

Office of
Mortgage Settlement
Oversight

Continued Progress:

A Report from the Monitor of the National Mortgage Settlement

November 19, 2012

This progress report is my second as Monitor under the national mortgage servicing settlement. Like the report I released in August, this is not required by the settlement; the first required Monitor Report will be submitted to the United States District Court for the District of Columbia in the second quarter of 2013. Rather, this report is intended to inform readers about the steps the banks have taken to implement the settlement and my progress in its oversight. The report includes:

- Information about the relief distributed to consumers under the settlement between March 1, 2012 and September 30, 2012.
- An update on the implementation of the servicing standards, or reforms, set forth in the settlement and the metrics, or tests, I will use to assess compliance.
- A review of the complaints that have been submitted to me from professionals and consumers across the nation.
- An updated timeline for future reports and milestones (see Appendix I).

As was the case with my prior report, the consumer relief activities discussed in this report represent gross dollars that have not been subject to calculation under the crediting formulas in the settlement agreement. Therefore, the \$26.11 billion in cumulative consumer relief reported here cannot be used to measure progress toward the \$20 billion obligation in the settlement. As also was outlined in my first report, neither I nor the professionals working with me have confirmed these figures. No credit will be awarded to a servicer until I, as Monitor, am satisfied that the servicer has met its obligations.

Since my last report, I have met with consumer housing counselors and other professionals around the country. These meetings have reinforced my strong view that market feedback is critical to the success of the settlement. Information from the marketplace provides an up-to-the-minute understanding of the experiences that distressed borrowers and their representatives are having with the servicers. I continue to welcome reports of servicer performance regarding the implementation of the servicing standards and consumer relief or other observations from the marketplace.

I hope that this report, like the report that preceded it, will inform the public discussion of the settlement and the future of the housing market.

Sincerely,

A handwritten signature in black ink, appearing to read 'Joseph A. Smith', with a large, stylized initial 'J'.

Joseph A. Smith

As more fully described in my first report,¹ the Settlement² requires the Servicers³ to (i) provide specific dollar amounts of relief to distressed borrowers within a three-year period (“Consumer Relief”) and (ii) requires the Servicers to implement the reforms (“Servicing Standards”) intended to redress the servicing practices that led to the claims that resulted in the Settlement. Set forth below are summaries of reports from the Servicers to the States that are parties to the Settlement,⁴ to the Monitoring Committee,⁵ and to me on their performance to date of their agreements to provide Consumer Relief and implement the Servicing Standards.

Consumer Relief

Under the Settlement, the Servicers have committed to providing the following minimum Consumer Relief obligations:⁶

- \$200,000,000 for Ally
- \$8,574,200,000 for Bank of America
- \$4,212,400,000 for Chase
- \$1,789,000,000 for Citi
- \$4,337,000,000 for Wells

To meet this commitment, the Servicers can offer a variety of creditable Consumer Relief activities, including the following:

- First and second lien modifications
- Enhanced borrower transitional funds
- Facilitation of short sales
- Deficiency waivers
- Forbearance for unemployed borrowers
- Anti-blight activities
- Benefits for members of the armed services
- Refinancing programs

The Servicers have flexibility as to how they meet their overall obligations among the various Consumer Relief activities within certain parameters. For instance, at least 60 percent of each Servicer’s obligation must be met by first and second lien principal reduction modifications, and no more than 10 percent can be met by deficiency waivers.⁷

Although the Settlement gives the Servicers some flexibility within the Settlement framework regarding the mix of creditable Consumer Relief activities they undertake, the Settlement also values the various types of relief differently. Much of the Consumer Relief is not credited on a dollar-for-dollar basis and some of the activities are valued more than others. For instance, some principal forgiveness on loans both owned and serviced by a Servicer is credited on a dollar-for-dollar basis whereas certain forbearance activities garner five-cents-on-the-dollar in credit.⁸ Because much of the credit awarded is valued at less than dollar-for-dollar, the ultimate amount of gross Consumer Relief will be more than \$20 billion.

The Servicers will receive credit toward their commitments for Consumer Relief activity provided to borrowers on or after March 1, 2012.⁹ To encourage the Servicers to make substantial progress in the first year of the Settlement, the Settlement provides an additional 25 percent credit for any first or second lien principal reductions or credited refinancing activities that take place within the first 12 months after March 1, 2012.¹⁰ If a Servicer’s total commitment is not fully satisfied within three years, it will be required to pay a penalty of 125 or 140 percent of its unmet commitment amount, depending on the facts.¹¹

¹ *First Take: Progress Report from the Monitor of the National Mortgage Settlement*, August 29, 2012, available at https://www.mortgageoversight.com/wp-content/uploads/2012/09/OMSO_MonitorsReport_8.29.12.pdf (“*First Take*”).

² As used in this report, the term “Settlement” will refer to the Consent Judgments described in *First Take*, including Exhibits attached thereto, entered in the United States District Court for the District of Columbia effective April 5, 2012. Unless expressly stated to be otherwise, the Settlement terms referenced in *First Take* and in this report apply to each of the Servicers.

³ Ally Financial, Inc., Residential Capital LLC, and GMAC Mortgage LLC (“Ally”); Bank of America, N.A. (“Bank of America”); J.P. Morgan Chase Bank, N.A. (“Chase”); CitiMortgage, Inc. (“Citi”); and Wells Fargo & Company and Wells Fargo Bank, N.A. (“Wells”).

⁴ *First Take*: p. 15 (listing all Government Parties, including the States).

⁵ A committee comprised of representatives of the U.S. Department of Housing and Urban Development, the U.S. Department of Justice and 15 States. *First Take*: pp. 2, 19.

⁶ The amounts represent the aggregate Consumer Relief obligations (non-refinancing and refinancing relief combined) as set forth in ¶ III to each party’s Consent Judgment and listed in *First Take*: p. 20.

⁷ Exhibit D-1.

⁸ Exhibit D-1.

⁹ Exhibit D ¶ 10.a.

¹⁰ Exhibit D ¶ 10.b.

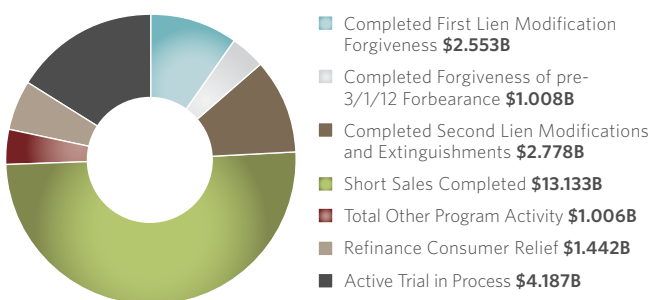
¹¹ Exhibit D ¶ 10.d.

Consumer Relief Distributed

The Settlement requires that each of the Servicers provide each State that is a party to the Settlement, with copies to the Monitor and the Monitoring Committee, a report (“State Report”) regarding the number of borrowers assisted and credited activities under the Consumer Relief requirements.¹² The first of these reports was delivered by the Servicers on November 14, 2012. Subsequent reports will be delivered on or before the 45th day after the end of calendar quarters.¹³

Set forth below are summaries of information contained in the November 2012 State Reports. None of the data has been confirmed, credited or otherwise approved by me or the professional firms working with me. Appendix III to this report contains the detailed State Report information. Because the Consumer Relief reported below represents gross amounts that have not been scored under the crediting formulas in Exhibit D-1, the information cannot be used to measure the extent of the Servicers’ satisfaction of their \$20 billion Consumer Relief obligations under the Settlement. This amount also includes information provided separately by the Servicers at my request detailing first lien trial modifications in process as of Sept. 30, 2012.

Total Consumer Relief—Program to Date \$26.11B¹⁴



March 1, 2012 to September 30, 2012:

With respect to the full Settlement period covered in this report (March 1, 2012 to September 30, 2012), the Servicers have reported that:

- 309,385 borrowers benefited from some type of Consumer Relief totaling \$26.11 billion, which, on average, represents about \$84,385 per borrower. This figure includes both completed Consumer Relief and active first lien trial modifications.
- 21,833 borrowers successfully completed a first lien modification and received \$2.55 billion in loan principal forgiveness, averaging approximately \$116,929 per borrower.
- 30,967 borrowers are in active first lien trial modifications as of September 30, 2012, the total principal value of which is \$4.19 billion. This represents potential relief of \$135,223 per borrower if the trials are completed.
- Second lien modifications and extinguishments were provided to 50,025 borrowers, representing approximately \$2.78 billion in total relief. The average amount of relief for borrowers whose second liens were modified or extinguished was approximately \$55,534.
- Servicers refinanced 37,396 home loans with an average unpaid principal balance of \$210,398, reducing the annual interest rate by approximately 2.34 percent on average. The estimated benefit to borrowers from refinancing over the average life of the loan is approximately \$1.44 billion.¹⁵ On average, each borrower will save approximately \$409 in interest payments each month.
- 113,534 borrowers had either a short sale completed during this period, or the lender accepted a deed in lieu of foreclosure, waiving any unpaid principal balance in either case. The total amount of this type of relief was approximately \$13.13 billion, or about \$115,672 per borrower.
- Through the various other Consumer Relief programs outlined in the Settlement documents,¹⁶ the Servicers provided \$1.01 billion in relief to 39,637 borrowers. The average amount of relief of these other programs amounts to \$25,383 per borrower.

¹⁵ 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 ¶ 9.3.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.

¹⁶ The other Consumer Relief programs include enhanced borrower transitional funds paid by Servicer, Servicer payments to unrelated second lienholder for release of second lien, forbearance for unemployed borrowers, deficiency waivers, forgiveness of principal associated with a decision not to pursue foreclosure, cash costs paid by Servicer for demolition of property, and real-estate owned (“REO”) properties donated.

¹² Exhibit E ¶ D.2.

¹³ Exhibit E ¶ D.2.

¹⁴ Appendix II provides additional charts displaying different Consumer Relief activities.

Servicer Satisfaction of Consumer Relief Obligations

It is my obligation as Monitor to determine whether a Servicer has satisfied its Consumer Relief Requirements.¹⁷ Such a determination will be triggered by a Servicer's assertion that it has satisfied such requirements.¹⁸ This assertion will then be reviewed by such Servicer's Internal Review Group ("IRG") that is separate and independent from the servicing operations that are being evaluated.¹⁹ Such review will include a determination by the IRG that the Servicer's asserted relief activities have been completed and have been assigned the correct amount of credit under the Settlement terms. My Primary Professional Firm²⁰ ("PPF") and I will then undertake the necessary confirmatory due diligence and validation of the claimed Consumer Relief, and only if I am satisfied as to its accuracy will I certify the Servicer's satisfaction of its Consumer Relief obligations.²¹ The processes to be followed by the IRG and by the PPF and me are contained in detailed work plans and related test scripts and other documentation. I am required to report to the U.S. District Court for the District of Columbia ("Court") on the Servicer's satisfaction of its Consumer Relief Requirements.²² No such assertion of Consumer Relief satisfaction has been made by any of the Servicers to date, and accordingly, I have made no determination with regard to this provision of the Settlement.

Servicing Standards, Metrics and Compliance Reports

As of October 2, 2012, the Servicers were required to be in full compliance with all 304 Servicing Standards established by the Settlement to improve the way borrowers are treated by their Servicers and to address the issues that led to the creation of the Settlement.²³ The Servicing Standards apply to all loans serviced by each Servicer. The Servicing Standards address a wide variety of issues including the integrity of documents;²⁴ customer service, including a single point of contact;²⁵ loss mitigation;²⁶ servicemember protections;²⁷ anti-blight activities;²⁸ and tenant rights.²⁹

The Settlement outlines 29 defined Metrics,³⁰ or tests, that I will use to assess the Servicers' adherence to the Servicing Standards. As of September 25, 2012, the Servicers and I had largely agreed to a series of work plans ("Work Plans"). These Work Plans guide the work of the Servicers' IRGs in measuring both Consumer Relief and Servicing Standards performance, as well as the process by which my professional consultants and I will review the performance of the Servicers and their IRGs.³¹

The Settlement requires that each Servicer's IRG perform reviews ("Compliance Reviews") of the Servicer's performance of its implementation of Servicing Standards pursuant to the Work Plans discussed above.³² On November 14, 2012, I received a Compliance Review from the IRG of each of the Servicers, covering performance during the third calendar quarter of 2012 as measured by the Metrics that are included in the relevant Work Plan. The PPF and the assigned Secondary Professional Firm ("SPF") for each Servicer³³ are currently analyzing these Compliance Reviews. In addition, the PPF and I are conducting ongoing reviews of the IRG's independence, competence and performance.³⁴

¹⁷ Exhibit E ¶ C.5.

¹⁸ Exhibit E ¶ D.6.

¹⁹ Exhibit E ¶ C.7.

²⁰ Exhibit E ¶ C.2. The PPF is an independent firm I retained to advise me, to review and confirm Consumer Relief, and to ensure the consistency of review of the Servicers' compliance with Servicing Standards. I selected BDO USA, LLP as my PPF.

²¹ Exhibit E ¶¶ C.18, C.20.

²² Exhibit E ¶ D.4 (providing that "[t]he Monitor Reports [as defined in ¶ D.3] shall be filed with the Court overseeing this Consent Judgment").

²³ Exhibit E ¶ A (requiring full implementation of all Servicing Standards within 180 days of entry of the Consent Judgment).

²⁴ Exhibit A ¶ I.

²⁵ Exhibit A Servicing Standards IV.C.1 – IV.C.9.

²⁶ Exhibit A ¶ IV.

²⁷ Exhibit A ¶ V.

²⁸ Exhibit A Servicing Standards VIII.A.1 – VIII.A.4.

²⁹ Exhibit A Servicing Standards VIII.B.1 – VIII.B.2.

³⁰ Exhibit E-1.

³¹ Exhibit E ¶¶ C.11 – C.15.

³² Exhibit E ¶ C.7.

³³ First Take: p.3.

³⁴ Exhibit E ¶ C.10.

The next Compliance Reviews are to be delivered by the IRGs on or before February 14, 2013 regarding Servicer performance during the fourth calendar quarter of 2012. Based on a thorough analysis of these two Compliance Reviews, I will prepare my first report for submission to the Court (“Monitor’s Report”).³⁵ I am required to confer with each Servicer and the Monitoring Committee regarding my preliminary findings and each Servicer is authorized to submit written comments, which shall be appended to my report to the Court.³⁶ I intend to deliver my first Monitor’s Report to the Court during the second calendar quarter of 2013.

If the IRG or I find that a Servicer failed a metric, the Servicer is required to meet with the Monitoring Committee within 15 days of the Quarterly Report disclosing such failure.³⁷ The Servicer has the right to cure a potential violation and must remediate any material harm to individual borrowers discovered by the review. Where I determine the breach is widespread, the Servicer must take additional steps to identify and remediate harmed borrowers outside of those identified by the sample review.³⁸ If the Servicer fails to cure its violation, it is subject to enforcement action in the Court.³⁹

In addition to the initial 29 Metrics, the Settlement authorizes me to create up to three new Metrics at my own discretion.⁴⁰ I also am authorized to create as many new Metrics as necessary for measuring Servicer compliance if I perceive a pattern or practice of noncompliance with the Standards that is reasonably likely to cause harm to consumers.⁴¹ That is why I continue to seek the input of consumers and their advocates to share their experiences with me through my website, www.mortgageoversight.com.

From the Marketplace

Information provided by borrowers and the professionals who counsel them is an integral part of my work monitoring the Settlement. I continue to accept, analyze and use complaints from both consumers and professionals via www.mortgageoversight.com to obtain a first-hand report on the Servicers’ performance.

Since the forms were posted on my website in May 2012, I have received more than 3,000 distinct submissions from consumers in all 50 states and the District of Columbia whose loans are serviced by one or more of the Servicers. More than 70 percent of the consumer submissions relate to complaints about problems in the loan modification process or a failure to modify or refinance a loan, customer service and documentation problems with a foreclosure, bankruptcy or loan file. Issues surrounding dual tracking also are predominant. I also am seeing an increasing number of reports concerning successor servicers or sub-servicers that are taking over the account administration from one of the Servicers.

Through a separate form on the website, I have received more than 350 submissions from professionals in 39 states and the District of Columbia currently representing or assisting homeowners. Professionals such as legal aid attorneys and attorneys in private practice, bankruptcy attorneys and trustees, housing and credit counselors, non-profit advocates, realtors, specialists in Attorneys General and Congressional offices, and state banking regulatory agency staff have submitted these claims. Professional submissions report statistical data about potential violations of the Servicing Standards, as well as related explanatory narrative. I am grateful for their advocacy on behalf of their clients and their willingness to work with me.

³⁵ Exhibit E ¶ D.3.

³⁶ Exhibit E ¶ D.4.

³⁷ Exhibit E ¶ E.1.

³⁸ Exhibit E ¶¶ E.2 – E.5.

³⁹ Exhibit E ¶ J.3.

⁴⁰ Exhibit E ¶ C.12.

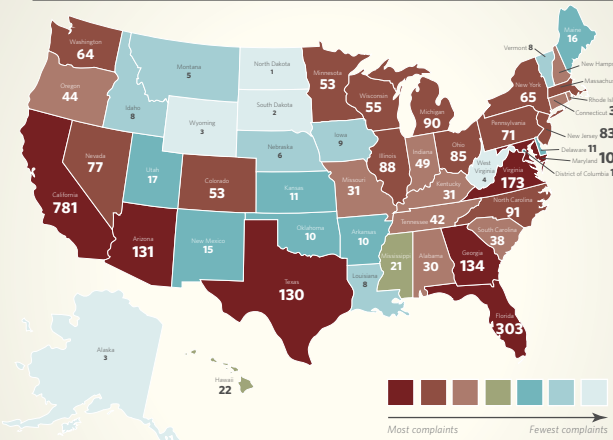
⁴¹ Exhibit E ¶ C.23.

From the Market

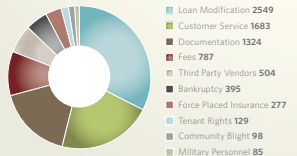
What are consumers saying about their experiences with the five mortgage servicers? From mid-April to the end of October, individuals from across the country submitted complaints through our website about the issues they are facing.

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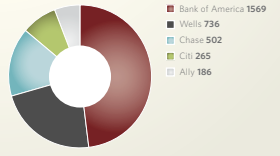
Number of Consumer Issues Reported per State



Consumer Form Submission Complaints by Issue



Consumer Form Submissions by Servicer



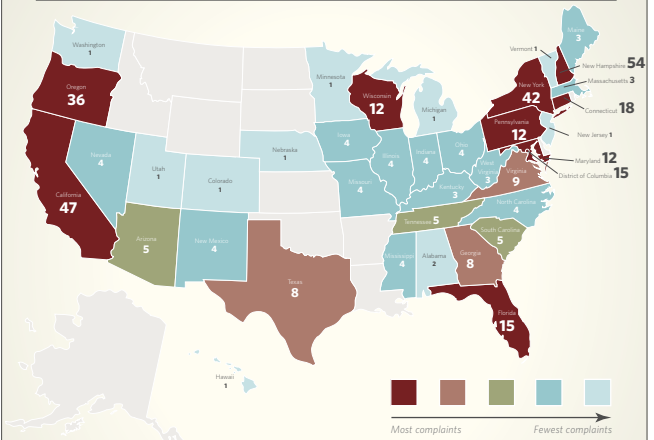
#mortgage reporting

From the Market

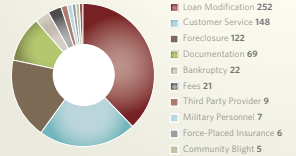
Attorneys, caseworkers, counselors and other professionals helping consumers with their mortgages provided online feedback from mid-May to the end of October regarding the range of issues that individuals are experiencing with servicers.

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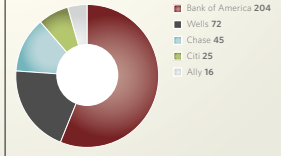
Number of Professional Issues Reported per State



Professional Form Submission Complaints by Issue



Professional Form Submissions by Servicer



#mortgage reporting

Roughly 80 percent of the professional submissions involved problems encountered in the loan modification process, customer service issues, or problems in the foreclosure process. Similar to the consumer submissions, the issues involving loan modification and foreclosure are linked to concerns regarding dual tracking, problems with meeting notice requirements about loss mitigation documentation or programs, and Servicers pursuing foreclosure or other collection efforts while a completed loss mitigation application was pending. The vast majority of the customer service submissions dealt with various aspects of the Servicers' single point of contact and the untimely, ineffective, or inconsistent service provided.

I will continue to regularly review and evaluate the reports submitted to me, as well as the Executive Office complaints filed with the Servicers.⁴² These reports may demonstrate Servicer noncompliance or the need for an additional metric. If and when I see a pattern or practice of a violation, I will address it. Reports submitted from consumers and professionals provide real-world information, without which it would be impossible to determine the Settlement's true efficacy in improving the way homeowners are treated by the Servicers.

Conclusion

The Settlement is a bipartisan, state-federal response to a serious problem that has the potential to change our country's mortgage system for the better. While it is still too soon to judge the extent of the effectiveness of the Settlement, I believe the past eight months of our work have been well spent. I look forward to continuing our work together for the benefit of current and future homeowners.

⁴² Exhibit E ¶ C.16 (authorizing access to all Executive Office servicing complaints).

Appendices

Appendix I: Timeline of Future Settlement Reports

Timelines

The following infographic shows the historical dates beginning with the announcement of the National Mortgage Settlement and leading up to the release of the Monitor's first report. It also spells out deadlines for the duration of the Settlement when banks must provide relief to distressed homeowners and adopt better mortgage-related practices, or Servicing Standards.

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Make Up of the Organization

The National Mortgage Settlement kicked off several milestones from the appointment of the Monitor to the release of his second report.

Consumer Relief

The banks must provide at least \$20 billion in relief to struggling homeowners. They must periodically report their activities, including meeting certain thresholds, by specific dates over the next three years. The Monitor must also provide reports to the D.C. District Court regarding bank compliance.

Servicing Standards

The banks must comply with more than 300 Servicing Standards as of October 2, 2012 and provide quarterly reports to the Monitor regarding how well those standards are working over the next three years. The Monitor will also provide reports to the D.C. District Court regarding bank compliance.

March 1, 2012

Servicers began Consumer Relief activities.

March 1, 2012

Servicers began implementing Servicing Standards.

March 20, 2012

National Mortgage Settlement announced.

April 5, 2012

Consent Judgments entered in D.C. District Court; Smith officially named Monitor.

June 4, 2012

Monitor selected BDO as PPF.

June 4, 2012

End of 60 day period in implementation schedule.

July 1, 2012

Servicers began quarter when they will be evaluated against up to 9 Metrics.

July 5, 2012

End of 90 day period in implementation schedule.

July 27, 2012

Monitor and Servicers reached agreement on initial Work Plans.

August 6, 2012

Monitor selected five SPFs - one for each Servicer.

August 14, 2012

Servicers reported preliminary relief activity between March 1, 2012 and June 30, 2012 to Monitor.

August 29, 2012

Monitor released Progress Report, *First Take*.

September 25, 2012

Monitor and Servicers reached agreement on amended Work Plans.

October 1, 2012

Servicers began quarter when they will be evaluated against up to 20 Metrics.

October 2, 2012

All 304 Servicing Standards have been implemented.

November 14, 2012

Servicers delivered State Reports to states and Monitor.

November 14, 2012

Servicers delivered Quarterly Report to Monitor regarding Q3 2012 performance on Metrics.

November 19, 2012

Monitor released *Continued Progress*.

2012

Jan.

Feb.

Mar.

Apr.

May

Jun.

Jul.

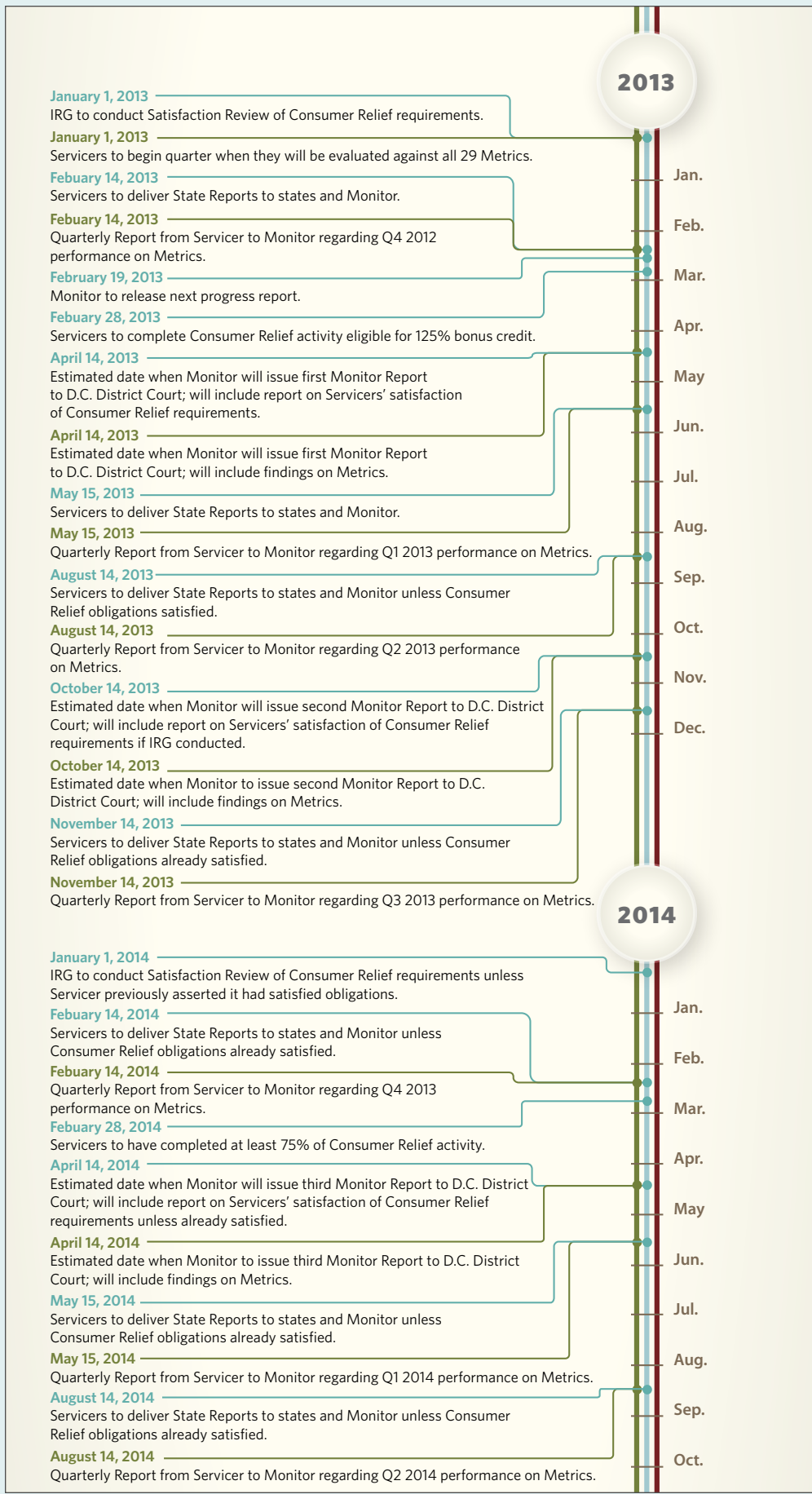
Aug.

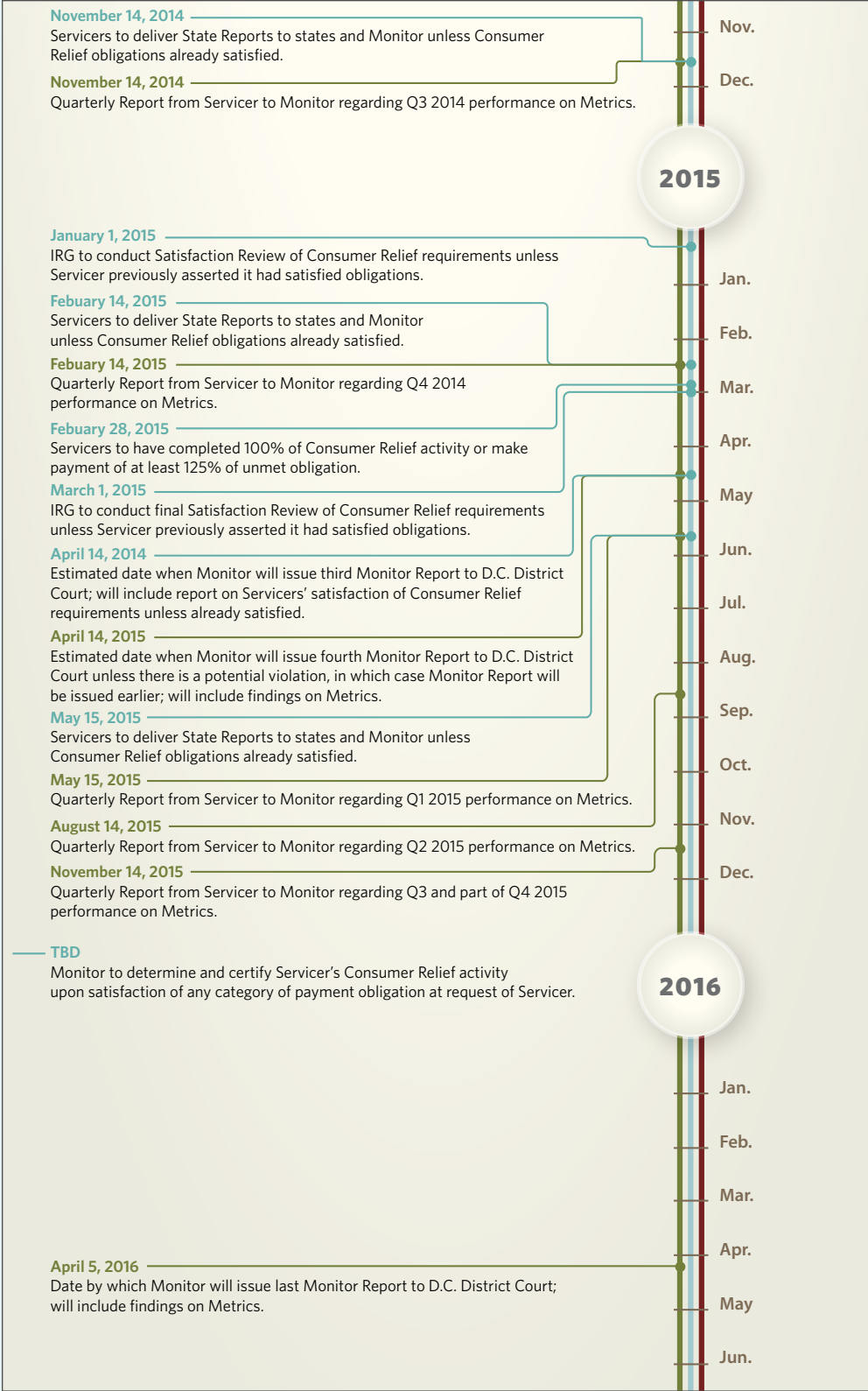
Sep.

Oct.

