$1,215,376	22	\$55,244	\$3,237,855	53	\$61,092	\$590,108	17	\$34,712	\$11,746,157	200	\$58,731
Completed 2nd Lien Modification Forgiveness <sup>3</sup>				\$314,718	7	\$44,960	\$423,268	25	\$16,931	\$202,751	5	\$40,550	\$22,823	2	\$11,411	\$963,560	39	\$24,707
Completed 2nd Lien Extinguishments <sup>4</sup>	\$437,790	6	\$72,965	\$20,923,919	423	\$49,466	\$3,647,925	71	\$51,379	\$2,577,396	58	\$44,438	\$1,118,369	21	\$53,256	\$28,705,399	579	\$49,578
Short Sales Completed/Deficiency Forgiven <sup>5</sup>	\$310,330	5	\$62,066	\$29,280,909	269	\$108,851	\$1,463,911	29	\$50,480	\$14,917,056	128	\$116,540	\$3,200,959	34	\$94,146	\$49,173,165	465	\$105,749
Deeds in Lieu Completed/Deficiency Forgiven <sup>6</sup>																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) <sup>7</sup>				\$343,699	60	\$5,728				\$662,916	39	\$16,998	\$21,000	7	\$3,000	\$1,027,615	106	\$9,694
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>8</sup>										\$34,700	7	\$4,957	\$13,017	2	\$6,509	\$47,717	9	\$5,302
Forbearance for Unemployed Borrowers <sup>9</sup>																		
Deficiency Waivers <sup>10</sup>	\$2,866,195	25	\$114,648										\$1,230,520	18	\$68,362	\$4,096,715	43	\$95,272
Forgiveness of Principal Associated with a Property When No Foreclosure <sup>11</sup>							\$25,326	1	\$25,326							\$25,326	1	\$25,326
Cash Costs Paid by Servicer for Demolition of Property <sup>12</sup>																		
REO Properties Donated <sup>13</sup>										\$115,000	1	\$115,000	\$140,585	1	\$140,585	\$255,585	2	\$127,793
Refinances Completed - Estimated Consumer Relief <sup>14</sup>	\$202,508	2	\$101,254	\$8,154,701	220	\$37,067	\$841,407	22	\$38,246	\$1,269,458	29	\$43,774	\$2,775,953	44	\$63,090	\$13,244,026	317	\$41,779
<b>Total Consumer Relief</b>	<b>\$4,401,895</b>	<b>43</b>	<b>\$102,370</b>	<b>\$97,931,318</b>	<b>1,324</b>	<b>\$73,966</b>	<b>\$9,329,791</b>	<b>188</b>	<b>\$49,627</b>	<b>\$31,295,387</b>	<b>400</b>	<b>\$78,238</b>	<b>\$10,627,763</b>	<b>169</b>	<b>\$62,886</b>	<b>\$153,586,153</b>	<b>2,124</b>	<b>\$72,310</b>
<b>CONSUMER RELIEF - IN PROCESS</b>																		
1st Lien Modification Trials Offered/Approved <sup>15</sup>	\$365,469	3	\$121,823	\$43,884,785	326	\$134,616	\$1,558,836	18	\$86,602	\$11,444,550	114	\$100,391	\$3,358,376	42	\$79,961	\$60,612,016	503	\$120,501
1st Lien Modification Trials Started/In Process <sup>16</sup>	\$365,469	3	\$121,823	\$4,102,610	300	\$136,754	\$1,558,496	18	\$86,583	\$10,855,346	111	\$97,796	\$1,381,693	20	\$69,085	\$55,187,108	452	\$122,095
<b>TOTAL CONSUMER RELIEF - ALL SERVICERS</b>	<b>\$153,586,153</b>																	

**NOTES:**

\* Any differences in adding are due to rounding.

**DEFINITIONS:**

<sup>1</sup> Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).

<sup>2</sup> Completed Forgiveness of pre 3/1/2012 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.

<sup>3</sup> Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.

<sup>4</sup> Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).

<sup>5</sup> Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.

<sup>6</sup> Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.

<sup>7</sup> Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.

<sup>8</sup> Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.

<sup>9</sup> Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.

<sup>10</sup> Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages and release of liens.

<sup>11</sup> Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property and release of liens in connection with a decision not to pursue foreclosure.

<sup>12</sup> Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.

<sup>13</sup> REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

<sup>14</sup> Refinances Completed represents eligible loans refinanced with reduced rates. The estimated benefit to borrowers from refinancing is the estimated annual benefit multiplied by 785, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/Offers/Approvals and Refinances Completed by each Servicer.

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVICERS		
	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction
Refinance Solicitations/Offers/Approvals*	\$383,876	4		\$228,833	427		\$225,740	47		\$276,520	31		\$245,935	107		\$234,974	616	
<b>Refinances Completed</b>	<b>\$546,550</b>	<b>2</b>	<b>2.36%</b>	<b>\$230,336</b>	<b>220</b>	<b>2.05%</b>	<b>\$226,608</b>	<b>22</b>	<b>2.15%</b>	<b>\$280,219</b>	<b>29</b>	<b>1.99%</b>	<b>\$254,333</b>	<b>44</b>	<b>3.16%</b>	<b>\$239,967</b>	<b>317</b>	<b>2.22%</b>

\* Refinance Solicitations/Offers/Approvals represents the first lien mortgages considered for refinancing where loan to value exceeds 80% and would not qualify for Servicer's generally available refinancing program as of 9/30/11. This includes mandatory solicitation borrowers under 9.a. of Exhibit D.

<sup>15</sup> 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.

<sup>16</sup> 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

# State Consumer Relief Information South Carolina, Program to Date

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVICERS		
	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit
<b>CONSUMER RELIEF</b>																		
Completed 1st Lien Modification Forgiveness <sup>1</sup>	\$580,670	16	\$36,292	\$10,856,587	133	\$81,628	\$3,875,506	97	\$39,954	\$9,909,975	129	\$76,822	\$3,819,813	80	\$47,748	\$29,042,551	455	\$63,830
Completed Forgiveness of pre 3/1/2012 Forbearance <sup>2</sup>				\$946,780	28	\$33,814	\$1,302,741	48	\$27,140	\$287,854	9	\$31,984	\$634,768	25	\$25,391	\$3,172,143	110	\$28,838
Completed 2nd Lien Modification Forgiveness <sup>3</sup>	\$114,600	3	\$38,200	\$733,287	13	\$56,407	\$404,731	30	\$13,134	\$89,772	4	\$22,443	\$181,679	12	\$15,140	\$1,524,069	62	\$24,582
Completed 2nd Lien Extinguishments <sup>4</sup>	\$1,212,769	29	\$41,820	\$71,682,391	1,512	\$47,409	\$6,591,505	150	\$43,943	\$3,250,335	65	\$50,005	\$17,541,859	358	\$49,000	\$100,278,859	2,114	\$47,436
Short Sales Completed/ Deficiency Forgiven <sup>5</sup>	\$1,680,525	23	\$73,066	\$70,146,743	872	\$80,444	\$4,229,564	46	\$93,415	\$24,457,541	304	\$80,452	\$24,013,861	275	\$87,323	\$124,528,234	1,520	\$81,926
Deeds in Lieu Completed/ Deficiency Forgiven <sup>6</sup>													\$548,323	5	\$109,665	\$548,323	5	\$109,665
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) <sup>7</sup>				\$1,550,514	225	\$6,891	\$3,000	1	\$3,000	\$986,979	54	\$18,277	\$68,591	23	\$2,982	\$2,609,084	303	\$8,611
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>8</sup>							\$74,703	3	\$24,901	\$155,400	11	\$14,127	\$25,080	3	\$8,360	\$255,183	17	\$15,011
Forbearance for Unemployed Borrowers <sup>9</sup>																		
Deficiency Waivers <sup>10</sup>	\$8,381,661	146	\$57,409										\$13,746,622	277	\$49,627	\$22,128,283	423	\$52,313
Forgiveness of Principal Associated with a Property When No Foreclosure <sup>11</sup>							\$3,967,906	103	\$38,523							\$3,967,906	103	\$38,523
Cash Costs Paid by Servicer for Demolition of Property <sup>12</sup>																		
REO Properties Donated <sup>13</sup>													\$38,034	1	\$38,034	\$38,034	1	\$38,034
Refinances Completed - Estimated Consumer Relief <sup>14</sup>	\$2,332,020	33	\$70,667	\$16,388,182	530	\$30,921	\$3,840,272	121	\$31,738	\$2,193,070	57	\$38,475	\$21,164,872	631	\$33,542	\$45,918,416	1,372	\$33,468
<b>Total Consumer Relief</b>	<b>\$14,302,244</b>	<b>250</b>	<b>\$57,209</b>	<b>\$172,304,484</b>	<b>3,313</b>	<b>\$52,009</b>	<b>\$24,289,928</b>	<b>599</b>	<b>\$40,551</b>	<b>\$41,330,926</b>	<b>633</b>	<b>\$65,294</b>	<b>\$81,783,502</b>	<b>1,690</b>	<b>\$48,393</b>	<b>\$334,011,085</b>	<b>6,485</b>	<b>\$51,505</b>
<b>CONSUMER RELIEF - IN PROCESS</b>																		
1st Lien Modification Trials Offered/Approved <sup>15</sup>	\$913,624	6	\$152,271	\$19,788,136	237	\$83,494	\$3,333,467	79	\$42,196	\$14,444,584	233	\$61,994	\$9,322,806	190	\$49,067	\$47,802,617	745	\$64,165
1st Lien Modification Trials Started/In Process <sup>16</sup>	\$913,624	6	\$152,271	\$16,203,066	207	\$78,276	\$3,715,545	90	\$41,284	\$13,673,018	213	\$64,193	\$4,522,811	88	\$51,396	\$39,028,064	604	\$64,616
<b>TOTAL CONSUMER RELIEF - ALL SERVICERS</b>	<b>\$334,011,085</b>																	

**NOTES:**  
\* Any differences in adding are due to rounding.

**DEFINITIONS:**

- <sup>1</sup> Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- <sup>2</sup> Completed Forgiveness of pre 3/1/2012 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- <sup>3</sup> Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- <sup>4</sup> Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- <sup>5</sup> Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.
- <sup>6</sup> Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
- <sup>7</sup> Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- <sup>8</sup> Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- <sup>9</sup> Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- <sup>10</sup> Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages and release of liens.
- <sup>11</sup> Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property and release of liens in connection with a decision not to pursue foreclosure.
- <sup>12</sup> Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- <sup>13</sup> REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.
- <sup>14</sup> Refinances Completed represents eligible loans refinanced with reduced rates. The estimated benefit to borrowers from refinancing is the estimated annual benefit multiplied by 785, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVICERS		
	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction
Refinance Solicitations/Others/ Approvals*	\$314,494	46		\$180,224	1,322		\$126,954	216		\$243,201	62		\$162,385	1,463		\$171,371	3,109	
<b>Refinances Completed</b>	<b>\$338,429</b>	<b>33</b>	<b>2.66%</b>	<b>\$183,209</b>	<b>530</b>	<b>2.15%</b>	<b>\$121,778</b>	<b>121</b>	<b>3.32%</b>	<b>\$229,031</b>	<b>57</b>	<b>2.14%</b>	<b>\$155,376</b>	<b>631</b>	<b>2.75%</b>	<b>\$170,628</b>	<b>1,372</b>	<b>2.50%</b>

\* Refinance Solicitations/Others/Approvals represents the first lien mortgages considered for refinancing where loan to value exceeds 80% and would not qualify for Servicer's generally available refinancing program as of 9/30/11. This includes mandatory solicitation borrowers under 9.a. of Exhibit D.

<sup>15</sup> 1st Lien Modification Trials Offered/Approved represents all first lien mortgage offers where firm modification offers were made to the borrower.

<sup>16</sup> 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

# State Consumer Relief Information South Dakota, Program to Date

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVICERS		
	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit
<b>CONSUMER RELIEF</b>																		
Completed 1st Lien Modification Forgiveness <sup>1</sup>				\$337,627	2	\$168,813	\$14,966	1	\$14,966	\$116,445	3	\$38,815	\$251,493	6	\$41,915	\$720,531	12	\$60,044
Completed Forgiveness of pre 3/1/2012 Forbearance <sup>2</sup>													\$14,515	2	\$7,257	\$14,515	2	\$7,258
Completed 2nd Lien Modification Forgiveness <sup>3</sup>							\$13,670	1	\$13,670				\$665	1	\$665	\$14,335	2	\$7,168
Completed 2nd Lien Extinguishments <sup>4</sup>				\$620,613	21	\$29,553	\$35,867	1	\$35,867	\$2,792	1	\$2,792	\$157,805	7	\$22,544	\$817,077	30	\$27,236
Short Sales Completed/ Deficiency Forgiven <sup>5</sup>	\$72,171	2	\$36,085	\$984,998	23	\$42,826	\$32,077	1	\$32,077	\$332,651	8	\$41,581	\$993,923	16	\$62,120	\$2,415,820	50	\$48,316
Deeds in Lieu Completed/ Deficiency Forgiven <sup>6</sup>																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) <sup>7</sup>				\$99,916	9	\$11,102	\$3,100	1	\$3,100				\$3,000	1	\$3,000	\$106,016	11	\$9,638
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>8</sup>										\$4,754	1	\$4,754				\$4,754	1	\$4,754
Forbearance for Unemployed Borrowers <sup>9</sup>																		
Deficiency Waivers <sup>10</sup>																		
Forgiveness of Principal Associated with a Property When No Foreclosure <sup>11</sup>							\$31,110	1	\$31,110							\$31,110	1	\$31,110
Cash Costs Paid by Servicer for Demolition of Property <sup>12</sup>																		
REO Properties Donated <sup>13</sup>													\$131,914	3	\$43,971	\$131,914	3	\$43,971
Refinances Completed - Estimated Consumer Relief <sup>14</sup>	\$10,497	1	\$10,497	\$56,874	3	\$18,958							\$1,747,632	33	\$52,959	\$1,815,004	37	\$49,054
<b>Total Consumer Relief</b>	<b>\$82,668</b>	<b>3</b>	<b>\$27,556</b>	<b>\$2,100,028</b>	<b>58</b>	<b>\$36,207</b>	<b>\$130,790</b>	<b>6</b>	<b>\$21,798</b>	<b>\$456,642</b>	<b>13</b>	<b>\$35,126</b>	<b>\$3,300,947</b>	<b>69</b>	<b>\$47,840</b>	<b>\$6,071,075</b>	<b>149</b>	<b>\$40,745</b>
<b>CONSUMER RELIEF - IN PROCESS</b>																		
1st Lien Modification Trials Offered/Approved <sup>15</sup>				\$337,627	3	\$112,542				\$364,503	8	\$45,563	\$425,829	10	\$42,583	\$1,127,959	21	\$53,712
1st Lien Modification Trials Started/In Process <sup>16</sup>				\$337,627	3	\$112,542				\$262,195	5	\$52,439	\$253,298	6	\$42,216	\$853,120	14	\$60,937
<b>TOTAL CONSUMER RELIEF - ALL SERVICERS</b>	<b>\$6,071,075</b>																	

**NOTES:**

\* Any differences in adding are due to rounding.

**DEFINITIONS:**

<sup>1</sup> Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).

<sup>2</sup> Completed Forgiveness of pre 3/1/2012 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.

<sup>3</sup> Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.

<sup>4</sup> Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).

<sup>5</sup> Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.

<sup>6</sup> Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.

<sup>7</sup> Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.

<sup>8</sup> Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.

<sup>9</sup> Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.

<sup>10</sup> Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages and release of liens.

<sup>11</sup> Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property and release of liens in connection with a decision not to pursue foreclosure.

<sup>12</sup> Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.

<sup>13</sup> REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

<sup>14</sup> Refinances Completed represents eligible loans refinanced with reduced rates. The estimated benefit to borrowers from refinancing is the estimated annual benefit multiplied by 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVICERS		
	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction
Refinance Solicitations/Others/ Approvals*	\$30,154	2		\$217,572	3								\$136,680	63		\$137,116	68	
<b>Refinances Completed</b>	<b>\$22,858</b>	<b>1</b>	<b>5.85%</b>	<b>\$217,572</b>	<b>3</b>	<b>1.11%</b>							<b>\$145,082</b>	<b>33</b>	<b>4.65%</b>	<b>\$147,656</b>	<b>37</b>	<b>4.23%</b>

\* Refinance Solicitations/Others/Approvals represents the first lien mortgages considered for refinancing where loan to value exceeds 80% and would not qualify for Servicer's generally available refinancing program as of 9/30/11. This includes mandatory solicitation borrowers under 9.a. of Exhibit D.

<sup>15</sup> 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.