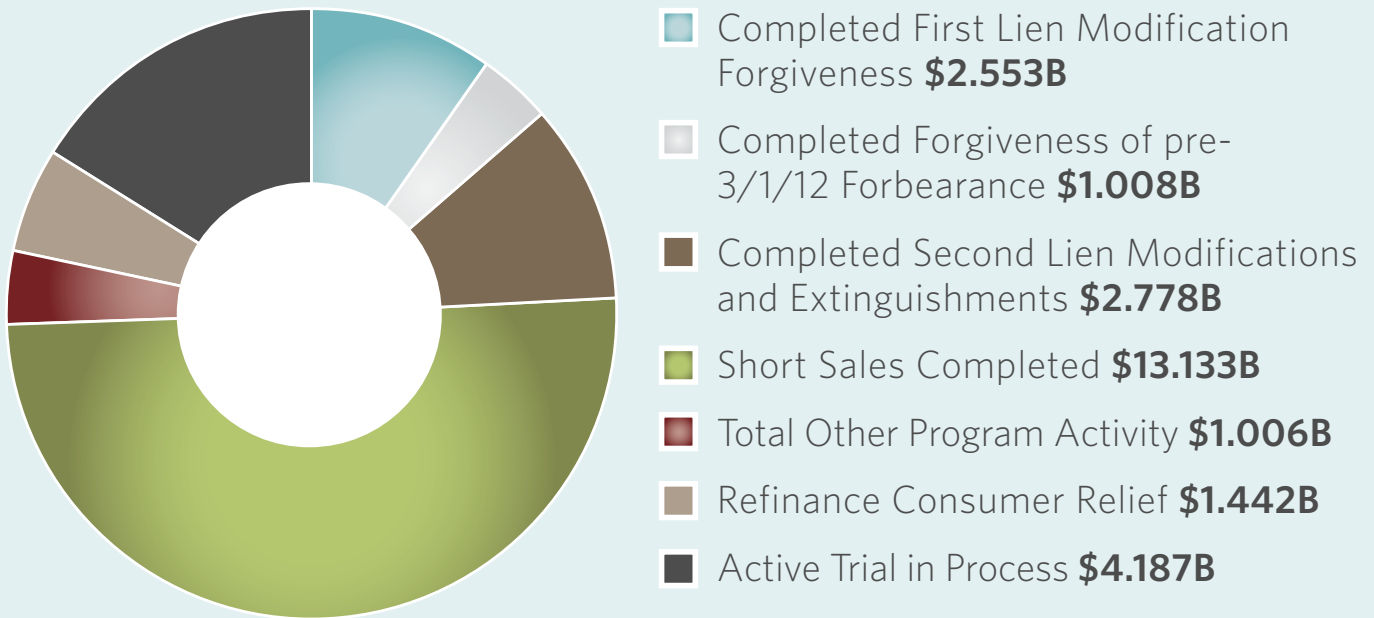
Nov.

Dec.

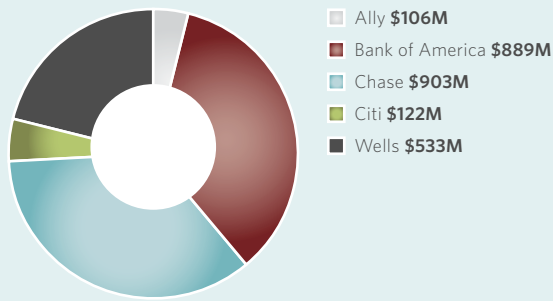




Total Consumer Relief—Program to Date \$26.11B

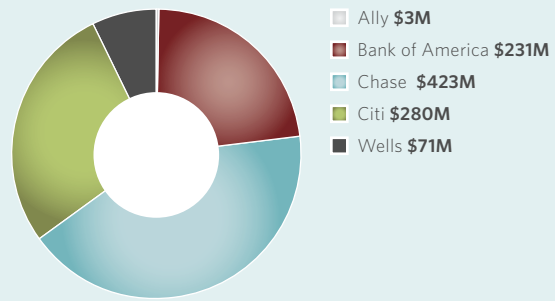


Completed First Lien Modifications* \$2.553B



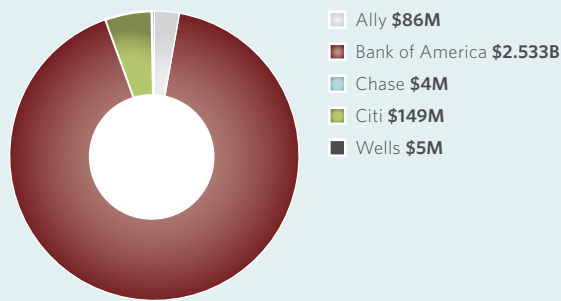
* Finalized first lien principal reduction permanent modifications (including converted trial modifications).

Completed Forgiveness of pre-3/1/12 Forbearance* \$1.008B



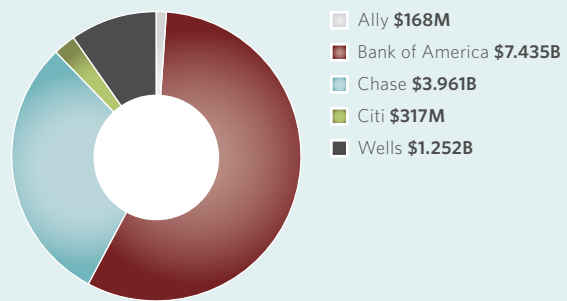
* Forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages.

Completed Second Lien Modifications* and Extinguishments** \$2.778B



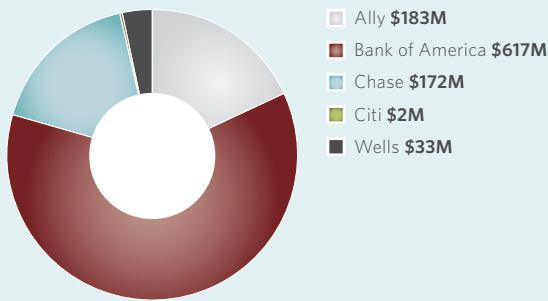
* Finalized second lien principal reduction permanent modifications.
 ** Finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).

Short Sales Completed* \$13.133B



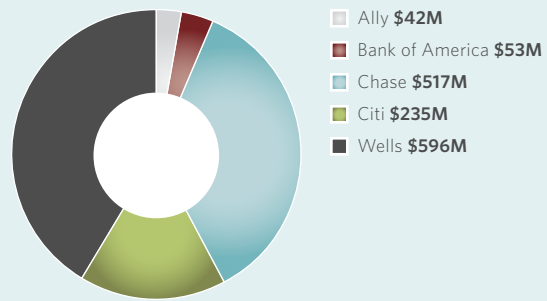
* The forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens. Also includes forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.

Other Programs* \$1.006B



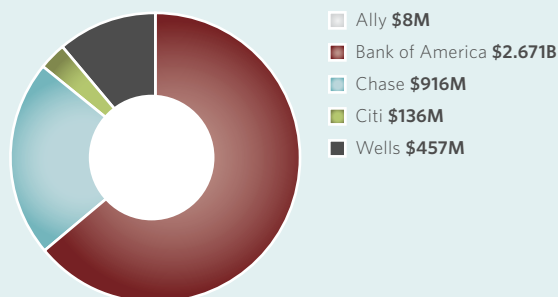
* Other consumer relief programs include: (a) Enhanced Borrower Transitional Funds Paid by Servicer (transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure), (b) Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien (payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions), (c) Forbearance for Unemployed Borrowers (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), (d) Deficiency Waivers (waiver of valid claims on borrower deficiency balances on first or second lien mortgages and release of liens), (e) Forgiveness of Principal Associated with a Property When No Foreclosure (forgiveness of principal associated with a property and release of liens in connection with a decision not to pursue foreclosure), (f) Cash Costs Paid by Servicer for Demolition of Property (payments to demolish properties to prevent blight), and (g) REO Properties Donated (properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers).

Refinance Consumer Relief* \$1.442B



* 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.

Active Trial in Process* \$4.187B



* This information was provided separately by the Servicers at the Monitor's request detailing first lien trial modifications in process as of Sept. 30, 2012.

Appendix III: State Consumer Relief Information National Totals, Program to Date

	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVERS		
	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
CONSUMER RELIEF																		
Completed 1st Lien Modification Forgiveness ¹	\$106,160,979	1,113	\$95,383	\$88,917,711	5,751	\$154,612	\$12,883,229	1,777	\$70,986	\$90,312,036	7,709	\$11,751	\$532,575,935	5,543	\$96,081	\$2,552,912,170	21,833	\$116,929
Completed Forgiveness of pre 3/1/2012 Forbearance ²	\$2,525,991	36	\$70,166	\$230,874,737	3,720	\$62,063	\$280,111,907	4,417	\$63,417	\$42,310,617	5,859	\$72,215	\$71,111,695	1,961	\$36,263	\$1,007,730,477	15,993	\$63,011
Completed 2nd Lien Modification Forgiveness ³	\$4,369,344	133	\$32,852	\$101,597,758	1,398	\$72,674	\$41,521,387	1,412	\$29,406	\$3,870,920	271	\$14,284	\$5,094,331	388	\$13,130	\$156,453,740	3,602	\$43,435
Completed 2nd Lien Extinguishments ⁴	\$82,083,333	1,449	\$56,648	\$2,431,733,751	43,479	\$55,929	\$107,797,609	1,495	\$72,105	\$3,960,915,791	33,310	\$118,911	\$1,225,576,876	12,557	\$97,601	\$2,621,614,693	46,423	\$56,472
Short Sales Completed/Deficiency Forgiveness ⁵	\$168,074,388	1,719	\$97,775	\$7,434,960,725	62,084	\$119,756	\$317,243,550	35,49	\$89,390	\$3,960,915,791	33,310	\$118,911	\$1,225,576,876	12,557	\$97,601	\$13,106,771,330	113,219	\$115,765
Deeds in Lien Completed/Deficiency Forgiveness ⁶																\$25,929,671	315	\$82,316
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$66,928,634	11,751	\$5,696	\$758,273	92	\$8,242	\$133,340,620	7,506	\$17,765	\$11,428,955	3,508	\$3,258	\$21,456,482	22,857	\$9,295
Service Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸							\$1,263,209	187	\$6,755	\$12,858,604	1,388	\$9,264	\$3,811,334	536	\$7,111	\$17,933,147	2,111	\$8,495
Forbearance for Unemployed Borrowers ⁹																		
Deficiency Waivers ¹⁰	\$182,763,149	3,143	\$58,149	\$5,498,895,698	10,896	\$50,468										\$732,658,847	14,039	\$52,187
Forgiveness of Principal Associated with a Property When No Foreclosure ¹¹																		
Cash Costs Paid by Servicer for Demolition of Property ¹²	\$41,863,984	594	\$70,478	\$53,274,315	974	\$54,696	\$234,507,533	8,262	\$28,384	\$517,078,991	12,113	\$42,683	\$595,778,555	15,453	\$38,554	\$1,442,442,279	37,396	\$38,572
REO Properties Donated ¹³	\$587,841,168	8,187	\$71,802	\$11,758,437,329	140,053	\$83,957	\$11,050,086,697	21,131	\$52,297	\$5,979,805,360	68,530	\$87,258	\$2,488,808,766	40,517	\$61,426	\$21,919,979,320	278,418	\$78,730
Refinances Completed - Estimated Consumer Relief ¹⁴																		
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved ¹⁵	\$26,287,780	196	\$134,121	\$4,763,741,585	29,688	\$160,460	\$221,305,137	3,061	\$72,298	\$1,980,435,610	17,983	\$110,128	\$825,170,129	8,274	\$99,731	\$781,690,241	59,202	\$132,038
1st Lien Modification Trials Started ¹⁶	\$20,053,584	159	\$126,123	\$3,638,259,765	22,423	\$162,256	\$234,112,866	3,259	\$71,836	\$1,698,592,240	15,786	\$107,601	\$751,923,746	7,566	\$99,382	\$6,342,942,201	49,193	\$128,940
TOTAL CONSUMER RELIEF - ALL SERVERS	\$21,919,979,320																	

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 (including converted trial modifications)
- Completed 2nd Lien Extinguishments represents finalized second lien principal extinguishments (forgiveness of the entire balance and release of lien)
- Short Sales Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens
- Deeds in Lien Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions 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.
- Service 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 arrears 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, borrower deficiency balances, or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- 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 in present blight.
- REO Properties Donated represents properties that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.
- Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual benefit to borrowers from refinancing is the estimated annual benefit multiplied by 785, which represents the Servicer's 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.

	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVERS		
	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*	\$313,296	1,706	2.79%	\$252,078	8,897	2.73%	\$150,919	16,759	2.36%	\$271,384	15,221	2.01%	\$212,481	47,651	\$216,793	90,234	2.34%	
Refinances Completed	\$321,796	594	2.79%	\$255,227	974	2.73%	\$153,211	8,262	2.36%	\$270,513	12,113	2.01%	\$186,744	15,453	\$210,398	37,396	2.34%	

* 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.

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

¹⁶ All first lien mortgages for which any payment had been made in a trial modification after March 1, 2012.

Appendix III: State Consumer Relief Information Alabama, Program to Date

	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVERS			
	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	
CONSUMER RELIEF																			
Completed 1st Lien Modification Forgiveness ¹	\$290,700	8	\$36,338	\$715,353	11	\$65,032	\$799,663	24	\$33,319	\$641,220	20	\$32,061	\$1,401,670	30	\$46,722	\$3,848,606	93	\$41,383	
Completed Forgiveness of pre 3/1/2012 Forbearance ²				\$68,239	1	\$68,239	\$600,233	20	\$30,012	\$104,736	4	\$26,184				\$773,208	25	\$30,928	
Completed 2nd Lien Modification Forgiveness ³	\$239,400	5	\$47,880	\$123,424	2	\$61,712	\$118,590	11	\$10,781				\$12,278	2	\$6,139	\$493,692	20	\$24,685	
Completed 2nd Lien Extinguishments ⁴	\$631,044	19	\$33,213	\$7,090,369	183	\$38,745	\$318,954	5	\$63,791	\$4,335,342	70	\$61,933	\$1,164,364	18	\$64,687	\$8,040,367	207	\$38,842	
Short Sales Completed/Deficiency Forgiven ⁵	\$770,200	16	\$48,137	\$9,878,694	140	\$70,562	\$359,690	6	\$59,948							\$16,508,290	250	\$66,033	
Deeds in Lien Completed/Deficiency Forgiven ⁶																			
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$178,044	28	\$6,359				\$81,782	8	\$10,223				\$259,826	36	\$7,217	
Service Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸																			
Forbearance for Unemployed Borrowers ⁹																			
Deficiency Waivers ¹⁰	\$7,035,046	157	\$44,828	\$5,870,866	154	\$38,123										\$384,608	7	\$54,944	
Forgiveness of Principal Associated with a Property When No Foreclosure ¹¹																\$12,908,912	311	\$41,508	
Cash Costs Paid by Servicer for Demolition of Property ¹²	\$157,733	2	\$78,866	\$155,715	2	\$77,857	\$4,671,215	158	\$29,565	\$425,482	15	\$28,365	\$10,476,405	268	\$39,091	\$15,886,549	445	\$35,700	
REO Properties Donated ¹³																			
Refinances Completed - Estimated Consumer Relief ¹⁴	\$91,127,121	207	\$44,092	\$24,080,704	521	\$46,220	\$6,868,345	224	\$30,662	\$5,588,562	117	\$47,765	\$13,439,325	325	\$41,352	\$59,104,058	1,394	\$42,399	
CONSUMER RELIEF - IN PROCESS																			
1st Lien Modification Trials Offered/Approved ¹⁵	\$316,304	3	\$105,435	\$4,173,213	65	\$64,203	\$11,651,330	40	\$29,128	\$2,515,250	65	\$38,696	\$2,869,574	66	\$43,478	\$11,039,471	239	\$46,190	
1st Lien Modification Trials Started ¹⁶	\$316,304	3	\$105,435	\$3,073,466	47	\$65,393	\$1,198,223	41	\$29,225	\$1,945,602	57	\$34,133	\$1,915,945	37	\$51,782	\$8,449,540	185	\$45,673	
TOTAL CONSUMER RELIEF - ALL SERVERS	\$591,044,058																		

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

DEFINITIONS:
 1 Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)
 2 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.
 3 Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modification of second lien mortgages.
 4 Completed 2nd Lien Extinguishments represents finalized second lien principal extinguishments (forgiveness of the entire balance and release of lien)
 5 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
 6 Deeds in Lien Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens
 7 Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to borrowers to facilitate completion of short sales or deeds in lieu of foreclosure.
 8 Service 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
 9 Forbearance for Unemployed Borrowers represents forgiveness of payment arrears on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
 10 Deficiency Waivers represents waiver of valid claims, borrower deficiency balances, first or second lien mortgages and release of lien.
 11 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.
 12 Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties in place at light.
 13 REO Properties Donated represents properties owned by Servicer that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.
 14 Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual benefit to borrowers from refinancing is the estimated annual benefit multiplied by 785, which represents the Servicer's 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.
 15 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
 16 All first lien mortgages for which any payment had been made in a trial modification after March 1, 2012.

	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVERS		
	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*	\$182,093	10	2.66%	\$300,673	8	2.50%	\$113,283	346	3.25%	\$135,036	17	3.42%	\$129,410	760	\$126,266	1,141	3.42%	
Refinances Completed	\$377,694	2	2.66%	\$396,726	2	2.50%	\$115,883	158	3.25%	\$105,656	15	3.42%	\$140,671	268	\$132,906	445	3.42%	

* 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.

Appendix III: State Consumer Relief Information Alaska, Program to Date

	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVERS		
	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
CONSUMER RELIEF																		
Completed 1st Lien Modification Forgiveness ¹	\$92,194	1	\$92,194															
Completed Forgiveness of pre 3/1/2012 Forbearance ²				\$17,550	1	\$17,550	\$3,983	1	\$3,983									
Completed 2nd Lien Modification Forgiveness ³	\$153,801	2	\$76,901	\$44,519	1	\$44,519												
Completed 2nd Lien Extinguishments ⁴	\$162,878	3	\$54,293	\$1507,664	28	\$53,845	\$64,989	1	\$64,989									
Short Sales Completed/Deficiency Forgiveness ⁵				\$621,931	12	\$51,828	\$53,560	1	\$53,560	\$533,711	7	\$76,244	\$22,016	1	\$22,016	\$1,394,096	24	\$58,087
Deeds in Lien Completed/Deficiency Forgiven ⁶																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$34,222	4	\$8,556												
Service Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸										\$11,442	1	\$11,442						
Forbearance for Unemployed Borrowers ⁹																		
Deficiency Waivers ¹⁰																		
Forgiveness of Principal Associated with a Property When No Foreclosure ¹¹																		
Cash Costs Paid by Servicer for Demolition of Property ¹²																		
REO Properties Donated ¹³																		
Refinances Completed - Estimated Consumer Relief ¹⁴	\$408,874	6	\$68,146	\$2,225,886	46	\$48,389	\$234,376	2	\$117,188	\$356,908	5	\$71,382	\$1,384,424	16	\$86,526	\$1,618,800	18	\$89,933
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved ¹⁵				\$348,275	4	\$87,069				\$114,168	4	\$28,542	\$587,920	6	\$97,987	\$1,050,363	14	\$75,026
1st Lien Modification Trials Started ¹⁶				\$344,736	3	\$114,912				\$7,719	3	\$25,726	\$377,227	3	\$125,742	\$799,142	9	\$88,794
TOTAL CONSUMER RELIEF - ALL SERVERS																		

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 modification of second lien mortgages.
- Completed 2nd Lien Extinguishments represents finalized second lien principal extinguishments (forgiveness of the entire balance and release of lien)
- Short Sales Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens
- Deeds in Lien Completed/Deficiency Forgiveness represents forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions 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.
- Service 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 arrears 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, borrower deficiency balances, first or second lien mortgages and release of lien.
- 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 annual 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.

CONSUMER RELIEF - ALL SERVERS

	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVERS		
	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*	\$154,978	1		\$265,996	3		\$265,996	3		\$237,912	46		\$237,912	46		\$237,938	50	
Refinances Completed				\$284,351	2	5.25%	\$284,351	2		\$268,841	16	4.10%	\$268,841	16		\$270,564	18	4.23%

* 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.

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

¹⁶ All first lien mortgages for which any payment had been made in a trial modification after March 1, 2012.

Appendix III: State Consumer Relief Information Arizona, Program to Date

	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVERICERS		
	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
CONSUMER RELIEF																		
Completed 1st Lien Modification Forgiveness ¹	\$4,616,594	51	\$90,521	\$22,081,870	157	\$140,649	\$2,675,814	31	\$86,317	\$16,713,901	155	\$107,832	\$12,882,448	142	\$90,721	\$58,970,627	536	\$110,020
Completed Forgiveness of pre 3/1/2012 Forbearance ²	\$101,599	1	\$101,599	\$6,289,706	134	\$46,938	\$9,512,541	162	\$58,719	\$10,707,763	164	\$65,291	\$4,068,101	150	\$27,121	\$30,679,710	611	\$50,212
Completed 2nd Lien Modification Forgiveness ³	\$39,300	1	\$39,300	\$2,631,897	44	\$59,816	\$1,119,059	38	\$29,449	\$216,422	14	\$15,459	\$92,309	7	\$13,187	\$4,098,987	104	\$39,413
Completed 2nd Lien Extinguishments ⁴	\$3,061,086	55	\$55,656	\$52,589,462	1,048	\$50,181	\$4,089,160	60	\$68,153							\$59,739,708	1,163	\$51,367
Short Sales Completed/Deficiency Forgiveness ⁵				\$413,861,363	3,984	\$103,881	\$21,949,078	251	\$87,447	\$246,302,603	2,408	\$102,285	\$78,984,530	950	\$83,142	\$761,097,574	7,593	\$100,237
Deeds in Lien Completed/Deficiency Forgiveness ⁶													\$873,886	14	\$62,420	\$873,886	14	\$62,420
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$2,241,616	563	\$3,982	\$73,769	7	\$10,538	\$3,537,778	225	\$15,723	\$630,435	210	\$3,002	\$6,483,598	1,005	\$6,451
Service Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸							\$70,269	14	\$5,019	\$290,062	36	\$8,057	\$100,421	27	\$3,719	\$460,752	77	\$5,984
Forbearance for Unemployed Borrowers ⁹																		
Deficiency Waivers ¹⁰																		
Forgiveness of Principal Associated with a Property When No Foreclosure ¹¹																		
Cash Costs Paid by Servicer for Demolition of Property ¹²																		
REO Properties Donated ¹³																		
Refinances Completed - Estimated Consumer Relief ¹⁴	\$1278,719	20	\$63,936	\$1,963,377	28	\$70,121	\$5,743,034	212	\$27,090	\$29,886,262	1,073	\$27,853	\$22,454,429	562	\$39,954	\$61,325,821	1,895	\$32,362
Total Consumer Relief	\$9,097,298	128	\$71,073	\$501,659,291	5,958	\$84,199	\$45,232,724	775	\$58,365	\$308,374,441	4,084	\$75,508	\$120,601,157	2,066	\$58,374	\$984,964,911	13,011	\$75,702
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved ¹⁵	\$967,782	8	\$120,973	\$114,936,297	826	\$139,148	\$6,283,545	67	\$93,784	\$34,912,055	395	\$88,385	\$20,529,921	225	\$91,244	\$177,629,600	1,521	\$116,785
1st Lien Modification Trials Started ¹⁶	\$936,588	7	\$133,798	\$87,758,625	623	\$140,865	\$6,408,712	71	\$90,264	\$31,658,997	368	\$86,030	\$17,808,335	201	\$88,599	\$144,571,257	1,270	\$113,836
TOTAL CONSUMER RELIEF - ALL SERVERICERS																		

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 (including converted trial modifications)
- Completed 2nd Lien Extinguishments represents finalized second lien principal extinguishments (forgiveness of the entire balance and release of lien)
- Short Sales Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens
- Deeds in Lien Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions 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.
- Service 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 arrears 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, borrower deficiency balances on first or second lien mortgages and release of lien.
- 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 that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.
- Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual 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.

	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVERICERS		
	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*	\$275,903	71	2.56%	\$251,050	187	2.87%	\$175,583	424	1.97%	\$73,547	1,261	1.85%	\$219,940	1,804	2.33%	\$168,267	3,747	2.05%
Refinances Completed	\$318,153	20	2.56%	\$311,239	28	2.87%	\$175,174	212	1.97%	\$191,792	1,073	1.85%	\$218,444	562	2.33%	\$200,936	1,895	2.05%

* 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.

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

¹⁶ All first lien mortgages for which any payment had been made in a trial modification after March 1, 2012.

Appendix III: State Consumer Relief Information Arkansas, Program to Date

	ALLY			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
CONSUMER RELIEF																		
Completed 1st Lien Modification Forgiveness ¹	\$40,400	2	\$20,200	\$140,083	5	\$28,017	\$300,390	9	\$33,377	\$537,539	13	\$41,349			\$1,018,412	29	\$35,118	
Completed Forgiveness of pre 3/1/2012 Forbearance ²				\$282,347	12	\$23,529	\$144,850	5	\$28,970	\$13,080	3	\$4,360			\$440,277	20	\$22,014	
Completed 2nd Lien Modification Forgiveness ³				\$95,248	2	\$47,624	\$71,179	5	\$14,236						\$166,427	7	\$23,775	
Completed 2nd Lien Extinguishments ⁴	\$15,003	1	\$15,003	\$1,682,551	65	\$25,885									\$1,697,554	66	\$25,721	
Short Sales Completed/Deficiency Forgiveness ⁵	\$181,955	5	\$36,391	\$4,176,362	94	\$44,429	\$702,093	13	\$54,007	\$4,265,113	98	\$43,522	\$21,085	2	\$10,542	\$9,346,608	212	\$44,088
Deeds in Lien Completed/Deficiency Forgiveness ⁶																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$136,991	29	\$4,724				\$88,000	8	\$11,000			\$224,991	37	\$6,081	
Service Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸																		
Forbearance for Unemployed Borrowers ⁹																		
Deficiency Waivers ¹⁰				\$925,386	38	\$24,352									\$925,386	38	\$24,352	
Forgiveness of Principal Associated with a Property When No Foreclosure ¹¹																		
Cash Costs Paid by Servicer for Demolition of Property ¹²	\$11,235	1	\$11,235	\$226,296	9	\$25,144	\$766,325	23	\$33,318	\$261,194	12	\$21,766	\$483,544	15	\$32,236	\$1,748,594	60	\$29,143
Refinances Completed - Estimated Consumer Relief ¹⁴	\$248,593	9	\$27,621	\$7,665,264	254	\$30,178	\$1,984,837	55	\$36,088	\$5,144,926	134	\$38,544	\$504,629	17	\$29,684	\$15,568,249	469	\$33,195
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved ¹⁵	\$443,985	3	\$147,995	\$1,007,852	27	\$37,328	\$242,089	8	\$30,261	\$1,050,906	21	\$50,043	\$238,310	4	\$59,578	\$2,983,142	63	\$47,351
1st Lien Modification Trials Started ¹⁶	\$92,970	2	\$46,485	\$642,544	17	\$37,797	\$251,770	10	\$25,177	\$1,029,915	21	\$49,044	\$161,549	2	\$80,775	\$2,178,748	52	\$41,899
TOTAL CONSUMER RELIEF - ALL SERVICERS	\$15,568,249																	

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 (including converted trial modifications)
- Completed 2nd Lien Extinguishments represents finalized second lien principal extinguishments (forgiveness of the entire balance and release of lien)
- Short Sales Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens
- Deeds in Lien Completed/Deficiency Forgiveness represents forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions in which borrower deeded the residence to Servicer/memor 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 related second lien holders for release of second lien mortgages in connection with short sale or deed-in-lieu transactions
- Forbearance for Unemployed Borrowers represents forgiveness of payment arrears 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, borrower deficiency balances, first or second lien mortgages and release of lien.
- 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 present blight.
- Refinances Completed - Estimated Consumer Relief represents the estimated annual benefit to borrowers from refinancing as of 9/30/11, 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.
- 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.

	ALLY			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*	\$388,142	2		\$174,426	30	2.75%	\$123,416	54	3.27%	\$89,150	13	2.56%	\$142,237	40	\$139,726	139	2.95%	
Refinances Completed	\$36,232	1	3.95%	\$116,475	9	2.75%	\$129,798	23	3.27%	\$108,311	12	2.56%	\$145,107	15	\$125,770	60	2.95%	

* 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.

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

¹⁶ All first lien mortgages for which any payment had been made in a trial modification after March 1, 2012.

Appendix III: State Consumer Relief Information California, Program to Date

	ALLY			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
CONSUMER RELIEF																		
Completed 1st Lien Modification Forgiveness ¹	\$25,429,829	158	\$160,948	\$467,693,742	2,226	\$210,105	\$27,861,886	238	\$117,067	\$353,535,590	2,124	\$166,448	\$341,692,733	3,081	\$110,903	\$1,216,213,780	7,827	\$155,387
Completed Forgiveness of pre 3/1/2012 Forbearance ²	\$886,432	10	\$88,643	\$106,685,977	1,391	\$76,687	\$127,751,183	1,394	\$91,618	\$249,430,329	2,803	\$88,987	\$39,171,506	893	\$43,865	\$523,889,427	6,491	\$80,710
Completed 2nd Lien Modification Forgiveness ³	\$1,009,179	18	\$56,065	\$50,710,428	630	\$80,493	\$12,941,188	307	\$42,154	\$2,392,273	153	\$15,636	\$2,737,595	174	\$15,733	\$69,790,663	1,282	\$54,439
Completed 2nd Lien Extinguishments ⁴	\$174,629	232	\$76,493	\$744,562,804	9,723	\$76,577	\$43,587,071	482	\$90,430	\$1,637,234,565	10,461	\$156,508	\$678,008,449	6,032	\$112,402	\$805,896,172	10,437	\$77,215
Short Sales Completed/ Deficiency Forgiven ⁵				\$3,485,837,975	22,095	\$157,766	\$129,083,977	1,172	\$110,140				\$9,689,740	92	\$105,323	\$5,930,164,966	39,760	\$149,149
Deeds in Lien Completed/ Deficiency Forgiven ⁶																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$20,502,705	3,931	\$5,216	\$393,787	47	\$8,379	\$39,319,405	1,907	\$20,618	\$6,327,879	1,927	\$3,284	\$66,543,716	7,812	\$8,518
Service Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸							\$571,509	74	\$7,723	\$3,950,013	427	\$9,251	\$2,356,297	304	\$7,751	\$6,827,819	805	\$8,544
Forbearance for Unemployed Borrowers ⁹																		
Deficiency Waivers ¹⁰																		
Forgiveness of Principal Associated with a Property When No Foreclosure ¹¹																		
Cash Costs Paid by Servicer for Demolition of Property ¹²																		
REO Properties Donated ¹³																		
Refinances Completed - Estimated Consumer Relief ¹⁴	\$9,280,002	94	\$98,723	\$11,023,913	142	\$77,633	\$19,607,728	633	\$30,976	\$201,241,743	3,521	\$57,155	\$55,336,007	1,083	\$51,095	\$296,489,393	5,473	\$54,173
Total Consumer Relief	\$54,351,738	512	\$106,156	\$4,887,017,544	40,138	\$121,755	\$361,762,329	4,347	\$83,221	\$2,495,795,026	21,482	\$116,181	\$1,136,398,008	13,600	\$83,559	\$8,935,324,645	80,079	\$111,581
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved ¹⁵	\$4,308,927	27	\$159,590	\$2,130,037,887	9,771	\$217,996	\$2,393,278	422	\$124,155	\$706,874,556	4,419	\$159,954	\$453,924,738	3,749	\$121,079	\$3,347,502,286	18,388	\$182,048
1st Lien Modification Trials Started ¹⁶	\$3,823,382	22	\$173,790	\$1,678,050,078	7,660	\$219,068	\$53,983,400	436	\$123,746	\$633,441,252	4,050	\$156,405	\$470,780,072	4,131	\$113,963	\$2,840,058,184	16,299	\$174,247
TOTAL CONSUMER RELIEF - ALL SERVICERS	\$8,935,324,645																	

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

DEFINITIONS:
 1. Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
 2. 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.
 3. Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
 4. Completed 2nd Lien Extinguishments represents finalized second lien principal extinguishments (forgiveness of the entire balance and release of lien).
 5. Short Sales Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.
 6. Deeds in Lien Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.
 7. 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.
 8. Service Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to related second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
 9. Forbearance for Unemployed Borrowers represents forgiveness of payment arrears on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
 10. Deficiency Waivers represents waiver of valid claims, borrower deficiency balances on first or second lien mortgages and release of lien.
 11. 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.
 12. Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties in present blight.
 13. REO Properties Donated represents properties owned by Servicers/payers that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.
 14. Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual 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.
 15. 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
 16. All first lien mortgages for which any payment had been made in a trial modification after March 1, 2012.