<sup>16</sup> 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

# State Consumer Relief Information

## Tennessee, Program to Date

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVICERS		
	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit
<b>CONSUMER RELIEF</b>																		
Completed 1st Lien Modification Forgiveness <sup>1</sup>	\$718,042	14	\$51,289	\$15,315,997	224	\$68,375	\$3,669,784	93	\$39,460	\$8,347,684	195	\$42,809	\$3,594,474	82	\$43,835	\$31,645,981	608	\$52,049
Completed Forgiveness of pre 3/1/2012 Forbearance <sup>2</sup>	\$10,183	2	\$5,091	\$679,444	23	\$29,541	\$1,070,247	60	\$17,837	\$437,068	15	\$29,138	\$230,549	13	\$17,735	\$2,427,491	113	\$21,482
Completed 2nd Lien Modification Forgiveness <sup>3</sup>	\$8,200	1	\$8,200	\$515,171	11	\$46,834	\$617,868	44	\$14,042	\$163,412	4	\$40,853	\$115,190	3	\$38,397	\$1,419,841	63	\$22,537
Completed 2nd Lien Extinguishments <sup>4</sup>	\$610,432	16	\$38,152	\$35,950,106	974	\$36,910	\$2,838,438	78	\$36,390	\$857,204	33	\$25,976	\$2,921,912	103	\$28,368	\$43,178,092	1,204	\$35,862
Short Sales Completed/ Deficiency Forgiven <sup>5</sup>	\$1,689,148	38	\$44,451	\$33,742,638	619	\$54,512	\$1,584,438	33	\$47,904	\$14,620,658	276	\$52,973	\$3,366,673	60	\$56,111	\$55,003,555	1,026	\$53,610
Deeds in Lieu Completed/ Deficiency Forgiven <sup>6</sup>							\$94,922	2	\$47,461				\$140,042	1	\$140,042	\$234,964	3	\$78,321
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) <sup>7</sup>				\$984,720	173	\$5,692	\$9,529	1	\$9,529	\$683,905	67	\$10,208	\$12,000	4	\$3,000	\$1,690,154	245	\$6,899
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>8</sup>							\$4,378	2	\$2,189	\$49,877	6	\$8,313				\$54,255	8	\$6,782
Forbearance for Unemployed Borrowers <sup>9</sup>																		
Deficiency Waivers <sup>10</sup>													\$5,199,570	141	\$36,876	\$5,199,570	141	\$36,876
Forgiveness of Principal Associated with a Property When No Foreclosure <sup>11</sup>							\$5,686,540	116	\$49,022							\$5,686,540	116	\$49,022
Cash Costs Paid by Servicer for Demolition of Property <sup>12</sup>																		
REO Properties Donated <sup>13</sup>										\$753,650	9	\$83,739	\$302,020	6	\$50,337	\$1,055,670	15	\$70,378
Refinances Completed - Estimated Consumer Relief <sup>14</sup>	\$446,835	5	\$89,367	\$5,277,717	174	\$30,332	\$9,061,242	337	\$26,888	\$1,622,572	65	\$24,963	\$16,354,391	368	\$44,441	\$32,762,757	949	\$34,523
<b>Total Consumer Relief</b>	<b>\$3,482,840</b>	<b>76</b>	<b>\$45,827</b>	<b>\$92,465,793</b>	<b>2,198</b>	<b>\$42,068</b>	<b>\$24,637,386</b>	<b>766</b>	<b>\$32,164</b>	<b>\$27,536,030</b>	<b>670</b>	<b>\$41,099</b>	<b>\$32,236,821</b>	<b>781</b>	<b>\$41,276</b>	<b>\$180,358,870</b>	<b>4,491</b>	<b>\$40,160</b>
<b>CONSUMER RELIEF - IN PROCESS</b>																		
1st Lien Modification Trials Offered/Approved <sup>15</sup>	\$204,423	4	\$51,106	\$24,829,297	361	\$68,779	\$3,090,160	84	\$36,788	\$13,222,251	322	\$41,063	\$8,941,318	202	\$44,264	\$50,287,449	973	\$51,683
1st Lien Modification Trials Started/In Process <sup>16</sup>	\$204,423	4	\$51,106	\$21,111,462	304	\$69,446	\$3,641,361	95	\$38,330	\$12,880,320	318	\$40,504	\$3,877,025	87	\$44,564	\$41,714,591	808	\$51,627
<b>TOTAL CONSUMER RELIEF - ALL SERVICERS</b>	<b>\$180,358,870</b>																	

NOTES:  
 \* Any differences in adding are due to rounding.

**DEFINITIONS:**

- <sup>1</sup> Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- <sup>2</sup> Completed Forgiveness of pre 3/1/2012 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- <sup>3</sup> Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- <sup>4</sup> Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- <sup>5</sup> Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.
- <sup>6</sup> Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
- <sup>7</sup> Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- <sup>8</sup> Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- <sup>9</sup> Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- <sup>10</sup> Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages and release of liens.
- <sup>11</sup> Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property and release of liens in connection with a decision not to pursue foreclosure.
- <sup>12</sup> Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- <sup>13</sup> REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.
- <sup>14</sup> Refinances Completed represents eligible loans refinanced with reduced rates. The estimated benefit to borrowers from refinancing is the estimated annual benefit multiplied by 785, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1, and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/Offers/Approvals and Refinances Completed by each Servicer.

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVICERS		
	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction
Refinance Solicitations/Offers/Approvals*	\$261,191	10		\$162,721	499		\$ 116,351	617		\$98,166	69		\$143,087	778		\$ 138,719	1,973	
<b>Refinances Completed</b>	<b>\$291,906</b>	<b>5</b>	<b>3.90%</b>	<b>\$185,765</b>	<b>174</b>	<b>2.08%</b>	<b>\$ 116,504</b>	<b>337</b>	<b>2.94%</b>	<b>\$99,064</b>	<b>65</b>	<b>3.21%</b>	<b>\$147,047</b>	<b>368</b>	<b>3.85%</b>	<b>\$ 140,777</b>	<b>949</b>	<b>3.12%</b>

\* Refinance Solicitations/Offers/Approvals represents the first lien mortgages considered for refinancing where loan to value exceeds 80% and would not qualify for Servicer's generally available refinancing program as of 9/30/11. This includes mandatory solicitation borrowers under 9.a. of Exhibit D.

<sup>15</sup> 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.

<sup>16</sup> 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.



# State Consumer Relief Information

## Texas, Program to Date

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVICERS		
	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit
<b>CONSUMER RELIEF</b>																		
Completed 1st Lien Modification Forgiveness <sup>1</sup>	\$563,606	7	\$80,515	\$39,237,883	664	\$59,093	\$3,632,050	110	\$33,019	\$16,454,661	413	\$39,842	\$1,456,304	37	\$39,360	\$61,344,504	1,231	\$49,833
Completed Forgiveness of pre 3/1/2012 Forbearance <sup>2</sup>				\$3,798,423	133	\$28,560	\$1,376,748	64	\$21,512	\$585,780	26	\$22,530	\$182,429	18	\$10,135	\$5,943,380	241	\$24,661
Completed 2nd Lien Modification Forgiveness <sup>3</sup>				\$454,856	15	\$30,324	\$693,672	68	\$10,201	\$18,449	2	\$9,224	\$53,160	5	\$10,632	\$1,220,137	90	\$13,557
Completed 2nd Lien Extinguishments <sup>4</sup>	\$573,308	19	\$30,174	\$57,029,179	1,956	\$29,156	\$8,066,587	244	\$33,060	\$8,426,156	312	\$27,007	\$5,229,205	156	\$33,521	\$79,324,435	2,687	\$29,522
Short Sales Completed/ Deficiency Forgiven <sup>5</sup>				\$65,913,362	1,624	\$40,587	\$3,733,309	85	\$43,921	\$43,128,373	1,008	\$42,786	\$4,736,909	143	\$33,125	\$117,511,953	2,860	\$41,088
Deeds in Lieu Completed/ Deficiency Forgiven <sup>6</sup>													\$11,219	1	\$11,219	\$11,219	1	\$11,219
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) <sup>7</sup>				\$3,575,122	600	\$5,959	\$9,489	3	\$3,163	\$1,726,075	168	\$10,274	\$97,662	32	\$3,052	\$5,408,348	803	\$6,735
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>8</sup>							\$11,450	2	\$5,725	\$67,236	14	\$4,803	\$5,258	1	\$5,258	\$83,944	17	\$4,938
Forbearance for Unemployed Borrowers <sup>9</sup>																		
Deficiency Waivers <sup>10</sup>																		
Forgiveness of Principal Associated with a Property When No Foreclosure <sup>11</sup>							\$3,510,044	146	\$24,041							\$3,510,044	146	\$24,041
Cash Costs Paid by Servicer for Demolition of Property <sup>12</sup>																		
REO Properties Donated <sup>13</sup>										\$1,685,417	22	\$76,610	\$312,390	6	\$52,065	\$1,997,807	28	\$71,350
Refinances Completed - Estimated Consumer Relief <sup>14</sup>	\$553,123	10	\$55,312	\$21,604,772	944	\$22,886	\$6,616,422	292	\$22,659	\$132,373	4	\$33,093	\$6,175,436	201	\$30,724	\$35,082,126	1,451	\$24,178
<b>Total Consumer Relief</b>	<b>\$1,690,037</b>	<b>36</b>	<b>\$46,945</b>	<b>\$191,613,597</b>	<b>5,936</b>	<b>\$32,280</b>	<b>\$27,649,771</b>	<b>1,014</b>	<b>\$27,268</b>	<b>\$72,224,520</b>	<b>1,969</b>	<b>\$36,681</b>	<b>\$18,259,972</b>	<b>600</b>	<b>\$30,433</b>	<b>\$311,437,897</b>	<b>9,555</b>	<b>\$32,594</b>
<b>CONSUMER RELIEF - IN PROCESS</b>																		
1st Lien Modification Trials Offered/Approved <sup>15</sup>	\$121,492	2	\$60,746	\$58,141,563	978	\$59,449	\$3,506,231	105	\$33,393	\$25,823,525	702	\$36,786	\$2,353,543	59	\$39,891	\$89,946,354	1,846	\$48,725
1st Lien Modification Trials Started/In Process <sup>16</sup>	\$121,492	2	\$60,746	\$51,590,422	878	\$58,759	\$4,148,549	125	\$33,188	\$23,180,659	640	\$36,220	\$1,880,650	50	\$37,613	\$80,921,772	1,695	\$47,741
<b>TOTAL CONSUMER RELIEF - ALL SERVICERS</b>	<b>\$311,437,897</b>																	

NOTES:  
 \* Any differences in adding are due to rounding.