	ALLY			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*	\$498,106	275	2.42%	\$385,476	1,348	2.58%	\$257,702	1,318	1.46%	\$101,889	4,735	1.71%	\$365,249	7,634	\$278,707	15,310	2.15%	
Refinances Completed	\$519,679	94	2.42%	\$383,317	142	2.58%	\$270,272	633	1.46%	\$425,781	3,521	1.71%	\$302,741	1,083	\$383,959	5,473	1.80%	

* 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.

Appendix III: State Consumer Relief Information Colorado, Program to Date

	ALLY			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
CONSUMER RELIEF																		
Completed 1st Lien Modification Forgiveness ¹	\$704,748	10	\$70,475	\$4,884,421	59	\$82,787	\$659,141	15	\$43,943	\$5,583,128	77	\$72,508	\$1,078,713	25	\$43,149	\$12,910,151	186	\$69,409
Completed Forgiveness of pre 3/1/2012 Forbearance ²				\$481,621	12	\$40,135	\$1,969,449	31	\$63,531	\$985,074	28	\$35,181	\$32,356	3	\$10,785	\$3,468,500	74	\$46,872
Completed 2nd Lien Modification Forgiveness ³	\$56,100	1	\$56,100	\$200,653	3	\$66,884	\$838,440	35	\$23,955	\$3194	1	\$3,194	\$122,398	5	\$24,480	\$1,220,785	45	\$27,129
Completed 2nd Lien Extinguishments ⁴	\$817,895	18	\$45,439	\$20,657,597	393	\$52,564	\$1,834,877	30	\$61,163							\$23,310,369	441	\$52,858
Short Sales Completed/Deficiency Forgiveness ⁵	\$3,199,331	53	\$60,365	\$69,859,429	966	\$72,318	\$2,884,998	61	\$47,295	\$32,331,354	412	\$78,474	\$12,154,592	159	\$76,444	\$120,429,704	1,651	\$72,943
Deeds in Lien Completed/Deficiency Forgiven ⁶													\$160,819	5	\$32,164	\$160,819	5	\$32,164
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$1,098,979	200	\$5,495	\$5,490	2	\$2,745	\$1,293,000	82	\$15,768	\$91,020	30	\$3,034	\$2,488,489	314	\$7,925
Service Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸							\$11,322	3	\$3,774	\$379,885	27	\$14,070	\$8,420	2	\$4,210	\$399,627	32	\$12,488
Forbearance for Unemployed Borrowers ⁹																		
Deficiency Waivers ¹⁰	\$8,516,883	152	\$56,032	\$14,672,349	276	\$53,161										\$23,189,232	428	\$54,180
Forgiveness of Principal Associated with a Property When No Foreclosure ¹¹																		
Cash Costs Paid by Servicer for Demolition of Property ¹²	\$716,119	8	\$89,515	\$98,056	3	\$62,685	\$3,641,472	106	\$34,354	\$1,521,880	35	\$43,482	\$13,283,435	364	\$36,493	\$19,350,862	516	\$37,502
REO Properties Donated ¹³																		
Refinances Completed - Estimated Consumer Relief ¹⁴	\$14,011,075	242	\$57,897	\$112,043,105	1,912	\$58,600	\$11,845,189	283	\$41,856	\$42,485,515	665	\$63,888	\$26,992,866	596	\$45,290	\$207,377,751	3,698	\$56,078
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved ¹⁵	\$604,758	3	\$201,586	\$217,62,692	249	\$87,400	\$1,247,656	24	\$51,986	\$101,07,974	156	\$64,795	\$4,138,810	62	\$66,755	\$37861,890	494	\$76,644
1st Lien Modification Trials Started ¹⁶	\$604,758	3	\$201,586	\$16,338,132	198	\$82,516	\$1,283,285	24	\$53,470	\$9,328,026	138	\$67,594	\$1,804,365	38	\$47,483	\$29,358,566	401	\$73,213
TOTAL CONSUMER RELIEF - ALL SERVICERS \$207,377,751																		

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 (forgiveness of the entire balance and release of lien)
- Completed 2nd Lien Extinguishments represents finalized second lien principal extinguishments (forgiveness of the entire balance and release of lien)
- Short Sales Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens
- Deeds in Lien Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions 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.
- Service 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 arrangements 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, borrower deficiency balances, first or second lien mortgages and release of lien.
- 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 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/Overs/Approvals and Refinances Completed by each Servicer.

	ALLY			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/Overs/Approvals*	\$383,104	27	2.48%	\$25,6912	41	2.50%	\$164,622	231	2.56%	\$270,834	40	2.29%	\$194,415	918	2.80%	\$197,463	1,257	2.69%
Refinances Completed	\$459,805	8	2.48%	\$319,416	3	2.50%	\$170,947	106	2.56%	\$241,984	35	2.29%	\$166,028	364	2.80%	\$177,630	516	2.69%

* Refinance Solicitations/Overs/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.

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

¹⁶ All first lien mortgages for which any payment had been made in a trial modification after March 1, 2012.

Appendix III: State Consumer Relief Information Connecticut, Program to Date

	ALLY			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
CONSUMER RELIEF																		
Completed 1st Lien Modification Forgiveness ¹	\$1,414,400	16	\$88,400	\$796,270	69	\$115,468	\$2,455,249	31	\$79,202	\$13,529,750	140	\$96,641	\$1,724,313	25	\$68,973	\$27,090,982	281	\$96,409
Completed Forgiveness of pre 3/1/2012 Forbearance ²	\$118,192	1	\$118,192	\$2,573,785	58	\$44,376	\$3,463,455	69	\$50,195	\$4,138,614	67	\$61,770	\$239,959	10	\$23,996	\$10,534,005	205	\$51,385
Completed 2nd Lien Modification Forgiveness ³	\$223,300	5	\$44,660	\$411,622	7	\$58,803	\$607,010	17	\$35,706	\$53,362	2	\$16,681	\$28,261	4	\$7,065	\$1,303,555	35	\$37,244
Completed 2nd Lien Extinguishments ⁴	\$113,659	20	\$5,663	\$48,465,649	899	\$53,911	\$111,827,279	18	\$6,212							\$50,777,587	937	\$54,128
Short Sales Completed/Deficiency Forgiveness ⁵	\$2,618,421	26	\$100,709	\$39,539,568	413	\$95,737	\$1,606,778	24	\$66,949	\$24,243,060	236	\$102,725	\$5,399,790	59	\$91,522	\$73,407,617	758	\$96,844
Deeds in Lien Completed/Deficiency Forgiven ⁶																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$518,211	86	\$6,026	\$9,360	1	\$9,360	\$1,692,300	83	\$20,389	\$65,000	21	\$3,095	\$2,284,871	191	\$11,963
Service Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸										\$252,797	21	\$12,038	\$20,415	4	\$5,104	\$273,212	25	\$10,928
Forbearance for Unemployed Borrowers ⁹																		
Deficiency Waivers ¹⁰	\$86,6725	8	\$10,8341	\$4,354,444	88	\$49,482										\$5,221,169	96	\$54,387
Forgiveness of Principal Associated with a Property When No Foreclosure ¹¹																		
Cash Costs Paid by Servicer for Demolition of Property ¹²	\$570,394	4	\$142,599	\$1,072,455	23	\$46,628	\$3,149,027	99	\$31,808	\$2,528,742	57	\$44,364	\$6,316,327	149	\$42,391	\$13,636,945	332	\$41,075
REO Properties Donated ¹³	\$6,945,091	80	\$86,814	\$104,903,004	1,643	\$63,848	\$12,409,158	259	\$47,912	\$46,418,625	606	\$76,598	\$13,961,718	273	\$51,142	\$184,637,597	2,861	\$64,536
Refinances Completed - Estimated Consumer Relief ¹⁴																		
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved ¹⁵	\$357,055	3	\$119,018	\$5,112,924	427	\$119,702	\$5,155,668	58	\$88,891	\$32,071,342	324	\$98,986	\$6,073,096	73	\$83,193	\$94,770,085	885	\$107,085
1st Lien Modification Trials Started ¹⁶	\$70,917	1	\$70,917	\$38,638,774	317	\$121,889	\$5,449,112	61	\$89,330	\$24,814,049	276	\$89,906	\$3,627,239	41	\$88,469	\$72,600,091	696	\$104,310
TOTAL CONSUMER RELIEF - ALL SERVICERS																		

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

DEFINITIONS:
 1 Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)
 2 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.
 3 Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications (including converted trial modifications)
 4 Completed 2nd Lien Extinguishments represents finalized second lien principal extinguishments (forgiveness of the entire balance and release of lien)
 5 Short Sales Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens
 6 Deeds in Lien Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens
 7 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.
 8 Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to related second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions
 9 Forbearance for Unemployed Borrowers represents forgiveness of payment arrears on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
 10 Deficiency Waivers represents waiver of valid claims, borrower deficiency balances, first or second lien mortgages and release of lien.
 11 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.
 12 Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to present blight.
 13 REO Properties Donated represents properties that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.
 14 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 average annual interest rate reduction. 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/Approvals.
 15 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/Approvals.
 16 Refinances Completed 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.

	ALLY			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*	\$423,833	21		\$230,451	175	2.86%	\$195,377	190	2.06%	\$240,356	66	2.34%	\$230,733	416	2.47%	\$228,340	868	2.38%
Refinances Completed	\$603,502	4	3.01%	\$207,690	23	2.86%	\$196,700	99	2.06%	\$241,151	57	2.34%	\$218,631	149	2.47%	\$219,899	332	2.38%

* 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.
 15 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
 16 All first lien mortgages for which any payment had been made in a trial modification after March 1, 2012.

Appendix III: State Consumer Relief Information Delaware, Program to Date

	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVERICERS		
	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
CONSUMER RELIEF																		
Completed 1st Lien Modification Forgiveness ¹	\$417,700	3	\$139,233	\$1,119,883	12	\$93,324	\$320,663	6	\$53,444	\$1,047,793	19	\$55,147	\$804,766	16	\$50,298	\$3,710,805	56	\$66,264
Completed Forgiveness of pre 3/1/2012 Forbearance ²				\$62,134	1	\$62,134	\$287,973	9	\$31,997	\$43,400	3	\$14,467	\$131,326	5	\$26,265	\$524,833	18	\$29,157
Completed 2nd Lien Modification Forgiveness ³				\$47,737	1	\$47,737	\$46,076	4	\$11,519							\$93,813	5	\$18,763
Completed 2nd Lien Extinguishments ⁴	\$177,981	4	\$44,495	\$6,451,052	120	\$53,759	\$12,463	3	\$3,488							\$6,741,496	127	\$53,083
Short Sales Completed/Deficiency Forgiveness ⁵	\$682,138	8	\$85,267	\$8,544,750	98	\$87,191	\$662,167	9	\$73,574	\$5,566,078	58	\$95,967	\$1,037,200	19	\$54,589	\$16,492,333	192	\$85,898
Deeds in Lien Completed/Deficiency Forgiven ⁶										\$174,422			\$174,422	5	\$34,884	\$174,422	5	\$34,884
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$95,621	17	\$5,625	\$18,000	1	\$18,000	\$300,226	18	\$16,679	\$37,000	8	\$4,625	\$450,847	44	\$10,247
Service Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸										\$47,474	6	\$7,912				\$47,474	6	\$7,912
Forbearance for Unemployed Borrowers ⁹																		
Deficiency Waivers ¹⁰	\$898,465	25	\$35,939	\$1,171,305	28	\$41,832										\$2,069,770	53	\$39,052
Forgiveness of Principal Associated with a Property When No Foreclosure ¹¹																		
Cash Costs Paid by Servicer for Demolition of Property ¹²	\$209,228	4	\$52,307	\$40,123	1	\$40,123	\$910,291	30	\$30,343	\$729,301	29	\$25,148	\$2,969,682	58	\$51,201	\$4,858,626	122	\$39,825
Refinances Completed - Estimated Consumer Relief ¹⁴	\$2,385,511	44	\$54,216	\$17,532,605	278	\$63,067	\$2,357,633	62	\$38,026	\$7,734,272	133	\$58,152	\$5,154,396	111	\$46,436	\$35,164,418	628	\$55,994
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved ¹⁵	\$113,264	1	\$113,264	\$4,081,436	51	\$80,028	\$382,892	6	\$63,815	\$2,758,214	44	\$62,687	\$1,077,870	19	\$56,730	\$8,413,676	121	\$69,535
1st Lien Modification Trials Started ¹⁶	\$113,264	1	\$113,264	\$2,904,411	37	\$78,490	\$383,674	8	\$47,959	\$2,217,249	42	\$52,804	\$869,543	16	\$54,346	\$6,488,371	104	\$62,388
TOTAL CONSUMER RELIEF - ALL SERVERICERS																		

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 (including converted trial modifications)
- Completed 2nd Lien Extinguishments represents finalized second lien principal extinguishments (forgiveness of the entire balance and release of lien)
- Short Sales Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens
- Deeds in Lien Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeded the residence to Servicer/memor 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.
- Service Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to related 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 arrears 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, borrower deficiency balances, or first or second lien mortgages and release of lien.
- 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 donated to charities, nonprofits, disabled servicemembers, or families of deceased servicemembers.
- Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual benefit to borrowers from refinancing is the estimated annual benefit multiplied by 785, which represents the Servicer's 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.

	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVERICERS		
	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*	\$285,368	7	2.63%	\$225,749	13	2.50%	\$187,829	66	1.98%	\$169,095	45	1.65%	\$216,144	162	2.91%	\$204,620	293	2.41%
Refinances Completed	\$253,358	4	2.63%	\$204,448	1	2.50%	\$195,220	30	1.98%	\$194,158	29	1.65%	\$224,140	58	2.91%	\$210,698	122	2.41%

* 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.

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

¹⁶ All first lien mortgages for which any payment had been made in a trial modification after March 1, 2012.

Appendix III: State Consumer Relief Information District of Columbia, Program to Date

	ALLY			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
CONSUMER RELIEF																		
Completed 1st Lien Modification Forgiveness ¹	\$337,700	3	\$112,567	\$187,108	3	\$62,369	\$312,309	2	\$156,155	\$798,619	11	\$72,602	\$279,932	5	\$55,986	\$1,915,668	24	\$79,820
Completed Forgiveness of pre 3/1/2012 Forbearance ²				\$710,274	12	\$59,190	\$321,206	3	\$107,069	\$459,971	9	\$51,108	\$31,524	1	\$31,524	\$1,522,975	25	\$60,919
Completed 2nd Lien Modification Forgiveness ³				\$127,678	2	\$63,839	\$88,367	4	\$22,092	\$12,968	1	\$12,968				\$22,903	7	\$32,716
Completed 2nd Lien Extinguishments ⁴	\$631,471	4	\$157,868	\$7,353,896	111	\$66,251	\$147,969	1	\$147,969							\$8,133,336	116	\$70,115
Short Sales Completed/Deficiency Forgiveness ⁵	\$653,008	5	\$130,602	\$5,555,379	51	\$108,929	\$603,255	5	\$120,651	\$3,993,517	30	\$133,117	\$355,160	6	\$59,193	\$11,160,319	97	\$115,055
Deeds in Lien Completed/Deficiency Forgiveness ⁶																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$27,710	8	\$3,464										\$303,210	24	\$12,634
Service Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸										\$22,000	3	\$7,333				\$22,000	3	\$7,333
Forbearance for Unemployed Borrowers ⁹																		
Deficiency Waivers ¹⁰				\$1173,263	18	\$65,181										\$1,173,263	18	\$65,181
Forgiveness of Principal Associated with a Property When No Foreclosure ¹¹																		
Cash Costs Paid by Servicer for Demolition of Property ¹²																		
REO Properties Donated ¹³																		
Refinances Completed - Estimated Consumer Relief ¹⁴				\$526,922	9	\$58,547	\$95,252	4	\$23,813	\$544,077	10	\$54,408	\$433,875	10	\$43,388	\$1,600,266	33	\$48,489
Total Consumer Relief	\$1,622,179	12	\$135,182	\$15,662,230	214	\$73,188	\$1,568,358	19	\$82,545	\$6,233,652	80	\$77,921	\$1,103,491	23	\$47,978	\$26,189,910	348	\$75,258
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved ¹⁵				\$4,030,467	38	\$106,065	\$716,773	5	\$143,355	\$3,026,801	26	\$116,415	\$520,578	8	\$65,072	\$8,294,619	77	\$107,722
1st Lien Modification Trials Started ¹⁶				\$2,617,832	25	\$104,713	\$716,773	5	\$143,355	\$2,413,903	21	\$114,948	\$425,805	7	\$60,829	\$6,174,313	58	\$106,454
TOTAL CONSUMER RELIEF - ALL SERVICERS	\$26,189,910																	

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 modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Completed 2nd Lien Extinguishments represents finalized second lien principal extinguishments (forgiveness of the entire balance and release of lien)
- Short Sales Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens
- Deeds in Lien Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions 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.
- Service Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to related 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 arrears 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, borrower deficiency balances, first or second lien mortgages, and release of lien.
- 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 Servicer/mortgage servicers, profitless, disabled servicers, or families of deceased servicers.
- 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 Servicer's 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.

	ALLY			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*	\$287,329	81	2.79%	\$267,319	9	2.79%	\$255,463	12	1.48%	\$315,472	14	2.04%	\$287,035	45	\$287,318	152	2.18%	
Refinances Completed							\$204,966	4	1.48%	\$339,751	10	2.04%	\$270,935	10	2.04%	\$282,806	33	2.18%

* 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.

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

¹⁶ All first lien mortgages for which any payment had been made in a trial modification after March 1, 2012.

Appendix III: State Consumer Relief Information Florida, Program to Date

	ALLY			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
CONSUMER RELIEF																		
Completed 1st Lien Modification Forgiveness ¹	\$7,599,606	90	\$84,440	\$113,399,472	830	\$136,626	\$12,724,355	138	\$92,205	\$189,769,638	1,479	\$128,309	\$63,255,345	706	\$89,597	\$386,748,416	3,243	\$119,256
Completed Forgiveness of pre 3/1/2012 Forbearance ²	\$628,702	9	\$69,856	\$22,359,145	377	\$59,308	\$26,267,738	432	\$60,793	\$54,109,180	932	\$58,057	\$15,022,676	496	\$30,288	\$118,382,441	2,246	\$52,708
Completed 2nd Lien Modification Forgiveness ³	\$276,200	9	\$30,689	\$16,497,256	257	\$64,192	\$2,914,592	90	\$32,384	\$411,899	31	\$13,287	\$629,863	50	\$12,597	\$20,729,810	437	\$47,437
Completed 2nd Lien Extinguishments ⁴	\$1,157,507	207	\$55,833	\$337,812,748	6,854	\$49,287	\$13,237,395	191	\$69,306							\$362,607,650	7,252	\$50,001
Short Sales Completed/Deficiency Forgiveness ⁵	\$56,401,049	438	\$128,770	\$1,224,649,912	11,170	\$109,637	\$39,236,836	373	\$105,193	\$712,193,368	5,859	\$121,555	\$167,997,555	1,833	\$91,652	\$2,200,478,720	19,673	\$111,853
Deeds in Lien Completed/Deficiency Forgiveness ⁶																\$6,997,374	82	\$85,334
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$19,536,510	2,552	\$7,655	\$48,770	7	\$6,967	\$33,906,753	1,931	\$17,559	\$2,047,108	629	\$3,255	\$55,539,141	5,119	\$10,850
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸							\$88,464	21	\$4,213	\$3,258,301	298	\$10,934	\$560,380	94	\$5,962	\$3,907,145	413	\$9,460
Forbearance for Unemployed Borrowers ⁹																		
Deficiency Waivers ¹⁰				\$255,235,872	4,401	\$57,995										\$255,235,872	4,401	\$57,995
Forgiveness of Principal Associated with a Property When No Foreclosure ¹¹																		
Cash Costs Paid by Servicer for Demolition of Property ¹²	\$2,660,621	35	\$76,018	\$4,415,639	79	\$55,894	\$15,982,278	623	\$25,654	\$6,907,462	138	\$50,054	\$1,410,453	13	\$108,496	\$8,317,915	151	\$55,086
REO Properties Donated ¹³																		
Refinances Completed - Estimated Consumer Relief ¹⁴	\$79,123,685	768	\$100,411	\$1,993,906,554	26,520	\$75,185	\$110,495,428	1,875	\$58,931	\$1,071,520,386	12,798	\$83,726	\$354,305,396	7,017	\$50,492	\$3,609,351,449	48,998	\$73,663
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved ¹⁵	\$4,431,308	33	\$134,282	\$779,288,789	5,051	\$154,284	\$26,852,354	291	\$92,276	\$4,009,634,421	3,295	\$124,320	\$114,425,879	1,233	\$92,803	\$1,334,632,751	9,903	\$134,771
1st Lien Modification Trials Started ¹⁶	\$3,218,972	27	\$119,221	\$569,407,294	3,650	\$155,903	\$28,867,514	309	\$93,422	\$342,995,901	2,813	\$121,932	\$96,346,732	1,029	\$93,631	\$1,040,476,413	7,828	\$132,917
TOTAL CONSUMER RELIEF - ALL SERVICERS \$3,609,351,449																		

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 modification of second lien mortgages.
- Completed 2nd Lien Extinguishments represents finalized second lien principal extinguishments (forgiveness of the entire balance and release of lien)
- Short Sales Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens
- Deeds in Lien Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions 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 related second lien holders for release of second lien mortgages in connection with short sale or deed-in-lieu transactions
- Forbearance for Unemployed Borrowers represents forgiveness of payment arrears 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, borrower deficiency balances, first or second lien mortgages, and release of lien.
- 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 present blight.
- REO Properties Donated represents properties owned by servicers 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.

TOTALS - ALL SERVICERS

	ALLY	BANK OF AMERICA	CITI	CHASE	WELLS	TOTALS - ALL SERVICERS
Refinance Solicitations/Offers/Approvals*	Average Loan Balance: \$299,049	Average Loan Balance: \$236,018	Average Loan Balance: \$154,644	Average Loan Balance: \$167,907	Average Loan Balance: \$171,338	Average Loan Balance: \$174,786
	No. of Borrowers: 134	No. of Borrowers: 1,022	No. of Borrowers: 1,302	No. of Borrowers: 2,678	No. of Borrowers: 10,031	No. of Borrowers: 15,167
	Average Rate Reduction: 2.57%	Average Rate Reduction: 3.01%	Average Rate Reduction: 2.08%	Average Rate Reduction: 2.08%	Average Rate Reduction: 1.94%	Average Rate Reduction: 2.38%
Refinances Completed	Average Loan Balance: \$376,801	Average Loan Balance: \$236,554	Average Loan Balance: \$157,115	Average Loan Balance: \$218,769	Average Loan Balance: \$165,766	Average Loan Balance: \$185,917
	No. of Borrowers: 35	No. of Borrowers: 79	No. of Borrowers: 623	No. of Borrowers: 2,130	No. of Borrowers: 3,112	No. of Borrowers: 5,979
	Average Rate Reduction: 2.18%	Average Rate Reduction: 2.18%	Average Rate Reduction: 2.08%	Average Rate Reduction: 2.08%	Average Rate Reduction: 1.94%	Average Rate Reduction: 2.18%

* 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.

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

¹⁶ All first lien mortgages for which any payment had been made in a trial modification after March 1, 2012.

Appendix III: State Consumer Relief Information Georgia, Program to Date

	ALLY			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
CONSUMER RELIEF																		
Completed 1st Lien Modification Forgiveness ¹	\$2,854,286	46	\$62,050	\$16,209,318	179	\$90,555	\$7,533,422	109	\$69,114	\$14,485,822	189	\$76,645	\$4,108,907	64	\$64,202	\$45,191,755	587	\$76,988
Completed Forgiveness of pre 3/1/2012 Forbearance ²	\$124,120	3	\$41,373	\$5,753,863	162	\$35,518	\$6,527,571	181	\$36,064	\$4,262,329	96	\$44,399	\$21,925	9	\$24,658	\$16,889,808	451	\$37,450
Completed 2nd Lien Modification Forgiveness ³	\$11,100	1	\$11,100	\$1,387,496	37	\$37,500	\$1,205,391	65	\$18,544	\$40,511	7	\$5,787	\$220,979	25	\$8,839	\$2,865,477	135	\$21,226
Completed 2nd Lien Extinguishments ⁴	\$2,175,534	54	\$40,288	\$39,500,249	1,031	\$38,313	\$1,884,783	33	\$57,115							\$43,560,566	1,118	\$38,963
Short Sales Completed/ Deficiency Forgiveness ⁵	\$7,389,621	90	\$82,107	\$105,689,668	1,322	\$79,947	\$6,104,207	92	\$66,350	\$86,923,709	1,065	\$81,619	\$15,537,647	208	\$74,700	\$221,644,852	2,777	\$79,814
Deeds in Lien Completed/ Deficiency Forgiveness ⁶													\$130,265	3	\$43,422	\$130,265	3	\$43,422
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$1,343,298	295	\$4,554	\$371,72	5	\$7,434	\$1,502,057	121	\$12,414	\$50,506	17	\$2,971	\$2,993,033	438	\$6,696
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸							\$12,447	4	\$3,112	\$233,899	27	\$8,663	\$7,814	4	\$1,954	\$25,4160	35	\$7,262
Forbearance for Unemployed Borrowers ⁹																		
Deficiency Waivers ¹⁰	\$26,820,043	370	\$72,487	\$43,006,300	1,065	\$40,382										\$69,826,343	1,435	\$48,659
Forgiveness of Principal Associated with a Property When No Forbearance ¹¹																		
Cash Costs Paid by Servicer for Demolition of Property ¹²	\$18,78,797	30	\$62,627	\$1,984,457	60	\$33,074	\$15,210,468	501	\$30,360	\$15,510,129	356	\$37,950	\$42,079,315	1,518	\$27,720	\$74,663,168	2,465	\$30,289
REO Properties Donated ¹³	\$41,253,502	594	\$69,450	\$214,874,649	4,151	\$51,765	\$38,515,461	990	\$38,905	\$122,513,470	1,897	\$64,583	\$63,781,458	1,870	\$34,108	\$480,938,542	9,502	\$50,614
Refinances Completed - Estimated Consumer Relief ¹⁴																		
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved ¹⁵	\$1,300,159	11	\$118,196	\$98,314,245	961	\$102,304	\$13,045,601	202	\$64,582	\$44,609,295	615	\$72,535	\$16,880,073	235	\$71,830	\$174,149,373	2,024	\$86,042
1st Lien Modification Trials Started ¹⁶	\$546,872	9	\$60,764	\$72,188,663	698	\$103,422	\$14,238,919	212	\$67,165	\$41,109,467	585	\$70,273	\$7,665,953	104	\$73,711	\$195,749,874	1,608	\$84,422
TOTAL CONSUMER RELIEF - ALL SERVICERS	\$480,938,542																	

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 modification of second lien mortgages.
- Completed 2nd Lien Extinguishments represents finalized second lien principal extinguishments (forgiveness of the entire balance and release of lien)
- Short Sales Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens
- Deeds in Lien Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/memor 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 deed-in-lieu transactions
- Forbearance for Unemployed Borrowers represents forgiveness of payment arrears 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, borrower deficiency balances, first or second lien mortgages, and release of lien.
- Forgiveness of Principal Associated with a Property When No Forbearance 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 in present blight.
- REO Properties Donated represents properties, including profits, 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 Servicer's 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.

	ALLY			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*	\$250,631	83	2.82%	\$166,567	931	2.53%	\$134,295	971	2.53%	\$96,938	424	2.32%	\$146,065	3,630	2.40%	\$145,321	6,039	2.47%
Refinances Completed	\$282,905	30	2.82%	\$166,533	60	2.53%	\$137,635	501	2.81%	\$208,278	356	2.32%	\$147,135	1,518	2.40%	\$156,174	2,465	2.47%

* 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.

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

¹⁶ All first lien mortgages for which any payment had been made in a trial modification after March 1, 2012.

Appendix III: State Consumer Relief Information Hawaii, Program to Date

	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVERS		
	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
CONSUMER RELIEF																		
Completed 1st Lien Modification Forgiveness ¹	\$225,200	1	\$225,200	\$2,668,335	16	\$166,771	\$52,200	1	\$52,200	\$1,350,711	9	\$150,079	\$373,412	3	\$124,471	\$4,669,858	30	\$155,662
Completed Forgiveness of pre 3/1/2012 Forbearance ²				\$321,955	5	\$64,391	\$303,174	5	\$60,635	\$888,791	9	\$98,755				\$1513,920	19	\$79,680
Completed 2nd Lien Modification Forgiveness ³	\$37,300	1	\$37,300	\$71,749	1	\$71,749	\$237,465	5	\$47,493							\$346,514	7	\$49,502
Completed 2nd Lien Extinguishments ⁴	\$1,078,688	11	\$98,060	\$27,953,166	352	\$79,412	\$138,079	2	\$69,040							\$29,169,903	365	\$79,918
Short Sales Completed/Deficiency Forgiveness ⁵	\$1,550,180	15	\$103,345	\$36,490,929	265	\$137,702	\$465,519	5	\$93,104	\$9,062,427	66	\$137,309	\$3,420,111	28	\$122,147	\$50,989,166	379	\$134,536
Deeds in Lien Completed/Deficiency Forgiven ⁶																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$323,804	49	\$6,608				\$609,000	28	\$21,750				\$93,2804	77	\$12,114
Service Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸										\$18,396	3	\$6,132				\$18,396	3	\$6,132
Forbearance for Unemployed Borrowers ⁹																		
Deficiency Waivers ¹⁰	\$2,119,652	12	\$176,638	\$2,326,710	29	\$80,231										\$4,446,362	41	\$108,448
Forgiveness of Principal Associated with a Property When No Foreclosure ¹¹																		
Cash Costs Paid by Servicer for Demolition of Property ¹²																		
REO Properties Donated ¹³																		
Refinances Completed - Estimated Consumer Relief ¹⁴	\$312,463	3	\$104,154	\$79,463	1	\$79,463	\$202,142	7	\$28,877	\$179,615	4	\$44,904	\$1,304,662	13	\$100,359	\$2,078,346	28	\$74,227
Total Consumer Relief	\$5,323,454	43	\$123,801	\$70,236,111	718	\$97,822	\$1,398,579	25	\$55,943	\$12,108,940	119	\$101,756	\$5,093,185	44	\$115,868	\$94,165,269	949	\$99,226
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved ¹⁵	\$187,645	1	\$187,645	\$18,235,451	80	\$227,943	\$294,094	5	\$58,819	\$5,498,295	30	\$183,277	\$76,192	6	\$126,995	\$24,977,457	122	\$204,733
1st Lien Modification Trials Started ¹⁶	\$187,645	1	\$187,645	\$14,655,271	64	\$228,989	\$294,094	5	\$58,819	\$4,038,404	26	\$155,323	\$373,412	3	\$124,471	\$19,548,826	99	\$197,463
TOTAL CONSUMER RELIEF - ALL SERVERS	\$941,652,669																	

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 (forgiveness of the entire balance and release of lien)
- Completed 2nd Lien Extinguishments represents finalized second lien principal extinguishments (forgiveness of the entire balance and release of lien)
- Short Sales Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens
- Deeds in Lien Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/memor 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 borrowers to facilitate completion of short sales or deeds in lieu of foreclosure.
- Service Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to related 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 arrears 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, borrower deficiency balances, first or second lien mortgages and release of lien.
- 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 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 Servicer's 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.

	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVERS		
	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*	\$595,489	8	2.39%	\$350,599	6	3.50%	\$313,107	18	1.18%	\$19,6515	5	2.00%	\$479,611	45		\$427,665	82	
Refinances Completed	\$555,150	3	2.39%	\$289,221	1	3.50%	\$311,750	7	1.18%	\$286,011	4	2.00%	\$420,544	13	3.04%	\$383,858	28	2.46%

* 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.

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

¹⁶ All first lien mortgages for which any payment had been made in a trial modification after March 1, 2012.