**DEFINITIONS:**

- <sup>1</sup> Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- <sup>2</sup> Completed Forgiveness of pre 3/1/2012 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- <sup>3</sup> Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications. Chase amended its Schedule Y amounts from March 1, 2012 through Dec. 31, 2012 as a result of its decision to no longer seek credit for 478 previously submitted second lien loans. As a result, it reports a reduction in its program to date numbers of \$6.6 million.
- <sup>4</sup> Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- <sup>5</sup> Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.
- <sup>6</sup> Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
- <sup>7</sup> Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- <sup>8</sup> Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- <sup>9</sup> Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- <sup>10</sup> Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages and release of liens.
- <sup>11</sup> Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property and release of liens in connection with a decision not to pursue foreclosure.
- <sup>12</sup> Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- <sup>13</sup> REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.
- <sup>14</sup> Refinances Completed represents eligible loans refinanced with reduced rates. The estimated benefit to borrowers from refinancing is the estimated annual benefit multiplied by 785, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVICERS		
	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction
Refinance Solicitations/Others/ Approvals*	\$298,702	17		\$129,188	3,424		\$103,430	1,043		\$187,364	4		\$134,726	826		\$125,579	5,314	
<b>Refinances Completed</b>	<b>\$265,893</b>	<b>10</b>	<b>2.65%</b>	<b>\$139,496</b>	<b>944</b>	<b>2.09%</b>	<b>\$107,705</b>	<b>292</b>	<b>2.68%</b>	<b>\$187,364</b>	<b>4</b>	<b>2.25%</b>	<b>\$129,597</b>	<b>201</b>	<b>3.02%</b>	<b>\$132,730</b>	<b>1,451</b>	<b>2.32%</b>

\* Refinance Solicitations/Others/Approvals represents the first lien mortgages considered for refinancing where loan to value exceeds 80% and would not qualify for Servicer's generally available refinancing program as of 9/30/11. This includes mandatory solicitation borrowers under 9.a. of Exhibit D.

<sup>15</sup> 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.

<sup>16</sup> 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

# State Consumer Relief Information

## Utah, Program to Date

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVICERS		
	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit
<b>CONSUMER RELIEF</b>																		
Completed 1st Lien Modification Forgiveness <sup>1</sup>	\$1,249,204	9	\$138,800	\$13,815,077	111	\$124,460	\$2,565,135	34	\$75,445	\$5,077,247	42	\$120,887	\$5,089,296	99	\$51,407	\$27,795,959	295	\$94,224
Completed Forgiveness of pre 3/1/2012 Forbearance <sup>2</sup>	\$4,409	1	\$4,409	\$455,004	7	\$65,001	\$2,546,185	52	\$48,965	\$636,947	16	\$39,809	\$1,565,116	35	\$44,718	\$5,207,661	111	\$46,916
Completed 2nd Lien Modification Forgiveness <sup>3</sup>	\$9,400	1	\$9,400	\$240,637	5	\$48,127	\$1,084,957	43	\$25,232	\$809,098	20	\$40,455	\$285,229	15	\$19,015	\$2,429,321	84	\$28,920
Completed 2nd Lien Extinguishments <sup>4</sup>	\$967,367	14	\$69,098	\$36,815,738	634	\$58,069	\$9,019,070	141	\$63,965	\$5,793,733	67	\$86,474	\$9,452,515	139	\$68,004	\$62,048,423	995	\$62,360
Short Sales Completed/Deficiency Forgiven <sup>5</sup>	\$1,500,832	23	\$65,254	\$98,914,861	1,279	\$77,338	\$5,326,822	76	\$70,090	\$26,387,320	338	\$78,069	\$22,578,382	311	\$72,599	\$154,708,217	2,027	\$76,324
Deeds in Lieu Completed/Deficiency Forgiven <sup>6</sup>							\$29,728	1	\$29,728							\$29,728	1	\$29,728
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) <sup>7</sup>				\$1,329,582	212	\$6,272	\$10,000	3	\$3,333	\$614,000	46	\$13,348	\$149,500	46	\$3,250	\$2,103,082	307	\$6,850
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>8</sup>							\$3,500	1	\$3,500	\$78,957	9	\$8,773	\$56,893	12	\$4,741	\$139,350	22	\$6,334
Forbearance for Unemployed Borrowers <sup>9</sup>																\$17,276,049	217	\$79,613
Deficiency Waivers <sup>10</sup>	\$4,807,056	67	\$71,747													\$22,083,105	284	\$77,757
Forgiveness of Principal Associated with a Property When No Foreclosure <sup>11</sup>							\$119,233	2	\$59,616							\$119,233	2	\$59,616
Cash Costs Paid by Servicer for Demolition of Property <sup>12</sup>																		
REO Properties Donated <sup>13</sup>										\$200,000	1	\$200,000				\$200,000	1	\$200,000
Refinances Completed - Estimated Consumer Relief <sup>14</sup>	\$746,457	7	\$106,637	\$2,113,548	49	\$43,134	\$8,213,244	258	\$31,834	\$2,111,839	36	\$58,662	\$16,253,766	296	\$54,911	\$29,438,853	646	\$45,571
<b>Total Consumer Relief</b>	<b>\$9,284,725</b>	<b>122</b>	<b>\$76,104</b>	<b>\$153,684,447</b>	<b>2,297</b>	<b>\$66,907</b>	<b>\$28,917,874</b>	<b>611</b>	<b>\$47,329</b>	<b>\$41,709,141</b>	<b>575</b>	<b>\$72,538</b>	<b>\$72,706,746</b>	<b>1,170</b>	<b>\$62,143</b>	<b>\$306,302,932</b>	<b>4,775</b>	<b>\$64,147</b>
<b>CONSUMER RELIEF - IN PROCESS</b>																		
1st Lien Modification Trials Offered/Approved <sup>15</sup>	\$429,376	1	\$429,376	\$26,436,752	205	\$128,960	\$2,527,125	27	\$93,597	\$9,046,822	90	\$100,520	\$10,153,229	187	\$54,295	\$48,593,304	510	\$95,281
1st Lien Modification Trials Started/In Process <sup>16</sup>	\$429,376	1	\$429,376	\$22,490,961	174	\$129,258	\$2,798,797	34	\$82,318	\$6,701,945	68	\$98,558	\$6,870,264	122	\$56,314	\$39,291,343	399	\$98,475
<b>TOTAL CONSUMER RELIEF - ALL SERVICERS</b>	<b>\$306,302,932</b>																	

### NOTES:

\* Any differences in adding are due to rounding.

### DEFINITIONS:

<sup>1</sup> Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).

<sup>2</sup> Completed Forgiveness of pre 3/1/2012 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.

<sup>3</sup> Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications. Chase amended its Schedule Y amounts from March 1, 2012 through Dec. 31, 2012 as a result of its decision to no longer seek credit for 478 previously submitted second lien loans. As a result, it reports a reduction in its program to date numbers of \$6.6 million.

<sup>4</sup> Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).

<sup>5</sup> Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.

<sup>6</sup> Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.

<sup>7</sup> Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.

<sup>8</sup> Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.

<sup>9</sup> Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.

<sup>10</sup> Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages and release of liens.

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<sup>12</sup> Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.

<sup>13</sup> REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

<sup>14</sup> Refinances Completed represents eligible loans refinanced with reduced rates. The estimated benefit to borrowers from refinancing is the estimated annual benefit multiplied by 785, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/Offers/Approvals and Refinances Completed by each Servicer.

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVICERS		
	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction
Refinance Solicitations/Offers/Approvals*	\$460,783	16		\$341,153	96		\$177,206	477		\$311,685	43		\$202,995	673		\$210,474	1,305	
<b>Refinances Completed</b>	<b>\$656,246</b>	<b>7</b>	<b>2.07%</b>	<b>\$319,461</b>	<b>49</b>	<b>1.72%</b>	<b>\$177,865</b>	<b>258</b>	<b>2.28%</b>	<b>\$306,266</b>	<b>36</b>	<b>2.44%</b>	<b>\$206,955</b>	<b>296</b>	<b>3.38%</b>	<b>\$214,274</b>	<b>646</b>	<b>2.71%</b>

\* Refinance Solicitations/Offers/Approvals represents the first lien mortgages considered for refinancing where loan to value exceeds 80% and would not qualify for Servicer's generally available refinancing program as of 9/30/11. This includes mandatory solicitation borrowers under 9.a. of Exhibit D.

<sup>15</sup> 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.

<sup>16</sup> 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

# State Consumer Relief Information

## Vermont, Program to Date

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVICERS		
	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit
<b>CONSUMER RELIEF</b>																		
Completed 1st Lien Modification Forgiveness <sup>1</sup>	\$19,300	1	\$19,300	\$661,499	8	\$82,687	\$135,108	3	\$45,036	\$298,192	8	\$37,274	\$115,588	2	\$57,794	\$1,229,687	22	\$55,895
Completed Forgiveness of pre 3/1/2012 Forbearance <sup>2</sup>							\$31,855	2	\$15,928	\$7,700	1	\$7,700				\$39,555	3	\$13,185
Completed 2nd Lien Modification Forgiveness <sup>3</sup>				\$99,222	1	\$99,222	\$60,370	2	\$30,185							\$159,592	3	\$53,197
Completed 2nd Lien Extinguishments <sup>4</sup>	\$43,747	1	\$43,747	\$3,073,771	65	\$47,289	\$244,706	5	\$48,941	\$512,004	8	\$64,001	\$779,784	9	\$86,643	\$4,654,012	88	\$52,886
Short Sales Completed/Deficiency Forgiven <sup>5</sup>	\$132,883	2	\$66,442	\$978,790	15	\$65,253				\$650,122	12	\$54,177	\$480,261	5	\$96,052	\$2,242,056	34	\$65,943
Deeds in Lieu Completed/Deficiency Forgiven <sup>6</sup>																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) <sup>7</sup>				\$37,995	3	\$12,665				\$91,186	6	\$15,198				\$129,181	9	\$14,353
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>8</sup>										\$8,000	1	\$8,000				\$8,000	1	\$8,000
Forbearance for Unemployed Borrowers <sup>9</sup>																		
Deficiency Waivers <sup>10</sup>													\$268,781	3	\$89,594	\$268,781	3	\$89,594
Forgiveness of Principal Associated with a Property When No Foreclosure <sup>11</sup>																		
Cash Costs Paid by Servicer for Demolition of Property <sup>12</sup>																		
REO Properties Donated <sup>13</sup>																		
Refinances Completed - Estimated Consumer Relief <sup>14</sup>	\$116,134	1	\$116,134	\$189,053	3	\$63,018							\$220,368	5	\$44,074	\$525,555	9	\$58,395
<b>Total Consumer Relief</b>	<b>\$312,063</b>	<b>5</b>	<b>\$62,413</b>	<b>\$5,040,330</b>	<b>95</b>	<b>\$53,056</b>	<b>\$472,039</b>	<b>12</b>	<b>\$39,337</b>	<b>\$1,567,204</b>	<b>36</b>	<b>\$43,533</b>	<b>\$1,864,782</b>	<b>24</b>	<b>\$77,699</b>	<b>\$9,256,419</b>	<b>172</b>	<b>\$53,816</b>
<b>CONSUMER RELIEF - IN PROCESS</b>																		
1st Lien Modification Trials Offered/Approved <sup>15</sup>				\$1,372,295	13	\$105,561	\$79,007	2	\$39,504	\$864,081	17	\$50,828	\$235,631	4	\$58,908	\$2,551,014	36	\$70,862
1st Lien Modification Trials Started/In Process <sup>16</sup>				\$1,007,244	12	\$83,937	\$164,143	3	\$54,714	\$501,083	14	\$35,792	\$16,754	1	\$16,754	\$1,689,224	30	\$56,307
<b>TOTAL CONSUMER RELIEF - ALL SERVICERS</b>	<b>\$9,256,419</b>																	

**NOTES:**

\* Any differences in adding are due to rounding.

**DEFINITIONS:**

<sup>1</sup> Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).

<sup>2</sup> Completed Forgiveness of pre 3/1/2012 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.

<sup>3</sup> Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.

<sup>4</sup> Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).

<sup>5</sup> Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.

<sup>6</sup> Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.

<sup>7</sup> Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.

<sup>8</sup> Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.

<sup>9</sup> Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.

<sup>10</sup> Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages and release of liens.

<sup>11</sup> Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property and release of liens in connection with a decision not to pursue foreclosure.

<sup>12</sup> Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.

<sup>13</sup> REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

<sup>14</sup> Refinances Completed represents eligible loans refinanced with reduced rates. The estimated benefit to borrowers from refinancing is the estimated annual benefit multiplied by 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/Offers/Approvals and Refinances Completed by each Servicer.

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVICERS		
	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction
Refinance Solicitations/Offers/Approvals*	\$621,600	1		\$220,889	13		\$170,996	2					\$246,013	14		\$242,644	30	
Refinances Completed	\$621,600	1	2.38%	\$347,521	3	2.31%							\$216,775	5	2.59%	\$305,338	9	2.44%

\* Refinance Solicitations/Offers/Approvals represents the first lien mortgages considered for refinancing where loan to value exceeds 80% and would not qualify for Servicer's generally available refinancing program as of 9/30/11. This includes mandatory solicitation borrowers under 9.a. of Exhibit D.

<sup>15</sup> 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.

<sup>16</sup> 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

# State Consumer Relief Information Virginia, Program to Date

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVICERS		
	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit
<b>CONSUMER RELIEF</b>																		
Completed 1st Lien Modification Forgiveness <sup>1</sup>	\$7,231,655	61	\$118,552	\$54,639,403	478	\$114,308	\$5,482,869	112	\$48,954	\$26,291,004	309	\$85,084	\$12,729,392	197	\$64,616	\$106,374,323	1,157	\$91,940
Completed Forgiveness of pre 3/1/2012 Forbearance <sup>2</sup>	\$27,600	2	\$13,800	\$7,776,616	130	\$59,820	\$5,008,100	122	\$41,050	\$4,212,354	68	\$61,946	\$4,406,147	140	\$31,472	\$21,430,817	462	\$46,387
Completed 2nd Lien Modification Forgiveness <sup>3</sup>	\$333,700	9	\$37,078	\$4,462,845	57	\$78,296	\$3,854,127	131	\$29,421	\$632,441	20	\$31,622	\$743,150	46	\$16,155	\$10,026,263	263	\$38,123
Completed 2nd Lien Extinguishments <sup>4</sup>	\$2,242,859	39	\$57,509	\$216,425,096	3,114	\$69,501	\$24,489,013	333	\$73,541	\$12,866,409	152	\$84,647	\$25,764,258	373	\$69,073	\$281,787,635	4,011	\$70,254
Short Sales Completed/Deficiency Forgiven <sup>5</sup>	\$9,532,875	106	\$89,933	\$167,717,378	1,693	\$99,065	\$14,524,784	202	\$71,279	\$76,594,016	715	\$107,124	\$51,096,411	649	\$78,731	\$319,465,464	3,365	\$94,938
Deeds in Lieu Completed/Deficiency Forgiven <sup>6</sup>													\$31,536	1	\$31,536	\$31,536	1	\$31,536
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) <sup>7</sup>				\$2,857,693	385	\$7,423	\$3,000	1	\$3,000	\$2,172,631	125	\$17,381	\$189,220	62	\$3,052	\$5,222,544	573	\$9,114
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>8</sup>							\$77,885	14	\$5,563	\$370,217	30	\$12,341	\$125,599	12	\$10,467	\$573,701	56	\$10,245
Forbearance for Unemployed Borrowers <sup>9</sup>																		
Deficiency Waivers <sup>10</sup>	\$12,709,592	167	\$76,105	\$89,818,830	1,310	\$68,564							\$33,169,207	445	\$74,538	\$135,697,629	1,922	\$70,602
Forgiveness of Principal Associated with a Property When No Foreclosure <sup>11</sup>							\$1,034,188	24	\$43,091							\$1,034,188	24	\$43,091
Cash Costs Paid by Servicer for Demolition of Property <sup>12</sup>																		
REO Properties Donated <sup>13</sup>													\$147,142	2	\$73,571	\$147,142	2	\$73,571
Refinances Completed - Estimated Consumer Relief <sup>14</sup>	\$3,469,727	48	\$72,286	\$49,578,149	1,123	\$44,148		272		\$5,657,612	102	\$55,467	\$40,379,996	845	\$47,787	\$99,085,484	2,390	\$41,458
<b>Total Consumer Relief</b>	<b>\$35,548,007</b>	<b>432</b>	<b>\$82,287</b>	<b>\$593,276,010</b>	<b>8,290</b>	<b>\$71,565</b>	<b>\$54,473,966</b>	<b>1,211</b>	<b>\$44,983</b>	<b>\$128,796,684</b>	<b>1,521</b>	<b>\$84,679</b>	<b>\$168,782,058</b>	<b>2,772</b>	<b>\$60,888</b>	<b>\$980,876,725</b>	<b>14,226</b>	<b>\$68,950</b>
<b>CONSUMER RELIEF - IN PROCESS</b>																		
1st Lien Modification Trials Offered/Approved <sup>15</sup>	\$1,490,971	10	\$149,097	\$81,708,862	699	\$116,894	\$6,320,372	115	\$54,960	\$38,538,857	467	\$82,524	\$22,788,619	356	\$64,013	\$150,847,681	1,647	\$91,589
1st Lien Modification Trials Started/In Process <sup>16</sup>	\$1,490,971	10	\$149,097	\$72,591,852	622	\$116,707	\$6,547,597	118	\$55,488	\$35,531,549	442	\$80,388	\$14,823,698	234	\$63,349	\$130,985,667	1,426	\$91,855
<b>TOTAL CONSUMER RELIEF - ALL SERVICERS</b>	<b>\$980,876,725</b>																	

**NOTES:**

\* Any differences in adding are due to rounding.