Appendix III: State Consumer Relief Information Idaho, Program to Date

	ALLY			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
CONSUMER RELIEF																		
Completed 1st Lien Modification Forgiveness ¹	\$194,800	3	\$64,933	\$2,158,740	16	\$134,921	\$318,620	7	\$45,517	\$1,244,143	13	\$95,703	\$1,019,381	15	\$67,959	\$4,935,684	54	\$91,402
Completed Forgiveness of pre 3/1/2012 Forbearance ²				\$162,314	3	\$54,105	\$861,264	18	\$47,848	\$401,044	12	\$33,420	\$70,226	4	\$17,557	\$1,494,848	37	\$40,401
Completed 2nd Lien Modification Forgiveness ³				\$32,904	1	\$32,904	\$176,207	10	\$17,621	\$10,644	1	\$10,644	\$16,430	3	\$5,477	\$236,185	15	\$15,746
Completed 2nd Lien Extinguishments ⁴	\$117,288	2	\$58,644	\$9,940,709	214	\$46,449	\$199,107	5	\$39,821							\$10,256,504	221	\$46,410
Short Sales Completed/Deficiency Forgiveness ⁵	\$1,538,323	20	\$76,916	\$39,086,743	473	\$82,636	\$1,128,940	27	\$41,813	\$12,668,676	152	\$83,347	\$4,436,750	58	\$76,496	\$58,859,432	730	\$80,629
Deeds in Lien Completed/Deficiency Forgiveness ⁶													\$214,645	3	\$71,548	\$214,645	3	\$71,548
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$480,638	93	\$5,168				\$317,000	23	\$13,783	\$37,994	11	\$3,454	\$835,632	127	\$6,580
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸										\$10,500	2	\$5,250	\$12,000	2	\$6,000	\$22,500	4	\$5,625
Forbearance for Unemployed Borrowers ⁹																		
Deficiency Waivers ¹⁰				\$8,834,984	185	\$47,757										\$8,834,984	185	\$47,757
Forgiveness of Principal Associated with a Property When No Foreclosure ¹¹																		
Cash Costs Paid by Servicer for Demolition of Property ¹²																		
REO Properties Donated ¹³																		
Refinances Completed - Estimated Consumer Relief ¹⁴	\$351,764	5	\$70,353	\$231,301	3	\$77,100	\$2,561,638	107	\$23,941	\$2,078,497	33	\$62,985	\$5,490,563	129	\$42,563	\$10,713,763	277	\$38,678
Total Consumer Relief	\$2,202,174	30	\$73,406	\$60,927,733	988	\$61,668	\$5,245,776	174	\$30,148	\$16,730,504	236	\$70,892	\$11,297,989	225	\$50,213	\$96,404,176	1,653	\$58,621
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved ¹⁵							\$521,713	11	\$47,428	\$1,551,335	25	\$62,053	\$1,789,798	22	\$81,354	\$10,975,495	122	\$89,963
1st Lien Modification Trials Started ¹⁶				\$61,422,269	51	\$120,437	\$535,786	12	\$44,649	\$1,694,358	22	\$77,016	\$1,464,099	19	\$77,058	\$9,836,512	104	\$94,582
TOTAL CONSUMER RELIEF - ALL SERVICERS	\$96,404,176																	

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 (including converted trial modifications)
- Completed 2nd Lien Extinguishments represents finalized second lien principal extinguishments (forgiveness of the entire balance and release of lien)
- Short Sales Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens
- Deeds in Lien Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions 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 deed-in-lieu transactions
- Forbearance for Unemployed Borrowers represents forgiveness of principal associated with a property and release of liens in connection with a decision not to pursue foreclosure.
- Deficiency Waivers represents waiver of valid claims, borrower deficiency balances, 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 servicer that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.
- Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual benefit to borrowers from refinancing is the estimated annual benefit multiplied by 785, which represents the Servicer's 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.

	ALLY			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*	\$408,368	8	2.84%	\$278,724	14	2.71%	\$138,219	208	2.19%	\$120,865	39	2.32%	\$161,094	319	3.25%	\$156,499	588	2.70%
Refinances Completed	\$315,568	5	2.84%	\$362,425	3	2.71%	\$139,258	107	2.19%	\$345,842	33	2.32%	\$166,830	129	3.25%	\$182,309	277	2.70%

* 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.

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

¹⁶ All first lien mortgages for which any payment had been made in a trial modification after March 1, 2012.

Appendix III: State Consumer Relief Information Illinois, Program to Date

	ALLY			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
CONSUMER RELIEF																		
Completed 1st Lien Modification Forgiveness ¹	\$4,576,192	47	\$97,366	\$31,796,987	243	\$130,852	\$10,411,652	132	\$78,876	\$52,806,351	518	\$101,943	\$15,433,463	177	\$87,195	\$115,024,645	1,117	\$102,976
Completed Forgiveness of pre 3/1/2012 Forbearance ²	\$62,600	6	\$10,433	\$7,113,370	138	\$51,546	\$19,100,292	321	\$59,502	\$20,642,507	326	\$63,321	\$3,945,980	123	\$32,081	\$50,802,149	908	\$55,950
Completed 2nd Lien Modification Forgiveness ³	\$2,335,745	42	\$55,613	\$103,279,265	2,223	\$46,459	\$4,349,001	81	\$53,691	\$174,364,954	1,608	\$108,436	\$21,457,736	231	\$92,891	\$394,623,465	3,763	\$104,869
Completed 2nd Lien Extinguishments ⁴	\$8,897,358	77	\$115,550	\$175,997,903	1,697	\$103,711	\$13,905,514	150	\$92,703	\$2,031,884	25	\$81,275	\$2,031,884	25	\$81,275	\$2,031,884	25	\$81,275
Short Sales Completed/Deficiency Forgiveness ⁵																		
Deeds in Lien Completed/Deficiency Waivers ⁶																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$1,440,587	283	\$5,090	\$23,121	3	\$7,707	\$8,213,475	467	\$17,588	\$349,894	98	\$3,570	\$10,027,077	851	\$11,783
Service Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸							\$57,689	7	\$8,241	\$543,247	73	\$7,442	\$41,827	8	\$5,228	\$642,763	88	\$7,304
Forbearance for Unemployed Borrowers ⁹																		
Deficiency Waivers ¹⁰	\$22,577,963	235	\$96,076													\$22,577,963	235	\$96,076
Forgiveness of Principal Associated with a Property When No Foreclosure ¹¹																		
Cash Costs Paid by Servicer for Demolition of Property ¹²	\$1,970,806	29	\$67,959	\$2,431,770	48	\$50,662	\$15,582,622	580	\$26,867	\$105,530	33	\$31,979	\$2,986,702	26	\$114,873	\$4,042,002	59	\$68,509
REO Properties Donated ¹³	\$40,420,664	436	\$92,708	\$322,769,001	4,652	\$69,383	\$65,460,213	1,371	\$47,746	\$284,349,100	3,716	\$76,550	\$66,731,696	1,098	\$60,776	\$779,730,674	11,273	\$69,168
Refinances Completed - Estimated Consumer Relief ¹⁴																		
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved ¹⁵	\$1,208,419	7	\$172,631	\$202,969,112	1,463	\$138,735	\$17,689,528	225	\$78,620	\$124,282,230	1,234	\$100,715	\$28,114,205	279	\$100,768	\$374,263,494	3,208	\$116,666
1st Lien Modification Trials Started ¹⁶	\$1,208,419	7	\$172,631	\$145,452,306	1,053	\$138,131	\$18,508,711	236	\$78,427	\$103,869,257	1,066	\$97,438	\$23,198,496	239	\$97,065	\$292,237,189	2,601	\$112,356
TOTAL CONSUMER RELIEF - ALL SERVICERS																		

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

DEFINITIONS:
 1 Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)
 2 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.
 3 Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications (including converted trial modifications)
 4 Completed 2nd Lien Extinguishments represents finalized second lien principal extinguishments (forgiveness of the entire balance and release of lien)
 5 Short Sales Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens
 6 Deeds in Lien Completed/Deficiency Waivers represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/memor in lieu of foreclosure and release of liens.
 7 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.
 8 Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to related second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions
 9 Forbearance for Unemployed Borrowers represents forgiveness of payment arrangements on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
 10 Deficiency Waivers represents waiver of valid claims, borrower deficiency balances on first or second lien mortgages and release of lien.
 11 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.
 12 Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to present blight.
 13 REO Properties Donated represents properties donated to charitable organizations, nonprofits, disabled servicemembers, or families of deceased servicemembers.
 14 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 Servicer's 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.
 15 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
 16 All first lien mortgages for which any payment had been made in a trial modification after March 1, 2012.

	ALLY			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*	\$309,355	105	2.75%	\$234,637	215	2.62%	\$144,264	1,170	2.36%	\$41,809	804	2.07%	\$188,839	1,259	\$147,222	3,553	2.48%	
Refinances Completed	\$314,806	29	2.75%	\$246,326	48	2.62%	\$145,021	580	2.36%	\$237,997	691	2.07%	\$186,603	400	\$196,889	1,748	2.48%	

* 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.

Appendix III: State Consumer Relief Information Indiana, Program to Date

	ALLY			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
CONSUMER RELIEF																		
Completed 1st Lien Modification Forgiveness ¹	\$236,659	8	\$29,582	\$1,250,732	19	\$65,828	\$1,759,808	54	\$32,589	\$2,935,177	82	\$35,795	\$284,988	6	\$47,498	\$6,467,364	169	\$38,268
Completed Forgiveness of pre 3/1/2012 Forbearance ²				\$2,90,310	7	\$41,473	\$1,009,245	44	\$22,937	\$655,616	18	\$36,423	\$6,413	1	\$6,413	\$194,584	70	\$28,023
Completed 2nd Lien Modification Forgiveness ³	\$249,200	9	\$27,689				\$113,130	10	\$11,313						\$362,330	19	\$19,070	
Completed 2nd Lien Extinguishments ⁴	\$1,012,293	23	\$44,013	\$9,454,281	314	\$30,109	\$451,959	15	\$30,131	\$13,570,786	245	\$55,391	\$951,894	15	\$63,460	\$10,918,533	352	\$31,019
Short Sales Completed/Deficiency Forgiven ⁵				\$12,258,865	240	\$51,079	\$1153,016	25	\$46,121				\$10,367	1	\$10,367	\$27,934,561	525	\$53,209
Deeds in Lien Completed/Deficiency Forgiven ⁶																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$175,009	36	\$4,861				\$133,868	80	\$14,173	\$10,000	1	\$10,000	\$1,318,877	117	\$11,272
Service Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸							\$3,000	1	\$3,000	\$68,741	9	\$7,638			\$71,741		10	\$7,174
Forbearance for Unemployed Borrowers ⁹																		
Deficiency Waivers ¹⁰	\$6,738,324	139	\$48,477	\$1,646,565	59	\$27,908										\$8,384,889	198	\$42,348
Forgiveness of Principal Associated with a Property When No Foreclosure ¹¹																		
Cash Costs Paid by Servicer for Demolition of Property ¹²																		
REO Properties Donated ¹³																		
Refinances Completed - Estimated Consumer Relief ¹⁴	\$447,190	13	\$34,399				\$5,885,266	257	\$22,900	\$1,195,980	32	\$37,374	\$6,345,788	148	\$42,877	\$13,874,224	450	\$30,832
Total Consumer Relief	\$8,683,665	192	\$45,227	\$25,075,762	675	\$37,149	\$10,375,424	406	\$25,555	\$19,560,168	466	\$41,975	\$8,402,986	188	\$44,697	\$72,098,006	1,927	\$37,415
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved ¹⁵	\$153,145	3	\$51,048	\$10,766,793	127	\$84,778	\$2,874,324	77	\$37,329	\$7,654,297	192	\$39,866	\$762,183	20	\$38,109	\$22,210,742	419	\$53,009
1st Lien Modification Trials Started ¹⁶	\$153,145	3	\$51,048	\$8,714,529	94	\$92,708	\$2,992,496	78	\$38,365	\$6,174,138	163	\$37,878	\$338,070	8	\$42,259	\$18,372,378	346	\$53,099
TOTAL CONSUMER RELIEF - ALL SERVICERS																		

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

DEFINITIONS:
 1 Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)
 2 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.
 3 Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications (including converted trial modifications)
 4 Completed 2nd Lien Extinguishments represents finalized second lien principal extinguishments (forgiveness of the entire balance and release of lien)
 5 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
 6 Deeds in Lien Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens
 7 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.
 8 Service Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to related second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions
 9 Forbearance for Unemployed Borrowers represents forgiveness of payment arrears on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
 10 Deficiency Waivers represents waiver of valid claims, borrower deficiency balances, first or second lien mortgages and release of lien.
 11 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.
 12 Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
 13 REO Properties Donated represents properties that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.
 14 Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual benefit to borrowers from refinancing is the estimated annual benefit multiplied by 785, which represents the Servicer's 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.
 15 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
 16 All first lien mortgages for which any payment had been made in a trial modification after March 1, 2012.

	ALLY			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*	\$123,780	28		\$173,182	4		\$102,761	517		\$44,115	35		\$120,384	356		\$108,177	940	
Refinances Completed	\$120,057	13	3.65%				\$101,291	257	2.88%	\$119,225	32	3.99%	\$133,546	148	4.09%	\$113,724	450	3.45%

* 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.

Appendix III: State Consumer Relief Information Iowa, Program to Date

	ALLY			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
CONSUMER RELIEF																		
Completed 1st Lien Modification Forgiveness ¹	\$61,900	2	\$30,950	\$400,316	5	\$80,063	\$571,471	17	\$33,616	\$293,763	12	\$24,480	\$226,541	10	\$22,654	\$1,553,991	46	\$33,782
Completed Forgiveness of pre 3/1/2012 Forbearance ²				\$64,689	5	\$12,938	\$76,931	6	\$12,822	\$55,000	2	\$27,500				\$196,620	13	\$15,125
Completed 2nd Lien Modification Forgiveness ³	\$28,200	2	\$14,100	\$61,754	2	\$30,877	\$53,014	4	\$13,253							\$142,968	8	\$17,871
Completed 2nd Lien Extinguishments ⁴	\$298,027	9	\$33,114	\$4,408,442	166	\$26,557										\$4,706,469	175	\$26,894
Short Sales Completed/Deficiency Forgiveness ⁵	\$423,401	10	\$42,340	\$4,197,190	101	\$41,556	\$520,623	10	\$52,062	\$1,431,603	39	\$36,708	\$738,334	13	\$56,795	\$7,311,151	173	\$42,261
Deeds in Lien Completed/Deficiency Forgiven ⁶																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$102,903	18	\$5,717				\$83,980	11	\$7,635				\$186,883	29	\$6,444
Service Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸							\$13,382	2	\$6,691	\$20,000	3	\$6,667				\$33,382	5	\$6,676
Forbearance for Unemployed Borrowers ⁹																		
Deficiency Waivers ¹⁰																		
Forgiveness of Principal Associated with a Property When No Foreclosure ¹¹																		
Cash Costs Paid by Servicer for Demolition of Property ¹²	\$25,142	1	\$25,142				\$1,463,502	46	\$31,815	\$2,110	1	\$2,110	\$3,919,329	76	\$43,675	\$4,810,084	124	\$38,791
REO Properties Donated ¹³																		
Refinances Completed - Estimated Consumer Relief ¹⁴	\$836,670	24	\$34,861	\$9,235,294	297	\$31,095	\$2,699,923	85	\$31,752	\$1,886,456	68	\$27,742	\$4,548,629	105	\$43,320	\$19,205,972	579	\$33,711
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved ¹⁵	\$52,044	1	\$52,044	\$1,197,590	20	\$59,880	\$642,665	19	\$33,824	\$772,251	25	\$30,890	\$511,527	22	\$23,251	\$3,176,077	87	\$36,507
1st Lien Modification Trials Started ¹⁶				\$82,9721	15	\$55,315	\$620,479	19	\$32,657	\$477,867	18	\$26,548	\$278,247	13	\$21,404	\$2,206,314	65	\$33,943
TOTAL CONSUMER RELIEF - ALL SERVICERS	\$19,205,972																	

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

DEFINITIONS:
 1 Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)
 2 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.
 3 Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modification of second lien mortgages.
 4 Completed 2nd Lien Extinguishments represents finalized second lien principal extinguishments (forgiveness of the entire balance and release of lien)
 5 Short Sales Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens
 6 Deeds in Lien Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions in which borrower deeds the residence to Servicer/memor in lieu of foreclosure and release of liens.
 7 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.
 8 Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to related second lien holders for release of second lien mortgages in connection with short sale or deed-in-lieu transactions
 9 Forbearance for Unemployed Borrowers represents forgiveness of payment arrangements on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
 10 Deficiency Waivers represents waiver of valid claims, borrower deficiency balances, first or second lien mortgages and release of lien.
 11 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.
 12 Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
 13 REO Properties Donated represents properties owned by Servicer/memor that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.
 14 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 Servicer's 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.
 15 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
 16 All first lien mortgages for which any payment had been made in a trial modification after March 1, 2012.

	ALLY			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*	\$245,281	4		\$216,596	8		\$134,850	79		\$107,517	1	0.25%	\$132,369	190		\$136,967	282	
Refinances Completed	\$66,726	1	4.80%				\$134,202	46	3.02%	\$107,517	1	0.25%	\$137,038	76	4.06%	\$135,181	124	3.66%

* 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.

Appendix III: State Consumer Relief Information Kansas, Program to Date

	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVERS		
	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
CONSUMER RELIEF																		
Completed 1st Lien Modification Forgiveness ¹	\$6,800	1	\$6,800	\$309,452	10	\$30,945	\$565,073	13	\$43,467	\$256,094	13	\$19,700	\$311,243	10	\$31,124	\$1,448,662	47	\$30,823
Completed Forgiveness of pre 3/1/2012 Forbearance ²				\$120,760	6	\$20,127	\$74,927	9	\$19,436	\$83,053	3	\$27,684				\$378,740	18	\$210,41
Completed 2nd Lien Modification Forgiveness ³	\$110,000	4	\$27,500	\$46,418	1	\$46,418	\$246,667	9	\$27,407	\$24,731	1	\$24,731				\$42,7816	15	\$28,521
Completed 2nd Lien Extinguishments ⁴	\$297,274	7	\$42,468	\$3,845,545	137	\$28,070	\$259,625	6	\$43,271							\$4,402,444	150	\$29,350
Short Sales Completed/Deficiency Forgiveness ⁵	\$184,447	5	\$36,889	\$4,529,937	106	\$42,735	\$62,7186	15	\$41,812	\$1,823,710	51	\$35,759	\$663,544	10	\$66,354	\$7,828,824	187	\$41,865
Deeds in Lien Completed/Deficiency Forgiveness ⁶																\$35,169	1	\$35,169
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$130,310	28	\$4,654												
Service Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸																		
Forbearance for Unemployed Borrowers ⁹																		
Deficiency Waivers ¹⁰	\$1,029,372	31	\$33,206	\$2,590,228	91	\$28,464										\$3,619,600	122	\$29,669
Forgiveness of Principal Associated with a Property When No Foreclosure ¹¹																		
Cash Costs Paid by Servicer for Demolition of Property ¹²	\$108,812	4	\$27,203	\$345,034	10	\$34,503	\$175,565	67	\$26,158	\$11,780	4	\$2,945	\$3,487,519	67	\$52,053	\$5,805,710	152	\$38,195
REO Properties Donated ¹³																		
Refinances Completed - Estimated Consumer Relief ¹⁴	\$173,6705	52	\$33,398	\$11,917,684	389	\$30,637	\$3,626,043	119	\$30,471	\$2,577,868	80	\$32,223	\$4,562,041	94	\$48,532	\$24,420,341	734	\$33,270
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved ¹⁵	\$171,118	2	\$85,559	\$2,564,084	39	\$65,746	\$92,709	22	\$41,896	\$1,000,423	27	\$370,53	\$332,240	13	\$25,557	\$4,989,574	103	\$48,442
1st Lien Modification Trials Started ¹⁶	\$171,118	2	\$85,559	\$2,228,742	33	\$67,538	\$937,848	23	\$40,776	\$1,000,788	26	\$38,492	\$311,243	10	\$31,124	\$4,649,739	94	\$49,465
TOTAL CONSUMER RELIEF - ALL SERVERS	\$24,420,341																	

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 (including converted trial modifications)
- Completed 2nd Lien Extinguishments represents finalized second lien principal extinguishments (forgiveness of the entire balance and release of lien)
- Short Sales Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens
- Deeds in Lien Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions 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.
- Service Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to related second lien holders for release of second lien mortgages in connection with short sale or deed-in-lieu transactions
- Forbearance for Unemployed Borrowers represents forgiveness of payment arrears 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, borrower deficiency balances for first or second lien mortgages and release of lien.
- 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 in present blight.
- REO Properties Donated represents properties owned by servicers 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 Servicer's 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.

	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVERS		
	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*	\$226,928	8		\$159,309	35		\$118,132	140		\$16,612	4		\$140,951	158		\$134,106	345	
Refinances Completed	\$138,062	4	2.51%	\$166,490	10	2.64%	\$115,701	67	2.88%	\$78,758	4	4.52%	\$135,879	67	4.88%	\$127,553	152	3.81%

* 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.

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

¹⁶ All first lien mortgages for which any payment had been made in a trial modification after March 1, 2012.

Appendix III: State Consumer Relief Information Kentucky, Program to Date

	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVERS		
	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
CONSUMER RELIEF																		
Completed 1st Lien Modification Forgiveness ¹	\$24,600	1	\$24,600	\$413,241	9	\$45,916	\$460,561	15	\$30,704	\$946,372	24	\$39,432	\$450,296	8	\$56,287	\$2,295,070	57	\$40,264
Completed Forgiveness of pre 3/1/2012 Forbearance ²							\$391,946	17	\$23,056	\$30,790	2	\$15,395				\$422,736	19	\$22,249
Completed 2nd Lien Modification Forgiveness ³	\$422,371	12	\$35,198	\$6,075,117	185	\$32,838	\$61,788	8	\$7,723	\$9,959	1	\$9,959				\$71,747	9	\$7,972
Short Sales Completed/ Extinguishments ⁴	\$665,000	9	\$73,889	\$6,773,485	158	\$42,870	\$624,936	12	\$52,078	\$4,769,514	106	\$44,995	\$260,299	5	\$52,060	\$13,093,234	290	\$45,149
Deeds in Lien Completed/ Deficiency Forgiven ⁵																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$198,162	39	\$5,081				\$462,062	35	\$13,202				\$660,224	74	\$8,922
Service Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸							\$689	1	\$689	\$33,375	7	\$4,768				\$34,064	8	\$4,258
Forbearance for Unemployed Borrowers ⁹																		
Deficiency Waivers ¹⁰	\$2,419,811	72	\$33,608	\$984,793	37	\$26,616										\$3,404,604	109	\$31,235
Forgiveness of Principal Associated with a Property When No Foreclosure ¹¹																		
Cash Costs Paid by Servicer for Demolition of Property ¹²	\$324,007	4	\$81,002				\$1,942,824	75	\$25,904	\$23,717	10	\$2,317	\$3,776,784	81	\$46,627	\$6,275,332	170	\$36,914
REO Properties Donated ¹³										\$25,000	1	\$25,000	\$384,967	5	\$76,993	\$409,967	6	\$68,328
Refinances Completed - Estimated Consumer Relief ¹⁴	\$3,855,789	98	\$39,345	\$14,444,798	428	\$33,750	\$3,611,068	133	\$27,151	\$6,508,789	186	\$34,993	\$4,872,346	99	\$49,216	\$33,292,790	944	\$35,268
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved ¹⁵							\$1,061,993	32	\$33,187	\$2,043,369	70	\$29,191	\$887,142	17	\$52,185	\$72,38,213	163	\$44,406
1st Lien Modification Trials Started ¹⁶							\$1,079,877	34	\$31,761	\$1,839,180	60	\$30,653	\$506,956	9	\$56,328	\$5,751,742	139	\$41,379
TOTAL CONSUMER RELIEF - ALL SERVERS	\$33,292,790																	

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 (including converted trial modifications)
- Completed 2nd Lien Extinguishment represents finalized second lien principal extinguishments (forgiveness of the entire balance and release of lien)
- Short Sales Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens
- Deeds in Lien Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions 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.
- Service 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 arrears 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, borrower deficiency balances, first or second lien mortgages and release of lien.
- 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 that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.
- Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual benefit to borrowers from refinancing is the estimated annual benefit multiplied by 785, which represents the Servicer's 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.

	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVERS		
	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*	\$218,954	7		\$146,773	1		\$108,426	178		\$108,997	11		\$136,142	195		\$124,301	392	
Refinances Completed	\$295,664	4	3.49%				\$10,365	75	2.99%	\$89,994	10	3.28%	\$143,472	81	4.14%	\$129,301	170	3.64%

* 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.

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

¹⁶ All first lien mortgages for which any payment had been made in a trial modification after March 1, 2012.

Appendix III: State Consumer Relief Information Louisiana, Program to Date

	ALLY			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
CONSUMER RELIEF																		
Completed 1st Lien Modification Forgiveness ¹	\$290,200	7	\$41,457	\$1,450,316	17	\$85,313	\$716,052	17	\$42,121	\$1,092,565	34	\$32,134	\$1,002,973	21	\$47,761	\$4,552,106	96	\$47,418
Completed Forgiveness of pre 3/1/2012 Forbearance ²				\$155,708	7	\$22,244	\$423,076	17	\$24,887	\$52,350	2	\$26,175				\$631,134	26	\$24,274
Completed 2nd Lien Modification Forgiveness ³				\$7,119	1	\$7,119	\$127,082	1	\$127,082							\$134,201	2	\$67,101
Completed 2nd Lien Extinguishments ⁴	\$172,892	4	\$43,223	\$4,527,194	127	\$35,647	\$43,366	1	\$43,366							\$4,743,452	132	\$35,935
Short Sales Completed/Deficiency Forgiveness ⁵	\$396,365	10	\$39,637	\$4,439,491	79	\$56,196	\$239,975	5	\$47,995	\$4,297,348	85	\$50,557	\$501,979	8	\$62,747	\$9,875,168	187	\$52,808
Deeds in Lien Completed/Deficiency Forgiven ⁶																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$124,817	19	\$6,569										\$469,074	49	\$9,573
Service Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸										\$10,950	2	\$5,475				\$10,950	2	\$5,475
Forbearance for Unemployed Borrowers ⁹																		
Deficiency Waivers ¹⁰	\$5,429,950	145	\$37,448	\$1,351,971	44	\$30,727				\$227,000	6	\$37,833				\$6,781,921	189	\$35,883
Forgiveness of Principal Associated with a Property When No Foreclosure ¹¹																		
Cash Costs Paid by Servicer for Demolition of Property ¹²	\$61,597	2	\$30,799	\$73,968	1	\$73,968	\$632,127	17	\$37,184	\$178,498	6	\$29,750	\$4,779,168	86	\$55,572	\$5,725,359	112	\$51,119
REO Properties Donated ¹³	\$6,351,004	168	\$37,804	\$12,130,584	295	\$41,121	\$2,181,678	58	\$37,615	\$6,199,968	164	\$37,805	\$6,287,120	116	\$54,199	\$33,150,354	801	\$41,366
Refinances Completed - Estimated Consumer Relief ¹⁴																		
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved ¹⁵	\$234,744	2	\$117,372	\$6,800,071	82	\$82,928	\$1,028,293	35	\$29,380	\$3,601,824	94	\$38,317	\$1,453,239	32	\$45,414	\$13,118,171	245	\$53,544
1st Lien Modification Trials Started ¹⁶	\$234,744	2	\$117,372	\$6,004,112	69	\$87,016	\$1,074,734	37	\$29,047	\$2,733,408	73	\$37,444	\$1,074,871	23	\$46,734	\$11,121,869	204	\$54,519
TOTAL CONSUMER RELIEF - ALL SERVICERS																		

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 (including converted trial modifications)
- Completed 2nd Lien Extinguishments represents finalized second lien principal extinguishments (forgiveness of the entire balance and release of lien)
- Short Sales Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens
- Deeds in Lien Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions 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.
- Service 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, borrower deficiency balances, first or second lien mortgages and release of lien.
- 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 in present blight.
- REO Properties Donated represents properties owned by Servicer that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.
- Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual benefit to borrowers from refinancing is the estimated annual benefit multiplied by 785, which represents the Servicer's 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.

	ALLY			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*	\$161,817	8	2.73%	\$254,392	3	3.50%	\$130,538	36	3.76%	\$228,990	8	3.42%	\$165,150	235	4.17%	\$163,446	290	4.06%
Refinances Completed	\$143,713	2	2.73%	\$269,219	1	3.50%	\$125,979	17	3.76%	\$110,812	6	3.42%	\$169,765	86	4.17%	\$160,383	112	4.06%

* 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.

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

¹⁶ All first lien mortgages for which any payment had been made in a trial modification after March 1, 2012.

Appendix III: State Consumer Relief Information Maine, Program to Date

	ALLY			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
CONSUMER RELIEF																		
Completed 1st Lien Modification Forgiveness ¹	\$84,500	2	\$42,250	\$655,081	10	\$65,508	\$71,280	3	\$23,760	\$637,092	14	\$45,507	\$129,638	3	\$43,213	\$1,577,591	32	\$49,300
Completed Forgiveness of pre 3/1/2012 Forbearance ²				\$118,202	4	\$29,551	\$363,914	10	\$36,391	\$221,818	3	\$73,939				\$703,934	17	\$41,408
Completed 2nd Lien Modification Forgiveness ³	\$46,100	1	\$46,100	\$29,391	1	\$29,391	\$58,538	4	\$14,635	\$39,595	1	\$39,595	\$9,973	1	\$9,973	\$183,597	8	\$22,950
Completed 2nd Lien Extinguishments ⁴	\$183,699	4	\$45,925	\$7,612,977	191	\$39,859	\$164,201	2	\$82,101							\$7,960,877	197	\$40,441
Short Sales Completed/Deficiency Forgiveness ⁵	\$443,357	6	\$73,893	\$8,030,828	104	\$64,765	\$145,663	4	\$36,416	\$3,228,085	50	\$64,562	\$70,180	2	\$35,090	\$11,918,113	186	\$64,076
Deeds in Lien Completed/Deficiency Forgiveness ⁶																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$58,904	11	\$5,355				\$217,000	16	\$13,563				\$275,904	27	\$10,219
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸										\$17,000	2	\$8,500				\$17,000	2	\$8,500
Forbearance for Unemployed Borrowers ⁹																		
Deficiency Waivers ¹⁰	\$933,071	14	\$66,648	\$653,914	20	\$32,696										\$1,586,985	34	\$46,676
Forgiveness of Principal Associated with a Property When No Foreclosure ¹¹																		
Cash Costs Paid by Servicer for Demolition of Property ¹²																		
REO Properties Donated ¹³																		
Refinances Completed - Estimated Consumer Relief ¹⁴	\$1,690,727	27	\$62,620	\$95,059	2	\$47,529	\$956,210	29	\$33,042	\$174,958	3	\$58,319	\$245,158	7	\$35,023	\$1,473,385	41	\$35,936
TOTAL CONSUMER RELIEF - IN PROCESS				\$17,254,356	363	\$47,533	\$1,761,806	52	\$33,881	\$4,535,548	89	\$50,961	\$45,4949	13	\$34,996	\$25,697,386	544	\$47,238
1st Lien Modification Trials Offered/Approved ¹⁵				\$4,097,403	45	\$91,053	\$288,683	5	\$57,737	\$3,566,488	47	\$75,883	\$2,947,756	6	\$49,126	\$8,247,330	103	\$80,071
1st Lien Modification Trials Started ¹⁶				\$3,523,099	39	\$90,336	\$322,328	7	\$46,047	\$2,182,353	31	\$70,398	\$185,190	4	\$46,298	\$6,219,970	81	\$76,703
TOTAL CONSUMER RELIEF - ALL SERVICERS	\$25,697,386																	

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

DEFINITIONS:
 1 Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)
 2 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.
 3 Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modification of second lien mortgages.
 4 Completed 2nd Lien Extinguishments represents finalized second lien principal extinguishments (forgiveness of the entire balance and release of lien)
 5 Short Sales Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens
 6 Deeds in Lien Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens
 7 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.
 8 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
 9 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.
 10 Deficiency Waivers represents waiver of valid claims, borrower deficiency balances, first or second lien mortgages and release of lien.
 11 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.
 12 Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
 13 REO Properties Donated represents properties donated to charities, nonprofits, disabled servicemembers, or families of deceased servicemembers.
 14 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 Servicer's 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.
 15 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
 16 All first lien mortgages for which any payment had been made in a trial modification after March 1, 2012.