**DEFINITIONS:**

<sup>1</sup> Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).

<sup>2</sup> Completed Forgiveness of pre 3/1/2012 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.

<sup>3</sup> Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications. Chase amended its Schedule Y amounts from March 1, 2012 through Dec. 31, 2012 as a result of its decision to no longer seek credit for 478 previously submitted second lien loans. As a result, it reports a reduction in its program to date numbers of \$6.6 million.

<sup>4</sup> Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).

<sup>5</sup> Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.

<sup>6</sup> Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.

<sup>7</sup> Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.

<sup>8</sup> Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.

<sup>9</sup> Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.

<sup>10</sup> Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages and release of liens.

<sup>11</sup> Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property and release of liens in connection with a decision not to pursue foreclosure.

<sup>12</sup> Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.

<sup>13</sup> REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

<sup>14</sup> Refinances Completed represents eligible loans refinanced with reduced rates. The estimated benefit to borrowers from refinancing is the estimated annual benefit multiplied by 785, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.i.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/Offers/Approvals and Refinances Completed by each Servicer.

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVICERS		
	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction
Refinance Solicitations/Offers/Approvals*	\$353,812	67		\$284,861	2,131		\$237,972	556		\$317,134	120		\$227,662	2,175		\$256,739	5,049	
<b>Refinances Completed</b>	<b>\$377,394</b>	<b>48</b>	<b>2.44%</b>	<b>\$291,396</b>	<b>1,123</b>	<b>1.93%</b>	<b>\$201,814</b>	<b>272</b>		<b>\$314,037</b>	<b>102</b>	<b>2.25%</b>	<b>\$238,726</b>	<b>845</b>	<b>2.55%</b>	<b>\$265,272</b>	<b>2,390</b>	<b>1.99%</b>

\* Refinance Solicitations/Offers/Approvals represents the first lien mortgages considered for refinancing where loan to value exceeds 80% and would not qualify for Servicer's generally available refinancing program as of 9/30/11. This includes mandatory solicitation borrowers under 9.a. of Exhibit D.

<sup>15</sup> 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.

<sup>16</sup> 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

# State Consumer Relief Information

## Washington, Program to Date

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVICERS		
	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit
<b>CONSUMER RELIEF</b>																		
Completed 1st Lien Modification Forgiveness <sup>1</sup>	\$3,038,984	27	\$112,555	\$80,941,490	589	\$137,422	\$5,581,187	61	\$91,495	\$50,449,805	491	\$102,749	\$18,532,697	244	\$75,954	\$158,544,163	1,412	\$112,283
Completed Forgiveness of pre 3/1/2012 Forbearance <sup>2</sup>	\$148,209	3	\$49,403	\$4,922,511	76	\$64,770	\$4,334,592	96	\$45,152	\$3,078,730	69	\$44,619	\$3,209,451	91	\$35,269	\$15,693,493	335	\$46,846
Completed 2nd Lien Modification Forgiveness <sup>3</sup>	\$437,200	9	\$48,578	\$4,538,195	59	\$76,919	\$2,488,296	94	\$26,471	\$2,436,935	56	\$43,517	\$468,968	24	\$19,540	\$10,369,594	242	\$42,850
Completed 2nd Lien Extinguishments <sup>4</sup>	\$3,455,602	50	\$69,112	\$303,352,421	4,572	\$66,350	\$25,979,041	388	\$66,956	\$47,219,333	598	\$78,962	\$39,130,754	592	\$66,099	\$419,137,151	6,200	\$67,603
Short Sales Completed/Deficiency Forgiven <sup>5</sup>	\$7,850,383	78	\$100,646	\$282,897,380	2,834	\$99,823	\$11,016,367	148	\$74,435	\$138,690,307	1,296	\$107,014	\$66,530,155	831	\$80,060	\$506,984,592	5,187	\$97,741
Deeds in Lieu Completed/Deficiency Forgiven <sup>6</sup>													\$1,086,979	16	\$67,936	\$1,086,979	16	\$67,936
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) <sup>7</sup>				\$3,439,016	572	\$6,012	\$3,000	1	\$3,000	\$5,539,845	307	\$18,045	\$425,297	136	\$3,127	\$9,407,158	1,016	\$9,259
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>8</sup>							\$10,625	3	\$3,542	\$663,903	64	\$10,373	\$142,980	28	\$5,106	\$817,508	95	\$8,605
Forbearance for Unemployed Borrowers <sup>9</sup>																		
Deficiency Waivers <sup>10</sup>																		
Forgiveness of Principal Associated with a Property When No Foreclosure <sup>11</sup>							\$371,875	6	\$61,979							\$371,875	6	\$61,979
Cash Costs Paid by Servicer for Demolition of Property <sup>12</sup>																		
REO Properties Donated <sup>13</sup>										\$455,000	3	\$151,667				\$455,000	3	\$151,667
Refinances Completed - Estimated Consumer Relief <sup>14</sup>	\$2,249,197	29	\$77,559	\$31,816,053	666	\$47,772	\$11,112,616	281	\$39,547	\$19,358,574	318	\$60,876	\$36,983,883	571	\$64,770	\$101,520,323	1,865	\$54,434
<b>Total Consumer Relief</b>	<b>\$17,179,574</b>	<b>196</b>	<b>\$87,651</b>	<b>\$711,907,066</b>	<b>9,368</b>	<b>\$75,993</b>	<b>\$60,897,599</b>	<b>1,078</b>	<b>\$56,491</b>	<b>\$267,892,432</b>	<b>3,202</b>	<b>\$83,664</b>	<b>\$166,511,164</b>	<b>2,533</b>	<b>\$65,737</b>	<b>\$1,224,387,835</b>	<b>16,377</b>	<b>\$74,763</b>
<b>CONSUMER RELIEF - IN PROCESS</b>																		
1st Lien Modification Trials Offered/Approved <sup>15</sup>	\$695,499	4	\$173,875	\$127,358,881	880	\$144,726	\$5,095,443	59	\$86,363	\$80,783,890	753	\$107,283	\$38,407,430	450	\$85,350	\$252,341,143	2,146	\$117,587
1st Lien Modification Trials Started/In Process <sup>16</sup>	\$695,499	4	\$173,875	\$113,844,447	782	\$145,581	\$5,553,867	68	\$81,675	\$71,384,794	698	\$102,270	\$23,982,124	289	\$82,983	\$215,460,731	1,841	\$117,035
<b>TOTAL CONSUMER RELIEF - ALL SERVICERS</b>	<b>\$1,224,387,835</b>																	

**NOTES:**

\* Any differences in adding are due to rounding.

**DEFINITIONS:**

<sup>1</sup> Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).

<sup>2</sup> Completed Forgiveness of pre 3/1/2012 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.

<sup>3</sup> Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications. Chase amended its Schedule Y amounts from March 1, 2012 through Dec. 31, 2012 as a result of its decision to no longer seek credit for 478 previously submitted second lien loans. As a result, it reports a reduction in its program to date numbers of \$6.6 million.

<sup>4</sup> Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).

<sup>5</sup> Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.

<sup>6</sup> Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.

<sup>7</sup> Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.

<sup>8</sup> Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.

<sup>9</sup> Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.

<sup>10</sup> Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages and release of liens.

<sup>11</sup> Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property and release of liens in connection with a decision not to pursue foreclosure.

<sup>12</sup> Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.

<sup>13</sup> REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

<sup>14</sup> Refinances Completed represents eligible loans refinanced with reduced rates. The estimated benefit to borrowers from refinancing is the estimated annual benefit multiplied by 785, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/Offers/Approvals and Refinances Completed by each Servicer.

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVICERS		
	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction
Refinance Solicitations/Offers/Approvals*	\$401,942	50		\$300,334	1,454		\$241,713	560		\$402,753	386		\$300,130	1,318		\$303,391	3,768	
<b>Refinances Completed</b>	<b>\$424,037</b>	<b>29</b>	<b>2.33%</b>	<b>\$308,913</b>	<b>666</b>	<b>1.97%</b>	<b>\$225,910</b>	<b>281</b>	<b>2.23%</b>	<b>\$408,153</b>	<b>318</b>	<b>1.90%</b>	<b>\$293,630</b>	<b>571</b>	<b>2.81%</b>	<b>\$310,439</b>	<b>1,865</b>	<b>2.23%</b>

\* Refinance Solicitations/Offers/Approvals represents the first lien mortgages considered for refinancing where loan to value exceeds 80% and would not qualify for Servicer's generally available refinancing program as of 9/30/11. This includes mandatory solicitation borrowers under 9.a. of Exhibit D.

<sup>15</sup> 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.

<sup>16</sup> 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

# State Consumer Relief Information

## West Virginia, Program to Date

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVICERS		
	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit
<b>CONSUMER RELIEF</b>																		
Completed 1st Lien Modification Forgiveness <sup>1</sup>	\$300,200	5	\$60,040	\$1,894,549	16	\$118,409	\$648,474	15	\$43,232	\$640,069	20	\$32,003	\$245,629	8	\$30,704	\$3,728,921	64	\$58,264
Completed Forgiveness of pre 3/1/2012 Forbearance <sup>2</sup>				\$224,363	3	\$74,788	\$27,312	5	\$5,462	\$66,412	2	\$33,206	\$75,667	2	\$37,833	\$393,754	12	\$32,813
Completed 2nd Lien Modification Forgiveness <sup>3</sup>				\$51,482	1	\$51,482	\$181,100	10	\$18,110	\$27,943	1	\$27,943	\$10,265	1	\$10,265	\$270,790	13	\$20,830
Completed 2nd Lien Extinguishments <sup>4</sup>	\$360,894	8	\$45,112	\$2,794,444	73	\$38,280	\$664,876	9	\$73,875	\$770,074	27	\$28,521	\$349,854	9	\$38,873	\$4,940,142	126	\$39,207
Short Sales Completed/Deficiency Forgiven <sup>5</sup>	\$204,373	2	\$102,187	\$3,390,113	46	\$73,698	\$173,517	5	\$34,703	\$1,487,633	25	\$59,505	\$1,560,723	27	\$57,805	\$6,816,359	105	\$64,918
Deeds in Lieu Completed/Deficiency Forgiven <sup>6</sup>																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) <sup>7</sup>				\$56,610	10	\$5,661				\$79,500	7	\$11,357			\$136,110	17	\$8,006	
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>8</sup>																		
Forbearance for Unemployed Borrowers <sup>9</sup>																		
Deficiency Waivers <sup>10</sup>	\$1,349,321	21	\$64,253										\$1,049,683	22	\$47,713	\$2,399,004	43	\$55,791
Forgiveness of Principal Associated with a Property When No Foreclosure <sup>11</sup>							\$195,035	6	\$32,506							\$195,035	6	\$32,506
Cash Costs Paid by Servicer for Demolition of Property <sup>12</sup>																		
REO Properties Donated <sup>13</sup>													\$203,492	1	\$203,492	\$203,492	1	\$203,492
Refinances Completed - Estimated Consumer Relief <sup>14</sup>	\$115,107	3	\$38,369	\$554,963	19	\$29,209	\$949,860	40	\$23,747	\$214,482	4	\$53,620	\$4,323,766	109	\$39,668	\$6,158,177	175	\$35,190
<b>Total Consumer Relief</b>	<b>\$2,329,895</b>	<b>39</b>	<b>\$59,741</b>	<b>\$8,966,524</b>	<b>168</b>	<b>\$53,372</b>	<b>\$2,840,174</b>	<b>90</b>	<b>\$31,557</b>	<b>\$3,286,113</b>	<b>86</b>	<b>\$38,211</b>	<b>\$7,819,079</b>	<b>179</b>	<b>\$43,682</b>	<b>\$25,241,785</b>	<b>562</b>	<b>\$44,914</b>
<b>CONSUMER RELIEF - IN PROCESS</b>																		
1st Lien Modification Trials Offered/Approved <sup>15</sup>				\$2,969,314	26	\$114,204	\$571,652	9	\$63,517	\$1,350,837	33	\$40,934	\$646,777	22	\$29,399	\$5,538,580	90	\$61,540
1st Lien Modification Trials Started/In Process <sup>16</sup>				\$2,580,691	23	\$112,204	\$572,898	9	\$63,655	\$1,285,437	31	\$41,466	\$118,751	6	\$19,792	\$4,557,777	69	\$66,055
<b>TOTAL CONSUMER RELIEF - ALL SERVICERS</b>	<b>\$25,241,785</b>																	

**NOTES:**

\* Any differences in adding are due to rounding.

**DEFINITIONS:**

<sup>1</sup> Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).

<sup>2</sup> Completed Forgiveness of pre 3/1/2012 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.

<sup>3</sup> Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.

<sup>4</sup> Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).

<sup>5</sup> Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.

<sup>6</sup> Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.

<sup>7</sup> Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.

<sup>8</sup> Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.

<sup>9</sup> Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.

<sup>10</sup> Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages and release of liens.

<sup>11</sup> Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property and release of liens in connection with a decision not to pursue foreclosure.

<sup>12</sup> Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.

<sup>13</sup> REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

<sup>14</sup> Refinances Completed represents eligible loans refinanced with reduced rates. The estimated benefit to borrowers from refinancing is the estimated annual benefit multiplied by 785, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9 e.i.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/Offers/Approvals and Refinances Completed by each Servicer.

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVICERS		
	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction
Refinance Solicitations/Offers/Approvals*	\$113,369	5		\$223,706	29		\$102,334	68		\$191,334	4		\$118,058	256		\$124,313	362	
<b>Refinances Completed</b>	<b>\$133,182</b>	<b>3</b>	<b>3.67%</b>	<b>\$207,868</b>	<b>19</b>	<b>1.79%</b>	<b>\$103,597</b>	<b>40</b>	<b>2.92%</b>	<b>\$191,334</b>	<b>4</b>	<b>3.57%</b>	<b>\$139,591</b>	<b>109</b>	<b>3.62%</b>	<b>\$139,850</b>	<b>175</b>	<b>3.21%</b>

\* Refinance Solicitations/Offers/Approvals represents the first lien mortgages considered for refinancing where loan to value exceeds 80% and would not qualify for Servicer's generally available refinancing program as of 9/30/11. This includes mandatory solicitation borrowers under 9.a. of Exhibit D.

<sup>15</sup> 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.

<sup>16</sup> 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

# State Consumer Relief Information

## Wisconsin, Program to Date

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVICERS		
	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit
<b>CONSUMER RELIEF</b>																		
Completed 1st Lien Modification Forgiveness <sup>1</sup>	\$460,623	9	\$51,180	\$12,072,918	161	\$74,987	\$5,628,714	96	\$58,632	\$10,467,376	180	\$58,152	\$4,905,662	81	\$60,564	\$33,535,293	527	\$63,634
Completed Forgiveness of pre 3/1/2012 Forbearance <sup>2</sup>	\$56,700	2	\$28,350	\$380,694	11	\$34,609	\$3,236,124	93	\$34,797	\$999,162	25	\$39,966	\$466,875	23	\$20,299	\$5,139,555	154	\$33,374
Completed 2nd Lien Modification Forgiveness <sup>3</sup>	\$188,300	6	\$31,383	\$307,631	6	\$51,272	\$963,807	59	\$16,336	\$180,176	13	\$13,860	\$58,174	9	\$6,464	\$1,698,088	93	\$18,259
Completed 2nd Lien Extinguishments <sup>4</sup>	\$1,278,970	24	\$53,290	\$21,903,983	560	\$39,114	\$5,568,558	123	\$45,273	\$6,063,630	159	\$38,136	\$4,116,583	109	\$37,767	\$38,931,724	975	\$39,930
Short Sales Completed/Deficiency Forgiven <sup>5</sup>	\$1,682,402	24	\$70,100	\$28,623,761	414	\$69,140	\$2,160,492	38	\$56,855	\$12,655,825	209	\$60,554	\$4,523,967	79	\$57,265	\$49,646,447	764	\$64,982
Deeds in Lieu Completed/Deficiency Forgiven <sup>6</sup>							\$86,974	1	\$86,974				\$166,996	2	\$83,498	\$253,970	3	\$84,657
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) <sup>7</sup>				\$584,934	97	\$6,030				\$994,320	74	\$13,437	\$26,516	9	\$2,946	\$1,605,770	180	\$8,921
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>8</sup>							\$600	1	\$600	\$68,557	12	\$5,713	\$51,500	6	\$8,583	\$120,657	19	\$6,350
Forbearance for Unemployed Borrowers <sup>9</sup>																		
Deficiency Waivers <sup>10</sup>													\$5,104,394	138	\$36,988	\$5,104,394	138	\$36,988
Forgiveness of Principal Associated with a Property When No Foreclosure <sup>11</sup>							\$7,005,236	89	\$78,711							\$7,005,236	89	\$78,711
Cash Costs Paid by Servicer for Demolition of Property <sup>12</sup>																		
REO Properties Donated <sup>13</sup>										\$337,500	2	\$168,750	\$444,586	5	\$88,917	\$782,086	7	\$111,727
Refinances Completed - Estimated Consumer Relief <sup>14</sup>	\$471,845	7	\$67,406	\$2,126,895	86	\$24,731	\$7,777,039	270	\$28,804	\$1,995,774	56	\$35,639	\$19,703,926	358	\$55,039	\$32,075,479	777	\$41,281
<b>Total Consumer Relief</b>	<b>\$4,138,840</b>	<b>72</b>	<b>\$57,484</b>	<b>\$66,000,816</b>	<b>1,335</b>	<b>\$49,439</b>	<b>\$32,427,544</b>	<b>770</b>	<b>\$42,114</b>	<b>\$33,762,320</b>	<b>730</b>	<b>\$46,250</b>	<b>\$39,569,179</b>	<b>819</b>	<b>\$48,314</b>	<b>\$175,898,698</b>	<b>3,726</b>	<b>\$47,208</b>
<b>CONSUMER RELIEF - IN PROCESS</b>																		
1st Lien Modification Trials Offered/Approved <sup>15</sup>	\$312,720	3	\$104,240	\$22,312,079	272	\$82,030	\$5,606,605	102	\$54,967	\$16,075,731	266	\$60,435	\$12,098,818	197	\$61,415	\$56,405,953	840	\$67,150
1st Lien Modification Trials Started/In Process <sup>16</sup>	\$228,298	2	\$114,149	\$18,069,937	220	\$82,136	\$6,157,385	114	\$54,012	\$13,669,909	230	\$59,434	\$6,073,542	104	\$58,399	\$44,199,071	670	\$65,969
<b>TOTAL CONSUMER RELIEF - ALL SERVICERS</b>	<b>\$175,898,698</b>																	