	ALLY			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*	\$370,788	5	0.00%	\$229,679	27	2.50%	\$142,694	53	2.84%	\$463,466	3	2.95%	\$147,646	22	\$184,152	110	2.87%	
Refinances Completed				\$242,188	2	2.50%	\$148,209	29	2.84%	\$251,838	3	2.95%	\$143,456	7	\$159,564	41	2.87%	

* 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.

Appendix III: State Consumer Relief Information Maryland, Program to Date

	ALLY			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
CONSUMER RELIEF																		
Completed 1st Lien Modification Forgiveness ¹	\$6,174,156	47	\$131,365	\$29,035,690	190	\$152,819	\$5,352,282	65	\$82,343	\$29,408,862	251	\$117,167	\$10,504,908	131	\$80,190	\$80,475,898	684	\$117,655
Completed Forgiveness of pre 3/1/2012 Forbearance ²	\$49,800	1	\$49,800	\$13,221,409	204	\$64,811	\$8,601,292	139	\$61,880	\$6,276,013	114	\$55,053	\$4,497,774	15	\$29,985	\$28,598,288	473	\$60,461
Completed 2nd Lien Modification Forgiveness ³				\$3,261,679	40	\$81,542	\$1,788,729	54	\$33,125	\$34,485	4	\$8,621	\$225,948	14	\$16,139	\$5,310,841	112	\$47,418
Completed 2nd Lien Extinguishments ⁴	\$2,118,895	40	\$52,972	\$97,843,510	1,659	\$58,977	\$4,393,592	67	\$65,576							\$104,355,997	1,766	\$59,092
Short Sales Completed/Deficiency Forgiveness ⁵	\$10,804,682	79	\$136,768	\$161,907,851	1,377	\$117,580	\$7,570,448	97	\$78,046	\$79,655,371	625	\$127,449	\$14,014,999	153	\$91,601	\$273,953,351	2,331	\$117,526
Deeds in Lien Completed/Deficiency Forgiveness ⁶										\$537,095				9	\$59,677		9	\$59,677
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$1,912,286	288	\$6,640	\$3,000	1	\$3,000	\$2,678,542	152	\$17,622	\$130,048	39	\$3,335	\$4,723,876	480	\$9,841
Service Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸					4	\$4,919	\$19,675			\$281,179	29	\$9,696	\$24,086	5	\$4,817	\$324,940	38	\$8,551
Forbearance for Unemployed Borrowers ⁹																		
Deficiency Waivers ¹⁰				\$19,816,245	315	\$62,909										\$19,816,245	315	\$62,909
Forgiveness of Principal Associated with a Property When No Foreclosure ¹¹																		
Cash Costs Paid by Servicer for Demolition of Property ¹²	\$1,286,249	18	\$71,458	\$3,287,652	54	\$60,882	\$5,548,050	140	\$39,629	\$795,993	161	\$49,391	\$16,116,664	348	\$46,312	\$34,190,608	721	\$47,421
REO Properties Donated ¹³		185	\$110,453	\$330,286,322	4,127	\$80,031	\$33,277,068	567	\$58,690	\$126,706,345	1,339	\$94,628	\$42,003,522	715	\$58,746	\$552,707,039	6,933	\$79,721
Refinances Completed - Estimated Consumer Relief ¹⁴																		
TOTAL CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved ¹⁵	\$1,950,984	11	\$177,362	\$169,133,350	1,099	\$153,897	\$8,791,662	103	\$85,356	\$675,390,039	627	\$107,718	\$16,243,883	174	\$93,356	\$263,658,918	2,014	\$130,913
1st Lien Modification Trials Started ¹⁶	\$1,537,604	9	\$170,845	\$132,558,621	851	\$155,768	\$9,021,344	106	\$85,107	\$591,673,368	546	\$108,365	\$13,836,678	159	\$87,023	\$216,121,615	1,671	\$129,337
TOTAL CONSUMER RELIEF - ALL SERVICERS	\$552,707,039																	

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

DEFINITIONS:
 1. Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
 2. 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.
 3. Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications (including converted trial modifications).
 4. Completed 2nd Lien Extinguishments represents finalized second lien principal extinguishments (forgiveness of the entire balance and release of lien).
 5. Short Sales Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.
 6. Deeds in Lien Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeded the residence to Servicer/memor in lieu of foreclosure and release of liens.
 7. Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to borrowers to facilitate completion of short sales or deeds in lieu of foreclosure.
 8. Service Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to related second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
 9. Forbearance for Unemployed Borrowers represents forgiveness of payment arrears on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
 10. Deficiency Waivers represents waiver of valid claims, borrower deficiency balances, first or second lien mortgages, and release of lien.
 11. 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.
 12. Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties in present blight.
 13. REO Properties Donated represents properties donated to charities, nonprofits, disabled servicemembers, or families of deceased servicemembers.
 14. 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 Servicer's 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.
 15. 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
 16. All first lien mortgages for which any payment had been made in a trial modification after March 1, 2012.

	ALLY			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*	\$335,431	59	2.51%	\$274,292	853	2.79%	\$231,799	276	2.12%	\$212,506	197	2.05%	\$255,742	1,022	\$257,985	2,407	2.407	
Refinances Completed	\$362,668	18	2.51%	\$277,983	54	2.79%	\$238,126	140	2.12%	\$306,921	161	2.05%	\$235,986	348	\$258,549	721	2.34%	

* 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.

Appendix III: State Consumer Relief Information Massachusetts, Program to Date

	ALLY			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
CONSUMER RELIEF																		
Completed 1st Lien Modification Forgiveness ¹	\$2,929,271	28	\$104,617	\$15,096,190	133	\$113,505	\$2,072,028	25	\$82,881	\$13,323,203	148	\$90,022	\$6,086,764	82	\$74,229	\$39,507,456	416	\$94,970
Completed Forgiveness of pre 3/1/2012 Forbearance ²				\$8,097,816	146	\$55,464	\$3,112,221	53	\$58,721	\$6,259,974	107	\$58,504	\$969,070	31	\$31,260	\$18,439,081	337	\$54,715
Completed 2nd Lien Modification Forgiveness ³	\$49,300	3	\$16,433	\$1,387,194	25	\$55,488	\$1,610,721	65	\$24,780	\$59,240	4	\$14,810	\$40,282	3	\$13,427	\$3,146,737	100	\$31,467
Completed 2nd Lien Extinguishments ⁴	\$2,392,686	33	\$72,506	\$56,300,389	1,064	\$52,914	\$3,361,555	51	\$65,913							\$62,054,630	1,148	\$54,055
Short Sales Completed/Deficiency Forgiveness ⁵	\$2,952,787	28	\$105,457	\$59,191,622	608	\$97,355	\$4,670,125	74	\$63,110	\$35,282,676	325	\$108,562	\$6,225,397	80	\$77,817	\$108,322,607	1,115	\$97,150
Deeds in Lien Completed/Deficiency Forgiveness ⁶													\$88,497	4	\$22,124	\$88,497	4	\$22,124
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$794,246	103	\$7,711				\$2,121,929	91	\$23,318	\$114,938	39	\$2,947	\$3,031,113	233	\$13,009
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸							\$11,597	4	\$2,899	\$96,892	16	\$6,056	\$14,000	2	\$7,000	\$122,489	22	\$5,568
Forbearance for Unemployed Borrowers ⁹																		
Deficiency Waivers ¹⁰	\$7,525,621	77	\$97,735	\$14,140,046	292	\$48,425										\$21,665,667	369	\$58,715
Forgiveness of Principal Associated with a Property When No Foreclosure ¹¹																		
Cash Costs Paid by Servicer for Demolition of Property ¹²	\$755,942	13	\$58,149	\$2,158,128	40	\$53,953	\$2,501,238	60	\$41,687	\$1,194,766	29	\$41,199	\$3,153,020	62	\$50,855	\$9,763,095	204	\$47,858
REO Properties Donated ¹³																		
Refinances Completed - Estimated Consumer Relief ¹⁴	\$16,605,608	182	\$91,240	\$157,165,631	2,411	\$65,187	\$17,339,485	332	\$52,227	\$58,338,680	720	\$81,026	\$16,938,540	304	\$55,719	\$266,387,945	3,949	\$67,457
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved ¹⁵	\$346,642	2	\$173,321	\$80,170,540	648	\$123,720	\$4,001,513	51	\$78,461	\$31,124,920	321	\$96,962	\$8,742,890	101	\$86,563	\$124,386,505	1,123	\$110,763
1st Lien Modification Trials Started ¹⁶	\$168,126	1	\$168,126	\$62,996,050	519	\$121,380	\$3,998,748	51	\$78,407	\$27,276,651	287	\$95,041	\$7,875,906	105	\$75,009	\$102,315,481	963	\$106,247
TOTAL CONSUMER RELIEF - ALL SERVICERS	\$266,387,945																	

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 (forgiveness of the entire balance and release of lien)
- Completed 2nd Lien Extinguishments represents finalized second lien principal extinguishments (forgiveness of the entire balance and release of lien)
- Short Sales Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens
- Deeds in Lien Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions in which borrower deeded the residence to Servicer/memor 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 deed-in-lieu transactions
- Forbearance for Unemployed Borrowers represents forgiveness of payment arrears 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, borrower deficiency balances, first or second lien mortgages, and release of lien.
- 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 in present blight.
- REO Properties Donated represents properties 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 Servicer's 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.

	ALLY			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*	\$315,842	29	2.74%	\$240,289	636	2.73%	\$251,684	121	2.28%	\$205,104	46	1.91%	\$271,552	206	2.68%	\$248,373	1,038	2.46%
Refinances Completed	\$270,349	13	2.74%	\$251,759	40	2.73%	\$232,916	60	2.28%	\$274,778	29	1.91%	\$241,730	62	2.68%	\$247,626	204	2.46%

* 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.

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

¹⁶ All first lien mortgages for which any payment had been made in a trial modification after March 1, 2012.

Appendix III: State Consumer Relief Information Michigan, Program to Date

	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVERS		
	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
CONSUMER RELIEF																		
Completed 1st Lien Modification Forgiveness ¹	\$21,959,554	299	\$73,443	\$9,501,680	103	\$92,249	\$4,144,437	64	\$64,757	\$11,143,216	144	\$77,383	\$4,715,413	61	\$77,302	\$51,464,300	671	\$76,698
Completed Forgiveness of pre 3/1/2012 Forbearance ²	\$129,035	2	\$64,517	\$1,919,401	49	\$39,171	\$6,199,787	148	\$41,890	\$5,684,828	138	\$41,194	\$3,055,937	18	\$16,996	\$14,238,988	355	\$40,110
Completed 2nd Lien Modification Forgiveness ³	\$139,800	6	\$23,300	\$857,664	15	\$57,178	\$475,334	36	\$13,204	\$9,298	2	\$4,649	\$1,202	2	\$6,011	\$1,483,298	61	\$24,316
Completed 2nd Lien Extinguishments ⁴	\$4,194,511	105	\$39,948	\$26,449,183	788	\$33,565	\$1,170,448	31	\$37,756	\$62,346,961	897	\$69,506	\$4,057,404	80	\$50,718	\$170,436,358	2,460	\$69,283
Short Sales Completed/Deficiency Forgiveness ⁵	\$12,200,177	188	\$64,895	\$85,910,029	1,160	\$74,060	\$5,921,787	135	\$43,865									
Deeds in Lien Completed/Deficiency Forgiveness ⁶																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$714,674	163	\$4,385	\$10,000	1	\$10,000	\$1,350,834	111	\$12,170	\$47,000	16	\$2,938	\$2,122,508	291	\$7,294
Service Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸				\$4,250	3	\$1,417				\$178,708	35	\$5,106	\$25,336	6	\$4,223	\$208,294	44	\$4,734
Forbearance for Unemployed Borrowers ⁹																		
Deficiency Waivers ¹⁰	\$11,547,339	135	\$85,536	\$20,809,864	670	\$31,059				\$560,700	7	\$80,100	\$2,142,299	32	\$66,947	\$2,702,999	39	\$69,308
Forgiveness of Principal Associated with a Property When No Foreclosure ¹¹										\$35,745,228	1,742	\$20,520	\$13,712,433	370	\$37,061	\$76,447,951	3,154	\$24,238
Cash Costs Paid by Servicer for Demolition of Property ¹²	\$5,608,665	118	\$47,531	\$1,571,656	37	\$42,477	\$19,609,969	887	\$22,334	\$117,019,773	3,076	\$38,043	\$25,007,024	585	\$42,747	\$383,276,040	8,804	\$43,534
REO Properties Donated ¹³																		
Refinances Completed - Estimated Consumer Relief ¹⁴	\$55,779,080	853	\$65,392	\$147,734,151	2,985	\$49,492	\$37,736,012	1,305	\$28,916									
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved ¹⁵	\$948,849	11	\$86,259	\$60,251,192	539	\$111,783	\$6,283,708	105	\$59,845	\$28,408,972	464	\$61,226	\$6,235,771	83	\$75,130	\$102,128,492	1,202	\$84,965
1st Lien Modification Trials Started ¹⁶	\$664,851	9	\$73,872	\$44,331,928	382	\$116,052	\$7,200,133	115	\$62,610	\$25,888,816	420	\$61,640	\$6,021,784	82	\$73,436	\$84,107,512	1,008	\$83,440
TOTAL CONSUMER RELIEF - ALL SERVERS																		

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 (including converted trial modifications)
- Completed 2nd Lien Extinguishments represents finalized second lien principal extinguishments (forgiveness of the entire balance and release of lien)
- Short Sales Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens
- Deeds in Lien Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions 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.
- Service Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to related second lien holders for release of second lien mortgages in connection with short sale or deed-in-lieu transactions
- Forbearance for Unemployed Borrowers represents forgiveness of payment arrangements 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, borrower deficiency balances, first or second lien mortgages and release of lien.
- 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 in place at night.
- REO Properties Donated represents properties owned by Servicer 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 Servicer's 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.

	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVERS		
	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*	\$190,590	291	2.88%	\$206,831	190	2.59%	\$108,283	1,665	2.54%	\$63,083	2,082	2.24%	\$131,120	1,045	3.26%	\$103,055	5,273	2.51%
Refinances Completed	\$210,240	118	2.88%	\$208,923	37	2.59%	\$12,010	887	2.54%	\$116,695	1,742	2.24%	\$144,819	370	3.26%	\$123,258	3,154	2.51%

* 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.

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

¹⁶ All first lien mortgages for which any payment had been made in a trial modification after March 1, 2012.

Appendix III: State Consumer Relief Information Minnesota, Program to Date

	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVERS		
	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
CONSUMER RELIEF																		
Completed 1st Lien Modification Forgiveness ¹	\$553,400	7	\$79,057	\$5,361,867	47	\$114,082	\$2,362,656	30	\$78,755	\$6,392,248	91	\$70,244	\$3,026,832	49	\$61,772	\$17,697,003	224	\$79,004
Completed Forgiveness of pre 3/1/2012 Forbearance ²	\$727,68	1	\$72,768	\$1,294,554	25	\$51,782	\$3,355,075	65	\$51,617	\$2,308,638	60	\$38,477	\$108,334	3	\$36,111	\$7,139,369	154	\$46,360
Completed 2nd Lien Modification Forgiveness ³	\$156,865	4	\$39,216	\$78,617	2	\$39,309	\$818,858	37	\$22,131	\$28,949	5	\$5,790	\$28,687	5	\$5,737	\$1,111,976	53	\$20,981
Completed 2nd Lien Extinguishments ⁴	\$1,320,277	26	\$50,780	\$14,260,160	321	\$44,424	\$1,282,603	22	\$58,300	\$29,857,522	362	\$82,479	\$8,784,904	145	\$60,586	\$99,699,113	1,190	\$83,781
Short Sales Completed/Deficiency Forgiveness ⁵	\$3,288,085	36	\$91,336	\$53,533,940	580	\$92,300	\$4,234,662	67	\$63,204	\$168,623	3	\$56,208	\$168,623	3	\$56,208			
Deeds in Lien Completed/Deficiency Forgiven ⁶																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$511,839	106	\$4,829				\$923,522	70	\$13,193	\$30,000	10	\$3,000	\$1,465,361	186	\$7,878
Service Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸							\$3,412	2	\$1,706	\$106,050	13	\$8,158	\$2,447	2	\$1,224	\$111,909	17	\$6,583
Forbearance for Unemployed Borrowers ⁹																		
Deficiency Waivers ¹⁰																		
Forgiveness of Principal Associated with a Property When No Foreclosure ¹¹																		
Cash Costs Paid by Servicer for Demolition of Property ¹²	\$660,156	8	\$82,519	\$78,548	2	\$39,274	\$6,802,161	218	\$31,203	\$7,204,162	249	\$28,932	\$31,699,354	988	\$32,084	\$46,444,380	1,465	\$31,703
REO Properties Donated ¹³																		
Refinances Completed - Estimated Consumer Relief ¹⁴	\$6,051,551	82	\$73,799	\$75,119,525	1,083	\$69,362	\$18,859,427	441	\$42,765	\$46,821,091	850	\$55,084	\$44,429,558	1,210	\$36,719	\$191,281,151	3,666	\$52,177
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved ¹⁵	\$765,750	3	\$255,250	\$26,978,407	230	\$117,297	\$3,584,313	47	\$76,262	\$16,919,962	214	\$79,065	\$6,037,465	94	\$64,228	\$54,285,897	588	\$92,323
1st Lien Modification Trials Started ¹⁶	\$765,750	3	\$255,250	\$20,373,544	177	\$115,105	\$3,828,805	53	\$72,242	\$15,576,135	200	\$77,881	\$4,436,872	73	\$60,779	\$44,981,106	506	\$88,895
TOTAL CONSUMER RELIEF - ALL SERVERS																		

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

DEFINITIONS:
 1 Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)
 2 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.
 3 Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modification of second lien mortgages.
 4 Completed 2nd Lien Extinguishments represents finalized second lien principal extinguishments (forgiveness of the entire balance and release of lien)
 5 Short Sales Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens
 6 Deeds in Lien Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.
 7 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.
 8 Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to related second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions
 9 Forbearance for Unemployed Borrowers represents forgiveness of payment arrangements on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
 10 Deficiency Waivers represents waiver of valid claims, borrower deficiency balances, first or second lien mortgages and release of lien.
 11 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.
 12 Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
 13 REO Properties Donated represents properties owned by the servicer that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.
 14 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.
 15 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
 16 All first lien mortgages for which any payment had been made in a trial modification after March 1, 2012.

	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVERS		
	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*	\$277,923	20	2.95%	\$229,700	56	3.25%	\$177,415	429	\$156,094	\$185,012	300	1.806%	\$185,012	1,806	\$182,111	2,611	2.611%	
Refinances Completed	\$356,340	8	2.95%	\$153,940	2	3.25%	\$176,660	218	\$218,086	\$180,052	249	1.69%	\$180,052	988	\$186,939	1,465	2.16%	

* 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.

Appendix III: State Consumer Relief Information Mississippi, Program to Date

	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVERS		
	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
CONSUMER RELIEF																		
Completed 1st Lien Modification Forgiveness ¹	\$154,778	6	\$25,796	\$574,356	9	\$63,817	\$585,337	15	\$39,022	\$467,146	11	\$42,468	\$329,655	9	\$36,628	\$2,111,272	50	\$42,225
Completed Forgiveness of pre 3/1/2012 Forbearance ²				\$124,463	2	\$62,232	\$150,332	12	\$12,528	\$121,102	3	\$40,367				\$396,897	17	\$23,288
Completed 2nd Lien Modification Forgiveness ³	\$9,100	1	\$9,100	\$42,317	1	\$42,317							\$2,148	1	\$2,148	\$53,565	3	\$17,855
Completed 2nd Lien Extinguishments ⁴	\$178,942	7	\$25,563	\$2,680,232	84	\$31,908	\$19,424	1	\$19,424							\$2,878,598	92	\$31,289
Short Sales Completed/Deficiency Forgiveness ⁵	\$820,802	16	\$51,300	\$4,047,517	78	\$51,891	\$280,878	10	\$28,088	\$2,441,439	52	\$46,951	\$432,055	5	\$86,411	\$8,022,691	161	\$49,830
Deeds in Lien Completed/Deficiency Forgiven ⁶													\$20,691	1	\$20,691		1	\$20,691
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$141,324	28	\$5,047				\$159,538	16	\$9,971	\$3,000	1	\$3,000	\$303,862	45	\$6,752
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸																		
Forbearance for Unemployed Borrowers ⁹																		
Deficiency Waivers ¹⁰	\$2,449,313	63	\$38,878	\$968,873	38	\$25,497										\$3,418,186	101	\$33,843
Forgiveness of Principal Associated with a Property When No Foreclosure ¹¹																		
Cash Costs Paid by Servicer for Demolition of Property ¹²																		
REO Properties Donated ¹³																		
Refinances Completed - Estimated Consumer Relief ¹⁴	\$71,716	4	\$17,929				\$1,671,093	56	\$29,841	\$501,424	16	\$31,339	\$3,559,228	73	\$48,757	\$5,803,460	149	\$38,949
Total Consumer Relief	\$3,684,650	97	\$37,986	\$8,579,082	240	\$35,746	\$2,707,064	94	\$28,799	\$3,690,649	98	\$37,660	\$4,346,777	90	\$48,298	\$23,008,222	619	\$37,170
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved ¹⁵	\$17,095	1	\$17,095	\$3,188,443	52	\$61,316	\$730,988	24	\$30,458	\$2,709,071	63	\$43,001	\$891,953	28	\$31,855	\$7,537,550	168	\$44,846
1st Lien Modification Trials Started ¹⁶	\$17,095	1	\$17,095	\$1,698,081	33	\$51,457	\$778,462	25	\$31,138	\$1,872,628	47	\$39,843	\$367,675	11	\$33,425	\$4,733,941	117	\$40,461
TOTAL CONSUMER RELIEF - ALL SERVERS	\$23,008,222																	

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

DEFINITIONS:
 1 Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)
 2 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.
 3 Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modification of second lien mortgages.
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 5 Short Sales Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.
 6 Deeds in Lien Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.
 7 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.
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 9 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.
 10 Deficiency Waivers represents waiver of valid claims, borrower deficiency balances, first or second lien mortgages and release of lien.
 11 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.
 12 Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
 13 REO Properties Donated represents properties owned by Servicer that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.
 14 Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual benefit to borrowers from refinancing is the estimated annual benefit multiplied by 785, which represents the Servicer's 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.
 15 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
 16 All first lien mortgages for which any payment had been made in a trial modification after March 1, 2012.

	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVERS		
	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*	\$69,784	6	3.12%	\$115,311	5		\$112,128	106		\$68,278	18	4.16%	\$135,248	168		\$121,556	303	
Refinances Completed	\$73,203	4	3.12%				\$114,156	56	3.33%	\$95,967	16	4.13%	\$150,388	73	4.13%	\$128,855	149	3.85%

* 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.

Appendix III: State Consumer Relief Information Missouri, Program to Date

	ALLY			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
CONSUMER RELIEF																		
Completed 1st Lien Modification Forgiveness ¹	\$1,025,008	11	\$93,183	\$2,448,073	40	\$61,202	\$1,727,111	42	\$41,122	\$2,544,994	61	\$41,721	\$1,370,831	34	\$40,319	\$9,116,017	188	\$48,489
Completed Forgiveness of pre 3/1/2012 Forbearance ²				\$852,636	24	\$35,527	\$2,173,842	71	\$30,617	\$881,967	27	\$32,665				\$3,908,445	122	\$32,036
Completed 2nd Lien Modification Forgiveness ³	\$71,200	4	\$17,800	\$238,252	5	\$47,650	\$236,851	19	\$12,466	\$4,624	1	\$4,624	\$5,850	1	\$5,850	\$556,777	30	\$18,559
Completed 2nd Lien Extinguishments ⁴	\$1,016,023	22	\$46,183	\$10,606,045	310	\$34,213	\$460,900	8	\$57,612							\$12,082,968	340	\$35,538
Short Sales Completed/Deficiency Forgiveness ⁵	\$2,094,736	32	\$65,461	\$24,675,969	421	\$58,613	\$3,077,606	41	\$75,064	\$15,644,381	254	\$61,592	\$1,896,033	29	\$65,380	\$47,388,725	777	\$60,989
Deeds in Lien Completed/Deficiency Forgiven ⁶													\$91,411	1	\$91,411	\$91,411	1	\$91,411
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$318,763	77	\$4,140	\$6,000	2	\$3,000	\$554,433	54	\$10,267	\$21,000	7	\$3,000	\$900,196	140	\$6,430
Service Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸							\$8,971	3	\$2,990	\$93,296	7	\$13,328				\$102,267	10	\$10,227
Forbearance for Unemployed Borrowers ⁹																		
Deficiency Waivers ¹⁰	\$6,648,743	141	\$48,573	\$9,317,479	305	\$30,549										\$16,166,222	446	\$36,247
Forgiveness of Principal Associated with a Property When No Foreclosure ¹¹																		
Cash Costs Paid by Servicer for Demolition of Property ¹²																		
REO Properties Donated ¹³																		
Refinances Completed - Estimated Consumer Relief ¹⁴	\$210,028	6	\$35,338	\$1,003,797	28	\$35,850	\$9,880,184	356	\$27,753	\$1,229,204	44	\$27,936	\$8,819,997	195	\$45,231	\$21,145,210	629	\$33,617
Total Consumer Relief	\$11,267,738	216	\$52,165	\$49,461,014	1,210	\$40,877	\$17,571,465	542	\$32,420	\$20,952,899	448	\$46,770	\$13,077,591	283	\$46,211	\$112,330,707	2,699	\$41,619
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved ¹⁵	\$167,408	2	\$83,704	\$14,676,489	226	\$64,940	\$3,520,282	83	\$42,413	\$8,207,067	187	\$43,888	\$2,520,106	63	\$40,002	\$2,909,352	561	\$51,856
1st Lien Modification Trials Started ¹⁶				\$10,662,019	171	\$62,351	\$3,904,065	90	\$43,379	\$6,571,492	160	\$41,072	\$1,743,928	45	\$38,754	\$22,881,504	466	\$49,102
TOTAL CONSUMER RELIEF - ALL SERVICERS	\$112,330,707																	

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

DEFINITIONS:
 1 Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)
 2 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.
 3 Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications (forgiveness of the entire balance and release of lien)
 4 Completed 2nd Lien Extinguishments represents finalized second lien principal extinguishments (forgiveness of the entire balance and release of lien)
 5 Short Sales Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens
 6 Deeds in Lien Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/memor in lieu of foreclosure and release of liens.
 7 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.
 8 Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to related second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions
 9 Forbearance for Unemployed Borrowers represents forgiveness of payment arrears on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
 10 Deficiency Waivers represents waiver of valid claims, borrower deficiency balances, first or second lien mortgages and release of lien.
 11 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.
 12 Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties in present blight.
 13 REO Properties Donated represents properties that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.
 14 Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual benefit to borrowers from refinancing is the estimated annual benefit multiplied by 785, which represents the Servicer's 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.
 15 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
 16 All first lien mortgages for which any payment had been made in a trial modification after March 1, 2012.

	ALLY			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*	\$118,463	19	4.29%	\$155,704	122	2.79%	\$112,895	705	3.01%	\$66,767	47	3.24%	\$143,919	597	\$127,447	1,490	3.36%	
Refinances Completed	\$104,934	6	4.29%	\$163,687	28	2.79%	\$117,457	356	3.01%	\$109,839	44	3.24%	\$145,502	195	\$127,557	629	3.36%	

* 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.

Appendix III: State Consumer Relief Information Montana, Program to Date

	ALLY		BANK OF AMERICA		CITI		CHASE		WELLS		TOTAL CONSUMER RELIEF - ALL SERVERS	
	Aggregate Amount of Relief/Benefit	No. of Borrowers	Aggregate Amount of Relief/Benefit	No. of Borrowers	Aggregate Amount of Relief/Benefit	No. of Borrowers	Aggregate Amount of Relief/Benefit	No. of Borrowers	Aggregate Amount of Relief/Benefit	No. of Borrowers	Aggregate Amount of Relief/Benefit	No. of Borrowers
CONSUMER RELIEF												
Completed 1st Lien Modification Forgiveness ¹	\$134,400	1	\$75,199	1	\$25,468	1	\$27,898	1	\$27,898	9	\$550,407	13
Completed Forgiveness of pre 3/1/2012 Forbearance ²					\$86,277	2	\$140,147	2	\$70,073		\$226,424	4
Completed 2nd Lien Modification Forgiveness ³			\$68,350	1	\$68,350	3	\$55,990				\$236,320	4
Completed 2nd Lien Extinguishments ⁴	\$45,475	1	\$2,405,477	50	\$48,110						\$2,450,952	51
Short Sales Completed/Deficiency Forgiveness ⁵	\$125,718	1	\$3,455,005	56	\$61,697	5	\$59,414	31	\$68,732	13	\$6,803,234	106
Deeds in Lien Completed/Deficiency Forgiven ⁶												
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷			\$69,562	10	\$6,956						\$98,062	13
Service Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸							\$6,000	1	\$6,000		\$6,000	1
Forbearance for Unemployed Borrowers ⁹												
Deficiency Waivers ¹⁰												
Forgiveness of Principal Associated with a Property When No Foreclosure ¹¹												
Cash Costs Paid by Servicer for Demolition of Property ¹²												
REO Properties Donated ¹³												
Refinances Completed - Estimated Consumer Relief ¹⁴	\$172,747	1	\$172,747								\$1,996,717	29
Total Consumer Relief	\$478,339	4	\$6,073,593	118	\$51,471	11	\$52,435	38	\$61,401	50	\$12,368,116	221
CONSUMER RELIEF - IN PROCESS												
1st Lien Modification Trials Offered/Approved ¹⁵	\$84,684	1	\$84,684	14	\$6,663	2	\$26,604	8	\$16,393	15	\$4,799,898	40
1st Lien Modification Trials Started ¹⁶	\$84,684	1	\$178,011	10	\$178,011	2	\$26,604	6	\$18,793	9	\$3,332,933	28
TOTAL CONSUMER RELIEF - ALL SERVERS	\$12,368,116											

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 modification of first lien mortgages.
- Completed 2nd Lien Extinguishments represents finalized second lien principal extinguishments (forgiveness of the entire balance and release of lien)
- Short Sales Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens
- Deeds in Lien Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions 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.
- Service Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to related second lien holders for release of second lien mortgages in connection with short sale or deed-in-lieu transactions
- Forbearance for Unemployed Borrowers represents forgiveness of payment arrears 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, borrower deficiency balances, first or second lien mortgages and release of lien.
- 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 present blight.
- REO Properties Donated represents properties owned by Servicers/processors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.
- Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual 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.

	ALLY		BANK OF AMERICA		CITI		CHASE		WELLS		TOTALS - ALL SERVERS	
	Average Loan Balance	No. of Borrowers	Average Rate Reduction	No. of Borrowers	Average Rate Reduction	No. of Borrowers	Average Rate Reduction	No. of Borrowers	Average Rate Reduction	No. of Borrowers	Average Rate Reduction	No. of Borrowers
Refinance Solicitations/Offers/Approvals*	\$496,788	6		3	\$89,531	1		\$213,191	82	\$234,526	92	
Refinances Completed	\$738,456	1	2.98%				\$194,340	28	4.27%	\$213,103	29	

* 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.

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

¹⁶ All first lien mortgages for which any payment had been made in a trial modification after March 1, 2012.

Appendix III: State Consumer Relief Information Nebraska, Program to Date

	ALLY			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
CONSUMER RELIEF																		
Completed 1st Lien Modification Forgiveness ¹	\$16,000	1	\$16,000				\$182,573	7	\$26,082	\$151,479	6	\$25,247	\$244,910	7	\$34,987	\$594,962	21	\$28,332
Completed Forgiveness of pre 3/1/2012 Forbearance ²				\$56,753	1	\$56,753	\$192,648	6	\$32,108	\$35,000	1	\$35,000				\$284,401	8	\$35,550
Completed 2nd Lien Modification Forgiveness ³							\$83,481	5	\$16,696							\$83,481	5	\$16,696
Completed 2nd Lien Extinguishments ⁴	\$42,807	2	\$21,403	\$390,306	13	\$30,024										\$433,113	15	\$28,874
Short Sales Completed/Deficiency Forgiveness ⁵	\$37,221	3	\$12,407	\$1,504,280	32	\$47,009	\$106,025	2	\$53,013	\$1,138,222	32	\$35,569	\$882,855	18	\$49,047	\$3,668,603	87	\$42,168
Deeds in Lien Completed/Deficiency Forgiven ⁶																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$39,489	8	\$4,936				\$76,000	8	\$9,500	\$5,578	2	\$2,789	\$121,067	18	\$6,726
Service Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸										\$20,500	3	\$6,833	\$10,000	1	\$10,000	\$30,500	4	\$7,625
Forbearance for Unemployed Borrowers ⁹																		
Deficiency Waivers ¹⁰				\$47,818	12	\$3,984										\$47,818	12	\$3,984
Forgiveness of Principal Associated with a Property When No Foreclosure ¹¹																		
Cash Costs Paid by Servicer for Demolition of Property ¹²																		
REO Properties Donated ¹³																		
Refinances Completed - Estimated Consumer Relief ¹⁴	\$33,882	2	\$16,941				\$563,034	18	\$31,280							\$4,236,925	91	\$46,560
Total Consumer Relief	\$129,909	8	\$16,239	\$2,408,646	66	\$36,495	\$1,127,761	38	\$29,678	\$1,421,201	50	\$28,424	\$5,455,714	122	\$44,719	\$10,543,232	284	\$37,174
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved ¹⁵				\$193,061	5	\$38,612	\$257,423	6	\$42,904	\$498,687	11	\$45,335	\$337,300	11	\$30,664	\$1,286,471	33	\$38,984
1st Lien Modification Trials Started ¹⁶				\$109,541	3	\$36,514	\$299,103	8	\$37,388	\$221,572	10	\$22,157	\$285,211	9	\$31,690	\$915,427	30	\$30,514
TOTAL CONSUMER RELIEF - ALL SERVICERS	\$150,543,232																	

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 modification of first lien mortgages.
- Completed 2nd Lien Extinguishments represents finalized second lien principal extinguishments (forgiveness of the entire balance and release of lien)
- Short Sales Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens
- Deeds in Lien Completed/Deficiency Forgiveness represents forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeded the residence to Servicer/mortor 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.
- Service 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 arrears 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, borrower deficiency balances, first or second lien mortgages and release of lien.
- 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 in project blight.
- REO Properties Donated represents properties owned by Servicer/mortor 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 Servicer's 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.

	ALLY			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*	\$99,998	3		\$120,679	1	0.00%	\$120,557	32		\$121,157	217		\$120,828	253		\$120,828	253	
Refinances Completed	\$39,743	2	5.43%				\$124,521	18	3.20%				\$125,927	91	4.71%	\$124,146	111	4.47%

* 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.

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

¹⁶ All first lien mortgages for which any payment had been made in a trial modification after March 1, 2012.

Appendix III: State Consumer Relief Information Nevada, Program to Date

	ALLY			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
CONSUMER RELIEF																		
Completed 1st Lien Modification Forgiveness ¹	\$2,134,603	19	\$112,348	\$24,571,684	146	\$168,299	\$2,565,623	16	\$160,351	\$17,716,982	103	\$166,767	\$9,775,469	90	\$108,616	\$56,224,361	374	\$150,333
Completed Forgiveness of pre 3/1/2012 Forbearance ²				\$4,590,832	82	\$55,986	\$7,026,957	109	\$64,467	\$7,792,956	108	\$72,157	\$1,314,811	41	\$32,069	\$20,725,556	340	\$60,958
Completed 2nd Lien Modification Forgiveness ³				\$1,857,018	33	\$56,273	\$2,197,723	8	\$274,65	\$81,486	4	\$20,371	\$54,543	5	\$10,909	\$2,212,770	50	\$44,255
Completed 2nd Lien Extinguishments ⁴	\$2,271,179	37	\$61,383	\$46,229,334	873	\$52,955	\$2,715,958	37	\$73,404							\$51,216,471	947	\$54,083
Short Sales Completed/Deficiency Forgiveness ⁵				\$482,054,658	3,472	\$138,841	\$17,954,077	179	\$100,302	\$188,989,778	1,358	\$139,168	\$52,747,130	605	\$87,185	\$741,745,643	5,614	\$133,124
Deeds in Lien Completed/Deficiency Forgiveness ⁶													\$921,756	9	\$102,417	\$921,756	9	\$102,417
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$2,404,707	610	\$3,942	\$75,279	5	\$15,056	\$4,203,683	235	\$17,888	\$30,6534	98	\$31,128	\$6,990,203	948	\$7,374
Service Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸							\$53,600	8	\$6,700	\$426,528	46	\$9,272		15	\$10,039	\$630,712	69	\$9,141
Forbearance for Unemployed Borrowers ⁹																		
Deficiency Waivers ¹⁰																		
Forgiveness of Principal Associated with a Property When No Foreclosure ¹¹																		
Cash Costs Paid by Servicer for Demolition of Property ¹²																		
REO Properties Donated ¹³																		
Refinances Completed - Estimated Consumer Relief ¹⁴	\$350,261	4	\$87,565	\$645,390	10	\$64,539	\$3,108,322	120	\$25,903	\$11,065,957	283	\$39,102	\$11,335,583	293	\$38,688	\$26,505,513	710	\$37,332
Total Consumer Relief	\$4,756,043	60	\$79,267	\$562,353,623	5,226	\$107,607	\$33,719,539	482	\$69,958	\$230,467,269	2,145	\$107,444	\$76,608,360	1,158	\$66,156	\$907,904,834	9,071	\$100,089
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved ¹⁵	\$794,669	3	\$264,890	\$155,608,288	854	\$182,211	\$4,956,509	33	\$150,197	\$45,102,121	325	\$138,776	\$16,716,867	144	\$116,089	\$223,178,454	1,359	\$164,223
1st Lien Modification Trials Started ¹⁶	\$412,313	1	\$412,313	\$108,572,787	604	\$179,756	\$5,269,196	36	\$146,367	\$39,700,729	278	\$142,808	\$14,515,430	134	\$108,324	\$168,470,455	1,053	\$159,991
TOTAL CONSUMER RELIEF - ALL SERVICERS	\$907,904,834																	

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 (including converted trial modifications)
- Completed 2nd Lien Extinguishments represents finalized second lien principal extinguishments (forgiveness of the entire balance and release of lien)
- Short Sales Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens
- Deeds in Lien Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions 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.
- Service Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to related 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 arrears 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, borrower deficiency balances, first or second lien mortgages, and release of lien.
- 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, 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 Servicer's 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/Offer/Approvals and Refinances Completed by each Servicer.

	ALLY			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*	\$268,906	16	2.48%	\$292,709	96	2.55%	\$183,640	229	1.77%	\$49,494	372	1.78%	\$219,185	1,015	2.49%	\$182,489	1,728	2.05%
Refinances Completed	\$449,791	4	2.48%	\$322,413	10	2.55%	\$186,424	120	1.77%	\$279,842	283	1.78%	\$197,928	293	2.49%	\$231,806	710	2.05%

* 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.

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

¹⁶ All first lien mortgages for which any payment had been made in a trial modification after March 1, 2012.

Appendix III: State Consumer Relief Information New Hampshire, Program to Date

	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVERICERS		
	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
CONSUMER RELIEF																		
Completed 1st Lien Modification Forgiveness ¹	\$430,781	5	\$86,156	\$1,099,345	11	\$99,940	\$286,303	6	\$47,717	\$1,567,715	24	\$65,321	\$541,891	8	\$67,736	\$3,926,035	54	\$72,704
Completed Forgiveness of pre 3/1/2012 Forbearance ²				\$133,733	1	\$133,733	\$1,288,504	20	\$62,925	\$545,789	18	\$30,322	\$43,695	1	\$43,695	\$1,981,721	40	\$49,543
Completed 2nd Lien Modification Forgiveness ³	\$54,500	2	\$27,250	\$24,199	1	\$24,199	\$346,309	16	\$21,644							\$425,008	19	\$22,369
Completed 2nd Lien Extinguishments ⁴	\$611,058	12	\$50,921	\$56,433,004	109	\$51,771	\$495,806	8	\$61,976							\$6,749,868	129	\$52,325
Short Sales Completed/Deficiency Forgiveness ⁵	\$135,221	6	\$22,537	\$9,754,398	127	\$76,806	\$683,701	16	\$42,731	\$5,334,400	74	\$72,086	\$931,399	15	\$62,093	\$16,839,119	238	\$70,753
Deeds in Lien Completed/Deficiency Forgiveness ⁶													\$28,029	1	\$28,029	\$28,029	1	\$28,029
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$67,377	17	\$3,963				\$168,900	11	\$15,355	\$12,503	3	\$4,168	\$248,780	31	\$8,025
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸										\$50,988	8	\$6,374	\$3,484	2	\$1,742	\$54,472	10	\$5,447
Forbearance for Unemployed Borrowers ⁹																		
Deficiency Waivers ¹⁰	\$1,890,316	29	\$65,183	\$3,453,415	79	\$43,714										\$5,343,731	108	\$49,479
Forgiveness of Principal Associated with a Property When No Foreclosure ¹¹																		
Cash Costs Paid by Servicer for Demolition of Property ¹²	\$300,947	7	\$42,992	\$262,552	4	\$65,638	\$1,593,814	45	\$35,418	\$935,658	22	\$42,530	\$2,364,465	42	\$56,297	\$5,457,435	120	\$45,479
Refinances Completed - Estimated Consumer Relief ¹⁴	\$3,422,823	61	\$56,112	\$20,438,023	349	\$58,562	\$4,664,437	111	\$42,022	\$8,603,450	157	\$54,799	\$3,925,466	72	\$54,520	\$41,054,197	750	\$54,739
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved ¹⁵	\$45,426	1	\$45,426	\$9,902,151	95	\$104,233	\$657,551	15	\$43,837	\$3,466,402	51	\$67,969	\$640,947	10	\$64,095	\$14,712,477	172	\$85,538
1st Lien Modification Trials Started ¹⁶	\$45,426	1	\$45,426	\$7,664,893	71	\$107,956	\$852,086	17	\$50,123	\$3,049,053	50	\$60,981	\$583,605	9	\$64,845	\$12,195,063	148	\$82,399
TOTAL CONSUMER RELIEF - ALL SERVERICERS	\$41,054,197																	

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 (including converted trial modifications)
- Completed 2nd Lien Extinguishments represents finalized second lien principal extinguishments (forgiveness of the entire balance and release of lien)
- Short Sales Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens
- Deeds in Lien Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions 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 deed-in-lieu transactions
- Forbearance for Unemployed Borrowers represents forgiveness of payment arrangements 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, borrower deficiency balances on first or second lien mortgages and release of lien.
- 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 donated to charities, 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.

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TOTALS - ALL SERVERICERS

* 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.

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

¹⁶ All first lien mortgages for which any payment had been made in a trial modification after March 1, 2012.

Appendix III: State Consumer Relief Information New Jersey, Program to Date

	ALLY			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
CONSUMER RELIEF																		
Completed 1st Lien Modification Forgiveness ¹	\$5,129,520	42	\$122,131	\$25,205,651	170	\$148,269	\$4,371,477	44	\$99,352	\$36,417,773	302	\$120,589	\$11,337,394	143	\$79,282	\$82,461,815	701	\$117,635
Completed Forgiveness of pre 3/1/2012 Forbearance ²	\$2,181,103	3	\$72,701	\$10,995,353	146	\$75,311	\$747,404	112	\$66,736	\$12,435,276	167	\$74,463	\$1,763,348	56	\$31,488	\$32,886,484	484	\$67,947
Completed 2nd Lien Modification Forgiveness ³	\$119,100	2	\$59,550	\$3,645,621	46	\$79,253	\$899,294	36	\$24,980	\$180,563	14	\$12,897	\$161,741	22	\$7,352	\$5,006,319	120	\$41,719
Completed 2nd Lien Extinguishments ⁴	\$2,912,636	45	\$64,725	\$15,707,998	2,699	\$58,432	\$2,939,461	40	\$73,487							\$163,560,095	2,784	\$58,750
Short Sales Completed/Deficiency Forgiveness ⁵	\$10,606,724	64	\$165,730	\$131,638,350	1,092	\$120,548	\$6,937,158	67	\$103,540	\$81,144,155	595	\$136,377	\$25,489,389	277	\$92,019	\$255,815,716	2,095	\$122,108
Deeds in Lien Completed/Deficiency Forgiveness ⁶										\$684,741			\$684,741	13	\$52,672		13	\$52,672
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$1,032,182	170	\$6,072	\$3,000	1	\$3,000	\$4,847,454	234	\$20,716	\$304,923	86	\$3,546	\$6,187,559	491	\$12,602
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸					4	\$2,700	\$365,924	48	\$7,623				\$115,763	15	\$7,718	\$492,485	67	\$7,351
Forbearance for Unemployed Borrowers ⁹																		
Deficiency Waivers ¹⁰				\$10,519,019	151	\$69,662										\$10,519,019	151	\$69,662
Forgiveness of Principal Associated with a Property When No Foreclosure ¹¹																		
Cash Costs Paid by Servicer for Demolition of Property ¹²	\$1,463,313	17	\$86,077	\$1,634,711	23	\$71,074	\$4,171,632	95	\$43,912	\$215,000	1	\$215,000	\$131,040	1	\$131,040	\$346,040	2	\$173,020
REO Properties Donated ¹³																		
Refinances Completed - Estimated Consumer Relief ¹⁴	\$20,449,396	173	\$118,205	\$342,378,885	4,497	\$76,195	\$26,807,224	399	\$67,186	\$144,631,311	1,526	\$94,778	\$65,357,088	1,246	\$52,454	\$599,623,906	7,841	\$76,473
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved ¹⁵	\$906,221	7	\$129,460	\$168,286,892	1,001	\$168,119	\$5,929,163	62	\$95,632	\$81,907,458	619	\$132,322	\$24,665,188	263	\$93,784	\$281,694,922	1,952	\$144,311
1st Lien Modification Trials Started ¹⁶	\$763,474	6	\$127,246	\$127,941,872	759	\$168,566	\$6,760,797	70	\$96,583	\$62,283,317	517	\$120,471	\$17,810,916	207	\$86,043	\$215,560,376	1,559	\$138,268
TOTAL CONSUMER RELIEF - ALL SERVICERS																		

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

DEFINITIONS:
 1 Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)
 2 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.
 3 Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications (including converted trial modifications)
 4 Completed 2nd Lien Extinguishments represents finalized second lien principal extinguishments (forgiveness of the entire balance and release of lien)
 5 Short Sales Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens
 6 Deeds in Lien Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens
 7 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.
 8 Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to related second lien holders for release of second lien mortgages in connection with short sale or deed-in-lieu transactions
 9 Forbearance for Unemployed Borrowers represents forgiveness of payment arrangements on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
 10 Deficiency Waivers represents waiver of valid claims, borrower deficiency balances, first or second lien mortgages and release of lien.
 11 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.
 12 Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to present blight.
 13 REO Properties Donated represents properties that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.
 14 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.
 15 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
 16 All first lien mortgages for which any payment had been made in a trial modification after March 1, 2012.

	ALLY			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*	\$373,334	49	2.53%	\$308,941	138	2.72%	\$239,136	180	2.41%	\$221,375	208	2.11%	\$250,134	1,683	\$252,876	2,258	2.16%	
Refinances Completed	\$433,409	17	2.53%	\$332,870	23	2.72%	\$232,111	95	2.41%	\$330,232	165	2.11%	\$243,112	633	\$263,079	933	2.16%	

* 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.

Appendix III: State Consumer Relief Information New Mexico, Program to Date

	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVERICERS		
	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
CONSUMER RELIEF																		
Completed 1st Lien Modification Forgiveness ¹	\$154,500	2	\$77,250	\$1,424,769	21	\$67,846	\$10,0650	3	\$33,550	\$604,983	14	\$43,213	\$511,577	17	\$30,093	\$2,796,479	57	\$49,061
Completed Forgiveness of pre 3/1/2012 Forbearance ²				\$533,149	26	\$20,506	\$139,093	3	\$46,364	\$13,100	1	\$13,100	\$67,208	2	\$33,604	\$752,550	32	\$23,517
Completed 2nd Lien Modification Forgiveness ³	\$47,000	2	\$23,500			\$68,604	\$68,604	6	\$11,434	\$8,458	1	\$8,458	\$12,849	3	\$4,283	\$136,911	12	\$11,409
Completed 2nd Lien Extinguishments ⁴	\$526,443	10	\$52,644	\$9,490,109	221	\$42,942	\$2,906,664	6	\$48,444							\$10,307,216	237	\$43,490
Short Sales Completed/Deficiency Forgiveness ⁵	\$451,674	9	\$50,186	\$15,310,498	237	\$64,601	\$546,003	9	\$60,667	\$5,762,437	91	\$63,323	\$963,291	23	\$41,882	\$23,033,903	369	\$62,423
Deeds in Lien Completed/Deficiency Forgiveness ⁶																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$355,406	43	\$8,265	\$15,000	1	\$15,000	\$479,000	24	\$19,958	\$11,050	4	\$2,763	\$860,456	72	\$11,951
Service Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸							\$9,325	1	\$9,325	\$10,400	2	\$5,200	\$13,000	1	\$13,000	\$32,725	4	\$8,181
Forbearance for Unemployed Borrowers ⁹																		
Deficiency Waivers ¹⁰				\$3,287,017	65	\$50,569										\$3,287,017	65	\$50,569
Forgiveness of Principal Associated with a Property When No Foreclosure ¹¹																		
Cash Costs Paid by Servicer for Demolition of Property ¹²	\$159,207	2	\$79,604	\$831,232	18	\$46,180	\$537,174	19	\$28,272	\$305,293	10	\$30,529	\$4,081,915	105	\$38,875	\$5,914,822	154	\$38,408
REO Properties Donated ¹³																		
Refinances Completed - Estimated Consumer Relief ¹⁴	\$1,338,824	25	\$53,553	\$31,232,180	631	\$49,496	\$1,706,513	48	\$35,552	\$7,183,671	143	\$50,235	\$5,693,551	156	\$36,497	\$47,154,740	1,003	\$47,014
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved ¹⁵				\$79,604,493	107	\$74,397	\$613,114	11	\$55,738	\$1,337,190	36	\$37,144	\$984,540	32	\$30,767	\$10,895,337	186	\$58,577
1st Lien Modification Trials Started ¹⁶				\$5,365,166	79	\$67,913	\$616,547	11	\$56,050	\$1,278,228	36	\$35,506	\$522,480	18	\$29,027	\$7,782,421	144	\$54,045
TOTAL CONSUMER RELIEF - ALL SERVERICERS	\$4,715,740																	

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

DEFINITIONS:
 1. Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
 2. 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.
 3. Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications (including converted trial modifications).
 4. Completed 2nd Lien Extinguishments represents finalized second lien principal extinguishments (forgiveness of the entire balance and release of lien).
 5. Short Sales Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.
 6. Deeds in Lien Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.
 7. 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.
 8. Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to related second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
 9. Forbearance for Unemployed Borrowers represents forgiveness of payment arrangements on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
 10. Deficiency Waivers represents waiver of valid claims, borrower deficiency balances, or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
 11. 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.
 12. Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties in present blight.
 13. REO Properties Donated represents properties owned by servicers that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.
 14. REO Properties Donated represents eligible loans refined with reduced rates. The estimated benefit to borrowers from refinancing is the estimated annual benefit multiplied by 785, which represents the Servicer's 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.
 15. 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.
 16. All first lien mortgages for which any payment had been made in a trial modification after March 1, 2012.

	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVERICERS		
	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*	\$447,631	10	3.34%	\$196,007	63	2.92%	\$118,229	46	3.32%	\$174,374	10	2.60%	\$156,832	340	2.84%	\$164,883	469	2.89%
Refinances Completed	\$303,611	2	3.34%	\$201,464	18	2.92%	\$108,481	19	3.32%	\$149,580	10	2.60%	\$174,376	105	2.84%	\$169,480	154	2.89%

* 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.

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

¹⁶ All first lien mortgages for which any payment had been made in a trial modification after March 1, 2012.

Appendix III: State Consumer Relief Information New York, Program to Date

	ALLY			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
CONSUMER RELIEF																		
Completed 1st Lien Modification Forgiveness ¹	\$2,322,700	21	\$110,605	\$36,662,627	256	\$143,213	\$4,974,770	64	\$77,731	\$6,070,994	520	\$115,521	\$9,935,957	106	\$92,792	\$13,867,048	967	\$14,773
Completed Forgiveness of pre 3/7/2012 Forbearance ²				\$8,547,097	112	\$76,313	\$14,572,303	178	\$81,867	\$17,056,815	259	\$65,856	\$1,725,347	35	\$35,010	\$41,401,562	584	\$70,893
Completed 2nd Lien Modification Forgiveness ³	\$271,000	2	\$13,550	\$7,306,656	75	\$97,422	\$6,606,722	154	\$42,901	\$175,042	13	\$13,465	\$251,205	8	\$31,401	\$14,366,725	252	\$57,011
Completed 2nd Lien Extinguishments ⁴	\$515,7009	70	\$73,672	\$198,733,745	2,764	\$71,901	\$8,670,369	99	\$87,579	\$91,097,956	605	\$150,575	\$14,589,078	112	\$130,260	\$212,561,123	2,933	\$72,472
Short Sales Completed/Deficiency Forgiveness ⁵	\$72,801,41	41	\$177,564	\$78,349,511	631	\$124,167	\$5,996,415	50	\$119,928	\$602,264	5	\$120,453	\$602,264	5	\$120,453	\$197,313,101	1,439	\$137,118
Deeds in Lien Completed/Deficiency Forgiven ⁶																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$817,089	96	\$8,511				\$5,962,023	272	\$21,919	\$86,500	26	\$3,327	\$6,865,612	394	\$17,425
Service Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸							\$13,000	1	\$13,000	\$304,379	37	\$8,227	\$122,222	7	\$17,460	\$439,601	45	\$9,769
Forbearance for Unemployed Borrowers ⁹																		
Deficiency Waivers ¹⁰				\$101,89,305	107	\$95,227										\$101,89,305	107	\$95,227
Forgiveness of Principal Associated with a Property When No Foreclosure ¹¹																		
Cash Costs Paid by Servicer for Demolition of Property ¹²	\$1,232,943	17	\$72,526	\$1,895,339	24	\$78,972	\$4,287,064	123	\$34,854	\$9,058,058	138	\$65,638	\$1113,812	192	\$57,884	\$27,587,216	494	\$55,845
REO Properties Donated ¹³	\$16,019,893	151	\$106,092	\$342,501,369	4,065	\$84,256	\$45,120,643	669	\$67,445	\$183,885,267	1,845	\$99,667	\$379,86,802	493	\$77,052	\$625,513,974	7,223	\$86,600
Refinances Completed - Estimated Consumer Relief ¹⁴																		
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved ¹⁵	\$1,309,073	7	\$187,010	\$217,356,519	1,295	\$167,843	\$7925,320	102	\$77,699	\$112,942,760	1,006	\$112,269	\$21,351,294	180	\$118,618	\$360,884,966	2,590	\$139,338
1st Lien Modification Trials Started ¹⁶	\$918,265	6	\$153,044	\$169,046,113	1,005	\$168,205	\$8,543,103	110	\$77,665	\$92,302,271	834	\$110,674	\$16,050,034	152	\$105,592	\$286,859,786	2,107	\$136,146
TOTAL CONSUMER RELIEF - ALL SERVICERS																		

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 3/7/2012 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 modification of second lien mortgages (includes all second lien mortgages)
- Completed 2nd Lien Extinguishments represents finalized second lien extinguishments (forgiveness of the entire balance and release of lien)
- Short Sales Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens
- Deeds in Lien Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions 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
- Service Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to related 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 arrears 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, borrower deficiency balances, first or second lien mortgages and release of lien
- 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 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 Servicer's 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.

	ALLY			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*	\$376,564	36	2.69%	\$310,475	210	2.90%	\$247,431	271	\$105,617	\$290,285	280	2.22%	\$290,285	623	2.94%	\$250,866	1,420	2.46%
Refinances Completed	\$343,457	17	2.69%	\$346,903	24	2.90%	\$230,053	123	\$376,646	\$376,646	138	2.22%	\$250,810	192	2.94%	\$288,651	494	2.46%

* 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.

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

¹⁶ All first lien mortgages for which any payment had been made in a trial modification after March 1, 2012.

Appendix III: State Consumer Relief Information North Carolina, Program to Date

	ALLY			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
CONSUMER RELIEF																		
Completed 1st Lien Modification Forgiveness ¹	\$834,338	16	\$52,146	\$5,022,785	71	\$70,743	\$2,756,213	61	\$45,184	\$3,520,916	78	\$45,140	\$9,127,793	20	\$45,640	\$13,047,045	246	\$53,037
Completed Forgiveness of pre 3/1/2012 Forbearance ²				\$1,458,407	53	\$27,517	\$2,127,912	81	\$26,271	\$186,333	9	\$20,704				\$3,772,652	143	\$26,382
Completed 2nd Lien Modification Forgiveness ³	\$150,600	7	\$21,514	\$855,081	14	\$61,077	\$184,892	15	\$12,326				\$22,724	7	\$3,246	\$1,213,297	43	\$28,216
Completed 2nd Lien Extinguishments ⁴	\$898,232	23	\$39,054	\$30,799,946	863	\$35,689	\$715,389	17	\$42,082							\$32,413,567	903	\$35,895
Short Sales Completed/Deficiency Forgiveness ⁵	\$1,928,611	27	\$71,430	\$5,006,854	697	\$71,834	\$2,127,328	24	\$88,639	\$23,416,682	315	\$74,339	\$10,296,279	140	\$73,545	\$87,837,448	1,203	\$73,015
Deeds in Lien Completed/Deficiency Forgiveness ⁶													\$15,165	1	\$15,165	\$15,165	1	\$15,165
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$876,122	162	\$5,408				\$954,227	69	\$13,829	\$29,360	10	\$2,936	\$1,859,709	241	\$7,717
Servicer Payments to Unrelated 2nd Lien Holder for Release of Forbearance for Unemployed Borrowers ⁸							\$111,200	2	\$55,600	\$149,168	15	\$9,945	\$14,813	3	\$4,938	\$275,181	20	\$13,759
Deficiency Waivers ⁹	\$9,657,118	224	\$43,112	\$17,319,395	409	\$42,346										\$26,976,613	633	\$42,617
Forgiveness of Principal Associated with a Property When No Foreclosure ¹⁰																		
Cash Costs Paid by Servicer for Demolition of Property ¹¹	\$792,955	12	\$66,080	\$2,457,793	59	\$41,658	\$4,661,263	134	\$34,786	\$1,827,239	27	\$43,805	\$18,382,823	684	\$26,875	\$27,477,572	916	\$29,997
REO Properties Donated ¹²	\$14,261,854	309	\$46,155	\$108,858,077	2,328	\$46,760	\$12,684,197	334	\$37,977	\$29,479,965	514	\$57,354	\$30,554,164	880	\$34,721	\$195,838,256	4,365	\$44,866
Refinances Completed - Estimated Consumer Relief ¹⁴																		
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved ¹⁵	\$308,293	6	\$51,382	\$26,458,864	408	\$64,850	\$3,819,652	102	\$37,448	\$9,404,331	220	\$42,747	\$3,793,445	73	\$51,965	\$43,784,585	809	\$54,122
1st Lien Modification Trials Started ¹⁶	\$202,715	4	\$50,679	\$19,896,741	299	\$66,544	\$4,170,901	112	\$37,240	\$6,997,733	189	\$37,025	\$1,454,524	30	\$48,484	\$32,722,614	634	\$51,613
TOTAL CONSUMER RELIEF - ALL SERVICERS	\$195,838,256																	

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 (including converted trial modifications)
- Completed 2nd Lien Extinguishments represents finalized second lien principal extinguishments (forgiveness of the entire balance and release of lien)
- Short Sales Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens
- Deeds in Lien Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions 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 Forbearance 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 arrangements 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, borrower deficiency balances, first or second lien mortgages, and release of lien.
- 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 in present blight.
- REO Properties Donated represents properties 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.

	ALLY			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*	\$243,748	35	3.19%	\$162,055	484	2.88%	\$128,922	225	3.35%	\$169,171	28	2.93%	\$165,658	1,491	2.19%	\$162,486	2,263	2.43%
Refinances Completed	\$263,880	12	3.19%	\$194,260	59	2.88%	\$132,277	134	3.35%	\$190,453	27	2.93%	\$156,330	684	2.19%	\$157,025	916	2.43%

* 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.

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

¹⁶ All first lien mortgages for which any payment had been made in a trial modification after March 1, 2012.

Appendix III: State Consumer Relief Information North Dakota, Program to Date

	ALLY		BANK OF AMERICA		CITI		CHASE		WELLS		TOTAL CONSUMER RELIEF - ALL SERVERS	
	Aggregate Amount of Relief/Benefit	No. of Borrowers	Aggregate Amount of Relief/Benefit	No. of Borrowers	Aggregate Amount of Relief/Benefit	No. of Borrowers	Aggregate Amount of Relief/Benefit	No. of Borrowers	Aggregate Amount of Relief/Benefit	No. of Borrowers	Aggregate Amount of Relief/Benefit	No. of Borrowers
CONSUMER RELIEF												
Completed 1st Lien Modification Forgiveness ¹							\$5,680	1	\$5,680			\$5,680
Completed Forgiveness of pre 3/1/2012 Forbearance ²												
Completed 2nd Lien Modification Forgiveness ³												
Completed 2nd Lien Extinguishments ⁴			\$174,856	6	\$29,143						\$174,856	6
Short Sales Completed/Deficiency Forgiven ⁵	\$54,157	2	\$429,853	12	\$35,821		\$209,160	6	\$34,860	\$56,388	\$749,558	23
Deeds in Lien Completed/Deficiency Forgiven ⁶												
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷			\$32,863	5	\$6,573		\$32,000	2	\$16,000		\$64,863	7
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸												
Forbearance for Unemployed Borrowers ⁹												
Deficiency Waivers ¹⁰												
Forgiveness of Principal Associated with a Property When No Foreclosure ¹¹												
Cash Costs Paid by Servicer for Demolition of Property ¹²												
REO Properties Donated ¹³												
Refinances Completed - Estimated Consumer Relief ¹⁴									\$438,116		\$438,116	8
Total Consumer Relief	\$54,157	2	\$27,079	23	\$27,721		\$247,840	9	\$27,538	\$494,504	\$44,955	45
CONSUMER RELIEF - IN PROCESS												
1st Lien Modification Trials Offered/Approved ¹⁵			\$27,387	1	\$27,387	\$56,545	\$6,680	1	\$6,680		\$90,612	3
1st Lien Modification Trials Started ¹⁶			\$27,387	1	\$27,387	\$56,545	\$6,680	1	\$6,680		\$90,612	3
TOTAL CONSUMER RELIEF - ALL SERVERS	\$1,434,073											

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

DEFINITIONS:
 1 Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)
 2 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.
 3 Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modification of second lien mortgages.
 4 Completed 2nd Lien Extinguishments represents finalized second lien principal extinguishments (forgiveness of the entire balance and release of lien)
 5 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
 6 Deeds in Lien 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/memor in lieu of foreclosure and release of liens.
 7 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.
 8 Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to related second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions
 9 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.
 10 Deficiency Waivers represents waiver of valid claims, borrower deficiency balances, first or second lien mortgages and release of lien.
 11 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.
 12 Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
 13 REO Properties Donated represents properties owned by Servicer/Investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.
 14 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 Servicer's 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/Offer/Approvals and Refinances Completed by each Servicer.
 15 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.
 16 All first lien mortgages for which any payment had been made in a trial modification after March 1, 2012.