**NOTES:**

\* Any differences in adding are due to rounding.

**DEFINITIONS:**

<sup>1</sup> Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).

<sup>2</sup> Completed Forgiveness of pre 3/1/2012 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.

<sup>3</sup> Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications. Chase amended its Schedule Y amounts from March 1, 2012 through Dec. 31, 2012 as a result of its decision to no longer seek credit for 478 previously submitted second lien loans. As a result, it reports a reduction in its program to date numbers of \$6.6 million.

<sup>4</sup> Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).

<sup>5</sup> Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.

<sup>6</sup> Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.

<sup>7</sup> Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.

<sup>8</sup> Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.

<sup>9</sup> Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.

<sup>10</sup> Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages and release of liens.

<sup>11</sup> Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property and release of liens in connection with a decision not to pursue foreclosure.

<sup>12</sup> Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.

<sup>13</sup> REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

<sup>14</sup> Refinances Completed represents eligible loans refinanced with reduced rates. The estimated benefit to borrowers from refinancing is the estimated annual benefit multiplied by 785, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/Offers/Approvals and Refinances Completed by each Servicer.

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVICERS		
	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction
Refinance Solicitations/Offers/Approvals*	\$214,649	10		\$171,091	191		\$135,488	459		\$181,634	63		\$164,781	704		\$157,297	1,427	
<b>Refinances Completed</b>	<b>\$248,174</b>	<b>7</b>	<b>3.46%</b>	<b>\$192,103</b>	<b>86</b>	<b>1.64%</b>	<b>\$134,900</b>	<b>270</b>	<b>2.72%</b>	<b>\$161,565</b>	<b>56</b>	<b>2.81%</b>	<b>\$174,846</b>	<b>358</b>	<b>4.01%</b>	<b>\$162,579</b>	<b>777</b>	<b>3.23%</b>

\* Refinance Solicitations/Offers/Approvals represents the first lien mortgages considered for refinancing where loan to value exceeds 80% and would not qualify for Servicer's generally available refinancing program as of 9/30/11. This includes mandatory solicitation borrowers under 9.a. of Exhibit D.

<sup>15</sup> 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.

<sup>16</sup> 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.



# State Consumer Relief Information

## Wyoming, Program to Date

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVICERS		
	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit
<b>CONSUMER RELIEF</b>																		
Completed 1st Lien Modification Forgiveness <sup>1</sup>				\$337,038	2	\$168,519				\$29,789	1	\$29,789	\$543,384	7	\$77,626	\$910,211	10	\$91,021
Completed Forgiveness of pre 3/1/2012 Forbearance <sup>2</sup>				\$24,319	1	\$24,319	\$174,764	2	\$87,382				\$4,793	1	\$4,793	\$203,876	4	\$50,969
Completed 2nd Lien Modification Forgiveness <sup>3</sup>	\$28,600	1	\$28,600				\$24,780	3	\$8,260							\$53,380	4	\$13,345
Completed 2nd Lien Extinguishments <sup>4</sup>	\$25,463	1	\$25,463	\$2,644,290	36	\$73,452	\$221,112	4	\$55,278				\$102,908	3	\$34,303	\$2,993,773	44	\$68,040
Short Sales Completed/ Deficiency Forgiven <sup>5</sup>	\$18,251	1	\$18,251	\$3,596,913	40	\$89,923				\$1,371,661	15	\$91,444	\$1,517,216	18	\$84,290	\$6,504,041	74	\$87,892
Deeds in Lieu Completed/ Deficiency Forgiven <sup>6</sup>																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) <sup>7</sup>				\$83,959	6	\$13,993				\$45,000	4	\$11,250	\$3,000	1	\$3,000	\$131,959	11	\$11,996
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>8</sup>																		
Forbearance for Unemployed Borrowers <sup>9</sup>																		
Deficiency Waivers <sup>10</sup>	\$311,491	13	\$23,961										\$603,229	16	\$37,702	\$914,720	29	\$31,542
Forgiveness of Principal Associated with a Property When No Foreclosure <sup>11</sup>																		
Cash Costs Paid by Servicer for Demolition of Property <sup>12</sup>																		
REO Properties Donated <sup>13</sup>																		
Refinances Completed - Estimated Consumer Relief <sup>14</sup>							\$389,292	8	\$48,661				\$2,583,706	38	\$67,992	\$2,972,998	46	\$64,630
<b>Total Consumer Relief</b>	<b>\$383,806</b>	<b>16</b>	<b>\$23,988</b>	<b>\$6,686,519</b>	<b>85</b>	<b>\$78,665</b>	<b>\$809,948</b>	<b>17</b>	<b>\$47,644</b>	<b>\$1,446,450</b>	<b>20</b>	<b>\$72,323</b>	<b>\$5,358,236</b>	<b>84</b>	<b>\$63,789</b>	<b>\$14,684,959</b>	<b>222</b>	<b>\$66,148</b>
<b>CONSUMER RELIEF - IN PROCESS</b>																		
1st Lien Modification Trials Offered/Approved <sup>15</sup>				\$518,885	3	\$172,962				\$36,923	2	\$18,462	\$1,108,022	15	\$73,868	\$1,663,830	20	\$83,192
1st Lien Modification Trials Started/In Process <sup>16</sup>				\$337,038	2	\$168,519				\$36,923	2	\$18,462	\$703,580	7	\$100,511	\$1,077,541	11	\$97,958
<b>TOTAL CONSUMER RELIEF - ALL SERVICERS</b>	<b>\$14,684,959</b>																	

**NOTES:**  
 \* Any differences in adding are due to rounding.

**DEFINITIONS:**

- <sup>1</sup> Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- <sup>2</sup> Completed Forgiveness of pre 3/1/2012 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- <sup>3</sup> Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- <sup>4</sup> Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- <sup>5</sup> Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.
- <sup>6</sup> Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
- <sup>7</sup> Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- <sup>8</sup> Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- <sup>9</sup> Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- <sup>10</sup> Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages and release of liens.
- <sup>11</sup> Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property and release of liens in connection with a decision not to pursue foreclosure.
- <sup>12</sup> Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- <sup>13</sup> REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.
- <sup>14</sup> Refinances Completed represents eligible loans refinanced with reduced rates. The estimated benefit to borrowers from refinancing is the estimated annual benefit multiplied by 785, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVICERS		
	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction
Refinance Solicitations/Others/ Approvals*				\$630,000	1		\$211,908	16					\$176,986	71		\$188,483	88	
<b>Refinances Completed</b>							\$205,944	8	3.01%				\$170,837	38	5.07%	\$176,943	46	4.65%

\* Refinance Solicitations/Others/Approvals represents the first lien mortgages considered for refinancing where loan to value exceeds 80% and would not qualify for Servicer's generally available refinancing program as of 9/30/11. This includes mandatory solicitation borrowers under 9.a. of Exhibit D.

<sup>15</sup> 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.

<sup>16</sup> 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.