	ALLY		BANK OF AMERICA		CITI		CHASE		WELLS		TOTALS - ALL SERVERS	
	Average Loan Balance	No. of Borrowers	Average Rate Reduction	No. of Borrowers	Average Rate Reduction	No. of Borrowers	Average Rate Reduction	No. of Borrowers	Average Rate Reduction	No. of Borrowers	Average Rate Reduction	No. of Borrowers
Refinance Solicitations/Offer/Approvals*	\$23,420	1									\$128,025	22
Refinances Completed											\$141,796	8

* 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.

¹⁵ 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
¹⁶ All first lien mortgages for which any payment had been made in a trial modification after March 1, 2012.

Appendix III: State Consumer Relief Information Ohio, Program to Date

	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVERS		
	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
CONSUMER RELIEF																		
Completed 1st Lien Modification Forgiveness ¹	\$987,732	18	\$54,874	\$5,428,610	72	\$75,397	\$2,998,270	78	\$38,439	\$4,891,063	94	\$52,033	\$1,338,813	26	\$51,493	\$15,644,488	288	\$54,321
Completed Forgiveness of pre 3/1/2012 Forbearance ²	\$36,406	1	\$36,406	\$293,441	12	\$24,453	\$2,993,361	114	\$26,258	\$867,218	38	\$22,822	\$4,706	1	\$4,706	\$4,195,132	166	\$25,272
Completed 2nd Lien Modification Forgiveness ³	\$18,000	6	\$19,667	\$226,012	4	\$56,503	\$203,041	16	\$12,690	\$14,589	2	\$7,294			\$56,642	28	\$2,0059	
Completed 2nd Lien Extinguishments ⁴	\$1,580,683	40	\$39,517	\$17,238,987	571	\$30,191	\$550,376	15	\$36,692						\$19,370,046	626	\$30,943	
Short Sales Completed/Deficiency Forgiveness ⁵	\$2,871,266	53	\$54,175	\$35,068,902	577	\$60,778	\$2,574,746	41	\$62,799	\$26,488,866	474	\$55,884	\$2,180,559	40	\$54,514	\$69,184,339	1,185	\$58,383
Deeds in Lien Completed/Deficiency Forgiveness ⁶													\$32,654	3	\$10,885	\$32,654	3	\$10,885
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$650,030	140	\$4,643				\$184,580	150	\$12,097	\$15,000	5	\$3,000	\$2,479,610	295	\$8,405
Service Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸							\$3,000	1	\$3,000	\$150,776	19	\$7,936	\$36,200	1	\$36,200	\$189,976	21	\$9,046
Forbearance for Unemployed Borrowers ⁹																		
Deficiency Waivers ¹⁰				\$4,597,095	158	\$29,096										\$4,597,095	158	\$29,096
Forgiveness of Principal Associated with a Property When No Foreclosure ¹¹																		
Cash Costs Paid by Servicer for Demolition of Property ¹²	\$25,819	10	\$2,582	\$62,131	2	\$31,066	\$20,401,64	848	\$24,222	\$9,892,531	389	\$25,431	\$17,105,217	467	\$36,628	\$47,851,862	1,716	\$27,886
REO Properties Donated ¹³										\$334,000	10	\$33,400	\$776,871	16	\$48,554	\$1,110,871	26	\$42,726
Refinances Completed - Estimated Consumer Relief ¹⁴	\$5,845,906	128	\$45,671	\$63,565,208	1,536	\$41,384	\$29,862,958	1,113	\$26,831	\$44,453,623	1,176	\$37,801	\$21,490,020	559	\$38,444	\$165,217,715	4,512	\$36,617
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved ¹⁵	\$519,990	6	\$86,665	\$26,975,609	355	\$75,988	\$6,030,463	145	\$41,589	\$18,265,787	419	\$43,594	\$3,868,617	80	\$48,358	\$55,660,466	1,005	\$55,384
1st Lien Modification Trials Started ¹⁶	\$242,424	4	\$60,606	\$19,261,581	247	\$77,982	\$6,274,635	156	\$40,222	\$14,839,955	354	\$41,921	\$2,063,210	46	\$44,852	\$42,681,805	807	\$52,889
TOTAL CONSUMER RELIEF - ALL SERVERS																		

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

DEFINITIONS:
 1 Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)
 2 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.
 3 Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modification of second lien mortgages.
 4 Completed 2nd Lien Extinguishments represents finalized second lien principal extinguishments (forgiveness of the entire balance and release of lien)
 5 Short Sales Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.
 6 Deeds in Lien Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.
 7 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.
 8 Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to related second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
 9 Forbearance for Unemployed Borrowers represents forgiveness of payment arrears on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
 10 Deficiency Waivers represents waiver of valid claims, borrower deficiency balances, first or second lien mortgages and release of lien.
 11 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.
 12 Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
 13 REO Properties Donated represents properties donated to charities, nonprofits, disabled servicemembers, or families of deceased servicemembers.
 14 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 Servicer's 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.
 15 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
 16 All first lien mortgages for which any payment had been made in a trial modification after March 1, 2012.

	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVERS		
	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*	\$130,919	35	3.11%	\$200,321	38	2.38%	\$110,416	1,803	2.68%	\$113,172	451	3.04%	\$126,552	1,250	3.52%	\$117,558	3,577	3.01%
Refinances Completed	\$103,148	10	3.11%	\$166,277	2	2.38%	\$115,134	848	2.68%	\$106,565	389	3.04%	\$132,556	467	3.52%	\$117,923	1,716	3.01%

* 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.

Appendix III: State Consumer Relief Information Oregon, Program to Date

	ALLY			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
CONSUMER RELIEF																		
Completed 1st Lien Modification Forgiveness ¹	\$603,600	7	\$86,229	\$2,724,427	34	\$80,130	\$1,267,506	19	\$66,711	\$6,605,469	65	\$101,623	\$2,488,337	43	\$57,868	\$13,689,339	168	\$81,484
Completed Forgiveness of pre 3/1/2012 Forbearance ²				\$1,532,803	31	\$49,445	\$1,563,256	29	\$53,905	\$969,043	16	\$60,565	\$396,944	14	\$28,353	\$4,462,046	90	\$49,578
Completed 2nd Lien Modification Forgiveness ³	\$9,400	1	\$9,400	\$959,724	15	\$63,982	\$736,453	18	\$40,914				\$48,387	4	\$12,097	\$1,753,964	38	\$46,157
Completed 2nd Lien Extinguishments ⁴	\$1,461,969	22	\$66,453	\$2,796,328	527	\$53,061	\$1,193,045	18	\$62,803	\$40,541,410	449	\$90,293	\$15,412,735	203	\$75,925	\$30,555,629	567	\$53,890
Short Sales Completed/Deficiency Forgiven ⁵				\$68,963,683	834	\$82,690	\$3,076,951	53	\$58,056				\$341,016	5	\$68,203	\$127,994,779	1,539	\$83,167
Deeds in Lien Completed/Deficiency Forgiven ⁶																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$9,028,937	188	\$4,803	\$6,000	2	\$3,000	\$1,348,053	86	\$15,675	\$148,792	47	\$3,166	\$2,405,782	323	\$7,448
Service Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸					1	\$9,000	\$9,000			\$109,280	17	\$6,428	\$32,995	7	\$4,714	\$151,275	25	\$6,051
Forbearance for Unemployed Borrowers ⁹																		
Deficiency Waivers ¹⁰																		
Forgiveness of Principal Associated with a Property When No Foreclosure ¹¹																		
Cash Costs Paid by Servicer for Demolition of Property ¹²																		
REO Properties Donated ¹³																		
Refinances Completed - Estimated Consumer Relief ¹⁴	\$89,876	2	\$44,938	\$1,604,820	27	\$59,438	\$2,980,524	87	\$34,259	\$6,374,770	121	\$52,684	\$7,213,078	140	\$51,522	\$18,263,067	377	\$48,443
Total Consumer Relief	\$2,164,845	32	\$67,651	\$104,651,602	1,656	\$63,195	\$10,770,142	227	\$47,446	\$56,108,945	755	\$74,316	\$26,082,734	464	\$56,213	\$199,778,267	3,134	\$63,745
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved ¹⁵	\$45,343	1	\$45,343	\$18,606,547	183	\$101,675	\$989,908	20	\$49,495	\$15,474,227	160	\$94,671	\$6,421,347	84	\$76,445	\$41,210,572	448	\$91,988
1st Lien Modification Trials Started ¹⁶	\$45,343	1	\$45,343	\$13,423,456	136	\$98,702	\$1,159,709	23	\$50,422	\$13,342,284	143	\$93,303	\$4,034,337	56	\$72,042	\$32,005,129	359	\$89,151
TOTAL CONSUMER RELIEF - ALL SERVICERS	\$199,778,267																	

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 (including converted trial modifications)
- Completed 2nd Lien Extinguishments represents finalized second lien principal 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 Lien Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions 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.
- Service Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to related second lien holders for release of second lien mortgages in connection with short sale or deed-in-lieu transactions
- Forbearance for Unemployed Borrowers represents forgiveness of payment arrangements 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, borrower deficiency balances for first or second lien mortgages and release of lien.
- 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 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 Servicer's 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.

	ALLY			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*	\$367,236	20	2.75%	\$263,584	99	2.49%	\$197,118	173	2.25%	\$172,860	150	1.93%	\$246,642	454	2.26%	\$229,292	896	2.26%
Refinances Completed	\$208,167	2	2.75%	\$304,084	27	2.49%	\$193,964	87	2.25%	\$347,738	121	1.93%	\$352,435	140	2.60%	\$272,994	377	2.26%

* 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.

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

¹⁶ All first lien mortgages for which any payment had been made in a trial modification after March 1, 2012.

Appendix III: State Consumer Relief Information Pennsylvania, Program to Date

CONSUMER RELIEF	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVERS		
	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
Completed 1st Lien Modification Forgiveness ¹	\$624,343	15	\$41,623	\$4,419,169	50	\$89,383	\$2,014,419	58	\$34,731	\$8,908,032	165	\$53,988	\$2,341,403	43	\$54,451	\$18,307,366	331	\$55,309
Completed Forgiveness of pre 3/1/2012 Forbearance ²				\$1,188,559	27	\$44,021	\$2,865,774	87	\$32,940	\$594,366	19	\$31,282	\$70,428	4	\$17,607	\$4,719,127	137	\$34,446
Completed 2nd Lien Modification Forgiveness ³	\$195,200	6	\$32,533	\$388,940	8	\$48,617	\$561,356	32	\$175,42				\$42,629	8	\$5,329	\$1,188,125	54	\$22,002
Completed 2nd Lien Extinguishments ⁴	\$2,630,526	50	\$52,611	\$36,947,135	946	\$39,056	\$718,614	14	\$51,330							\$40,296,275	1,010	\$39,897
Short Sales Completed/Deficiency Forgiveness ⁵	\$1193,739	22	\$54,261	\$26,627,980	413	\$64,475	\$2,016,634	33	\$61,110	\$19,341,935	314	\$61,599	\$8,377,088	131	\$63,947	\$57,557,376	913	\$63,042
Deeds in Lien Completed/Deficiency Forgiven ⁶													\$76,334	3	\$25,445	\$76,334	3	\$25,445
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$434,878	71	\$6,125	\$11,507	2	\$5,753	\$1,361,356	105	\$12,965	\$58,000	17	\$3,412	\$1,865,741	195	\$9,568
Service Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸										\$92,864	16	\$5,804	\$19,875	3	\$6,625	\$112,739	19	\$5,934
Forbearance for Unemployed Borrowers ⁹																		
Deficiency Waivers ¹⁰	\$7,262,126	158	\$45,963	\$6,401,674	171	\$37,437				\$165,000	2	\$82,500	\$236,366	7	\$33,767	\$401,366	9	\$44,596
Forgiveness of Principal Associated with a Property When No Foreclosure ¹¹										\$179,251	41	\$43,860	\$31,200,598	571	\$37,129	\$32,192,218	910	\$35,362
Cash Costs Paid by Servicer for Demolition of Property ¹²	\$528,435	10	\$52,844	\$342,615	10	\$34,262	\$8,309,318	278	\$29,890	\$32,261,804	662	\$48,734	\$32,422,721	787	\$41,198	\$170,367,468	3,910	\$43,572
Estimated Consumer Relief ¹⁴	\$12,434,370	261	\$47,641	\$76,750,950	1,696	\$45,254	\$16,497,622	504	\$32,733									
TOTAL CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved ¹⁵	\$377,210	4	\$94,303	\$31,682,476	378	\$83,816	\$4,063,616	94	\$43,230	\$2,089,778	358	\$56,117	\$7,749,903	129	\$60,077	\$63,962,983	963	\$66,421
1st Lien Modification Trials Started ¹⁶	\$377,210	4	\$94,303	\$23,254,984	269	\$86,450	\$4,190,918	102	\$41,087	\$16,643,575	316	\$52,670	\$3,635,092	61	\$59,592	\$48,101,779	752	\$63,965
TOTAL CONSUMER RELIEF - ALL SERVERS	\$170,367,468																	

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 (forgiveness of the entire balance and release of lien)
- Completed 2nd Lien Extinguishments represents finalized second lien principal extinguishments (forgiveness of the entire balance and release of lien)
- Short Sales Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens
- Deeds in Lien Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeded the residence to Servicer/memor 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.
- Service Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to related second lien holders for release of second lien mortgages in connection with short sale or deed-in-lieu transactions
- Forbearance for Unemployed Borrowers represents forgiveness of payment arrears 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, borrower deficiency balances, first or second lien mortgages and release of lien.
- 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 in present blight.
- Refinance Solicitations/Offers/Approvals represents reports by Servicers/payers that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.
- Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual benefit to borrowers from refinancing is the estimated annual benefit multiplied by 785, which represents the Servicer's 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.

REFINANCE SOLICITATIONS/OFFERS/APPROVALS*	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVERS		
	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*	\$197,943	28	3.09%	\$217,792	161	2.62%	\$132,914	609	2.79%	\$76,574	43	3.86%	\$162,673	1,552	\$157,674	2,393	2.90%	
Refinances Completed	\$217,853	10	3.09%	\$166,585	10	2.62%	\$136,473	278	2.79%	\$144,747	41	3.86%	\$164,229	571	\$155,487	910	2.90%	

* 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.

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

¹⁶ All first lien mortgages for which any payment had been made in a trial modification after March 1, 2012.

Appendix III: State Consumer Relief Information Rhode Island, Program to Date

	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVERS		
	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
CONSUMER RELIEF																		
Completed 1st Lien Modification Forgiveness ¹	\$390,300	3	\$130,100	\$7,069,663	50	\$141,393	\$422,812	5	\$84,562	\$2,692,108	28	\$96,147	\$243,255	5	\$48,651	\$10,818,138	91	\$118,881
Completed Forgiveness of pre 3/1/2012 Forbearance ²				\$5,700,061	90	\$63,334	\$969,893	15	\$64,660	\$3,237,855	53	\$61,092	\$1,961,181	5	\$39,236	\$10,103,990	163	\$61,988
Completed 2nd Lien Modification Forgiveness ³				\$229,921	5	\$45,984	\$106,613	8	\$13,327							\$336,534	13	\$25,887
Completed 2nd Lien Extinguishments ⁴	\$437,990	6	\$72,965	\$9,086,183	203	\$44,760	\$347,840	6	\$57,973							\$9,871,813	215	\$45,915
Short Sales Completed/Deficiency Forgiveness ⁵	\$310,330	5	\$62,066	\$17,758,277	162	\$109,619	\$759,513	15	\$50,634	\$12,037,912	102	\$118,019	\$453,642	7	\$64,806	\$31,319,674	291	\$107,628
Deeds in Lien Completed/Deficiency Forgiven ⁶																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$167,329	32	\$5,229				\$563,500	31	\$18,177	\$6,000		\$3,000	\$736,829	65	\$11,336
Service Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸										\$34,700	7	\$4,957	\$3,719	1	\$3,719	\$38,419	8	\$4,802
Forbearance for Unemployed Borrowers ⁹																		
Deficiency Waivers ¹⁰	\$2,866,195	25	\$114,648	\$2,795,732	61	\$45,832										\$5,661,927	86	\$65,836
Forgiveness of Principal Associated with a Property When No Foreclosure ¹¹																		
Cash Costs Paid by Servicer for Demolition of Property ¹²	\$91,403	1	\$91,403	\$851,277	20	\$42,564	\$484,057	13	\$37,235	\$126,945	29	\$43,774	\$1,325,940	22	\$60,270	\$4,022,135	85	\$47,319
REO Properties Donated ¹³										\$115,000	1	\$115,000	\$140,585	1	\$140,585	\$255,585	2	\$127,793
Refinances Completed - Estimated Consumer Relief ¹⁴	\$4,096,018	40	\$102,400	\$43,658,443	623	\$70,078	\$3,090,728	62	\$49,850	\$19,950,533	251	\$79,484	\$2,369,322	43	\$55,101	\$73,165,044	1,019	\$71,801
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved ¹⁵	\$121,187	1	\$121,187	\$30,850,423	234	\$131,839	\$1,006,398	10	\$100,640	\$6,142,407	60	\$102,373	\$93,1985	14	\$66,570	\$39,052,400	319	\$122,421
1st Lien Modification Trials Started ¹⁶	\$121,187	1	\$121,187	\$23,405,218	177	\$132,233	\$1,006,057	10	\$100,606	\$5,339,348	54	\$98,877	\$395,091	7	\$56,442	\$30,266,901	249	\$121,554
TOTAL CONSUMER RELIEF - ALL SERVERS																		

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

DEFINITIONS:
 1 Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)
 2 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.
 3 Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications (including converted trial modifications)
 4 Completed 2nd Lien Extinguishments represents finalized second lien principal extinguishments (forgiveness of the entire balance and release of lien)
 5 Short Sales Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens
 6 Deeds in Lien Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens
 7 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.
 8 Service Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to related second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions
 9 Forbearance for Unemployed Borrowers represents forgiveness of payment arrears on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
 10 Deficiency Waivers represents waiver of valid claims, borrower deficiency balances, first or second lien mortgages and release of lien.
 11 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.
 12 Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
 13 REO Properties Donated represents properties that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.
 14 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 Servicer's 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.
 15 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
 16 All first lien mortgages for which any payment had been made in a trial modification after March 1, 2012.

	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVERS		
	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*	\$383,995	4		\$225,336	189		\$220,803	27		\$158,924	30		\$261,368	78		\$229,392	328	
Refinances Completed	\$517,500	1	2.25%	\$222,219	20	2.44%	\$221,651	13	2.14%	\$280,219	29	1.99%	\$242,199	22	3.17%	\$250,566	85	2.41%

* 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.

Appendix III: State Consumer Relief Information South Carolina, Program to Date

	ALLY			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
CONSUMER RELIEF																		
Completed 1st Lien Modification Forgiveness ¹	\$496,303	13	\$38,177	\$743,905	16	\$46,494	\$1,188,054	31	\$38,324	\$2,077,899	51	\$40,743	\$628,611	18	\$34,923	\$5,134,772	129	\$39,804
Completed Forgiveness of pre 3/1/2012 Forbearance ²				\$1,407,747	25	\$45,630	\$1,127,754	40	\$28,194	\$287,854	9	\$31,984	\$201,793	3	\$67,264	\$2,758,148	77	\$35,820
Completed 2nd Lien Modification Forgiveness ³	\$14,600	3	\$38,200	\$373,093	8	\$46,637	\$132,730	12	\$11,061							\$620,423	23	\$26,975
Completed 2nd Lien Extinguishments ⁴	\$918,001	24	\$38,250	\$19,648,507	524	\$37,497	\$125,016	5	\$25,003							\$20,691,524	553	\$37,417
Short Sales Completed/Deficiency Forgiveness ⁵	\$1,680,525	23	\$73,066	\$41,878,971	537	\$77,987	\$2,694,987	26	\$103,653	\$16,229,602	221	\$73,437	\$8,505,222	105	\$81,002	\$70,989,307	912	\$77,839
Deeds in Lien Completed/Deficiency Forgiveness ⁶																\$548,323	5	\$109,665
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$475,004	95	\$5,000				\$826,000	43	\$19,209	\$36,000	12	\$3,000	\$1,337,004	150	\$8,913
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸							\$74,703	3	\$24,901	\$149,400	10	\$14,940	\$25,080	3	\$8,360	\$249,183	16	\$15,574
Forbearance for Unemployed Borrowers ⁹																		
Deficiency Waivers ¹⁰	\$8,381,661	146	\$57,409	\$9,776,717	174	\$56,188										\$181,588,378	320	\$56,745
Forgiveness of Principal Associated with a Property When No Foreclosure ¹¹																		
Cash Costs Paid by Servicer for Demolition of Property ¹²	\$786,902	15	\$52,460	\$1,710,985	44	\$38,886	\$2,369,450	77	\$30,772	\$2,108,113	56	\$37,645	\$12,103,984	421	\$28,751	\$19,079,435	613	\$31,125
REO Properties Donated ¹³	\$12,377,991	224	\$55,259	\$75,747,929	1,423	\$53,231	\$7,712,694	194	\$39,756	\$21,678,868	390	\$55,587	\$22,087,047	568	\$38,886	\$139,604,530	2,799	\$49,877
Refinances Completed - Estimated Consumer Relief ¹⁴																		
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved ¹⁵	\$261,880	3	\$87,293	\$15,421,286	150	\$89,475	\$2,654,625	61	\$43,518	\$9,721,871	139	\$69,942	\$3,000,316	57	\$52,637	\$29,059,978	410	\$70,878
1st Lien Modification Trials Started ¹⁶	\$104,696	2	\$52,348	\$9,838,006	111	\$88,631	\$2,856,064	69	\$41,392	\$6,241,864	117	\$53,349	\$1,112,042	26	\$42,771	\$20,152,672	325	\$62,008
TOTAL CONSUMER RELIEF - ALL SERVICERS																		

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

DEFINITIONS:
 1 Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)
 2 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.
 3 Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modification of second lien mortgages.
 4 Completed 2nd Lien Extinguishments represents finalized second lien principal extinguishments (forgiveness of the entire balance and release of lien)
 5 Short Sales Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.
 6 Deeds in Lien Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/memor in lieu of foreclosure and release of liens.
 7 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.
 8 Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to related second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
 9 Forbearance for Unemployed Borrowers represents forgiveness of payment arrears on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
 10 Deficiency Waivers represents waiver of valid claims, borrower deficiency balances, first or second lien mortgages, and release of lien.
 11 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.
 12 Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties in present blight.
 13 REO Properties Donated represents properties owned by Servicer that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.
 14 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 Servicer's weighted multiplier under the Settlement per Exhibit D, 9.e.11, 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.
 15 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
 16 All first lien mortgages for which any payment had been made in a trial modification after March 1, 2012.

	ALLY			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*	\$347,636	38	2.71%	\$174,886	286	2.86%	\$120,128	152	3.27%	\$113,811	61	2.17%	\$153,846	1064	\$157,478	1,601	2.47%	
Refinances Completed	\$246,598	15	2.71%	\$173,204	44	2.86%	\$198,878	77	3.27%	\$220,992	56	2.17%	\$148,279	421	\$155,549	613	2.55%	

* 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.

Appendix III: State Consumer Relief Information South Dakota, Program to Date

	ALLY		BANK OF AMERICA		CITI		CHASE		WELLS		TOTAL CONSUMER RELIEF - ALL SERVERS	
	Aggregate Amount of Relief/Benefit	No. of Borrowers	Aggregate Amount of Relief/Benefit	No. of Borrowers	Aggregate Amount of Relief/Benefit	No. of Borrowers	Aggregate Amount of Relief/Benefit	No. of Borrowers	Aggregate Amount of Relief/Benefit	No. of Borrowers	Aggregate Amount of Relief/Benefit	No. of Borrowers
CONSUMER RELIEF												
Completed 1st Lien Modification Forgiveness ¹							\$36,842	1	\$109,502	3	\$146,344	4
Completed Forgiveness of pre 3/1/2012 Forbearance ²									\$4,768	1	\$4,768	1
Completed 2nd Lien Modification Forgiveness ³												
Completed 2nd Lien Extinguishments ⁴			\$284,488	10	\$28,449						\$284,488	10
Short Sales Completed/Deficiency Forgiven ⁵	\$72,171	2	\$672,140	16	\$42,009		\$119,022	4	\$43,630	8	\$1,299,640	30
Deeds in Lien Completed/Deficiency Forgiven ⁶												
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷			\$56,630	5	\$11,306				\$3,000	1	\$59,530	6
Service Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸							\$4,754	1			\$4,754	1
Forbearance for Unemployed Borrowers ⁹												
Deficiency Waivers ¹⁰												
Forgiveness of Principal Associated with a Property When No Foreclosure ¹¹												
Cash Costs Paid by Servicer for Demolition of Property ¹²												
REO Properties Donated ¹³												
Refinances Completed - Estimated Consumer Relief ¹⁴	\$10,497	1	\$10,497						\$131,914	3	\$43,971	3
Total Consumer Relief	\$82,668	3	\$27,556	31	\$32,683		\$160,618	6	\$26,770	34	\$49,007	74
CONSUMER RELIEF - IN PROCESS												
1st Lien Modification Trials Offered/Approved ¹⁵			\$406,790	3	\$135,597				\$200,011	4	\$880,471	10
1st Lien Modification Trials Started ¹⁶			\$406,790	3	\$135,597		\$236,828	2	\$118,414	3	\$753,120	8
TOTAL CONSUMER RELIEF - ALL SERVERS												

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 (forbearance of the entire balance and release of lien)
- Completed 2nd Lien Extinguishments represents finalized second lien principal 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 Lien 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/mesnor 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.
- Service Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to related 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 arrangements 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, borrower deficiency balances, first or second lien mortgages and release of lien.
- 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 present blight.
- REO Properties Donated represents properties owned by Servicer/mesnor 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 Servicer's 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.

	ALLY		BANK OF AMERICA		CITI		CHASE		WELLS		TOTALS - ALL SERVERS	
	Average Loan Balance	No. of Borrowers	Average Rate Reduction	No. of Borrowers	Average Rate Reduction	No. of Borrowers	Average Rate Reduction	No. of Borrowers	Average Rate Reduction	No. of Borrowers	Average Rate Reduction	No. of Borrowers
Refinance Solicitations/Offers/Approvals*	\$30,319	2		1					\$134,820	46	\$13,497	49
Refinances Completed	\$22,858	1	5.85%						\$43,705	18	4.83%	19

* 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.

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

¹⁶ All first lien mortgages for which any payment had been made in a trial modification after March 1, 2012.

Appendix III: State Consumer Relief Information Tennessee, Program to Date

	ALLY			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
CONSUMER RELIEF																		
Completed 1st Lien Modification Forgiveness ¹	\$497,600	7	\$71,086	\$3,358,460	46	\$73,010	\$1,627,612	41	\$39,698	\$2,451,161	71	\$34,523	\$804,308	22	\$36,559	\$8,739,141	187	\$46,733
Completed Forgiveness of pre 3/7/2012 Forbearance ²	\$9,572	1	\$9,572	\$581,532	20	\$29,077	\$860,455	44	\$19,556	\$437,068	15	\$29,138				\$1,888,627	80	\$23,608
Completed 2nd Lien Modification Forgiveness ³	\$8,200	1	\$8,200	\$314,900	5	\$62,980	\$105,081	7	\$15,012						\$428,181	13	\$32,937	
Completed 2nd Lien Extinguishments ⁴	\$466,013	13	\$35,847	\$10,058,397	273	\$36,844	\$206,560	5	\$41,312	\$10,987,124	206	\$53,336	\$1,311,047	19	\$69,003	\$10,730,970	291	\$36,876
Short Sales Completed/Deficiency Forgiveness ⁵	\$1,689,148	38	\$44,451	\$22,322,707	401	\$55,668	\$810,768	20	\$40,538				\$140,042	1	\$140,042	\$371,200,794	684	\$54,270
Deeds in Lien Completed/Deficiency Forgiveness ⁶																	1	\$140,042
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$395,244	84	\$4,705	\$9,529	1	\$9,529	\$555,405	56	\$9,918	\$3,000	1	\$3,000	\$963,178	142	\$6,783
Service Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸							\$4,378	2	\$2,189	\$46,000	5	\$9,200			\$50,378		7	\$7,197
Forbearance for Unemployed Borrowers ⁹																		
Deficiency Waivers ¹⁰				\$6,581,913	191	\$34,460										\$6,581,913	191	\$34,460
Forgiveness of Principal Associated with a Property When No Foreclosure ¹¹																		
Cash Costs Paid by Servicer for Demolition of Property ¹²	\$291,962	4	\$72,990	\$717,772	19	\$37,777	\$6,355,672	236	\$26,931	\$1,603,162	64	\$25,049	\$8,957,991	205	\$43,698	\$17,926,558	528	\$33,952
REO Properties Donated ¹³										\$420,000	4	\$105,000	\$302,020	6	\$50,337	\$722,020	10	\$72,202
Refinances Completed - Estimated Consumer Relief ¹⁴	\$296,249A	64	\$46,289	\$444,330,925	1,039	\$42,667	\$9,980,055	356	\$28,034	\$16,499,920	421	\$39,192	\$11,518,408	254	\$45,348	\$85,291,802	2,134	\$39,968
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved ¹⁵	\$203,236	4	\$50,809	\$16,084,810	233	\$69,034	\$2,716,653	75	\$36,222	\$713,462	197	\$36,210	\$2,475,524	60	\$41,259	\$28,613,685	569	\$50,288
1st Lien Modification Trials Started ¹⁶	\$71,977	2	\$35,988	\$119,457,08	166	\$71,962	\$2,920,428	79	\$36,967	\$6,269,694	180	\$34,832	\$1,408,402	35	\$40,240	\$22,616,209	462	\$48,953
TOTAL CONSUMER RELIEF - ALL SERVICERS	\$85,291,802																	

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 3/7/2012 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 (forgiveness of the entire balance and release of lien)
- Completed 2nd Lien Extinguishments represents finalized second lien principal extinguishments (forgiveness of the entire balance and release of lien)
- Short Sales Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens
- Deeds in Lien Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions 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.
- Service Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to related 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 arrangements 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, borrower deficiency balances, first or second lien mortgages and release of lien.
- 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 in present blight.
- REO Properties Donated represents properties owned by servicer, nonprofits, disabled servicemembers, or families of deceased servicemembers.
- Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual 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.

	ALLY			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*	\$230,309	9	4.16%	\$147,385	67	2.72%	\$115,782	512	2.97%	\$45,070	68	3.20%	\$144,032	539	3.81%	\$127,135	1,195	3.37%
Refinances Completed	\$223,513	4	4.16%	\$176,927	19	2.72%	\$115,511	236	2.97%	\$99,719	64	3.20%	\$146,104	205	3.81%	\$128,503	528	3.37%

* 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.

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

¹⁶ All first lien mortgages for which any payment had been made in a trial modification after March 1, 2012.

Appendix III: State Consumer Relief Information Texas, Program to Date

	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVERS		
	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
CONSUMER RELIEF																		
Completed 1st Lien Modification Forgiveness ¹	\$4,429,900	3	\$1,476,333	\$7,879,945	188	\$57,101	\$1,154,722	44	\$26,244	\$4,950,047	136	\$36,397	\$554,889	11	\$50,444	\$14,982,503	332	\$45,128
Completed Forgiveness of pre 3/1/2012 Forbearance ²				\$2,215,114	103	\$21,506	\$1,333,037	58	\$22,983	\$585,780	26	\$22,530	\$3,616,9	4	\$9,042	\$4,170,100	191	\$21,833
Completed 2nd Lien Modification Forgiveness ³				\$250,521	10	\$25,052	\$293,362	22	\$13,335	\$6,208	1	\$6,208	\$10,362	2	\$5,181	\$560,463	35	\$16,013
Completed 2nd Lien Extinguishments ⁴	\$458,351	15	\$30,557	\$25,991,932	862	\$30,153	\$478,815	15	\$31,921							\$26,929,098	892	\$30,190
Short Sales Completed/Deficiency Forgiveness ⁵				\$391,056	1,000	\$39,106	\$2,122,810	54	\$39,311	\$32,492,909	763	\$42,586	\$1,876,675	48	\$39,097	\$75,598,045	1,865	\$40,535
Deeds in Lien Completed/Deficiency Forgiveness ⁶																\$11,219	1	\$11,219
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$1,552,363	307	\$5,057	\$6,489	2	\$3,244	\$1,265,515	125	\$10,124	\$49,662	16	\$3,104	\$2,874,029	450	\$6,387
Service Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸					1	\$7,300	\$7,300	1	\$7,300	\$67,236	14	\$4,803	\$5,258	1	\$5,258	\$79,794	16	\$4,987
Forbearance for Unemployed Borrowers ⁹																		
Deficiency Waivers ¹⁰	\$19,768,954	517	\$38,238													\$19,768,954	517	\$38,238
Forgiveness of Principal Associated with a Property When No Foreclosure ¹¹																		
Cash Costs Paid by Servicer for Demolition of Property ¹²	\$229,911	6	\$38,318	\$15,483,338	45	\$34,408	\$3,309,144	157	\$21,077	\$1,099,592	3	\$36,531	\$43,749	3	\$14,583	\$5,240,734	214	\$24,489
REO Properties Donated ¹³																		
Refinances Completed - Estimated Consumer Relief ¹⁴	\$20,900,115	541	\$38,632	\$78,543,864	2,465	\$31,864	\$8,705,679	353	\$24,662	\$40,866,105	1,084	\$37,699	\$2,900,373	92	\$31,526	\$151,916,137	4,535	\$33,499
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved ¹⁵	\$73,219	1	\$73,219	\$42,003,325	720	\$58,338	\$2,763,484	87	\$31,764	\$12,921,883	377	\$34,276	\$1,149,033	28	\$41,037	\$58,910,944	1,213	\$48,546
1st Lien Modification Trials Started ¹⁶	\$73,219	1	\$73,219	\$31,789,304	551	\$57,694	\$3,308,599	99	\$33,420	\$10,861,249	328	\$33,114	\$835,390	21	\$39,780	\$46,867,761	1,000	\$46,868
TOTAL CONSUMER RELIEF - ALL SERVERS	\$151,916,137																	

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 (forgiveness of the entire balance and release of lien)
- Completed 2nd Lien Extinguishments represents finalized second lien principal extinguishments (forgiveness of the entire balance and release of lien)
- Short Sales Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens
- Deeds in Lien Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions 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.
- Service Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to related 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, borrower deficiency balances, first or second lien mortgages and release of lien.
- 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 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.

	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVERS		
	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*	\$318,512	16	2.56%	\$154,463	265	2.74%	\$102,953	304	2.53%	\$184,243	4	2.47%	\$151,082	184	2.47%	\$136,950	773	2.58%
Refinances Completed	\$190,677	6	2.56%	\$159,968	45	2.74%	\$106,127	157	2.53%	\$188,405	3	2.47%	\$114,672	3	1.62%	\$121,092	214	2.58%

* 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.

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

¹⁶ All first lien mortgages for which any payment had been made in a trial modification after March 1, 2012.

Appendix III: State Consumer Relief Information Utah, Program to Date

	ALLY			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
CONSUMER RELIEF																		
Completed 1st Lien Modification Forgiveness ¹	\$857,400	8	\$107,175	\$2,647,512	24	\$110,313	\$954,455	15	\$63,630	\$857,179	18	\$47,621	\$2,211,285	42	\$52,650	\$7,527,831	107	\$70,354
Completed Forgiveness of pre 3/1/2012 Forbearance ²	\$4,409	1	\$4,409	\$504,582	8	\$63,073	\$2,080,638	35	\$59,447	\$636,947	16	\$39,809	\$390,731	13	\$30,056	\$3,617,307	73	\$49,552
Completed 2nd Lien Modification Forgiveness ³	\$9,400	1	\$9,400	\$49,632	1	\$49,632	\$375,754	15	\$25,050	\$34,926	3	\$11,642	\$27,885	3	\$9,295	\$497,597	23	\$21,635
Completed 2nd Lien Extinguishments ⁴	\$590,158	9	\$65,573	\$717,673	316	\$54,327	\$1,179,235	21	\$56,154							\$18,936,768	346	\$54,731
Short Sales Completed/Deficiency Forgiveness ⁵	\$1,500,832	23	\$65,254	\$60,485,520	780	\$77,546	\$3,702,601	46	\$80,491	\$18,028,603	249	\$72,404	\$8,145,749	105	\$77,579	\$91,863,305	1,203	\$76,362
Deeds in Lien Completed/Deficiency Forgiveness ⁶																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$429,779	87	\$4,940	\$3,000	1	\$3,000	\$518,000	40	\$12,950	\$72,500	21	\$3,452	\$1,023,279	149	\$6,868
Service Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸							\$3,500	1	\$3,500	\$70,457	8	\$8,807	\$21,052	5	\$4,210	\$95,009	14	\$6,786
Forbearance for Unemployed Borrowers ⁹																		
Deficiency Waivers ¹⁰	\$4,807,056	67	\$71,747	\$8,639,079	174	\$49,650										\$13,446,135	241	\$55,793
Forgiveness of Principal Associated with a Property When No Foreclosure ¹¹																		
Cash Costs Paid by Servicer for Demolition of Property ¹²	\$403,817	4	\$100,954	\$126,393	1	\$126,393	\$4,304,657	139	\$30,969	\$2,136,244	35	\$61,036	\$8,814,237	155	\$56,866	\$15,785,348	334	\$47,262
REO Properties Donated ¹³										\$200,000	1	\$200,000				\$200,000	1	\$200,000
Refinances Completed - Estimated Consumer Relief ¹⁴																		
Total Consumer Relief	\$8,173,070	113	\$72,328	\$90,049,872	1,391	\$64,738	\$12,603,840	273	\$46,168	\$22,482,356	370	\$60,763	\$19,683,439	344	\$57,219	\$152,992,378	2,491	\$61,418
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved ¹⁵	\$431,837	1	\$431,837	\$12,918,000	105	\$123,029	\$2,474,559	27	\$91,650	\$4,766,117	57	\$83,616	\$3,234,691	59	\$54,825	\$23,825,204	249	\$95,684
1st Lien Modification Trials Started ¹⁶				\$9,117,751	80	\$113,972	\$2,688,187	33	\$81,460	\$3,470,901	40	\$86,773	\$2,581,169	47	\$54,918	\$17,858,008	200	\$89,290
TOTAL CONSUMER RELIEF - ALL SERVICERS	\$152,992,378																	

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

DEFINITIONS:
 1 Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)
 2 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.
 3 Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications (including converted trial modifications)
 4 Completed 2nd Lien Extinguishments represents finalized second lien principal extinguishments (forgiveness of the entire balance and release of lien)
 5 Short Sales Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens
 6 Deeds in Lien Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens
 7 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.
 8 Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to related second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions
 9 Forbearance for Unemployed Borrowers represents forgiveness of payment arrangements on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
 10 Deficiency Waivers represents waiver of valid claims, borrower deficiency balances, first or second lien mortgages and release of lien.
 11 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.
 12 Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to present blight.
 13 REO Properties Donated represents properties that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.
 14 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/Offer/Approvals and Refinances Completed by each Servicer.
 15 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
 16 All first lien mortgages for which any payment had been made in a trial modification after March 1, 2012.

	ALLY			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*	\$460,878	16	2.41%	\$500,149	14	2.50%	\$170,252	317	2.31%	\$166,546	38	2.51%	\$213,303	480	\$204,694	865	2.79%	
Refinances Completed	\$533,627	4	2.41%	\$644,043	1	2.50%	\$170,782	139	2.31%	\$309,770	35	2.51%	\$224,275	155	\$215,934	334	2.79%	

* 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.

Appendix III: State Consumer Relief Information Vermont, Program to Date

	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVERS		
	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
CONSUMER RELIEF																		
Completed 1st Lien Modification Forgiveness ¹	\$19,300	1	\$19,300	\$133,472	2	\$66,736	\$51,874	1	\$51,874	\$100,385	3	\$33,462			\$305,031	7	\$43,576	
Completed Forgiveness of pre 3/1/2012 Forbearance ²							\$31,855	2	\$15,928	\$7,700	1	\$7,700			\$39,555	3	\$13,185	
Completed 2nd Lien Modification Forgiveness ³	\$43,747	1	\$43,747	\$2,687,116	62	\$43,341	\$22,106	1	\$22,106						\$22,106	1	\$22,106	
Completed 2nd Lien Extinguishments ⁴							\$49,767	1	\$49,767						\$2,780,630	64	\$43,447	
Short Sales Completed/Deficiency Forgiveness ⁵	\$132,883	2	\$66,442	\$433,457	7	\$61,922				\$480,819	9	\$53,424	\$396,093	3	\$132,031	21	\$68,726	
Deeds in Lien Completed/Deficiency Forgiveness ⁶																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$8,601	1	\$8,601				\$80,500	5	\$16,100			\$89,101	6	\$14,850	
Service Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸										\$8,000	1	\$8,000			\$8,000	1	\$8,000	
Forbearance for Unemployed Borrowers ⁹																		
Deficiency Waivers ¹⁰				\$32,533	1	\$32,533									\$32,533	1	\$32,533	
Forgiveness of Principal Associated with a Property When No Foreclosure ¹¹																		
Cash Costs Paid by Servicer for Demolition of Property ¹²																		
REO Properties Donated ¹³																		
Refinances Completed - Estimated Consumer Relief ¹⁴	\$116,134	1	\$116,134												\$30,408	1	\$30,408	
Total Consumer Relief	\$312,063	5	\$62,413	\$3,295,179	73	\$45,139	\$155,602	5	\$31,120	\$677,404	19	\$35,653	\$426,501	4	\$106,625	\$4,866,750	106	\$45,913
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved ¹⁵				\$758,287	7	\$108,327	\$79,007	2	\$39,504	\$476,329	13	\$36,641	\$16,754	1	\$16,754	\$1,330,377	23	\$57,842
1st Lien Modification Trials Started ¹⁶				\$393,237	6	\$65,540	\$79,007	2	\$39,504	\$417,991	11	\$37,999				\$890,235	19	\$46,854
TOTAL CONSUMER RELIEF - ALL SERVERS	\$4,866,750																	

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 (including converted trial modifications)
- Completed 2nd Lien Extinguishments represents finalized second lien principal extinguishments (forgiveness of the entire balance and release of lien)
- Short Sales Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens
- Deeds in Lien Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions 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.
- Service Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to related second lien holders for release of second lien mortgages in connection with short sale or deed-in-lieu transactions
- Forbearance for Unemployed Borrowers represents forgiveness of principal payments 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, borrower deficiency balances, or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- 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 assist in light.
- REO Properties Donated represents properties owned by servicers 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.

	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVERS		
	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	2.38%	\$199,006	1		\$10,976	1		\$198,976	9		\$150,143	1	2.58%	\$226,763	12	2.42%
Refinances Completed	\$621,600	1	2.38%													\$385,872	2	2.42%

* 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.

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

¹⁶ All first lien mortgages for which any payment had been made in a trial modification after March 1, 2012.

Appendix III: State Consumer Relief Information Virginia, Program to Date

	ALLY		BANK OF AMERICA		CITI		CHASE		WELLS		TOTAL CONSUMER RELIEF - ALL SERVICERS	
	Aggregate Amount of Relief/Benefit	No. of Borrowers	Aggregate Amount of Relief/Benefit	No. of Borrowers	Aggregate Amount of Relief/Benefit	No. of Borrowers	Aggregate Amount of Relief/Benefit	No. of Borrowers	Aggregate Amount of Relief/Benefit	No. of Borrowers	Aggregate Amount of Relief/Benefit	No. of Borrowers
CONSUMER RELIEF												
Completed 1st Lien Modification Forgiveness ¹	\$5,442,700	45	\$9,801,343	100	\$2,285,657	35	\$9,061,480	110	\$5,024,058	74	\$31,615,238	364
Completed Forgiveness of pre 3/1/2012 Forbearance ²			\$70,49,697	110	\$4,006,195	88	\$4,212,354	68	\$61,946	6	\$32,600	272
Completed 2nd Lien Modification Forgiveness ³	\$138,300	6	\$2,656,277	29	\$91,596	52	\$4,206	2	\$13,077	8	\$16,635	97
Completed 2nd Lien Extinguishments ⁴	\$1,510,180	29	\$4,941,125	719	\$58,333	34	\$74,811				\$45,994,875	782
Short Sales Completed/Deficiency Forgiveness ⁵	\$9,532,875	106	\$104,797,335	10,665	\$98,401	111	\$78,183	555	\$17,884,518	232	\$200,306,385	2,069
Deeds in Lien Completed/Deficiency Forgiven ⁶									\$31,536	1	\$31,536	1
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷			\$1,127,158	202	\$5,580			97	\$17,608	26	\$2,912,306	325
Service Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸					\$69,960	13	\$5,382	23	\$13,491	4	\$5,829	40
Forbearance for Unemployed Borrowers ⁹											\$403,565	40
Deficiency Waivers ¹⁰	\$12,709,592	167	\$76,105	746	\$63,835						\$60,330,807	913
Forgiveness of Principal Associated with a Property When No Foreclosure ¹¹												
Cash Costs Paid by Servicer for Demolition of Property ¹²												
REO Properties Donated ¹³												
Refinances Completed - Estimated Consumer Relief ¹⁴	\$2,261,192	31	\$72,942	54	\$60,889	160	\$40,060	99	\$55,691	512	\$44,748	886
Total Consumer Relief	\$31,594,839	384	\$218,281,940	3,025	\$72,159	493	\$80,223,151	954	\$84,091	\$46,427,470	\$53,673	5,721
CONSUMER RELIEF - IN PROCESS												
1st Lien Modification Trials Offered/Approved ¹⁵	\$999,960	7	\$42,851	473	\$115,664	85	\$58,128	292	\$75,712	142	\$92,283,441	999
1st Lien Modification Trials Started ¹⁶	\$999,960	7	\$42,851	362	\$113,504	86	\$58,359	244	\$73,696	102	\$71,849,850	801
TOTAL CONSUMER RELIEF - ALL SERVICERS	\$401,854,703											

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 (forgiveness of the entire balance and release of lien)
- Completed 2nd Lien Extinguishments represents finalized second lien principal extinguishments (forgiveness of the entire balance and release of lien)
- Short Sales Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens
- Deeds in Lien Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions 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.
- Service 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 arrears 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, borrower deficiency balances, first or second lien mortgages, and release of lien.
- 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, nonprofits, disabled servicemembers, or families of deceased servicemembers.
- Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual 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/Offer/Approvals and Refinances Completed by each Servicer.

	ALLY		BANK OF AMERICA		CITI		CHASE		WELLS		TOTALS - ALL SERVICERS	
	Average Loan Balance	No. of Borrowers	Average Rate Reduction	No. of Borrowers	Average Rate Reduction	No. of Borrowers	Average Rate Reduction	No. of Borrowers	Average Rate Reduction	No. of Borrowers	Average Rate Reduction	No. of Borrowers
Refinance Solicitations/Offer/Approvals*	\$364,848	64	2.65%	483	2.65%	160	2.65%	118	2.25%	1545	2.47%	2,539
Refinances Completed	\$350,639	31	2.65%	54	2.65%	160	2.65%	99	2.25%	1,545	2.47%	886

* 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.

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

¹⁶ All first lien mortgages for which any payment had been made in a trial modification after March 1, 2012.

Appendix III: State Consumer Relief Information Washington, Program to Date

	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVERICERS		
	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
CONSUMER RELIEF																		
Completed 1st Lien Modification Forgiveness ¹	\$1,675,400	14	\$119,671	\$10,382,981	91	\$114,099	\$2,573,728	25	\$102,949	\$14,969,187	166	\$90,176	\$7,479,282	91	\$82,190	\$37,080,578	387	\$95,815
Completed Forgiveness of pre 3/1/2012 Forbearance ²	\$146,852	2	\$73,426	\$4,451,750	65	\$68,488	\$3,710,124	72	\$51,530	\$3,078,730	69	\$44,619	\$3,622,258	8	\$45,282	\$11,749,714	216	\$54,397
Completed 2nd Lien Modification Forgiveness ³	\$394,300	8	\$49,288	\$3,222,604	40	\$80,565	\$698,412	27	\$25,867	\$29,401	1	\$29,401	\$37,013	8	\$4,627	\$4,381,730	84	\$52,163
Completed 2nd Lien Extinguishments ⁴	\$2,790,214	40	\$69,755	\$10,340,200	1,773	\$56,593	\$1,233,293	21	\$58,728	\$29,401	1	\$29,401	\$37,013			\$104,363,707	1,834	\$56,905
Short Sales Completed/Deficiency Forgiveness ⁵	\$7,850,383	78	\$100,646	\$167,633,151	1,679	\$99,841	\$6,664,496	82	\$81,274	\$103,300,602	965	\$107,047	\$21,639,268	248	\$87,255	\$307,087,900	3,052	\$100,619
Deeds in Lien Completed/Deficiency Forgiven ⁶													\$1,086,979	16	\$67,936	\$1,086,979	16	\$67,936
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$1,308,863	270	\$4,848							\$17,250	56	\$3,170	\$5,573,807	554	\$10,061
Service Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸							\$10,625	3	\$3,542	\$474,799	45	\$10,551	\$10,998	2	\$5,499	\$496,422	50	\$9,928
Forbearance for Unemployed Borrowers ⁹																		
Deficiency Waivers ¹⁰																		
Forgiveness of Principal Associated with a Property When No Foreclosure ¹¹																		
Cash Costs Paid by Servicer for Demolition of Property ¹²																		
REO Properties Donated ¹³																		
Refinances Completed - Estimated Consumer Relief ¹⁴	\$1,238,375	15	\$82,558	\$1,770,196	26	\$68,084	\$5,878,610	159	\$36,972	\$16,927,142	308	\$61,452	\$21,564,494	336	\$64,180	\$49,378,817	844	\$58,506
Total Consumer Relief	\$14,095,525	157	\$89,780	\$289,109,745	3,944	\$73,304	\$20,769,288	389	\$53,391	\$145,017,295	1,783	\$81,333	\$52,357,802	765	\$68,442	\$521,349,655	7,038	\$74,076
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved ¹⁵	\$529,870	3	\$176,623	\$88,777,672	613	\$144,825	\$4,286,231	48	\$89,296	\$43,568,266	426	\$102,273	\$14,826,558	162	\$91,522	\$15,198,597	1,252	\$121,397
1st Lien Modification Trials Started ¹⁶	\$529,870	3	\$176,623	\$66,057,406	453	\$145,822	\$4,623,470	53	\$87,235	\$35,290,116	374	\$94,359	\$10,045,712	122	\$82,342	\$16,546,574	1,005	\$115,967
TOTAL CONSUMER RELIEF - ALL SERVERICERS																		

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

DEFINITIONS:
¹ Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)
² 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.
³ Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modification of second lien mortgages.
⁴ Completed 2nd Lien Extinguishments represents finalized second lien principal extinguishments (forgiveness of the entire balance and release of lien)
⁵ Short Sales Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.
⁶ Deeds in Lien Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions in which borrower deeded the residence to Servicer/memor in lieu of foreclosure and release of liens.
⁷ 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.
⁸ Service 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.
⁹ 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.
¹⁰ Deficiency Waivers represents waiver of valid claims, borrower deficiency balances, first or second lien mortgages and release of lien.
¹¹ 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.
¹² Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to present blight.
¹³ REO Properties Donated represents properties owned by Servicer that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.
¹⁴ Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual benefit to borrowers from refinancing is the estimated annual benefit multiplied by 785, which represents the Servicer's 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.
¹⁵ 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
¹⁶ All first lien mortgages for which any payment had been made in a trial modification after March 1, 2012.

	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVERICERS		
	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*	\$415,272	48	2.55%	\$292,433	196	2.81%	\$216,745	348	2.16%	\$225,033	375	1.91%	\$294,890	961	2.88%	\$269,945	1,928	2.33%
Refinances Completed	\$412,431	15	2.55%	\$308,654	26	2.81%	\$218,049	159	2.16%	\$409,856	308	1.91%	\$283,882	336	2.88%	\$320,499	844	2.33%

* 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.

Appendix III: State Consumer Relief Information West Virginia, Program to Date

	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVERS		
	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
CONSUMER RELIEF																		
Completed 1st Lien Modification Forgiveness ¹	\$245,000	4	\$61,250	\$449,667	4	\$112,417	\$330,485	7	\$47,212	\$293,685	9	\$32,632	\$14,917	1	\$14,917	\$1,333,754	25	\$53,350
Completed Forgiveness of pre 3/1/2012 Forbearance ²				\$121,381	2	\$60,691	\$27,312	5	\$5,462	\$66,412	2	\$33,206				\$215,105	9	\$23,901
Completed 2nd Lien Modification Forgiveness ³	\$141,773	5	\$28,235	\$1,557,901	39	\$39,946	\$13,311	3	\$4,437							\$13,311	3	\$4,437
Completed 2nd Lien Extinguishments ⁴	\$204,373	2	\$102,187	\$1,531,973	22	\$69,635	\$111,478	3	\$37,159	\$1,048,742	20	\$52,437	\$878,421	14	\$62,744	\$3,774,987	61	\$61,885
Deeds in Lien Completed/Deficiency Forgiven ⁵																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$15,523	4	\$3,881				\$61,000	6	\$101,67				\$76,523	10	\$7,652
Service Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸																		
Forbearance for Unemployed Borrowers ⁹																		
Deficiency Waivers ¹⁰	\$134,321	21	\$6,425	\$1,019,474	23	\$44,325										\$2,368,795	44	\$53,836
Forgiveness of Principal Associated with a Property When No Foreclosure ¹¹																		
Cash Costs Paid by Servicer for Demolition of Property ¹²																		
REO Properties Donated ¹³																		
Refinances Completed - Estimated Consumer Relief ¹⁴	\$58,856	2	\$29,428	\$90,561	2	\$45,280	\$734,248	32	\$22,945	\$214,482	4	\$53,620	\$2,071,916	54	\$38,369	\$3,700,061	94	\$33,724
Total Consumer Relief	\$1,998,722	34	\$58,786	\$4,786,480	96	\$49,859	\$1,216,834	50	\$24,337	\$1,684,321	41	\$41,081	\$3,168,746	70	\$45,268	\$12,855,102	291	\$44,176
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved ¹⁵				\$1,656,894	13	\$127,453	\$552,625	8	\$69,078	\$761,418	21	\$36,258	\$210,547	7	\$30,078	\$3,181,484	49	\$64,928
1st Lien Modification Trials Started ¹⁶				\$1,537,718	11	\$139,793	\$553,871	8	\$69,234	\$698,083	19	\$36,741	\$25,793	2	\$12,896	\$2,815,465	40	\$70,387
TOTAL CONSUMER RELIEF - ALL SERVERS	\$12,855,102																	

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

DEFINITIONS:
 1 Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)
 2 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.
 3 Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications (including converted trial modifications)
 4 Completed 2nd Lien Extinguishments represents finalized second lien principal extinguishments (forgiveness of the entire balance and release of lien)
 5 Short Sales Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens
 6 Deeds in Lien Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens
 7 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.
 8 Service 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
 9 Forbearance for Unemployed Borrowers represents forgiveness of payment arrears on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
 10 Deficiency Waivers represents waiver of valid claims, borrower deficiency balances, first or second lien mortgages and release of lien.
 11 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.
 12 Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to present blight.
 13 REO Properties Donated represents properties owned by Servicer that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.
 14 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 Servicer's 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.
 15 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
 16 All first lien mortgages for which any payment had been made in a trial modification after March 1, 2012.

	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVERS		
	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*	\$113,503	5		\$240,124	6	2.31%	\$89,248	61		\$139,659	4		\$124,847	156		\$118,479	232	
Refinances Completed	\$88,206	2	4.25%	\$249,705	2	2.31%	\$91,917	32	3.18%	\$191,334	4	3.57%	\$137,683	54	3.55%	\$125,717	94	3.42%

* 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.

Appendix III: State Consumer Relief Information Wisconsin, Program to Date

	ALLY			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
CONSUMER RELIEF																		
Completed 1st Lien Modification Forgiveness ¹	\$229,800	6	\$38,300	\$1,979,607	28	\$70,700	\$2,799,091	45	\$62,202	\$3,754,207	75	\$50,056	\$2,573,456	41	\$62,767	\$11,336,161	195	\$58,134
Completed Forgiveness of pre 3/1/2012 Forbearance ²				\$539,201	12	\$44,933	\$2,191,546	60	\$36,526	\$999,162	25	\$39,966	\$62,605	5	\$12,521	\$3,792,514	102	\$37,182
Completed 2nd Lien Modification Forgiveness ³	\$140,800	4	\$35,200	\$67,075	2	\$33,538	\$296,517	14	\$21,180	\$3,889	1	\$3,889	\$23,987	3	\$7,996	\$532,268	24	\$22,178
Completed 2nd Lien Extinguishments ⁴	\$1,065,521	21	\$50,739	\$1,058,120	290	\$36,487	\$567,025	11	\$51,548							\$12,213,666	322	\$37,931
Short Sales Completed/Deficiency Forgiveness ⁵	\$1,682,402	24	\$70,100	\$18,667,285	271	\$68,883	\$1,380,532	23	\$60,023	\$8,888,500	152	\$58,477	\$1,942,012	28	\$69,358	\$32,560,731	498	\$65,383
Deeds in Lien Completed/Deficiency Forgiven ⁶													\$166,996	2	\$83,498	\$166,996	2	\$83,498
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$294,077	56	\$5,251				\$759,320	59	\$12,870	\$15,000	5	\$3,000	\$1,068,397	120	\$8,903
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸							\$600	1	\$600	\$61,957	11	\$5,633	\$177,000	3	\$5,900	\$80,257	15	\$5,350
Forbearance for Unemployed Borrowers ⁹																		
Deficiency Waivers ¹⁰				\$4,355,942	136	\$32,029				\$337,500	2	\$168,750	\$444,586	5	\$88,917	\$782,086	7	\$111,727
Forgiveness of Principal Associated with a Property When No Foreclosure ¹¹										\$1,969,984	55	\$35,818	\$11,625,887	213	\$54,582	\$19,315,396	452	\$42,733
Cash Costs Paid by Servicer for Demolition of Property ¹²																		
REO Properties Donated ¹³																		
Refinances Completed - Estimated Consumer Relief ¹⁴	\$281,318	3	\$93,773				\$5,438,207	181	\$30,045	\$16,774,519	380	\$44,143	\$16,872,229	305	\$55,319	\$86,204,414	1,873	\$46,025
Total Consumer Relief	\$3,399,841	58	\$58,618	\$36,484,307	795	\$45,892	\$12,673,518	335	\$37,831	\$16,774,519	380	\$44,143	\$16,872,229	305	\$55,319	\$86,204,414	1,873	\$46,025
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved ¹⁵	\$228,298	2	\$114,149	\$14,249,322	190	\$74,996	\$4,471,268	83	\$53,871	\$9,003,758	157	\$57,349	\$4,546,878	69	\$65,897	\$32,499,524	501	\$64,869
1st Lien Modification Trials Started ¹⁶	\$228,298	2	\$114,149	\$10,505,336	138	\$76,126	\$4,624,631	87	\$53,157	\$7,353,740	129	\$57,006	\$3,011,079	50	\$60,222	\$25,723,084	406	\$63,357
TOTAL CONSUMER RELIEF - ALL SERVICERS	\$86,204,414																	

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 (forgiveness of the entire balance and release of lien)
- Completed 2nd Lien Extinguishments represents finalized second lien principal extinguishments (forgiveness of the entire balance and release of lien)
- Short Sales Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens
- Deeds in Lien Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions 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 related 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 arrangements 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, borrower deficiency balances, first or second lien mortgages, and release of lien.
- 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 present blight.
- REO Properties Donated represents properties owned by Servicer/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 Servicer's 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.

	ALLY			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*	\$218,037	9	4.74%	\$189,258	18		\$18,405	345		\$104,916	62		\$169,963	505		\$153,291	939	
Refinances Completed	\$252,016	3	4.74%				\$136,694	181	2.80%	\$161,801	55	2.82%	\$176,923	213	3.93%	\$159,472	452	3.41%

* 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.

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

¹⁶ All first lien mortgages for which any payment had been made in a trial modification after March 1, 2012.

Appendix III: State Consumer Relief Information Wyoming, Program to Date

	ALLY			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		
CONSUMER RELIEF																				
Completed 1st Lien Modification Forgiveness ¹				\$81,465	1	\$81,465									\$384,258	3	\$128,086	\$465,723	4	\$116,431
Completed Forgiveness of pre 3/1/2012 Forbearance ²				\$24,319	1	\$24,319	\$174,764	2	\$87,382									\$199,083	3	\$66,361
Completed 2nd Lien Modification Forgiveness ³	\$28,600	1	\$28,600				\$13,963	2	\$6,981									\$42,563	3	\$14,188
Completed 2nd Lien Extinguishments ⁴	\$25,463	1	\$25,463	\$1,325,325	23	\$57,623												\$1,350,788	24	\$56,283
Short Sales Completed/Deficiency Forgiven ⁵	\$18,251	1	\$18,251	\$2,533,740	27	\$93,842				\$1,162,127	13	\$89,394	\$654,526	5	\$130,905	\$4,368,644	46	\$94,971		
Deeds in Lien Completed/Deficiency Forgiven ⁶																				
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$39,951	2	\$19,975				\$33,500	1	\$33,500	\$3,000	1	\$3,000	\$76,451	4	\$19,113		
Service Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸																				
Forbearance for Unemployed Borrowers ⁹																				
Deficiency Waivers ¹⁰	\$31,491	13	\$23,961	\$1,011,320	18	\$56,184												\$1,322,811	31	\$42,671
Forgiveness of Principal Associated with a Property When No Foreclosure ¹¹																				
Cash Costs Paid by Servicer for Demolition of Property ¹²																				
REO Properties Donated ¹³																				
Refinances Completed - Estimated Consumer Relief ¹⁴							\$247,568	5	\$49,514									\$1,369,534	19	\$72,081
Total Consumer Relief	\$383,806	16	\$23,988	\$5,016,120	72	\$69,668	\$436,295	9	\$48,477	\$1,195,627	14	\$85,402	\$2,411,318	28	\$86,118	\$9,443,166	139	\$67,936		
CONSUMER RELIEF - IN PROCESS																				
1st Lien Modification Trials Offered/Approved ¹⁵				\$513,793	3	\$171,264				\$68,724	3	\$22,908	\$425,481	4	\$106,370	\$1,007,998	10	\$100,800		
1st Lien Modification Trials Started ¹⁶				\$333,513	2	\$166,757				\$7135	1	\$7,135	\$384,258	3	\$128,086	\$724,906	6	\$120,818		
TOTAL CONSUMER RELIEF - ALL SERVICERS	\$9,443,166																			

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

DEFINITIONS:
 1 Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications)
 2 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.
 3 Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modification of second lien mortgages.
 4 Completed 2nd Lien Extinguishments represents finalized second lien principal extinguishments (forgiveness of the entire balance and release of lien)
 5 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
 6 Deeds in Lien 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/memor in lieu of foreclosure and release of liens.
 7 Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to borrowers to facilitate completion of short sales or deeds in lieu of foreclosure.
 8 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
 9 Forbearance for Unemployed Borrowers represents forgiveness of payment arrangements on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
 10 Deficiency Waivers represents waiver of valid claims, borrower deficiency balances on first or second lien mortgages and release of lien.
 11 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.
 12 Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
 13 REO Properties Donated represents properties owned by Servicer/memor that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.
 14 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 Servicer's 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.
 15 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
 16 All first lien mortgages for which any payment had been made in a trial modification after March 1, 2012.

	ALLY			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*				\$229,060	9		\$220,541	5	2.86%				\$186,209	52		\$192,531	61	
Refinances Completed													\$160,529	19	5.72%	\$173,032	24	4.96%

* 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.